



# **CIXOR PayDay**

## **Global Precision-Liquidity-Engine**

WageTech Proven. SMETech Emerging. One Unified Liquidity Future.

A Product of CIXOR Pvt Ltd



Patent Application No: 23558 (NIPO)

# The Trillion-Dollar Problem

## Employees

Need early access to earned wages

## SMEs

Delayed receivables + supplier pressure

## Markets

Slow underwriting + high risk

**Liquidity timing — not credit — is the trillion-dollar problem**

## WageTech Today: Live & Scaling

### Employees

- Instant earned wage access
- Ethical fees

### Employers

- No funded advances
- Optional 7/14/21-day rollovers
- Zero HR friction

### Status

- Live deployments
- Active revenues
- Expanding Sri Lanka → Malaysia → ASEAN

CIXOR PayDay is the foundation of the Precision-Liquidity-Engine.

# SMETech Tomorrow

1

## Instant Invoice Liquidity

Immediate access to earned revenue

2

## Supplier Payment Smoothing

Optimize cashflow timing

3

## Cashflow-Based Limits

Zero underwriting delay • No collateral needed

## Precision Liquidity Engine

Core technology powering instant liquidity with near-zero performance risk



### PLC

Self-enforcing digital obligations



### Cashflow Lien

Repayment at source



### Sweep Engine

CIXOR repaid before SME access



### BRE

Dynamic, behaviour-based limits

# Market Opportunity

**3.3B**

**Workers**

Global workforce

**400M**

**SMEs**

Small & medium enterprises

**\$50T**

**Invoices**

Annual invoice volume

**\$8T**

**Wages**

Monthly wage payments

**0.01% capture = multi-billion potential**

## Investment Proposition



### Revenue Today

WageTech revenue • SMETech scaling ahead



### Patent-Backed

Predictable recurring revenue engine



### Multi-Market

Expansion • AIM / RTO / acquisition pathway

**Liquidity timing solved for workers and SMEs, globally**