

THE 'CASHLESS UNIVERSAL TOKEN SYSTEM' :

A Token Based Revolution For **Small**
Transactions

Team : No Deadlines

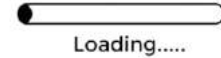
MISSION STATEMENT

Revolutionize small scale transactions through a **safe, secure and easy to use** NFC Token based system - The **CUTS** System.

GOT INTO A FIGHT
WITH THE AUTO
GUY - *AGAIN?*



NEED TO PAY
EXACTLY 58 BUT
NET DECIDES TO
GO AWOL?



DO YOUR
GRANDPARENTS ALSO
STRUGGLE WITH
GIVING CORRECT
COINS?



EVER FACED A
PROBLEM WITH
KEEPING SO MANY
CHANGES?



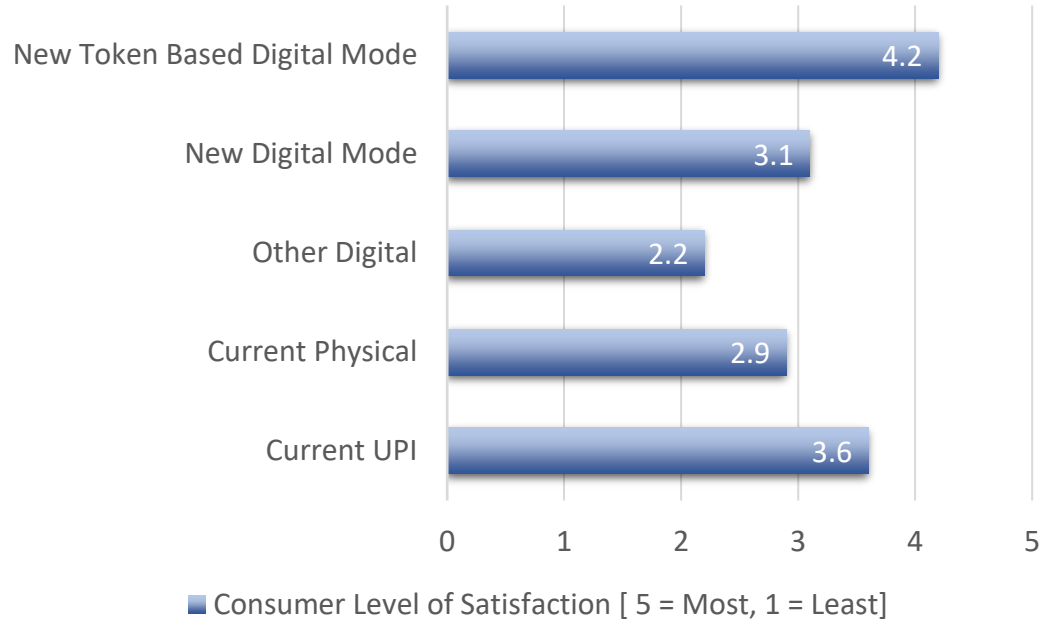
**Is All Of This
That Bad Of A
Problem?**

The Problems - Take One

So this is how it goes - you go to buy something. It costs 17 Rupees. You wait in line and hustle with 10 people to get there, and you can't find the exact change so you bring out a crumpled Rs. 20 note and return with your item, 3 lozenges and a *lot* of swearing.

The average Indian spends hours hustling through millions to get to their place of work - or rest - everyday. And what's common in this whole thing? Change. A whole lot of change - or more precisely the lack of it.

Consumer Level of Satisfaction [5 = Most, 1 = Least]



To Summarize

- Cash is just plain *difficult to use*.
- Change is *hard to find*.
- A lot of *time is wasted* - often in precarious situations.
- UPI can't fix your small ticket payments when half the urban part of the nation *doesn't get stable enough internet*.

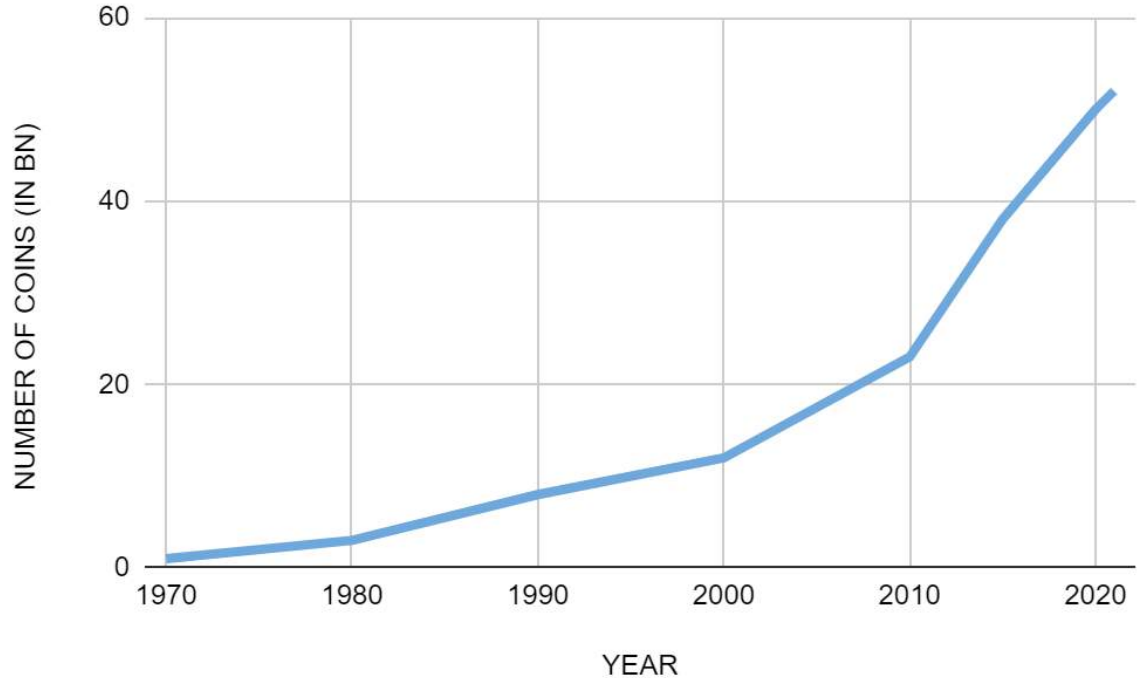
The Problems - Take Two

Jokes aside, it stands as no surprise that what we have as our options for transactions doesn't serve us *well enough*.

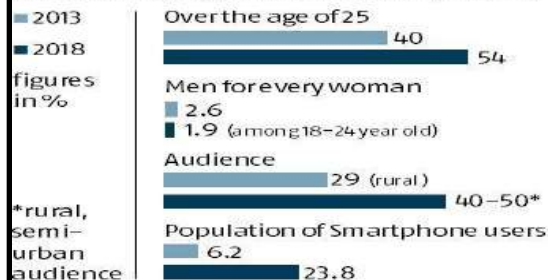
Production of Coins Over the Years

We produce coins somewhere in the ballpark of 9,000,000,000 - that's *NINE BILLION COINS EVERY YEAR* !

It doesn't come cheap either - At about Rs. 1.5+ *per coin* - For 9 billion and more every year, it's easy to imagine the costs. And that's to say nothing of good old bank notes.

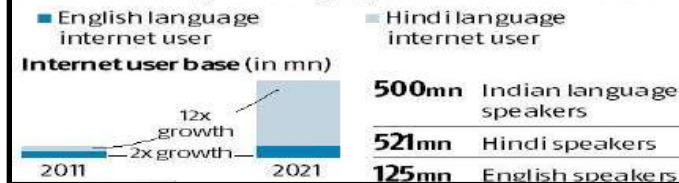


The evolving digital user: 2013 to present



Age of non-English language users

Over the next five years, it is expected that 9 out of every 10 new internet users in India are likely to prefer vernacular or regional languages to access the internet



Bharat is the new face of mobile india

Since 2015, rural india brought 100 mn more people online. The next wave of growth in India's internet population is expected from tier II and tier III cities and rural areas



Mobile video consumption is inching closer to live TV

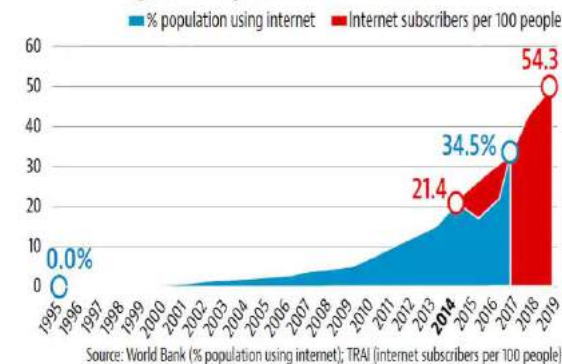
	Smartphone video viewers	Time spent on viewing video
2018	103.5 mn	52 mins
2022	224.7 mn	84 mins

Screen video view timings (in minutes)

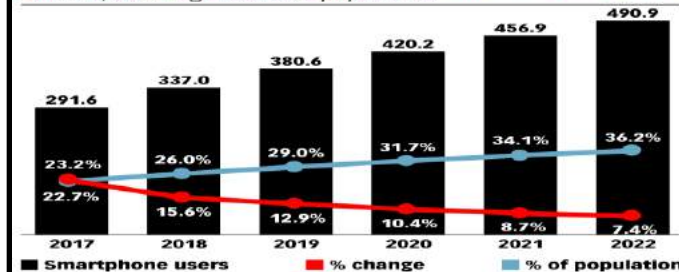
	Live	Smartphone	On demand and TV
India	73	50	37
Global	66	45	22

Internet has grown but gaps in access remain

CHART 1 Number of internet users in India has grown significantly in last one decade



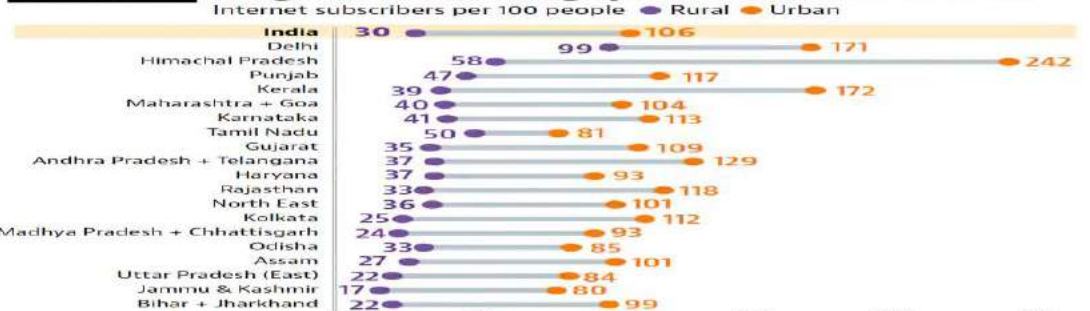
Smartphone Users and Penetration in India, 2017-2022



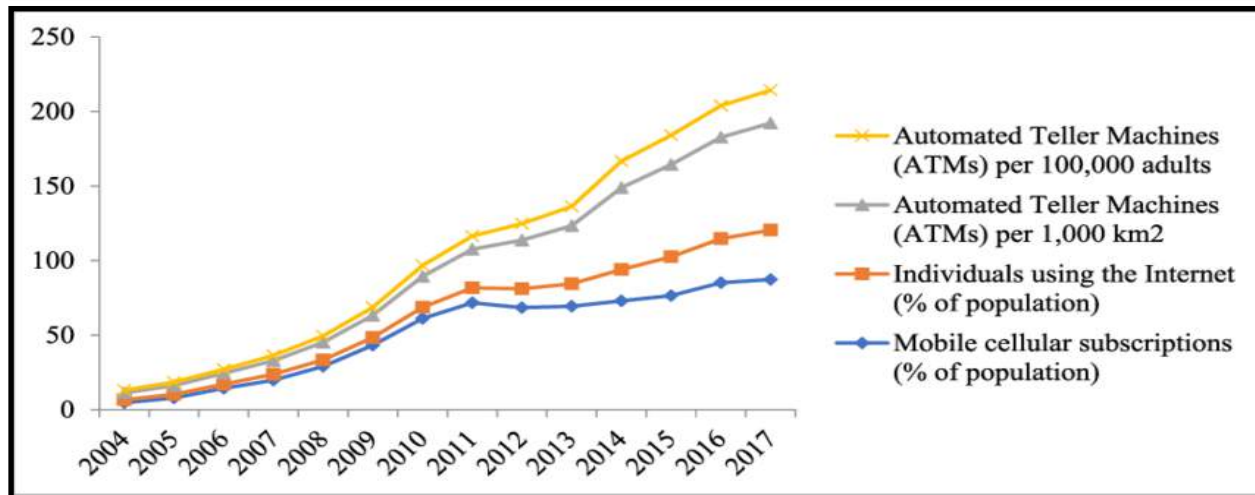
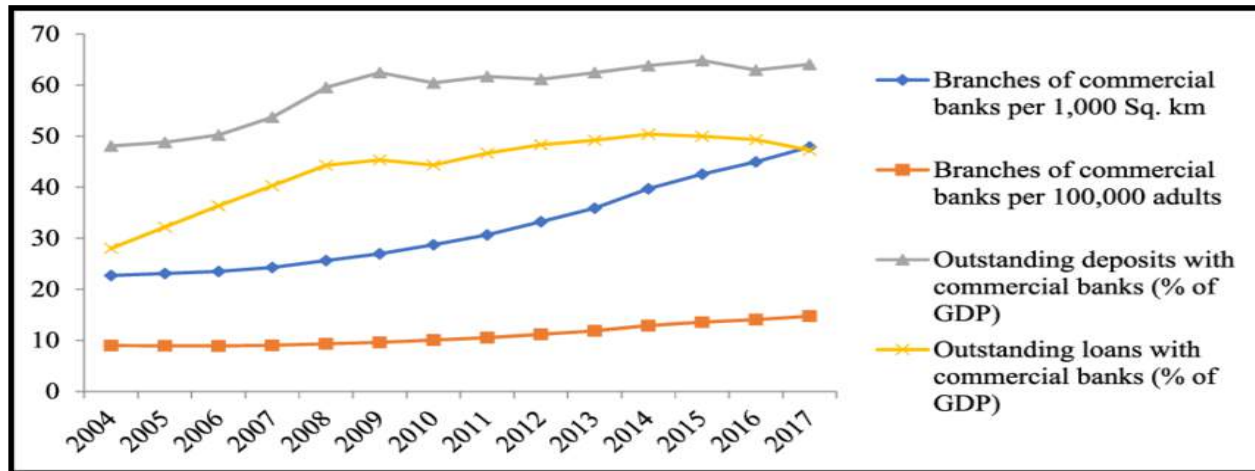
Note: Individuals of any age who own at least one smartphone and use the smartphone(s) at least once per month
Source: eMarketer, April 2018

www.eMarketer.com

CHART 2 Large rural-urban gap in access to internet



Note: Data not given for three telecom circles - Mumbai, Uttar Pradesh (West) and West Bengal (including Sikkim)
Source: TRAI (as on December 2019)



The Last Two Slides Highlight **Some Of The Prominent Issues** That Lead Us To Our Solution -

1. Poor Network Availability
1. Lack Of Banking Infrastructure

To Summarize

- You have coins - a lot of coins, a veritable mountain of coins - bulky, quickly depreciating in value and very unsanitary.
- It's a lot of production that serves a self fulfilling prophecy, increasing emissions, causing pollution and needing more of it to sustain itself.

What's To Gain?

Reduction In Cash
Based Transactions

Massive Digitization
Of Transactions



Inclusive And Mass
Appeal For Everybody

Greener, Safer,
Reliable Alternative



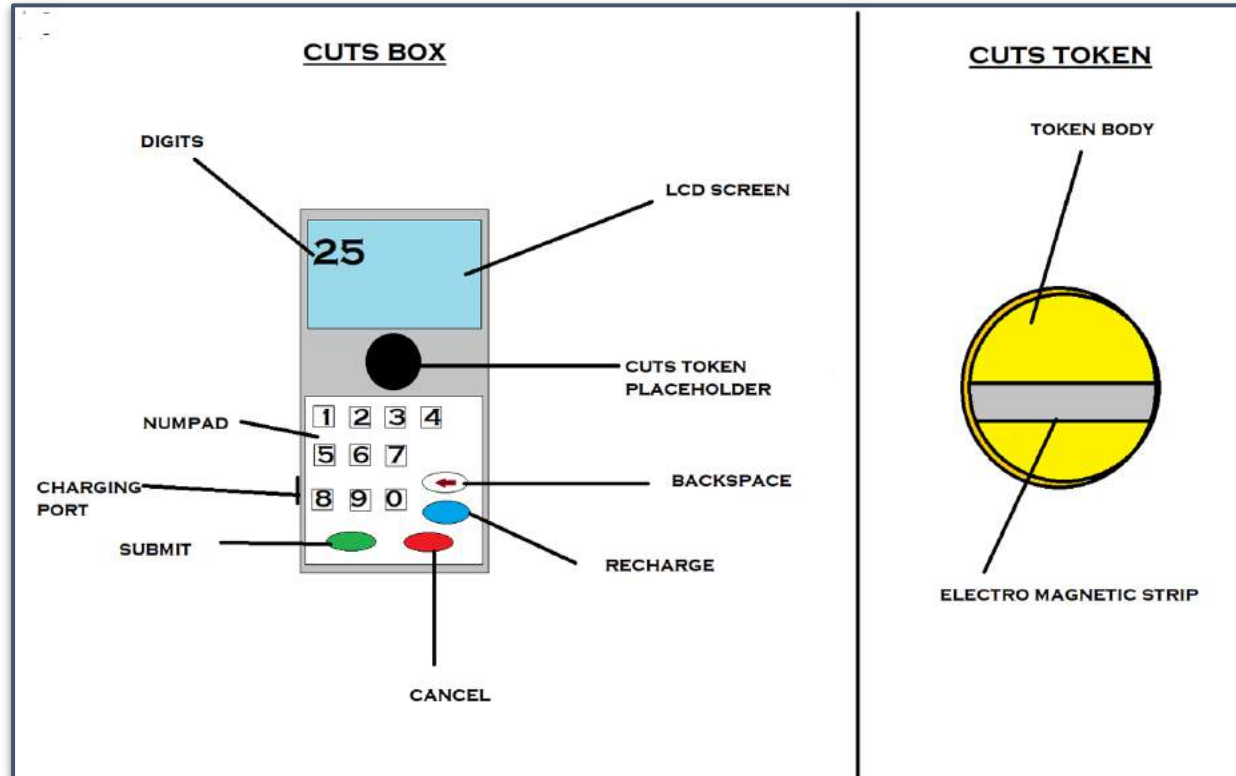
**THAT SEEMS
CONVINCING...**

**HOW TO
SOLVE THIS?**

Cashless Universal Token System

Simple, Safe, Secure

A Simple Mock-Up



The Simple Steps To CUT away the hassle - CUTS Token Version

Distribute CUTS
Tokens

The first 10,000 are on
us!



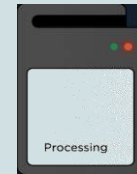
Get Your Token
Recharged

Find your nearest
vendor with the
CUTS Box installed!



Touch And Pay!

Touch, Type, And Carry
On!



The Simple Steps To CUT away the hassle - The CUTS Box Version

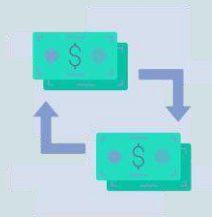
Get Your CUTS Box

The first 1000 are on us
- No strings attached !



Receive Payments

Never worry about
internet failing on you or
digging for change



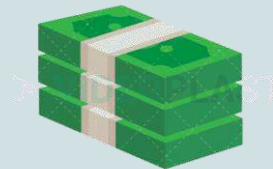
Recharge CUTS Tokens !

Be the one stop solution
for everything!



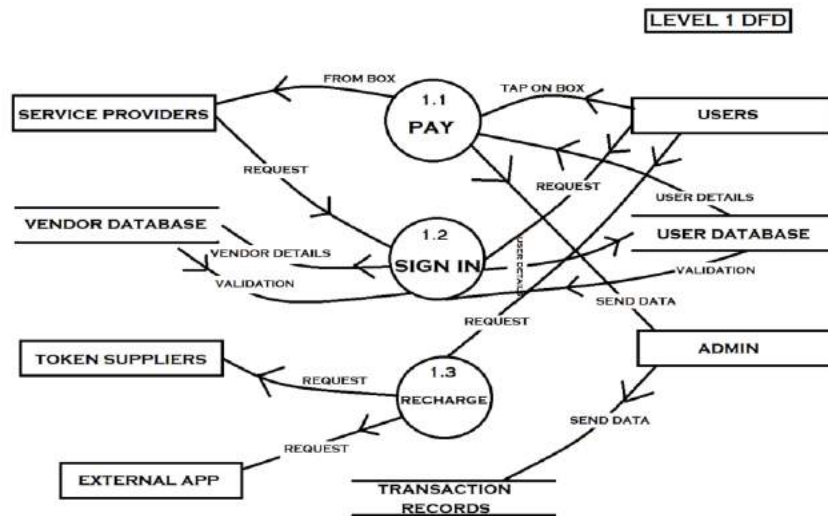
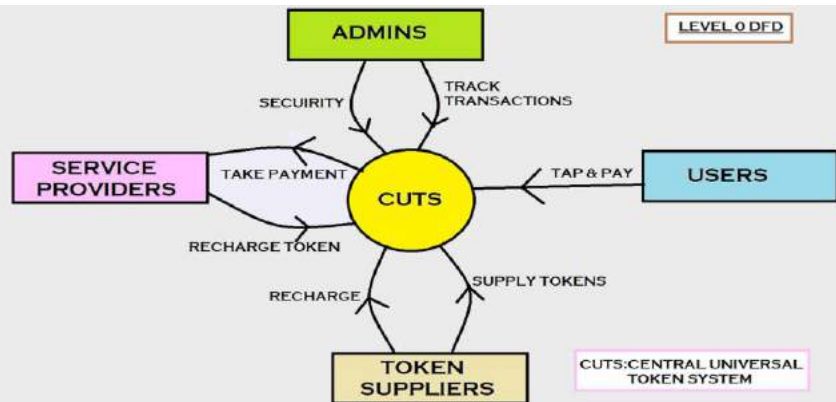
Bask In Your Profits !

Commission For Each
Successful Recharge
Done

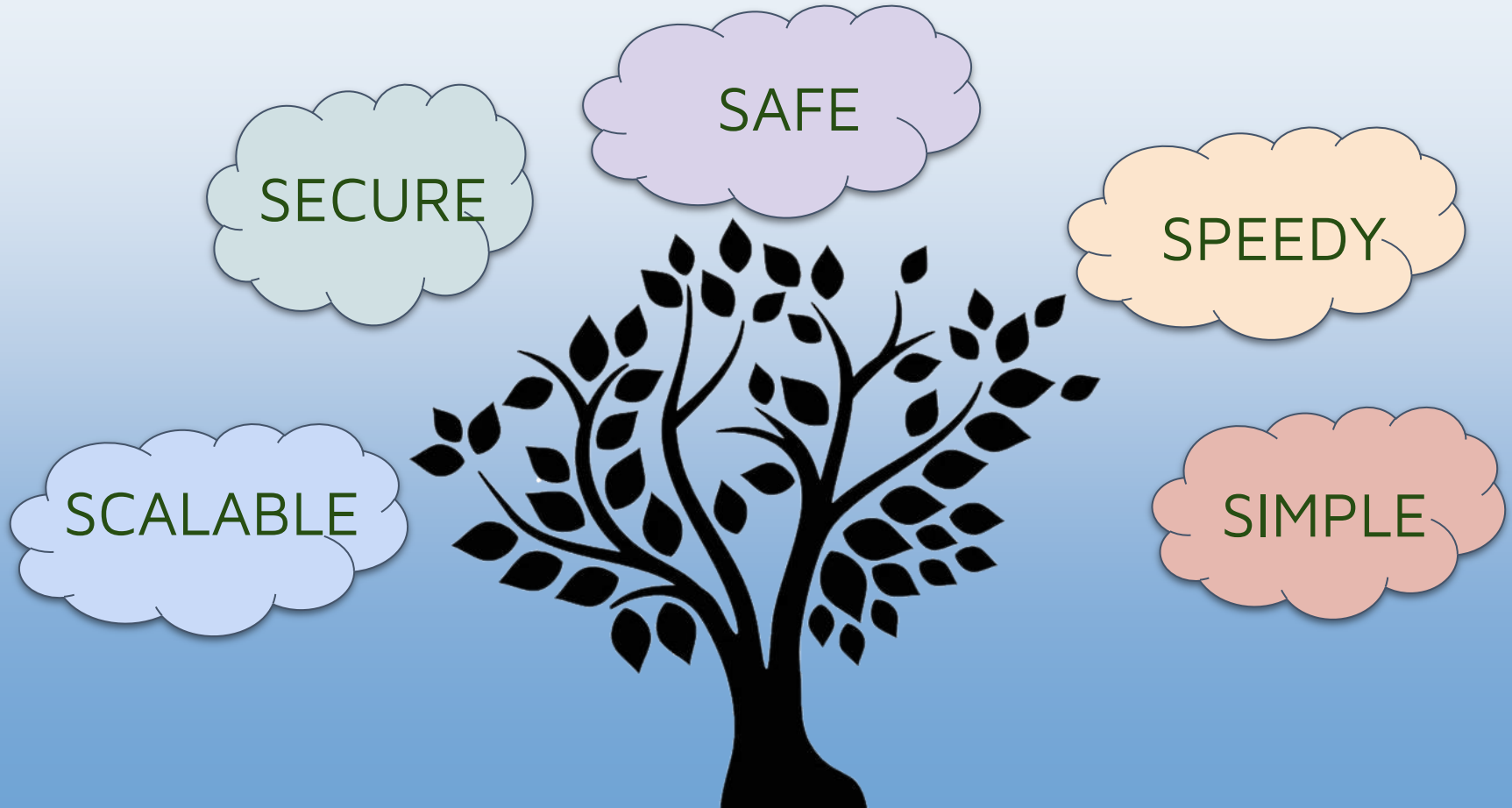


How This Fits Together

Under The Hood



KEY TAKEAWAYS



SOURCES OF REVENUE

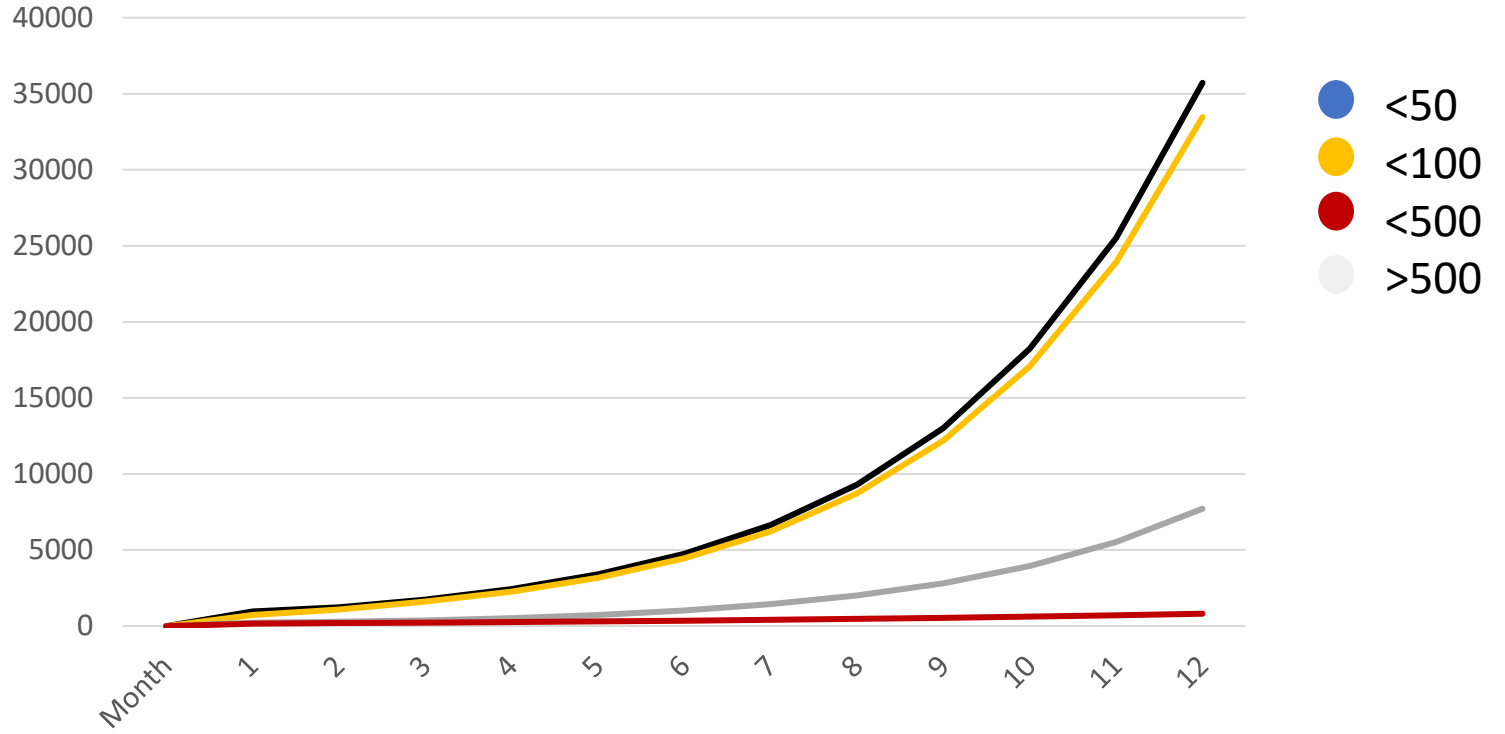


```
graph TD; A[SOURCES OF REVENUE] --> B["MINIMAL TAX FROM TOKEN RECHARGE(0.5 TO 2 PERCENT)/RECHARGE"]; A --> C[SELLING OF CUTS BOX]
```

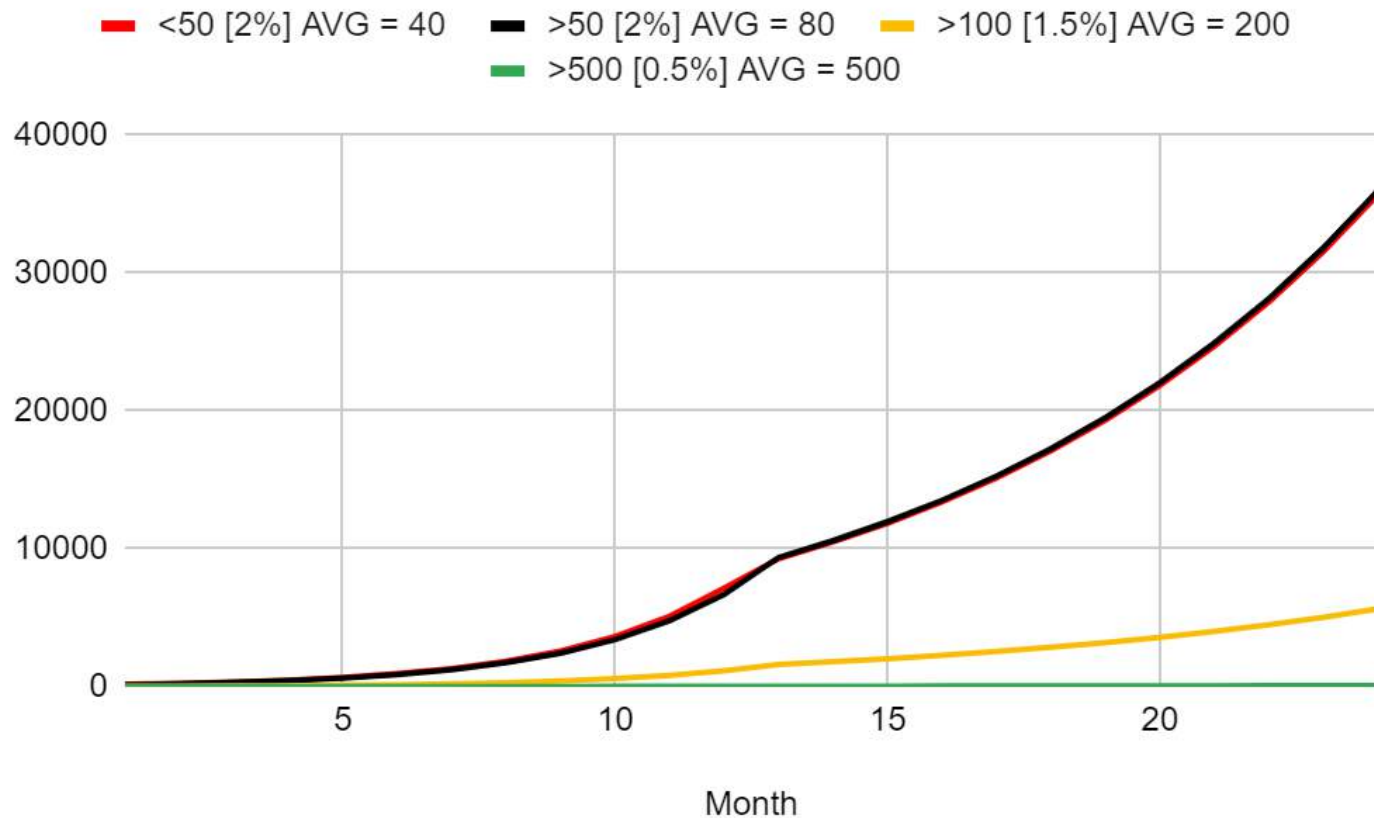
MINIMAL TAX FROM TOKEN
RECHARGE(0.5 TO 2
PERCENT)/RECHARGE

SELLING OF CUTS BOX

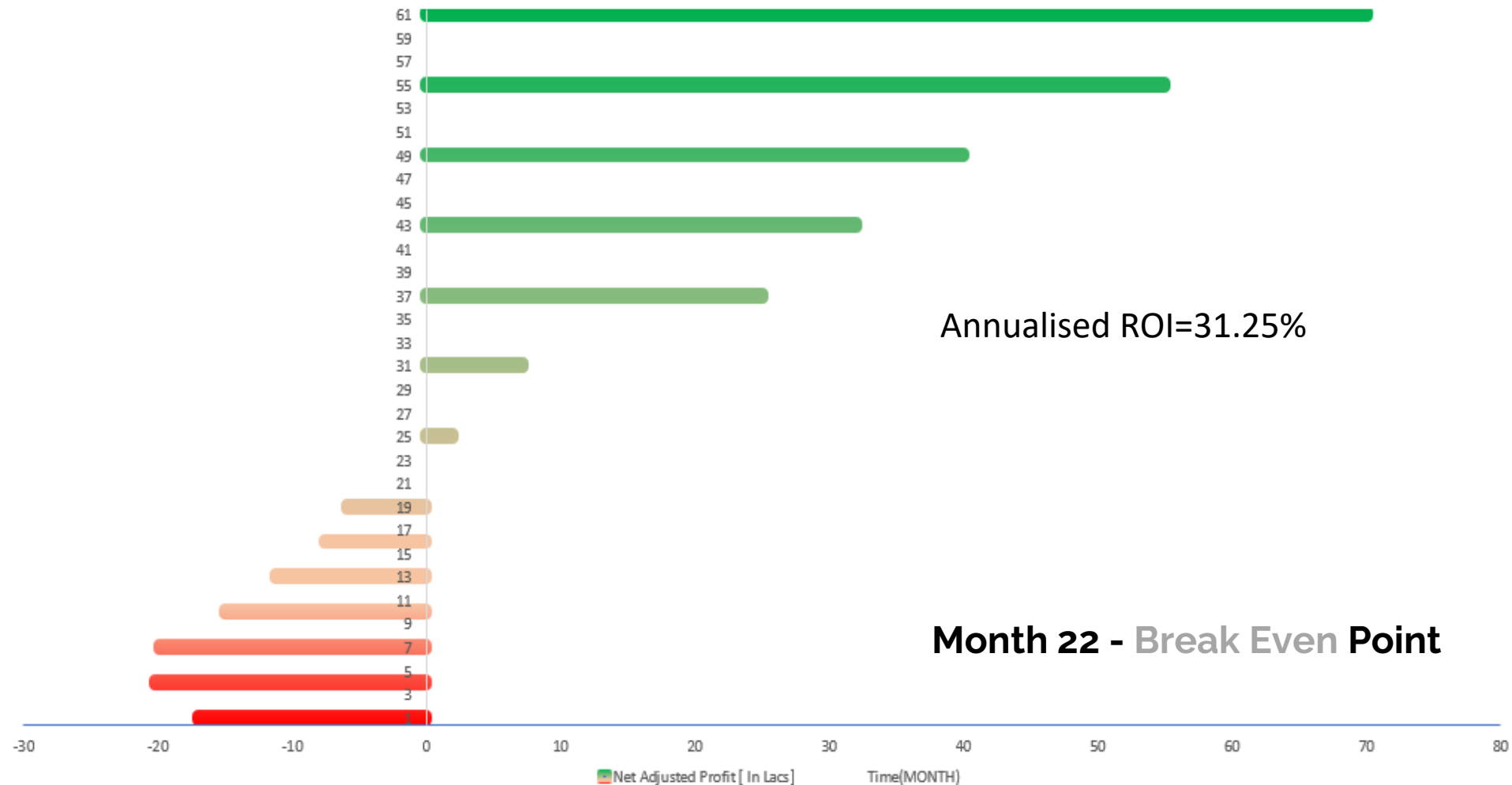
Number of Recharges Per Month



ESTIMATED REVENUE PER MONTH FROM TOKEN RECHARGES IN RUPEE

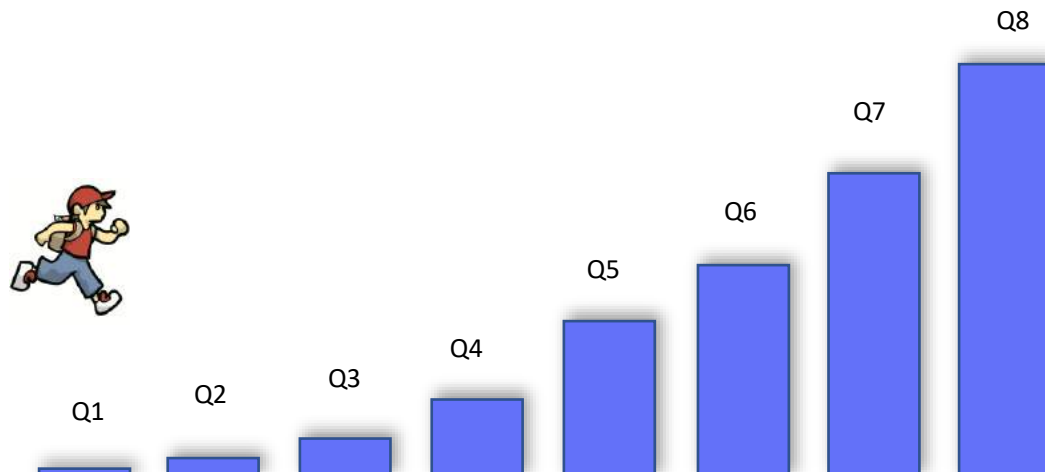


NET ADJUSTED PROFIT VS TIME IN MONTHS

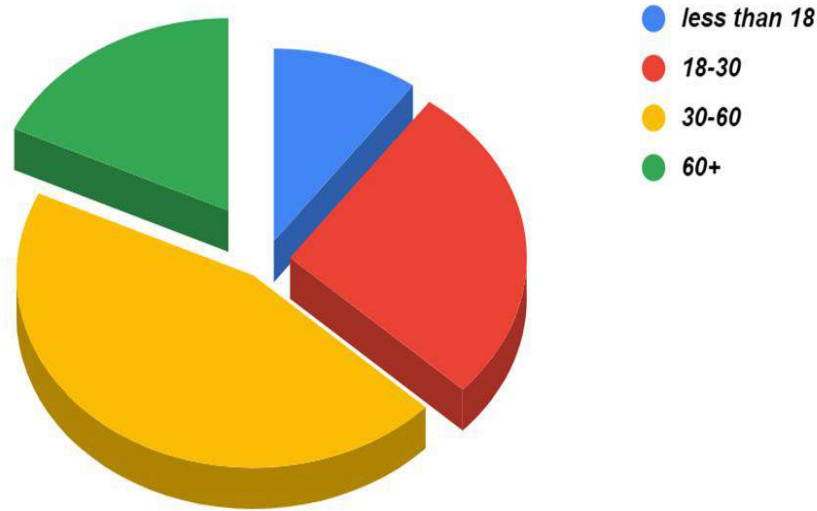


Revenue Model

13% Per Month | **60% Per Quarter**



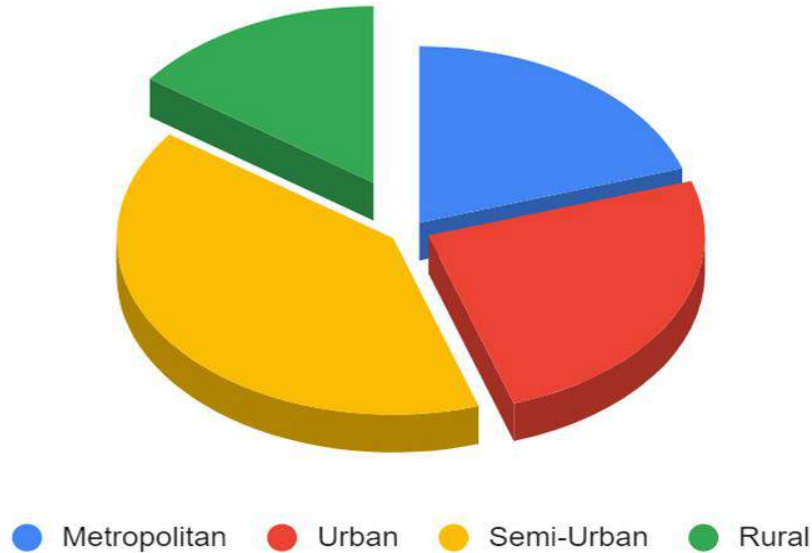
Expected User Share - Sorted By Age



Although we are targeting every age group, we'd highlight this particular one for a few reasons -

- The elderly often have difficulty using complex modern devices and UPI based systems.
- They're much more likely to have trouble figuring out change needed or being quick enough to pay

Expected User Share - Sorted By Area Demographics



Here we highlight the rural user base for a few key reasons -

- Internet connectivity is a killer,
- Literacy rates are still poor.
- Knowledge and access to advanced payment interfaces are sketchy at best.
- Cash dominates - and yet, there's seldom a good network of banks or ATMs

TRIVIA TIME		UPI	CUTS
1	Internet Not A Compulsion	✗	✓
2	Literacy Does Not Matter	✗	✓
3	Simple And User Friendly	✗	✓
4	Seamless Integration At A Local Level	✗	✓
5	Remote Transfer, Large Transactions, Distance	✓	✗

Why **Now**? Why **Our Solution**?

UNIQUE OFFLINE IMPLEMENTATION

In This Age Of **ALWAYS
ONLINE** We Aim To Reach
Everyone - Regardless Of
Network Coverage Or
Literacy Levels - With An
Eye Out For Future
Integration As The Nation
Develops



SIMPLE, ROBUST DESIGN **AIMED FOR THE MASSES**

We Have Designed Our
Entire System With An Eye
Out For The **COMMON
PERSON**

ONE SMALL STEP TODAY - A **LEAP FOR ALL OF US TOMORROW**

We Have Also Considered
What The Future Could
Bring - From **ONLINE
INTEGRATION** To Much
More

Marketing Strategy And Business Modelling

Phase I - From Us, To You,
The People

10K Free CUTS Tokens + Rs
50 Free Recharge Along
With 10K CUTS Boxes Free



Phase II - People
Get Familiar

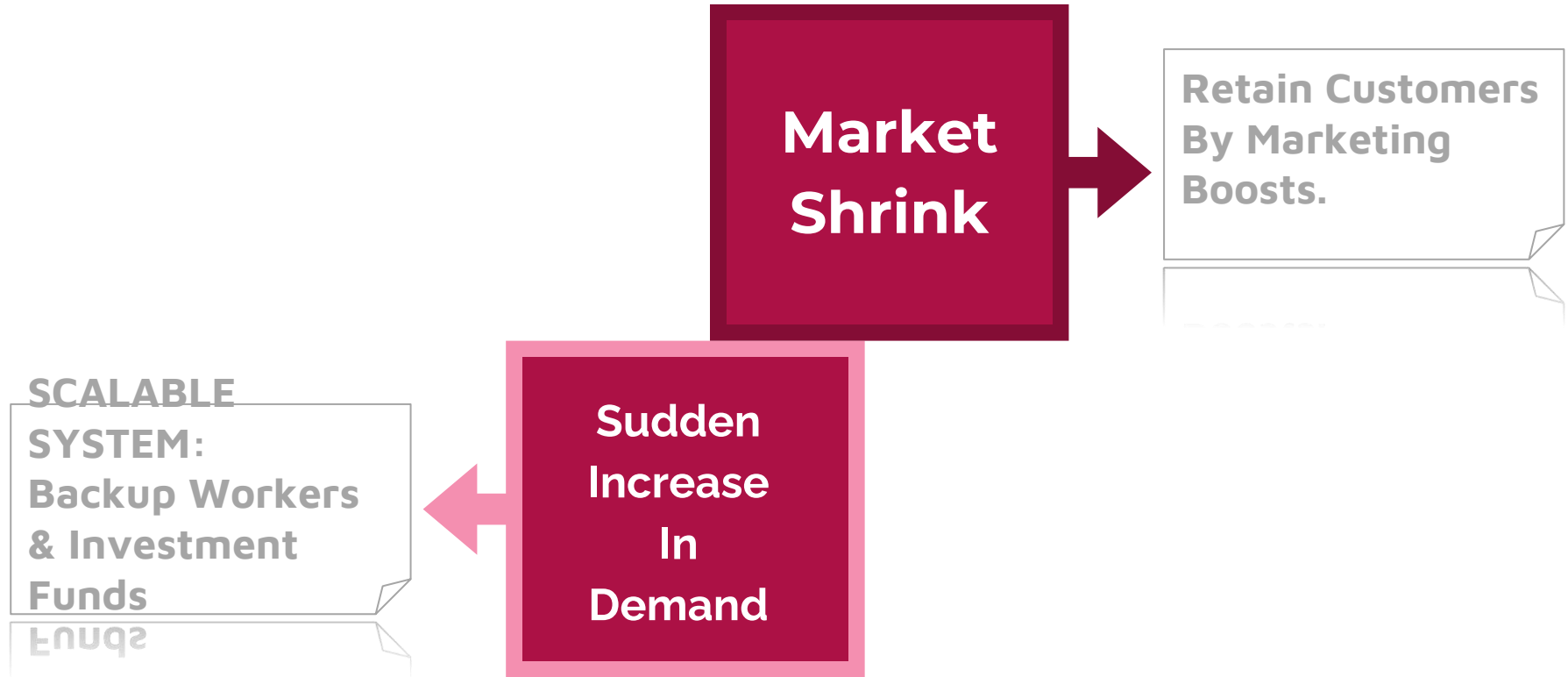
Cashbacks For
Existing Users +
CUTS Box Price
Reduction



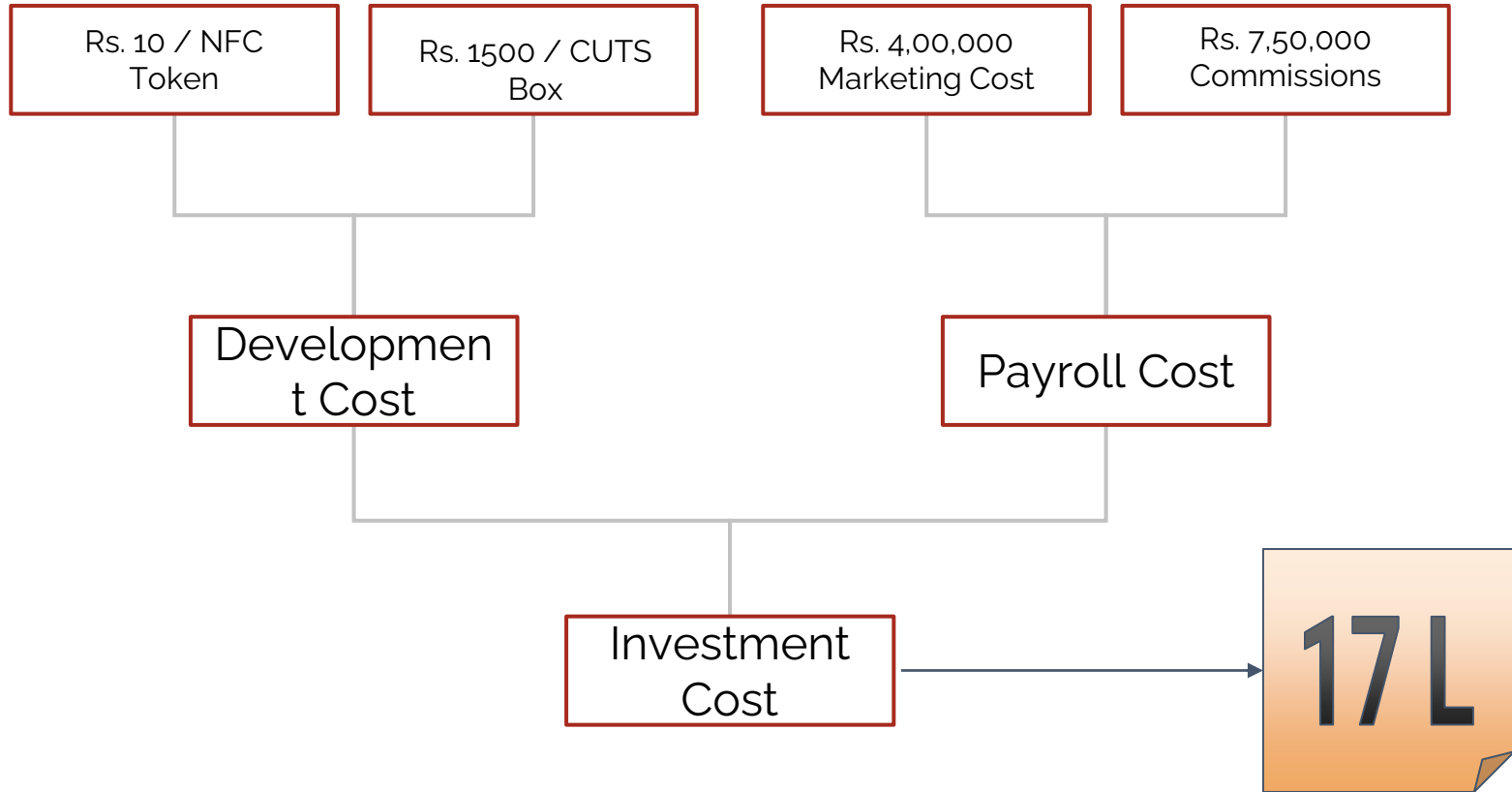
Phase III - Rapid Growth And Mass
Implementation

Advert Runs + App / Online
Integration For Certain Cases + New
Location Runs

Challenges And Obstacles



The Numbers Game

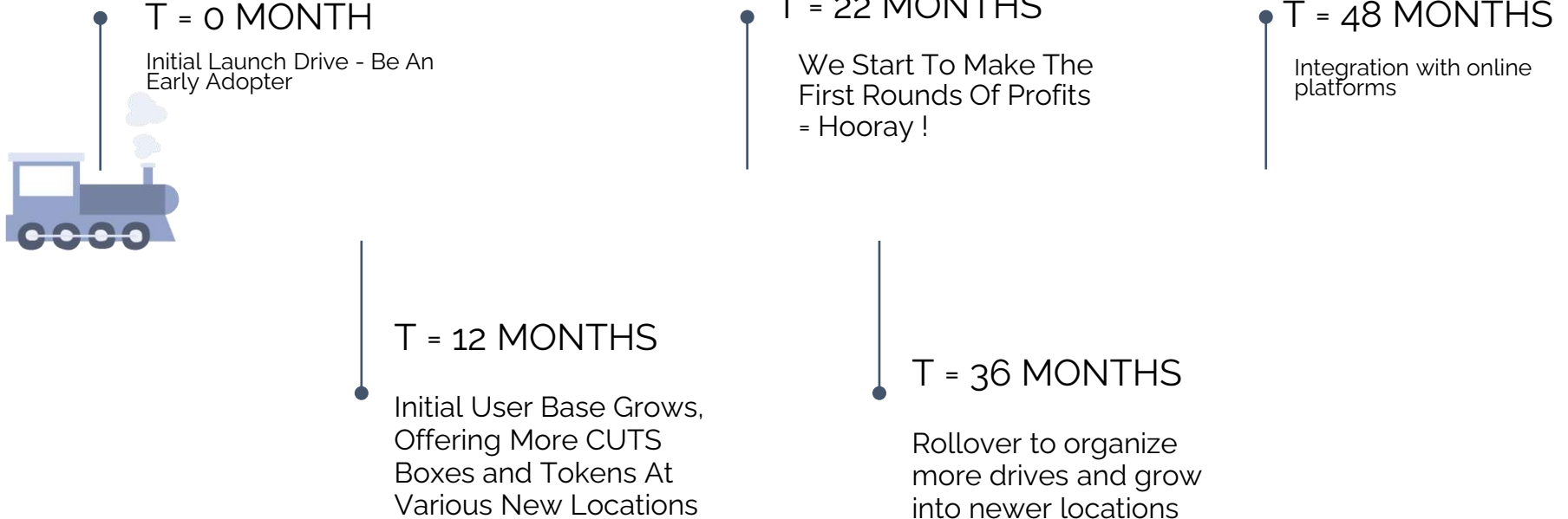




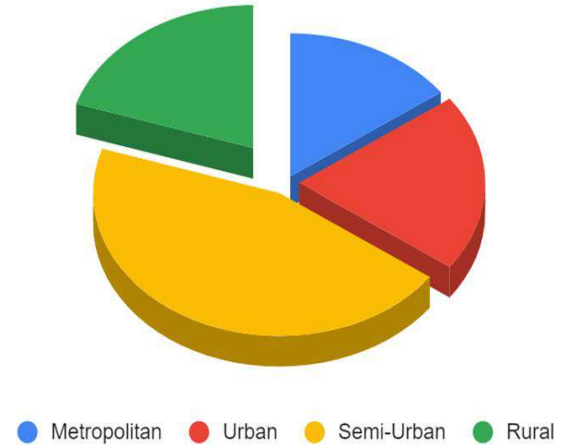
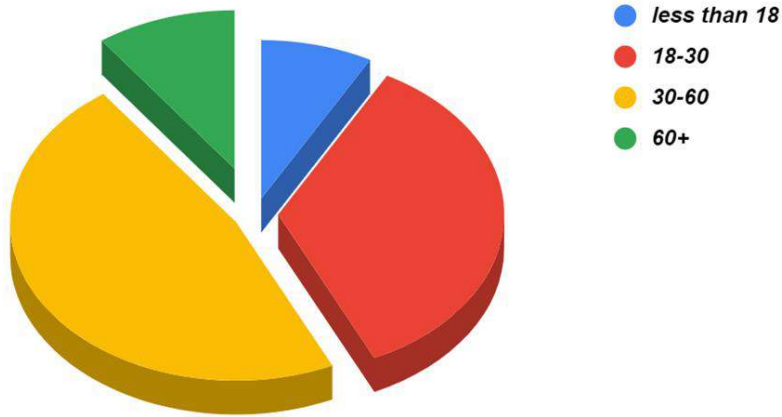
Now That
Does Seem
Like A **Better
Solution!**

The Road Ahead - How We Expect To Grow And Develop

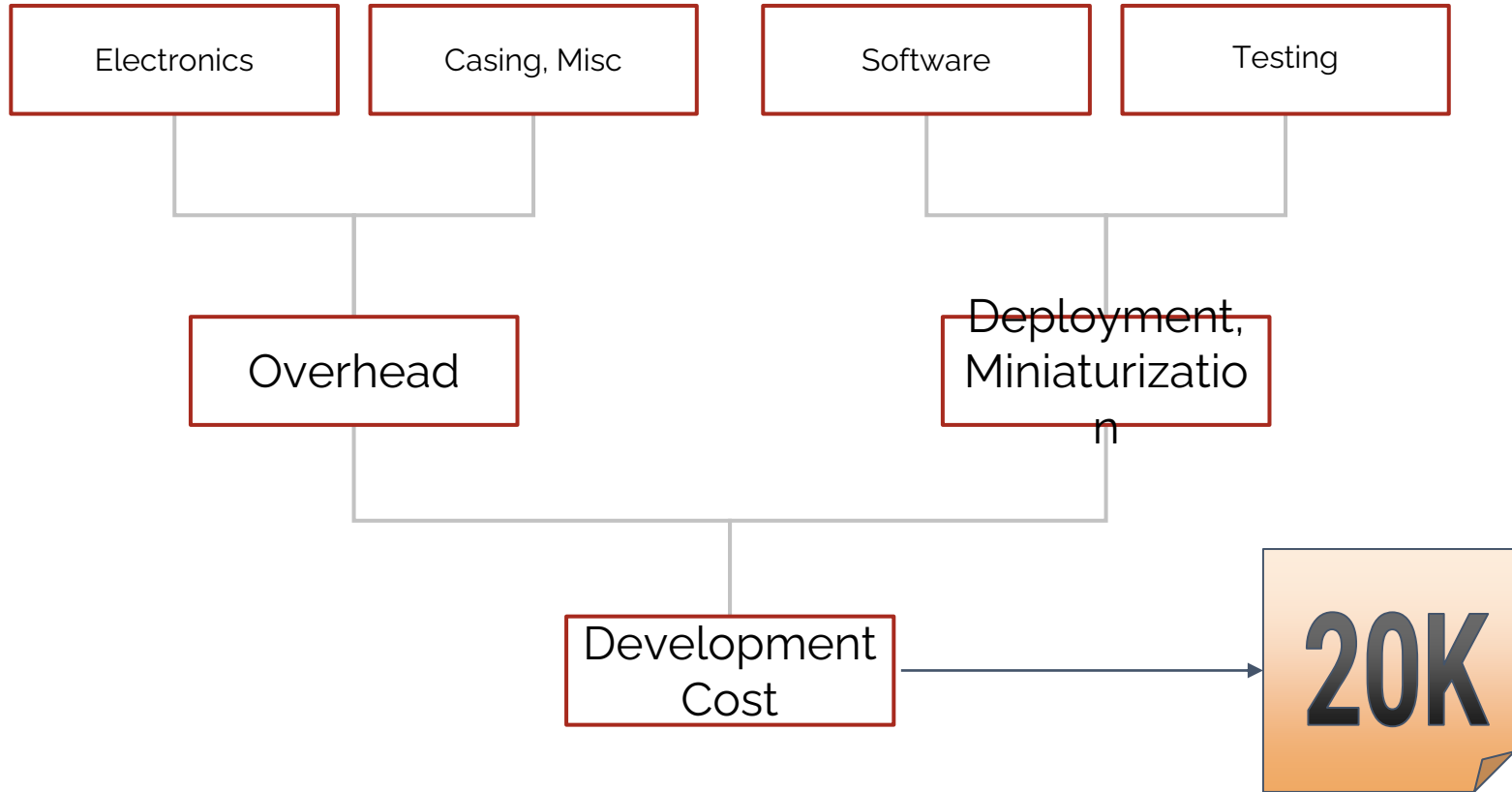
A Small Roadmap Of Good Things To Come



Expected User Share **After 10 years**- Sorted By Age And Area



Prototype Development Costs



The Team

Team **No Deadlines** - NSEC



Abhishek Paul |
CSE | 3rd Year



Rudraneel Bhattacharya |
ECE | 3rd Year



Abhijoy Shirov
Mukherjee | IT | 3rd Year



Aparupa
Chatterjee | ECE | 3rd
Year

Be A Part Of The
Cashless Revolution
THANK YOU !

