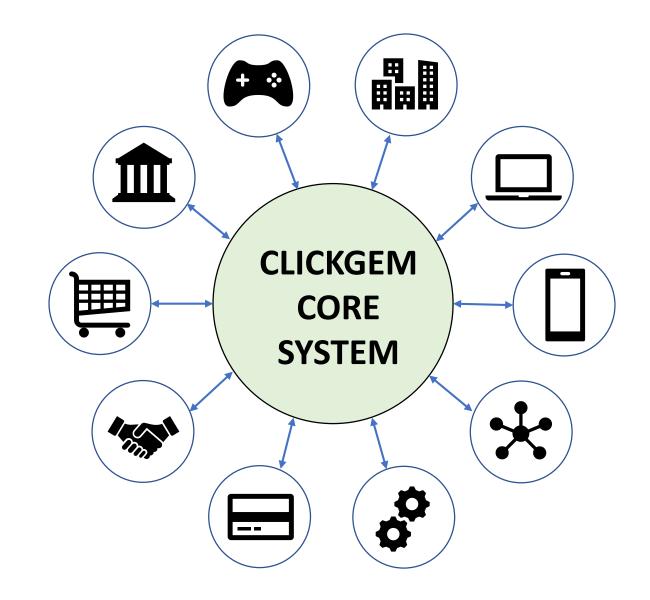
Multi-currency Wallet Payment Gateway (PayGate) **CLICKGEM CORE SYSTEM** Fiat wallets (USD, EUR, GBP, JPY, etc...) (Interfaces: web, mobile app, software) Deposit from credit card, bank deposit, **Invoicing subsystem** cheque, etc... Modules for creating and managing Withdraw to bank account invoices, checking payment status Internal transfer with other ClickGem Mix-Exchanges users Create and send invoices directly by URL, **ClickGem Exchange** Crypto wallets (BTC, ETH, LTC, BCH, CGM, email, messages, QR code CGMT, etc...) Exchange Crypto - Crypto Deposit from other crypto wallets Create invoices with API which integrated with all B2B, B2C, e-commerce and External transfer/withdraw to other Exchange Fiat - Fiat crypto wallets payment collecting platforms **Exchange** Internal transfer with other ClickGem currency Exchange Crypto - Fiat users Module for adding items to the invoice for the Pay using barcode reader machine (support wallet's Invoices Pay invoices and receive payments from for local stores, supermarkets) owner ClickGem PayGate with **Exchange Increase API** traders Receive Liquidity Liquidity **Exchange currency between wallets** on the **Payments** through ClickGem Mix-Exchanges exchange Payment processing API for adding new cryptocurrencies by any cryptocurrency's creator **External Exchange Partners** Pay with credit card Crypto – Crypto Exchanges Pay with balance in ClickGem multicurrency wallet Fiat – Fiat Exchanges Exchange currency for buyers instantly Crypto -Fiat Exchanges Exchange currency for buyers with traders on the exchange during transaction (*)

CLICKGEM ECOSYSTEM

ClickGem core system is designed as an open platform with powerful APIs which can be integrated with all kind of cryptocurrencies, all kind of exchanges, all payment services, all B2B/B2C/e-commerce platforms, etc... So ClickGem can easily make the partnership with all cryptocurrencies, all exchanges, all payment services, all B2B/B2C/e-commerce companies, all local stores, all service providers, etc... at any place, any market in the world to build ClickGem ecosystem and expand its community



CLICKGEM SOLUTIONS

- > Offering a flexible payment method for everyone: no need to use cash, no need to bother about currency exchange when traveling, can use cryptocurrencies to pay at anywhere (instead of only trading them on the exchanges) with a very low fee.
- > Supporting people to exchange currency directly with traders on multiple different exchanges at the same time, always filter out and selects the lowest exchange rate from the market.
- Offering merchants with the most complete payment accepting method. Merchants can have more buyers when buyers do not have to worry about currency for payment and exchange rates, buyers can pay by any currency they have while merchants still receive currency they want to receive.
- Offering cryptocurrency's creators an additional application to build their own ecosystem, exchange users and expand the community.
- > Offering all exchange platforms a solution to exchange and increase liquidity.
- > Accelerating the implementation and application of global blockchain technology.