

# The UniKey™ Payments Network

**A Cryptographic Rail for Universal Payments**

**Built on Email. Verified Across Devices. Available for Acquisition.**

## **Exclusive Acquisition: Strategic IP and Operational Payments Network**

UniKey is a scalable payments network that can be directly built into your existing solution stack that leverages the global email infrastructure to facilitate secure, two-tap transactions.

- Transforms SMTP into a cryptographically verifiable channel for payments
- Enables frictionless transactions on 8 billion devices--no app required
- Instantly extends card networks like Visa and Mastercard to 5 billion internet-connected customers—without requiring NFC terminals or hardware or apps

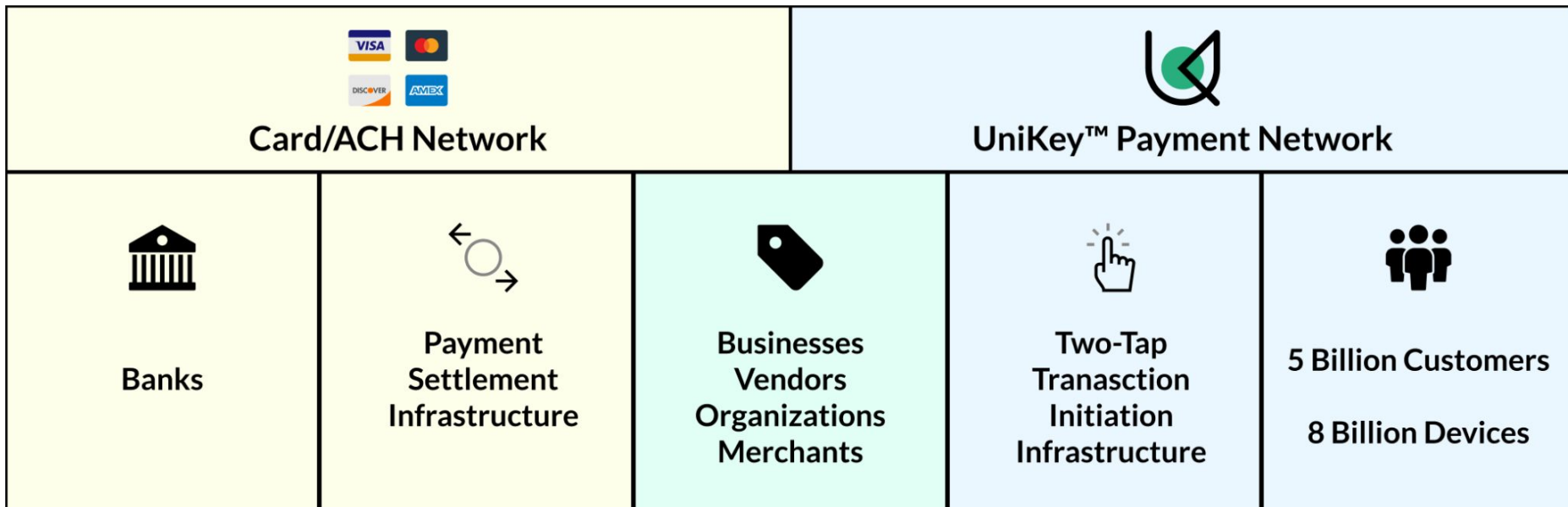
Acquiring UniKey™ means owning IP that underpins the internet's largest communication network—and turning that network into a global payments platform.

**To truly grasp UniKey™'s potential, see it in action.**

[\[Watch the 2-Minute UniKey Instant Transaction Video\]](#)

# What Is The UniKey™ Payment Network

**Our Network Extends The Card/ACH Networks to Every User, on Every Device — No App Download**



# Why This Matters

### **Nine-Figure ARR Potential**

Multiple monetization paths enable consistently strong and conservative ARR growth, confidently reaching nine-figure scale within just a few years of strategic deployment and rollout.

### **Exclusive Rights to SMTP for Instant Payments**

Acquire the only patented technology that transforms global email into a secure rail for payments and authentication—a foundational asset for the next wave of fintech and identity.

### **Immediate Strategic Advantage**

Gain exclusive control of the UniKey Payments Network—optimized for bill pay, B2B transactions, and embedded identity. A competitive edge that scales seamlessly with your existing infrastructure.

# Easy to Deploy. Built for Global Scale.

- Transforms SMTP into a secure network -- no new infrastructure needed
- SMTP already processes 400 billion emails a day, we use the same infrastructure
- The UniKey™ Network is currently used on the Snowball Fundraising Platform (our company) for both identity and payments. Small scale, usage 1000s of organizations, positive experiences of instant payments by QR and Embedded Links in email, web and text messages.

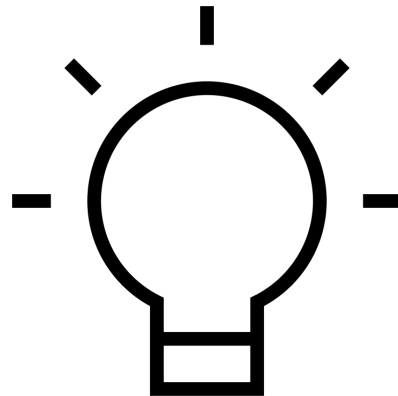


# **B2B Payments and Bill Payment**

## **Turns Every Consumer Bill into a Secure Payment Terminal**

- Replace cumbersome payment portals with two-tap email settlement
- Pay utility bills, subscriptions, and more directly from inboxes or PDFs
- Accelerate collections and improve consumer experience

**Ideal for utilities, telecom, healthcare, subscriptions, and recurring payments**



# **Transforms Complex B2B Payments into Instant Approvals**

- Eliminate clunky AP processes—no portals, logins, or complicated approvals
- Enable instant invoice settlement directly from email
- Accelerate cash flow, reduce overhead, and improve reconciliation

**Perfect for enterprise invoicing, supply chain payments, and cross-border transactions**



# Ecommerce

## **Every Marketing Email, Website, or App Becomes a Two-Tap Checkout Opportunity**

- Convert email campaigns, websites, and mobile apps into instant sales channels
- Turn embedded links into two-tap purchase points
- Instantly reduce shopping cart abandonment and boost conversion rates

**Ideal for ecommerce, digital marketing campaigns, mobile app transactions, and customer retention**



## Converts Abandoned Shopping Carts into Immediate Sales

- Send secure checkout links via email—no portals, no friction
- One-click follow-up on abandoned shopping carts
- Seamlessly move customers from interest to transaction in two taps

**Enhance revenue recovery and streamline customer experience**



# How It Works

# Incredible New (Patented) QR Technology

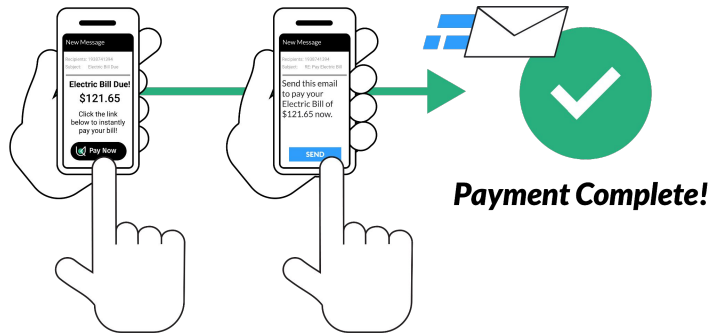
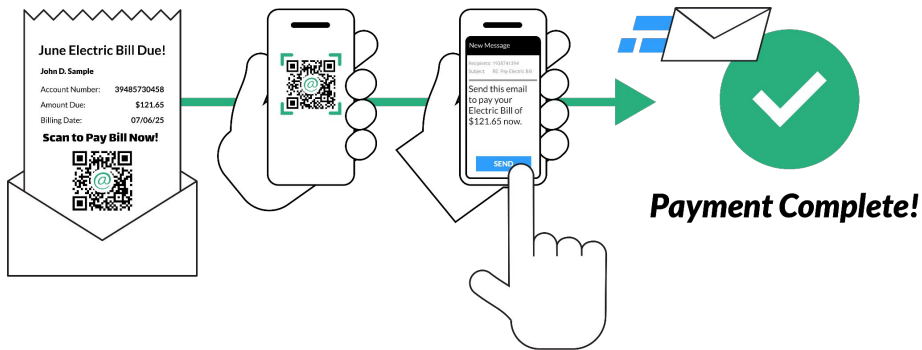
- Turn physical invoices, bills, posters, and screens into instant payment surfaces
- No app, NFC hardware, or setup required
- Instantly verifies device, identity, and payment intent

**Perfect for bill payment, B2B payments, physical marketing, vending machines, and digital signage**



## From Inbox or QR to Transaction — in Two Taps

- Tap the button or scan the code
- Email client opens, pre-filled
- Send
- Transaction is verified by:
  - Cryptographic signature (DKIM, SPF, DMARC)
  - Device fingerprint
  - DNS-based key validation



# Security Overview

# Every Transaction Is Cryptographically Verified

- Transactions are signed at the protocol level (SMTP, DNS)
- Every device is fingerprinted and matched in real time
- No shared secrets, no stored credentials, no phishing surface

**Verified sender, verified device, verified intent —  
before the transaction is processed**

[Security Overview Video](#)

See How UniKey Secures SMTP for Payments



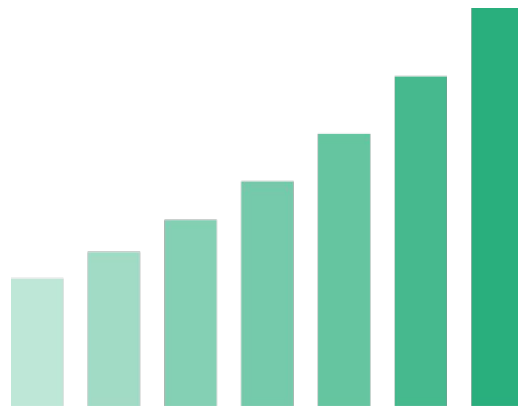
## **DNS-Based Verification — Like Blockchain, but Lightweight**

- Public keys validated through multiple resolvers
- Tamper detection at the infrastructure level
- Redundant, decentralized, and compatible with existing systems

## Foundational IP — Patented and Transferable

We're not selling a SaaS product. We're offering **Foundational IP** — governing how trust, identity, and payment can operate over SMTP and DNS at internet scale.

Like digital real estate, it opens value now — and more that hasn't yet been imagined.



# **Extends Card Networks to Every User, on Every Device**

- Works on any device that supports email
- Turns bills, PDFs, and screens into verified payment surfaces
- Patented infrastructure adds a secure, user-facing rail with no new hardware
- Gives payment networks new reach and settlement points across mobile and B2B

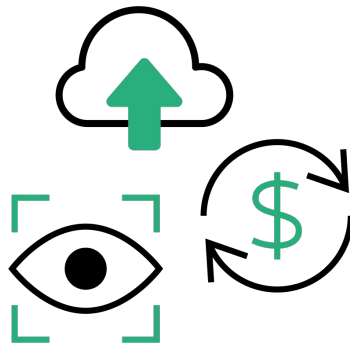
# Easy to Deploy. Built for Global Scale.

- Leverages SMTP and QR — no new infrastructure needed
- Already validated in Snowball (demo implementation)
- Designed for integration with existing rails, gateways, and networks

# The Same Rail That Powers Payments Also Secures Identity

- Email is already the foundation for login, recovery, and verification
- UniKey™ applies the same cryptographic layer to enable:
  - Passwordless login and signup
  - Verified device-bound recovery
  - Identity approval in enterprise workflows

**Identity isn't a separate product —  
it's built into the same trusted infrastructure.**



# Own the Next Rail

The UniKey™ Payments Network offers:

- Nine-Figure ARR Potential In The First Few Years
- Exclusive Rights to SMTP for Instant Payments and Identity
- Immediate Strategic Advantage in B2B Payments and Bill Payment



**Thank you for your time.**

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