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**SocialPay™ to partner with On Second Thought to Enhance User Experience**

SAN FRANCISCO, CA---Nov. 15, 2017 – SocialPay™ is partnering with On Second Thought (OST), a system that provides control over communications using its patented recall and delete technology. OST’s highly scalable API gives users a tangible means to recall and edit their messages in real-time. They believe that clarity and understanding build stronger bonds that bridge global relationships. Because, no one deserves a permanent, easily sharable, and undeletable record of their missteps. Now, through its partnership with On Second Thought, SocialPay™ will provide its Members with the same “recall” feature powered by OST’s API. If they pay the wrong person, they will have the opportunity to undo their mistake quickly. Overall, the partnership will help prevent major or minor financial mishaps.

CEO and co-founder of On Second Thought, Maci Peterson, says of the partnership with the over-the-top (OTT) mobile payment application, “SocialPay™ is an innovative solution in the payments space that found a significant opportunity in the industry. We are excited to partner with them to bring our popular recall/delete technology to their Members as a feature in their products. As a person who has made many mistakes when sending payments, I am happy our technology will help their Members immediately reverse the mistakes they notice right after hitting ‘Send,’ rather than in 3-10 business days.”

“We believe that the On Second Thought's patented tech will help enhance our core features and alleviate the frustration of sending money to the wrong person,” said Chris Burnett, President of SocialPay™.

For more information on SocialPay™, please contact Danny Cox [Dcox@SocialPayApp.con](mailto:Dcox@SocialPayApp.con) (513) 721 3900 , for On Second Thought and for Maci Peterson contact Shannon Barr, Rogers and Cowan, at 310-854-8100.

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About On Second Thought:

On Second Thought (OST) is a system that provides control over conversations and communications for a truer digital self. Its highly scalable API gives users a patented, tangible means to recall and edit their messages in real-time. OST believes clarity and understanding build stronger bonds that bridge global relationships. Because, no one deserves a permanent, easily sharable, and undeletable record of their missteps. On Second Thought has been featured at Google Demo Day and has won several pitch competitions including #StartupOasis at South by Southwest. It has been called "The Texting Savior" by AT&T and featured by TODAY Show, NYLON, Refinery29, Inc, Forbes, NPR, USA TODAY, and media outlets around the world.

About Social Pay:

SocialPay™ is a new over-the-top (OTT) mobile payments app that securely bridges together the top –peer-to-peer (P2P) networks, mobile wallets, and banks. SocialPay™ gives their Members the freedom of seamless, instant, secure, P2P payments, group payments, and merchandise purchases uniquely providing Good Funds, Same Day™.