



Allows to accept card payments without need of internet

Problem

Merchants losing 15-20% of business because they don't accept card payments



Why merchants can't accept card payments?

Cost of hardware
\$200-300



Current hardware solutions require internet



56% of the world, internet doesn't exist

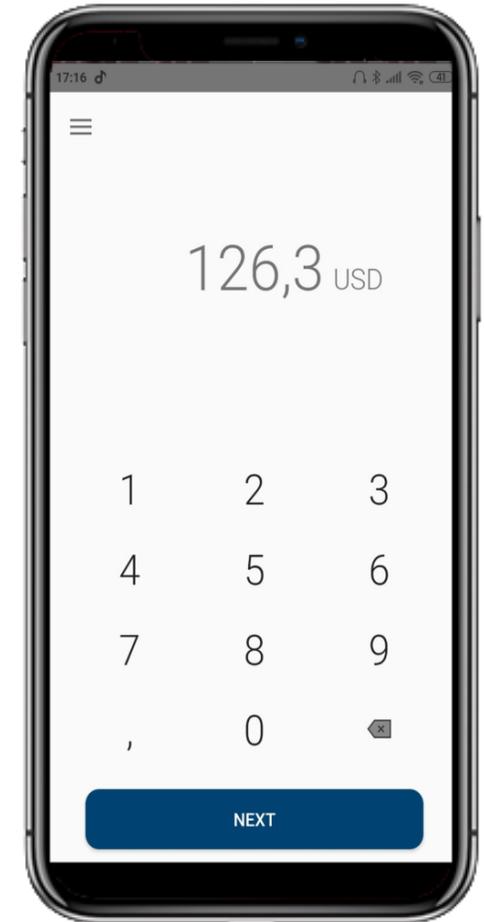
What we realize?



We put POS technology into smartphone



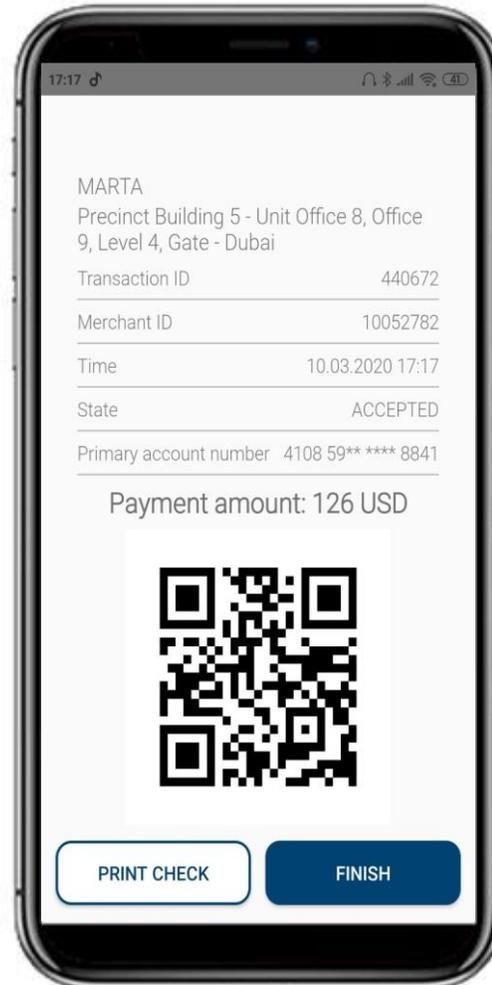
And it works without internet



Solution

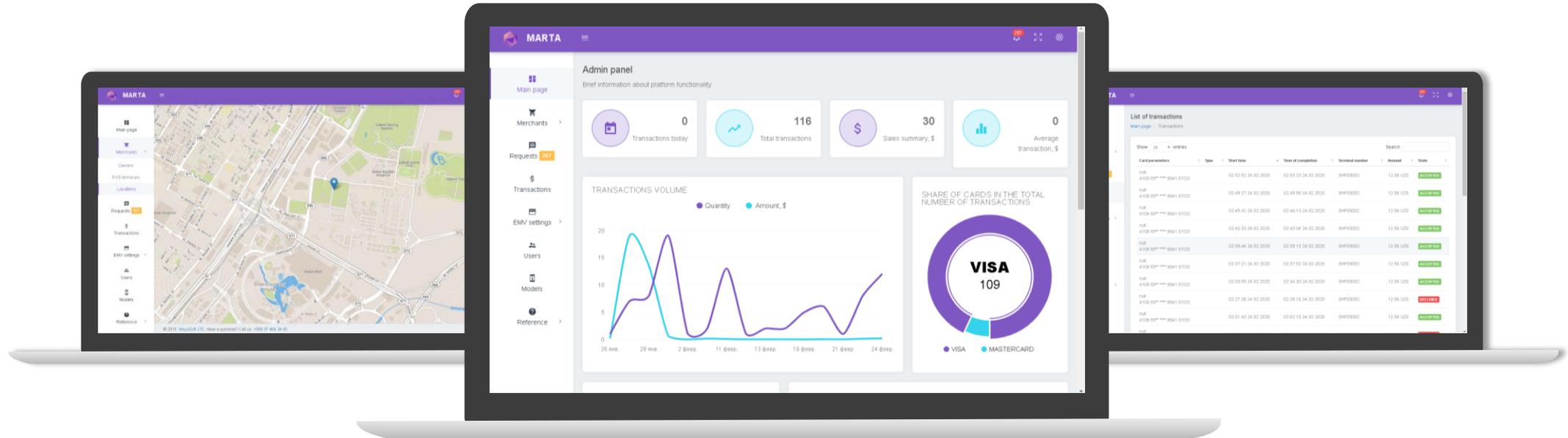
MARTA knew that everyone had a phone in their pocket.

We designed a solution which accepts card payment using your phone, even if you have no data



Merchant's back-office

Analytical tools which giving to merchants better understanding of users



Traction

Reviewing all transactions



Tracking

Monitoring the geo location of each operation



Dashboard

Summarize analytical data



Control

Managing cashiers and devices

How it works?

The same way we use regularly to send SMS



But zero cost of message

Not only stand-alone

We noticed our solution is needed by current payment processors who are supporting such as delivery apps



We created a SDK for payment processors to use MARTA as a backup channel when internet connectivity is weak

Where we are today?



Partnership with JSCB
"Orient Finans" bank



Solution approved
by Visa



IP patent

We got the agreement with Saudi Payment processor

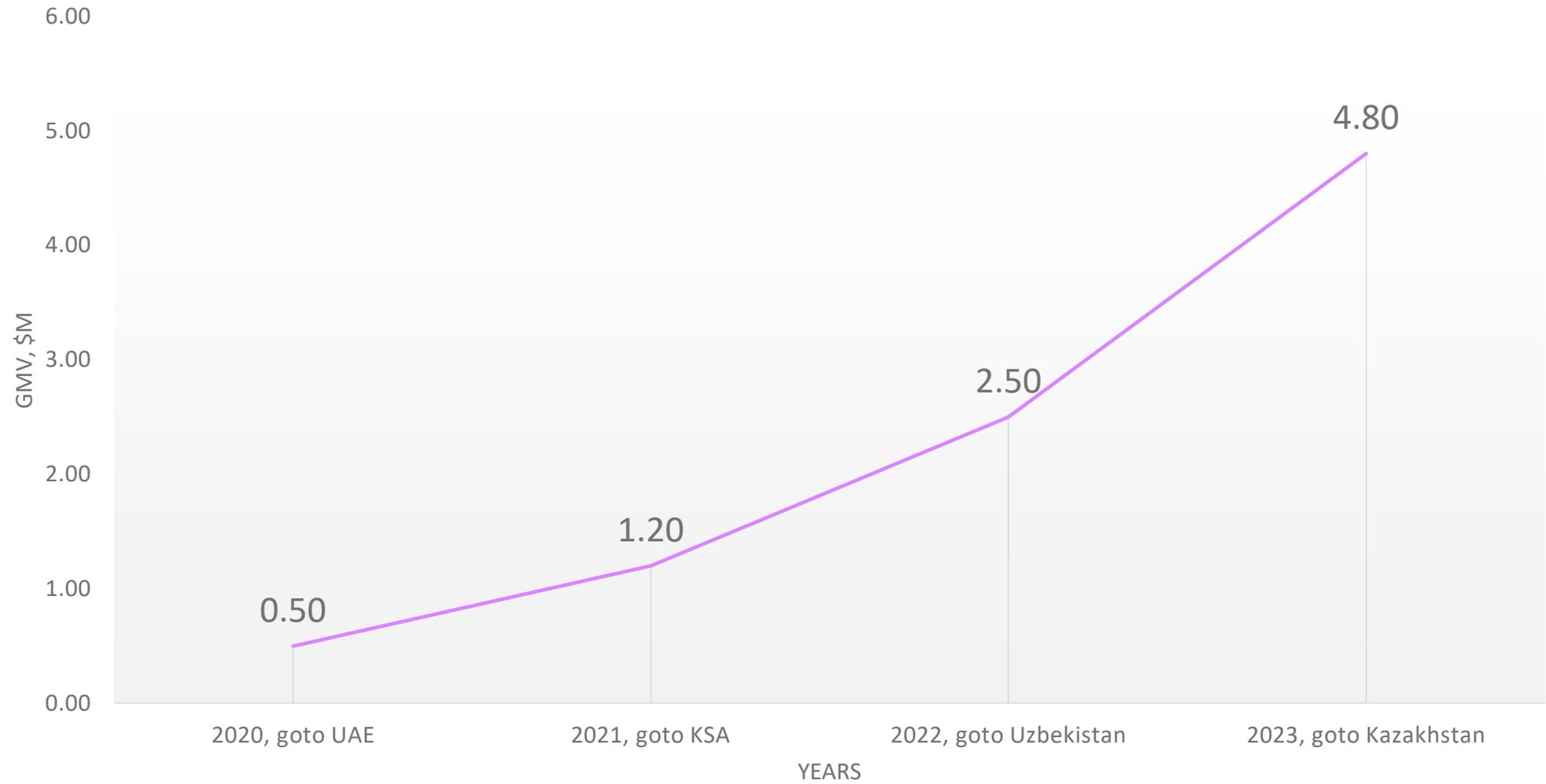


Now we are currently
integrating with MADA

Revenue model

Fixed fee + % per transaction

Projections



We have a great team



Nodir Bahriddinov

CEO

Upay co-founder,
sold to ICBU for \$10M



Shukhrat Jamalov

CTO

Build own hosting & ISP



Yevgeny Milman

Head of developers group
Wrote core banking system



Oleg Rasulov

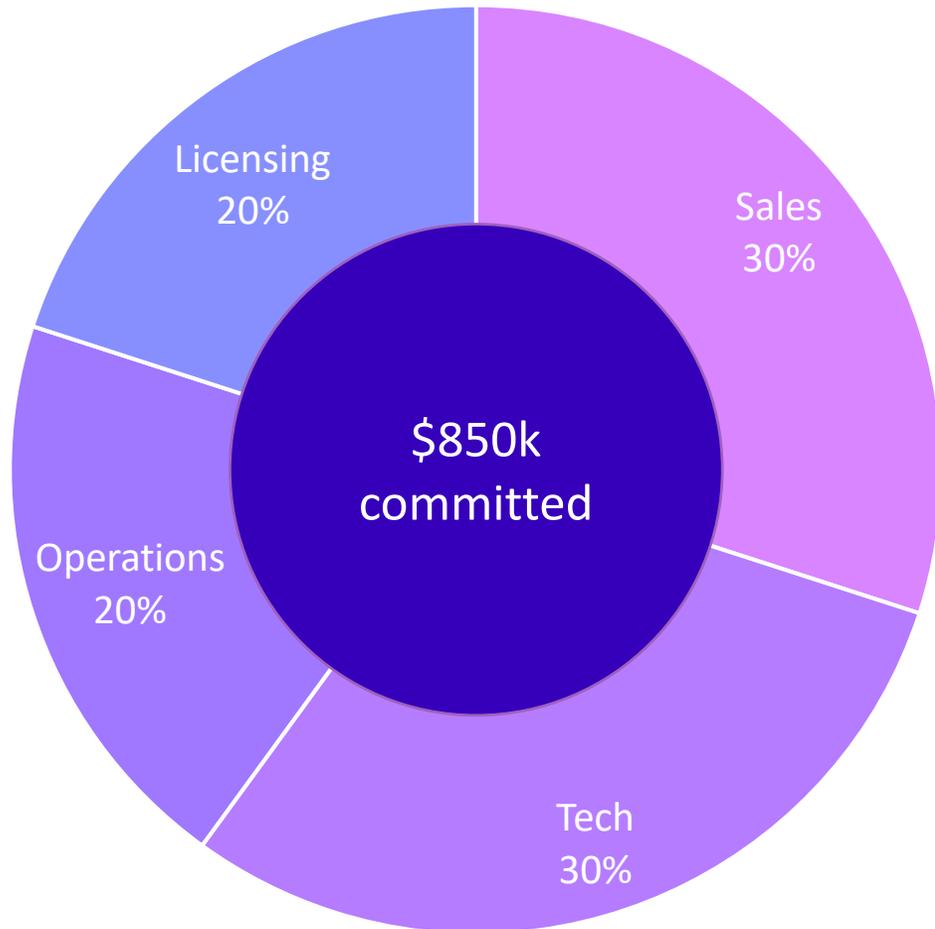
Microprocessor programming
Created a domestic version of CISCO



Damir Galiev

Director of business development

Ask for \$1.3mln.



What we will accomplish with our capital raise:

- Countries = UAE/KSA/Uzbekistan/Kazakhstan
- License = PCI/Visa/Mastercard