

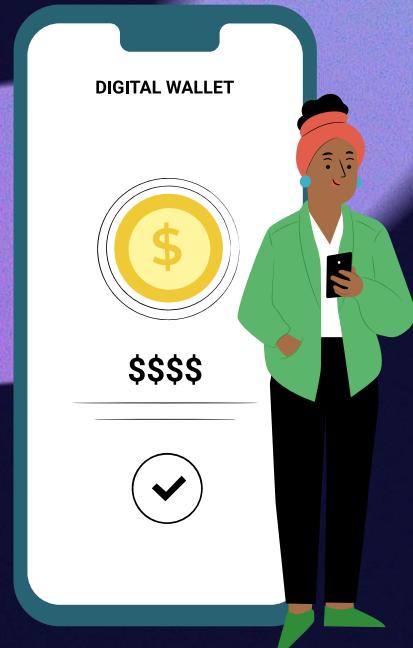


OneCard

We care more so you can carry less

Avi Soor | Alex Weber | Mihir Kavishwar | Omar Anees

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STORY

Savvy Sam is a 30 year old millennial who loves using her credit card to earn points for things like travel and cash back.

She oftentimes juggles between her 4 credit cards to determine which one will give her the most rewards.

She finds it difficult to keep track of which card to use at a particular merchant, whether she's shopping for groceries at Ralph's or making a transaction online through PayPal.

PAIN POINTS



Too many cards to keep track of



Rewards points are confusing



Credit card rewards vary by transaction type

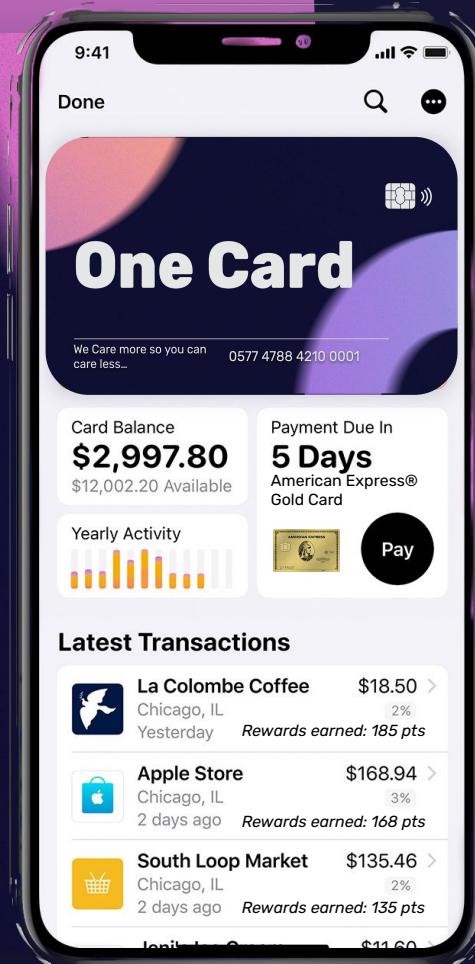
INTRODUCING ONECARD

A digital application that automatically selects which credit card to use to optimize your rewards points

Earn more points

Save time and money

Get the most out of your cards



TARGET CUSTOMERS



Savvy Sam

GENDER

Any

AGE

22-40

LOCATION

Large US metropolitan city (e.g.
LA, SF, NYC)

PURCHASE HABITS

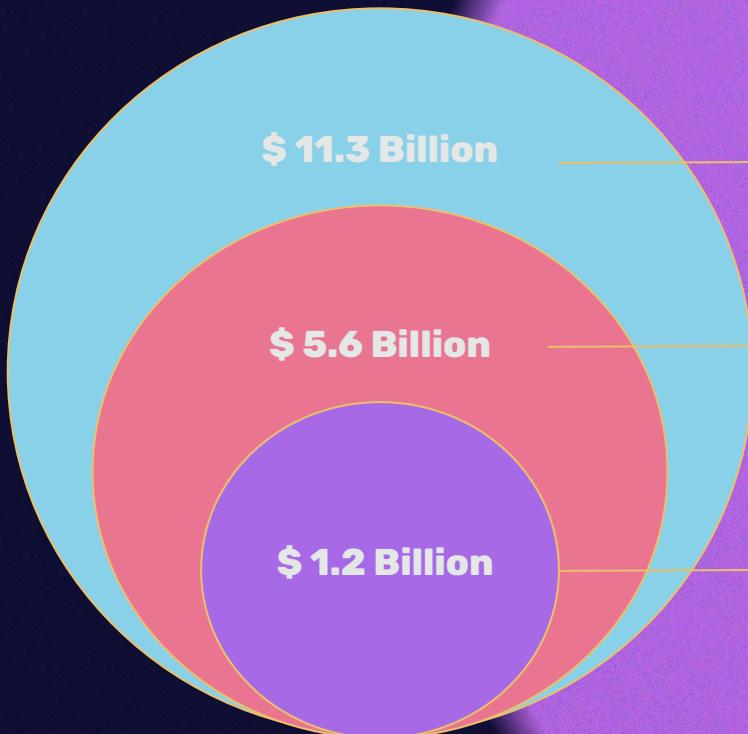
Even mix of online and in-person

CREDIT SCORE

Great (above 670)

Financially responsible, but sometimes doesn't know the best way to optimize her financial plan for tracking expenses, savings, investments, and deals/discounts.

MARKET SIZE



Average number of credit card
holders in the U.S.
Total Available Market

Share of target market with
credit cards
Serviceable Available Market

OneCard market opportunity
Serviceable Obtainable Market

COMPETITORS

Rewards



Holistic View



credit karma



Rakuten

Ease of Use



Personalization



REVENUE MODEL

$$3.1 \text{ M} \times \$2.66 = \$105.8 \text{ M}$$

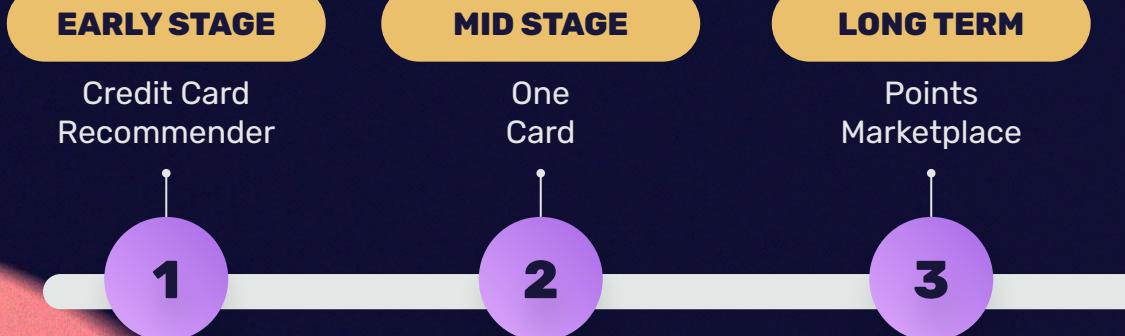
of Paying
Customers
(Years 1 to 3)

Subscription Fee¹

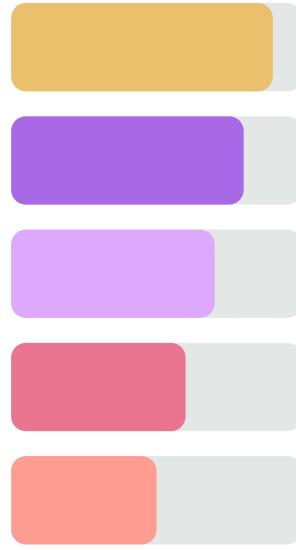
Projected Total
Revenue

¹Average subscription fee with price increase over a 3-year period

PRODUCT ROADMAP



DIGITAL WALLET



GO-TO-MARKET

PRICING

- Launch as “Freemium” model
- Introduce a subscription fee of \$1.99 as features advance

DISTRIBUTION

- Browser extension & mobile app
- Sign up for free on OneCard site or app
- Partnerships with merchants, personal finance apps, & banks

PROMOTION

- Focus on simple, usable product
- Social Media Advertising
- Referral program and word of mouth

METRICS

- Number of new users per month
- Average revenue per user
- Customer (User) Lifetime Value

MARKET ADOPTION



Retail

Partner with merchants to promote app usage in their stores



Apps

Complement personal finance tools



Banking

Partner with financial institutions to promote credit cards through app

OUR TEAM



**Avi
Soor**

Team Lead

Experience in entrepreneurship,
finance, and marketing



**Alex
Weber**

Marketing Lead

Experience in commercial,
UX design, and marketing



**Mihir
Kavishwar**

Engineering Lead

Experience in product,
software, web tech, design

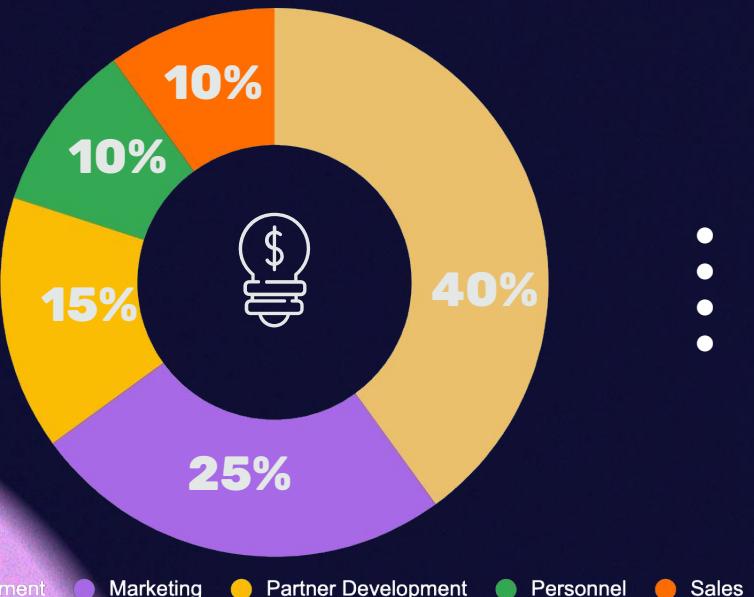


**Omar
Anees**

Technology Consultant

Experience in consulting and
technology implementation

USE OF FUNDS



- Build a team of 30 after Year 3
- Card & security development
- Launch an MVP within 6 months
- Develop & execute marketing plan

THANKS!



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Do you have any questions?

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