

LuxPay

Summary Presentation



LuxPay



Presentation Agenda

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Company Profile

LuxPay (full name is Lux International Payment System, UAB) is an Electronic Money Institution incorporated in the Lithuania and authorized by the BoL (Bank of Lithuania) as an EMI (Electronic Money Institution) under the Law of The Republic Of Lithuania On Electronic Money And Electronic Money Institutions No XI-1868.

Link to the license:

<https://www.lb.lt/en/sfi-financial-market-participants/uab-lux-international-payment-system>).

Official company website:

<https://www.luxpay.lt/>

Licensed on 2021-02-18



Company Profile



- ▶ LuxPay's main business is within financial services based on an e-wallet system focused on both individual and business customers.
- ▶ Our e-money business provides business-to-consumer (B2C) and (B2B) e-money services. We are providing our customers with dedicated account numbers, access to their e-wallet, issuing payment cards and making payments on their behalf.
- ▶ At this present moment we offer our customers EUR, GBP and USD currencies.

Products And Services

- **Dedicated (individual) IBANs**
- **Local and cross-border payments in EUR, GBP and USD**
- **3rd party payments**
- **Currency conversion**
- **Payment cards**
- **Easy and understandable platform**

- **Supported currencies:**
EUR, GBP, USD

Supported payment rails:

- **SEPA**
- **Target2**
- **SWIFT**
- **Faster Payment**
- **Fedwire**
- **ACH**

Risk Policy

The list of prohibited jurisdictions:

Afghanistan	Cuba	Myanmar	Svalbard
Akrotiri	Democratic Republic of Congo	Navassa Island (UM)	Swaziland
Ashmore and Cartier Islands (under Australia CC)	Dhekelia	Nicaragua	Syria
Baker Island	DPRK	Belarus	Trinidad and Tobago
Barbados	East Timor	Norfolk Island	Senegal
Bouvet Island	Falkland Islands	Pakistan	Uganda
British Indian Ocean Territory	French Southern and Antarctic Lands	Palmyra Atoll (UM)	Vanuatu
Burkina Faso	Haiti	Russia	Wake Island (UM)
Cambodia	Heard Island and McDonald Islands	Panama	Wallis and Futuna
Cayman Islands	Howland Island (UM)	Paracel Islands	Yemen
Gibraltar	Iran	Philippines	Zimbabwe
Christmas Island	Jamaica	Pitcairn Islands	Libya
Clipperton Island (under France CC)	Jan Mayen	Saint Martin	Mali
Cocos (Keeling) Islands	Jarvis Island (UM)	Kenya	Mayotte
Coral Sea Islands (under Australia CC)	Johnston Atoll (UM)	South Georgia and the South Sandwich Islands	Midway Islands
Crimea	Jordan	South Sudan	Morocco
Chad	Kingman Reef (UM)	Spratly Islands	

Risk Policy

The list of prohibited business fields:

Adult entertainment	Shell banks and companies
Counterfeit items	Signal Jammers/Blockers that interferes with cellular/communication devices
Credit repair services	Stolen goods including digital and virtual goods
Drugs or drug proprietors selling illegal substances	Surrogacy services
Drug paraphernalia that involves equipment designed for making or using drugs	Tattoo Parlours
Espionage equipment and accessories	Tobacco / Cigar / Electronic Cigarette / Nicotine content products
Human remains and body parts	Trade of weapons, ammunition, military arms, explosive devices and firearm parts
Illegal investment schemes	Gambling without a license
Illegal downloads of movies, music, computer and video games	Any other category, products or services that LuxPay decides to prohibit, in its sole discretion.
Illegal software – e.g. Malware, Software to break encryption of phones/computers	Charities or Not-For-Profit Organisations / NGO's
Illegal sale of financial information (e.g. bank accounts, bank cards)	Non-account customers
Mail order brides services	Arms, defense, military
Poisonous and hazardous materials	Atomic power
Products/Services promoting abuse, hatred, racism, religious persecution, terrorism, violence or contain offensive content	Extractive industries
Pyramid or ponzi schemes	Embassies/Consulates
Sanction list inclusions (global)	

Agent Program

- ▶ In addition to our main services and products, we offer an Agent Program to the interested parties who can attract more customers to LuxPay.
- ▶ We are signing an Agent agreement and sharing the revenue generated from the attracted customer with the Agent.
- ▶ We are sharing 50% of the onboarding fee and 5-10% of all revenues generated from the customer activity (depending on the monthly turnover).
- ▶ For the further information please contact LuxPay team.



Future Plans

Our upcoming plans regarding the offered services:

- ▶ Incoming USD payments
- ▶ Incoming/ Outgoing AED payments
- ▶ Acquiring services (top-up own account using external payment card)
- ▶ Better cards
- ▶ Upgraded platform



Contacts

Romanas Urbonas

Email: ru@luxpay.lt

Address:

Mindaugo g. 23,
03231 Vilnius,
Lithuania

Company code: 305158007.

Lux International Payment System, UAB is an Electronic Money Institution with EMI license number 81, authorised and supervised by the Bank of Lithuania (member of European System of Central Banks).