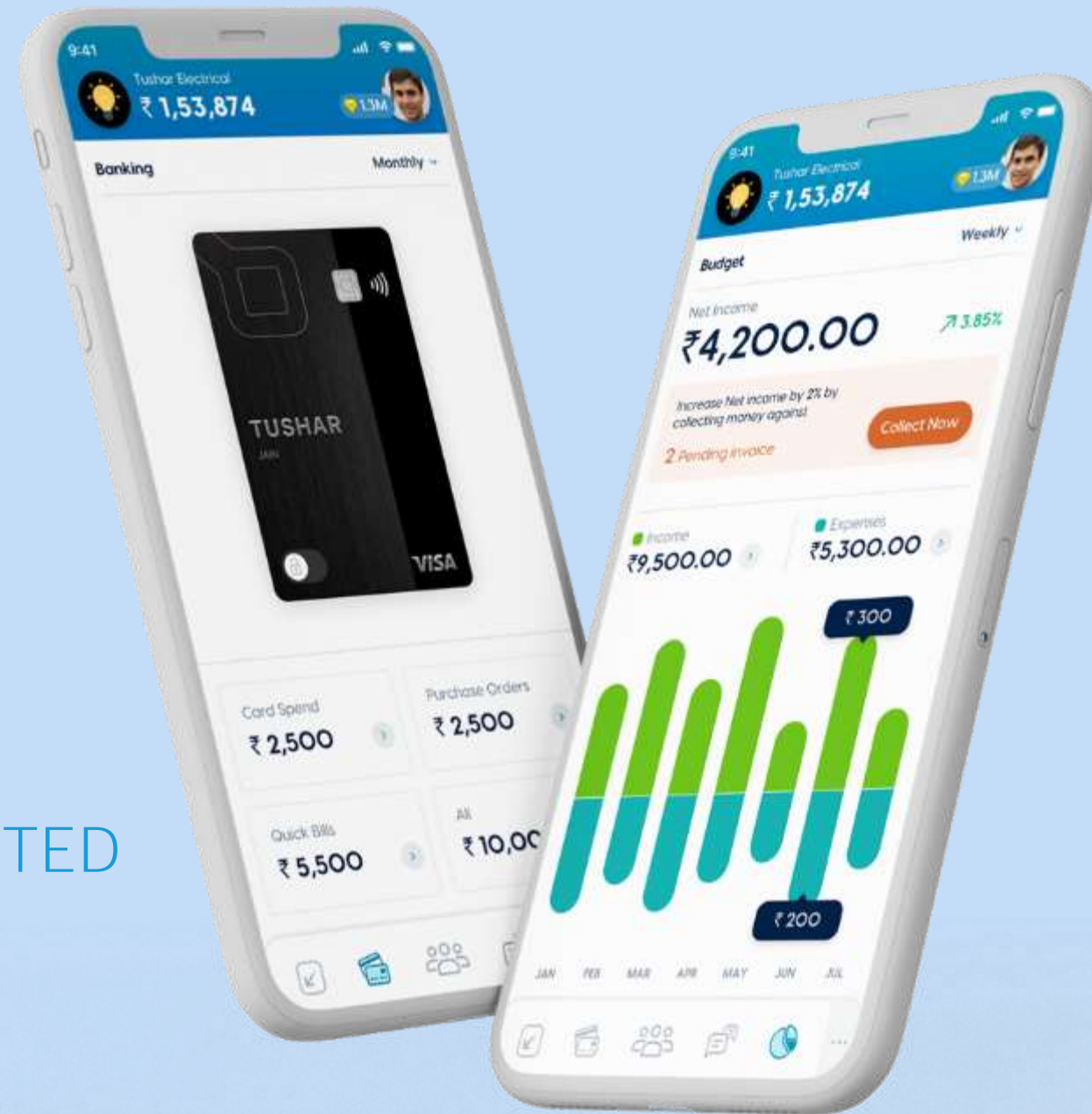


indipaisa

SMB SUPER APP

SMB COMMERCIAL BANKING, RE-INVENTED

WWW.INDIPAISA.COM



Indipaisa is a Pre-IPO, US-based fintech platform which bridges the US to India's high-growth SMB sector. The platform powers a commercial banking super app that offers digital banking services targeting India's massive market of 63 mil SMBs.

Massive underserved market. More than 63Mil Small & Midsized Businesses (SMBs) are under-banked and under-served; with a serviceable market of approx. 25.5 million.

Burdensome manual processes, paperwork & GST Tax compliance ad-hoc activities. SMBs are burdened with too many daily time-consuming processes, paper-work and difficult manual activities to stay afloat and comply with complex GST Tax laws.

SMBs are forced to stitch various single-product silo'ed solutions. There are too-many single-product solutions in the market (payment, lending, BNPL ..etc) forcing SMBs to stitch multiple apps and transfer data across multiple silo'ed platforms; causing low-adoption and lack of stickiness.

A unique concept: UNNATI Fintech Super-App (means Progress in Hindi) acting as the SMB's Trusted Chief Financial Officer. Instead of hiring an expensive resource and using multiple financial apps and wasting time on various ad-hoc manual activities; you can hire UNNATI Fintech Super-App to help you better manage your finances. Unnati lowers the SMB's overhead and increases sales by streamlining many of the SMB's daily finance and workflow activities. It combining banking with social networking & daily workflow and is priced competitively to meet the Indian SMB's tight budget.

Viral Distribution & Service Strategy. We leverage the high-trust relationship between the SMB and their business/social networks. We train, certify, reward and convert highly connected distributors to become our commercial banking sales and service centers; thus lowering our customer acquisition costs.

A Team that has done it before. The leadership team of Indipaisa, has already built, grown and successfully exited similar business model offering digital commercial banking services to Indian small businesses and their employees in the Middle East. Now, we get to do it better, faster with a more contagious viral model.

The company has signed a 60,000 SMB distribution order which will achieve \$26 Mil in revenues; more deals in the pipeline.

Management plans a public listing within 24-36 months.

HIGHLIGHTS & TRACTION

- **ALL COMMERCIAL BANKING Services are LIVE**
- **Business is De-risked, POS devices live, Bank cards live, banking and lending products are live**
- **200+ Customers Live, signed distributors, ready for scaling**
- **60,000 SME distribution order signed, this deal alone will achieve \$26+ million in revenues**
- **More distribution deals in the pipeline**

WE ARE RAISING

\$3.0M

Series A – Growth Capital

Leadership team that has done it before

A track-record of successful business model execution in similar markets



**Chairman & CEO
Indipaisa Corp. (USA)
Nebil Ben Aissa**

20+ years in operating, growing and investing in companies specializing in Fintech, blockchain & digital banking. Multiple successful exits, over 11 patents in FinTech, AI, and other tech.

Founded QPAY (a similar business model as Indipaisa) to become #1 Fintech servicing Indian SMBs in the Middle East.



**Chief Operating Officer
Indipaisa Corp. (USA)
Gunnar Skoog**

Over 25 years track record of building entrepreneurial companies across global locations within diverse cultures. Successfully building substantial businesses combined with strong leadership skills. Proven ability of taking ideas from inception to reality and drive complex initiatives to success with bottom line responsibility.



**Chief Executive Officer
Indipaisa Corp. (India)
Naren Kannan**

More than 19 years of experience in tech leadership building Fintech, payments and digital banking solutions on web, mobile, social & AI platforms; managing & leading large tech teams. CTO of QPAY (a similar business model as Indipaisa) which became #1 Fintech servicing Indian SMBs in the Middle East.



**Head of Partnership
Development
Mohit Sharma**

More than 17 years of experience in B2B sales, building distribution channels and leading both sales and marketing organizations. Experience in large partnerships and strategic alliances to deliver viral. Experience in tech, startups, media, Banking, e-commerce and Financial services.



**Head of Community
Engagement
Raghav Krishnan**

More than 14 years of experience in social networking, marketing, leading marketing teams to boost corporate brands across online and offline media platforms. Multiple award-winning marketing campaigns delivering results to boost social presence, customer acquisition, retention and monetization.



We've successfully operated this business model before

QPAY #1 Fintech offering digital banking to Indian SMBs in the Middle East (Qatar)



QPAY offers digital banking services to micro and small business owners & their employees in the Middle East (Qatar)

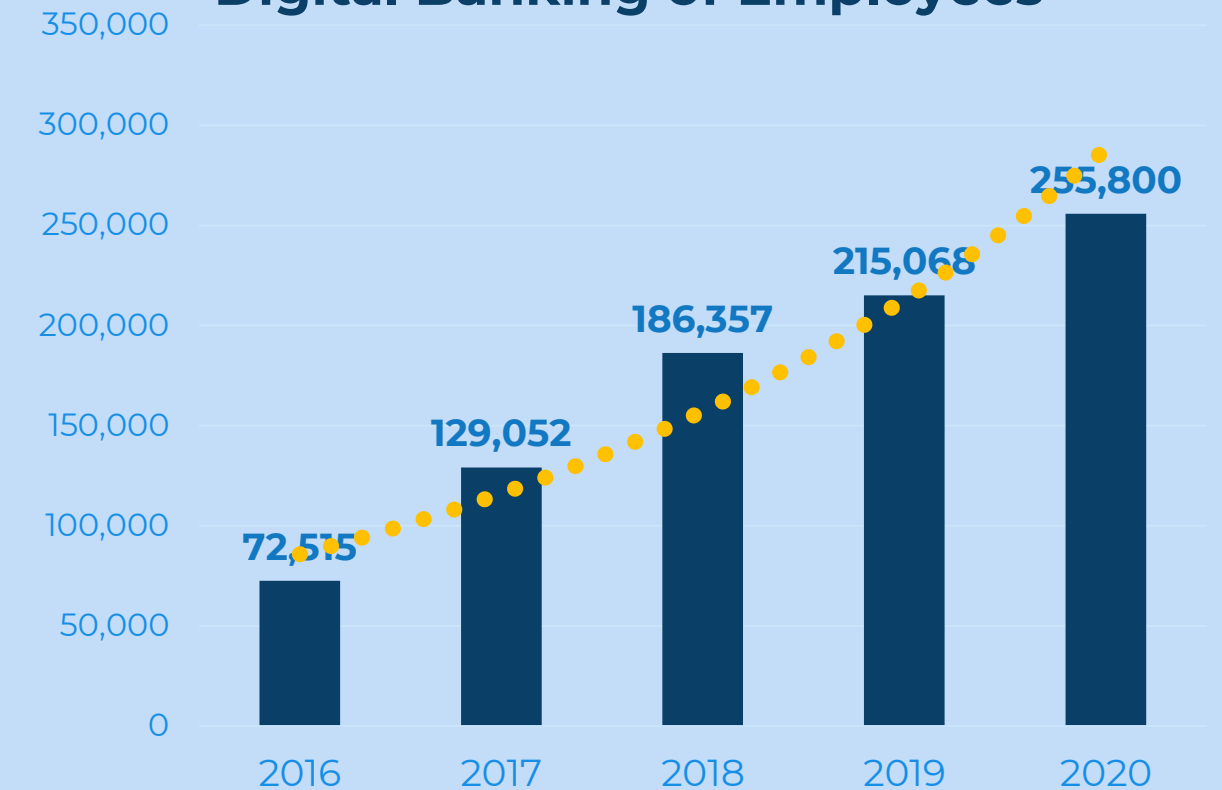
Approx. 80% of QPAY's customers were ethnically from India



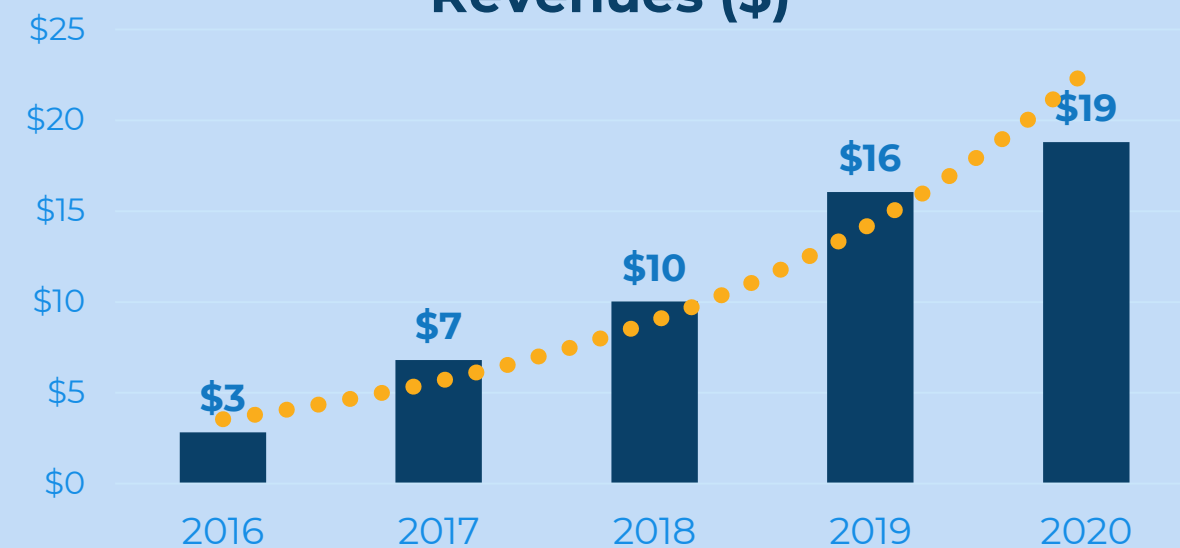
Digital Banking of SMEs



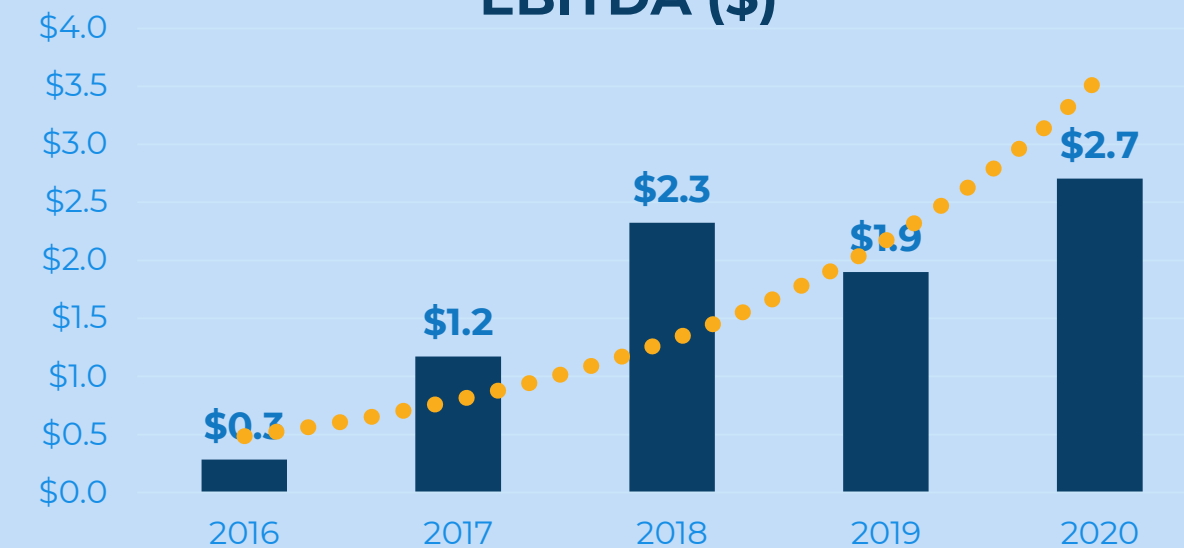
Digital Banking of Employees



Revenues (\$)



EBITDA (\$)



Under-Banked Indian MSMBs
Micro and Small & Midsized Businesses



MASSIVE MARKET OPPORTUNITY!

Indian SMB Commercial Banking is Ripe for Disruption!

Total 63.2Mil SMBs

\$1 trillion USD

Addressable
25.5Mil SMBs

\$380 Bil

We're Targeting
620k SMBs
by FY 27



1.5 Cr./year (12 LKs/month)	Mil
Serviceable Addressable Market	SMBs
Grocery, food & vegetables	13.1
Retail & apparels etc	2.1
Electronics	1.8
Pharmacy	1.9
Restaurants & hospitality	4.2
Other retail	2.5
Total	25.5

CONFUSED & STRESSED!

**Aggressive demonetization laws, burdensome GST tax filing from 1x annually to 4x monthly; too many partial “1-problem” FinTech solutions
SMBs owners: confused & stressed!
low trust & low-adoption to tech!**

67% of SMBs abandon bank accounts & digital banking apps after sign-up



SMBs are not tech savvy



Lack of customer support



Partial solutions with low engagement

OVERWHELMED!

**Tough Economy, Limited Credit, Daily operating struggles
..endless manual workflow to run a small business & stay alive**

Despite many digital banking and Fintech solutions, the average Indian SMB spends almost 1,689 hours a year on manual processes managing vendors, invoices, and other overhead

Source: IDC 2021 – “SMB Banking is Broken!”



Employee
Payroll
113 Hrs/Yr



Supplier
Management
208 Hrs/Yr



Business
Banking
816 Hrs/Yr



Reporting
& GST
264 Hrs/Yr



Expenses &
Admin
168 Hrs/Yr



Working
Capital
120 Hrs/Yr

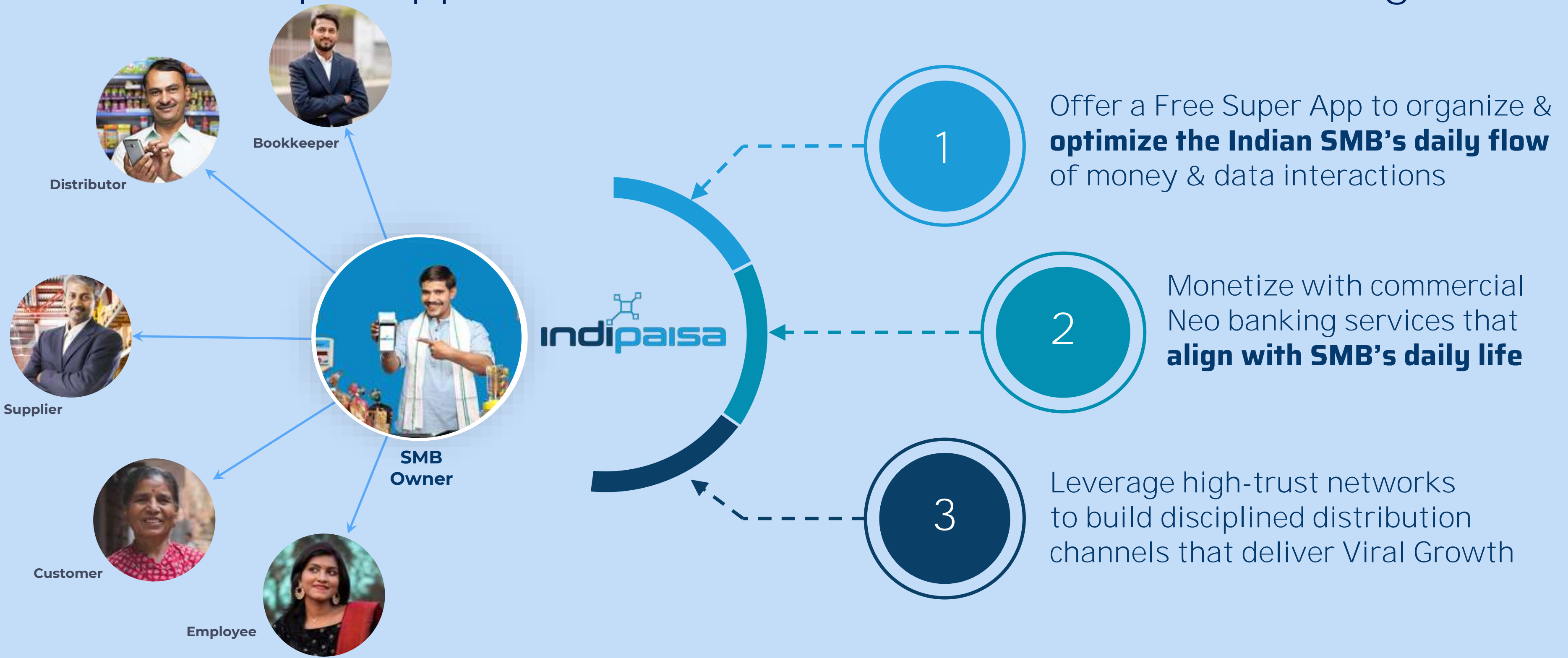
NEEDS UNMET !

MANAGING DAILY MONEY-FLOW & WORKFLOW WITH SMB's BUSINESS NETWORK

Current Bank and Fintechs solutions have Failed to capture the SMB's daily business network interactions (money flow & data flow) with customers, suppliers, employees, bookkeepers, CA's, bankers & more..



Indipaisa SMB Financial Super-App a Unique Approach to Indian SMB Commercial Banking



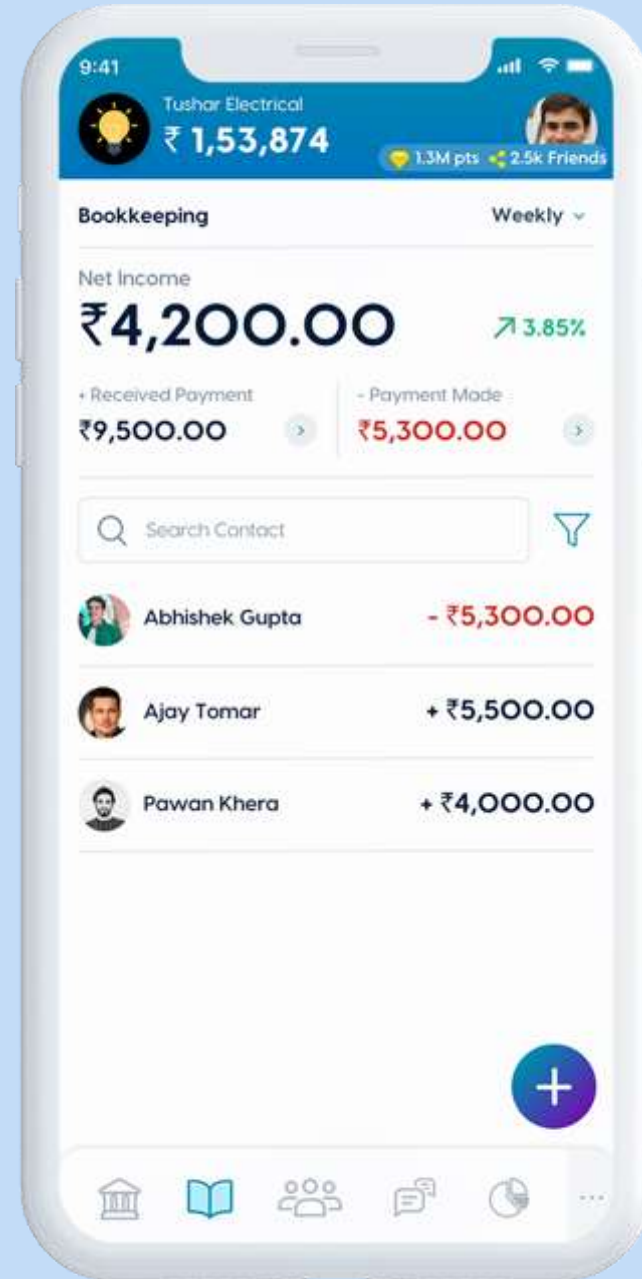
INDIPAISA FREE SUPER-APP

Optimize SMB's daily money & data flow activities with suppliers & bookkeepers

(saves 1000's of hours in manual overhead)



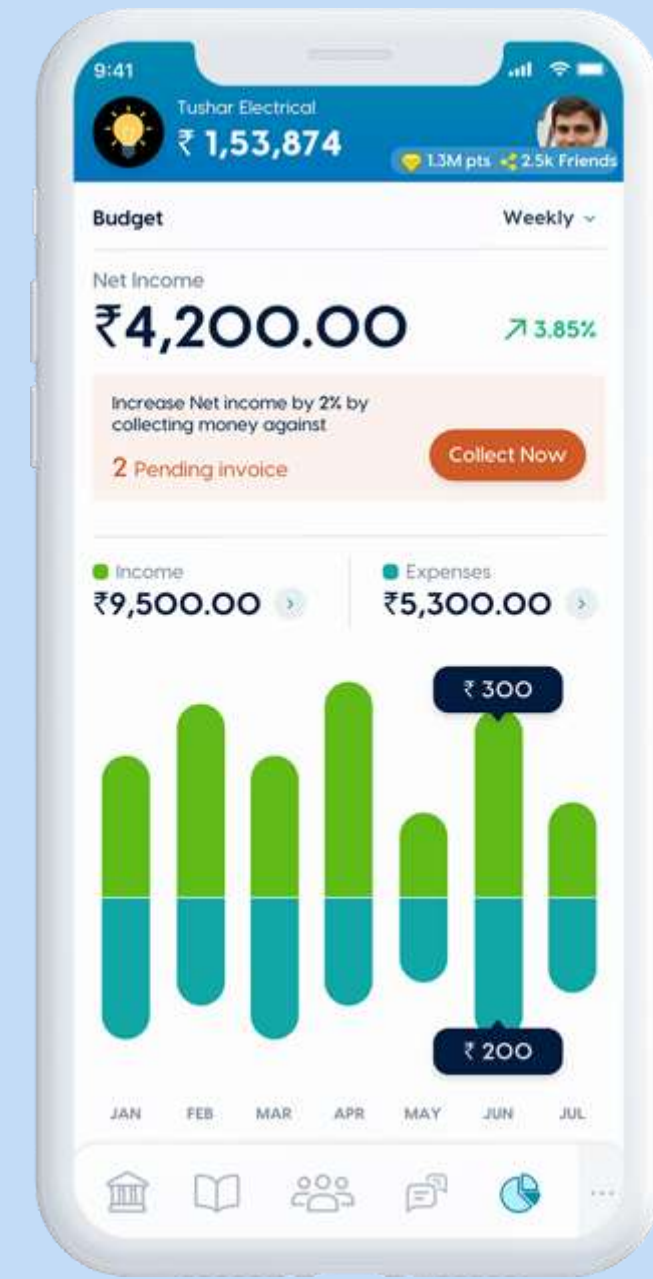
+ **Easy bookkeeping**
manage sales, expenses, cashflow & reconciliation



+ **Udhaar & credit tracking**
Vendor/customer Udhaar credit tracking/messaging



+ **Scan/OCR/send invoices**
AI powered OCR invoice scanning & sharing

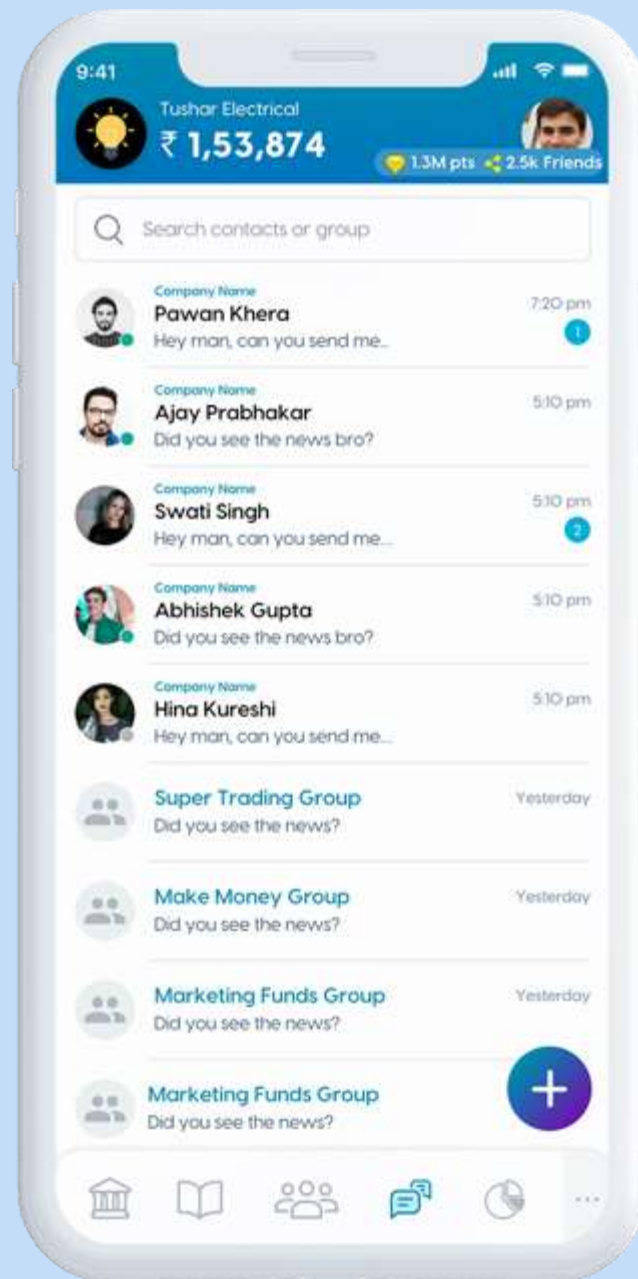


+ **Easy Reports & GST filing**
Simple reporting, budgets, & GST filing

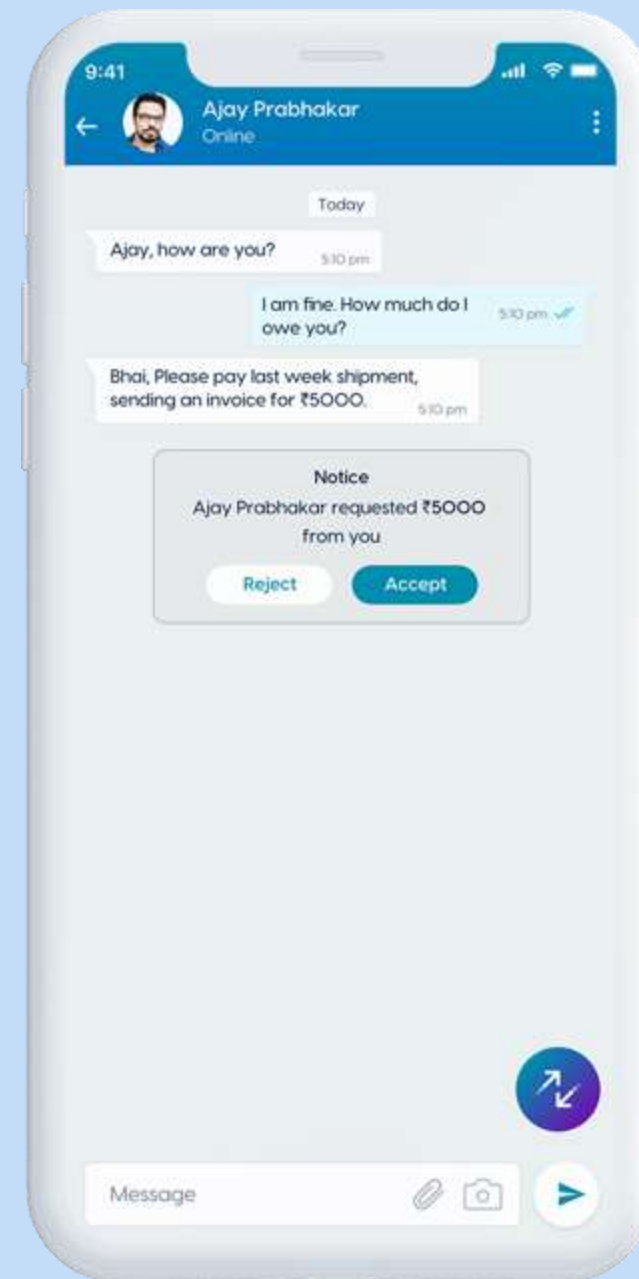
INDIPAISA FREE SUPER-APP

Optimize SMB's daily Communication - Chat & Deal

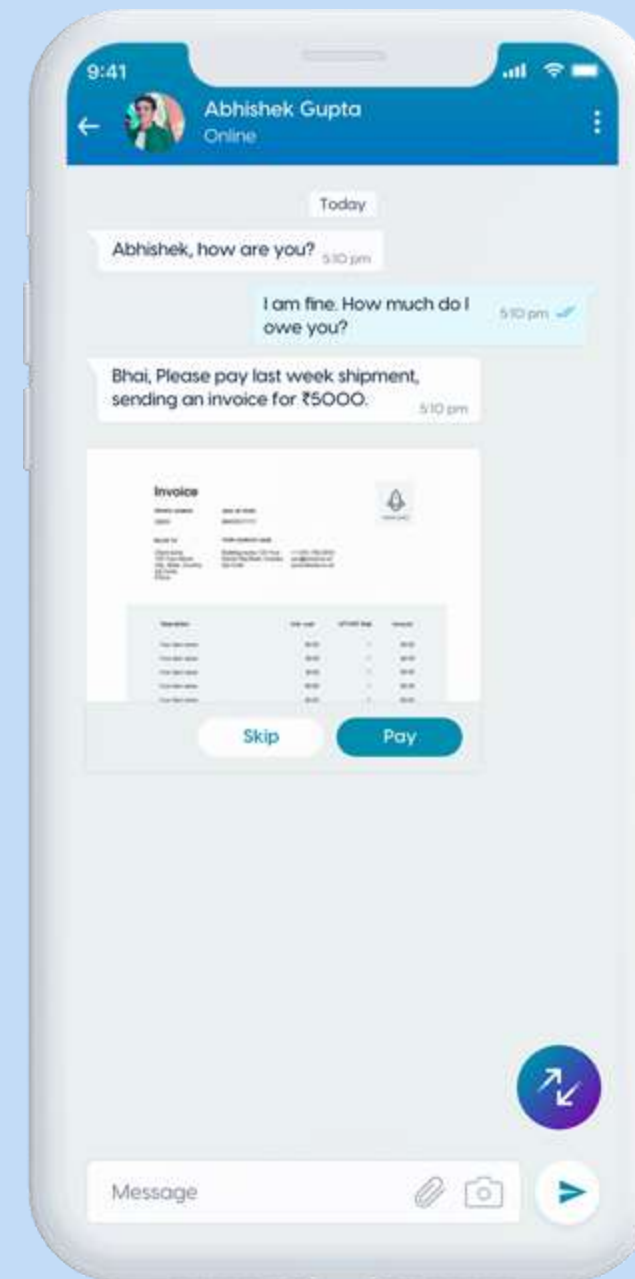
(saves 100's of hours of back-and-forth calls, whatsapp messages, emails, waiting for bank transfers to settle...etc.)



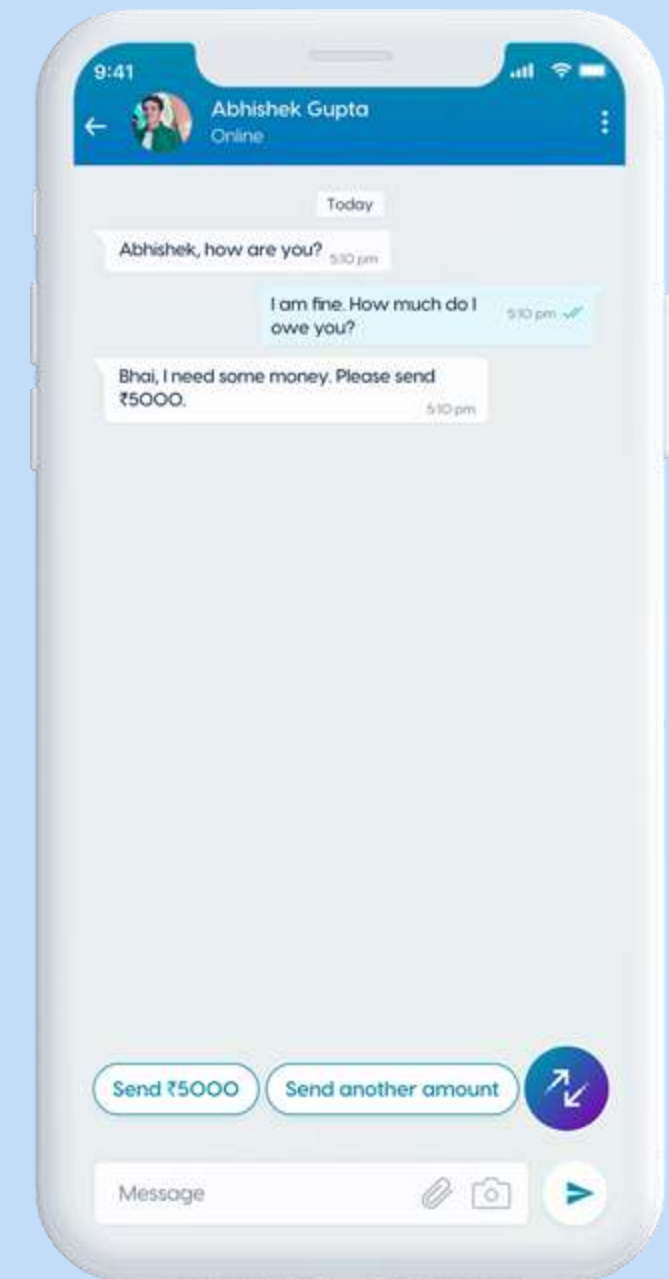
+ Single/Group Messaging
Organize contacts, groups, send/receive messages



+ Lock a deal/e-agreement
Digitizing & archiving vendor agreements

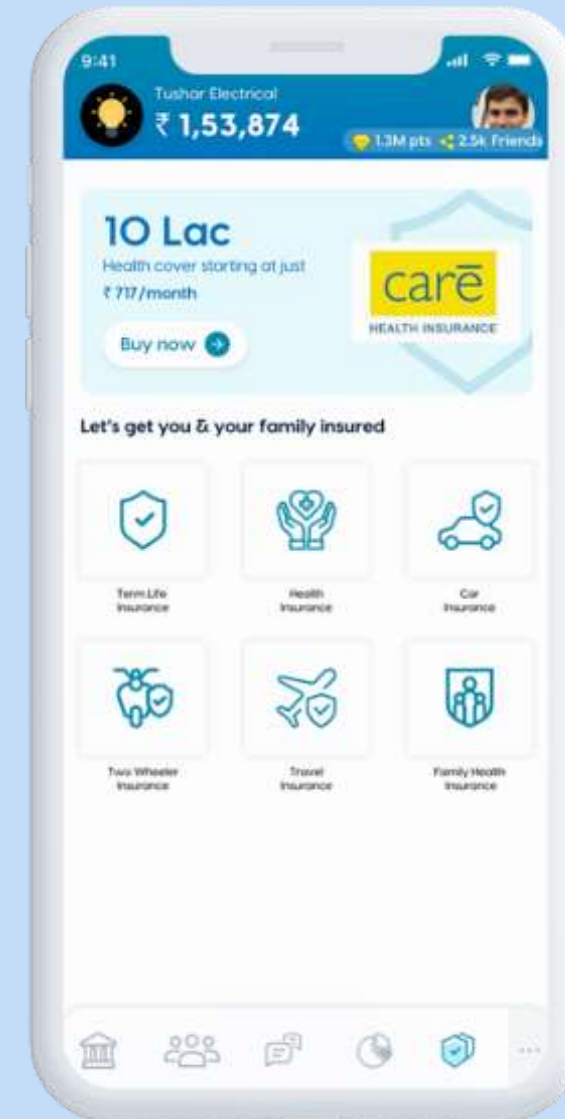
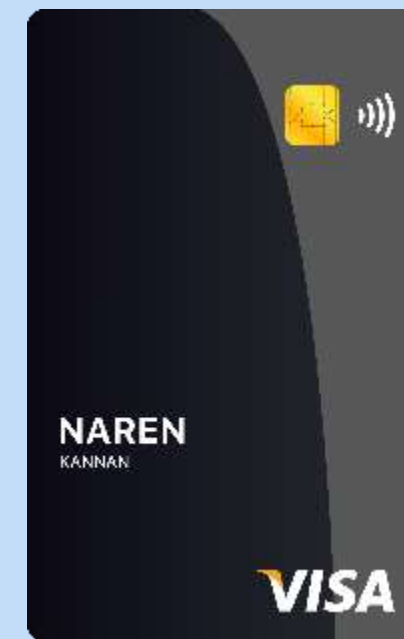
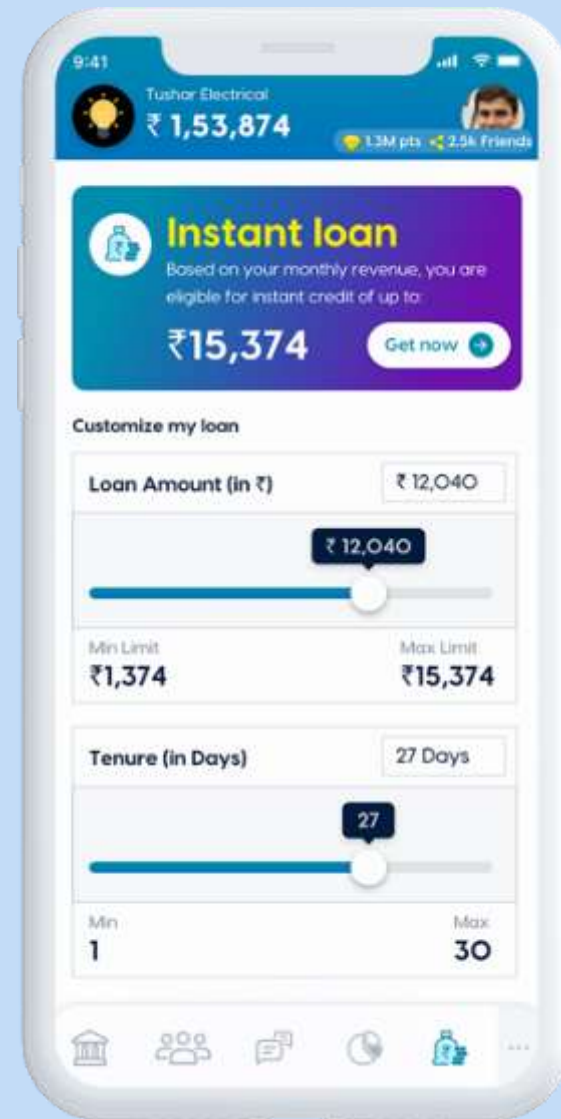


+ Invoice while messaging
Single platform to invoice while chatting/community



+ Udhaar while messaging
Udhaar, credits tracking Suppliers & customer

MONETIZING WITH MONTHLY SAAS, FEES, PAY-PER-USE, %-per-transaction
SMB Commercial banking services embedded, aligned with SMB's daily life
 (saves Rs. 1.3 Lakh [\$1.5K] annually per SMB)



+ Multi-App POS
Accept cards, cash, QR, UPI, scan invoices,, Udhaar bookkeeping & more..

+ Corporate Credit Card.
Current Account with VISA Corp. Card & access to B2B factoring/lending

+ (AI) Supply chain Lending
AI-powered lending based on supply chain social data

+ Employee Credit Card.
Current Account with VISA. Card Spending & Access to Payroll-backed lending

+ Employee Salary Lending
Payroll backed employee lending based on data

+ B2B/B2C Insurance
Business & consumer insurance ...more

Revenue Model

competitive SMB pricing, margin sharing with distributors, delivering **Viral Growth**



Monthly SaaS fee for bundled services

- Monthly service fee for corporate bank account (no limit) + VISA Corporate Card
- Employee Salary Bank Account (no Limit) + VISA card
- Automated GST Submission
- Payroll Services
- Insurance



Recurring transaction Fees pay-per-use

- Per transaction fee on Point of Sale (POS) transactions
- Per transaction fee on e-commerce transactions
- Per transaction fee on electronic billing and electronic invoicing transactions



Interest income on Lending products.

- Lending based on POS-backed revolving line of credit (short- and medium-term working capital)
- (AI) Corporate lending based on supplier factoring data
- (AI) Employee lending based on salary data



Revenue Sharing with distribution channel

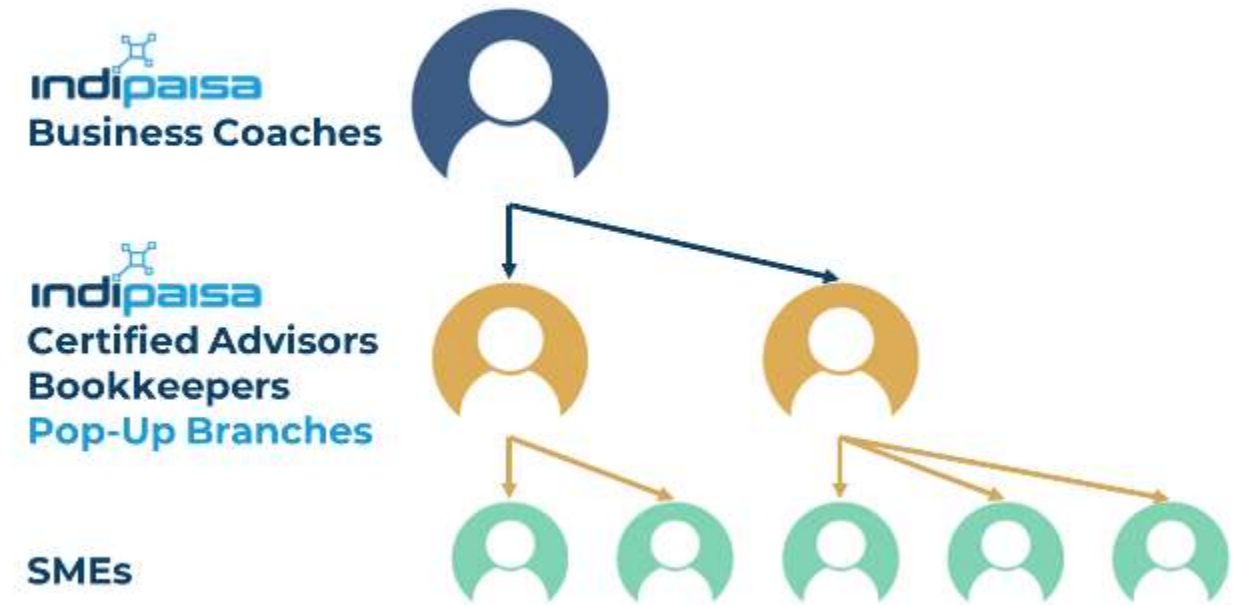
- We share revenues via handsome commissions
- Up to 40% of Gross Margin for directly referred customers (for life of paying customer)
- Up to 8% for referring other distributors (for the life of paying customers)

High-Trust Networks That Educate SMBs on Their Business Needs & Decisions

We don't sell direct, we sell via "trust-networks".

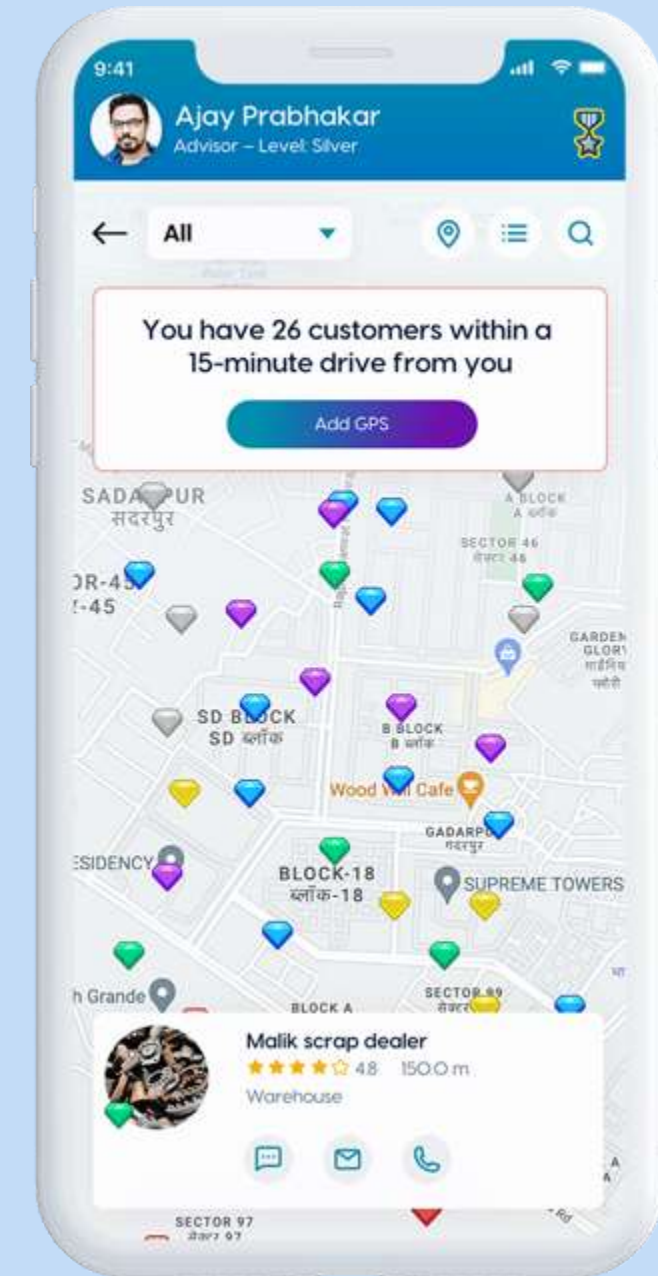
Indian SMBs highly trust and value their social networks, bookkeepers and business partners. We recruit, train and motivate local, well-networked distributors and convert them to trained and effective educational, supportive commercial bankers. We offer them multiple tools to generate recurring income; and train them to onboard and help the SMBs minimize overhead, optimize workflows and grow sales.

We grow virally by leveraging Trust & social networks



+ Leverage trust networks
We recruit train & certify bookkeepers & leverage their trust-networks to boost our viral distribution

+ Disciplined CRM platform
We offer our Financial advisors (distributors) CRM tools to help them manage & grow their portfolios



+ GPS trip optimizer tools
We help our financial advisors optimize travel time to book meetings with customers



LAUNCHED & LIVE

We're LIVE! (just launched in Jan 2023)

Live with 200+ SMB customers & Growing..
Signed a 60,000 SMB distribution order

3 Customers



POS Integration



eKYC Integration



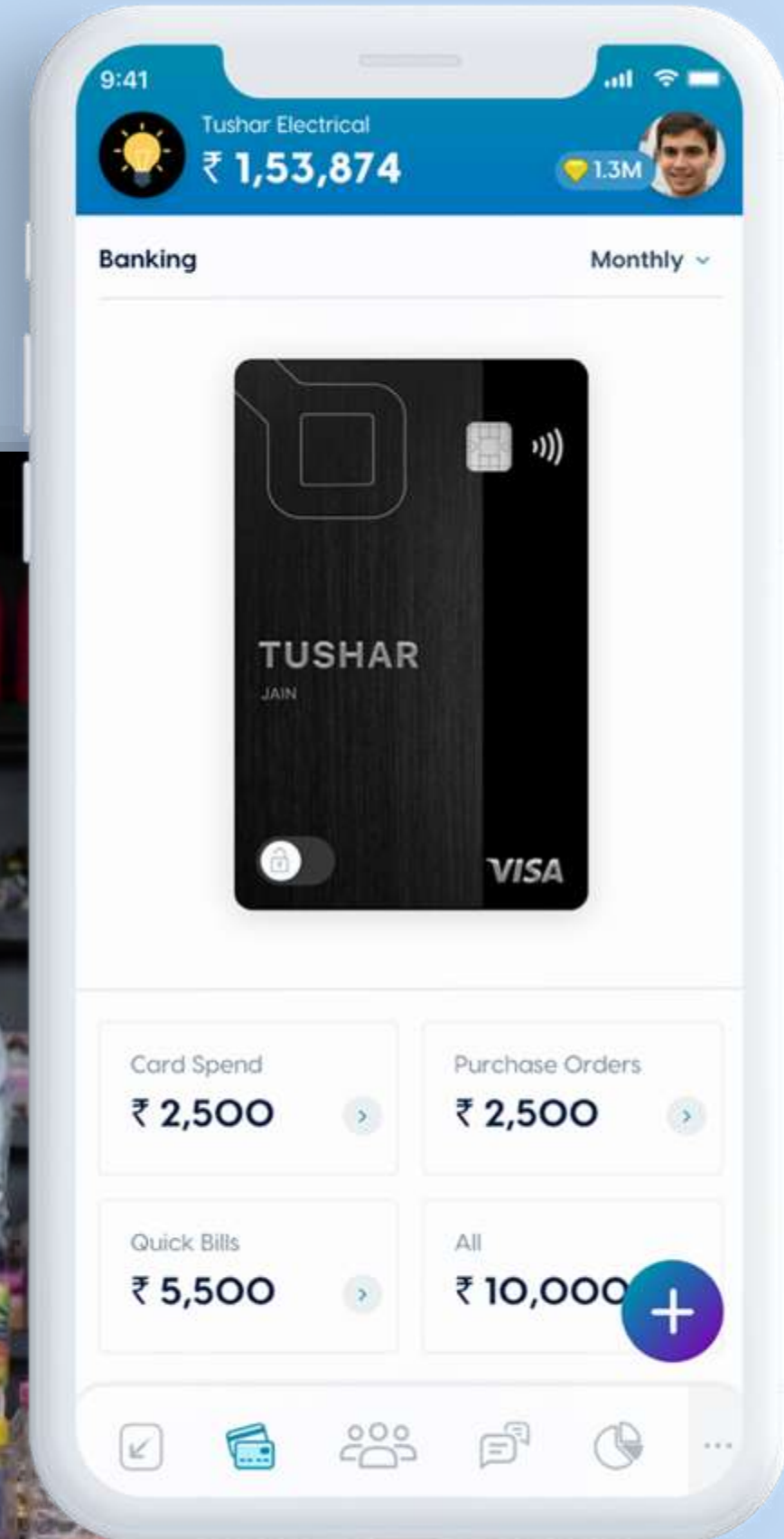
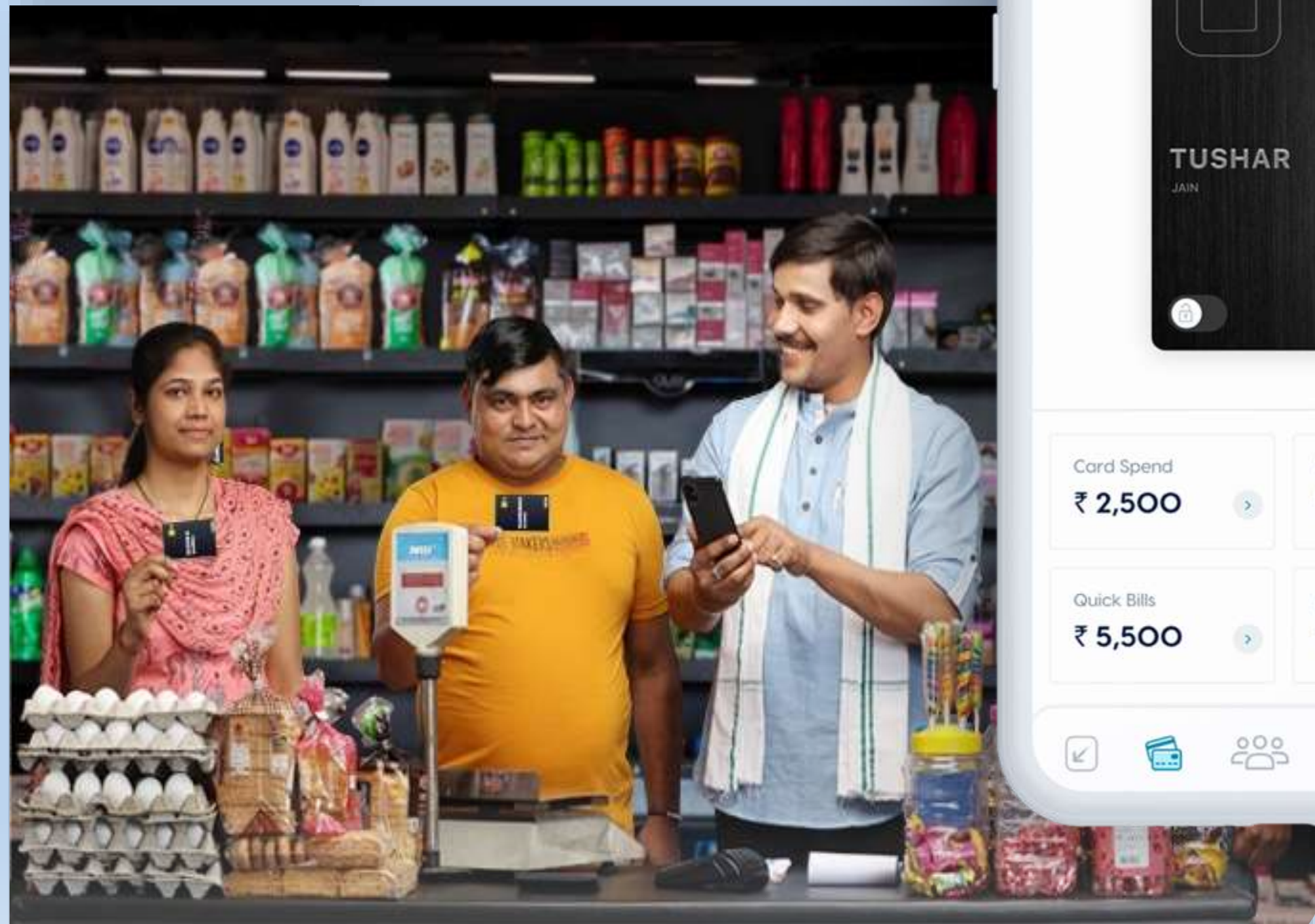
Insurance Partner



Card Network Partners



Lending Partner



9:41
Tushar Electrical
₹ 1,53,874
1.3M

Banking Monthly



Card Spend ₹ 2,500	Purchase Orders ₹ 2,500
Quick Bills ₹ 5,500	All ₹ 10,000



Unique

combining digital banking + SMB Workflow + social networks + physical distribution



Business banking
Payroll
Compliance

Payments
Credit on demand

Payments
Credit on demand
Payroll
GST Compliance

Credit on demand
GST Compliance
Business banking
Insurance
Payroll
Community/Social network driven
Physical Branch Distribution
Digital/Physical Payments
B2B Workflow Optimization
Dual SMB/Bookkeeper data sharing
Invoice OCR via AI

A Unique Approach to SMB commercial Banking

PRODUCT & STRATEGY COMPARISON MATRIX														
Company	Valuation	FREE SME Neo-Banking App	Social Network Powered	FREE Chat & Deal Messaging	FREE SME Bookkeeping App	Smart POS Multi-App POS Platform	Unlimited Corporate Bank Acct.	B2B Lending Products	Employee Salary Bank Acct.	Employee Salary-based Lending	B2B/B2C Insurance Products	Viral Distribution	Physical Distribution Via Bookkeepers	Bookkeeper OCR, CRM, Billing, Trip tools
Indipaisa		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
RazorPay	7.8 Billion	✓					✓	✓			✓			
Pine Labs	0.75 Billion					✓		✓			✓			
mSwipe	0.45 Billion					✓		✓			✓			
Clear	0.8 Billion										✓			
mSwipe	7.8 Billion					✓		✓			✓			
Zoho	0.47 Billion				✓									
Open	1.0 Billion	✓			✓		✓				✓			
PayMate	200 Million							✓						
PayUMoney	2.5 Billion							✓			✓			
PayTM	4.3 Billion			✓		✓	✓	✓	✓		✓			✓
BharatPe	1.1 Billion					✓		✓			✓			

* Valuation Source: Pitchbook

Funding Needs: Series A

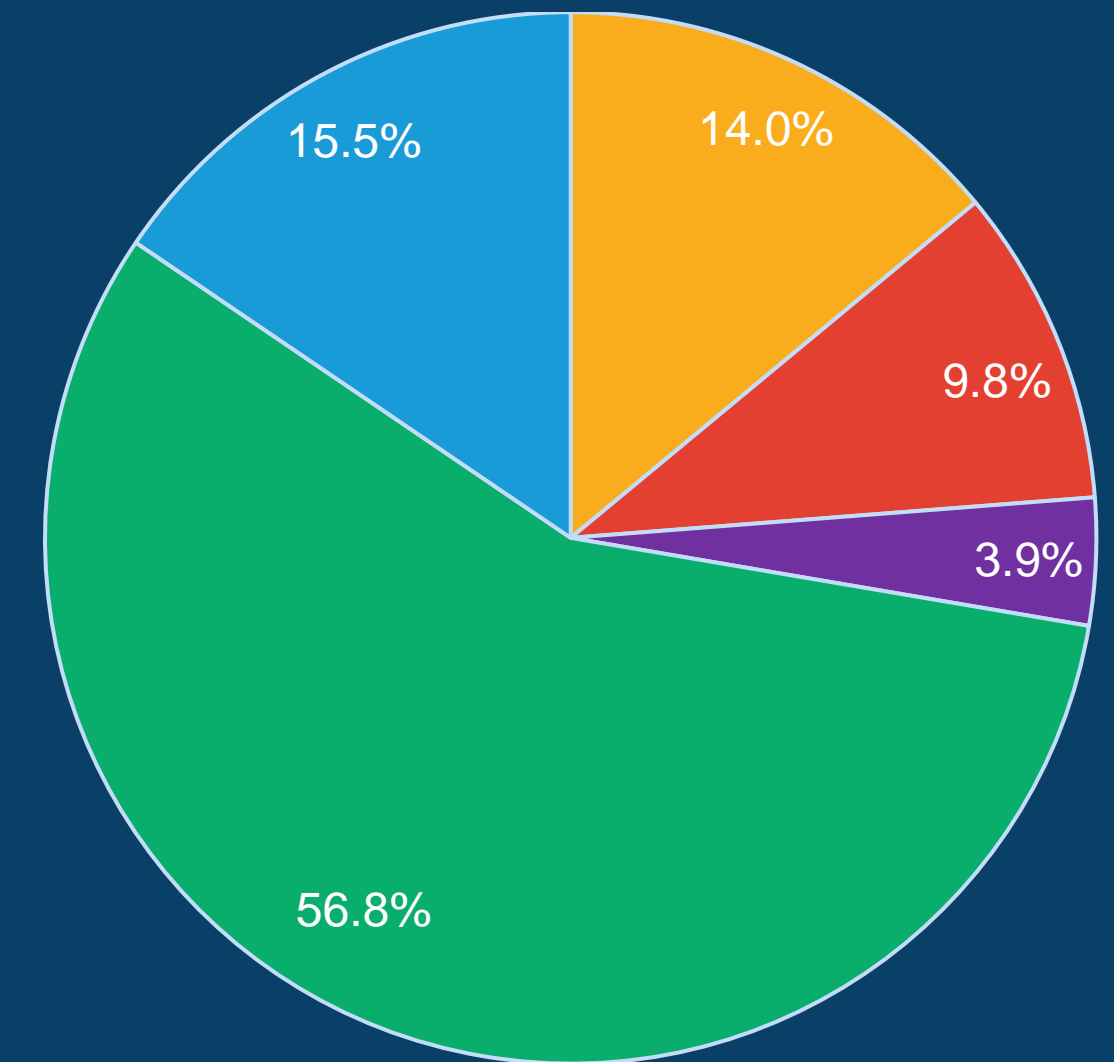
WE ARE RAISING

\$3.0M

To execute on the 60,000 SMB distribution order

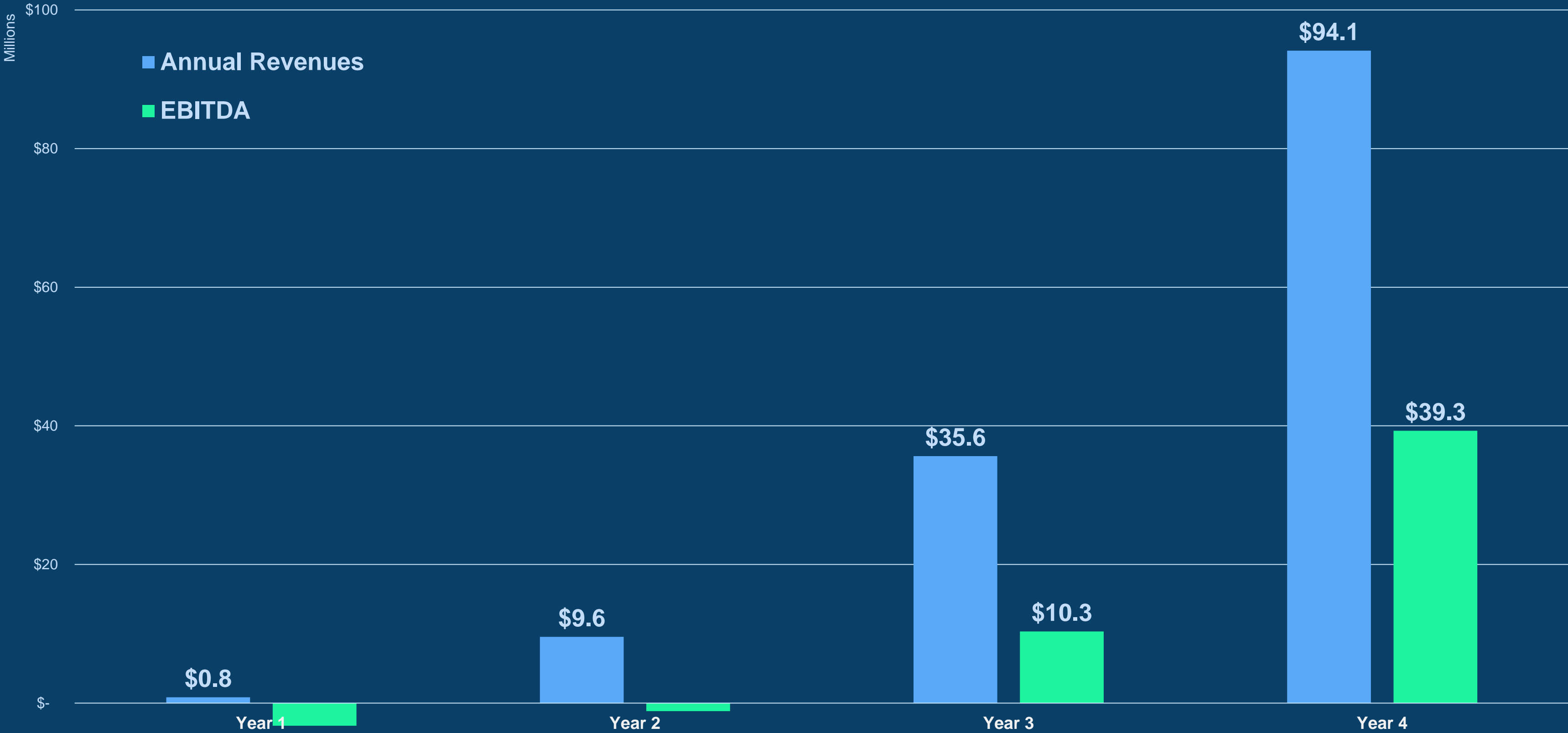
Use of Funds

- Capital Expenditure
- Cost of Goods
- Fixed Marketing
- Payroll
- SGA/OH/Fixed/Var. Exp



Indipaisa is LIVE & De-Risked. All Capital Applied to Growth

Profitability by EOY2, \$100M Revenues by EOY4



OFFERING:

SEC REG(D) 506C
REGULATED OFFERING

\$0.30

Per share

EXIT STRATEGY:

- Public Listing within 24-36 months
\$4.0 per share
\$4.0 Mil in Earnings
400 shareholders
- Sale to a Bank
- Sale to a Fintech (NYSE: SQ)
- Strategic Acquisition (NASDAQ: AMZN)

Turning a Capital Raise Into Simple Ecommerce

The leading platform for all capital raise types, our technology puts issuers in control of their raise and their equity.

DEALMAKER

**SAFE, SECURE
SEC COMPLIANT
INVESTMENT**

via dealmaker platform

<https://investor.indipaisa.com>

\$20K minimum investment

FOLLOW UP


Indipaisa

S M B S U P E R A P P

SMB COMMERCIAL BANKING, RE-INVENTED



WEBSITE:
WWW.INDIPAISA.COM

CUSTOMER VIDEOS:
WWW.INDIPAISA.COM/YOUTUBE

EXPLAINER VIDEO:
<https://youtu.be/6mKKwRaBSIc>

INVEST
[HTTPS://INVESTOR.INDIPAISA.COM](https://INVESTOR.INDIPAISA.COM)

GET IN TOUCH:
NEBIL.BEN.AISSA@INDIPAISA.COM