

# PayTip

24th of January 2021



THE HIGHEST TIPS  
CASHLESS

# PayTip

## Problem x3



### **Customer / guest**

What's a great service ! –  
I would like to leave a tip,  
but have no cash now...



### **Waiter, hairdresser...**

So much efforts, but I  
have fewer and fewer tips  
as customers pay by card  
and don't carry cash



### **Business owner etc...**

My costs are ineffective  
when I let tips go through  
the POS, however this is a  
considerable cash inflows  
for my team

# PayTip

## Win-win-win product

Tailor-made platform for cashless tipping:

- Ready and operating ecosystem consisting of 3 apps:
  - PayTip
  - PayTip Collect
  - PayTip Back Office
- Payments tools: ApplePay, Gpay, Blik
- Dedicated payment solution authorised by Mastercard and Visa
- Partnership: eService
- KNF licence: MIP47/2019
- eShops: GooglePlay, AppStore coming soon
- Stage: soft launch + first paying customer
- Legal entity: XCFT Sp. z o.o.

[PayTip.pl](https://paytip.pl)

Click the picture below to watch explainer movie  
or visit

<https://youtu.be/YdbKuUlpXvI>



<https://app.paytip.pl>

<https://giver.paytip.pl>



# PayTip

## Market validation

PL

AKADEMIA  
RESTAURACJA

MIELŻYŃSKI  
Wines • Spirits • Specialities

MONTICELLO  
Ristorante

kafka



U WIENIAWY  
POLSKA KUCHNIA OFICERSKA

PIZZA  
PAPA JOHN'S

FRIGATOR  
RAMEN SHOP

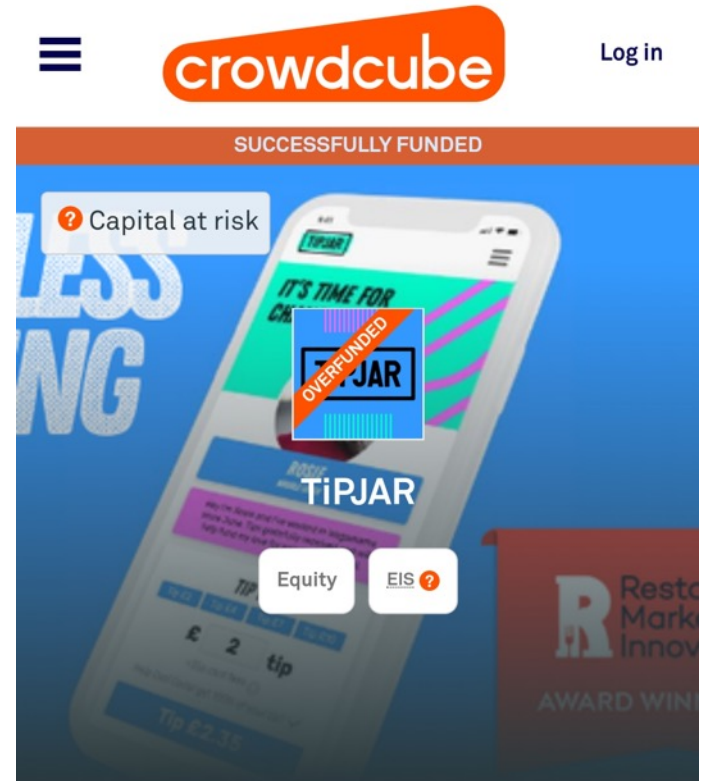
LA SIRENA

MOD

Marriott  
INTERNATIONAL

[PayTip.pl](http://PayTip.pl)

UK



233%

£699,748

Raised

1193

Investors

£300,000

Target

13.46%

Equity

£4,500,000

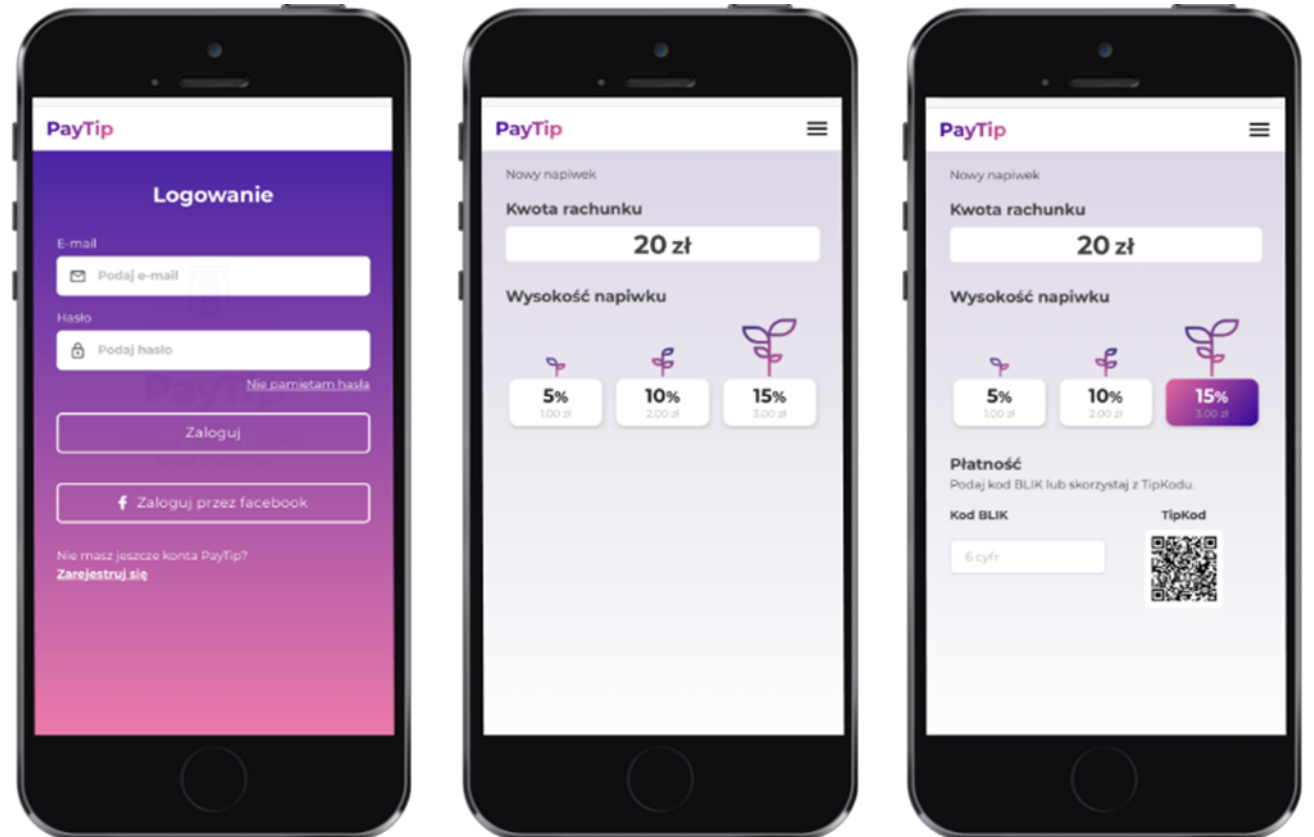
Pre-money valuation

£2.96

Share price

## Competitive advantages

- First in Poland
- Proper mix of skills & industry background
- The idea for mass-market / democratise tips
- Product readiness / stage
- Good timing for the project (trends & technologies: QR codes, cashless, mobile + Covid vaccine in progress, which will probably end lockdown soon)

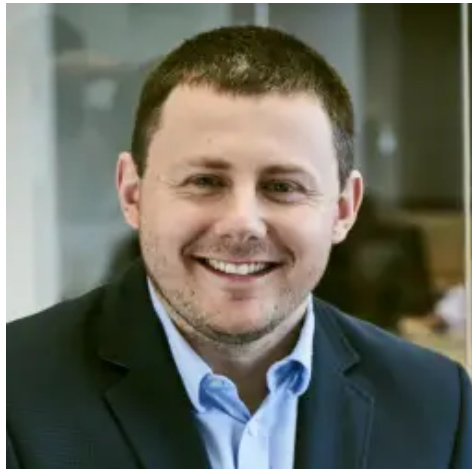


## Team



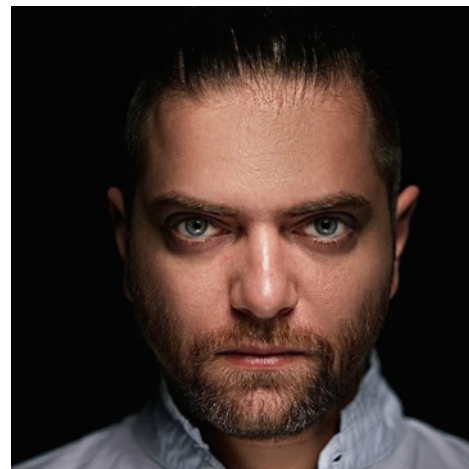
**Robert Zaranowicz**

strategy, product, finance,  
legal, compliance, co-founder



**Maciej Grula**

strategy, product, technology,  
security, IT, co-founder



**Albert Wallin**

Communication & marketing,  
PR, social media, creative



**Rafał Weka**

HoReCa sales & market  
relationships, partnerships



# PayTip

## Thank you!

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