



# BUSINESS PROPOSAL



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# INTRODUCING VIPIN

## A Geo-Location platform for personalised digital assets

In an age where technology is seamlessly integrating into our daily lives, Vipin — which stands for Virtual Intelligent Pin — is at the forefront of innovation. This Geo-Location Platform empowers users to create and share location-based digital assets, transforming how we engage with physical locations and digital experiences. Whether for personal use, business promotions, or community engagement, Vipin merges the digital and physical worlds in a unique and interactive way.

With Vipin, users can place digital pins at specific locations on the map, each enriched with customised attributes such as QR code vouchers, monetary rewards, and other flexible content. These pins are more than just markers on a map; they are interactive assets with real value, which can be shared with others. The power of the platform lies in its flexibility — users can choose who the pin is meant for and set specific parameters for access.

## KEY FEATURES OF VIPIN

### 1 Location-Based Digital Assets

Create pins tied to specific physical locations on the map, which contain customised attributes such as QR code vouchers, money, or images, creating a seamless bridge between the digital and physical worlds.

### 2 Range-Based Access

A pin can only be collected if the user is within the geofenced area of the pin. This ensures that users are physically near the location to engage with the digital asset, making the platform perfect for location-based promotions, event-driven offers, or interactive experiences.

### 3 Scheduled Pins

Pins can be scheduled to be activated at a specific time and date, allowing users and businesses to target a particular window for engagement. This feature ensures that assets are accessible only when needed, enhancing the timing and relevance of promotions or offers.

#### **4 Customisable Sharing**

Pins can be sent to other users within the Vipin database, allowing businesses or individuals to share location-specific rewards, discounts, or messages directly with their intended audience.

#### **5 Real-Time Notifications**

Once a user successfully collects a pin by being in range, they receive an instant notification confirming the completion of the transaction. This real-time interaction ensures users are kept informed and engaged.

#### **6 Transaction History**

Vipin logs and stores the complete history of each transaction, including details such as the time of collection, the user involved, the pin's location, and the attributes attached. This enables users and businesses to review past interactions, track the effectiveness of campaigns, and analyse the performance of location-based content over time.

#### **7 Secure and Transparent Transactions**

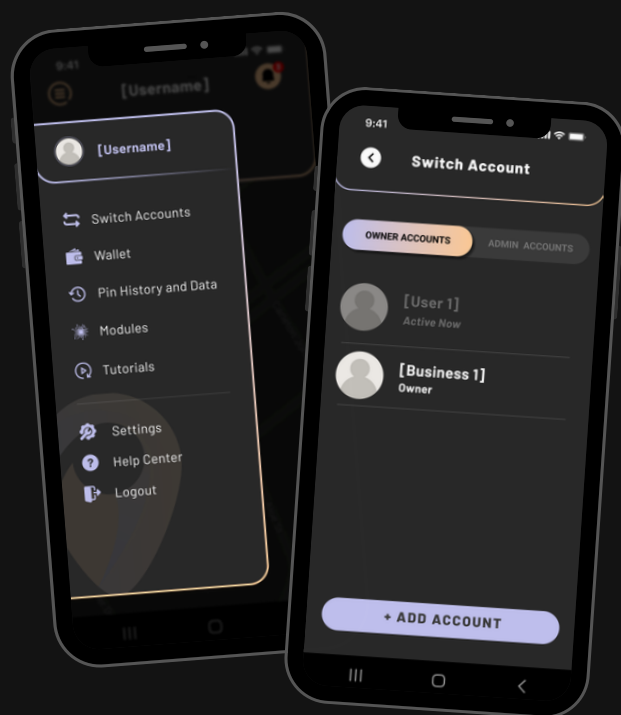
Each pin collection is tracked and confirmed, providing full transparency for both users and businesses, ensuring trust and clarity with every interaction.

Vipin is designed to bring the real world and the digital world together in a meaningful way. By tying content to specific locations and requiring users to be within proximity to access it, the platform provides an immersive, location-based experience that drives engagement and creates exciting opportunities for both businesses and individuals.



# THE BUSINESS SIDE OF VIPIN

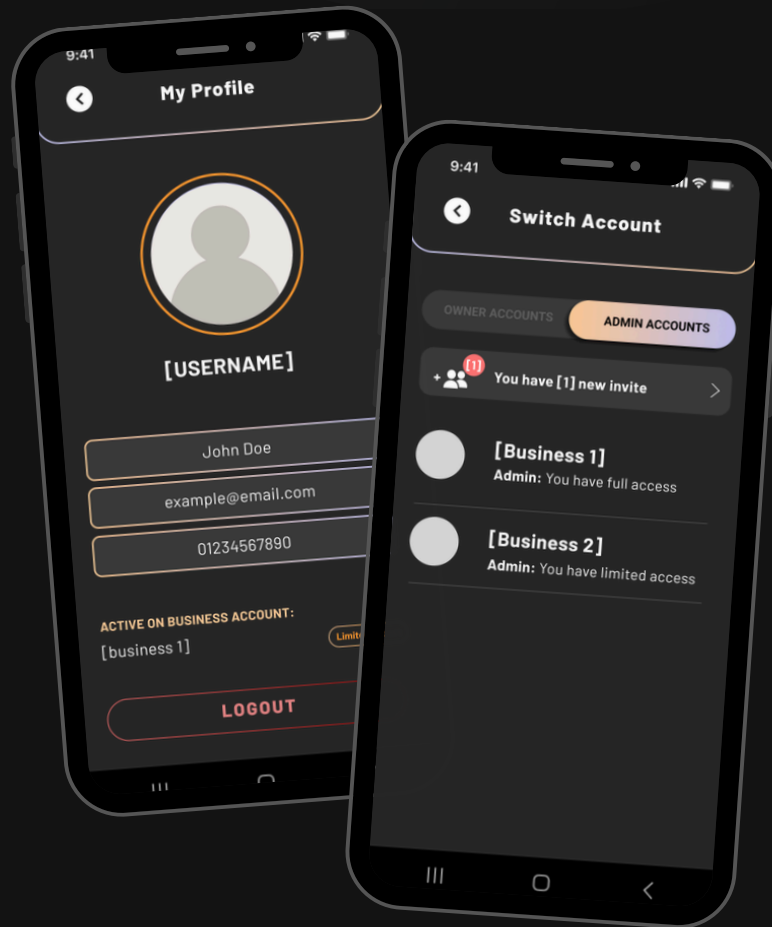
With the Vipin Business Account, users can seamlessly manage business and personal profiles in one app. The easy switch feature allows smooth navigation without needing a separate app or risking personal data.



## WHAT MAKES THE VIPIN BUSINESS ACCOUNT UNIQUE?

- **Seamless Account Switching:** Effortlessly toggle between personal and business accounts.
- **All-in-One Management:** Handle operations, transactions, and admin tasks from a single platform.
- **No Additional App Required:** Manage everything within one app without losing personal data.
- **Custom Admin Permissions:** Assign and control admin roles with tailored access.
- **Real-Time Business Insights:** Track transactions, activities, and employee interactions easily.

Business owners can easily add admins with set permissions to manage specific tasks, including handling notifications and managing certain pins. Admins can oversee operations without accessing sensitive business details, ensuring secure and efficient management.



## WHAT MAKES THE VIPIN ADMIN ACCOUNT UNIQUE?

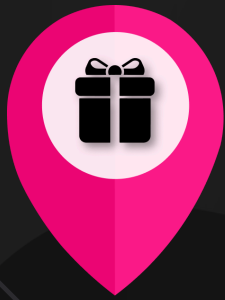
- **Seamless Account Switching:** Easily toggle between personal and admin roles.
- **Custom Permissions:** Access only the features assigned by the business owner.
- **Efficient Business Management:** Handle tasks, monitor transactions, and oversee operations.

# CURRENT PINS

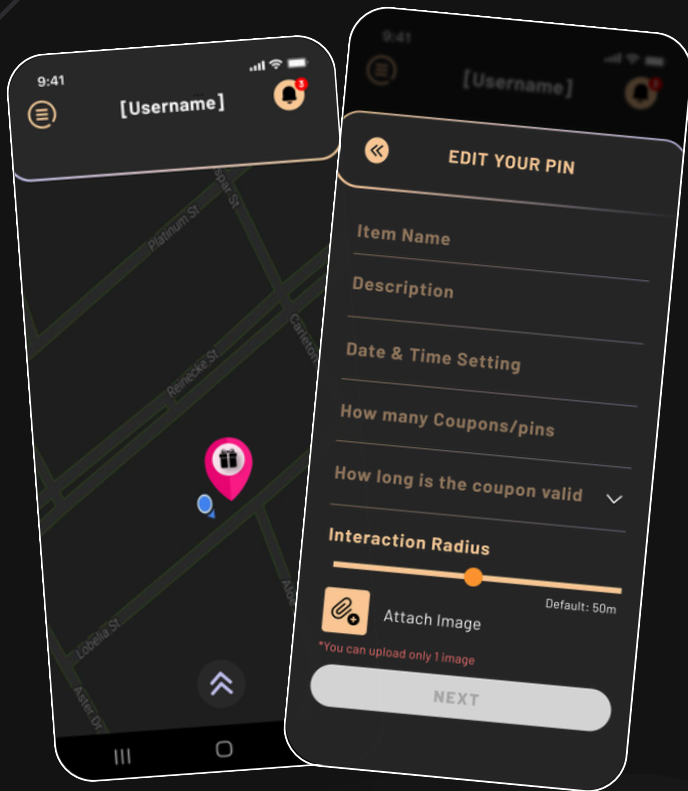
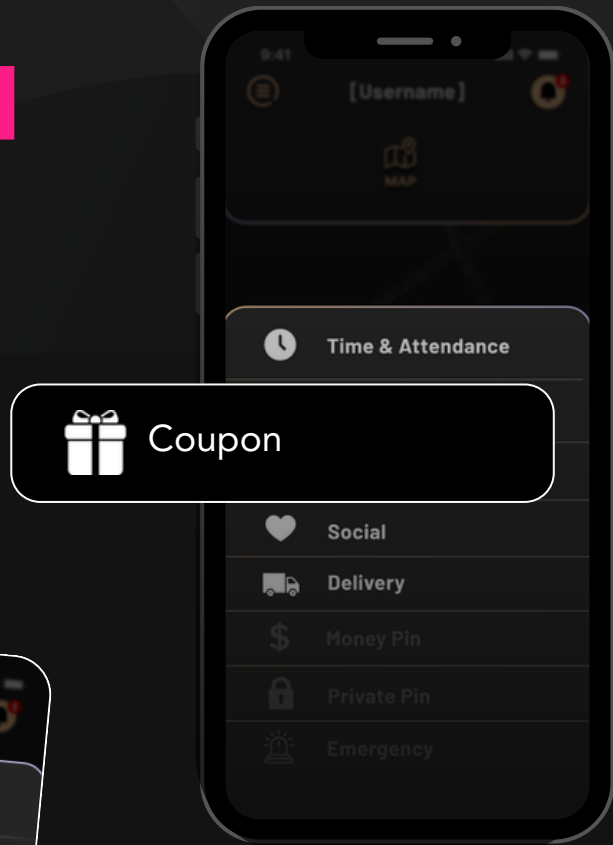
Whether selecting a location on the map or using the search function, users can create multiple pins. Each pin is designed to address specific needs or challenges in the market. Users have full control over the exact position of the pin, making it easy to target specific places for location-based interactions.



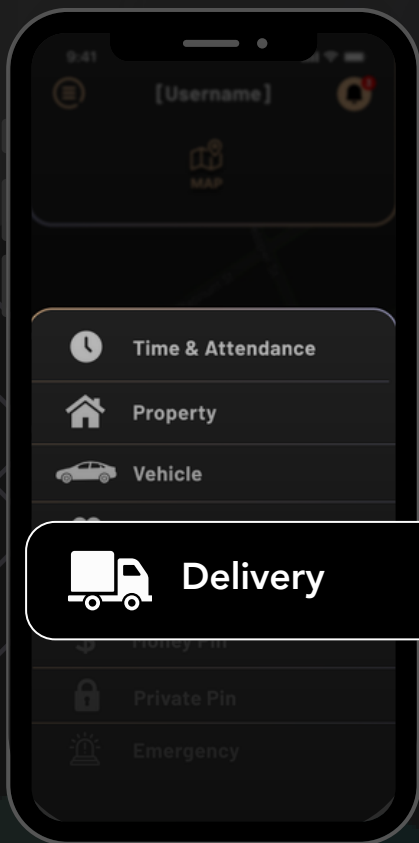
The **Property Pin** allows users to buy, sell, and manage properties seamlessly within Vipin. Whether you're a homeowner, investor, or real estate agent, this pin provides a streamlined platform for property listings, inquiries, and transactions. It integrates with Vipin's ecosystem, enabling secure communication, document sharing, and location-based insights to make property dealings more efficient and transparent.



# COUPON PIN



**Coupon Pin** – Businesses can create pins that serve as location-based coupons, offering discounts or special deals to users who are physically near the pin location. This ensures that the promotion is relevant and timely.



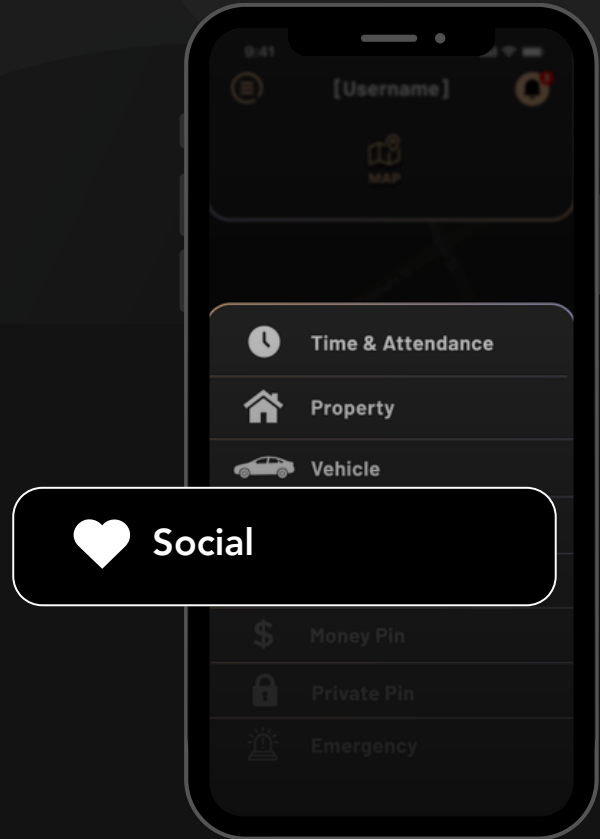
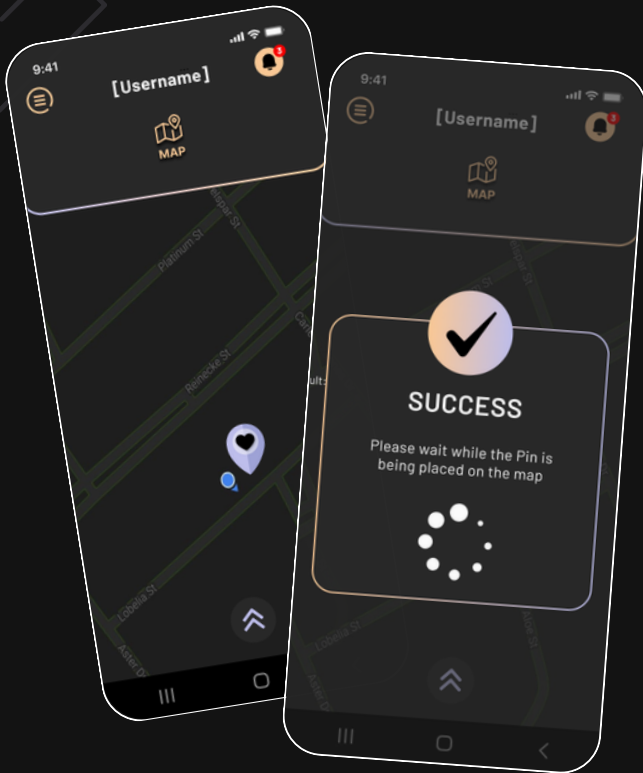
# DELIVERY PIN



**Delivery Pin** – Vipin aims to streamline the delivery process by attaching a monetary value to each location-based pin. This approach simplifies payment handling and enhances the efficiency of both the delivery and payment processes, ensuring quicker transactions and better control over the entire process.



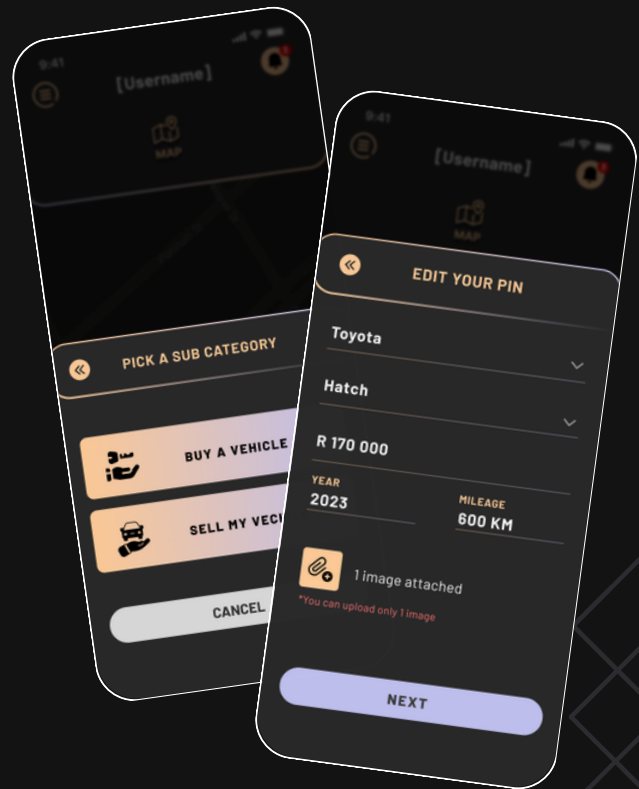
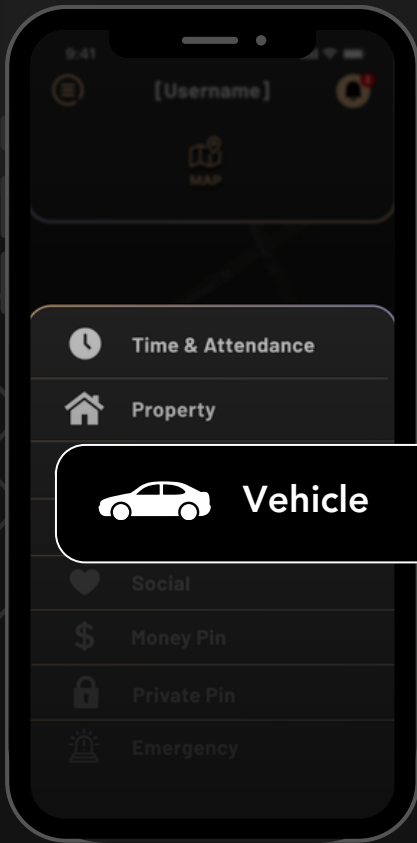
# SOCIAL PIN



**Social Pin** – Users can send pins to specific people or groups within the Vipin network, allowing for easy, location-based sharing of events, meetups, or gatherings. This helps bring people together by encouraging them to physically visit the same location at the same time.



# VEHICLE PIN



**Vehicle Pin** – is designed to streamline the process of buying, selling, and managing vehicles within the Vipin ecosystem. By leveraging geo-location technology, users can list their vehicles, connect with potential buyers nearby

# VIPIN MODULES AND THEIR INTEGRATION

Vipin offers the flexibility to create and integrate custom modules tailored to various business needs. Modular design enables businesses to take full advantage of the platform's pre-existing resources, further reducing development costs and time. By utilising the tools, features, and components already available within the Vipin ecosystem, you can swiftly build and adapt your solutions without the need to develop everything from scratch. Below is an outline of current modules and modules that can be developed and integrated with Vipin to enhance its capabilities across different industries.

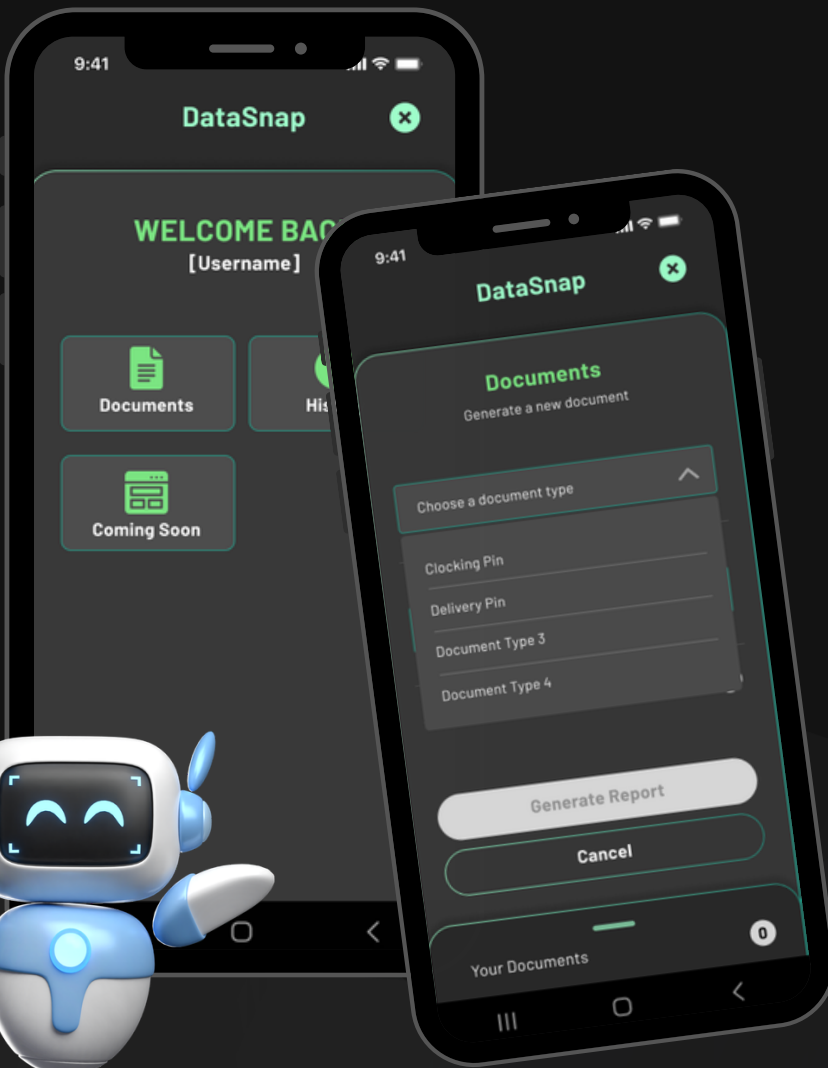


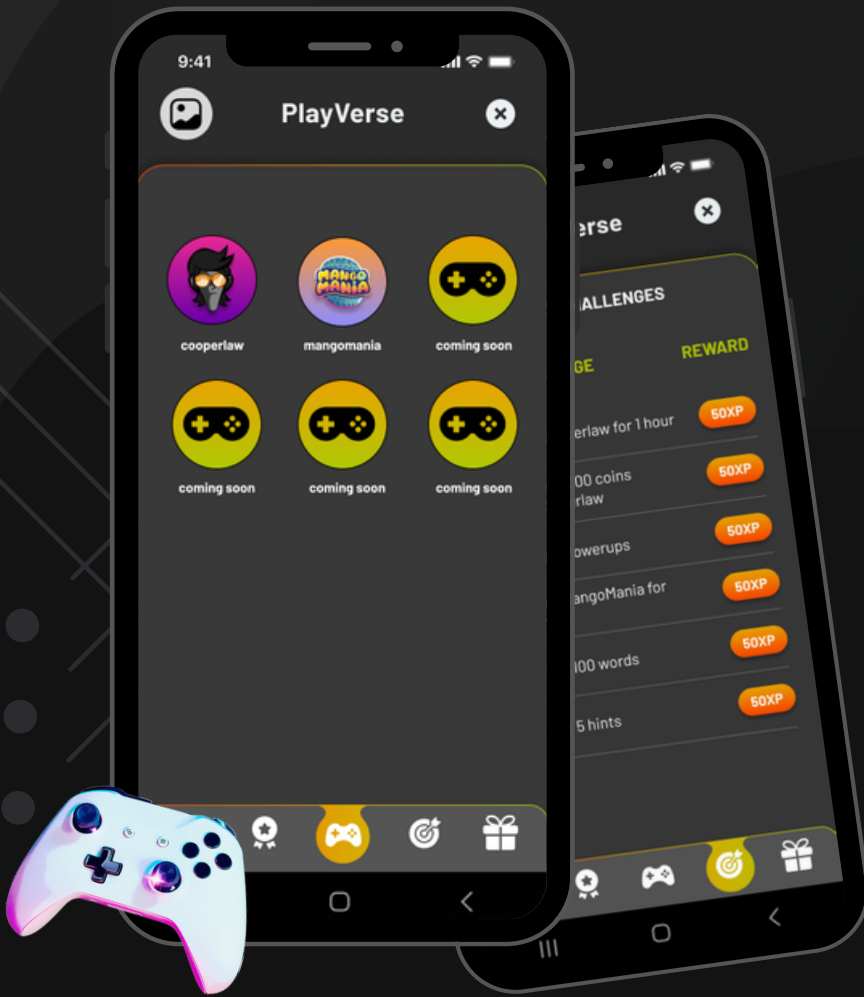
## VIPIN AS A PLATFORM: A UNIFIED DIGITAL ECOSYSTEM

Vipin is more than just an app—it is a dynamic platform that enables seamless integration of various modules while maintaining a shared ecosystem. By leveraging Vipin's robust infrastructure, developers and businesses can build and deploy their own solutions without the need to create standalone applications.

## DATASNAP

Allows users to export pin history directly to an Excel file. This feature enables businesses and individuals to easily track and analyse past transactions, pin collections, and associated details. By organising this data in a familiar spreadsheet format, users can gain valuable insights, generate reports, and make informed decisions, all through a simple export process.



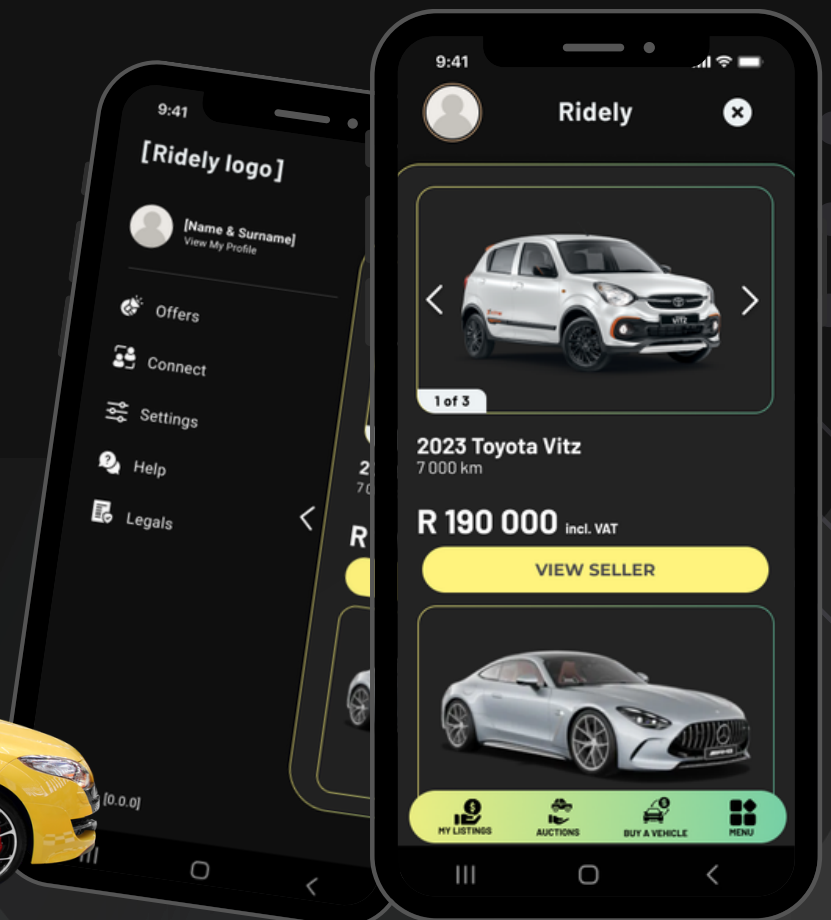


# PLAYVERSE

The Playverse module is a gaming module integrated seamlessly with the social pin feature. This module allows users to engage in location-based gaming experiences.

# RIDELY

The Car module allows users to advertise their vehicle based on location.



# HOW VIPIN SOLVES PROBLEMS IN THE INDUSTRY

Vipin offers innovative solutions across various industries by leveraging location-based technology to address key challenges. Here's how it solves several common problems:

## ENHANCING CUSTOMER ENGAGEMENT AND MARKETING

**Problem:** Traditional marketing often struggles to create direct, relevant, and timely engagement with customers.

**Solution:** Vipin allows businesses to create location-based pins that can deliver targeted promotions, rewards, and discounts to users when they are physically present at a specific location. This ensures that marketing efforts are both relevant and timely, improving customer engagement and conversion rates.

## SIMPLIFYING TRANSACTIONS WITH LOCATION-BASED PAYMENTS

**Problem:** Handling payments across different locations can be cumbersome and inefficient, especially for small businesses or on-the-go services.

**Solution:** Vipin simplifies payments by attaching a monetary value to location-based pins. Once a user collects a pin, the associated payment is instantly processed, eliminating the need for cash, cards, or external payment systems. This makes transactions more efficient and secure, offering a streamlined payment experience.

## OPTIMISING DELIVERY AND LOGISTICS OPERATIONS

**Problem:** Deliveries can often be delayed, and payments are sometimes difficult to track and verify in real-time.

**Solution:** With Vipin, businesses can attach a monetary value to a location pin for delivery purposes. Once a delivery is completed, the pin holder can release the payment by scanning a QR code, ensuring instant and secure payments upon arrival. This reduces the risk of payment errors and delays, making delivery systems more reliable and transparent.

## FACILITATING REAL-TIME LOCATION SHARING FOR PERSONAL AND BUSINESS USE

**Problem:** Sharing real-time locations can be complex, particularly in situations such as meetups, logistics, or tracking service personnel.

**Solution:** Vipin enables users to create pins that share their live location in real-time, making it easier to track the whereabouts of individuals, employees, or deliveries. This real-time location-sharing feature adds a layer of convenience and safety, especially in dynamic environments.

## IMPROVING TIME AND ATTENDANCE MANAGEMENT

**Problem:** Managing employee attendance remotely or in the field can be prone to inaccuracies or fraudulent reporting.

**Solution:** Vipin can be used as a location-based clocking system. Employees can clock in or out by collecting a pin within the geofenced area of their workplace or job site. This provides accurate and secure time tracking, ensuring that attendance records are reliable and verifiable.

## STREAMLINING EVENT MANAGEMENT AND ENGAGEMENT

**Problem:** Event organisers struggle to create personalised, location-specific engagement with attendees.

**Solution:** With Vipin, organisers can create event-specific pins containing information, rewards, or tickets. Attendees can collect these pins when they are within proximity, enabling seamless access to event content or perks. This enhances event engagement and provides an immersive experience for participants.

## PROVIDING TRANSPARENCY AND SECURITY IN TRANSACTIONS

**Problem:** Fraudulent transactions and lack of transparency can be an issue in various industries, especially in the digital space.

**Solution:** Vipin tracks each pin collection and transaction, logging every detail in real-time. This ensures that both users and businesses can view the transaction history, adding an extra layer of transparency and accountability to all interactions. By addressing these key challenges, Vipin is transforming industries such as retail, logistics, event management, and business operations, making them more efficient, secure, and customer-focused.

## REDUCING DEVELOPMENT COST AND TIME WITH MODULAR DESIGN

**Problem:** Currently development costs are too expensive for most companies.

**Solution:** Vipin's modular design enables businesses to take full advantage of the platform's pre-existing resources, further reducing development costs and time. By utilising the tools, features, and components already available within the Vipin ecosystem, you can swiftly build and adapt your solutions without the need to develop everything from scratch.

## REDUCING APP MANAGEMENT AND REGISTRATIONS

**Problem:** Users prefer not to have an app for every individual problem, but rather one comprehensive app.

**Solution:** The modular design of Vipin reduces the need to register on multiple apps, as the necessary modules are already integrated within the platform. This streamlined approach allows businesses and users to access a wide range of functionalities without the need to manage separate applications, simplifying the overall experience.

# WHAT MAKES VIPIN UNIQUE & DIFFERENT?



**One user base :** No need for multiple accounts across different apps



**Modular system :** Instead of building separate apps, developers can integrate features as modules.



**Pre-built tools :** Reducing development time and cost by up to 40%



**Seamless integration :** Ready-to-use features like authentication, contact syncing, and payment processing.



**Flexibility :** Users can customise their Vipin experience by selecting the modules they need.



**Innovative pin system :** Vipin categorise features into “Pins”, each designed for a specific function.

# STRATEGIC PARTNERSHIP WITH FNB FOR SECURE GEO-LOCATION TRANSACTIONS



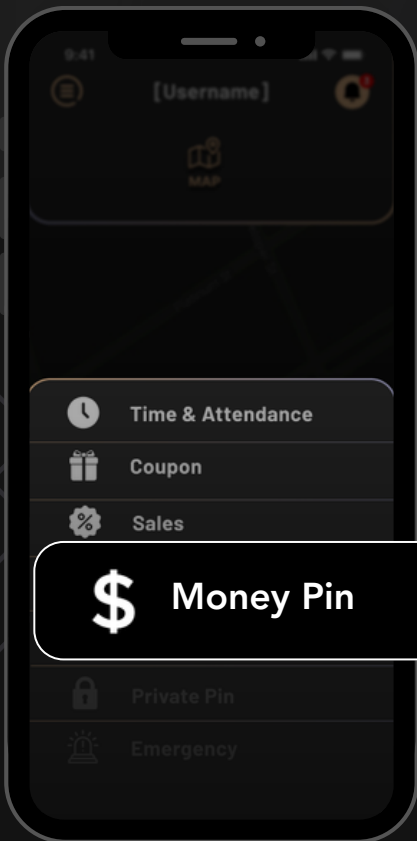
Vipin seeks to partner with First National Bank to benefit from your expertise and experience in securing financial transactions. While our platform is designed to facilitate seamless, location-based interactions and digital asset management, we recognise that ensuring the highest level of security for financial transactions is of utmost importance.

By leveraging your bank's advanced security protocols and robust financial infrastructure, we can ensure that Vipin users enjoy not only a smooth and innovative experience but also peace of mind knowing that their transactions are fully protected.

We believe that combining your institution's security expertise with our cutting-edge geo-location technology will create a secure and trusted environment for all users engaging in location-based financial activities.



# MONEY PIN



**Money Pin** – Vipin aims to provide the money pin. When a user collects a pin, the monetary value attached to that pin is instantly transferred. This process ensures a seamless, efficient, and secure way of handling payments based on location.

# HOW DOES THE MONEY PIN WORK

- Users create a Money Pin by setting an amount, location, and claim conditions.
- The recipient must be physically within the pin's range to access the funds.
- Payment can be manually or automatically released based on predefined rules.
- Businesses and merchants can receive payments securely without handling cash.
- Customers can send money to friends, family, or vendors with location-based control.

# BENEFITS OF FNB INTEGRATION

## Strengthening FNB's Digital Banking Ecosystem

- Provides a new payment innovation for retail, logistics, and service industries.
- Aligns with FNB's commitment to secure, tech-driven banking solutions.
- Enhances cashless and location-based banking services.

## Increasing Financial Security & Trust

- Reduces fraudulent transactions with geo-verification mechanisms.
- Creates a layered security system for peer-to-peer and business payments.

## Expanding Customer Base & Engagement

- Attracts businesses, freelancers, and digital payment users to FNB.
- Supports new revenue models by enabling location-based financial transactions.

Vipin Money Pin represents the next evolution in digital payments, combining security, convenience, and innovation through location-based transactions. By integrating with FNB's banking solutions, we can redefine how businesses and consumers transact, ensuring safe, efficient, and fraud-proof digital payments.

## EXAMPLE: SECURING PAYMENT FOR A DELIVERY

**Scenario:** A customer orders a package from a local vendor and uses the Money Pin to ensure a trustworthy transaction with the delivery driver.



The customer orders goods from a vendor and needs them delivered. They create a Money Pin with the total payment amount but set conditions for release.



- **50% Deposit: A Money Pin is created halfway along the route.**
  - The driver must reach this location to claim the first 50%. This ensures they are on the way and prevents cancellation scams.
- **50% Final Payment: A second Money Pin is created at the delivery address.**
  - The remaining 50% is released when the driver arrives. The customer can confirm receipt before the final payment goes through.



The driver gets paid in stages, ensuring commitment from both sides. If the delivery fails, the funds are automatically returned to the sender. Both the driver and customer can track the transaction inside Vipin Wallet.

## BENEFITS

- Reduces fraud risk by ensuring partial payments are made as the service progresses.
- Creates trust between users and businesses.
- Ensures drivers don't waste time or fuel on unpaid trips.

# VIPIN WALLET - A UNIVERSAL PAYMENT SOLUTION

The Vipin Wallet is a universal payment system designed to simplify payments, transactions, and money transfers across the Vipin ecosystem. It offers users multiple ways to pay for goods and services, send money to contacts, and enable location-based payments using the Money Pin.

## KEY FEATURES

### 1 Pay for Goods & Services Anywhere

- **Seamless Transactions** – Use the Vipin Wallet to pay merchants, service providers, and businesses integrated with the Vipin ecosystem.
- **Geo-Enabled Payments** – Make payments instantly without the need for physical cash or multiple banking apps.
- **Multi-Currency Support** – The Vipin Wallet can handle transactions in multiple currencies where applicable.

### 2 Sending Money to Contacts – Direct & Instant

- **Pay Using Your Contacts** – Simply select a saved contact and send money instantly.
- **Secure & Fast** – Transactions are verified and processed within seconds.
- **Integrated Messaging** – Users can send a message with their payment for clarity.

### 3 Money Pin – Location-Based Payments

- **Geolocation-Activated Payments** – The Money Pin allows users to create a payment that can only be claimed when someone is within a specific location range.
- **Auto Transfer or Manual Pickup** – Choose whether the payment is automatically transferred when a recipient enters the set location or requires manual pickup.
- **Escrow-Like Security** – Funds are only released when conditions are met, preventing fraud or incomplete transactions.

# STRATEGIC PARTNERSHIP WITH BCX FOR REMOTE BIOMETRIC LOCATION-BASED CLOCKING & SMART TIMESHEETS



Vipin seeks to collaborate with BCX to introduce an advanced Remote Biometric Location-Based Clocking System, enhanced with Smart Timesheets, powered by Time Gen. This partnership will transform workforce management by combining real-time geo-location tracking with biometric authentication, ensuring accurate and fraud-resistant attendance logging.


Smart Timesheets will automatically generate detailed work records based on verified clock-ins, allowing businesses to efficiently track employee hours, overtime, and compliance with labour regulations. Additionally, this system enables companies to set up clocking points anywhere in the world without the need for expensive hardware installations, making workforce management more cost-effective and scalable.





# TIME AND ATTENDANCE



## Time and Attendance

 Vehicle

 Social

 Delivery

 Money Pin

 Private Pin

 Emergency



**Time & Attendance Pin** – Businesses can set up "Clocking Points" at office locations or job sites, enabling employees to clock in and out within a specified radius. Employees can only clock in when they are physically on-site, providing a secure and efficient way to track attendance remotely.

# TIME GEN

Employers have full control over setting up work conditions for each employee, ensuring accurate time tracking and better workforce management.

- Shift Scheduling & Work Hours
- Custom Work Profiles
- Smart Flagging System
- Location-Based Clocking



# BENEFITS OF BCX INTEGRATION

## Seamless Integration with BCX's Award-Winning Payroll System

- Enhances BCX's payroll solutions by providing real-time, geo-verified attendance data.
- Automates time tracking and syncs directly with BCX's payroll system, reducing manual entry and errors.
- Ensures accurate salary calculations by integrating smart timesheets with payroll processing.

## Advanced Workforce Management with Time Gen

- Flags incidents such as late check-ins, early check-outs, and unauthorized overtime.
- Provides detailed analytics on employee attendance, improving efficiency and compliance.
- Supports multi-location businesses by enabling flexible, mobile-based clocking.

## Hardware-Free Clocking with Time & Attendance Pin

- Eliminates the need for expensive biometric devices—turn any mobile device into a clock-in system.
- Ensures secure, location-based authentication, reducing time fraud.
- Ideal for remote teams, contract workers, and industries requiring mobile workforce tracking.

**By integrating Time Gen with BCX's payroll system and leveraging the Time & Attendance Pin, BCX can offer a fully automated, end-to-end workforce management solution that enhances accuracy, compliance, and efficiency.**

## EXAMPLE: EFFICIENT WORKFORCE TRACKING WITH THE TIME & ATTENDANCE PIN

**Scenario:** An engineering company with field workers at multiple mine sites and field representatives constantly on the road needed a reliable solution to track employee attendance without a fixed office location. Traditional clocking methods and paper timesheets failed to provide real-time visibility of their workforce.



**The company sets up Time & Attendance Pins at key locations such as:**

- Mine sites where engineers and technicians operate.
- Warehouses where field reps collect stock.
- Client locations where deliveries and service visits occur.



**Real-Time, Location-Based Clocking**

- **Accurate Check-Ins:** Employees clock in by tapping the pin on their mobile devices. Their exact location and timestamp are recorded in real-time.
- **Flexible Tracking:** Since no hardware installation is needed, new locations can be added instantly.



**Smart Timesheets:** Attendance data automatically syncs, generating digital timesheets with location verification for payroll processing.

## BENEFITS

- Eliminates manual timesheets and reduces payroll disputes.
- Enhances employee accountability by ensuring on-site presence.
- Adapts to a mobile workforce without expensive biometric hardware.



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