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PERPAY, INC

FORM D

(Small Company Offering and Sale of Securities Without Registration)

Filed 11/20/26

Address	2400 MARKET STREET SUITE 300 PHILADELPHIA, PA, 19103
Telephone	215-398-1284
CIK	0001644247
Fiscal Year	12/31

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C.

OMB APPROVAL
OMB Number: 3235-0076
Estimated Average burden hours per response: 4.0

FORM D

Notice of Exempt Offering of Securities

1. Issuer's Identity

CIK (Filer ID Number)
0001644247

Previous Name(s) ☐ None
Smart Deduct, Inc.

Entity Type
☒ Corporation
☐ Limited Partnership
☐ Limited Liability Company
☐ General Partnership
☐ Business Trust
☐ Other

Name of Issuer
Perpay, Inc

Jurisdiction of Incorporation/Organization
DELAWARE

Year of Incorporation/Organization
☒ Over Five Years Ago
☐ Within Last Five Years (Specify Year)
☐ Yet to Be Formed

2. Principal Place of Business and Contact Information

Name of Issuer
Perpay, Inc

Street Address 1
2400 MARKET STREET

Street Address 2
SUITE 300

City
PHILADELPHIA

State/Province/Country
PENNSYLVANIA

ZIP/Postal Code
19103

Phone No. of Issuer
215-398-1284

3. Related Persons

Last Name	First Name	Middle Name
Cherken	Harry	S

Street Address 1	Street Address 2
2400 Market Street	Suite 300

City	State/Province/Country	ZIP/Postal Code
Philadelphia	PENNSYLVANIA	19103

Relationship: ☒ Executive Officer ☒ Director ☐ Promoter

Clarification of Response (if Necessary)

Last Name	First Name	Middle Name
DiMarco	Anthony	Christian

Street Address 1	Street Address 2
2400 Market Street	Suite 300

City	State/Province/Country	ZIP/Postal Code
Philadelphia	PENNSYLVANIA	19103

Relationship: ☒ Executive Officer ☒ Director ☐ Promoter

Clarification of Response (if Necessary)

Last Name	First Name	Middle Name
Haider	Tehmina	

Street Address 1	Street Address 2
24000 Market Street	Suite 300

City	State/Province/Country	ZIP/Postal Code
Philadelphia	PENNSYLVANIA	19103

Relationship: ☐ Executive Officer ☒ Director ☐ Promoter

Clarification of Response (if Necessary)

Last Name	First Name	Middle Name
Hayne	David	A

Street Address 1	Street Address 2
2400 Market Street	Suite 300

City	State/Province/Country	ZIP/Postal Code
Philadelphia	PENNSYLVANIA	19103

Relationship: ☐ Executive Officer ☒ Director ☐ Promoter

Clarification of Response (if Necessary)

Last Name	First Name	Middle Name
Newcomb	Andrew	

Street Address 1	Street Address 2
2400 Market Street	Suite 300

City	State/Province/Country	ZIP/Postal Code
Philadelphia	PENNSYLVANIA	19103

Relationship: ☐ Executive Officer ☒ Director ☐ Promoter

Clarification of Response (if Necessary)

Last Name	First Name	Middle Name
Schipani, III	Ralph	A

Street Address 1	Street Address 2
2400 Market Street	Suite 300

City	State/Province/Country	ZIP/Postal Code
Philadelphia	PENNSYLVANIA	19103

Relationship: ☐ Executive Officer ☒ Director ☐ Promoter

Clarification of Response (if Necessary)

Last Name	First Name	Middle Name
Kopelman	Josh	

Street Address 1	Street Address 2
2400 Market Street	Suite 300

City	State/Province/Country	ZIP/Postal Code
Philadelphia	PENNSYLVANIA	19103

Relationship: ☐ Executive Officer ☒ Director ☐ Promoter

Clarification of Response (if Necessary)

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4. Industry Group

- ☐ Agriculture
- Banking & Financial Services
  - ☐ Commercial Banking
  - ☐ Insurance
  - ☐ Investing
  - ☐ Investment Banking
  - ☐ Pooled Investment Fund
  - ☐ Other Banking & Financial Services
- ☐ Business Services
- Energy
  - ☐ Coal Mining
  - ☐ Electric Utilities
  - ☐ Energy Conservation
  - ☐ Environmental Services
  - ☐ Oil & Gas
  - ☐ Other Energy
- Health Care
  - ☐ Biotechnology
  - ☐ Health Insurance
  - ☐ Hospitals & Physicians
  - ☐ Pharmaceuticals
  - ☐ Other Health Care
- ☐ Manufacturing
- Real Estate
  - ☐ Commercial
  - ☐ Construction
  - ☐ REITS & Finance
  - ☐ Residential
  - ☐ Other Real Estate
- ☐ Retailing
- ☐ Restaurants
- Technology
  - ☐ Computers
  - ☐ Telecommunications
  - ☒ Other Technology
- Travel
  - ☐ Airlines & Airports
  - ☐ Lodging & Conventions
  - ☐ Tourism & Travel Services
  - ☐ Other Travel
- ☐ Other

5. Issuer Size

Revenue Range

- ☐ No Revenues
- ☐ $1 - $1,000,000
- ☐ $1,000,001 - $5,000,000
- ☐ $5,000,001 - $25,000,000
- ☐ $25,000,001 - $100,000,000
- ☐ Over $100,000,000
- ☒ Decline to Disclose
- ☐ Not Applicable

Aggregate Net Asset Value Range

- ☐ No Aggregate Net Asset Value
- ☐ $1 - $5,000,000
- ☐ $5,000,001 - $25,000,000
- ☐ $25,000,001 - $50,000,000
- ☐ $50,000,001 - $100,000,000
- ☐ Over $100,000,000
- ☐ Decline to Disclose
- ☐ Not Applicable

6. Federal Exemption(s) and Exclusion(s) Claimed (select all that apply)

- ☐ Rule 504(b)(1) (not (i), (ii) or (iii))
- ☐ Rule 504 (b)(1)(i)
- ☐ Rule 504 (b)(1)(ii)
- ☐ Rule 504 (b)(1)(iii)
- ☐ Rule 505
- ☒ Rule 506(b)
- ☐ Rule 506(c)
- ☐ Securities Act Section 4(a)(5)
- ☐ Investment Company Act Section 3(c)

7. Type of Filing

☒ New Notice Date of First Sale 2026-11-05 ☐ First Sale Yet to Occur

☐ Amendment

8. Duration of Offering

Does the Issuer intend this offering to last more than one year? ☐ Yes ☒ No

9. Type(s) of Securities Offered (select all that apply)

- ☐ Pooled Investment Fund Interests
- ☐ Tenant-in-Common Securities
- ☐ Mineral Property Securities
- ☐ Security to be Acquired Upon Exercise of Option, Warrant or Other Right to Acquire Security
- ☒ Equity
- ☐ Debt
- ☒ Option, Warrant or Other Right to Acquire Another Security
- ☐ Other (describe)

10. Business Combination Transaction

Is this offering being made in connection with a business combination transaction, such as a merger, acquisition or exchange offer? ☐ Yes ☒ No

Clarification of Response (if Necessary)

11. Minimum Investment

Minimum investment accepted from any outside investor $ 0 USD

12. Sales Compensation

Recipient

Recipient CRD Number ☐ **None**

(Associated) Broker or Dealer ☐ **None**

(Associated) Broker or Dealer CRD Number ☐ **None**

Street Address 1

Street Address 2

City

State/Province/Country

ZIP/Postal Code

State(s) of Solicitation ☐ **All States**

13. Offering and Sales Amounts

Total Offering Amount	**$ 64999671 USD**	☐ **Indefinite**
Total Amount Sold	**$ 21718676 USD**	
Total Remaining to be Sold	**$ 43280995 USD**	☐ **Indefinite**

Clarification of Response (if Necessary)

"Total remaining to be Sold" includes $14,999,924 which the Issuer could receive if the Warrants are fully exercised.

14. Investors

☐ **Select if securities in the offering have been or may be sold to persons who do not qualify as accredited investors,**
Number of such non-accredited investors who already have invested in the offering

Regardless of whether securities in the offering have been or may be sold to persons who do not qualify as accredited investors, enter the total number of investors who already have invested in the offering: **1**

15. Sales Commissions & Finders' Fees Expenses

Provide separately the amounts of sales commissions and finders' fees expenses, if any. If the amount of an expenditure is not known, provide an estimate and check the box next to the amount.

Sales Commissions	**$ 0 USD**	☐ **Estimate**
Finders' Fees	**$ 0 USD**	☐ **Estimate**

Clarification of Response (if Necessary)

16. Use of Proceeds

Provide the amount of the gross proceeds of the offering that has been or is proposed to be used for payments to any of the persons required to be named as executive officers, directors or promoters in response to Item 3 above. If the amount is unknown, provide an estimate and check the box next to the amount.

$ 0 USD ☐ **Estimate**

Clarification of Response (if Necessary)

Signature and Submission

Please verify the information you have entered and review the Terms of Submission below before signing and clicking SUBMIT below to file this notice.

Terms of Submission

In submitting this notice, each Issuer named above is:

- **Notifying the SEC and/or each State in which this notice is filed of the offering of securities described and undertaking to furnish them, upon written request, the information furnished to offerees.**
- **Irrevocably appointing each of the Secretary of the SEC and, the Securities Administrator or other legally designated officer of the State in which the Issuer maintains its principal place of business and any State in which this notice is filed, as its agents for service of process, and agreeing that these persons may accept service on its behalf, of any notice, process or pleading, and further agreeing that such service may be made by registered or certified mail, in any Federal or state action, administrative proceeding, or arbitration brought against it in any place subject to the jurisdiction of the United States, if the action, proceeding or arbitration (a) arises out of any activity in connection with the offering of securities that is the subject of this notice, and (b) is founded, directly or indirectly, upon the provisions of: (i) the Securities Act of 1933, the Securities Exchange Act of 1934, the Trust Indenture Act of 1939, the Investment Company Act of 1940, or the Investment Advisers Act of 1940, or any rule or regulation under any of these statutes, or (ii) the laws of the State in which the issuer maintains its principal place of business or any State in which this notice is filed.**
- **Certifying that, if the issuer is claiming a Regulation D exemption for the offering, the issuer is not disqualified from relying on Rule 504 or Rule 506 for one of the reasons stated in Rule 504(b)(3) or Rule 506(d).**

Each Issuer identified above has read this notice, knows the contents to be true, and has duly caused this notice to be signed on its behalf by the undersigned duly authorized person.

For signature, type in the signer's name or other letters or characters adopted or authorized as the signer's signature.

Issuer	Signature	Name of Signer	Title	Date
Perpay, Inc	**/s/ Anthony C. DiMarco**	**Anthony C. DiMarco**	**Chief Executive Officer**	**2026-11-20**