

What is Yodo?

Yodo is a mobile payment system which converts cash (coins and bills) into electronic funds accessible from your mobile phone. Use your phone for payments and money transfers.



How does it work?

Download Yodo's App to your mobile phone to create a personal Yodopay account. Your account is automatically credited when merchants scan your phone as you tender cash in **excess** of the purchase price. An amount of change you choose is left with the merchant to top-up your account for future purchases at any participating Yodo merchant.



Save your money and maintain a positive balance to enjoy the convenience of mobile payments while avoiding the inconvenience of carrying or making change. Purchase receipts are stored electronically making it easy to manage your money and keep track of your expenditures.

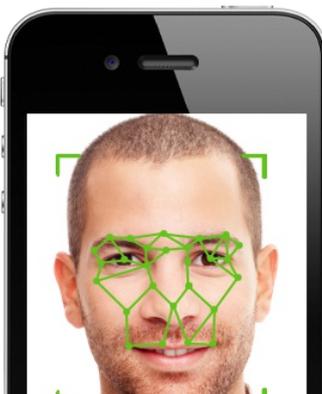
What does it cost me to use Yodo?

Nothing. There are no user-fees or charges of any type to make purchases using Yodo. In fact because merchants reduce their cash handling and card transaction fees when customers pay with Yodo, they are often willing to extend users special discounts. The only exception is some merchants may charge a small fee to withdraw cash from your account .



Is it safe to use Yodo ?

Absolutely. Yodopay is one of the safest means of electronic payment for both merchants and consumers alike. Real time transaction monitoring ensures every penny is accounted for and protected. We never capture, transmit, or store personal data or your bank information, so there is zero risk of identity theft and zero risk to your other accounts such as credit or debit.



Yodo uses public-key encryption and tri-factor authentication, including facial recognition. Even if you lose your phone your account is safe.

Say good-bye to expensive debit and credit charges and avoid the risk of financial fraud. Yodo is a simpler, safer and more convenient way to pay.



www.yodo.mobi