

# The Danish Timing Gap

Denmark leads the world in digital payments—MobilePay transactions, instant bank transfers, and seamless QR codes are woven into daily life. Yet despite this financial sophistication, salaries still arrive just once a month, creating a fundamental mismatch between how Danes live and how they're paid.



## Digital-First Economy

MobilePay, instant transfers, and contactless payments define Danish commerce



## Monthly Salary Cycles

Wages arrive once every 30 days, regardless of when work is performed



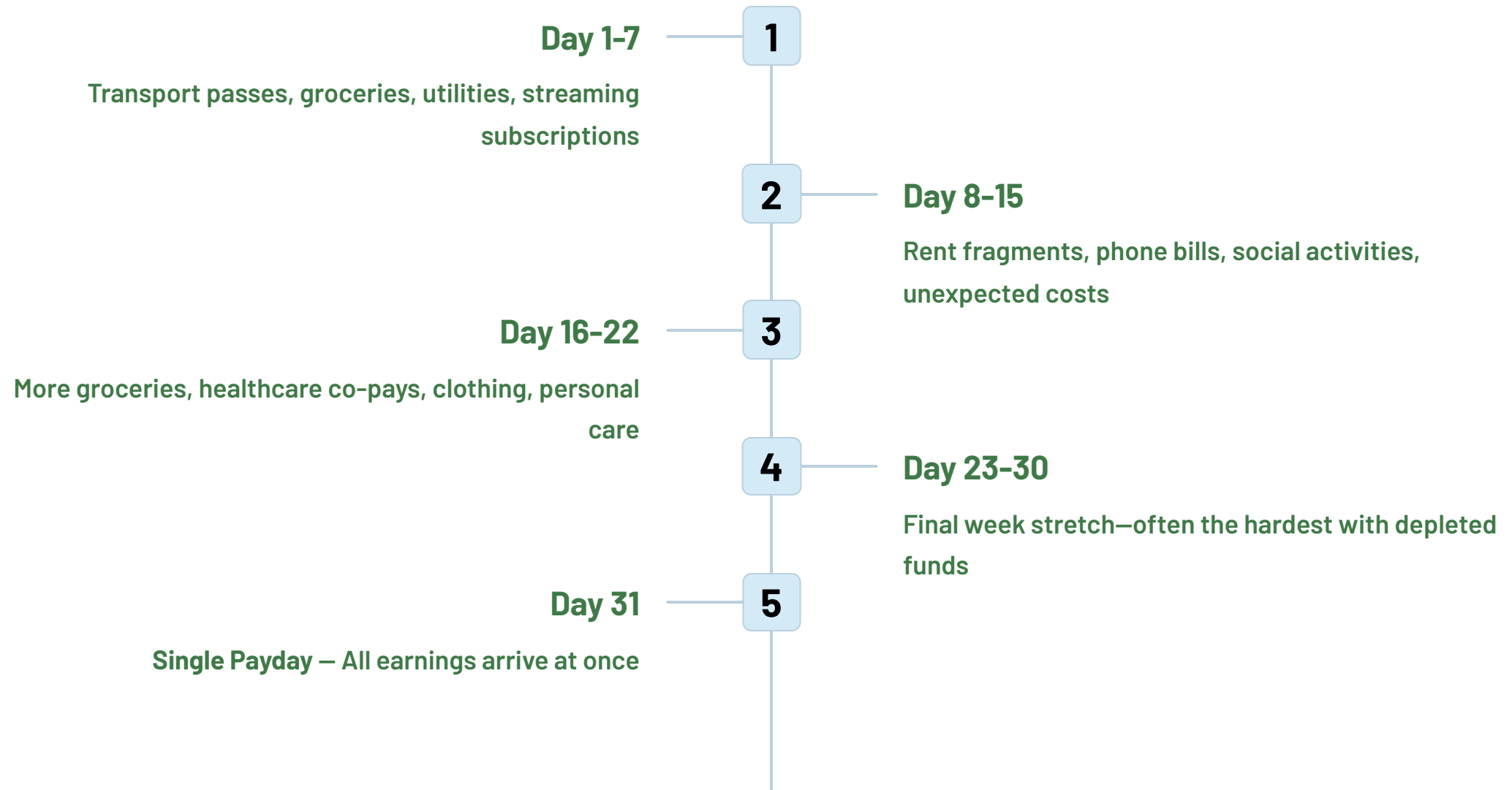
## The Friction Point

This timing gap creates stress for employees and limits flexibility for employers



# Life Moves Daily. Salaries Don't.

While Danish society operates on a real-time rhythm—transport cards need topping up, groceries are bought throughout the week, rent is often split with roommates—the monthly paycheck remains stubbornly out of sync with these daily financial realities.



# Meet Line – The Employee



## Line, 22, Student Worker

Line works part-time at a retail shop in Copenhagen, earning 179 DKK per hour. She's responsible, budgets carefully, and tracks her hours diligently. But when unexpected expenses hit mid-month—a broken bike lock, splitting utilities with roommates, or simply needing groceries before payday—she faces an impossible choice.

### The Challenge

She's already earned the money through her work, but it's locked away until month-end

### What She Doesn't Want

High-interest loans, credit card debt, or asking family for help

### What She Needs

Simple access to wages she's already worked for—nothing more, nothing less

# Meet Jonas – The Employer

## Jonas, Café Owner, Østerbro

Jonas runs a popular neighborhood café with eight employees. He's a good employer who cares about his team—he knows when Line needs her wages early or when another staff member is struggling financially. But his hands are tied by his own cashflow constraints.



### The Supplier Reality

Coffee suppliers, bakeries, and utilities demand payment weekly or bi-weekly



### The Revenue Delay

Delivery platforms and B2B clients pay him in 15-30 day cycles



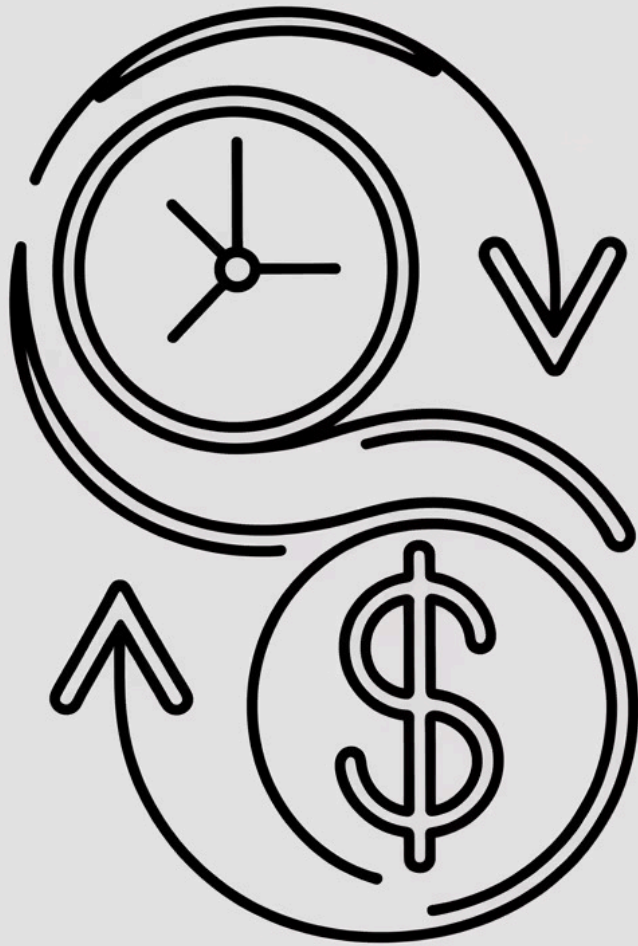
### The Wage Dilemma

He wants to offer wage advances but simply can't afford to fund them himself



# The Real Problem: Timing, Not Money

Both Line and Jonas are caught in the same structural trap. It's not a question of insufficient earnings or poor financial management—it's purely a timing mismatch between when work is performed, when money is needed, and when payments flow through the system.



## Employee Challenge

Earns daily, paid monthly—creating mid-cycle liquidity gaps despite steady work



## Employer Challenge

Pays suppliers weekly, receives revenue monthly—cannot fund wage advances



## The Missing Link

A system that synchronizes earned wages with employee needs without draining employer cash

# Enter CIXOR PayDay



Conceptualised, designed and developed by

CIXOR Pvt Ltd

NIPO Patent ID: 23558

CIXOR PayDay bridges the timing gap with an elegant solution: real-time access to earned wages. Line can withdraw money she's already worked for—instantly, through her phone. Jonas doesn't fund these withdrawals; CIXOR does. His cashflow stays intact while his employees gain financial flexibility.

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## Employee Works & Tracks Hours

Line logs her shifts with Jonas

02

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## CIXOR Calculates Earned Wages

Real-time calculation of available funds based on completed work

03

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## Instant Access via Digital Wallet

Line withdraws what she needs—CIXOR funds it immediately

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## Employer Settles at Month-End

Jonas pays CIXOR on his normal payroll schedule

# Flexicurity in Practice

Denmark's renowned flexicurity model balances labour market flexibility with social security. CIXOR PayDay extends this principle into the digital age giving employees financial security through real-time wage access while maintaining employer flexibility through zero-liquidity-lock architecture.

## Employee Financial Stability

Access earned wages on-demand, reducing stress and reliance on high-cost credit

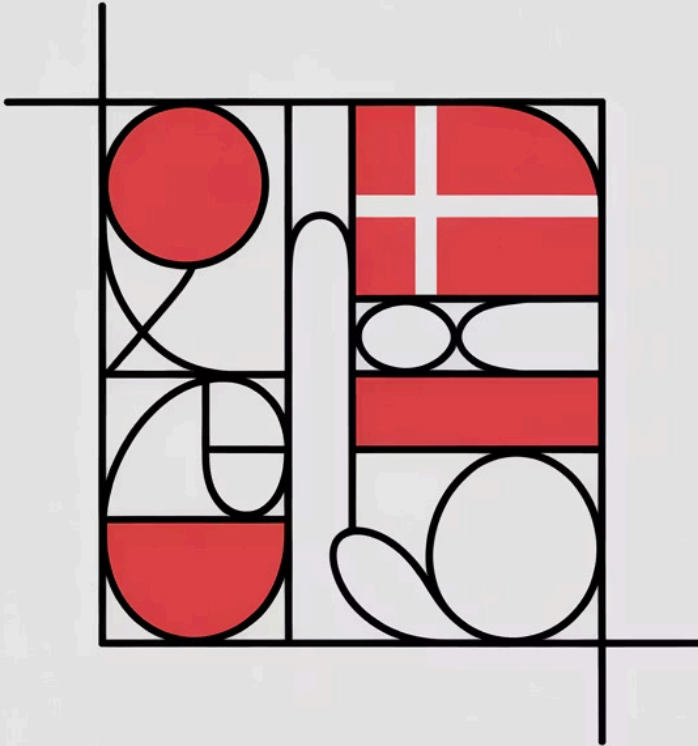
## Employer Operational Flexibility

Offer competitive benefits without compromising cashflow or increasing risk

## Real-Time Wage Infrastructure

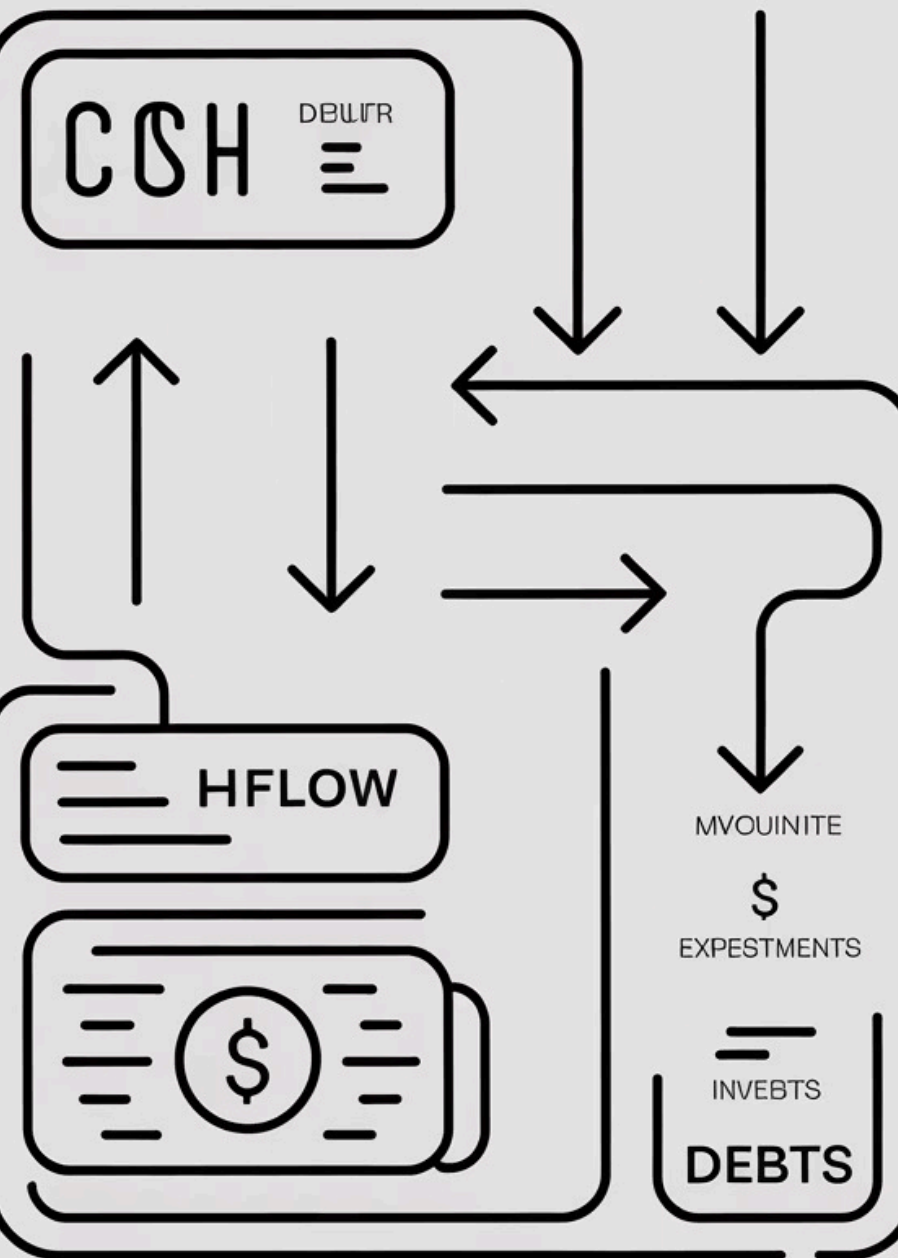
Modern payment systems aligned with Denmark's digital-first economy

"Flexicurity: security in flexibility—CIXOR PayDay delivers both for Denmark's modern workforce."



# SME-Friendly Liquidity Architecture

The breakthrough: employers don't need to fund wage advances themselves. CIXOR provides the liquidity bridge, allowing employees immediate access while employers settle on their existing payroll schedule. This preserves working capital for SMEs who need every Krone to manage suppliers, inventory, and growth.



## Employee Requests Withdrawal


Line accesses her earned wages through the CIXOR app

## CIXOR Funds Immediately

Money arrives in Line's wallet within seconds—Jonas's cash stays in his account

## Employer Settles Monthly

Jonas pays CIXOR at month-end during normal payroll processing

 **Key Benefit:** Jonas maintains full control of his cashflow while offering a valuable employee benefit that costs him nothing upfront.



# Rollover Support for Cashflow Peaks

Sometimes even the best-run businesses face temporary cashflow constraints—a delayed payment from a client, an unexpected equipment repair, seasonal fluctuations. CIXOR offers rollover flexibility, allowing employers to settle part of the balance at month-end and defer the rest without penalties.



## Option A: Full Settlement

Pay the entire CIXOR balance at month-end during regular payroll processing. Standard approach for most months.



## Option B: Partial Rollover

Pay what you can now, defer the balance to the following cycle. Transparent terms, no surprise fees, designed for temporary gaps.

## Why This Matters

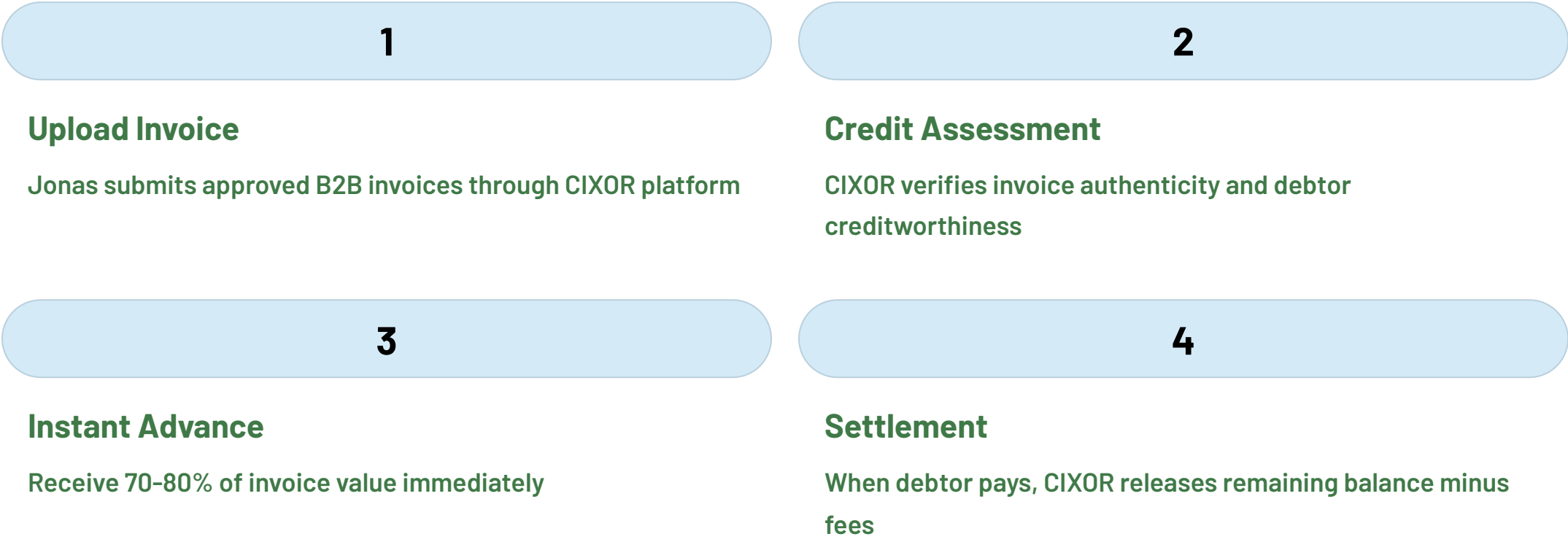
SMEs experience natural cashflow variability. Rollover support means wage access doesn't become a burden during tight months—it adapts to business realities.

## Maintaining Trust

Employees still get paid on time through CIXOR. Employers get breathing room. Everyone maintains financial dignity.

# A. Debtor & Creditor Management Engine

Beyond Wages, CIXOR addresses the root cause of Jonas's cashflow constraints: the invoice payment gap. When Jonas has outstanding invoices from B2B clients or delivery platforms, he can upload them to CIXOR and receive liquidity advances of 70-80% of the invoice value—immediately unlocking cash tied up in receivables. CIXOR connects both the Debtor & Creditor into a single platform.



**70-80%**

**Advance Rate**

Percentage of invoice value available immediately

**24hrs**

**Processing Time**

From invoice upload to cash in account

**15-45**

**Days Saved**

Cash available now instead of waiting for payment terms

# B. Behaviour-Driven Cross-Sell Engine

CIXOR learns from transaction patterns to surface genuinely helpful offers—not spam, but contextually relevant opportunities. When Line regularly tops up her Rejsekort, CIXOR might surface a discounted transport pass. When grocery spending increases, utility comparison tools appear. All ethically designed, employee-controlled, and privacy-first.



## Transport Discounts

Partner deals on Rejsekort, bike-sharing, and commuter passes based on travel patterns



## Utility Optimization

Comparison tools for electricity, internet, and phone plans—save on recurring costs




## Wellness Programs

Gym memberships, mental health apps, and preventive healthcare at negotiated rates



## Learning & Development

Course discounts, professional certifications, language learning—invest in growth

 **Privacy-First Design:** All recommendations are opt-in. Employees control what data is used and can disable personalization entirely.

# C. Connected Closed-Loop Payment System

CIXOR unifies three payment needs into one ecosystem: employer-funded benefits (closed-loop NFC card), employee-controlled spending (open-loop digital wallet), and real-time wage access. This creates a seamless financial experience from payroll to purchase, reducing friction and increasing engagement.

## NFC Card (Closed-Loop)



- Employer-funded meal credits
- Wellness and fitness allowances
- Transport subsidies
- Municipality disbursements

Funds are earmarked for specific purposes, ensuring compliance and proper use while giving employees convenient access.

## Digital Wallet + QR (Open-Loop)

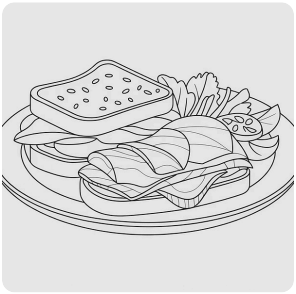


- QR payments at merchant locations
- Bank transfers and bill payments
- Peer-to-peer money transfers
- Full spending flexibility

Earned wages and personal funds live here—employees have complete control and freedom to spend where they choose.

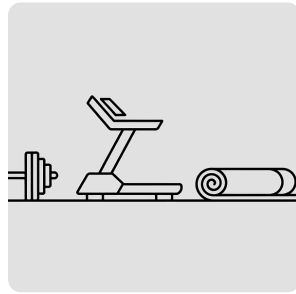
# NFC-Enabled CIXOR Card (Closed Loop)

The physical CIXOR card is more than just plastic—it's a bridge between employer intent and employee benefit. Jonas can load meal allowances onto the card, knowing they'll be used for food. Municipalities can disburse social benefits with built-in guardrails. The closed-loop design ensures funds serve their intended purpose while maintaining user dignity and convenience.



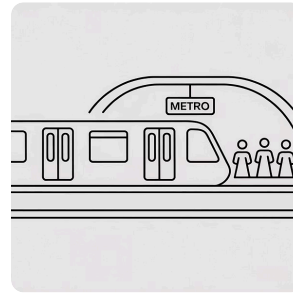
## Meal Credits

Pre-loaded lunch allowances accepted at partner restaurants and cafés



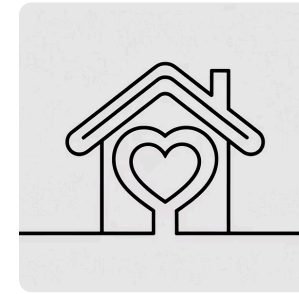
## Wellness Allowances

Gym memberships, yoga classes, mental health services—use at approved partners



## Transport Subsidies

Commuter support loaded onto card for Rejsekort and bike-sharing programs



## Municipality Disbursements

Social benefits with spending guidelines built-in for responsible use

# Direct-to-Wallet + QR Payments (Open Loop)

While the NFC card handles structured benefits, the CIXOR digital wallet is where employees have complete financial freedom. Line can scan QR codes at any merchant, transfer money to friends, pay bills, or move funds to her bank account. It's her money, her way—with the speed and convenience Denmark's digital economy demands.

## QR Merchant Payments

Scan and pay at thousands of locations—coffee shops, grocery stores, retail, and services

## Bank Transfers

Move money to your traditional bank account instantly or schedule transfers for later

## Bill Payments

Pay rent, utilities, phone bills, and subscriptions directly from your CIXOR balance

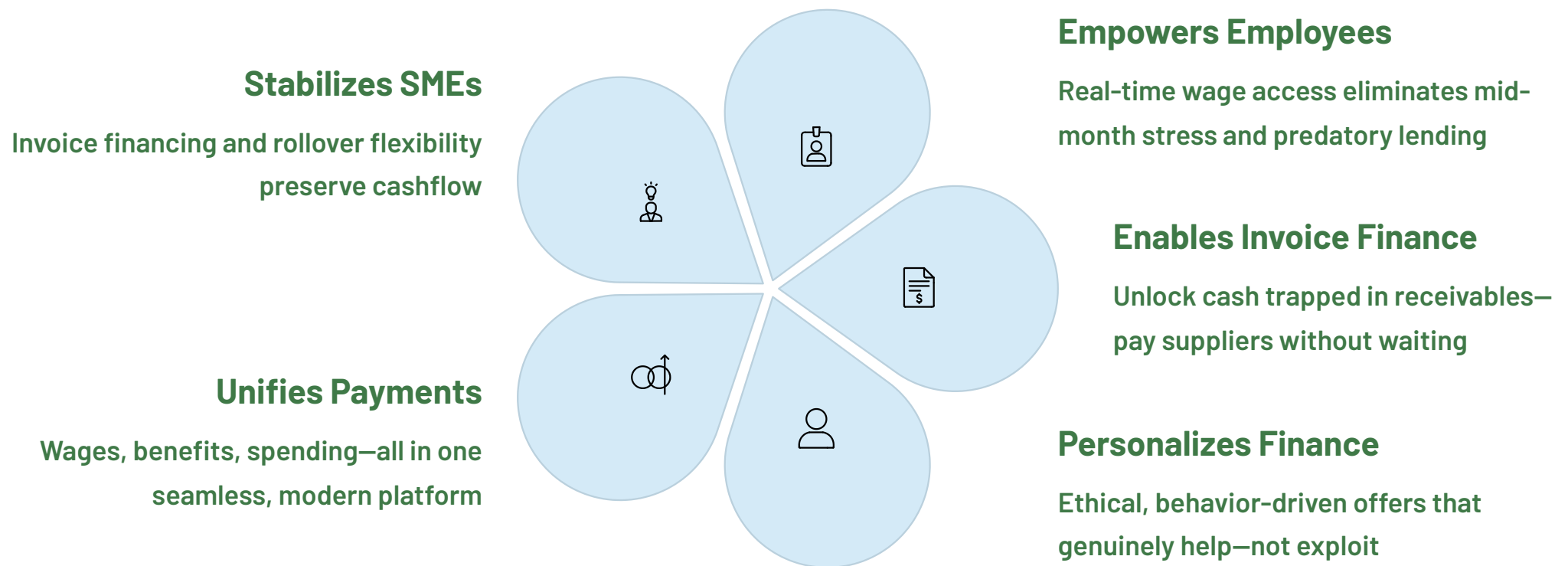
## Peer-to-Peer Transfers

Split bills with roommates, pay back friends—instant transfers with zero fees

The wallet integrates seamlessly with existing Danish payment infrastructure—it's designed to complement MobilePay and bank accounts, not replace them.

# The New Danish Rhythm

One decision—activating CIXOR PayDay—creates a cascade of positive outcomes. Line gains financial stability without debt. Jonas supports his team without sacrificing liquidity. The café runs smoother because stressed employees become focused employees. Suppliers get paid on time. The entire ecosystem synchronizes to Denmark's real-time digital heartbeat.



This is flexicurity reimagined for the digital age—where timing matches reality, where financial tools serve people, and where Denmark's innovative spirit meets practical economic solutions.