# **WAIU – Experience Luxury At Convenience**

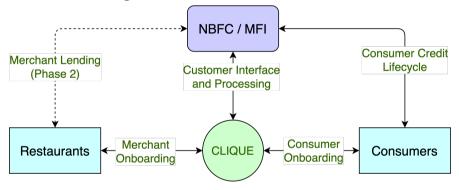




### Launch Services & Planned Offerings

- 1. Dine Now, Pay Later: Microfinance services for restaurant customers

  As BNPL is becoming widely popular among, WAIU is launching a Eat Now, Pay Later service for restaurants. It will be available to all 200+ partner restaurants in Pune, as pilot.
- **2. Restaurant Staff Lending: Flexible borrowing options for those underprivileged**Flexible lending options for restaurant staff during times of need like medical, household. Comfortable repayment options and low interest rates for those times in need e.g., medical, household etc.



#### **Phase Two:**

- Broadcast & Live Streaming of finest artist performances
- Logistics & Governance to fix some of restaurant's major pain areas
- Guaranteed discounts on F&B services.
- Gift F&B services to Friends & Family
- Socializing & Gaming in premises of restaurant
- Pre-paid Point Based Services (PBS)



### **Corporate Partnerships & Focus Areas**

#### **Corporate Partnerships:**

Suniel Shetty: As restaurant owner, influencer in Shetty restaurant association, media house partner, brings a great value to our board

TOI, Pune Mirror: As media partners to help promote our platform to both restaurant & consumers

Sanjay Phadke: Fintech specialist and financial consultant for strategic planning

Harun Rashid Khan: Ex. Deputy Governor RBI, to help procurement of PPI license, with KPMG

SonyLiv, Stratacache (SCALA): Broadcast and livestream partners for online content

**Restaurant Selection Parameters:** For premium coverage and uphold innovative appeal

#### ☐ Restaurant Features:

- √ 3 years of operations
- ✓ Family section & Kids friendly
- √ 150+ seater with lounge
- ✓ Parking & valet service
- ✓ Website & online reservations
- ✓ A/C & hygiene conscious

### **☐** Restaurant Types:

- ✓ Fine Dining: 24K Kraft Brewzz, Incognito
- ✓ Casual Dining: Urban Foundry, The Tenth Floor
- ✓ Specialty Restaurants: Wadeshwar, 360 Degree
- ✓ Multi-location chains: Barbeque Nation, Kwality
- ✓ Hotel Restaurants: Pasha, Ukiyo, Zeta



## **Bank Partnership (Current & Future)**

### **Exciting Value-added Service**

For bank customers to enjoy, in addition to banking services

### Multi-Geography Coverage

WAIU to be launched in all states where Bank is operational

### **Dine Now, Pay Later**

Bank can offer BNPL service to their deposit customers at WAIU restaurants



### **Additional Discounts**

An added cashback/discount will be offered to Bank customers

#### **Merchant Accounts with Bank**

To continue their quality service & more to existing customers without any additional expense

### **Future Lending Options**

Customer & Merchant lending for ticket size ranging 20K to 50L

4



### **Commercial Potential & Growth Areas**

Phase 1 (2022): F&B Service & Staff Lending

Phase 2 (2022-23): Pay Later & NBFC License

Phase 3 (2023): Gaming, Gifting & Events

Phase 4 (2023-24): Governance & Broadcast

Category	Value	Notes
Customer Count	10000	Assumes low conversion rates
Ticket Size	5000	Average credit wallet offered
Cash Movement	5 CR	In one cycle

#### **Future Potential**

- 1. Cross-Industry Lending: To expand selective services across industries like Real Estate, Colleges, MFG
- 2. Restaurant Rating & Home Services: Standardization & enhanced customer comfort
- 3. Subscription Services & Corporate Tie-Ups: Priority services, event collaboration & partner advertisements
- 4. Data Science & Analytics: Data engineering & AI/ML support for customized solutions
- **5. International Launch**: Overseas launch with international partners/investors
- **6.** Personalized Service & OTT: On-Demand services and potential OTT/TVC for restaurant services



## **BNPL - Present & Future**

#### **BNPL Business in India**

- **❖** Banks are top businesses using BNPL to expand their consumer base & capital rotation in market
- **❖** BNPL is to rise 10 times to \$35 Billion by FY26
- 93% of India does not have access to BNPL services today
- ❖ Repeat rate and average ticket size have grown 220% in 2021
- Generation Z and Millennials are biggest consumers of BNPL
- Current BNPL limits are low but still new customers account for 64% of BNPL business

#### **Restaurant Business in India**

- Shrank by 53% in FY21, but is expected to react and grow at pace of 10% CAGR
- Average count of dining out is expected to grow from 2 to 6 by 2025
- Unorganized sector is standing at 64% of the market, therefore offering a huge potential of standardization
- Average disposable income of household has grown 4 times in last decade and still growing strongly





## **Merchant - Engagement & Growth**



- Relate
- Identify Key Concerns
- Show Importance
- Reflect Passion
- Media Interaction
- Uncover Strategy
- Unveil Edge
- Compare Results

- Events
- Interaction
- Awards
- Felicitation
- Awareness
- Collaboration
- Customer Care

- Clique Pilot
- POC / Beta
- WAIU Launch
- Full Service
- Governance
- Value Adds
- value Add
  - Ease of Business

- Business Boost
- Referrals
- Engagement
- Statistics & Analytics
- Product Placement
- Features services

- Volume Boost
- Upselling
- Cross Move
- Up-cycling
- Dynamic Pricing
- Scoring / Rating
- Feedback

- Added Products
- Promote
- Memberships
- Customer engagement
- Logistics
- Governance



### PAYO (Australia) - A case study

#### **About PAYO**

PAYO is an Australian company who have launched the world's first Eat Now, Pay Later service in July 2021.

The are backed by an existing lender with substantial customer base in the operational regions.

Being the World's first ENPL app, they have favorably placed themselves as market disrupters, driving investor's interest & confidence.



Within 3 months of launch, **700+ merchants in 4 cities** & growing at the pace of 200 merchants every month



All payments are divided across 4 interest free EMIs, with only a quarter of payment to be made upfront.



Top performing 50 restaurants have received thousands of transactions with recorded **order value increase of 60%** 



Diners can discover restaurants, filter by preferences, call restaurant, book table and receive range of offers & deals.



Both restaurants & customers are incentivized for referring more paying users to the platform



All payments are via PAYO app via QR codes with options for customer to recommend for PAYO business



**Instant approval & discreet process** has given PAYO an edge over other modes of payments, eliminating need to carry wallets



# **Customer Acquisition Strategy**

Merchant Acquisition Strategy	Consumer Acquisition Strategy	Notes
Direct sales via dedicated regional teams (10 per location per month)	WAIU direct acquisition (6-8k per location per month)	WAIU service acquisitions
Corporate collaborations with multi- location hospitality brands	Aggregation based model to increase time to market	To enable increased time to market
Pre/Post launch promotional & marketing campaigns	Social media & network advertisements	Combination of digital & traditional strategies
Network tie-ups and contact center for customer servicing	Event tie-ups e.g., Ridermania, Ruggedian	



## **Our Team**

#### **Promoters**

### Rajesh Karandikar





Alok Sambuddha

### **Board Of Advisors**

Rahul Renavikar: Managing Director, Acuris Advisors (GST & Government Policies) – Ex. Big 4 & Tata Motors



Chetan Oswal: Accounts & Legal Counsel



**Shrikant Chatur**: Governance Consultant (ex. VP Commercial - Cummins)



Sanjay Phadke: Fintech Specialist, Ex. EVP Edelweiss & Vayana Network, JP Morgan, HSBC



Rakesh Malhotra: Media Curator, Ex. Media Head - Sakal



Yogesh Katre: Sales Head, Loantap



Harun Rashid Khan: Regulatory Advisor, Ex. Deputy Governor RBI



Vinay Baijal: Regulatory Advisor, Ex. CGM Banking, RBI



# **Corporate Partnership**

S. No.	Partner	Role
1	NPCI	Nth Reward Loyalty platform onboarding & campaigning platform
2	KPMG	RBI regulatory compliance and licensing services
3	Payu Finance (Lazypay)	Financial lending service provider
4	Paytm	Financial lending service provider
5	Early Salary	Financial lending service provider
6	LoanTap	Financial lending service provider
7	Michael Dell Foundation	Financial lending service provider
8	Suniel Shetty (Popcorn Entertainment)	Brand Ambassador
9	TOI, Pune Mirror	Media & Advertorials
10	SonyLiv	Entertainment and broadcast services
11	Stratacache (SCALA)	Broadcast infrastructure and CDN
12	Sazinga Digital	Technical platform development & maintenance

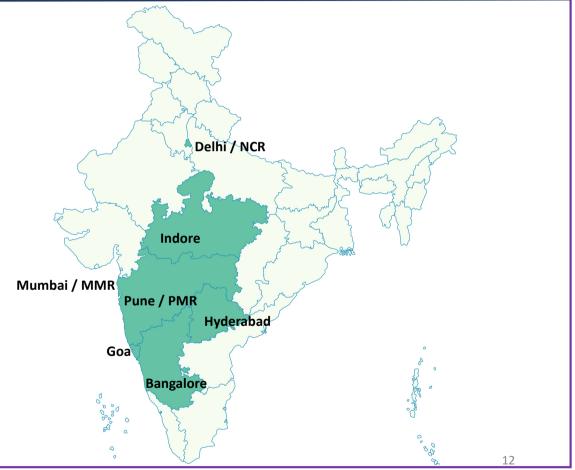


## **WAIU - Planned Launch Geographies**

**Phase 1:** Launch in Pune & stabilize the platform

**Phase 2:** Launch in 10 Cities / Metropolitan Regions

**Phase 3:** Expansion across lender's geographies





## **Question & Answers**



