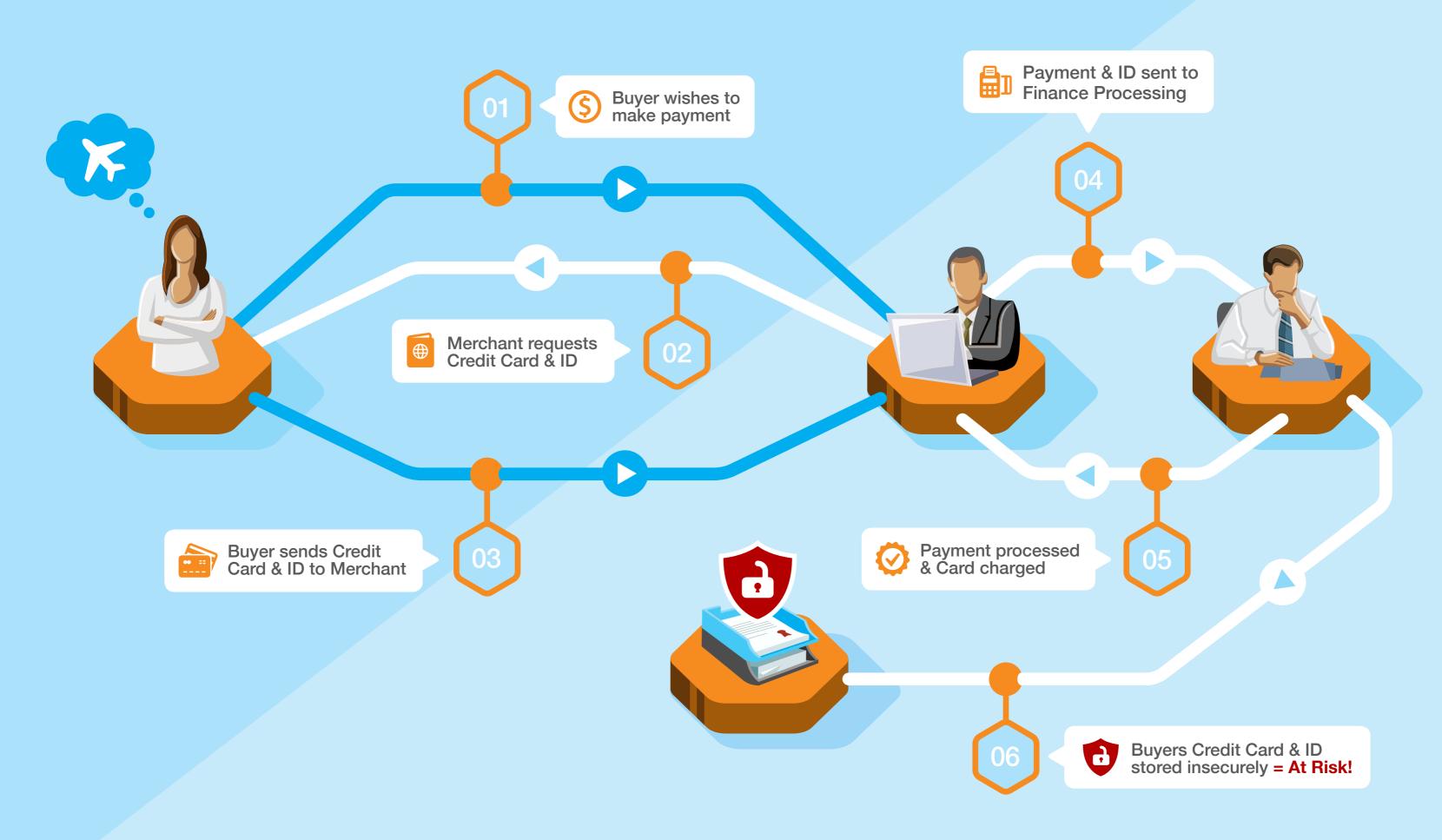


Current Payment Process



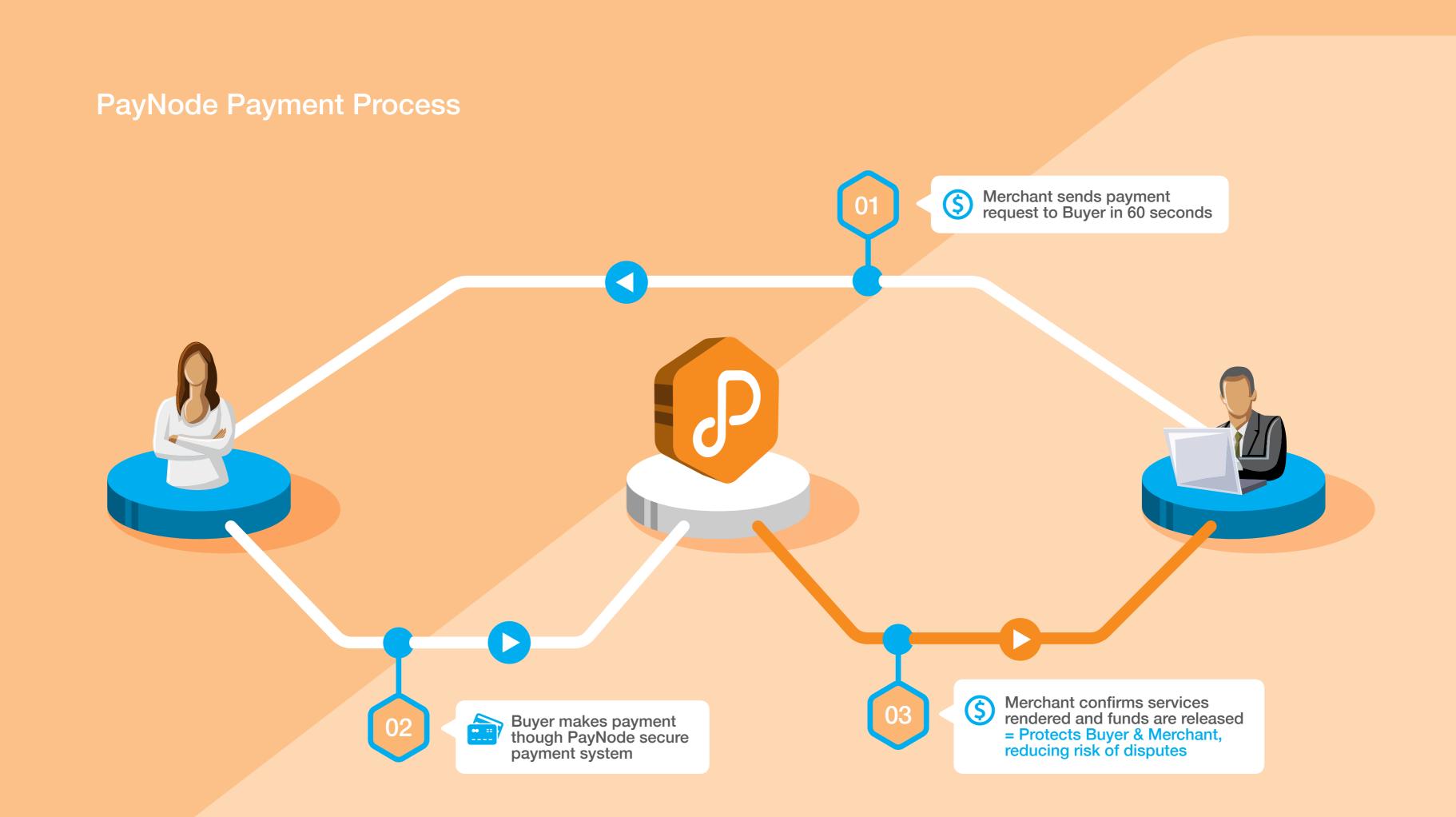
Current Clearance Timeframe

→ 30 days





Clearance delay impacts Merchant who needs working capital to fund flight



PayNode Clearance Timeframe





