

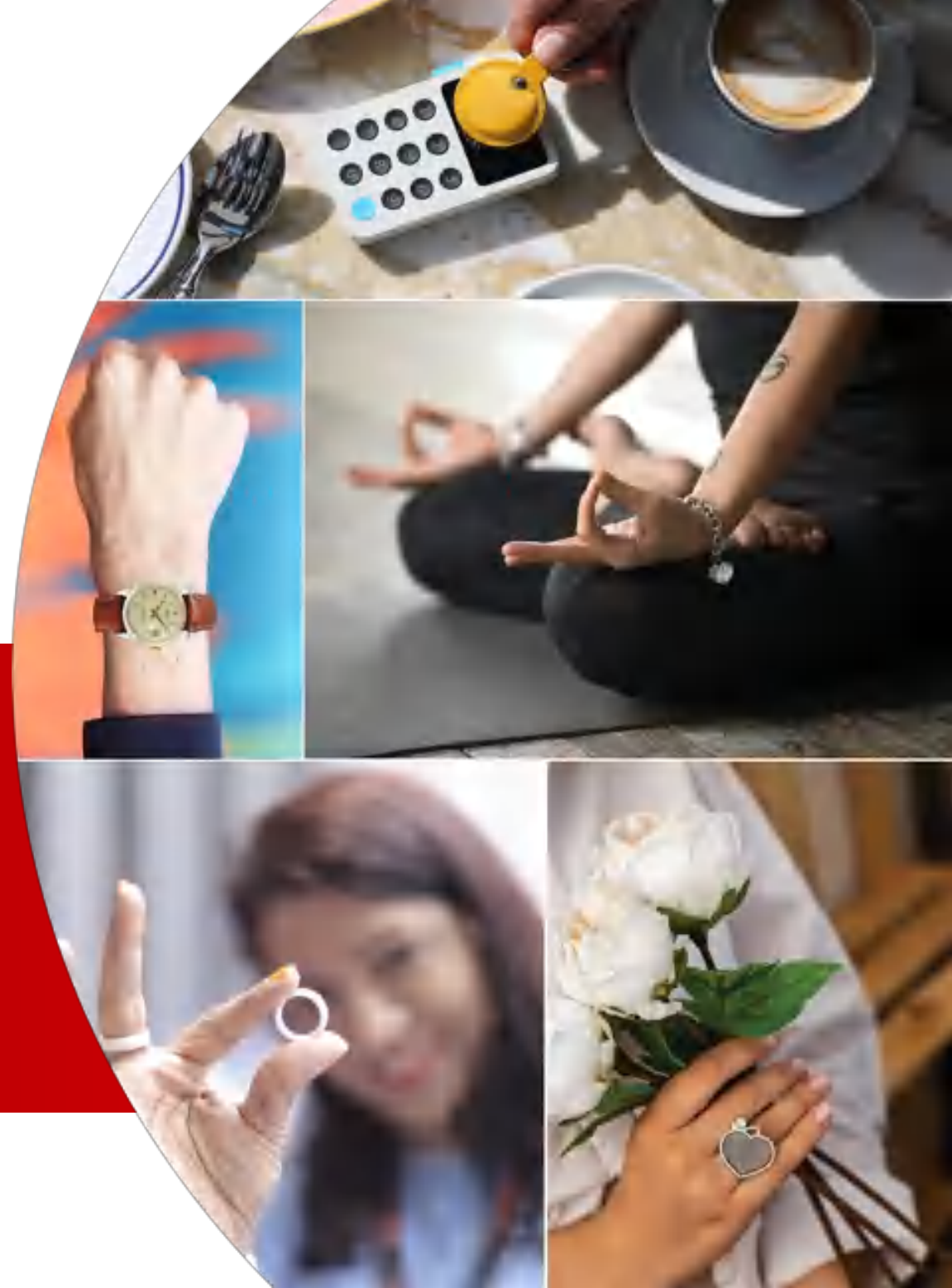


OFFERING

modapay & #bpay

WHERE FASHION MEETS
PAYMENT TECHNOLOGIES

#DiscoverBIOIDZ



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FIDESMO

VISA



modapay

#bpay



Fintech
SURGE.
فينتك سيرج
OCTOBER 2022

ABOUT THE COMPANY

Established in 2017, BIO-IDZ is a Technology company, that applies state of the art technology under the same umbrella to the entire ecosystem of Fin-Tech, payment, identity and security sectors by infusing new trends and future techs to serve the latest solutions globally.

BIO-IDZ is strategically placed to provide innovative Fin-tech solution in the Middle East region: pioneering in the next generation contactless payment experience.

Skimming over the wearable tech wave and pioneering the market conditions BIO-IDZ introduced #bpay for smart wearable tokenization platform allowing adding payment functions to everyday Fashion-Tech accessories by linking debit or credit cards.

We work with Visa, Mastercard, RuPay and UnionPay.



With significant experience BIO-IDZ offers a wide range of products: payment and transport cards, eco cards, ID and social cards of any complexity, as well as jewelry cards and NFC contactless payment wearables.



We also offer development of designs for card products and smart jewelry (with a high level of performance, creativity and always with an individual touch to the task)

modapay ...AS EASY AS A PIE



① Have a bank card



② Buy a wearable of your choice



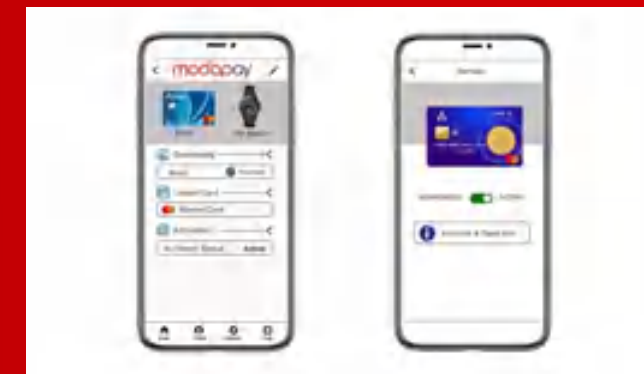
③ Add wearable and card to modapay app



④ Link and load your card



⑤ Pay for anything



⑥ Manage wearable in the modapay app

TOKENIZATION: INTEGRATION

- Every bank that supports tokenization from Mastercard/Visa (if a bank supports Apple Pay / Samsung Pay through MDES/VTS) will be able to integrate modapay's solution into its system in a relatively short time.*
- Steps for integration are under the supervision of the Mastercard/ Visa Account Manager.



*from several days to two months, depending mostly on the speed of work between the organization and Mastercard/Visa

TOKENIZATION IMPLEMENTATION MODEL

OVERVIEW

- The company only pays for modapay MDES/VTS integration (B2C concept)*
- Distribution will happen both online (e-commerce; possibly payINfashion, Amazon etc) and offline (retail)
- BIO-IDZ takes care of distribution



VISA



* Roughly 10k USD integration.
Fees can be used by regional
country manager of Mastercard/Visa.

TOKENIZATION: GENERAL DESCRIPTION

Tokenization is the process of creating a digitized ("tokenized") version of a physical bank card and then loading it onto a mobile phone or wearable item, for example rings, bracelets, jewelry.

TOKENIZATION

Generating an alternate card number



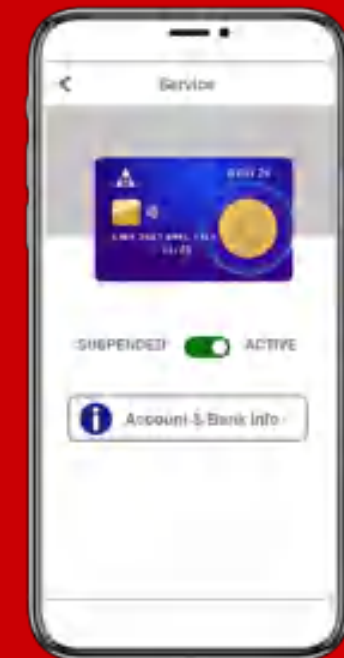
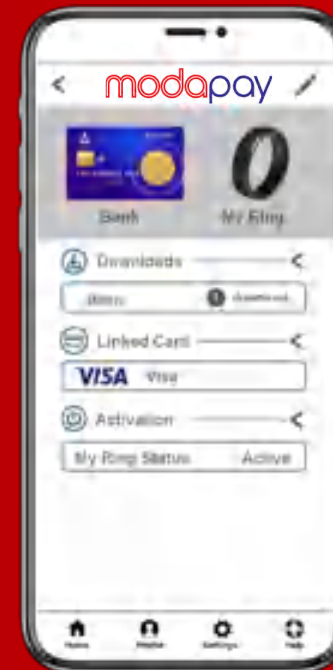
CARD NUMBER

5789 3507 8941 2315



TOKEN NUMBER

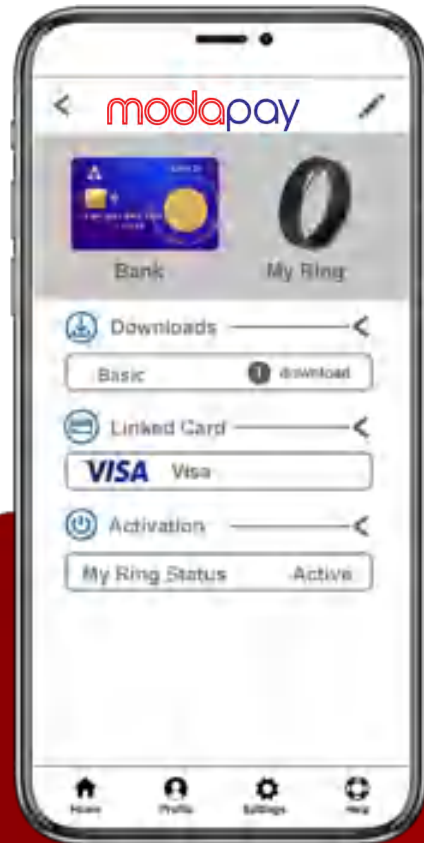
6588 2133 6584 3113



During digitization, the number of the physical card (the primary account number, or PAN) is replaced with an alternate or "surrogate" card number, which is identified as a token. The token, rather than the PAN, is loaded into a wearable item. The process of generating a token and linking it to the PAN is known as tokenization.

modapay TOKENIZATION: THE SOLUTION'S FUNCTIONALITY

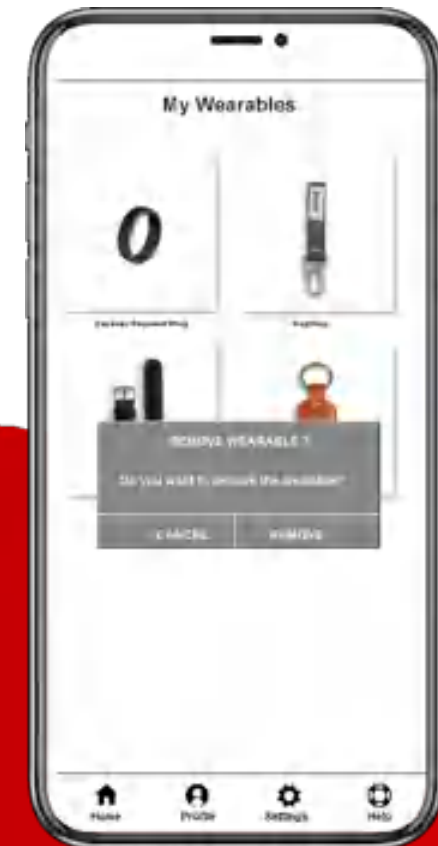
A customer can do the following basic actions using modapay app:



INSTALL A TOKEN ON
A WEARABLE



BLOCK A TOKEN THROUGH A MOBILE APP,
FOR EXAMPLE A LOST DEVICE



COMPLETELY DELETE A TOKEN

TOKENIZATION IMPLEMENTATION MODEL

MOBILE tokenization

- The card registration and tokenization are available on Android / iOS smartphones
- Clients will be able to buy, tokenize and activate their wearables in retail environment
- Clients will also be able to buy their wearables on websites such as payINfashion, amazon and tokenize, activate them at home
- This technology will allow to target a larger population



TOKENIZATION: INTEGRATION

- A company registers with Visa's VTS Express Agreement program.
- The company contacts its Visa account manager to add Fidesmo as a token requestor (a back-end tokenization provider for modapay).
- The company also logs into its Visa account.
 - Selects "Tokenization Service".
 - Checks a box for Fidesmo WID and the available BIN range.
 - Visa sets up a BIN range for WID in the VTS system.
- The company and Visa conduct internal tests for subsequent integration. The tests include checking the transmission and operation of tokens through the VTS system.



Token Requestor ID
Name: Fidesmo Pay
TRID: 40010080419

TOKENIZATION: INTEGRATION



Activate Fidesmo in MDES, no contract required if issuer is on MDES Express.

1. Issuer contacts their MDES Account Manager
2. Issuer approves Fidesmo Token Requestor ID (TRID) in MDES
3. Project starts, lead time confirmed by MC (timings depend on whether Fidesmo Pay is the first 'Pay' for the issuer on MDES)
4. When ready with MC in production, complete a basic testing phase with your cards and Fidesmo Wallet to get the technical 'Go live'

✓ modapay (Fidesmo) is live with Issuer for Mastercard cards!

A close-up photograph of a person's hand holding a card over a payment terminal. The hand is wearing a silver chain bracelet with a heart-shaped charm. The background is blurred.

Token Requestor ID
Name: Fidesmo Pay
TRID: 50125985223

Wallet ID
Name: Fidesmo
WID: 429

IMPLEMENTATION OF #BPAY WEARABLES

Two ways (not mutually exclusive)



TOKENIZATION



PERSONALIZATION



WHY #B PAY WEARABLES?



Differentiate and be the first

- be the first organization to support passive NFC payment wearables & jewelry



Increase revenue

- statistics show that contactless payments happen more frequently than other payments



Enhanced security

- If a device is lost or stolen, the user can delete or replace its token, while continuing to use the physical bank card (tokenization system)



No energy needed

- #bpay wearables do not require an energy source to get a token and use it for payment (passive tokenization)



Drive loyalty, card usage and customer acquisition

- #bpay wearables can have custom-made designs



Easy implementation

- both personalization and tokenization options are available

#BPAY: MODES OF DISTRIBUTION

Currently we support both retail and e-commerce



TOKENIZATION IMPLEMENTATION MODEL

E-COMMERCE PROVISIONING MODEL

- Clients need to register their card on my.modapay.com website prior to ordering #bpay wearable
- Tokenization happens at BIO-IDZ's storage facilities. BIO-IDZ sends ordered wearables to clients
- Clients activate #bpay wearables once they receive it at home using modapay app



PERSONALIZATION IMPLEMENTATION MODEL

OVERVIEW

- Another model of #bpay implementation- just like classical card personalization
- The company pays for wearables and personalization of these wearables (B2B concept)
- Wearables can be ordered bulk in range of 100 pcs to 100k pcs and more
- personalization to be done at company personalization facilities or via its perso-partner
- The company distributes wearables to its clients
- Desfire EV1/EV2/EV3 applet can be loaded for transportation purposes



OUR PAYMENT JEWELRY AND ACCESSORIES

- CERAMIC PAYMENT RINGS
- JEWELRY PAYMENT RINGS
- TESLA PAYMENT RINGS
- KEYRINGS
- PAYMENT BRACELETS & STRAPTAG
- PAYSTRAPS & PAYCHIPS
- WATCHES
- KEYFOBS
- CHARMS & PENDANTS
- MONEY CLIPS
- DIVOTTOOLS
- METAL CARDS
- LED CARDS
- BIOMETRIC CARDS



CERAMIC PAYMENT RINGS

Payment ring is an innovative payment solution in a jewel with the capabilities of a contactless bank card. Using your ring to pay is faster and more convenient!

- Payments are made on contactless payment terminals or online
- Multi-applications option (mass transit, loyalty, access control).
- Always on your hand, convenient to use
- Expression of individuality
- Variety of shapes, sizes and materials, low-cost or luxury design
- Robust and waterproof
- No battery



JEWELRY PAYMENT RINGS

Jewelry ring is a symbol of wealth. It matches and highlights owner's status, style and behavior.

- Gold, silver and other precious metals
- Gemstones decoration
- Exclusive designs
- Custom production and mass production



TESLA PAYMENT RINGS

- No longer have to worry about staying without keys when phone battery is dying or when you just want to spend time without carrying a mobile phone
- Lock, Unlock and Start your Tesla vehicle with a single finger tap.
- The ring is not touching your car surface, you just tap your knuckle.



KEY RINGS

Tumbled premium Italian leather Key Rings, with contactless NFC chip with #bpay functionality inside. You can have these Key Rings around your neck or attached it to your handbag, with or without our Key Rings straps! We leave it to your imagination.

This innovative idea combines both in one, a beautiful piece of art and contactless payment - making your payments easier, smoother and faster.



PAYMENT BRACELETS & STRAPTAGS

This Payment Bracelet is fantastic for leisure activities as well as the workplace, with interchangeable straps.

Payment cards get connected to this wearable with the help of #bay, which has an integrated contactless NFC chip that supports #bpay functionality inside. No battery or internet connection required, also hypoallergenic and water resistant.

The Maverick is an avatar of outdoorsy pursuits. Surfing or diving on the beach, sweaty games or golf, it's still a great way to a sweat less and contactless payment.



PAYSTRAPS & PAYCHIPS

Our paystraps are made to make your watch even more relevant. Make your analog or smart watch to your preferred payment device, with our non battery NFC chip inside. Choose between Italian leather or sportier canvas straps.



WATCHES

#bpay brings timeless style with contemporary charm. Pay with your watch in style !!!

These divers watch from TRIWAs Time for Oceans collection, made from recycled ocean plastic, comes with our orange and navy blue water resistant pay strap. Combined with our payment strap it is the perfect vacation companion. Leave your wallet and phone, take a swim in the ocean or go skiing and still be sure to make payments when necessary.



KEY FOBBS

Our key fobs are available in all price ranges and in a great variety of forms. They are made from a wide variety of materials such as leather, silver, and gold combined with precious stones, hybrid wood, or fiberglass.



CHARMS & PENDANTS

Our charms and pendants are perfect accessories for any woman. They are delightful pieces of jewelry combined with the modern technology of contactless payment. The charms are available in steel, silver, or gold, and are sold together with bracelets in rubber, silk, leather, silver, or gold. The pendants are available in different colors.



MONEY CLIPS

Our money clips are an ideal device for both men and women. With these, not only can you render payment with contactless technology, but you always have some cash on hand for unforeseen situations (paying for parking, tips, buying flowers for your grandmother, etc.).

- Clips are available in gold with the option of diamond inlays.
- Various color options are possible.



DIVOT TOOLS

We're always adding new, non-standard articles to our collection, such as money clips and even divot tools for golf. With the plugins we have developed, you can experiment with a multitude of ideas, forms, and constructions.



METAL CARDS



- Materials: Gold, silver, platinum, bronze, titanium, palladium, stainless steel and other metal alloys
- Incrustation of precious stones
- personalization by laser engraving equipment
- Engraving of logo and design elements

Advantages for Banks

- An effective tool for customer attraction and retention
- Possibility to be differentiated from competitors by providing innovations to clients
- Meeting the needs of the most affluent and demanding clients

Advantages for Customers

- Using high-end quality banking product
- Expression of individuality
- Unique sound
- Excellent durability
- Luxury design

LED CARDS

Payment card with LED light-banking card with unique design

Main features:

- LEDs are powered by POS terminal
- The LEDs light up when payment is made via a contactless terminal
- The colors and quantity of LEDs depends on the custom card design



BIOMETRIC CARDS

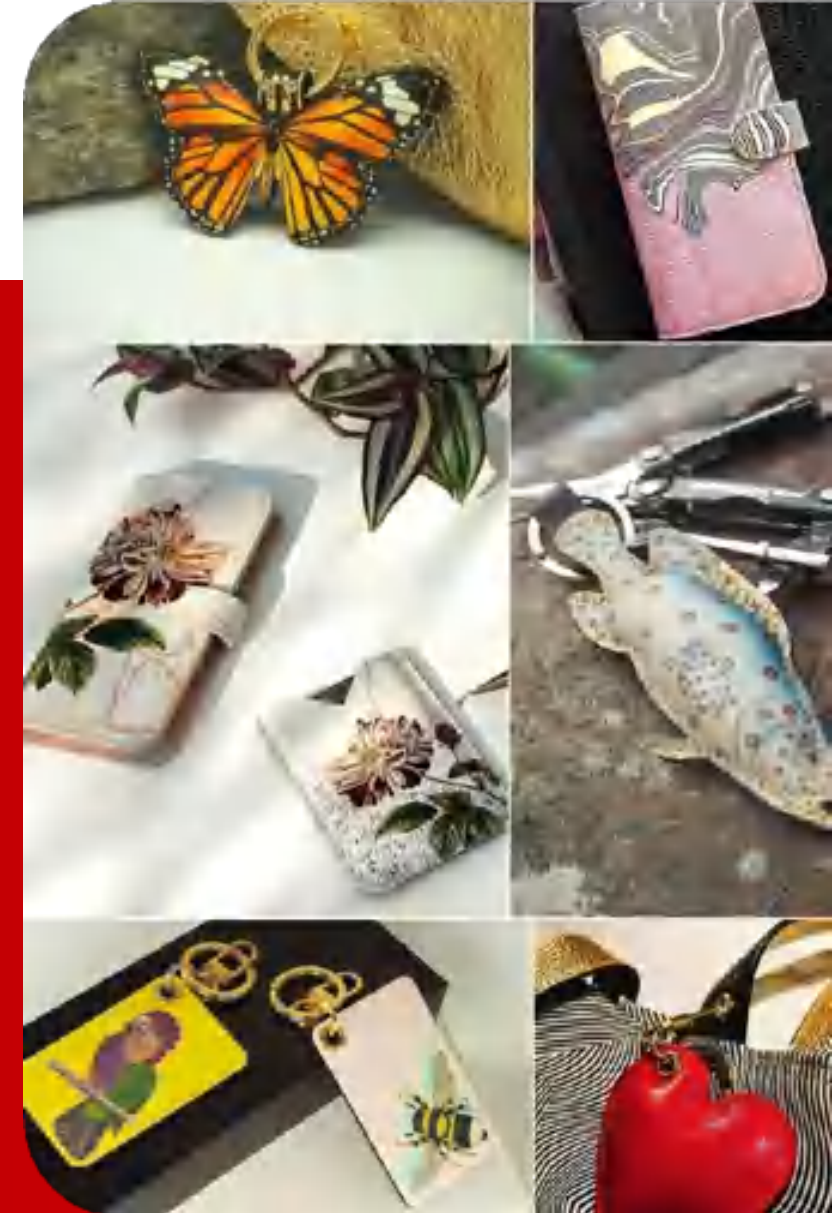
The next generation biometric card is the latest trend on the digital block. Payment is as easy as saying "Thumb on sensor, card hovering over the reader" and you are done. Making convenience and enhanced security a byword for allaying customer's concerns on safety.



- High security and assurance
- No PIN number required
- Its convenient and fast
- No limit on contactless spend
- Biometrics are spoof-proof

CUSTOMIZATION AND WHITE LABELLING

- An efficient and innovative way to build up the brand name and capture the public cognizance by associating your brand with refinement and quality is by our offered white labeling service.
- We customize beautiful printed leather accessories for our luxury contactless wearables brand which is certified by MasterCard, Visa.



#DiscoverBIOIDZ

VISA

bio-idz

modapay



#bpay

FIDESMC

RuPay

Present in **30 countries with 35+ banks**, and more to come

www.bio-idz.com | bpay@bio-idz.com

