



Preface

Dear prospective customer,
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Thank you for taking the time to read this brief information about our very extensive S-PAY project. You probably got this information from someone who care about you. If you are now wondering what this is or what should I do with S-PAY, I would like to briefly explain this to you:

In the advancing regulatory mania of the leading world powers, more and more financial transactions are suppressed on the pretext of terrorist financing. Banking secrecy and the freedom to do what you want with your own money are increasingly restricted. If our governments succeed in abolishing cash, we will all become transparent citizens and tax slaves of the power elite. We are then completely at the mercy of third parties who decide when and how we can spend our money. With S-PAY we want to create a system that gives us this freedom. In the future there will continue to be locations around the world that do not go along with this madness and do not allow themselves to be dictated how and what they have to do. With S-PAY we are establishing a system that enables you to continue doing financial transactions without your neighbor, who works for an authority, being allowed to read your accounts. We will make this possible through a symbiosis of offshore and onshore banking. The onshore area will adhere to regulations such as AML and KYC and thus be the regulated unit under Swiss law. The integrated offshore area also enables you to do business that cannot be seen from the outside, giving you all the freedom to do what you want with your money. Perhaps you don't see any reason to worry right now, but believe me, if you are concerned for the first time, you will think differently about it. With S-PAY we offer you the alternative! Even those who think today that they have nothing to hide cannot predict how the legal framework will change in the future, so that what is legitimate today suddenly becomes illegal activity. Read through this document and become part of the S-PAY vision and community. It won't harm you, but it can generate income and freedom for you in the future.

Sincerely

Michael Twieling
S-PAY co-founder



The S-PAY Project

S-PAY is a project started by a strong community as an anonymous payment system. We have now decided to expand S-PAY into a full-service provider for all banking transactions relating to Crypto and FIAT currencies.

Imagine if you were involved in an online payment system like PayPal and at the same time in one of the largest crypto exchanges like Binance, the only difference being that not just any major shareholders, but you yourself earn money from every transaction. Then you will get a rough idea of what S-PAY should be and how much money can be made with it.

We will offer the possibility of doing normal banking transactions with FIAT currencies from a single login and at the same time storing many different crypto currencies, paying with them in real time, trading them and exchanging them for each other. In addition, online retailers have the option of exchanging received payments in crypto currencies in real time. A so-called white label system also offers the option of starting your own system with your own fees and MLM billing, e.g. to offer services on your own platform, depots or debit cards. The advantage of this white label solution will be that all operators can receive payments from S-PAY directly or from other white label systems.

These options alone offer enormous profit potential! In addition, there will continue to be offshore solutions that are partially integrated into the regulated payment system. This offers the opportunity to do many things that are outside of the European regulatory range, for example. You mean you don't need that? Thought wrong! In the long run, each of us needs a solution like S-PAY to escape the rampant surveillance craze. At the latest when your cash is stolen, you will be grateful for an opportunity to make transactions that your neighbor, who works for a government agency, will not simply find out about! Or?

Who is our target group?

Everyone who has to deal with money! We will offer online banking that enables everyone to do their "normal" banking transactions, but on top of that offers the opportunity to deal with crypto currencies, as easily as they already know from conventional online banking for FIAT currencies! No logins for umpteen different exchanges, wallets, etc. A place where you can manage all things centrally and, as long as you don't use an external wallet, carry out your crypto transfers within the system in real time - at low fees. Simple, secure and especially for normal people who otherwise hardly or never came into contact with crypto currencies! So we have a huge target group.



What exactly are we going to do:

We are financing the planned implementation of the project with the ongoing token sale. You can find a detailed description in our whitepaper here:

https://ico.s-pay.me/wp-content/uploads/2021/01/spay-whitepaper_en_62.pdf

To achieve this goal, we have set up a simple network marketing system on the <https://ico.s-pay.me> page. Instead of expensive advertising, we distribute up to 39% of sales to our participants. The community that you built up during the token sale will be transferred to the new system so that you can continue to earn money from it on a permanent basis. The future fee income will be distributed to all community members using the same distribution key, as described in the current marketing plan! However, with the advantage that this will take place in real time, as is already done in the current S-PAY payment system. Just imagine what your profit potential is if you are there from the start! Depending on how big your established downline is, you earn up to the 7th level with every transaction of an S-PAY customer, regardless of whether this customer makes a transfer, purchases, replenishes or uses a debit card or purchases, exchanges or sells crypto currencies. Every fee collected is paid and booked in real time. We're talking about a billion-dollar business.

What is the S-PAY Coin?

The S-PAY Coin will not be a super cool new crypto currency with even better properties than the XYZ Coin. The S-PAY Coin becomes the means of payment in the S-PAY system. All fees, be it for the purchase of debit cards, crypto trading and for transfers, will have to be paid with the coin. We are thus creating our own market. The SPC will have its own decentralized blockchain and will be generated in the PoS process and support the creation of smart contracts. There will be a maximum of 15 million coins. (Yes, 15 million, not billions or trillions!) If we only reach 10% of the customers that PayPal has for example (over 300 million) that would be just 0.5 SPC, for each customer at the end of the pos cycle. How the value of such a crypto currency develops can be seen in the Bitcoin or the Binance token.

How can you use this opportunity for yourself now?

You can easily advance the development of the project by purchasing S-PAY tokens on the ico.s-pay.me website and working with us to make the project better known. The token acquisition is not mandatory! You can also easily register for free, recommend the project and build a downline for yourself. Even then, you will earn money from purchasing tokens from your direct partners.



How and from what will you earn?

We now have to go into this topic in a little more detail, as S-PAY offers you more than one way to earn money now and later.

During the token sale up to the ICO:

1. You can only receive a 20% commission by recommending the S-PAY ICO if you enter a partner directly (you will find your advertising link in the partner area) and this partner purchases tokens. All you need to do is log in to ico.s-pay.me.
2. If you are sociable or active as a networker, you can build your own community. This is provisioned up to the 7th level. A detailed explanation of the commission plan is available in the download area of your partner account. S-PAY rewards this network structure with a total of up to 39% commission. The compensation plan is divided into 5 bonus levels, which are achieved through the total sales of your downline. Regardless of whether you have someone in your downline who is active himself or who simply buys tokens once, you earn money with them if you are active yourself in the relevant billing period. Active means that you have acquired tokens worth at least 60 euros yourself during the period mentioned. You can recognize this in the back office by the bonus stars, which are displayed in yellow (active) instead of gray (inactive). The back office also shows you how much commissions you will lose from your downline if you are already inactive or become inactive within the next 14 days. Then you can decide whether to activate yourself or not, the commission due to you will then be passed on to the next active participant (compression). With this simple step-by-step plan, you could even receive amounts of up to 6 digits per month. (See example in the marketing plan explanation)

After the ICO in the new payment system:

1. S-PAY takes over the established community from the ICO system 1: 1 into the new payment portal. Unlike PayPal, for example, we will distribute the fee income to the community with the distribution key from the ICO marketing plan.
2. The upcoming S-PAY Coin (SPC) will become the main means of payment in the S-PAY world. All services offered can only be paid for with the SPC, so a customer is forced to purchase SPC. Since there will be a maximum of 2,480,000 coins at the start of the coin, you can imagine how the price of the coin will develop. In addition, every user of the SPC can keep it in an external wallet and operate it continuously. This then brings 10% staking return per year. The faster the S-PAY community grows, the scarcer and more expensive the S-PAY coin will be. After about 15 years, the maximum possible number of SPC, 15 million coins, is generated through staking. After that, the owners earn from the transfer fees. You can currently see very well what the prospects for such a coin are from the Bitcoin development. With the difference that the S-PAY token creates its own market in the payment service. The price potential is accordingly very large!



3. After the ICO, we offer all S-PAY coin holders the option of exchanging 50% of their coins for shares in Schweizer Finance AG. In this way, you also have a share in the company's profits. (You can find figures and data on this in our whitepaper.)

Sample calculation

Just imagine what happens if S-PAY is only used by 1% of current PayPal users (as of May: 386 million).

The average number of daily transactions at PayPal is 50,000,000. Revenue per transaction is \$ 1.33. If you calculate this down to 1 percent, that would be for S-PAY, with 3.86 million customers, approx. 666,666 USD daily turnover, 39% of which goes directly to the community after costs. And above all, this booking will be made in real time and always available directly in your account! In addition, keep in mind that S-PAY will also offer real banking. Unlike PayPal, our customers can then also process salaries, rent, transfers and standing orders via their account. (Figures via PayPal, were taken from the quarterly report on investor.paypal-corp.com)

What can happen to you?

How many times have you wondered what if? If, for example, you had invested something at the beginning of PayPal or Facebook etc. or even better if you had bought 1000 Bitcoins worth 60.00 euros in 2010 at a price of 0.06 euros. You would be a millionaire today and any money worries you may have would be forgotten. S-PAY offers you a unique opportunity to be part of it right from the start and help build something big. There is no cost risk for you, even if you just register and help to expand the community or promote S-PAY, you can earn good income in the later system. During the token sale phase, you also have a lot of opportunities, even before the new system is established, to be active in the network and to generate a steady income. Just take a look at our tutorials and information in the download area of the ICO account. You will be enthusiastic!

So, what can happen to you? NOTHING!

Do you have any more questions?

Use our ticket system at <https://service.s-pay.me> or contact your contact person below.

What are you waiting for?