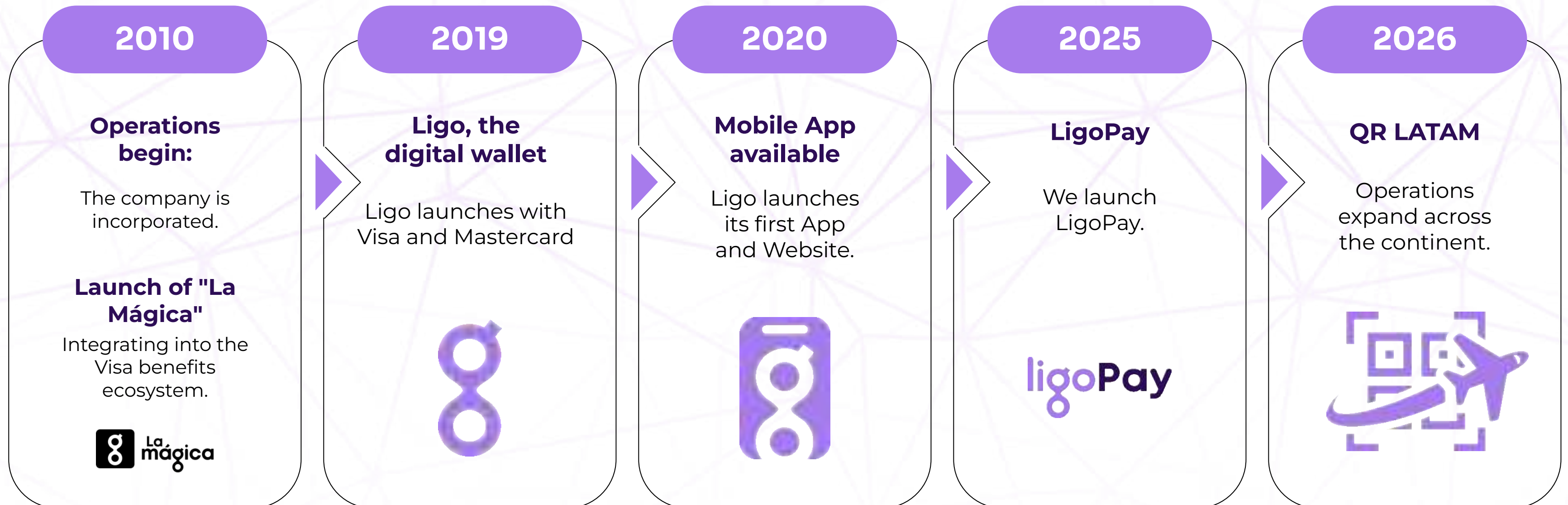


ligoPay

Building the future of digital payments

Our Journey



About Us



Direct connection to the CCE (Automated Clearing House) to collect and pay instantly without friction. Gain operational control and traceability to reconcile and scale without adding manual processes.

Pains



Slow payments and banking hours **affect liquidity and operations.**



As transactions grow, figuring out "who paid what" becomes a **bottleneck and an error risk.**



Collections in one place, payments in another, reports elsewhere. **Control is lost and operational costs rise.**



Unidentified deposits generate daily **incidents and manual work.**



More dependencies mean more points of failure, higher fees, and **less visibility into transaction status.**

Our Solution



Immediate Availability

Frictionless instant **payments 24/7.**



Automated Reconciliation via API

Eliminates manual errors and bottlenecks.



Unified Management (SSoT)

Unified ecosystem under a Single Source of Truth for **total control.**



Deposit Identification:

Real-time identification of deposits to **eliminate daily incidents.**



Direct and Efficient Connection

Direct connection for greater visibility, **lower fees, and zero errors.**

LigoPay Payment Methods




We cover all inbound and outbound payment needs for your business.

PayIns




Transfer QR Code




Transfers from bank accounts


PayOuts



Outbound bank transfers

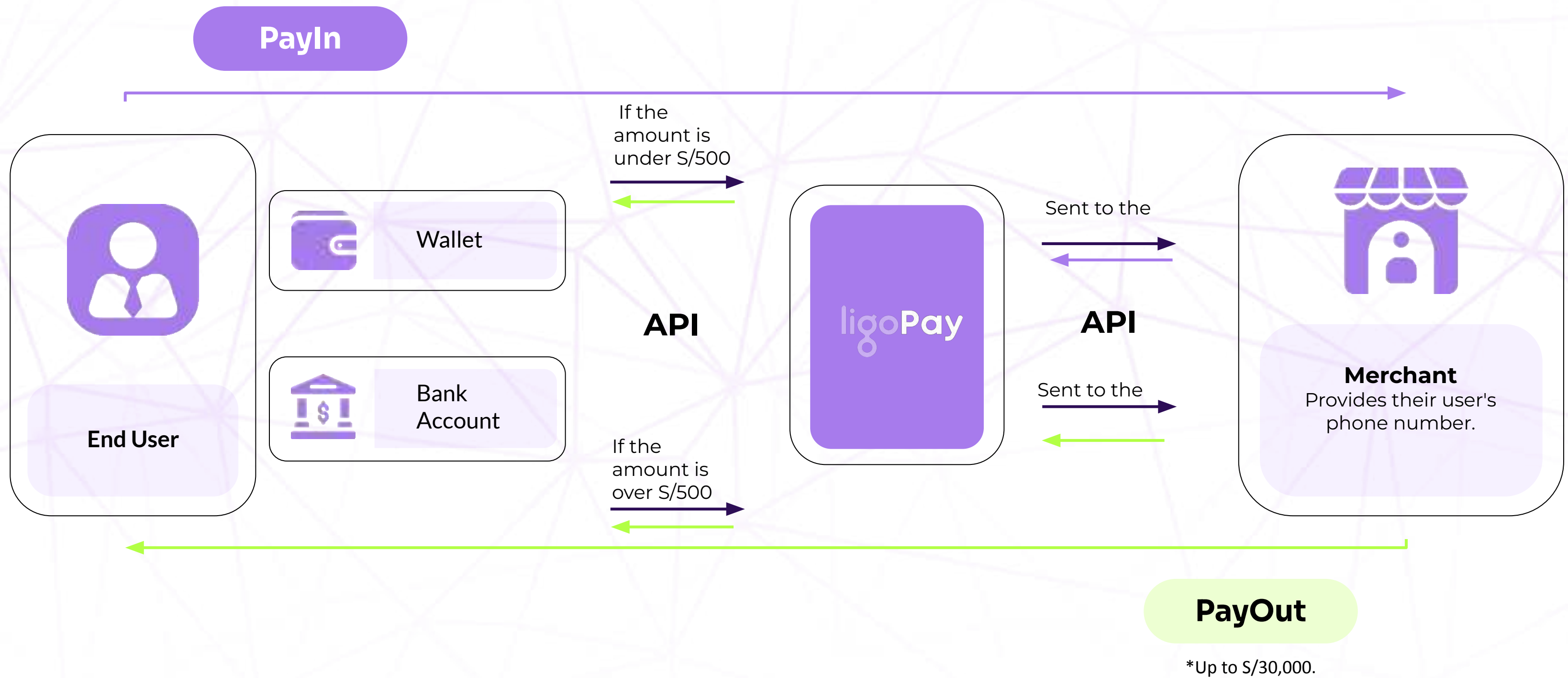


Interoperable wallet QR payments



Mass payouts

Transaction Flow



Solutions

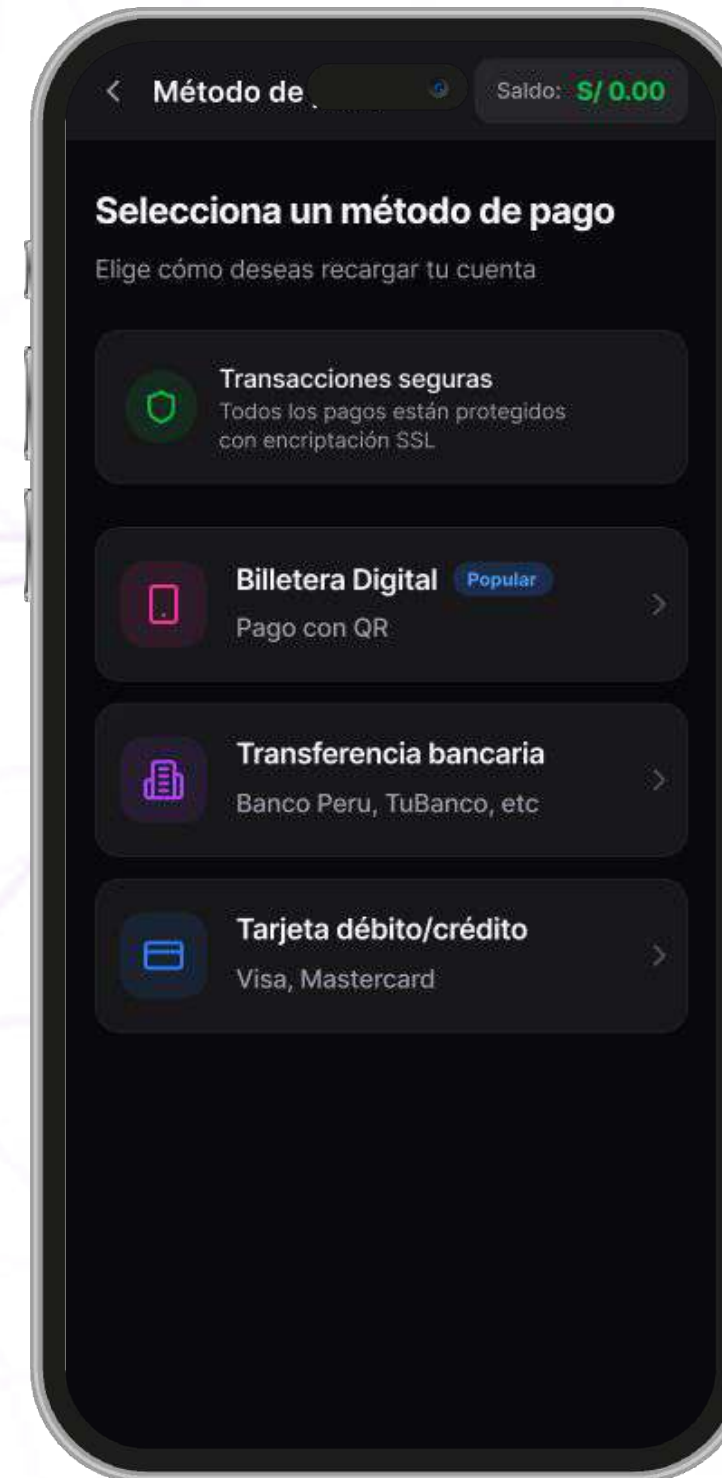
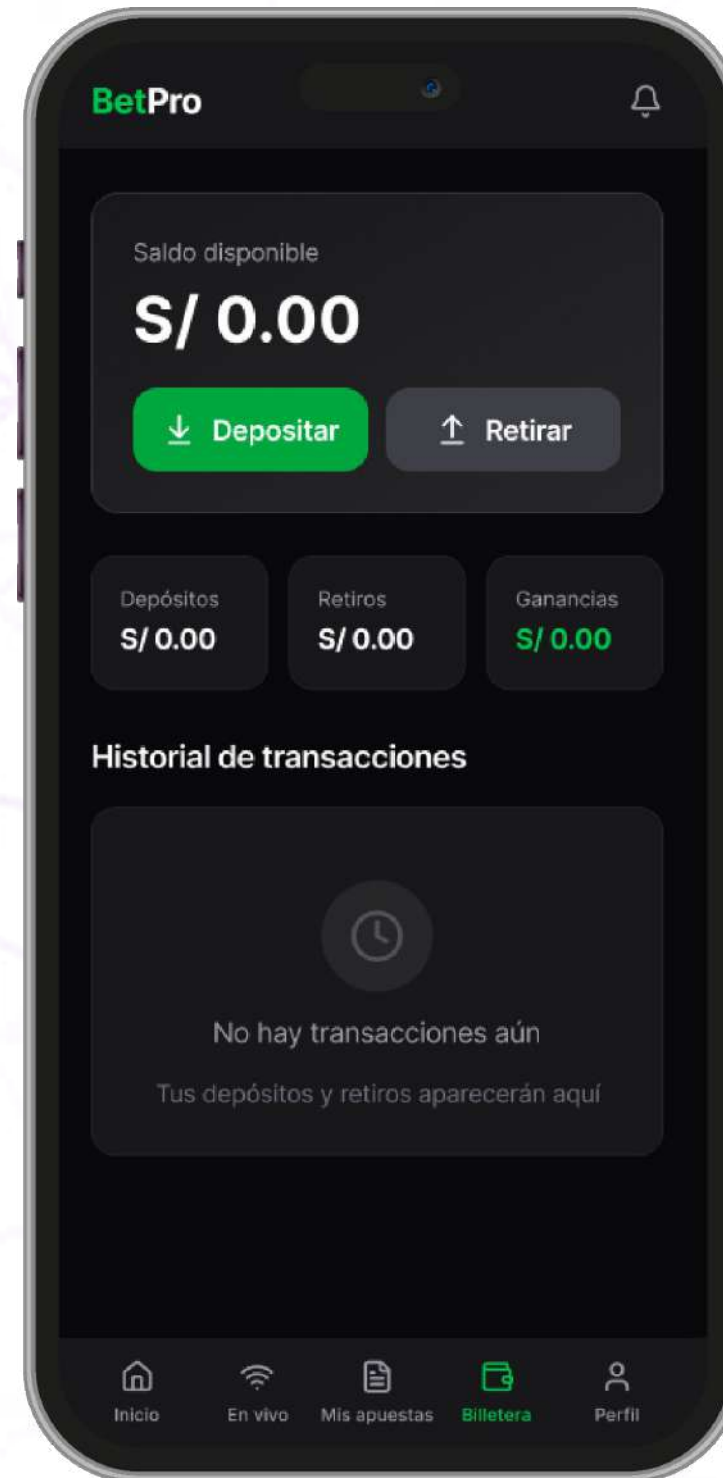
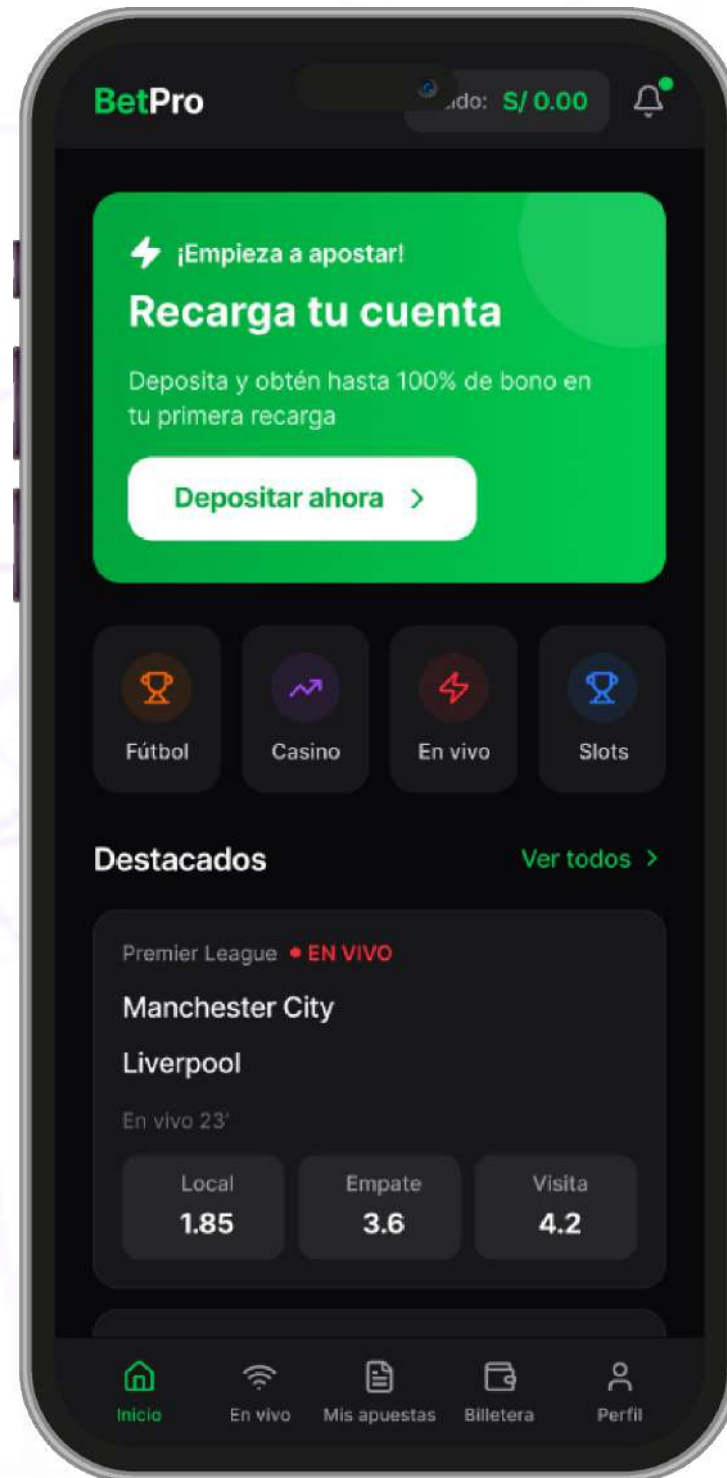


Solutions	LigoPay Web (Home banking)	LigoPay API	LigoConnect (Banking as a service)	Billeteras White Label (Billetera marca blanca)	Funding Agent
Services	Real-time PayIns and PayOuts 24/7/365				
	User management	Balance management	Bank account creation and management	Customizable White-Label Wallet Platform	Own identity within the financial system
	Balance inquiries	QR code generation and unique collection accounts	Balance and transaction management	Regulatory Compliance and Security	
	Reporting	Reporting	Digital client onboarding (KYC)	Integrated Financial Infrastructure (BaaS)	
	QR code generation and unique collection accounts	🕒 Mass payouts	Regulatory compliance (AML, transaction monitoring)	Monetization Modules and Financial Services	
			Bill payments, currency exchange, international money transfers		
Uses Cases	Retail, gambling	PSPs, Gambling, E-commerce, Financial Services, Remittances	Wallets, Gambling, Financial Services	Cashback	Service Providers, Wallets
				Administrative Panel and Advanced Analytics	
				Nuevas Wallets	

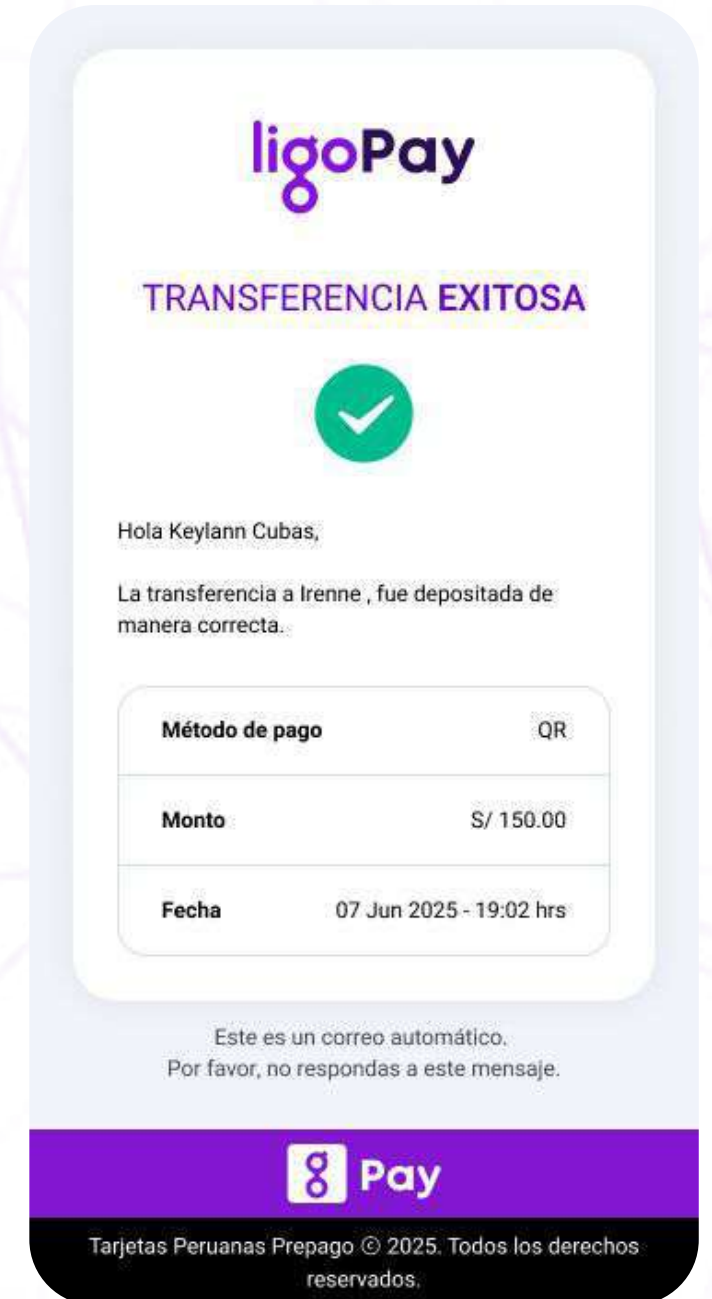
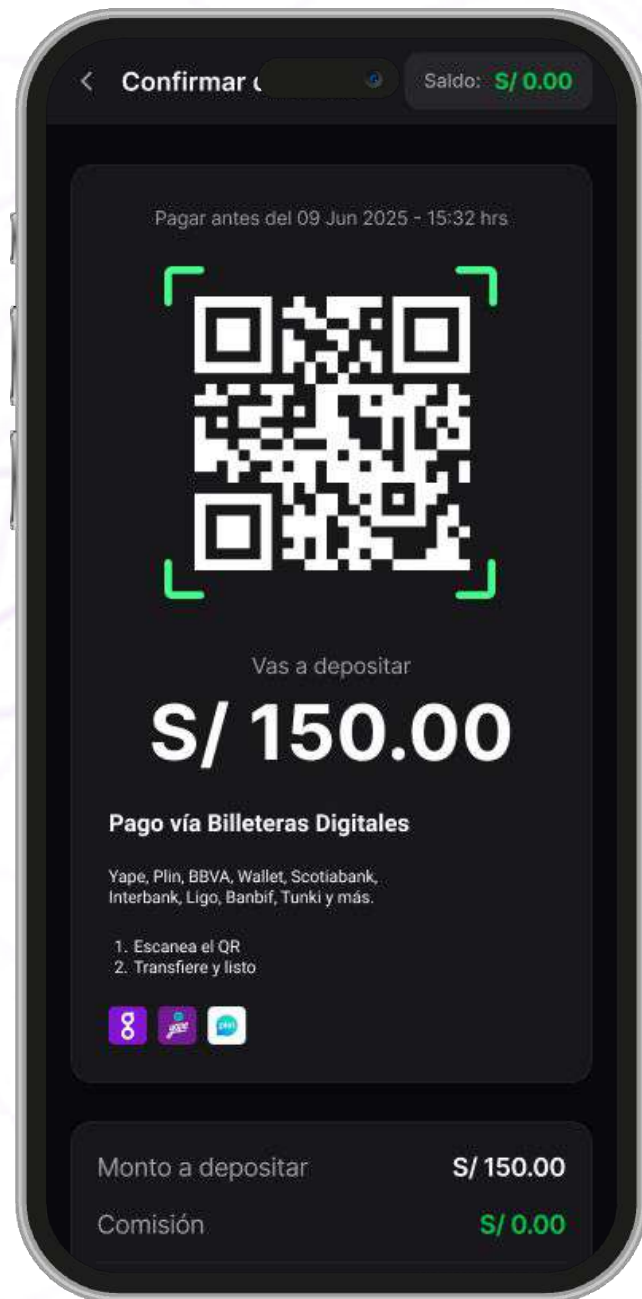
Demo PayIn

ligoPay

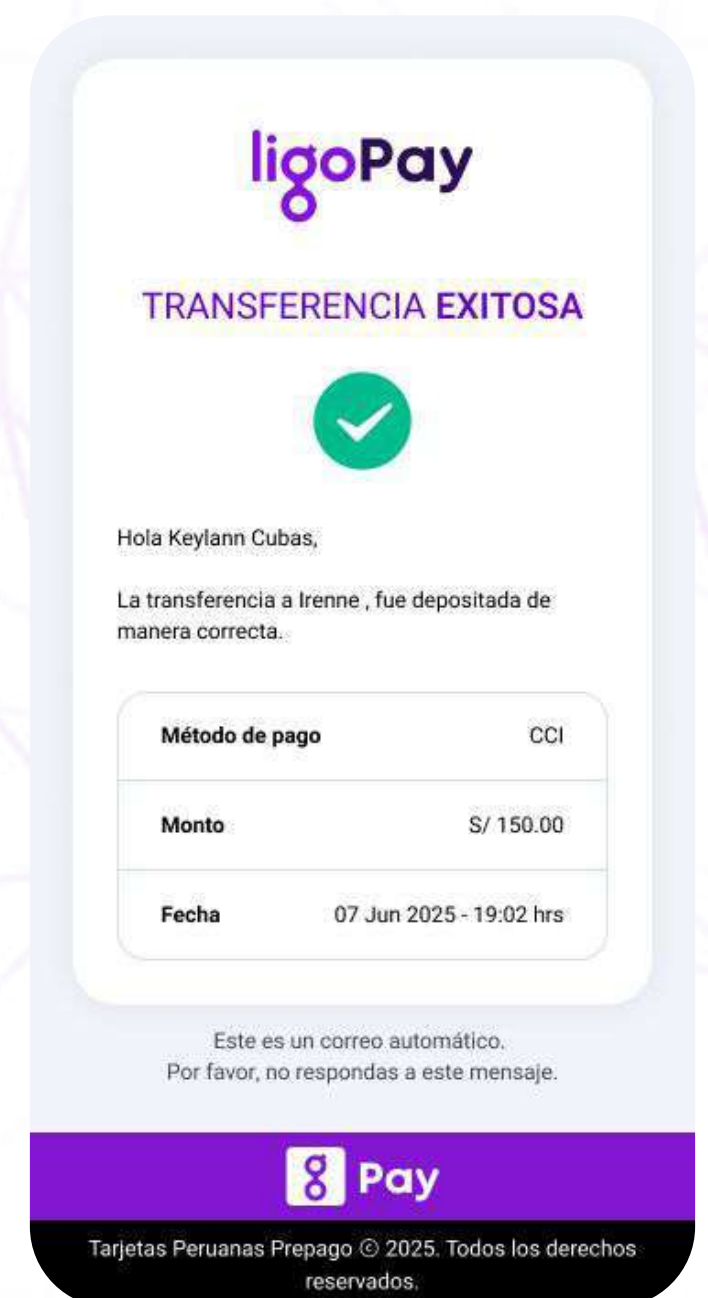
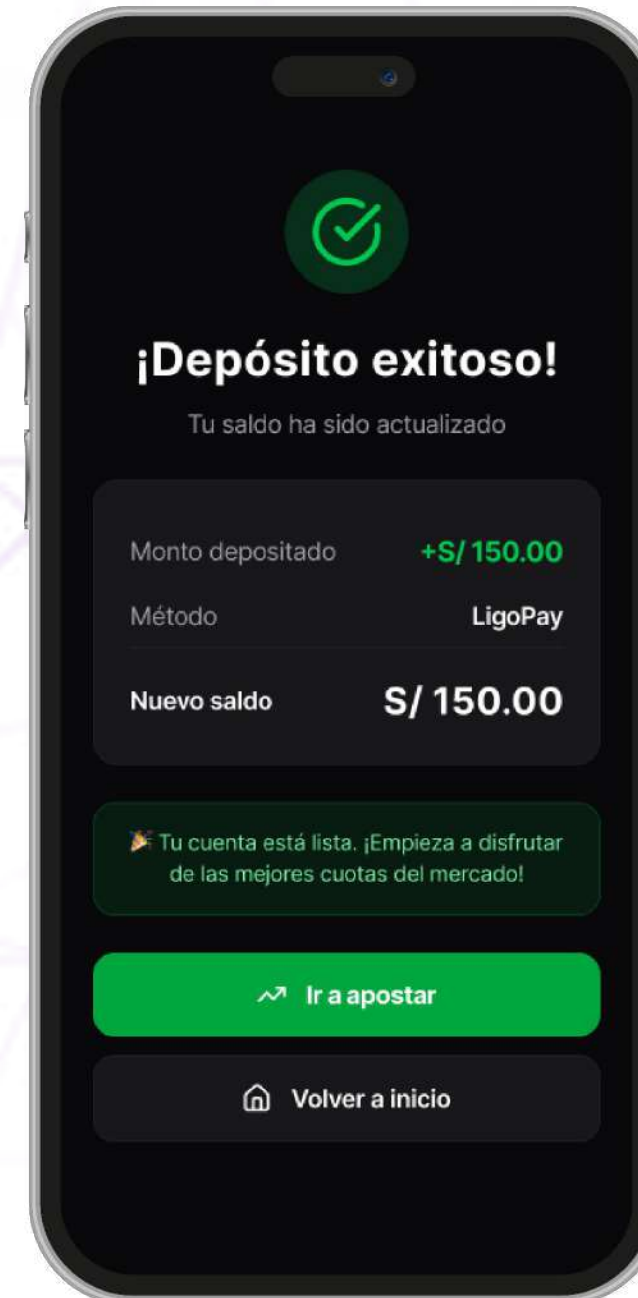
Click here:



Demo PayIn - QR

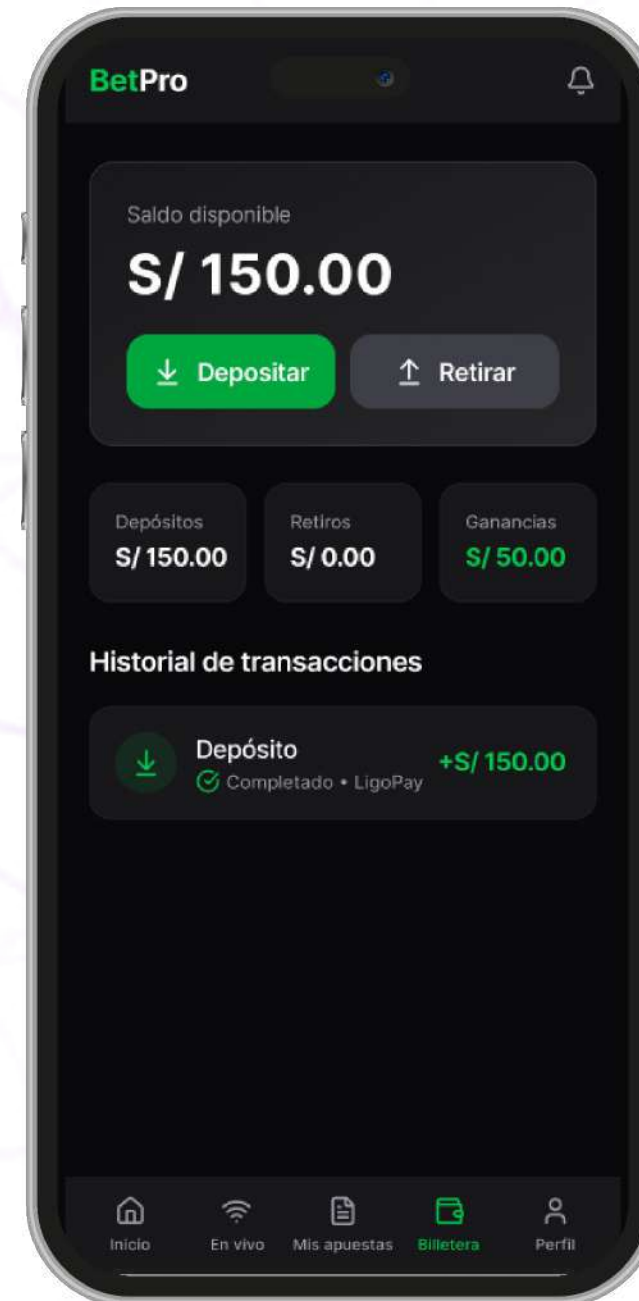
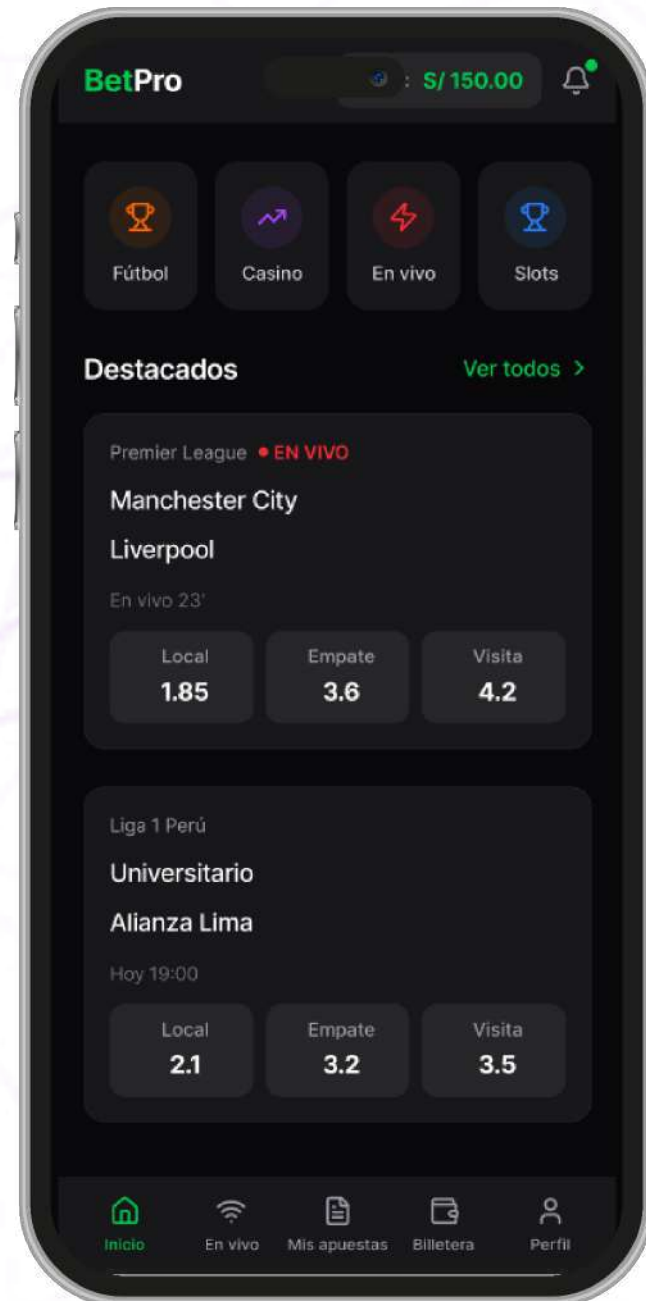


Demo PayIn - Interbank Account Number

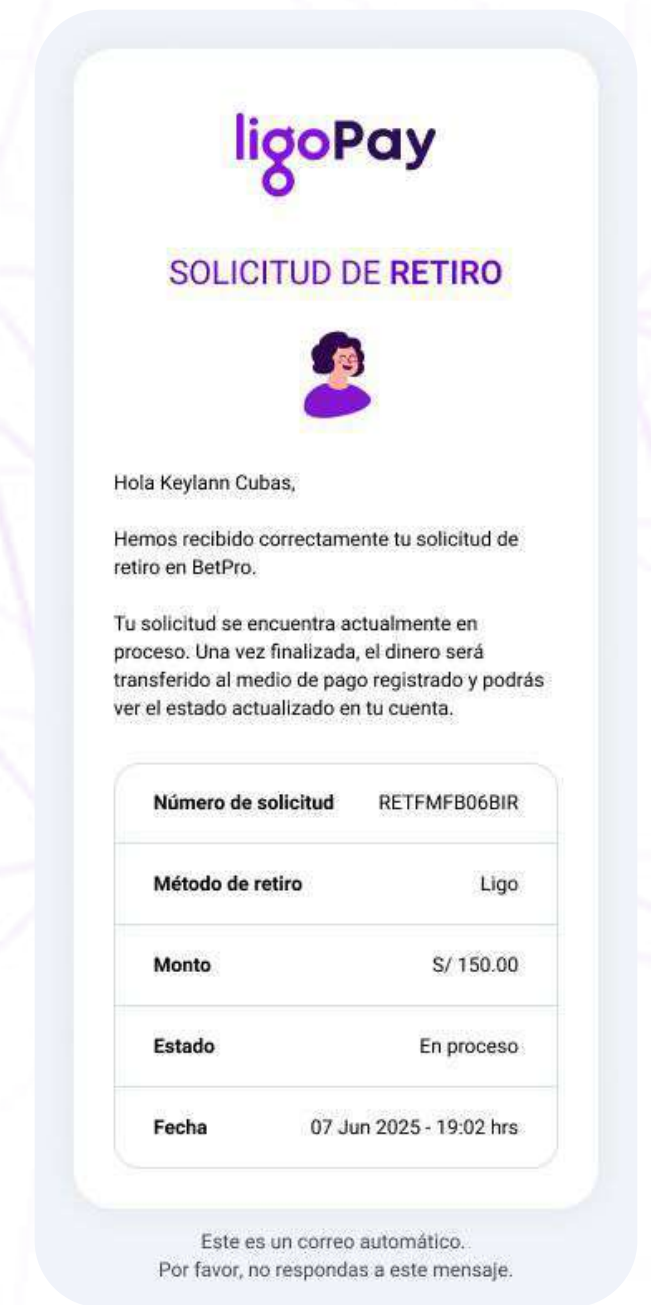
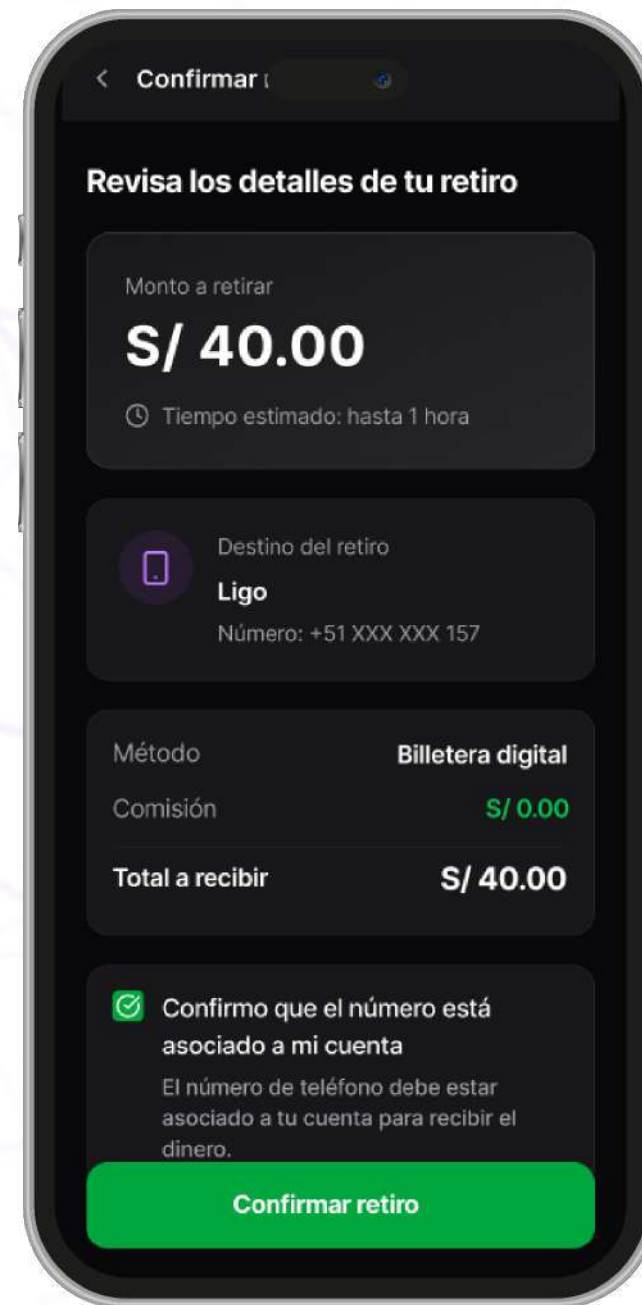


Demo PayOut

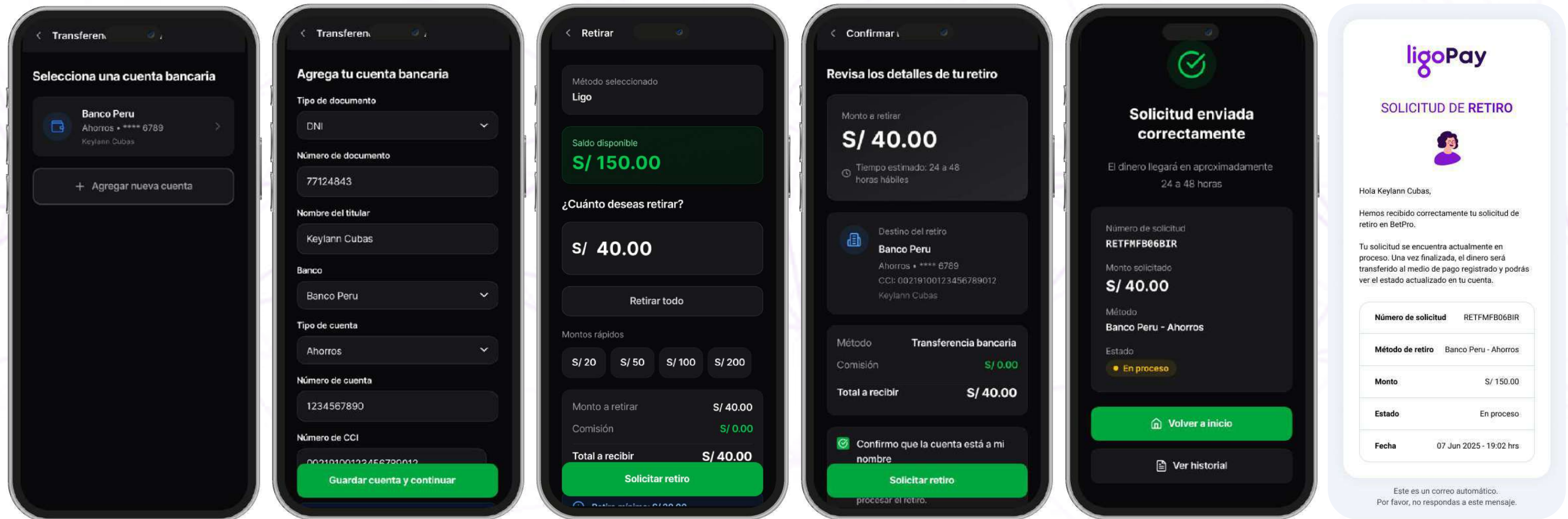
Click here:



Demo PayOut - QR



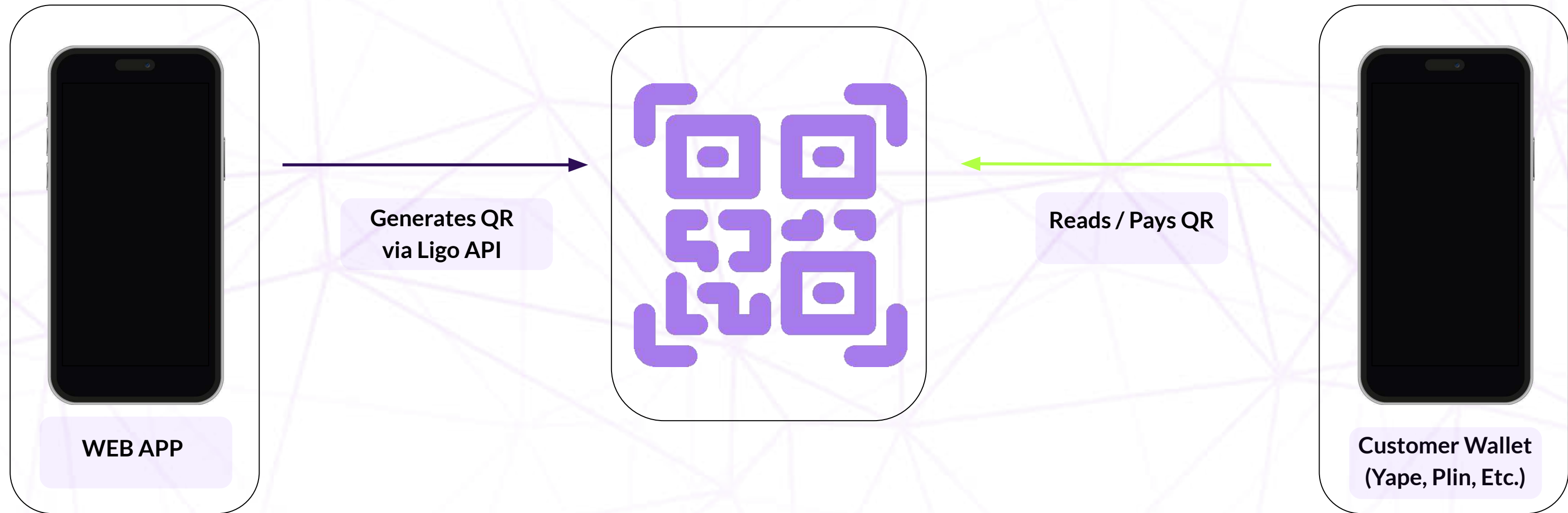
Demo PayOut - Interbank Account Number



ONLINE Process: On Demand



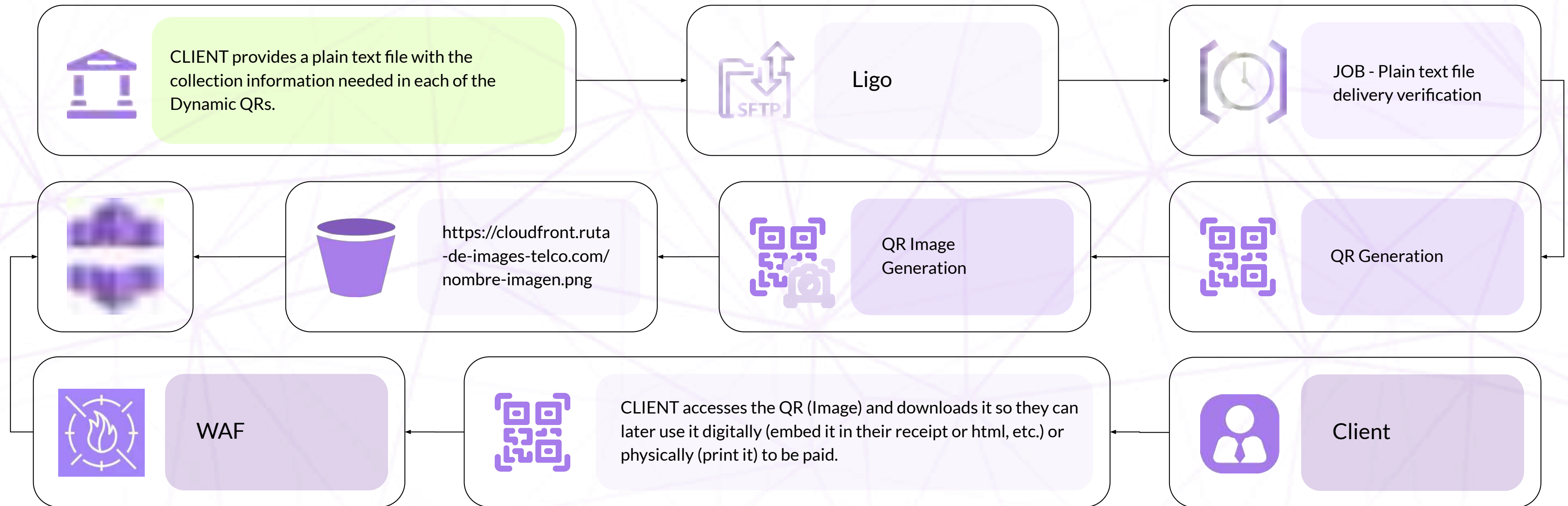
The Client integrates the LigoPay API QR generation endpoint into their system (app/web), enabling a payment method via a Dynamic QR (QR with payment amount). This QR generation process is ON DEMAND.



Offline Flow: Mass Collection



The Client generates a plain text file with the records required for massive QR generation through the LigoPay API, as it is prepared to generate large quantities of QRs. These QRs can then be used by the client by incorporating them digitally or physically. This QR generation process is SCHEDULED.



THE MINIMUM DATA REQUIRED FOR QR CREATION ARE: "moneda" (currency): "604", "importe" (amount): 2000, "fechaVencimiento" (expirationDate): "20260310", "cantidadPagos" (numberOfPayments): 1, "glosa" (gloss/reference): "", "nombreComerciante" (merchantName): "Description for the QR S/. 20.00"

Key Metrics



Over **2M+**
transactions
processed monthly

+S/1,000 MM
in processed volume



ISO27001 Certified
Operation

#1 E-money Issuer by
revenue in Peru

15+ Years of
experience

Currently in Perú

Expanding soon to: Brazil, Argentina, Bolivia,
Chile, Colombia, Ecuador, Mexico, China

99.9%

Availability (Up time)
of total transactions



+400

Clients



50-60 TPS

Transactions per
second

Competitive Advantages



Instant transactions
24/7, 365 days
a year



Direct access to
the payment rail
(CCE) = less
intermediation



End-to-end cycle
coverage
(PayIn + PayOut)



Transactional
traceability for
reconciliation



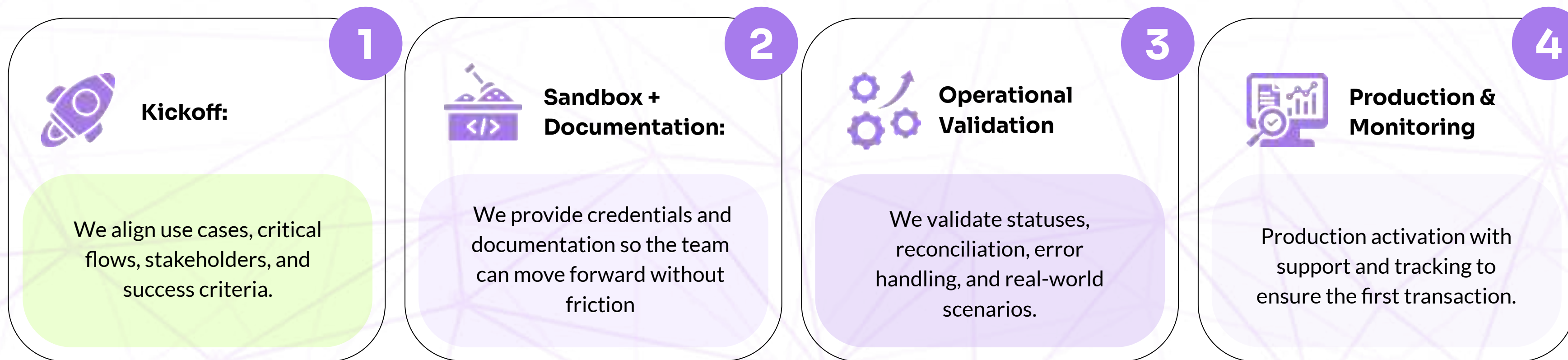
Multi-team /
multi-location
operational control



24/7 Support,
365 days a
year

Less intermediation + more control + traceability = more transactions processed with lower operational costs.

Integration Process



Includes:

- REST API to automate and scale
- Webhooks and statuses for real-time control
- Technical support during the integration process

Typical timeframe:: 3 - 6 weeks (depending on scope)

We deploy the critical flow to production first; then we expand to additional use cases and volume.

Security and Compliance



Capa 1 – Governance (KYB/KYC)

Agile due diligence for reliable customer onboarding and secure operations from day one.

Capa 2 – AML / CFT

Frictionless compliance: validations and reviews backed by our expert AML/CFT team.

Capa 3 – Security (ISO 27001)

ISO/IEC 27001 certified ISMS, with access controls, risk management, audits, and encryption under international standards.

Capa 4 – Traceability

Secure and verifiable transactions: evidence and traceability that guarantee reliable reconciliation and auditing.

Our Clients

ligoPay

ATLANTIC CITY
CASINO & SPORTS

tupay

Nestlé

Agente multibanco
KasNet

alicorp

AstroPay

platanitos

BELCORP

CREPIER
EST. 1978

Payment
Latam

Cooperativa de Servicios Especiales
Santa Lucia
del norte

Pandero

aluna

topitop

Santa Isabel
Peru Norte
COOPERATIVA DE AHORRO Y CREDITO

do. d-local

payválida

Doctor Sol

takenos

Pagsmile

Boticas
Hogar y SALUD



ligoPay

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Thank you