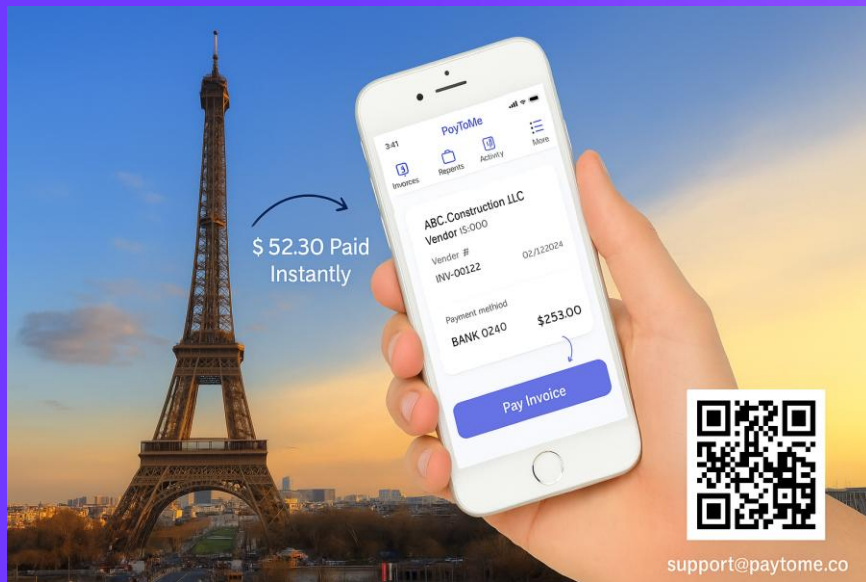


AI + FinTech @PayToMe.co



Empower Global Payments & Cross-Border Financials for SMBs & Enterprises



- www.PayToMe.co
- Palo Alto, California, USA
- support@paytome.co

The Problem

400+ M SMBs lose **\$46B annually** due to fragmented financial systems and fraud.

Fintech infrastructure hasn't kept pace with the global demands of SMBs.



SMBs lack access to seamless, reliable global payment infrastructure



Costly fees and slow settlements



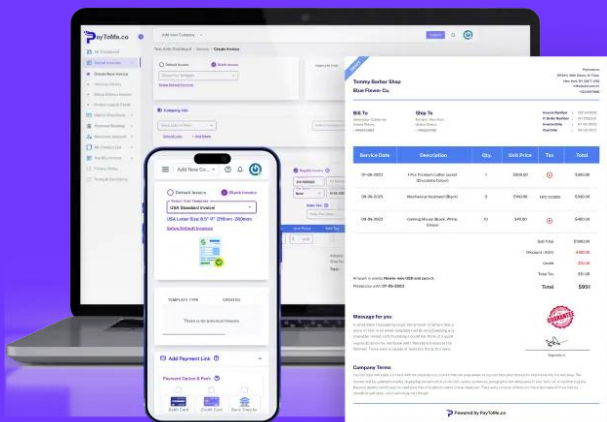
Manual compliance & fraud risk



Lack of scalable AR/AP automation for cross borders operations



Our Solutions



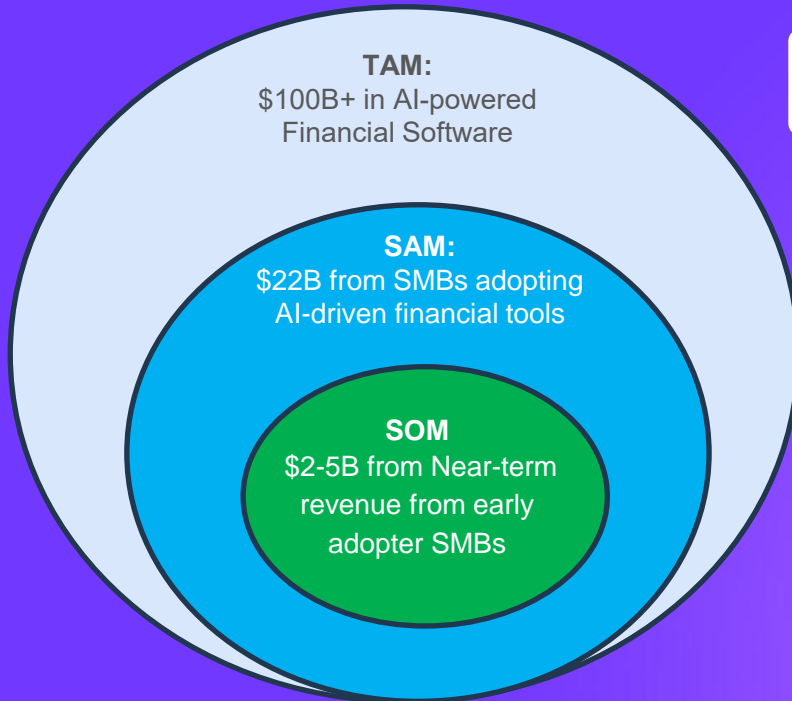
Patented **Text-to-Pay** via
SMS/Messaging

AI-powered digital
invoicing &
compliance
automation

Embedded finance
platform for **global**
businesses

Pre-integrated with
OpenAI, Stripe,
IBM, AWS-built for
scale from day one

Market Opportunity



\$1.5 T FinTech Market by 2030

400M SMBs worldwide with unmet financial needs

Surge in embedded finance & AI-driven workflows

First-mover advantage: "Amazon for FinTech"

Business Model

Monetization & Growth



Subscription SaaS
(Tiered) –

(Monthly plans based on
features & usage)



Transaction Fees &
Embedded Finance
Revenue Share –

(Revenue from each
financial transaction)



Licensing APIs & AI
Capabilities –

(AI tools & APIs licensed
to partners)

Go-to-Market Strategy

Target High-Growth Verticals with Scalable Channels



Target SMBs in Travel,
Logistics, eCommerce, and
Storage



Co-marketing opportunities
with AWS, IBM, Stripe and
NVIDIA platforms



Direct Outreach & Partner
API Referrals



Traction

What We've Achieved



AI-Powered Platform
across 100+ countries



Equity-backed by
Hatcher+ and
Startupbootcamp
(Europe's #1-ranked
accelerator)



Accepted into NVIDIA
Inception program and
select for AWS
Strategic Partner
Program



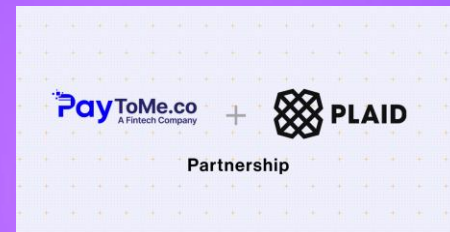
9 Global Awards incl.
two Stevie Gold
(Technology & ESG)



Institutional Investors & Strategic Partners



Backed by leading investors and partnered with global technology platforms.



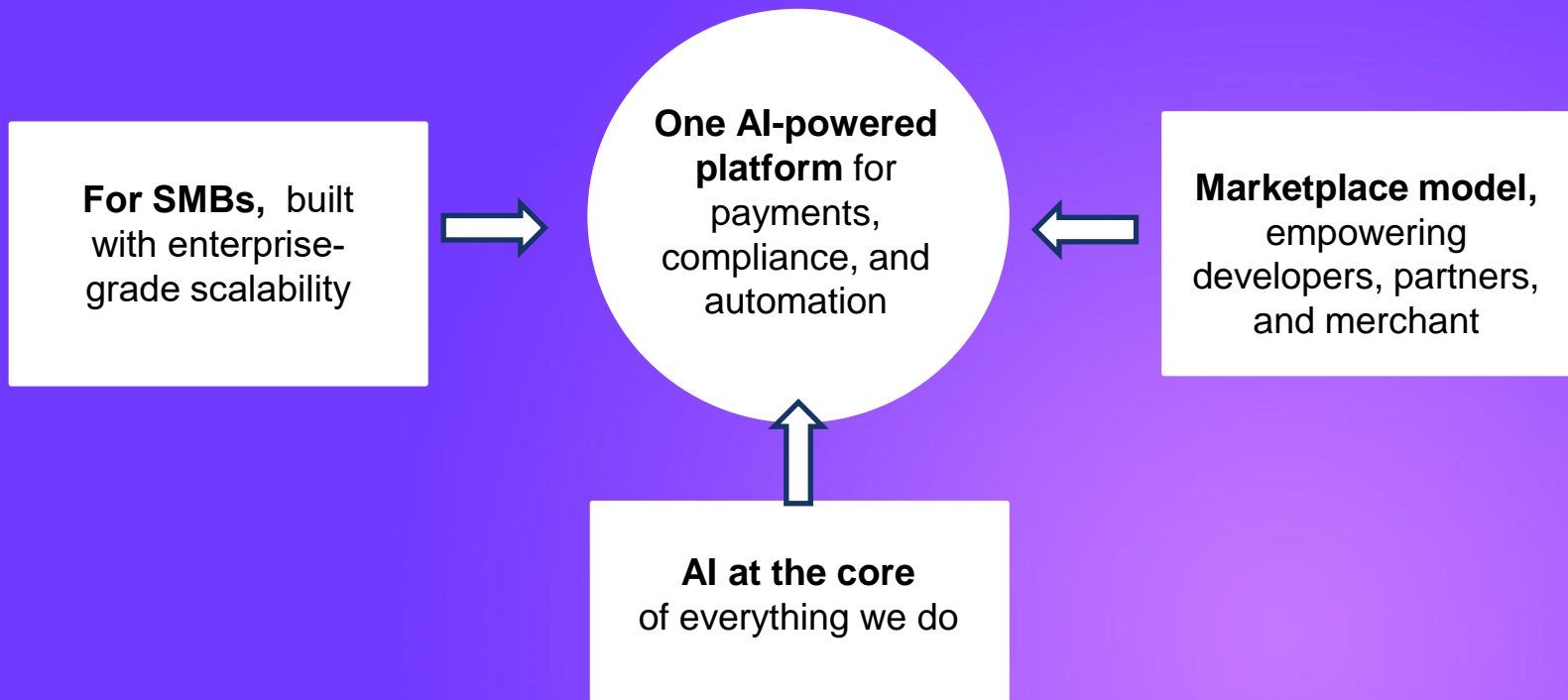
Competitive Landscape

Built Different from Day One

Platform	Global AR/AP	Patented Text-to-Pay	AI Compliance	Embedded Finance	Cross-border Capabilities
PayToMe.co	✓	✓	✓	✓	✓
QuickBooks	✗	✗	✗	✓	✗
Wise Business	✗	✗	✗	✗	✓
Bill.com	✗	✗	✗	✓	✗

Vision

- Building the Amazon of FinTech –
- — a global marketplace connecting SMBs, partners, and developers through AI-driven automation and embedded finance.



Thank You.


Let's shape the future of FinTech, together.

PAYTOME

**AI-FIRST
FINANCIAL
TECHNOLOGY
BUSINESS
SOLUTIONS**

- **Patented Core Platform**
Text-to-Pay
AI Fraud Detection
& Bookkeeping
- **Validated by Industry Leaders**
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