



PAYSLINK

Comprehensive payment solutions for complex processes

Abstract

Payslink offers not only a decentralized payment mechanism based on the blockchain, but also a sustainable economy that produces, manages & securely send/receive large number of transactions each & every second. It is more than just a token

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Introduction

The State of International Commerce

One consequence of the 21st-century sustained-globalization wave has been highly interconnected value chains. Manufacturing processes now commonly cross borders, with a production process deconstructed and dispersed geographically so as to be as cost effective as possible.

However, whether transporting intermediate goods from one production facility to the next or finished goods to their ultimate customers, every step along the supply chain consumes time and drives up costs, thereby financially harming both the businesses involved and consumers. To date, international trade, including its financing, has employed an archaic 19th-century structure involving a series of paper-based performance confirmations.

Financial, transportation, insurance, and storage companies all rely on trust between parties, validated by paper trails and hand-written signatures.

Several attempts are currently underway to leverage newly available technological capabilities to both speed up and improve accuracy in the business of international trade, replacing the traditional paper- and trust-based system with a fully digital alternative. One technological capability being employed relies on blockchain technology.

The Impact of Blockchain on International Business

Employing blockchains allows value exchange without the need for trust or the involvement of a central authority. Multiple third-party confirmations of transaction details, recorded as blocks in a chain, replace multiple phone calls and countless papers, deliver immutable data verification, and assure the key parties involved in a contractual relationship that the terms of the contract have been fulfilled and that the transaction that the contract governs has been completed.

Blockchains facilitate dispute resolution by making immutable contract and transaction records accessible to all parties on the blockchain. Both businesses and consumers benefit from the time and cost savings that this type of process automation ensures.

When the immutability, increased transparency, security, speed of settlement, reduced risk of fraud, and automation of contracts secured on the blockchain are taken into consideration, employing

blockchain technology across several stages of a transaction has the potential to unlock tremendous value for all the parties involved.

Embracing blockchain technology can significantly compress execution times while dramatically increasing performance and security.

Blockchain-enabled trade networks can benefit all stakeholders by reducing friction from logistical and operational inefficiencies across the trade value chain. In the short term, employing blockchain technology optimizes business processes by reducing redundancies and implementation inefficiencies.

Cash payment & overview of the global commerce market

Global commerce is burdened by unreliable and largely manual paper-based processes characterized by a lack of transparency and an absence of secure, trusted information.

As a result, suppliers, buyers, and transporters involved in international transactions suffer cash flow delays, payment disputes, and difficulty in maintaining liquidity.

- Cash payments slow down liquidity
- Cash payments face the risk of counterfeit money
- Payment via bank with time of at least T+3
- Paying with e-wallets, when transferring money through the bank, the time is also T+1 to T+3
- Do not record regular transactions to accumulate bonus points

However, the advent of blockchain technology can eliminate these difficulties, ensuring the validity and security of transactions involved in the global movement of goods and delivery of services.

Moreover, by automating payment methods such as letters of credit, it can eliminate inefficiencies, streamline business processes, reduce operational complexity, and reduce transaction costs.

Goal & Mission

Payslink mission is, to be our customer's first choice. The place, where you preferably buy with crypto. We have committed ourselves to perform all our actions economically and eco-friendly.



Putting the World's Money Into Perspective

One of the primary goals of Payslink is to bring the digital currency market/ecosystem to mainstream audiences.



Such audiences might have very little experience with digital currencies and will more likely have no easy access to use and invest in digital currencies.

In the Payslink platform, allowing the user to buy digital currencies, spend digital currencies and invest in digital currencies with a simple and seamless interface.

The benefit to the Blockchain/digital currency ecosystem will be a huge influx of fat market capitalization into digital currency which will enlarge the ecosystem.

Holders of digital currency will have a better acceptance as digital currency becomes mainstream with seamless change through the Payslink platform and its dual e-wallet.

The Payslink's mission is to remove the aforementioned burden by integrating decentralized blockchain and self-executing smart contracts with business processes to introduce a new paradigm in international commerce. Specifically, Payslink offers the following:

- Instant liquidity
- Don't worry about fake or damaged money
- Payment time T0
- Record transactions to earn bonus points
- Users can exchange points with each other and get promoted

Legally binding contract templates developed by legal experts in accordance with the appropriate national laws and regulations and translated into multiple languages

Self-executing smart contracts containing coded terms and conditions of the contracts

An integrated gateway for digital and fiat currency transactions powered by licensed escrow partners

Cross-border decentralized financing solution

Secure storage of records of smart contracts and transactions on a blockchain

No single company can unlock the potential of blockchain alone.

The Payslink Blockchain Ecosystem integrates blockchain with existing business functions, leveraging it to generate value and accelerate growth.

The resultant synergy will result in opportunities for strategic partnerships and access to innovative technology

Being a platform that traverses the long-standing tradition of the financial industry and the field of virtual currencies, we aim to build relationships and create a strong, trustworthy community by exemplifying and delivering value through our business. Our values govern how we work with colleagues, partners, customers, and society as a whole.

As we venture into new markets, welcome new talent, and navigate this novel area of the payments industry, our values help guide our employees in making decisions and facing challenges every day.

Payslink VALUE

About Payslink

Payslink offers not only a decentralized payment mechanism based on the blockchain, but also a sustainable economy that produces, manages & securely send/receive large number of transactions each & every second. It is more than just a token. It's a technology poised to disrupt the entire payment industry covering peer to peer payments and mass payments. It is like of a revolution in the peer-to-peer cryptocurrency payment world.



Payslink is an all-in-one solution



Payslink is an all-in-one solution for international contracting, financing, payments. Payslink combines the functions of lawyers, banks, escrow agents, and arbitral institutions:

- Apply blockchain to payment, with high transparency
- Users with exchangeable transaction points
- Diverse ecosystem, multinational payment
- Payment for all areas where purchase, sale and exchange arise

PAYSLINK - simple solution for complex processes.

Conversion of Cryptocurrency to fiat and vice versa in real time.

With the seamless integration between the wallet within Payslink, all digital currency conversion to fiat will be done in real time with a live exchange rate shown.



Financing for everyone

With Payslink Platform, the unbanked will have easy access to our merchant ecosystem and bill payments with a simple iOS or Android app.

With Payslink, we are helping to push the unbanked to the forefront of currency freedom with the ease of exchanging fiat money into digital currency with a singular app and vice versa to spend it on daily essentials.

“Banks do not offer non-collateralized loans unbanked individuals.”

But Payslink IS NOT. Using Big Data and through KYC processes, we will assess individuals and provide loans to this group of people.

Additionally, Payslink will build a digital identity of a user’s credit rating and worthiness score which will then be linked back to the user’s e-wallet profile.

Some of the key scoring factors will include:

- Digital identity and reputation
- Social media history
- Repayment history
- Family identity verification

Initially, the loans offered to new users will be small, but as their reputation score improves, the amount limits will be raised.

Practical application: comprehensive payment token

Token that allows users to pay for services

PAYS LINK is a Token that allows users to pay for services: supermarkets, convenience stores, movie tickets, insurance services, consumer loan services, payment for F&B stores, fashion shops, transportation services. loading, moving, liquidating money accounts via banks, real estate transactions. Users can also exchange points for each other to own more tokens, where the more users trade, the higher the credibility, and will be promoted.

Application tokens allow businesses to pay salaries and benefits to employees. Tokens also allow users to pay in advance, the limit will be based on credits based on the amount of tokens owned

Payslink is a comprehensive payment platform: Token Mobile Payment and Money Transfer Platform



Payslink is a comprehensive payment platform which provides a comprehensive “Token Mobile Payment and Money Transfer Platform” appropriately designed, of world-class quality, relevant for actual use and beneficial to the financial inclusion target market.

Payslink mobile wallet white-label product with the strongest points on:

- No expensive license fees
- No on-premise set up
- No set up fees
- Lower operating costs
- Add value to financial services
- Enhance ability to reach new clients
- More efficient financial service delivery
- It's affordable and accessible Mobile Payment and Money Transfer Platform
- Ability to leverage on extensive Payslink coalition network



Running Small or Medium sized business?

Use our merchant payment tools to enhance the way you receive payments online.

You need to join the future of payments today

To receive payments instantly, Use our eCommerce selling tools such as Invoice, Router, Subscriptions & Payment Links.

Send Payslink token to clients or perform a payment using any virtual currencies.

Use our multiple coins wallet powered by Payslink to send/receive, transact and trade multiple currencies at the time.

Payslink: start accepting crypto at your Business



- Free Deposit and Withdrawals instantly using Payslink Payment platform
- Accept Bitcoin, Ethereum, BNB and 600+ currencies
- Generate invoices for your clients & get paid in crypto.
- Create payment links to receive an instant payments
- Spend your funds anywhere on using available crypto currencies
- Get started now to get secure merchant wallet account

Payslink Payment Card



Use our simplified payment interface to sell crypto currencies instantly at the current market price.

Payslink prepaid card works online, offline, and internationally

Making it simple for customers to use at millions of businesses around the world.

All your Payslink prepaid card transactions are displayed in your account. You can track your pending payments, deposit lists, withdrawals history, and all transactions online, available 24/7 on your own dashboard. You can make a smooth transactions using the virtual currencies in the real world.

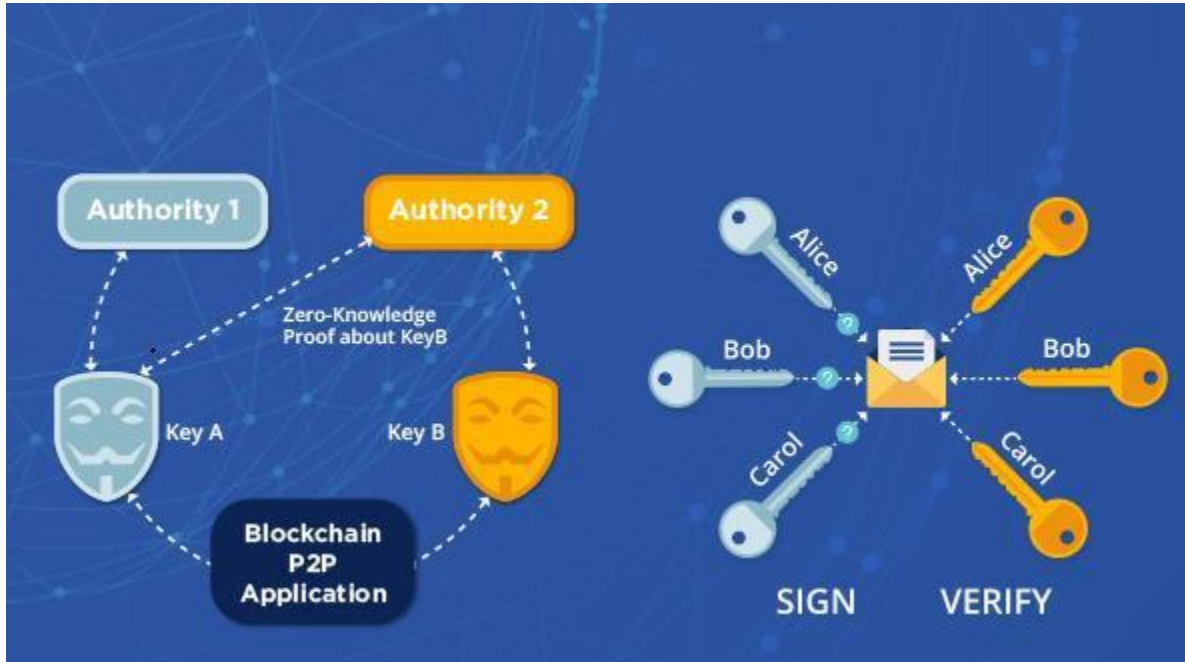
Product advantages

- Multi-asset
- Assets stay in digital currency in Payslink Wallet
- Best available foreign exchange and transaction fees
- Decentralized and trusted storage
- Global access to 36 million points of acceptance online and offline in close to 200 countries

Travel anywhere in the world without worrying about cash

With the Payslink card, you can pay at over 36 million merchants in around 200 countries without worrying about the local currency. Payslink will convert your Bitcoin/Ether to the local currency when you swipe your card. Even more, you can use the card at ANY ATM to withdraw local currency funds paying the modest inter-currency exchange fee.

Why Payslink blockchain technology?



Payslink will be built on blockchain and will use blockchain built-in features such as smart contracts, private and public blockchain and Auth 2FA system to create a secure, trusted, transparent, automated and efficient platform.

By building the platform on a blockchain and using smart contract, the Payslink platform becomes transparent, trusted and self-running thus saving time and human resources.

Payslink Smart contracts



The private Payslink blockchain will employ smart contracts for:

- Store payment information
- Auto distribution

- Auto reward calculation of members
- Tracking of network rewards
- User and network ratings
- Time based smart contract actions
- Event based smart contract actions
- Proof of transactions and actions

What is PAYSLINK Token? PAYP & PAYS



Aim For Creating a Token

The Payslink token is an essential part of the Payslink platform that will fulfil the following functions:

- Payment method
- Token holders when paying with Payslink token will enjoy discounts on commission fees
- Token Stock



Payslink's payment token: The original utility token of the PAYSLINK platform. This token is used for payment in the financial, exchange, and transaction ecosystem.

Token Stock: Represents a tokenized portion of an asset and allows its holder to share in the profits in that asset. An asset can be a single asset or a portfolio of assets.

Token Specifications

Token Name	Payslink
<i>Ticker</i>	PAYS
<i>Max Supply</i>	90.000.000 PAYS
<i>Token Type</i>	BEP-20
<i>Chain</i>	Binance
<i>Payment Methods</i>	BTC, ETH, USDT
<i>Token Price</i>	Begin from \$0.1
<i>Token Contract Address</i>	0xdb5642fc3Ffd7a8BdC2C837197736c54B120872d

What are the advantages of owning Payslink Token?

Unlimited potential:

- Profit earned from increasing assets over time
- Part of the profit is obtained from the basic business, using Payslink token redemption, thus reducing the number of tokens sold in the market.
- Users profit from sharing and earn rewards in the ecosystem, the more transactions, the higher the credit score.
- Invest in practical projects and ecosystems with high utility
- Owners can buy token stock at a highly discounted price.



Benefit:

- Invest in small amount with as low as 100\$
- Receive income from assets, transactions arising in the ecosystem
- Secured by global financial corporations.
- Diversification of investment portfolios

Right:

- Transparency, revenue reporting
- Financial statements
- Certificate of trust to represent

Investment model.

Our model is similar to the traditional model, but we exploit the difference in using blockchain, our investment strategy is based on regular trading activities in the market, providing solutions. Super convenient and smart payment method. Ensure maximum profit for investors, including cash flow and future income.

Benefits for members who own Payslink tokens.

- High transaction discount
- Get legal support
- Exclusive investment report
- Prioritize investment
- Stock token discount
- The right to invest in other items in the ecosystem
- Loan consulting
- Bonus

Why PAYSLINK?

- Easy: We emphasize great importance to security and a user-friendly operation.
- Fast Transactions: Transactions will be conducted within few seconds
- Seller and Buyer Protection: We guarantee consumer protection for all users.
- Transactions free of charge: You can send internal coins to friends and acquaintances
- Secure: We implement the latest blockchain technology, employing top level encryption across all of our services
- Multifunctional Concept: A provider where you can manage all your online transactions
- Record reward points public transactions
- Users can exchange points with each other, and increase their rank
- Secure technology, no impersonation.

PAYSLINK Ecosystem

Businesses from various industries join Payslink Ecosystem and integrate the blockchain technology with their traditional business processes, creating and by developing innovative business solutions to suit specific requirements and address specific needs.

Every solution developed by Payslink smoothly integrates the core elements of Blockchain with traditional business processes.

Driven by the token economy, our self-evolving Ecosystem will continue to grow and develop.

Payslink Payments

Payslink offers integrated payment solutions for transactions in both digital and fiat currencies.

- Digital Currency Transaction

The buyer of a product or service deposits the appropriate amounts of PAYS tokens into the smart contract, where the tokens are held until the other party uploads proof of fulfillment of the contractual conditions. At that point, the smart contract will trigger the release of the tokens to the receiver.

- Fiat Currency Transaction

Once the contract is activated, the buyer of the product or service transfers the contractual amount to the Payslink's partner account.

The partner creates and encrypts the sets of payment orders and records them in the smart contract. When the other party uploads proof of fulfillment of the contractual conditions, the smart contract triggers the release of the money from the escrow account to the receiver

Token Market

- Fixed fee token issuance
- Transaction fees
- Ddvertise fee

Asset market

- Buy an asset
- Asset Management
- Charge transaction

Note: a part of profits from business activities will be deducted to buy tokens to reduce the rate of token distribution to the market and pay dividends to token holders.



Vision is to become a leading exchange for trading cryptocurrencies, utility crypto-tokens, liquidity, and crowdfunding that fuels value innovation for a better world.

The exchange gathers investors and crypto enthusiasts, on a single platform to exchange and trade tokens with top security.

The platform has 3 product lines:

P2P Exchange.



Payslink is a recognized brand for P2P trading.

Payslink's user interface is intuitive to use.

On Payslink, you can buy bitcoin using bank transfer, PayPal, Western Union and various gift cards. Since it's P2P, you can shop around for the best rate.

Buying on Payslink P2P is easy and streamlined. You send the funds and then you wait for the seller to send you the crypto.

Fees 1% for sellers. If you're looking to buy cryptocurrency, you won't pay any fees.

Launchpad



Payslink Launchpads

One such innovation that is winning the hearts of millions of crypto investors and entrepreneurs is the advent of the crypto launchpad. Early joiners of successful projects have always benefited the most, so,



for these early joiners, the emergence of the crypto launchpad might be the best chance to find a project in its early stage.

Payslink Launchpad are basically platforms that allow blockchain-based projects to raise capital while giving away access to early-stage token sales for their group of investors. Getting away into early-stage token sales would also facilitate a bargain program for the investors before its public launch in the market. Moreover, since the cost of launching a crypto launchpad in Payslink is low, it's will increasingly more and more projects are migrating towards launchpads for fundraising.

Payslink Launchpads Benefit

Startups get to portray their projects to investors around the world and possibly convince them to invest. The only barrier to entry would be the vetting system, which if they do not possess, should not be a problem. Meanwhile, for investors, launchpads are advantageous as they display a host of projects on one platform. Additionally, by becoming a launchpad member, they will be subjected to early access to projects, which means they will get a more affordable token price than others.

Moreover, since the projects enlisted in the launchpads are all verified so it provides a safer ecosystem. Investors need not worry too much about losing their money or falling prey to scams. The advanced crypto platforms also prevent the possibility of scams or frauds, where startup founders take the money of their investors and disappear into thin air. And, apart from early access to projects, another reason to motivate investors to explore launchpads is the possibility of value appreciation of the native token.

NFTs Market

Payslink will launch its own NFT marketplace. Our marketplace offers NFTs from categories such as art, gaming, sport, music NFTs.

NFTs are available via auction or for a fixed price – and users can purchase NFTs using their cryptocurrency credit or debit card, and can be transferred to an external NFT wallet.

Strong points:

- Low transaction fees
- Numerous high-profile collections
- Accepts cryptos
- Supports crypto wallets
- Wide range of NFT categories

Metaverse



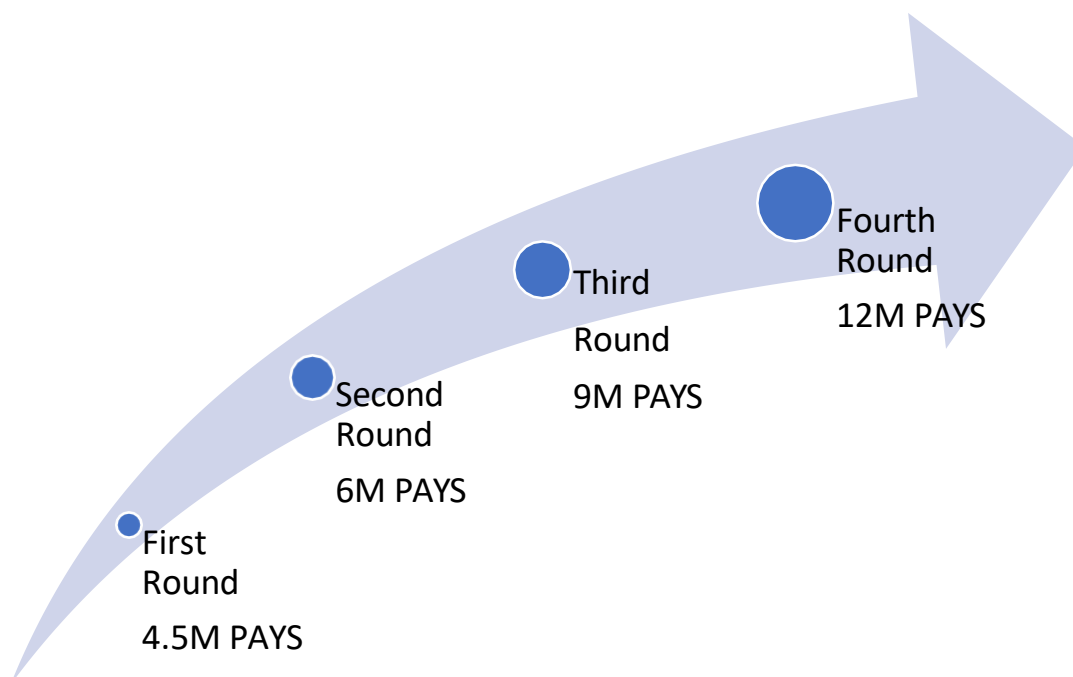
It's a virtual world created by Payslink, allowing users to travel, experience virtual reality on the 3D platform, bring all the user's thoughts to virtual reality.

Create all convenient conditions for the best guaranteed buying and selling transactions on the Payslink platform.

Payslink also has the ability to turn virtual investment assets into real investment assets, by creating value for users with a diverse, utility ecosystem...

Payslink platform will expand business model by creating an NFT marketplace in conjunction with the Metaverse. Not only will this immerse the NFT trading experience, but by offering its marketplace via the Payslink NFTs platform, buyers and sellers will be able to transact in a decentralized manner.

Token Sale



Payslink sale will be completed in fourth stages: First Round, Second Round, Third Round, Fourth Round. During each stage Payslink token: PAYS price will increase and have a limited number of token supply for that price.

KYC requirements will be implemented for supporters contributing over \$10000 : This will enable to maximise the number of supporters and avoid bulk sell offs once the token enters the exchanges.

The accepted payment method will be BTC, ETH, USDT.

The token crowdsale will continue until 15th October or until the hard cap is fulfilled.

Asset token (token stock)

- Token redemption process.
- Tokenomics.

First Round

First Round	
Number	4.500.000 PAYS
Price	\$0.1

Second Round

Second Round	
Number	6.000.000 PAYS
Price	\$0.3

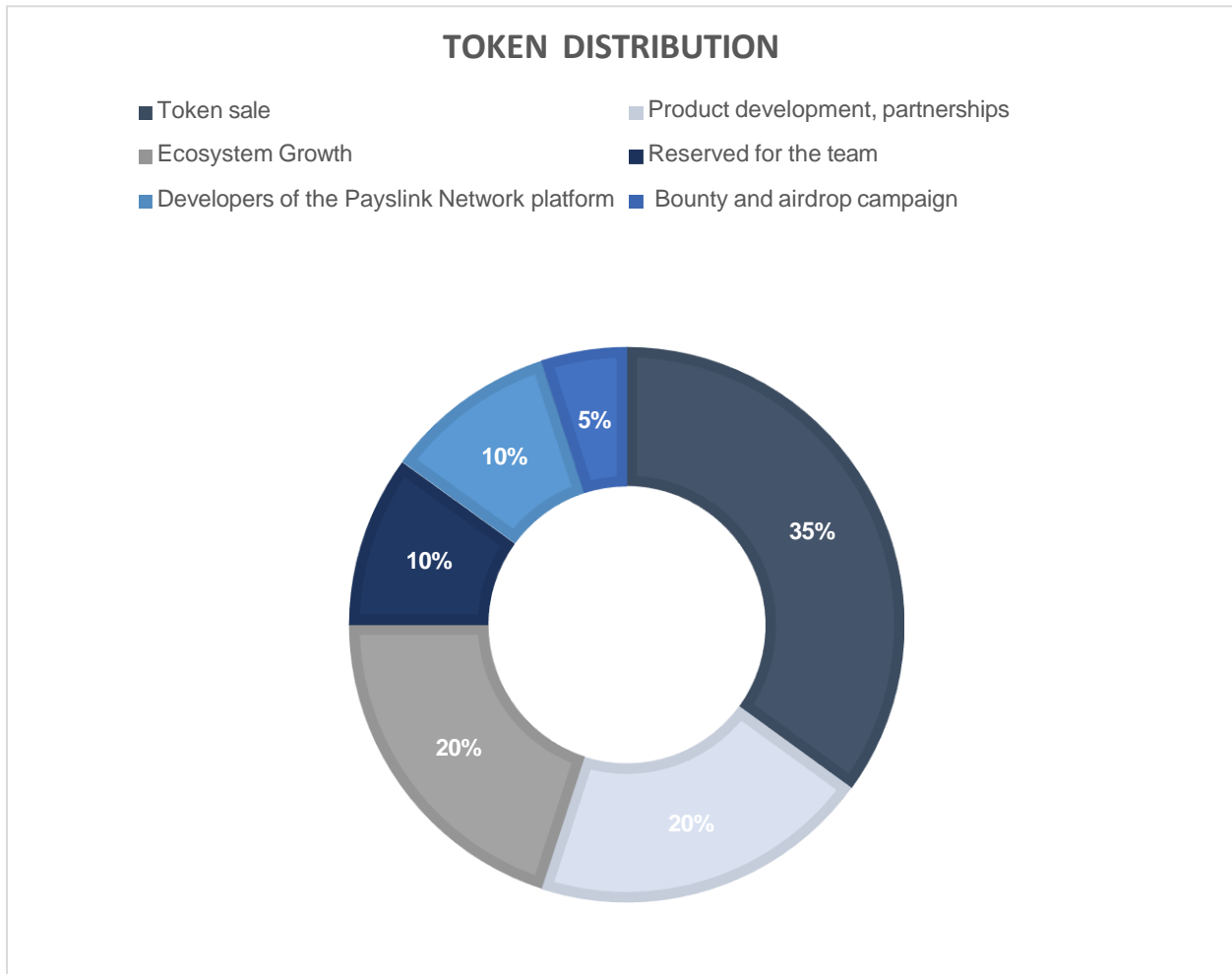
Third Round

Third Round	
Number	9.000.000 PAYS
Price	\$0.5

Fourth Round

Fourth Round	
Number	12.000.000 PAYS
Price	\$0.7

Total Token Amount Distribution

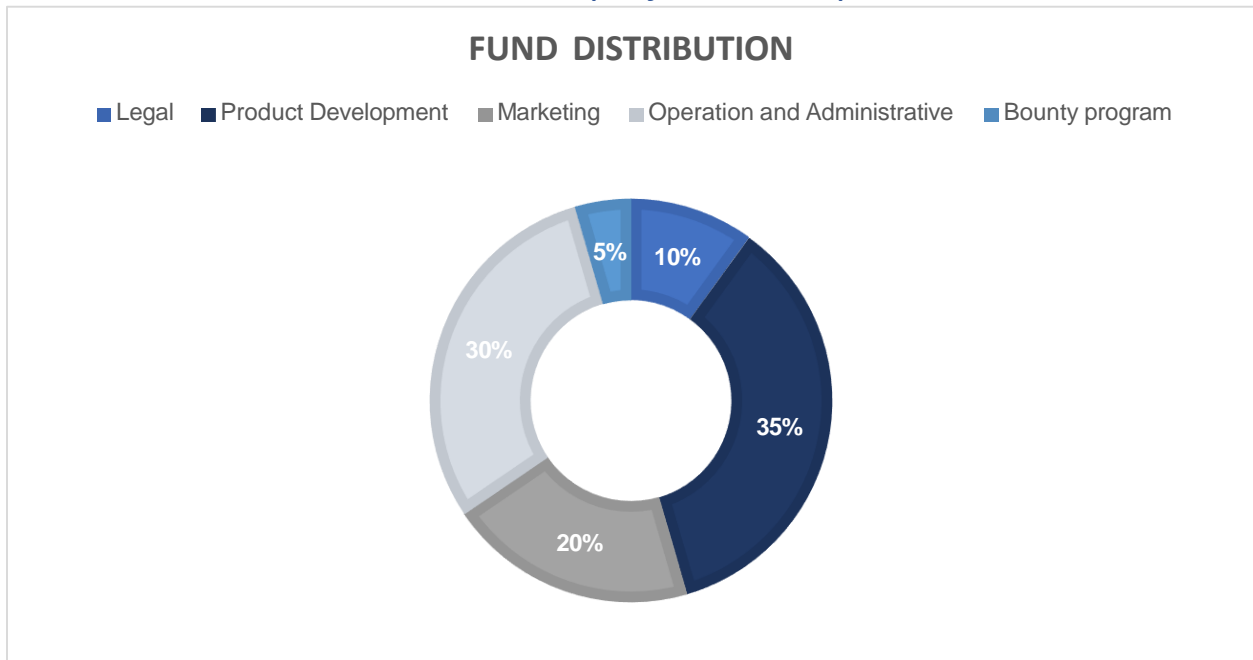


The total maximum supply of Tokens will be . and will be distributed in the following manner:

PAYS Token Total Supply Distribution

- 35% of the total PAYS token supply will be allocated for the token sale taking place
- 20% of the PAYS tokens will be held in Company Reserves intended for continuous product development, partnerships, fee payments and expansion to new markets.
- 20% of PAYS tokens will be reserved for Ecosystem Growth
- 10% of PAYS tokens will be reserved for the team
- 10% of PAYS tokens will be reserved for the developers of the Payslink Network platform
- 5% of PAYS tokens will be used for bounty and airdrop campaigns during the token sale.

Funds raised distribution towards project development



The raised funds from the token sale will be distributed accordingly as below to maximise the launch of the product on the market.

Payslink raised funding distribution for product launch

- Legal (10%)
Company structure, contracts with partners, compliance with foreign market regulations, foreign partner contracts, branch company establishment in foreign markets;
- Product development (35.5%)
Immediate continuation of platform development according to the roadmap, product testing;
- Marketing (20%)
Exchange listings, partnerships, event marketing, online marketing (localised global) to the concerned markets;
- Operational and administrative costs (30%)
Main and overseas branch office rent, salaries, administrative costs;
- Bounty program development (4.5%)
Bounty program software creation for Payslink final product

Milestones

STAGE 1

Q1/2021	<ul style="list-style-type: none"> • Developing the idea for projects • Establishing a team, business ideas, technology proposals for PAYSLINK platform software. Key founding team, investors, partners and advisors established.
Q2/2021	<ul style="list-style-type: none"> • Market research for new projects

STAGE 2	
Q1/2022	<ul style="list-style-type: none"> • Development of Payslink platform structure (IT and blockchain solutions) • Development of Payment app and digital wallet
	<ul style="list-style-type: none"> • Preparation and advisory meetings for business and tech development, Payslink crypto payment platform's integration with its first corporate client;
STAGE 3	
5/2022	<ul style="list-style-type: none"> • Detailed product and roadmap information is published, business model and concept of PAYS LINK. A regulatory framework is established for token sales and business operations. • Business expansion negotiations with partners • Building exchange
	<ul style="list-style-type: none"> • Beta of Multiple currency wallet mobile wallet
6/2022	<ul style="list-style-type: none"> • Website and App launch, Event Marketing activities, partner agreements, advisory board announcements.
7/2022	<ul style="list-style-type: none"> • Activities on token exchange, seed round opening, Private Sale.
8/2022	<ul style="list-style-type: none"> • Public Sale , list on Marketcap, ICO
STAGE 4	
Q4/2022	<ul style="list-style-type: none"> • Token Listing exchange after completing crowdfunding round • Opening to public Payslink Payment Platform, Payslink Exchange, Payslink Metaverse
STAGE 5	
2023	<ul style="list-style-type: none"> • Continuing development of the Payslink platform, integration with Payslink platform for crypto payments, open for a limited number of blockchain companies for testing and feedback; • Payment partner combination • Launch of payment cards worldwide • Open release of the platform for non-fiat payments, testing of fiat payments for non-blockchain companies, expanding business partnerships; • Development platform for banking and government services
STAGE 6	
Q1/2024	<ul style="list-style-type: none"> • Payslink fully working platform, proceeding with the market expansion in Asia, full scale marketing activities.

Team



CEO - Vincent

CEO Vincent has been involved in a number of business sectors over the years in the U.K. and Ireland. He has been involved in a large Irish accountancy practice on a self employed basis working with numerous companies that need assistance and restructuring from staffing, sales and budgeting.

Until recently he has spent 6 years in the recruitment industry where he built an agency in Ireland and then sold his share. He currently is involved in a number of crypto projects.

Vincent first got involved in the Crypto Asset space back in 2019, investing into the market during turbulent times and coming out on top with returns beating the S & P 500 and many Hedge Funds across the UK and Europe.

Today, Vincent focuses on blockchain technology, Tokenization and the metaverse. He also works with a U.K. Crypto company to assist sales and bring new investors whilst applying blockchain technology to real life applications to solve real problems.



CIO - Aurel Scarlat

With almost 10 years of experience in IT roles and over 2 years as CIO of Shunter AMAZON Ltd.

He has been involved in several startups in the UK from conceptualization to finalization. He manages a highly skilled software development team of 20 professionals.

With almost a decade of financial IT experience in Consumer Finance Banking: Debit Cards, Prepaid Cards, E-commerce, Mobile Payments and other Consumer Loans, He is now focusing on helping bring technology and convenience across the globe.



Asma Riaz - COO

Asma Riaz is an entrepreneur, an IT startup enthusiast, and a software architect with experience in software engineering.

Overs 2 years of experience as administration & accounts with versatile organization skills and excellent knowledge of office policies and procedures.

Her business experience allows her to bring in a technical and management skills in any technically capable organization. She is now working with the Payslinks team to grow the platform and deliver the right solutions



Shamas Javed - CTO

Skilled software developer with 7 years of experience in applications development, he is a technical lead with expertise in architecture development and database design.

He is currently managing a team of over 20 professionals. He has strong knowledge in business logic implementations.

He is a blockchain and technology enthusiast with over 3.5 years of hands-on experience in Business and Strategy domains in Payments industry and Consumer markets.



Payslink operating criteria

Easy:

- To give easy & fast access to virtual currencies for all;
- To succeed as a company, we need people with different ideas, interests & backgrounds;
- To respect differences between colleagues & customers.

Trust:

- To build transparent relationships with customers & partners by acting openly, honestly and fair;
- To act with integrity, transparency and independence by holding ourselves and each other to be ethical and reliable in what we do;
- To show consistency between what you say and what you do.

Agility:

- To adapt to a fast moving industry and customers needs;
- To reduce complexity by challenging the status quo and finding new ways to achieve our goals;
- To help create an environment where others can think big, stay open-minded and embrace changes.

Accountability:

- To always deliver on our agreements with customers and partners;
- To take ownership of our own actions;
- To get things done – it is up to me/us.