



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