



Qattatna



Meet Qattatna Team



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Executive Summary

Brief Summary

Gatetna is a shared digital wallet designed for friends. It simplifies group expenses by allowing members to create a shared pot, contribute a set amount, spend using a virtual card linked to Apple Pay, track expenses in real time, and automatically refund leftover money at the end. The system removes friction, avoids financial misunderstandings, and gives complete visibility over spending.

Problem Statement:

Current expense-splitting tools lack real financial execution. Users can track but cannot pay together. This creates friction and trust issues among friends, families, students, and group travelers. Qattatna introduces a shared digital pot with a unified card, ensuring transparency, fairness, and automated refunds.

Value of Qattatna:

- Fairness: Everyone pays their exact share with automatic refunds at the end of the trip.
- Convenience: No more transferring money back and forth, no more "who paid?" arguments.
- Trust: Shared oversight + analytics remove doubts and make group spending smooth.

Impact:

- Reduces conflict among friends by eliminating unclear payments.
- Improves group coordination, making travel and activities smoother.
- Prevents overspending through real-time visibility.
- Introduces a new category of group-finance tools in the world.
- Blends fintech + analytics + digital wallets in a simple experience.

What is Qattatna?

Qattatna is a digital platform that makes group spending simple and fair. Friends traveling or doing activities together can pool money into a shared pot, use a virtual group card for payments, track expenses in real time, and automatically refund any leftover funds. With built-in analytics, it shows who spent what and how money was used, turning group finances from messy and stressful into transparent and organized.

Qattatna goals:

1 Simplify Group Spending

2 Ensure Fairness and Transparency

3 Reduce Financial Stress in Group Events

4 Provide Insights and Analytics

Qattatna Mission & Vision:

Mission:

Make group spending effortless, transparent, and fair for everyone.

Vision:

Become the go-to shared finance tool for trips, events, and group activities across the GCC, offering seamless shared payments and real-time financial insights.

Long-Term Goals & Purpose:

- Become the leading platform for transparent group finance management across the world.
- Introduce real virtual and physical cards through partnerships with licensed financial institutions to enable secure, real-world transactions.
- Integrate AI-driven budget analysis that evaluates whether a group's budget is too high, too low, or optimal for their specific event or goal.
- Enable intelligent spending recommendations using AI based on group behavior, category trends, and historical data.



Challenges & Solutions:

1-Users' Fear of Losing Money in a Shared Wallet

Solution: Offer secure account protection, transaction freezing, refund guarantees, and detailed transaction transparency.

2-Lack of Trust When Sharing Money in Groups

Solution: Provide transparent dashboards, real-time tracking, and full activity visibility for all members.

3-System Downtime During Active Trips

Solution: Host on reliable cloud infrastructure with backups and automatic recovery (Like AWS).

4 Untrust Between Strangers in Large Groups

Solution: Introduce identity verification, group ratings, and verified user badges and adding a report button.

Target Sectors



Travel groups and trip planners:

Usage: Pool travel budgets, pay for hotels, transport, and activities using one shared wallet.



Families:

Collect money for vacations, events, or monthly family costs, track spending transparently.



friend groups:

Split costs for dining, entertainment and events without manual calculations or awkward payment requests.



Roommates:

Manage rent, utilities, groceries, and shared supplies through one joint wallet with automatic tracking.



Marketing Strategy:

1 "No More Awkward Money Talks" Ad Campaign

Ad Concept:

Headline: "Stop fighting about who paid what."

Scenario: Two friends arguing over receipts, then Qattatna appears as the solution.

Goal: Hit a real emotional pain point and convert frustration into app downloads.

2 Limited-Time Travel Perks

Offer vouchers or discounts with travel partners for first-time users.

Goal: Encourage trial with tangible value.

3 Gamified Referral System

Users earn badges, cashback, or trip credits for inviting friends or creating new group wallets.

Goal: Turn every user into a marketer.

4 Partnerships With Travel & Event Organizers

Collaborate with agencies, trip planners, and student societies to bundle Qattatna as the default group payment tool.

Goal: Embed the app directly into planned group activities.

Income Sources:

In-App Promotions:

Sponsored content from travel and lifestyle brands shown inside the app.

How it generates income: Companies pay to promote their services to users who already have travel plans and spending intent, increasing conversion likelihood.

Affiliate Partnerships:

Referrals to hotels, travel activities, car rentals, and local attractions.

How it generates income: Qattatna earns a commission whenever users book services through links or in-app offers.

Physical Card Printing:

Paid option for printing physical group cards with trip names or group identities.

How it generates income: Users pay a one-time fee for custom cards, plus extra for premium designs, rush delivery, or replacement cards.

Currency Difference Fee:

A small percentage collected when converting currencies during international trips.

How it generates income: Every time group members convert from SAR to another currency (or vice versa), Qattatna adds a margin to the exchange rate

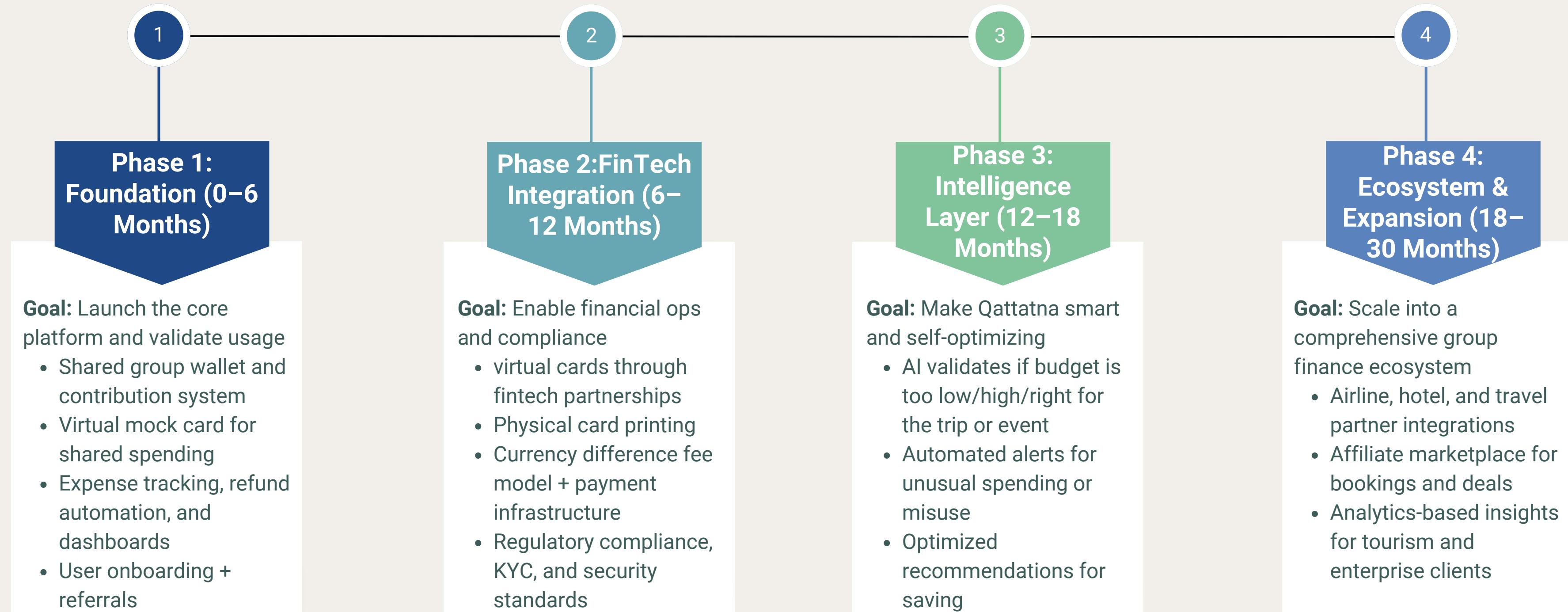
Estimated First-Year Project Costs:

Category	Description	Estimated Cost (SAR)
Development Team	Backend, Frontend, Mobile Developer, UI/UX, QA, DevOps, Product Manager salaries	1,068,000
Technical Infrastructure	Cloud hosting, database, authentication, analytics tools, payment APIs, security, notifications	75,000
Legal & Compliance	Business licensing, fintech regulatory consultation, PCI-DSS, terms & privacy documentation	155,000
Branding & Marketing	Launch campaign, influencers, ad production, campus activations, landing page	113,000
Physical Card Production (Optional)	Manufacturing and personalizing first batch of NFC-enabled custom group cards	17,000

Total Estimated Year-One Cost: 1,428,000 SAR

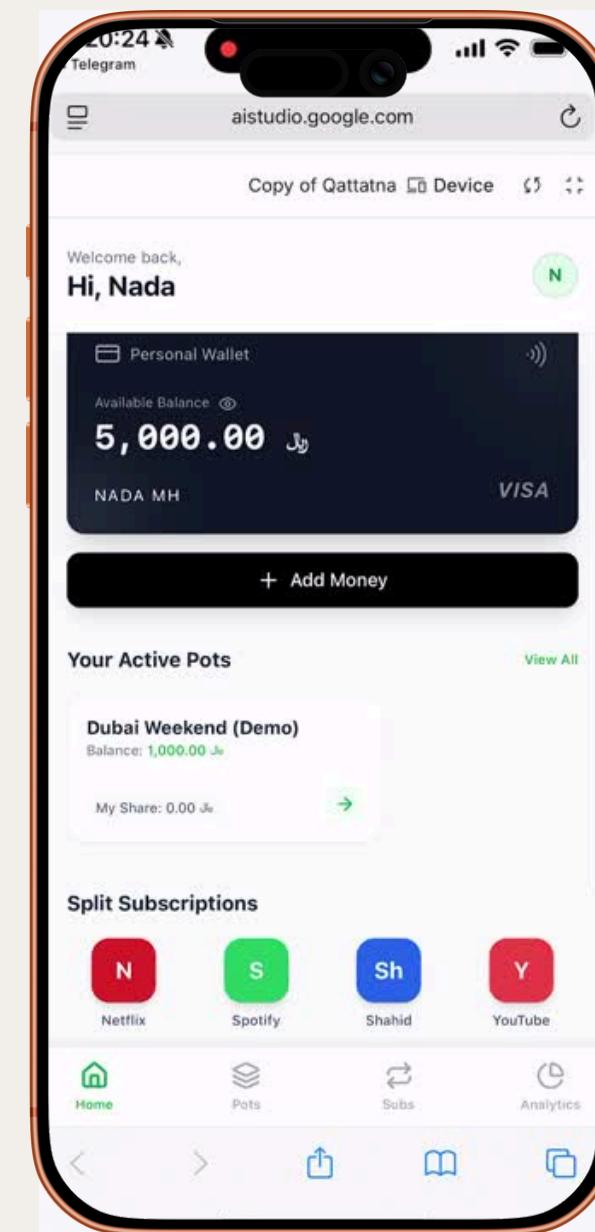


Qattatna Growth & Development Map:





Qattatna Prototype Demo:



[Click here to see the demo](#)



Thank you!