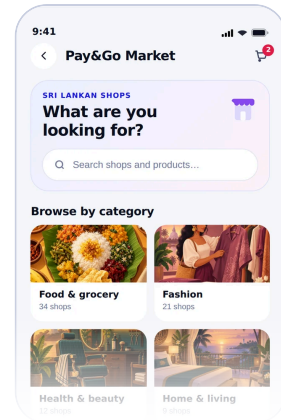


An offer for your shop

325,000+ people have Pay&Go on their phone. Next month they can buy from you.

We build your shop inside the app and write the listings. You send us a product list — that is the whole job. No listing fee, no monthly fee.



325,000+

people registered on the app

120,000+

of them have paid for something

Rs 15bn+

they have paid, since 2018

35,000+

paid in the last 30 days

145,000+

have a card or bank account saved

Next month the app relaunches with the Pay&Go Market on its home screen. We are choosing the shops that open with it, and building their shops for them. This is that invitation.

THE OFFER

We build your online shop. You send us a list.

Most "sell online" offers hand you a login and leave. Send us your product list — a spreadsheet, a WhatsApp message, photographs of your price tags — and our team builds the shop, writes the listings, sets your prices and puts it in the app.

You keep running your shop exactly as you do today. When stock or prices change, email us. That is the whole commitment.

Send your product list and prices

YOU

Build the online shop and write the listings

PAY&GO

Photograph the products, or tidy the photos you send

PAY&GO

Switch on card, bank and QR payments

PAY&GO

List the shop on the app's Market

PAY&GO

Promote your products to app users

PAY&GO

Tell us when stock or prices change

YOU

Pack the order and hand it over or deliver it

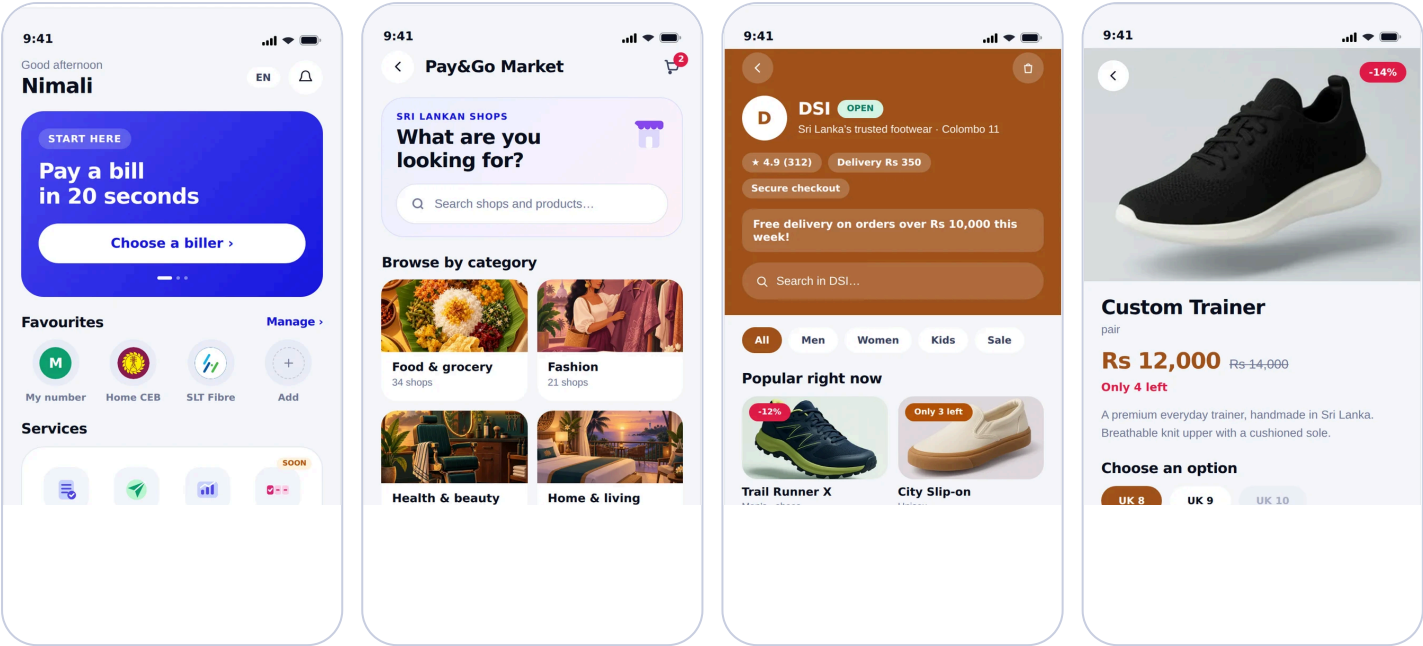
YOU

Nothing here needs a computer in your shop. There is a login you can take the shop over with whenever you want to — but for the launch shops, we run it for you.

WHERE YOUR SHOP APPEARS

Four taps from the home screen to your shelf.

These are the real screens from the release that launches next month. Your shop sits in the list on the second one.



1 · HOME

Market sits on the home screen, beside paying a bill.

2 · THE MARKET

Categories, and the shops nearest the customer. Yours in that list.

3 · YOUR SHOP

Your own page — your products, your district, your opening hours.

4 · THE PRODUCT

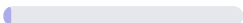
Your price, your stock, paid for with what is already saved.

WHY THESE CUSTOMERS BUY

Their payment details are already in the app.

This is what decides whether an online shop sells anything. Few people abandon a basket because they changed their mind about the product. They abandon it because they have to go and find their card.

Saved and ready to pay with

Bank account		74,000+
Bank card		74,000+
QR		2,000+

Users who have paid by each method. Cards are tokenised: the customer taps to pay and never types a card number at your checkout.

And they are in the habit

99

payments per paying user

15

days between one payment and the next

Rs 1,250

the average payment they make

100,000+

joined in the last 12 months

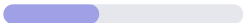
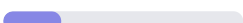
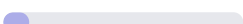
People who open this app twice a month out of habit, and who are used to paying real amounts from it — not a mailing list that has to be persuaded to install something first.

WHO THEY ARE

Mostly men, mostly 25 to 44, and mostly earning.

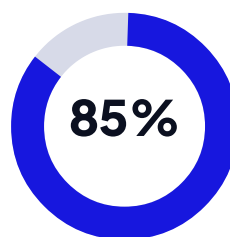
Age

Median age 32. Seven in ten are between 25 and 44.

18–24		17%
25–34		43%
35–44		25%
45–54		10%
55 and over		4%

Men and women

Among users who actually pay, the skew is sharper still.

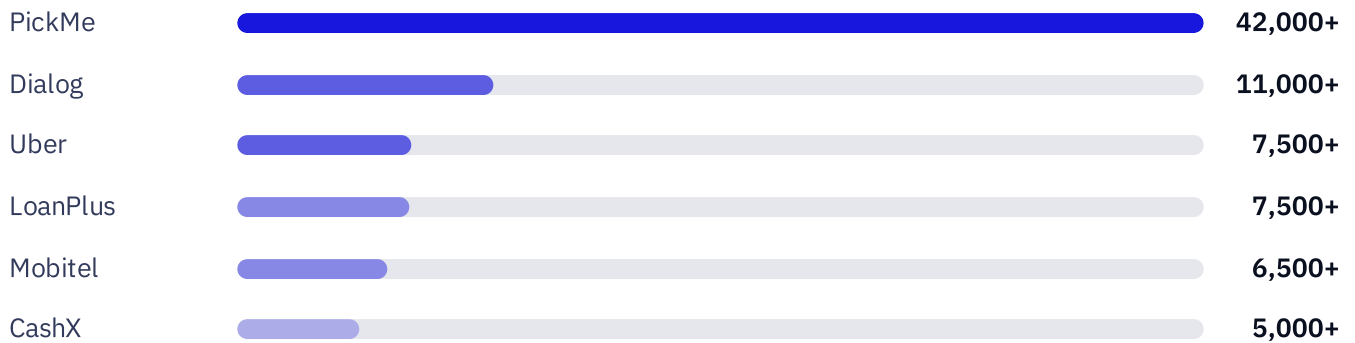


- Men — 100,000+
- Women — 17,000+

Phones, electronics, menswear, sports, tools and auto parts sell fastest to this audience. A shop selling to the household still reaches the household through it.

What brought them to the app

The service each user first paid for. Ride-hailing and reloads bring them in; loan and finance instalments are what many keep coming back for.



PAY&GO SPLIT

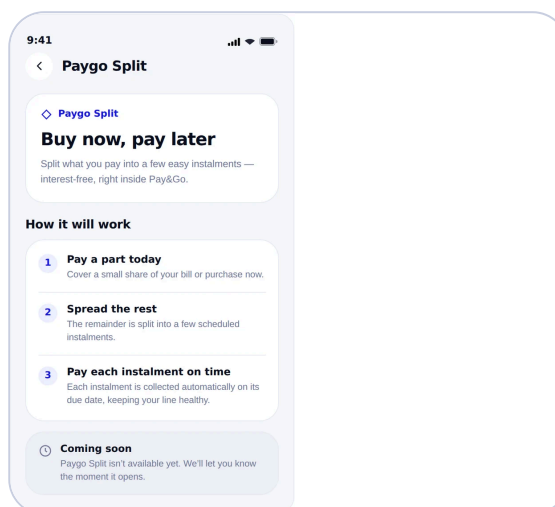
Instalments, on an audience that already pays instalments.

Pay&Go is adding **Split** — buy now, pay later, in parts. Every shop in the Market gets it automatically. You do nothing, and you are paid in full as normal.

Why it will work here

Most marketplaces have to guess whether their shoppers can handle instalments. We do not. Hundreds of thousands of payments through this app *are* instalments to finance companies — LoanPlus, CashX and Commercial Credit are among the most-used services in it.

So a Rs 60,000 item in your shop becomes a monthly figure, offered to someone who has already proved, in this same app, that they keep to a payment schedule. That is a different conversation from asking a stranger for sixty thousand rupees at once.



WHY OPEN WITH THE MARKET

The shops the Market opens with are the shops customers see first.

We are building a limited number of shops before launch so the Market opens complete. Those shops take the category pages, the shop list and the first promotions — placement that stops being available once the Market is open and everyone is applying.

What a launch shop gets

A place in the Market from launch day, reachable from the app's home screen

Priority in its category and in the shop list

Listings written and products photographed by our team

Split instalments the day they go live, with no new agreement

A shop link you can send to your own customers and put on your own page

Who you would be joining

280+ businesses already on the platform

12 million+ payments handled since 2018

Rs 15 billion+ moved for customers

Card, bank transfer, QR and cash all supported

Operated by MegaPay (Pvt) Ltd, Colombo 05

WHAT HAPPENS NEXT

Four steps, and only one of them is yours.

1

You send the list

Product name, price, and roughly how many you hold. A spreadsheet, a photo of your stock book or a WhatsApp message is fine. Photographs if you have them; if not, we take them.

2

We build it, usually in five working days

Listings written, your prices set as given, payment methods switched on, delivery districts and any delivery charge set to whatever you tell us.

3

You check it before anyone sees it

We send you the shop page. Nothing goes live in the app until you have looked at it and said yes.

4

Orders arrive; you pack them

You get the order, hand it to the customer or deliver it, and the money is settled to your bank account. Email us when stock or prices change.

TO SIGN UP TODAY

Five things, and three of them you know by heart.

Tell us by phone, by email, or to the Pay&Go representative in your shop — whichever is easiest. The product list can follow afterwards; nothing waits on it.



Your shop name and what you sell

The name as customers should see it in the app, and your district.

✓ **A phone number and an email address**

Where orders reach you, and where we send the shop page for approval.

✓ **Your product list**

Now, or within the week. Name, price, rough stock. Any format.

✓ **Delivery, or collection**

Which districts you will deliver to and what you charge — or collection from your shop instead.

✓ **Bank account details**

Needed before your first order, so no money sits unsettled. Not needed to start building.

QUESTIONS SHOP OWNERS ASK

Answered plainly.

What does it cost me to join?

Nothing to list and nothing monthly. Pay&Go earns a percentage of what you actually sell through the app, charged on the payment. We give you the current rate in writing before you sign anything — ask for it, and do not accept a verbal figure.

Am I tied in?

No. There is no exclusivity and no minimum period. Keep selling anywhere else you already sell, and tell us to take the shop down whenever you want. Your products, prices and photographs remain yours.

Who pays for delivery?

You decide. You tell us the districts you will deliver to and what you charge for it, and we set that on your shop page. If you would rather the customer collected from your shop, we set collection instead and no delivery is offered.

How do I get paid?

Into your own bank account. We need the account details before the first order, so nothing sits unsettled. You can see every sale and every settlement online.

How many orders should I expect?

What we can be exact about is your side of it: no listing fee, no monthly fee, and the work of building and running the shop is ours. So finding out what the Market sells for you costs you one email. Anyone who promises you an order count before it opens is guessing, and we would rather not.

I don't have photographs of my products.

Most shops do not. Our team photographs the products in your shop, or uses the manufacturer's images where the product is a known brand. This is part of what we do for you, not an extra.

Do I need a computer, or staff who understand this?

No. Email or WhatsApp is enough. There is a login you may take over whenever you want to, but for the launch shops we run it for you.

Does this compete with my own shop?

It sells the same stock to people who were not going to walk past your door. Your prices in the app are the prices you give us, so it does not undercut your counter.

Is the app actually live, or is this a plan?

The payment app has been live since 2018 and every figure in this document comes from it. What is new is the Market inside it, which launches next month — which is exactly why we are signing shops now rather than after it opens.

When does Split start?

It is in development and not available yet. We mention it because when it arrives your listings get it with no work and no new agreement from you. Nothing in this offer depends on it.

TO START

Send us your product list.

In whatever form it is already in — a spreadsheet, a photograph, a WhatsApp message. Or call us and we will take it down over the phone and send the shop page back to you to approve.

CALL US

+94 117 420 888

WHATSAPP

+94 70 239 2139

EMAIL

info@megapaysl.com

OFFICE

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05**