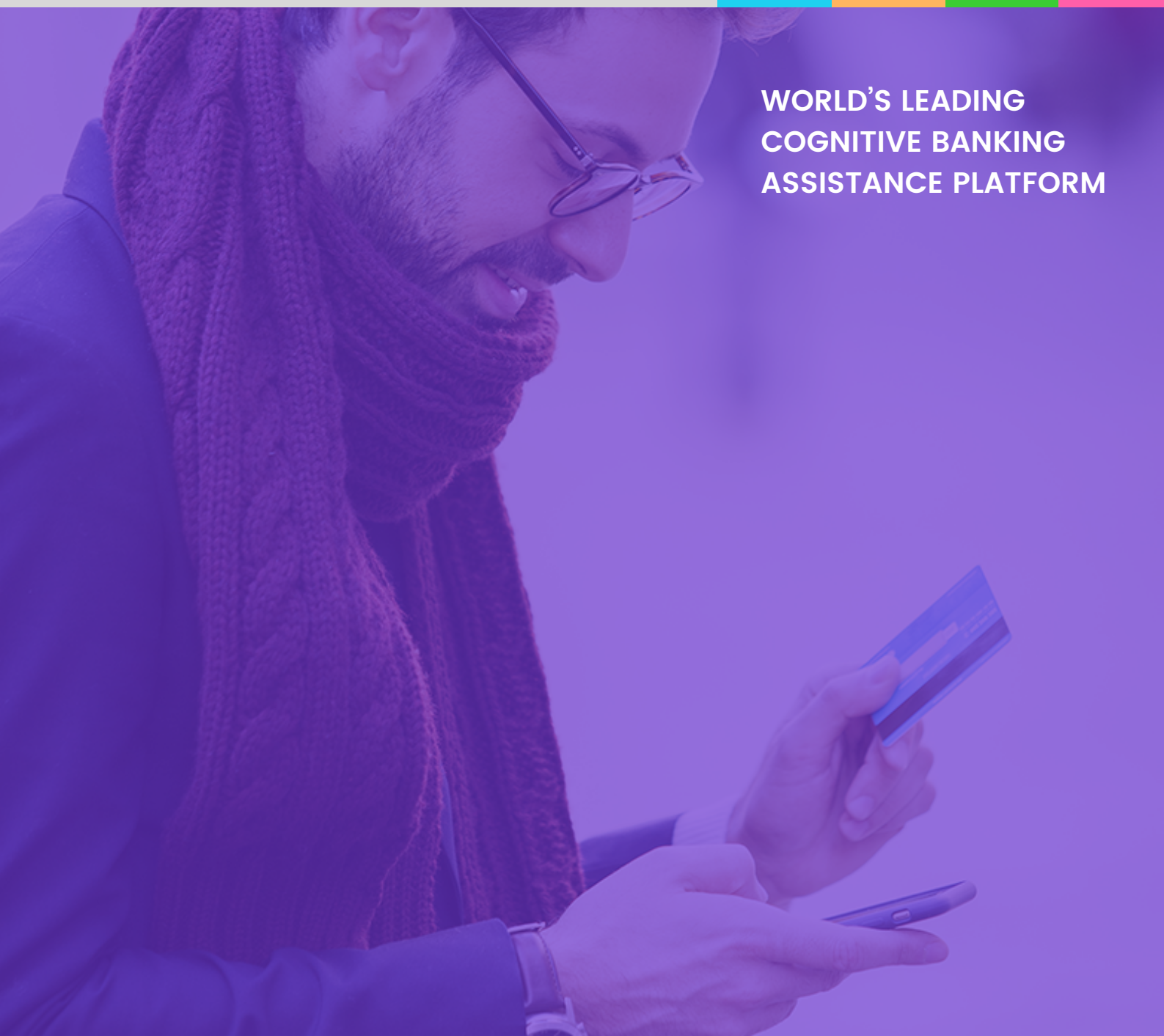




**WORLD'S LEADING
COGNITIVE BANKING
ASSISTANCE PLATFORM**



Payjo:

Delightful Service, Lower Costs, Higher Profits

Are you seeking ways to:

- **provide contextual round-the-clock support?**
- **improve lead generation?**
- **significantly save on operational costs?**

Payjo is an AI-powered banking platform that provides 24x7 real time assistance for banks and enables them to have natural conversations with their customers. Crafted specifically for the banking space, Payjo's Machine Learning and NLU algorithms understand the banking domain, just like a bank representative would.

First Mover Advantage

According to research, 80% of financial institutions globally view chatbots as an exciting opportunity that will become a reality in 1-2 years.

Millennials are moving into an age demographic which possesses significant spending power and financial independence. A survey suggests that 82% of organizations believe the primary role of chatbots would be their 'ability to engage millennials' and act as a 'content distribution channel.'

"Consumers want to interact with Fintech chatbots - 85% prefer it!"

-Gartner

According to McKinsey, banks adopting intelligent platforms have seen a **10% increase in sales** and **20% savings** on capital expenditure.

Payjo users have reported a 52% savings in support costs over time.

Lead conversion rates from customers using Payjo has increased by 30%.

Future-ready AI Banking Platform:

Payjo's platform is setup to handle 10,000 inquiries per second or about 864 million in a day. The platform is designed to run lean while having the ability to scale to financial institutions of any size.

Some of the discerning features of Payjo's proprietary platform include:

1. Natural Communication

Payjo leverages cutting-edge Artificial Intelligence (AI) technologies to achieve natural communication with human-level accuracy for speech recognition, intuitive reasoning, and multilingual NLP capabilities.



2. Predictive Analytics

Our deep learning models utilize transactional data to predict customer behavior, minimize future risks and maximize lead generation and retention.



3. Omnichannel Interaction

Payjo observes customer interactions across multiple touch points (web, mobile, text, and IVR) and provides a coherent transition that helps customers pick up where they left off.



4. Self Learning

Payjo continuously learns with each customer interaction and constantly refines itself to provide a delightful banking experience each time.



5. Secure and Compliant

Payjo's conversational banking products meet the strictest compliance and security guidelines practiced in the banking space.



6. Simplified Integration

Payjo directly connects to your APIs making the integration seamless and cost-effective. The bot can be deployed with just a few lines of code and hosted on-premise, cloud, or a hybrid cloud.



Deploy in just 12 weeks

Our pre-trained experiences make deployment quick & simple, without any setup hassles

Phase 1: Weeks 1 – 6: Informational & Product Discovery

- Build custom responses to your bank's unique products with existing information.
- Go-live quickly with minimal time and resource allocation.

Phase 2: Weeks 6 – 10: Transactional

- Leverage existing APIs from your digital banking infrastructure.
- Plug into Payjo's robust and security compliant framework.

Phase 3: Weeks 10 – 12: Proactive

- Analyze conversations to provide a personalized experience.
- Predict customer behavior to maximize on lead generation.

Who uses Payjo?

Our clientele comprises of State Bank of India (the world's largest bank), YES Bank, RBL Bank, Aditya Birla Payments Bank and other banking institutions from Asia, US & EMEA.

Latest customers to adopt Payjo are:



and 350+ customers in 20+ countries

Contact the Payjo Team

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About Payjo Inc.

Payjo's AI-powered banking platform enables banks to provide 24x7 real time customer assistance, optimize operations and maximize lead generation.

Based out of Silicon Valley and Bangalore, Payjo's team builds on the experience and expertise gathered in the Internet and financial services domain over the past 20 years. Having developed the world's 1st billing subscription software, we have demonstrated stability and success with 350 marquee customers across 20 countries, generating \$50 million in revenue and \$2 billion in transactions. Our customers include Salesforce, NTT Data, and Morningstar to name a few.

Payjo has recently launched SIA, an AI-based chat-assistant for State Bank of India, which is the world's largest bank with 420MM customers. They will soon be launching YES Robot with YES Bank, the 4th largest bank in India. YES Robot will be India's first bot to handle core banking transactions. It can additionally process commercial loan applications and can answer close to 1000 frequently asked questions.



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