



**RYO**

Helping families manage their expenses



# Motivation

Peter's father, an immigrant, owns 10+ credit cards. He uses them to maximize rewards to spend on his family for flights going to China. He is not tech savvy, and spends a lot of time manually organizing his finances in excel spreadsheets. Peter felt the need to do something about this

Amal has been getting increasingly frustrated over the years on how managing his expenses has so many complexities and he is unable to find the right technology to simplify it

To that end, Peter & Amal wanted to build an easy to use card management app. They soon realized that there are many people in the US with the same problem.

Our mission is now to build an app that can help families manage their finances

# Demo





# Problem

More and more people in the US are signing up for **multiple credit cards** (the average consumer has 3+ cards).

However, the more cards they have, the harder it is to manage their finances

# Solution

A smart management + rewards platform



Manage Credit Cards



Maximize Rewards



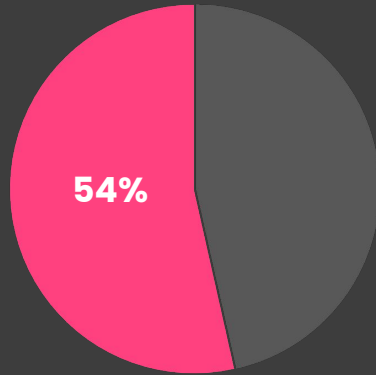
# Why Now?

1. The number of cards owned by a single person is steadily **increasing**
2. More people **trust and adopt** digital technology to manage personal finances
3. More merchants are going **cashless** and accepting credit cards than ever before



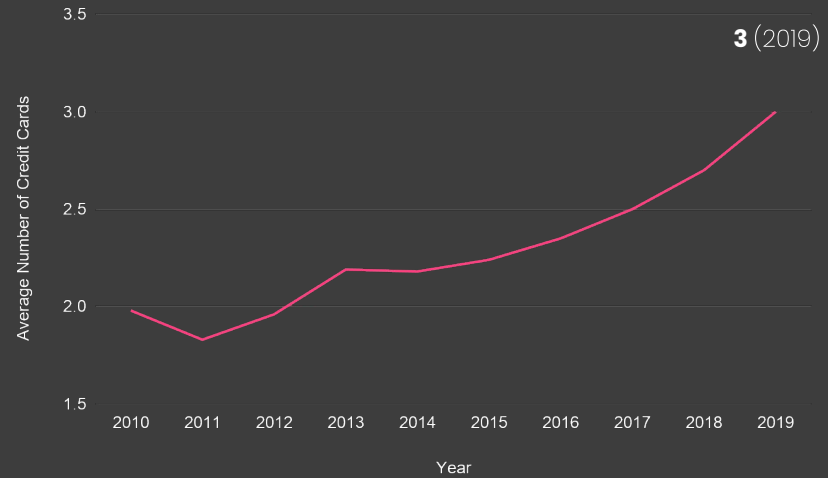
# Market Size

96 million people in the US has  
3 or more credit cards, which is  
54% of all card owners



- US Population with 3+ Cards
- US Population with 1 to 2 Cards

Average cards per person has  
increased ~7% YoY since 2015



- Avg Cards per Person in the US



# User Research

Average # of  
cards owned

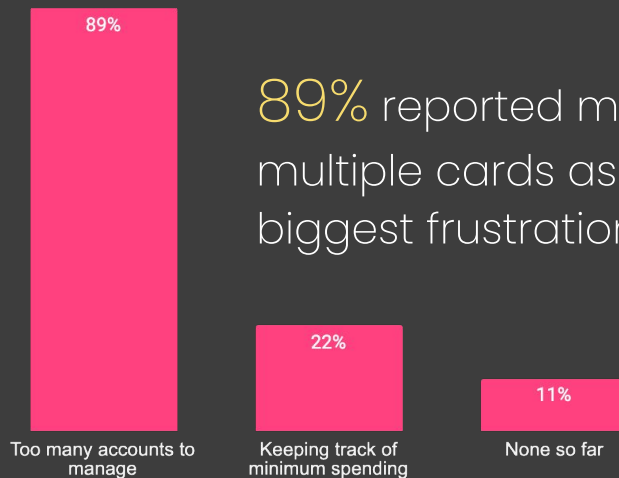
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% looking to own  
more cards

67%

% wanting multiple cards  
just for rewards

89%

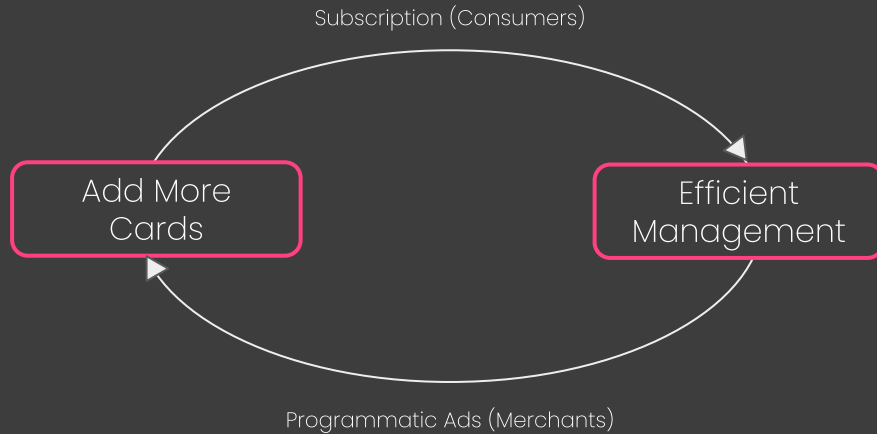


89% reported managing  
multiple cards as their  
biggest frustration





# Business Model


















We plan to charge a monthly **subscription** fee for users who register 3 or more cards (else free).

We will also offer **ad space** in rewards tab for merchants. E.g. "spend your points at Marriott."

As users reap more rewards with RYO, they will add more cards, which offer stronger incentives for advertisers.



# Landscape

	Connects to Multiple banks	View Credit Card Rewards	Link receipt to transaction	Set Expense Threshold directly with Bank	View transactions of spouse/partner
	✓	✓	✓	✓	✓
    	✓				
    		✓			
				✓	
		✓			
 	✓				✓

# Team

Amal Salim



Allyo (3yrs)



NetApp (6yrs)  
SW Developer



Elec Eng. & CS



Amal and Peter met as early employees (4th and 7th) at AllyO, a seed funded startup in Palo Alto. Both played a major role in growing product users and revenue from zero into the millions. They developed a friendship through their values, shared experiences at building a startup, and their passion for entrepreneurship.

Peter Zhi



Allyo (3yrs)



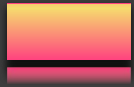
Columbia Univ.  
Philosophy MA



McGill Univ.  
Bioscience



Both Amal and Peter are immigrants, who struggled with managing finances for themselves and their family. They are passionate about building innovative fintech solutions to make personal finances easy and pain free.



# Summary

**Large market:** ~100M users in US alone and increasing

**Clear problem:** more cards means harder to manage and track expenses, plus risk of late fees and lower credit scores

**Unique solution:** one platform to manage all their cards so they stay on top of spend and rewards

**Validated user research:** users want this product, alternative solutions not sufficient e.g. manual tracking on spreadsheet

**Passionate founders:** both are immigrants who understand the importance of managing money and making the most of it