The Grand Potato
Text2Pay

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Sponsored by: PayJunction
Look Familiar?
We Use Them Everywhere
Motivation

Most payment apps are friend to friend transactions
Business

No More Lines
<table>
<thead>
<tr>
<th>Feature</th>
<th>Card Terminals</th>
<th>Venmo</th>
<th>Text2Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Instant transfer of funds</td>
<td>✓</td>
<td>✗</td>
<td>✓</td>
</tr>
<tr>
<td>No skimming</td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>No significant fees</td>
<td>✓</td>
<td>✗</td>
<td>✓</td>
</tr>
<tr>
<td>Buyer/Seller protection</td>
<td>✓</td>
<td>✗</td>
<td>✓</td>
</tr>
<tr>
<td>No download/sign up</td>
<td>✓</td>
<td>✗</td>
<td>✓</td>
</tr>
<tr>
<td>Mobile payments</td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>No hardware required</td>
<td>✗</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>
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
Request Created

Please scan or check text to complete the request.

CREATE NEW REQUEST

null

null requests $00.00 for null.
Request Created

Please scan or check text to complete the request.

CREATE NEW REQUEST
Create Request

Please enter an amount you wish to request.

31

9175454568

electricity

Recurring Payment?

☑ None

# of times

SEND
Security

Apple Pay | Google Pay | Samsung Pay | OAuth 2
Scalability
Thank You!

**UCSB:**
Steve Bako
Jake Guida
Chandra Krintz

**PayJunction:**
David Ron
Brian Coyle
Garrett Weinert
QUESTIONS?