



# The Grand Potato

## Text2Pay

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Sponsored by: **PayJunction**<sup>®</sup>

# Look Familiar?



# We Use Them Everywhere

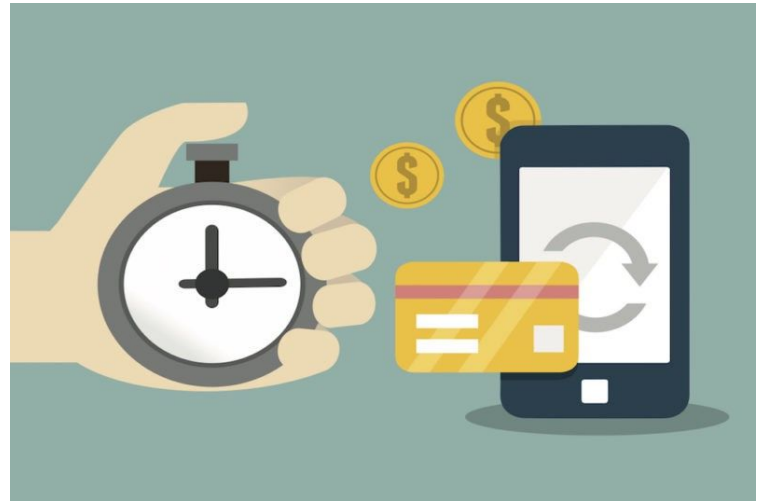


# Motivation

Most payment apps are friend to friend transactions



# Business



|                           | Card Terminals | Venmo | Text2Pay |
|---------------------------|----------------|-------|----------|
| Instant transfer of funds | ✓              | ✗     | ✓        |
| No skimming               | ✗              | ✓     | ✓        |
| No significant fees       | ✓              | ✗     | ✓        |
| Buyer/Seller protection   | ✓              | ✗     | ✓        |
| No download/sign up       | ✓              | ✗     | ✓        |
| Mobile payments           | ✗              | ✓     | ✓        |
| No hardware required      | ✗              | ✓     | ✓        |

# Solution

Web app for business to consumer transactions



# Meet Julia





# Julia's To Do List

1. Dentist Checkup
2. Pizza with Friends
3. Pay Electricity Bill





10:21 AM  
capstoneee

Joanne  
Lunch at 10:20?

Bet  
Sounds good

Omg it's exponential man

### Request Created

Please scan or check text to complete the request.



CREATE NEW REQUEST

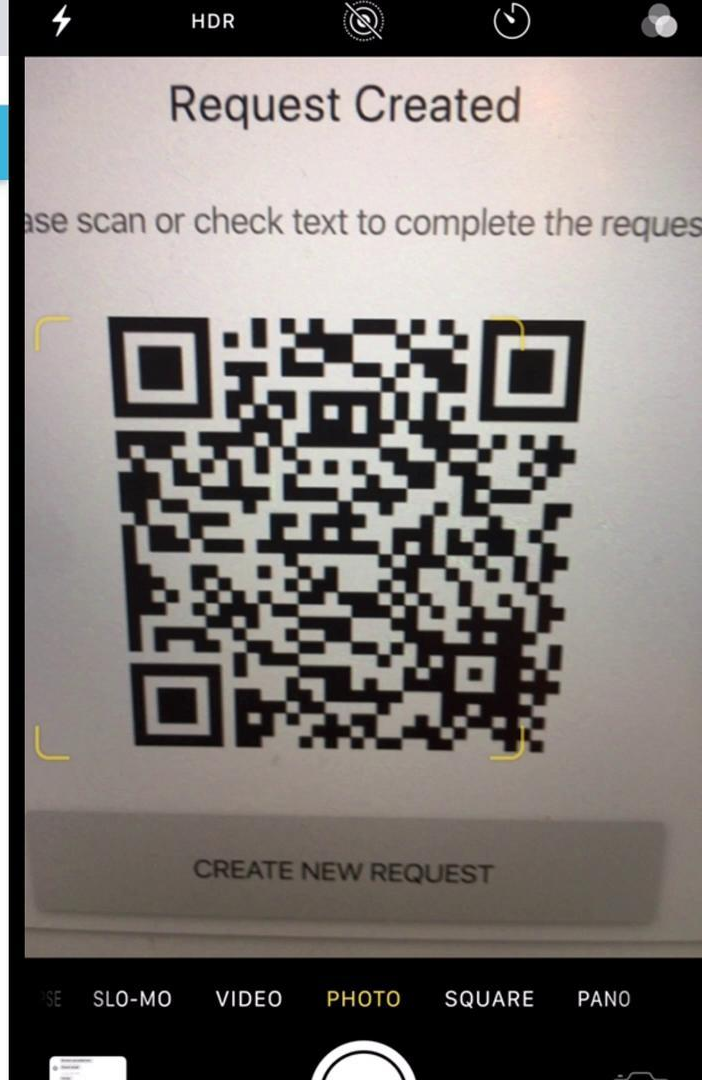
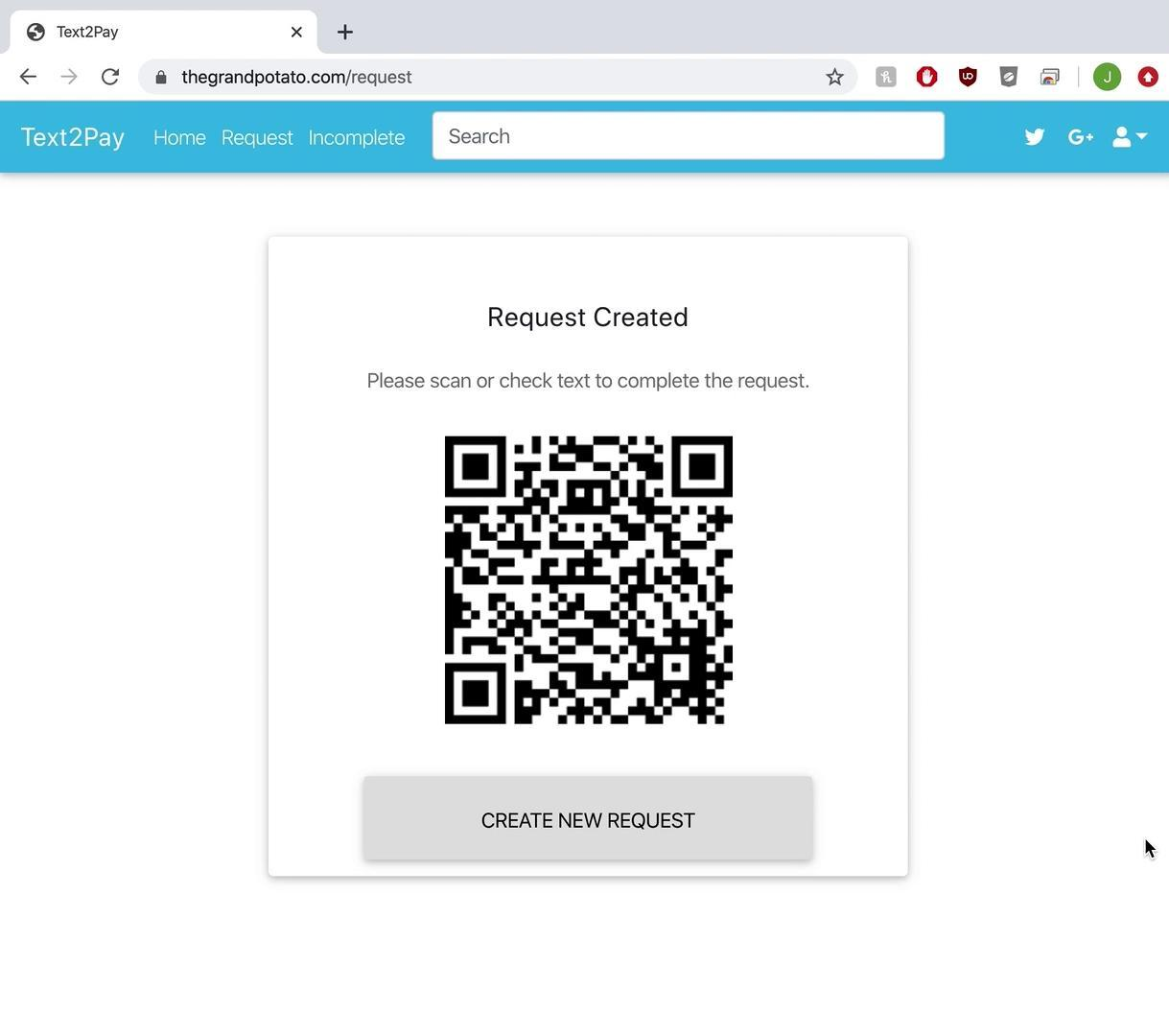
null

null requests \$00.00 for null.

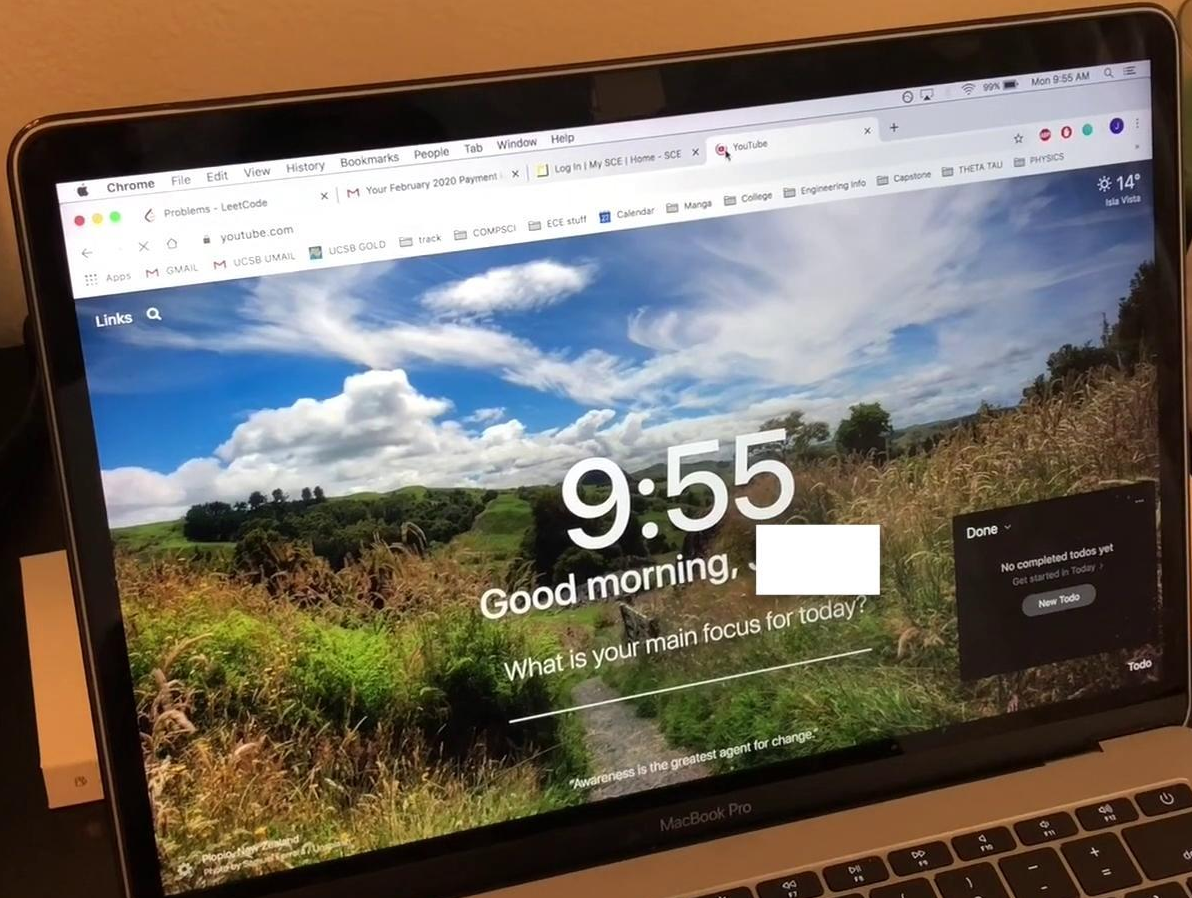












### Create Request

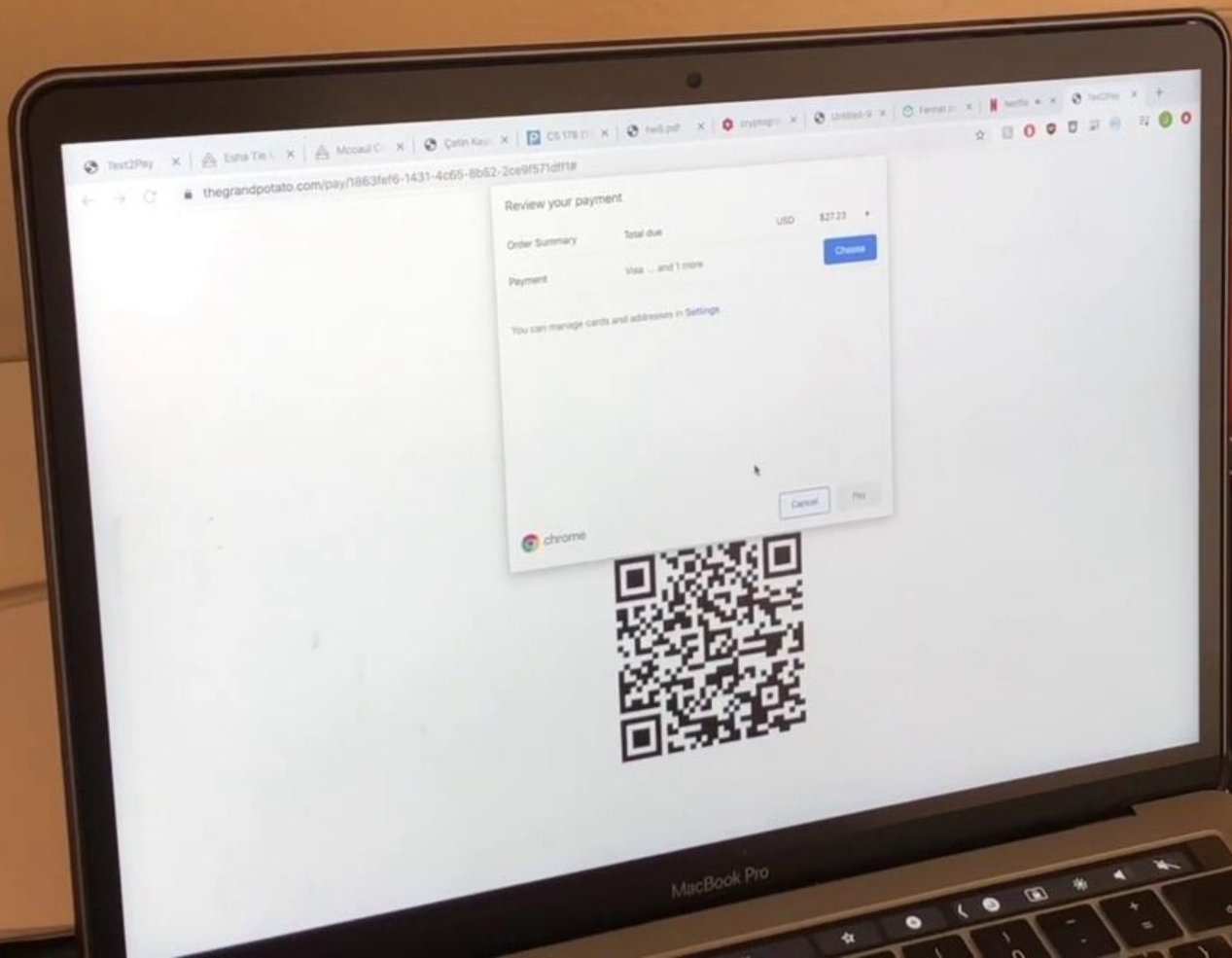
Please enter an amount you wish to request.

Recurring Payment?

- ✓ None
- Daily
- Weekly
- Monthly
- Annually

# of times

SEND



Review your payment

|               |                     |     |         |        |
|---------------|---------------------|-----|---------|--------|
| Order Summary | Total due           | USD | \$27.33 | Choose |
| Payment       | Visa ... and 1 more |     |         |        |

You can manage cards and addresses in Settings.

chrome

Cancel Pay





# Security



# Scalability







+ Text2Pay

# Thank You!

## **UCSB:**

Steve Bako

Jake Guida

Chandra Krintz

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David Ron

Brian Coyle

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# QUESTIONS?

