

# iHealth Pay Card

Winning Through Differentiation

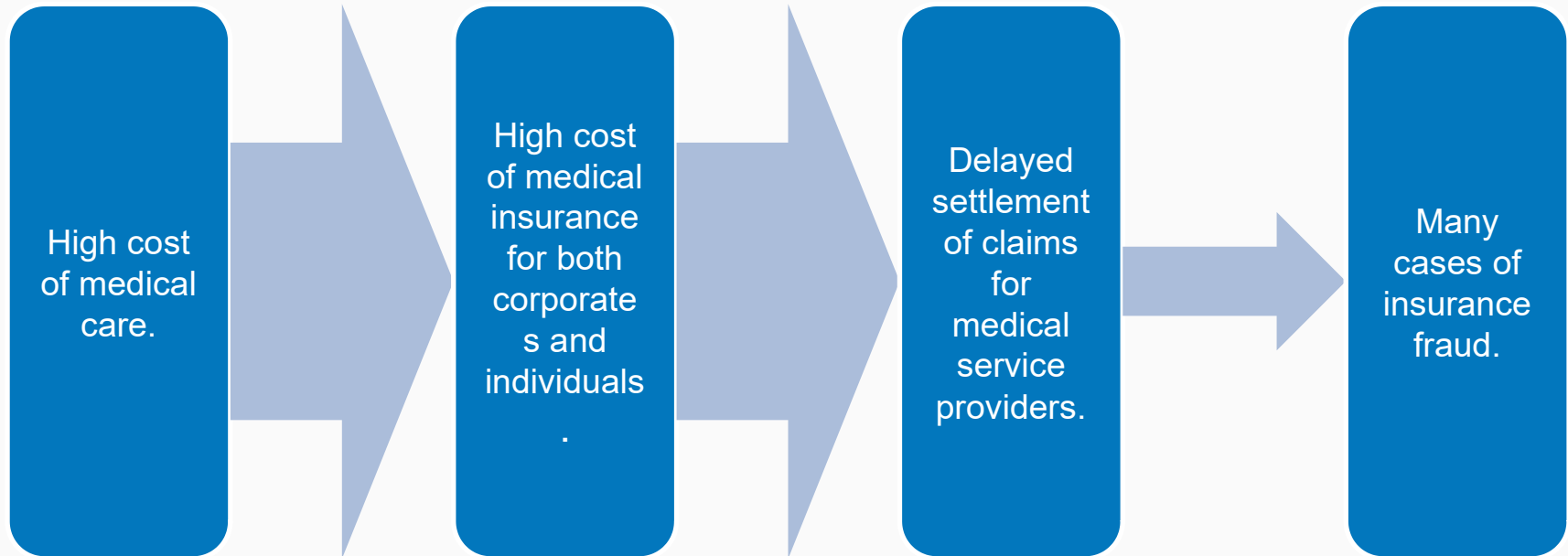


A laptop screen is shown in a dark, dimly lit environment. The screen displays a line graph with two data series: 'New Visitor' (blue line) and 'Returning Visitor' (green line). The 'New Visitor' line shows a general upward trend with some fluctuations, while the 'Returning Visitor' line is less distinct. Below the graph, there is a globe icon. The text 'Our Purpose:' is overlaid on the left side of the screen in a large, white, sans-serif font. Below the title, a paragraph of text describes the company's mission. The laptop keyboard is visible at the bottom of the frame.

# Our Purpose:

To use technology to transform the management of health insurance by driving efficiency, transparency and cost effectiveness, while ensuring inclusivity and value addition to all stakeholders.

# The problem



# Our solution



An onsite pre-funded medical payment card that combines blockchain technology and Artificial Intelligence with medical insurance underwriting.

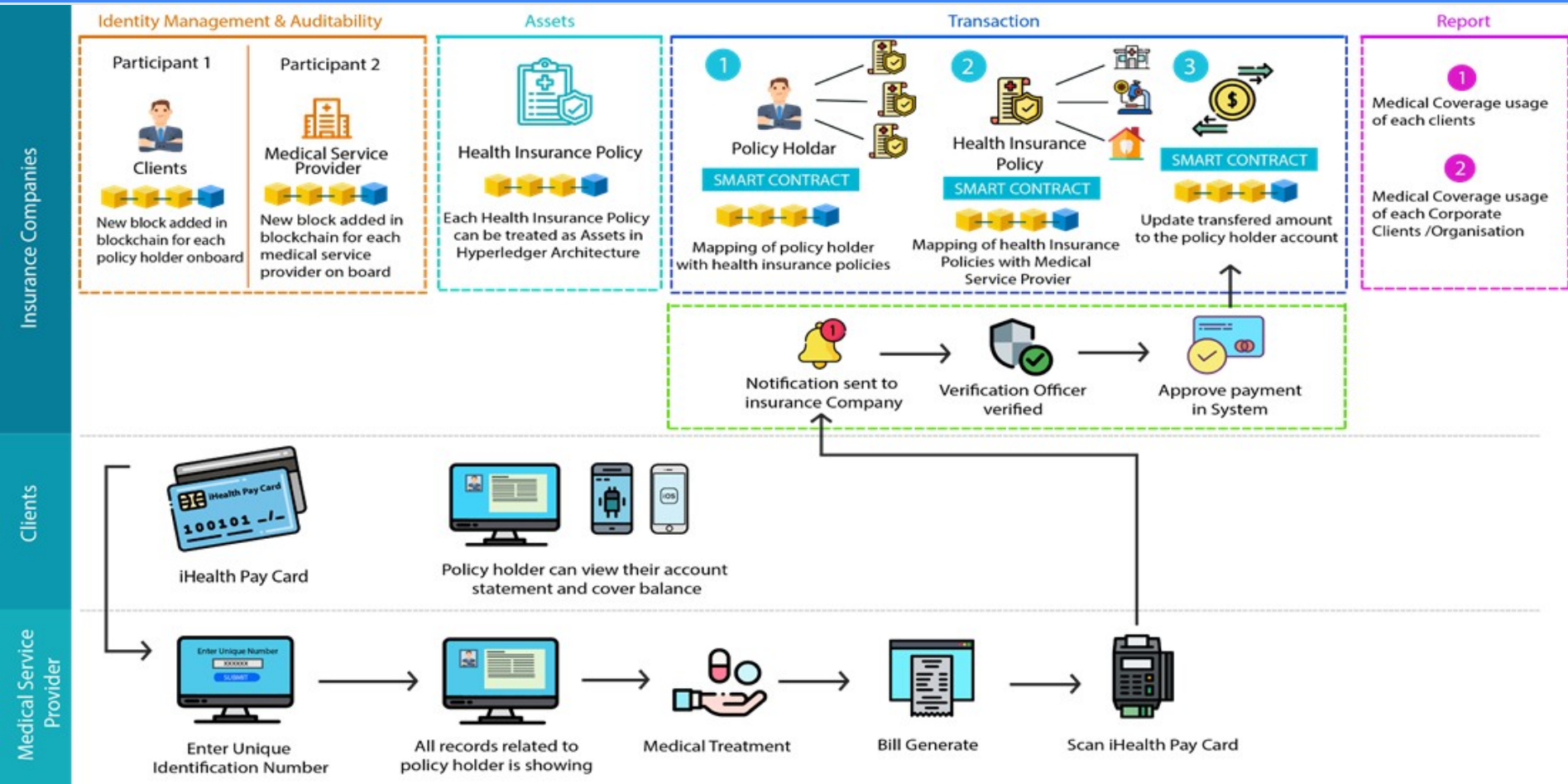
SAVES TIME	SAVES MONEY	MORE CONVINIENT
No need for traditional claim forms	Discounts extended by medical service providers as their payment is received in real time	Real time access to statements and tracking of cover balances for policy holders
No waiting time for patients for verification with the insurance provider	Corporates do not pay more than the exact amount incurred by their staff	Regular and timely returns/reports for corporates
	Medical Services providers get paid in real time hence no cost of chasing payment	User friendly online onboarding of policy holders

# The Product



iHealth Pay Card. A prefunded payment card meant for spot payments of hospital bills at a point of sale machine and immediate settlement of value with the hospital upon service delivery.

# The Process Flow



# Market Size



- \$300,000,000 addressable market
- \$200,000,000 obtainable market

# Go to Market and Growth Strategy

## MARKETING & SALES

Acquiring Customers

Online Marketing  
SEO, SEM, SMM

Sales & Marketing Force

Discount Programs for Corporates

## CUSTOMER SERVICE

Retaining Customers

Dedicated Client relations reps for  
corporates

Automated CRM system with 24 hour  
support

## PRODUCT DEVELOPMENT

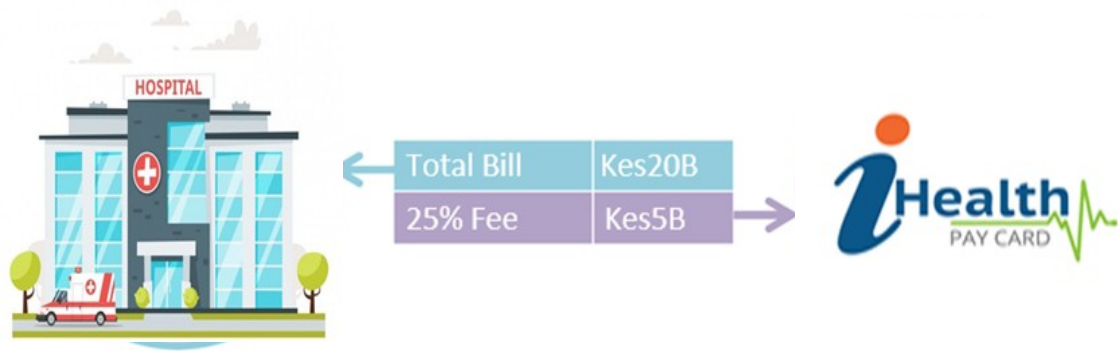
Staying Competitive

Consumer product advisory board  
to drive product features



# Business Model

- Corporate advances float to iHealth Pay Card e.g. Kes 25B
  - iHealth collects 25% of the hospital bill paid



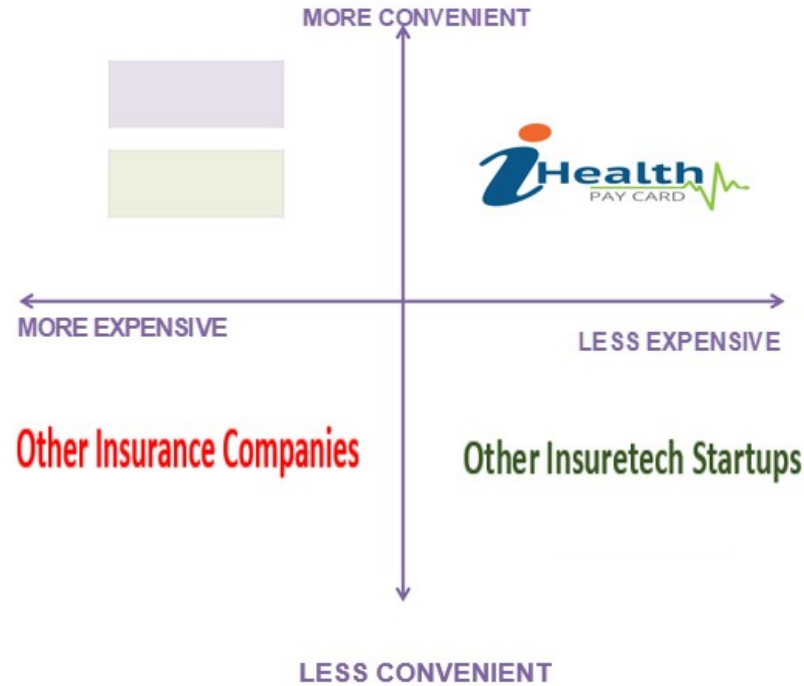
# Other revenue opportunities

Monetization of big data

Interchange revenue

High deposit balance which can be invested elsewhere

# Competition



# Road Map

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## Minimum Viable Product

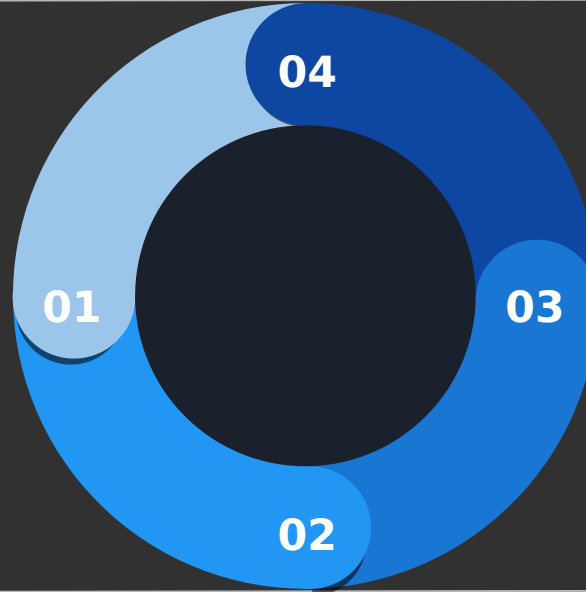
Currently in development to be ready by December 31 2020

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## Piloting

To pilot via the IRA innovation sandbox from January 1 2021

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## Refine & Launch

January 2022

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## Get feedback

Six months into the pilot phase

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# The Team



Nkrumah  
Kiambata

Co-Founder - Techcloud  
LTD



Daniel Mwangi

Tech Enthusiast and Co  
- Founder - Techcloud  
LTD



Simon Mwangi

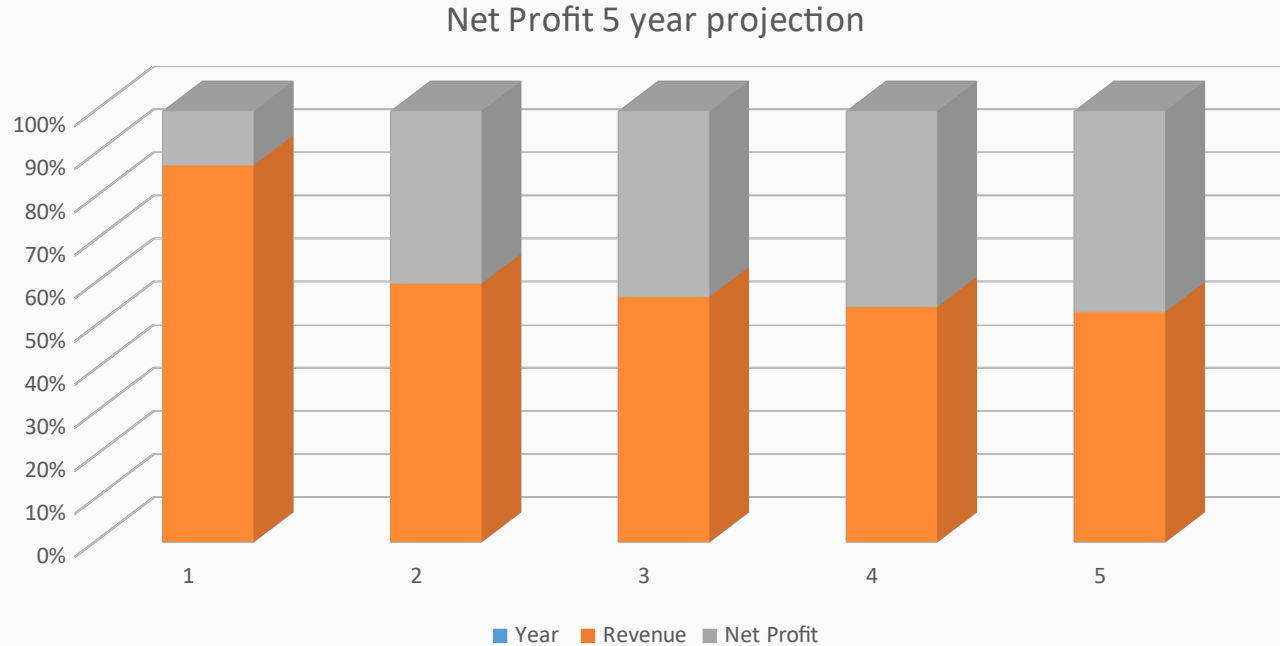
Former Manager Card  
Division - Co-operative  
Bank



CPA David  
Wachira

Financial Consultant -  
Myles Consulting

# Financials





USD\$ 1 Million for 20% Equity.

For 12 month runway to test the product, launch, early marketing efforts and customer acquisition.

