PayFixo Ltd — to be incorporated

Building the Mediterranean Merchant Graph

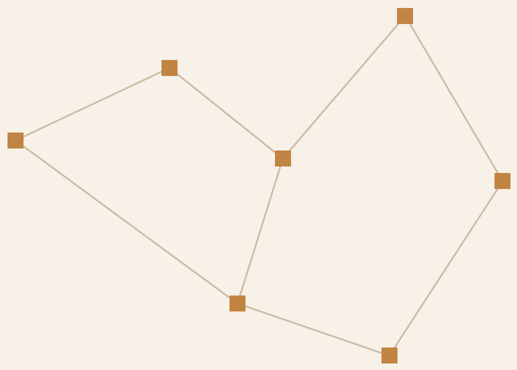
€2.0M

Founding Round

Spain • Portugal • Greece

A €2.0M founding round to build a proprietary merchant-intelligence platform for PSPs, acquirers, banks, insurers and merchant-finance providers.

Confidential Investor Discussion



The Investment Opportunity

The opportunity is the merchant-intelligence layer Southern Europe lacks — not another terminal network.

Fragmented SME base

Spain, Portugal and Greece remain fragmented, under-digitized and rich in merchant-level signals.

No intelligence layer

Local payment, POS and merchant data are still scattered across partners, systems and field networks.

Clear acquirer logic

PSPs, acquirers, banks, insurers and merchant-finance providers need targeting, risk and coverage intelligence.

PayFixo is not building a payment terminal company. It will contract local fintech, POS, merchant-data and field-validation partners to build a proprietary intelligence layer for Southern European merchants.

Flatpay reference: Flatpay has demonstrated strong demand for transparent SME payment solutions, with public reporting of 60,000 merchants, 1,400 employees, 400%+ revenue growth and a €145M Series D at €1.5BN valuation. PayFixo’s opportunity is to build the merchant-intelligence layer across selected Southern European markets not currently listed as Flatpay’s core footprint.

Source: Dawn Capital / public investor article. Flatpay used as category benchmark only. No relationship, endorsement or acquisition interest implied.

Why the Mediterranean Matters

1.2M–1.8M
Target Merchant Universe

3
EU Launch Markets

No dedicated Mediterranean Merchant Graph identified to date

Merchant universe to be validated during Phase 1 through local fintech, POS, registry, public business-data, digital-signal and field-validation partners.

High card-present penetration

Rich transaction-adjacent signals where offline commerce still matters.

Tourism-driven seasonality

Merchant behavior shifts predictably across high-value verticals.

Under-digitized data

Local business data remains fragmented, noisy and unscored.

Active PSP demand

Acquirers need targeting, churn, pricing and coverage intelligence.

Underserved by majors

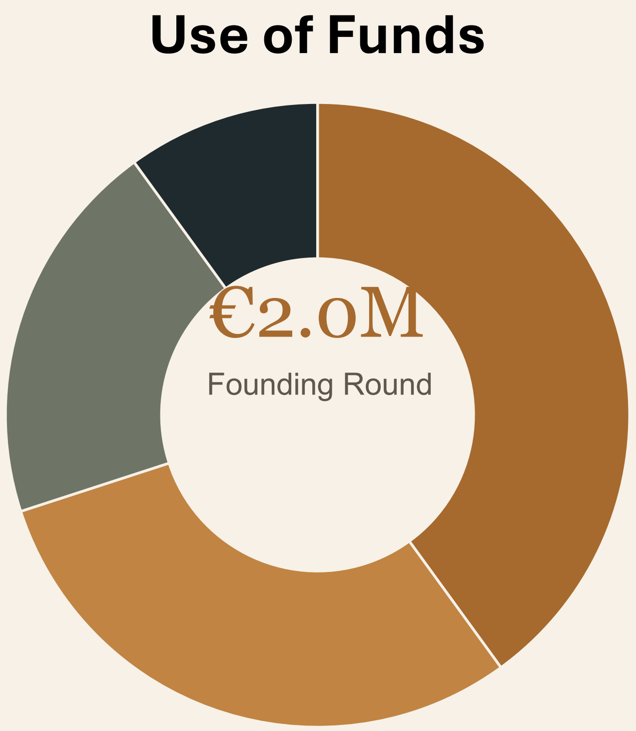
Region remains below the radar of global merchant data players.

First-mover layer

The earliest credible graph can become the reference data asset.

Bottom line: first-mover opportunity to build the Mediterranean's merchant data layer.

Use of Funds — €2.0M Convertible Founding Round



40%	Local fintech/data partnerships, merchant-data acquisition and enrichment
30%	Engineering, scoring models and operations
20%	Institutional API, dashboards and buyer interface
10%	Legal, GDPR, data-provenance and independent assurance

No terminals. No hardware. Pure data infrastructure.

Capital is allocated to defensible data depth, technical delivery, and acquisition-grade governance.

How PayFixo Owns the Asset

Founding Investors

↓

PayFixo Ltd — to be incorporated

↓

Local fintech / POS / data / validation partners

↓

Mediterranean Merchant Graph

↓

PSPs • Acquirers • Banks • Insurers • Merchant Finance

PayFixo Ltd — to be incorporated — will own the data contracts, enriched merchant graph, scoring logic, API layer and derivative intelligence. Local partners are service providers and data suppliers, not owners of the MMG asset.

How the Merchant Graph Is Built

Source buckets are assembled through partner contracts, licensing, lawful digital-signal capture and field validation.

1. Local fintech partners
2. POS and payment-adjacent data partners
3. Public registry and business data
4. Digital signals: web, maps, reviews, sector data
5. Field validation in tourism-heavy zones
6. Data enrichment and scoring

licensed + validated
merchant intelligence

→ PayFixo-owned Merchant Graph

scoring • API • dashboards
buyer-ready intelligence

Founding round capital funds the acquisition, licensing, validation and enrichment of merchant-level business intelligence across Spain, Portugal and Greece.

Built for Buyer Diligence

The platform is designed so a strategic buyer can trace rights, quality and provenance before diligence begins.

1. lawful sourcing of all data inputs
2. vendor warranties and provenance records
3. GDPR review and data minimisation
4. audit trail for each data source
5. derivative ownership retained by PayFixo Ltd — to be incorporated
6. independent data-quality assurance before strategic buyer approach

Independent data-quality assurance

by a recognised audit/advisory firm

36-Month Build Plan

Year 1
Validation

500K–750K merchants mapped

Data-partner contracts signed
Scoring models activated
Internal API live

Build evidence

Year 2
Scale

1.0M–1.3M merchants mapped

Predictive models externally reviewed
Institutional API adoption
Buyer feedback loop established

Prove institutional value

Year 3
Strategic Readiness

1.2M–1.8M merchants mapped

Independent data-quality assurance
Commercial usage by PSPs/acquirers/banks
Strategic buyer process prepared

Milestones are sequenced to convert raw coverage into a validated, independently assured and acquirable data asset.

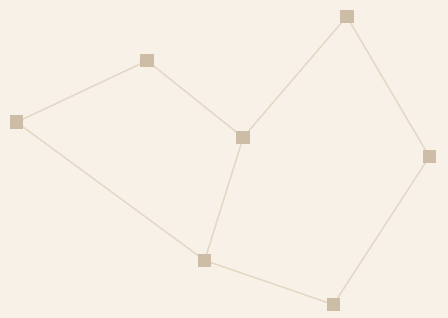
How Your Capital Creates Value

Capital compounds through the dataset: coverage → predictions → validation → institutional adoption → independent assurance.

1	**Coverage**	1.2M–1.8M merchants
2	**Predictive intelligence**	TPV, churn, pricing
3	**Field validation**	Mediterranean verticals
4	**Institutional API**	PSPs, acquirers, banks
5	**Independent assurance**	Recognised audit/advisory firm
6	**First-mover advantage**	No dedicated regional graph identified to date
7	**High demand**	PSPs, acquirers, banks and risk partners need intelligence

Exit Readiness

Independently assured predictive commercial



BUYER USE CASES

Who Buys This — And Why

The same merchant graph can serve multiple buyer budgets: acquisition, underwriting, pricing, embedded risk and market-entry intelligence.

	BUYER	WHY THEY CARE
1	**Flatpay-type PSP**	Faster Spain / Portugal / Greece entry; merchant targeting
2	**Acquirer**	Churn, pricing, coverage and prospecting intelligence
3	**Bank**	SME segmentation, lending and insurance cross-sell
4	**Insurer / risk-capital partner**	SME risk, cyber, business interruption and embedded insurance
5	**Merchant-finance lender**	Turnover, seasonality and underwriting intelligence
6	**Data roll-up platform**	Proprietary Southern European merchant dataset

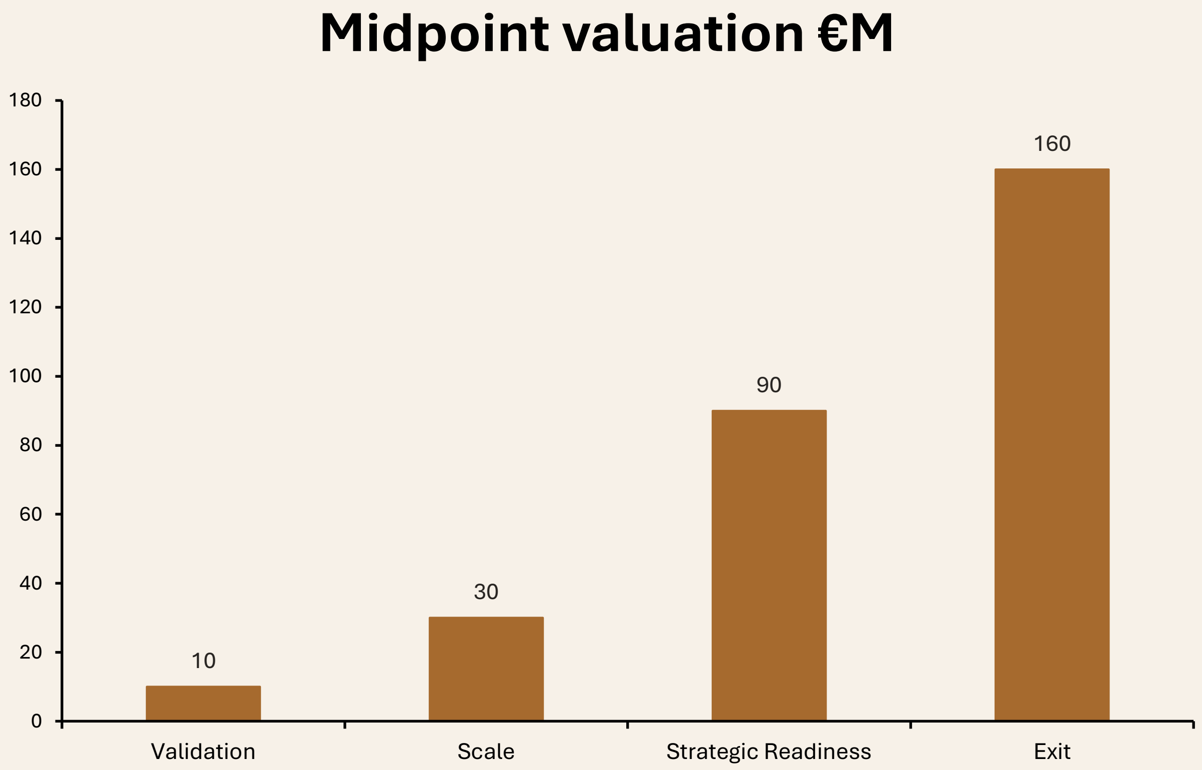
One dataset. Multiple buyers. Multiple budgets.

The buyer logic is not terminal volume — it is proprietary merchant intelligence.

Designed for PSPs, acquirers, banks, insurers and finance providers.

Illustrative Company Valuation Scenarios — Not Forecast Returns

Potential company valuation expansion if milestones are achieved. Illustrative only — not a forecast, target return or guarantee. Investor outcomes depend on note terms, conversion price, dilution, data rights, buyer validation, commercial usage, execution, legal review and market conditions.



VALIDATION
€8M–€12M

SCALE
€20M–€40M

STRATEGIC READINESS
€60M–€120M

EXIT
€120M–€200M

Exit paths

- Strategic acquisition: PSPs, acquirers, banks, merchant-service platforms
- Data licensing or data roll-up: merchant-intelligence platforms
- Strategic investment or buyout: growth funds / industry buyers

NEXT STEPS

Next Steps for Investors

Private founding round process for eligible investors only.

Investor diligence package

Memorandum | Note terms | Data-partner plan | First-close timetable

01	**Review investor memorandum**	Confirm the business plan, milestones, use of funds and valuation scenario framing.
02	**Confirm investor eligibility**	Participation is limited to eligible private investors under applicable rules.
03	**Review structure and note terms**	Review PayFixo Ltd — to be incorporated, convertible note terms and ownership mechanics.
04	**Review data-partner contracting plan**	Validate sourcing, GDPR approach, partner contracts and provenance controls.
05	**Participate in first close**	Commit subject to final documentation, suitability checks and regulatory review.

This is not a public offer. Participation is subject to legal documentation, investor suitability and regulatory review.

Why Spain, Portugal and Greece First

PayFixo is deliberately focused on three EU Southern European markets for the founding round. Other Mediterranean markets, including Turkey, may be evaluated later — but are not part of the initial capital plan.

Spain

Large fragmented SME base with strong tourism and hospitality density.

Portugal

Concentrated launch market with visible local PSP, POS and data-partner routes.

Greece

Tourism-led merchant seasonality and high value from field validation.

Founding-round capital is not allocated to Turkey or non-EU markets.

Execution Responsibility

This slide clarifies who owns the execution path before wider investor circulation.

Sponsor/founder:	John Bengt Moeller
Company:	PayFixo Ltd — to be incorporated
Legal structure:	specialist counsel to be appointed
Data partner sourcing:	Spain / Portugal / Greece
Technical build:	external engineering partner
GDPR / provenance:	specialist counsel and data-assurance adviser
Strategic buyer outreach:	PSP, acquirer, bank, insurance and merchant-finance networks

Execution model: PayFixo owns the asset; specialist partners support legal, data, technical and buyer-readiness workstreams.