Clique – A Celebration Of Sharing Happiness

Clique – An Opportunity under Truevibez Umbrella

Clique is premium service offered to our finest customers & business partners, to mutually benefit through means of microfinancing services.

Dine Now, Pay Later

For customer expecting an event to visit restaurant but without available liquid funding, Clique will open up a line of credit in handshake with a lender (NBFC). The customer can request this restaurant-focused credit line and once approved, use it at any partner restaurant.

Merchant Staff Financial Lending

Restaurant staff currently face many challenges in requesting loans from banks and NBFCs however from recommendation of a partner merchants, a lo-medium size credit pool will be made available to them with flexible repayment options.
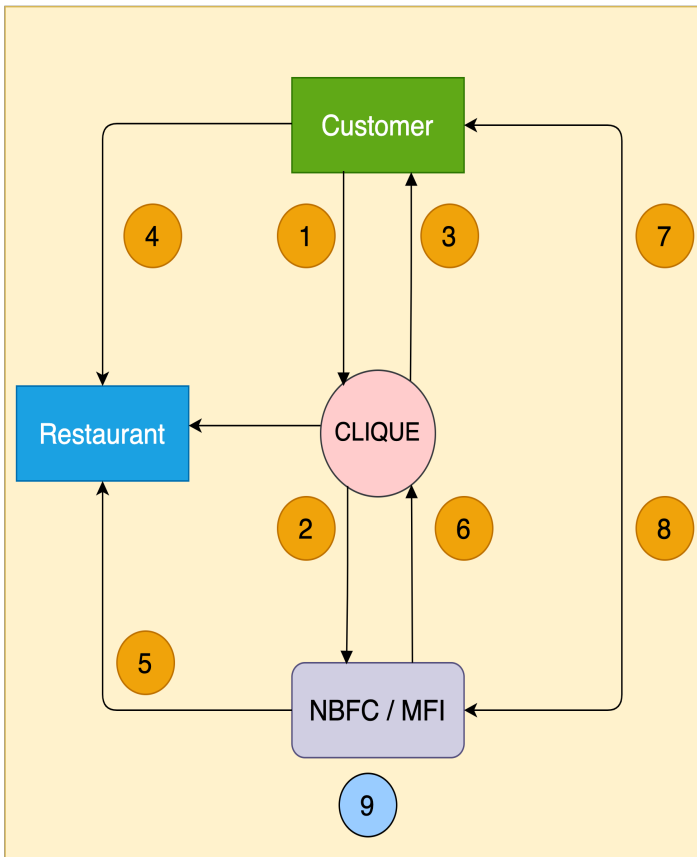
With microfinance market anticipated to grow with CAGR of 40% through 2025, NBFC-MFIs will be its greatest beneficiaries. In F&B segment, unbanked microlending has only reached 12-15% of the prospective market.

Clique – High Level System Flow
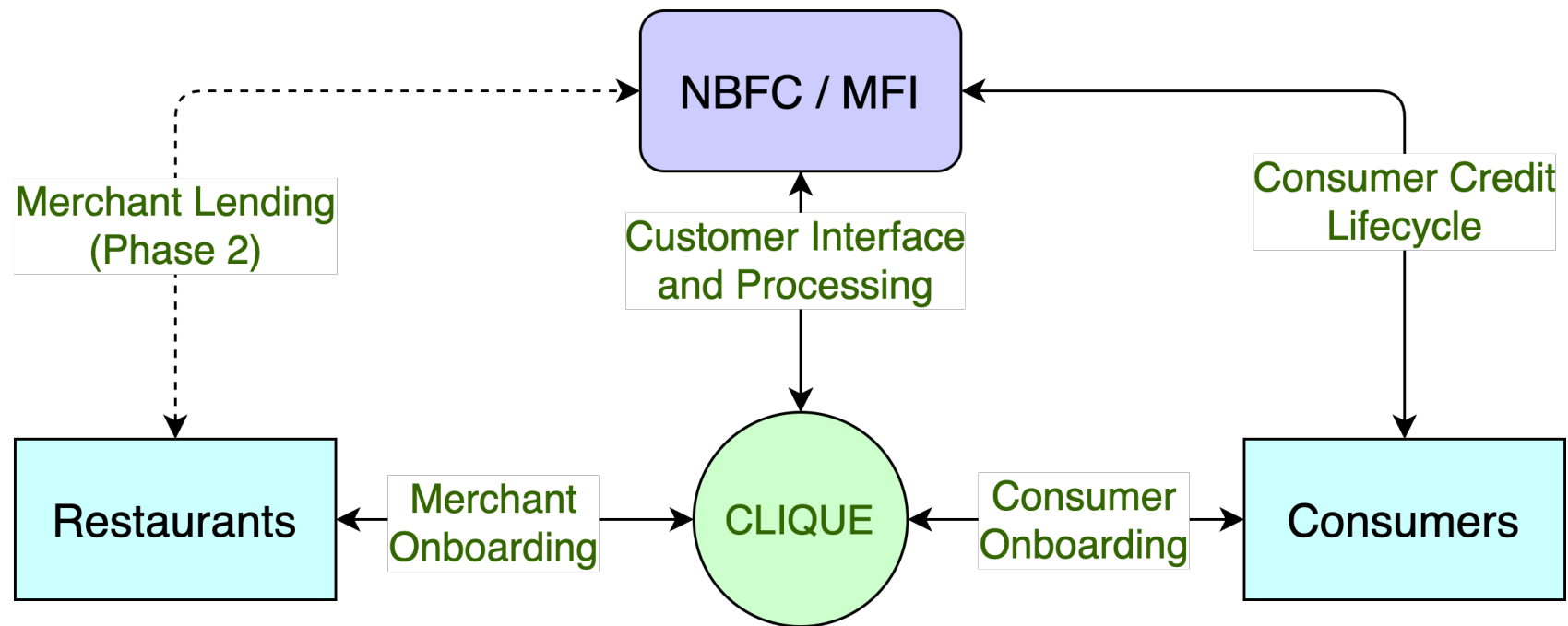
Clique – High Level Transaction Process Flow

1. Customer walks into a restaurant & applies for the wallet credit through Clique App

2. Clique receives customer application & send it to the lender for underwriting & respond with approval or rejection

3. Customer app wallet is credited with approved funds & signs NACH mandate

4. Customer utilises the wallet credit at the restaurant e.g., Rs 5000

5. Lender pays the merchant (less the operational charges) based on merchant's billing cycle e.g., Rs 4000
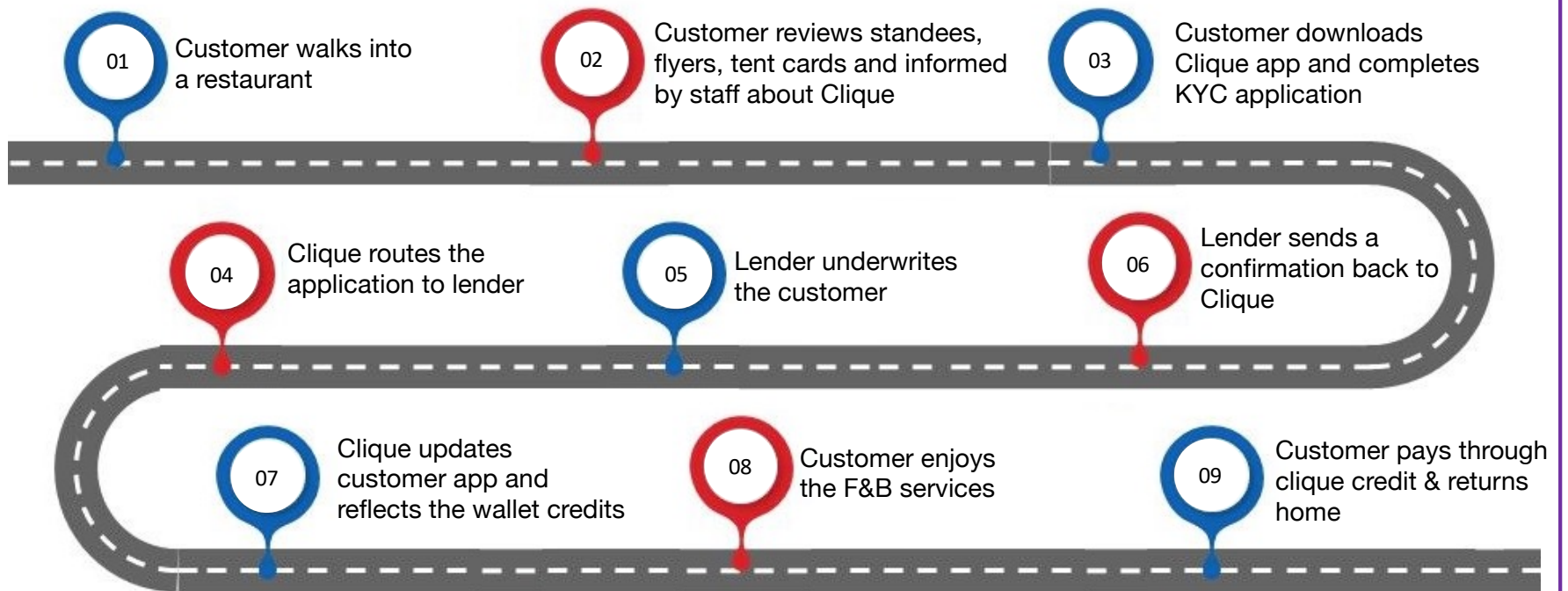
6. Lender pay the commission to Clique e.g., Rs 800 based on payment reconciliation, on agreed frequency

7. Customer pays lender later based on agreed T&C, including interests, delay charges etc.

8. Once paid, even if partially, lender updates Clique to reset customer's wallet for calculated funds for further utilisation

9. Lender keeps the balance i.e., Rs 200, for their services

Clique – Customer Onboarding Journey

01 Customer walks into a restaurant

02 Customer reviews standees, flyers, tent cards and informed by staff about Clique

03 Customer downloads Clique app and completes KYC application

04 Clique routes the application to lender

05 Lender underwrites the customer

06 Lender sends a confirmation back to Clique

07 Clique updates customer app and reflects the wallet credits

08 Customer enjoys the F&B services

09 Customer pays through clique credit & returns home

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Clique – Main Apps & Backend

Customers App: For public end users - Reference – Dineout, Zomato, Swiggy apps
- Customer registration, data capture and profiling based on taste, location & shows nearby restaurants, facilities, menus etc.
- Top deals, featured services, option to search based on choice e.g. Parsi cuisine, live music, dog friendly etc.
- Link to apply for credit line showing multiple lenders. Similar to how payment options like card, cash, simpl, Lazypay etc. are show on Zomato app, only instead of these, the options will be of lenders like Lazypay, paytm, bajaj etc.
- Wallet service based on lent funds, utilized & available funds, pending dues, transaction history, push notifications etc.
- Scanner to scan restaurant QR code for wallet transfer and ribbon for latest offers, deals, what's-on

Merchant App: For restaurant managers/owners - Reference – Dineout, Zomato, Swiggy's restaurant side apps
- To have restaurant specific QR code to accept payments
- Merchant wallet and option to pay back to customer in case of accidental/incorrect transfers
- Customer care contact, guest data capture & contact

Admin (backend): For Clique administrators, merchants and merchant staff
- **Admins**: User management, data access, reporting, settlement matrix, financials, corporate partner management, tracking, master controls
- **Merchants**: Setup (info, menus, pricing, photos), reporting, activation/deactivation, discount codes, order tracking, push notification settings,
- **Staff**: Setup, profile, **loan application with documentation transfer to lender**, status, repayment plan

Website: Business website for informational purposes - Reference – Dineout
- One Page website to inform about the services of Clique, pics, videos, top merchants, offers, app download links etc.

Phases & Scope

Phase 1. Proof Of Concept : For investor pitch demonstration

- Target Date: 14th Feb 2022
- Basic apps with production look & feel and ease of usage
- Integration with at least one/first lender tested with completed transaction tests
- 4-5 restaurant & customer setup completed
- Must allow immediate customer setup and end to end credit transaction lifecycle
- Staff lending with one/first lender to be done in real-time

Phase 2. Minimum Viable Product : For public launch

- Target Date: March 2022
- Completed app and backend as requested
- Web portal can be a fast follower if needed
- Beta testing and soft launch, followed by final launch

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

Question & Answers