

WAIU – Experience Luxury At Convenience





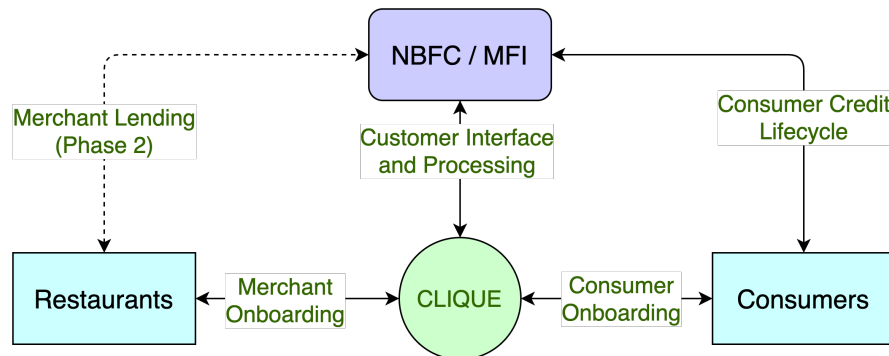
Launch Services & Planned Offerings

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)



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

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



Bank Partnership (Current & Future)

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

Exciting Value-added Service

For bank customers to enjoy, in addition to banking services



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



Category

Value

Notes

Customer Count

10000

Assumes low conversion rates

Ticket Size

5000

Average credit wallet offered

Cash Movement

5 CR

In one cycle

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

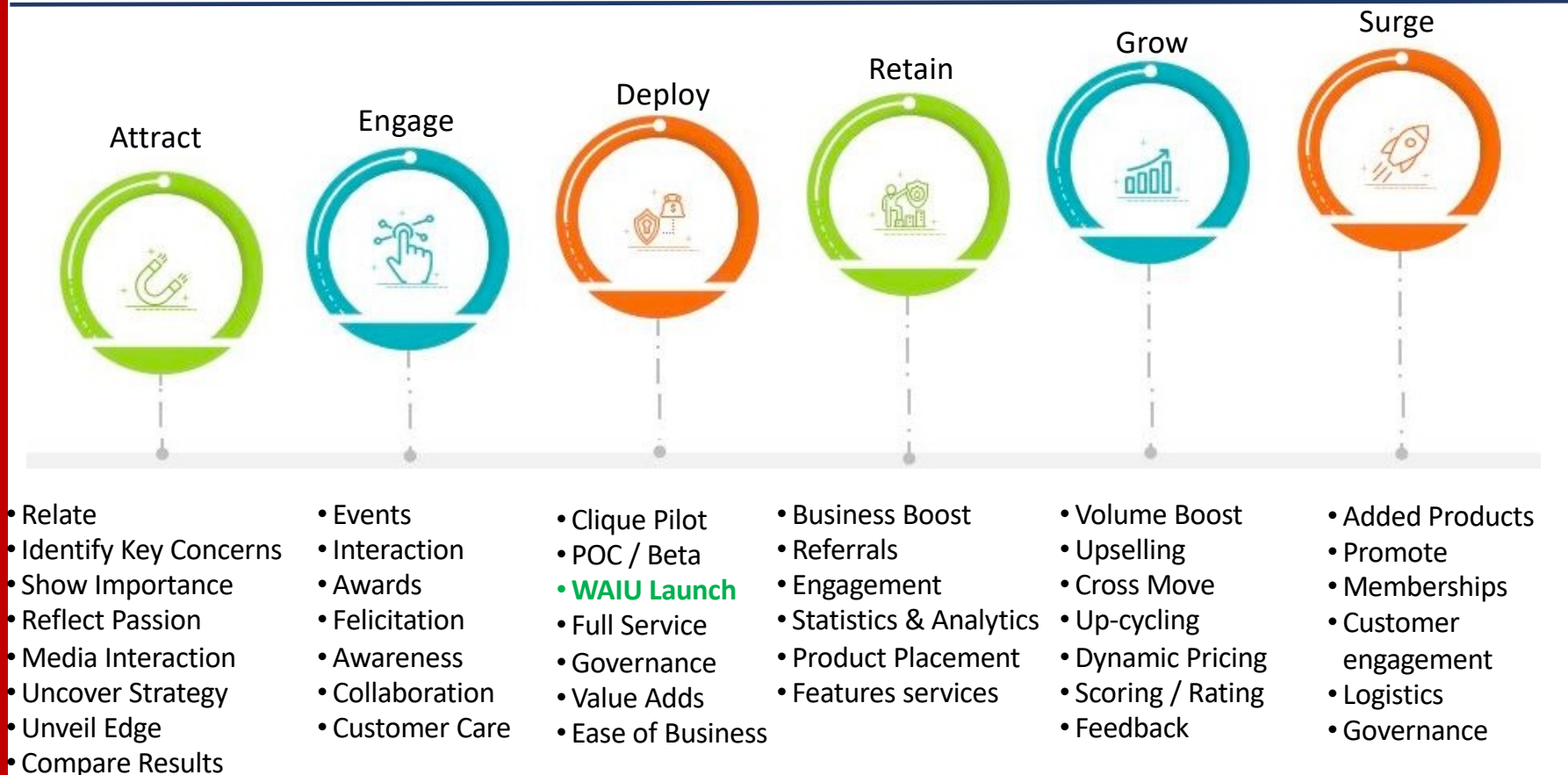
Phase 3 (2023) : Gaming, Gifting & Events

Phase 4 (2023-24) : Governance & Broadcast

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

Merchant – Engagement & Growth



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



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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



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