



ALPHA FINANCE

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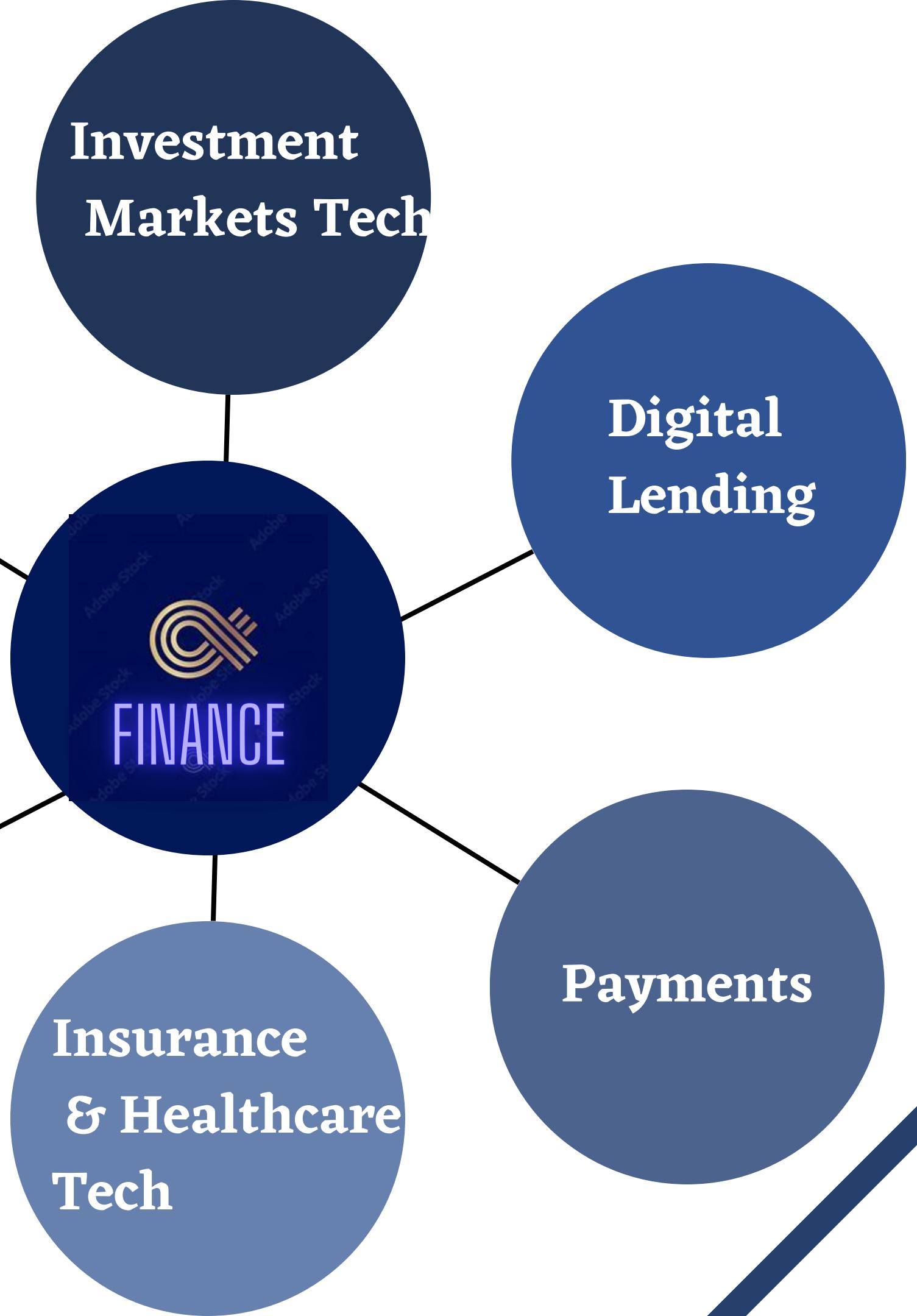
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INTRODUCTION

Fintech combines the terms "financial" and "technology" and refers to a business that uses technology to automate financial services and processes. At its core, fintech is utilized to help companies, business owners, and customers better manage their financial operations, processes, and lives by utilizing specialized software and sophisticated algorithms that are used on computers and smartphones.





VISION

To be a trusted
global solution
provider committed
to the growth of
our customers

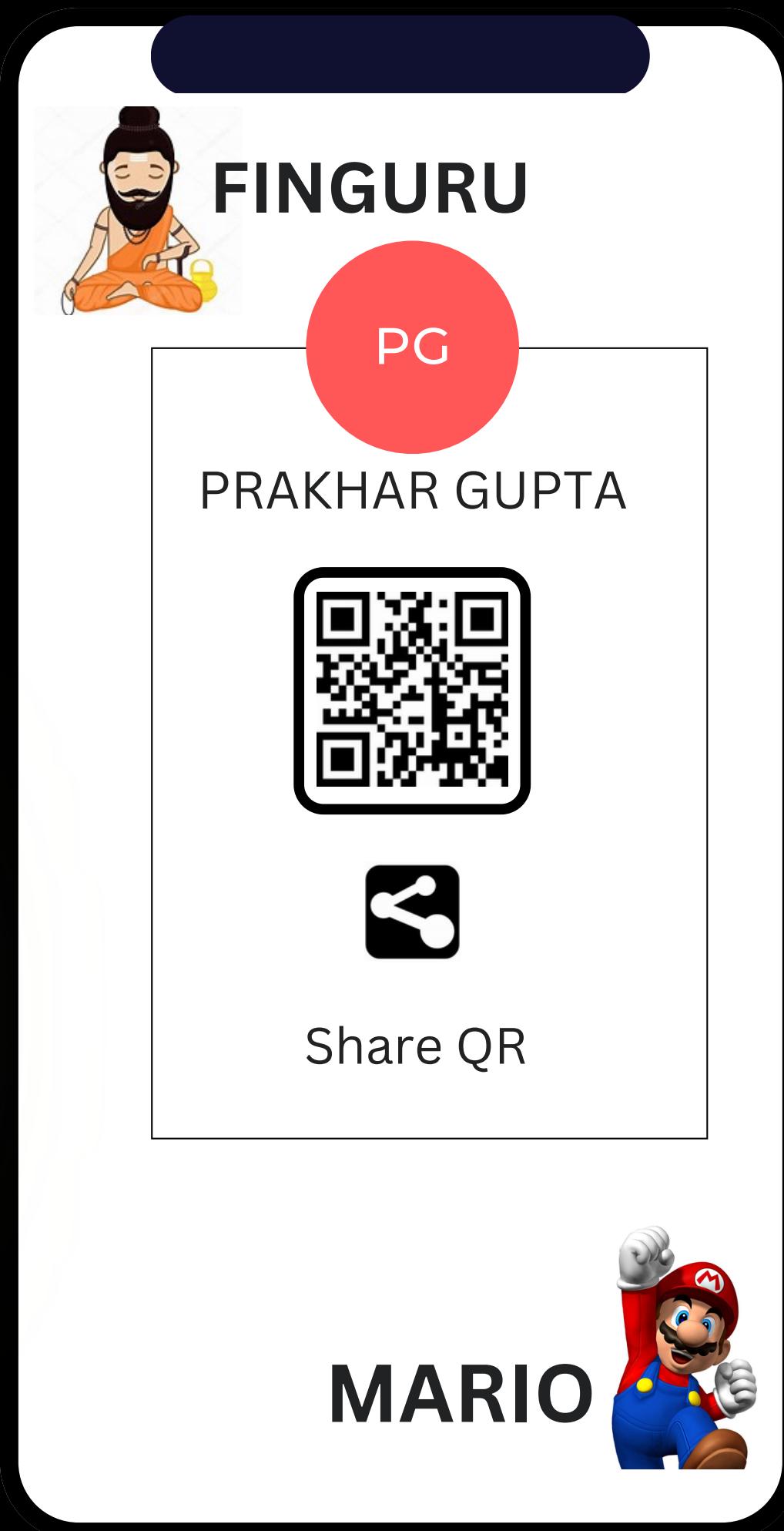
MISSION

- To provide high-quality financial services
- To provide fast and efficient customer services

VALUES

- To be honest, ethical, and committed.
- Whatever we do we do it right and we do it together

ALPFIN



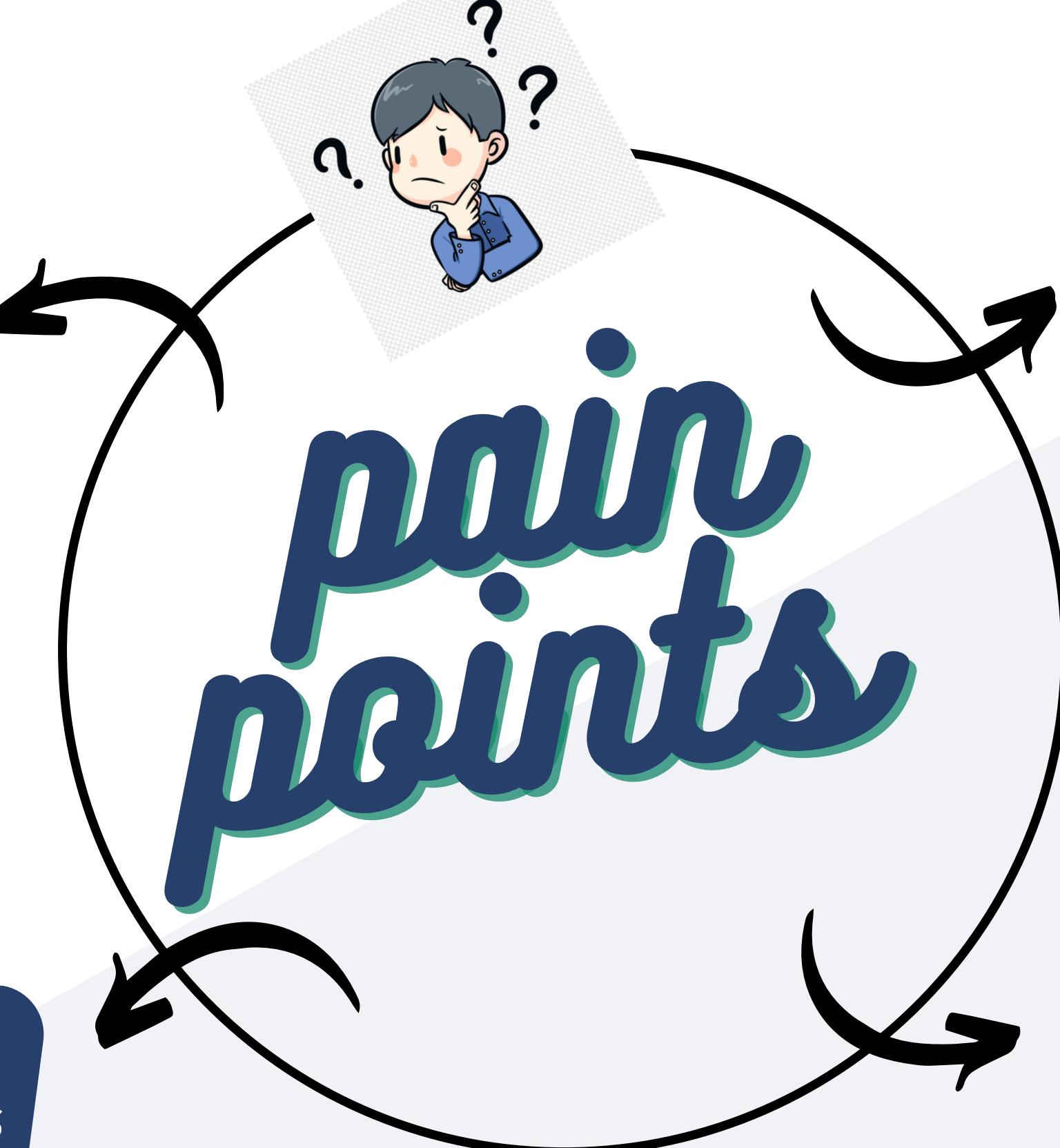
pain points

Security

Low Internet
Bandwidth

Financial
Illeteracy

Language Issues



SECURITY

With the current increase in data branches, cyber theft and hackers, security is the most important characteristic. Customers would undoubtedly want assurance that their sensitive data is safe from danger. Fraudsters prey on poor privacy habits on the part of the user. Issues like weak passwords and using unsecured networks make people vulnerable to online attacks.

PASSWORD SECURITY STATISTICS

51% of people use the same password for their work and personal accounts.

51%

More than 60% of people never update their passwords.

60%

43% of people in the US share their passwords with others (more than half share them with their partners).

43%

Two-factor (or multi-factor) authentication can protect against 99% of common password security issues.

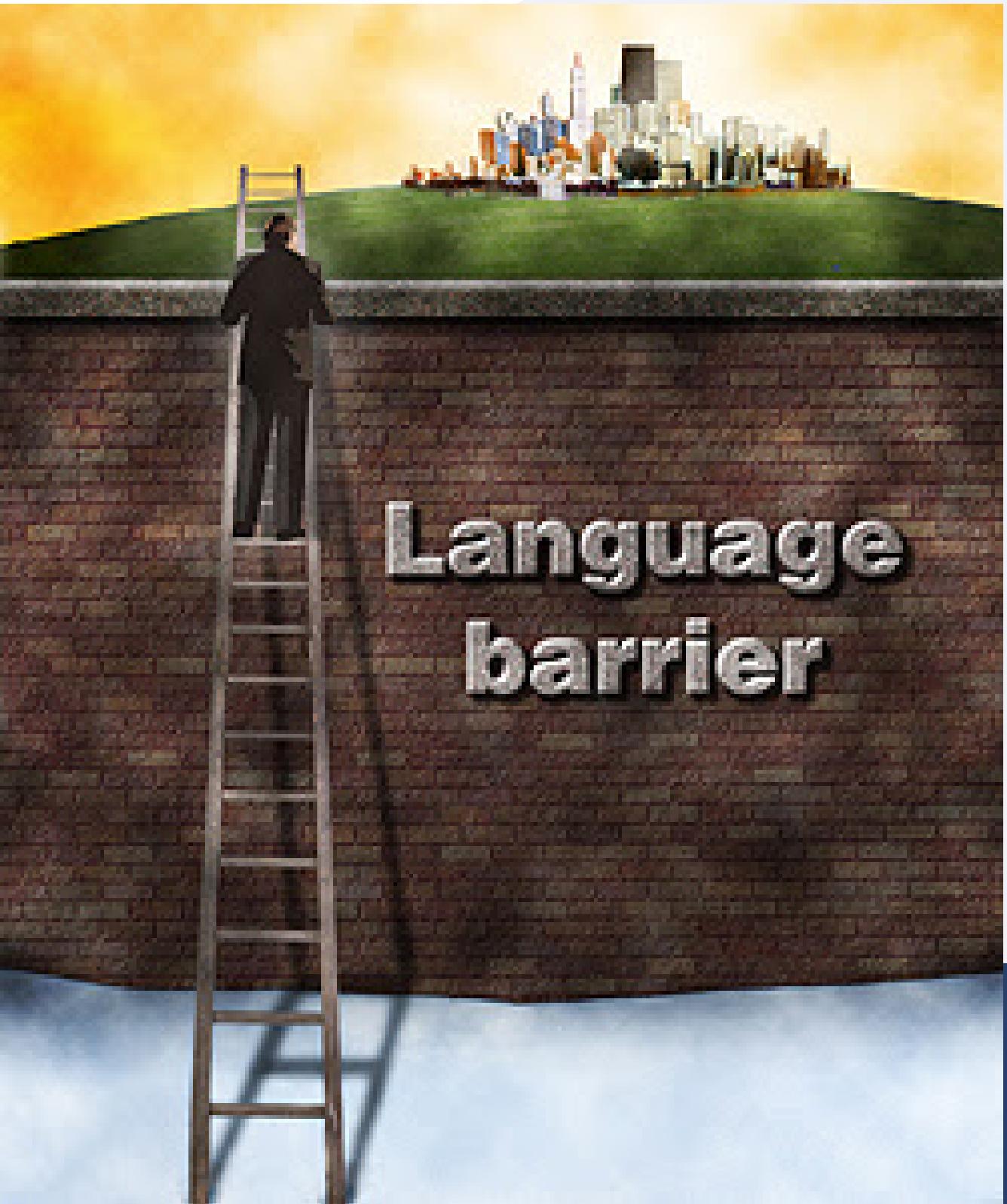
99%

93% of people say their bank and financial information is the one thing they want to protect.

93%

LANGUAGE ISSUES

Only less than half of our total population of 1.4 billion Indians qualify as active internet users, of which, an estimated 500+ million are Indian language users. Interestingly, 70% of these users report struggling with the English and 60% cite language issues as the largest barrier to adoption of online services. Using financial services also means dealing with jargon and confusing terms and clauses. We can't expect native language-speaking customers to grasp these complexities and trust us with their finances. Handling money needs trust, and trust comes from familiarity, a sense of comfort, and confidence.



FINANCIAL ILLITERACY

Being financially illiterate can lead to a number of pitfalls, such as being more likely to accumulate unsustainable debt burdens, either through poor spending decisions or a lack of long-term preparation. This, in turn, can lead to poor credit scores, bankruptcy and other negative consequences.



LOW INTERNET BANDWIDTH

Low internet bandwidth is the most common cause for failed payments. This problem can also occur due to non responsive servers. In most cases the amount is deducted from the customer's account but does not reach the merchant- a situation that results in further hassles for the customers as well as the business.

SOLUTIONS

• SECURITY

As an essential and effective security solution, Alpfin uses tokenisation and encryption. The technology uses a generated number called 'token' which replaces credit card numbers so as to protect sensitive customer data.

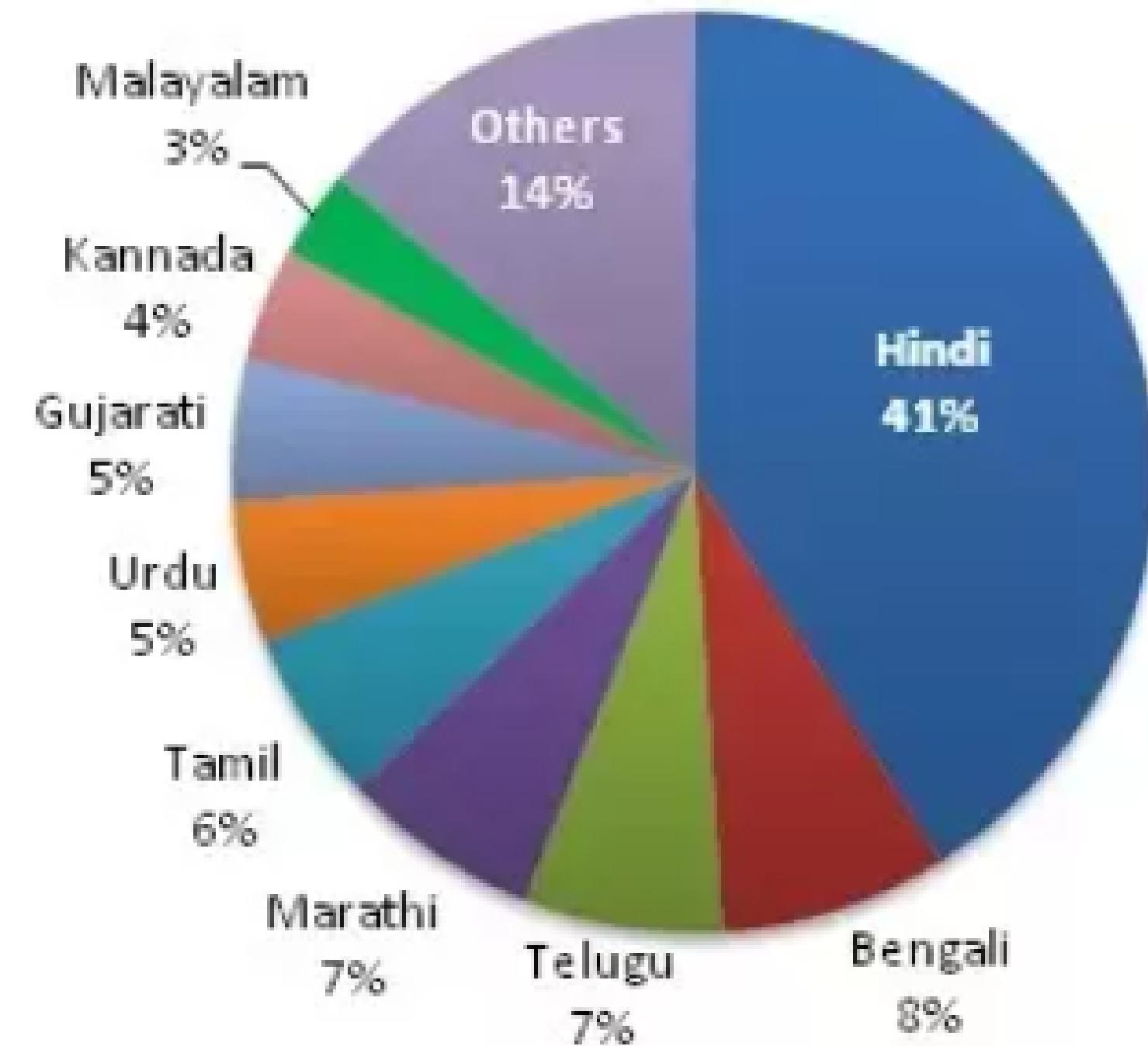
ALPFIN provides the following features to make the app more secure:

- Two-factor authorization
- biometric authentication
- real time alerts and notifications
- behavior analysis

● LANGUAGE BARRIER

As mobile banking spreads to the rural sector it is advantageous to have a multi-language app to ensure that the digital ecosystem teaches everyone. And therefore ALPFIN comes in various languages to help our customers comprehend our products and services better. Through vernacular verbal communication, one can easily understand technical financial jargons, steps to follow and easily use numerous financial tools without any hassle.

Distribution of population by languages

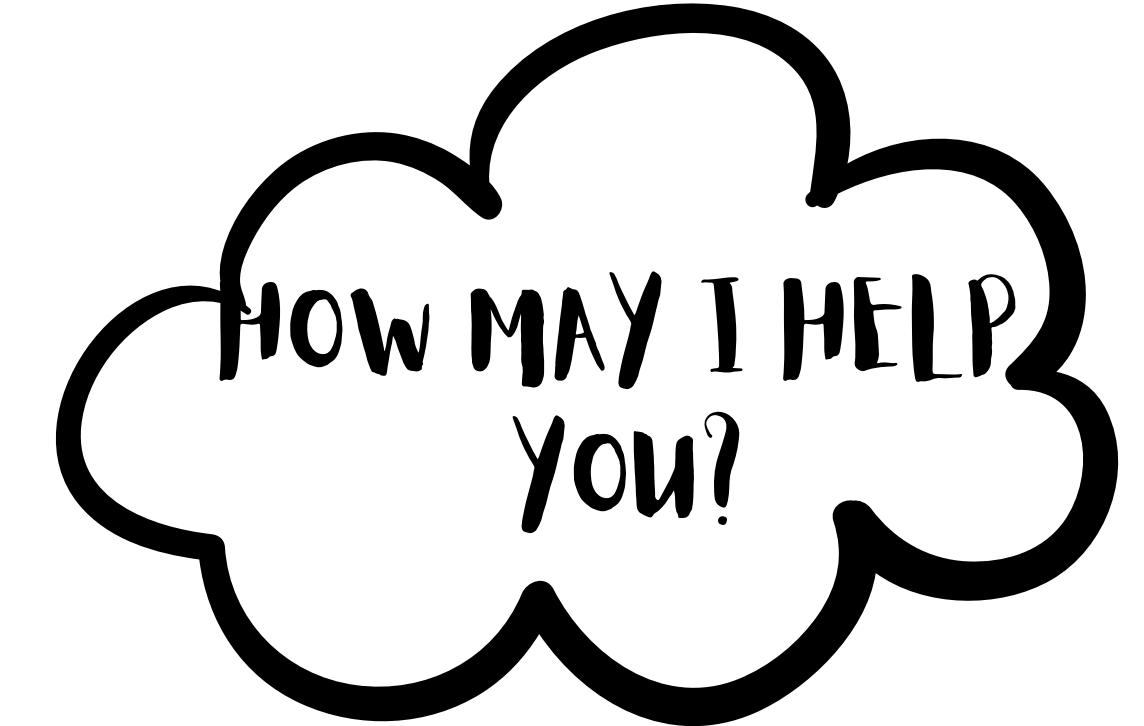


- **LOW INTERNET BANDWIDTH**

Alpfin comes with intelligent routing, direct bank integrations, saved cards, and saved UPI IDs that makes the payment process superquick with minimum distractions and page loads. Owing to these features the transactions are a breeze even in the case of limited bandwidth.

- **FINANCIAL ILLITERACY**

ALPFIN comes with the most user-friendly and simple yet smart AI "MARIO" is a supportive AI built to guide you through each and every step of using any of our services. "MARIO" helps you to increase your financial knowledge with short clips and supporting resource materials.





FEATURES

1. MARIO

Our artificial intelligence, Mario is focused on delivering quality financial expertise in various regional languages for a hassle-free mobile banking experience. Mario helps users to make effective and confident monetary decisions seamlessly. Its built-in user interactive chatbot helps answer all their doubts and also gives them financial advice. It keeps them updated with the existing and new RBI rules and regulations. To make the mobile banking process safe and secure, it alerts them during suspicious payments or investments.

2. LOYALTY POINTS

For Alpfin, customers are our first priority and we are forever grateful to them for trusting us with their money. As a payback, we at ALPFIN give our loyal customers reward points which can be used to unlock various subscriptions or to buy various products available on our e-shop. Considering especially the educational good of students, the reward points can be used for availing student discounts on laptops and tablets.

3. SHOPPING AND LIFESTYLE

Our app offers an enormous inventory of products and services to choose from. It is a one stop destination for the coolest of fashion trends, latest electronics and a variety of other products. Our app compares the price of a commodity from a vast number of e-commerce websites and offers the lowest possible price for the same with no additional charges. It also allows users to avoid the hassles of offline bill payments and mobile recharges.

4. FINGURU

Our e-learning platform, FINGURU, offers educational resources, such as video tutorials, articles, and quizzes, related to personal finance, investing, and other financial topics. This is a valuable resource for students looking to improve their financial literacy and make informed decisions about their money. In addition to educational resources, finguru includes features such as goal setting, budgeting tools, and progress tracking to help students manage their finances and achieve their financial goals.

5. GAMIFICATION

Customer engagement is the key to brand loyalty. While there are different ways to drive engagement, nothing motivates like rewards. Having a rewards program that gives users a sense of achievement can accelerate the loyalty life cycle. By incorporating games into our app, we create an effective way for our audiences to receive cashback, discounts, and other deals. All these can motivate our customers to keep returning, boosting retention and acquisition. Games can also help strengthen other ventures, such as building partnerships with eCommerce platforms. By offering shopping deals packaged as games through our app, we open new doors and access previously untapped markets.

6. PAYMENTS

ALPFIN provide mobile banking functionality, allowing users to view their account balances, make transactions, and manage their finances from their mobile devices. It also provides the Unified Payments Interface (UPI) feature which is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood.

7. INSURANCE

Alpfin aims to disrupt the traditional insurance industry by offering more customized and affordable insurance products. With this fast-paced life, people often forget to pay their insurance premium on time. We have a solution for this, pay premiums on time through Alpfin!

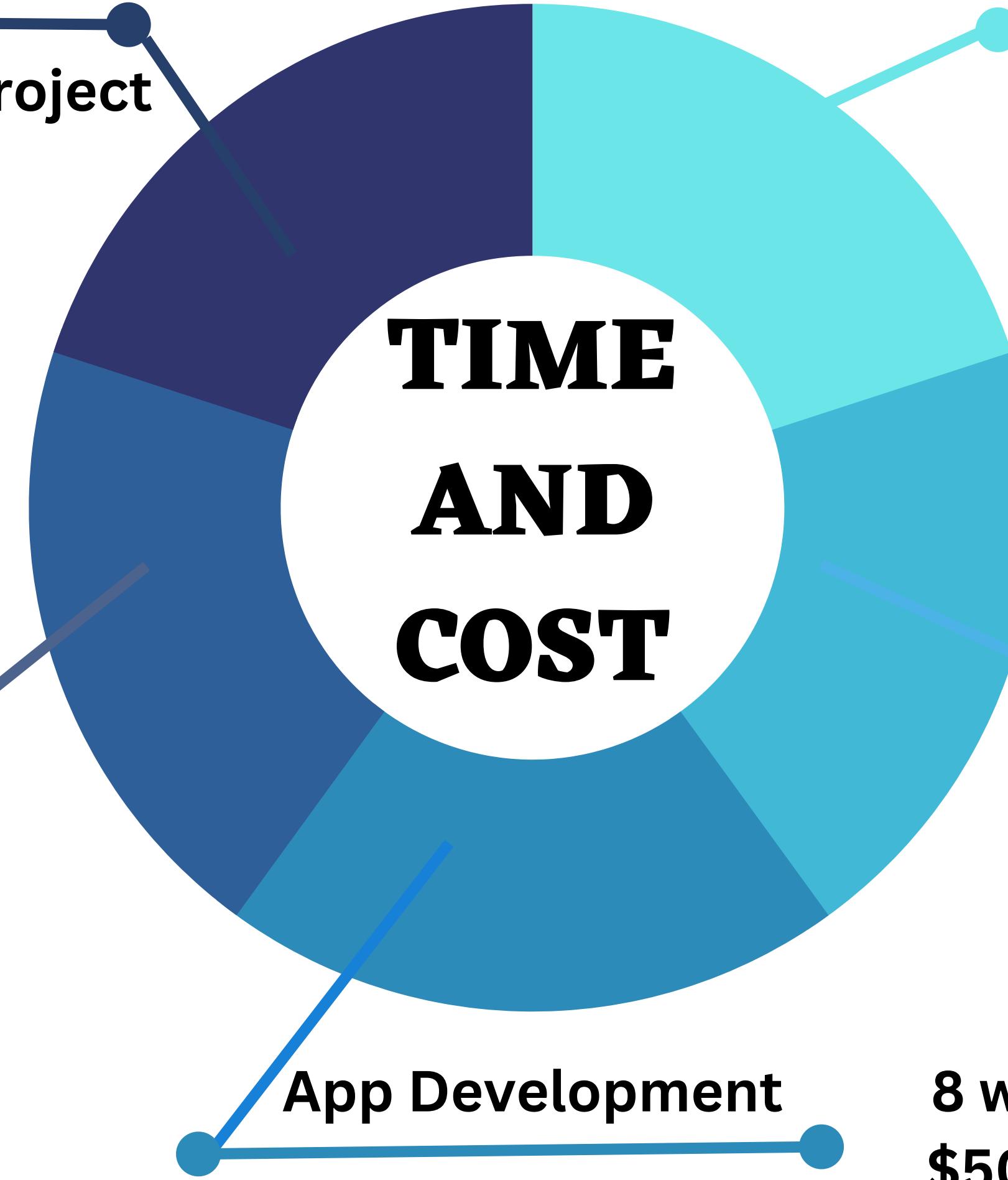
Alpfin presents an easy and seamless life insurance premium payment experience. Now pay insurance premium online at Alpfin and get rid of delays. You can pay insurance premium by simply logging into Alpfin and receive confirmation as well. Moreover you can get benefit of several deals and offers while paying insurance premium online at Alpfin.

8. DESIGNING

The reason why an app's design is so important for the app's success is that it has a dramatic effect on the app's user experience. The way an app looks and moves plays a critical role in the way a user feels when interfacing with it. UX/UI design is an integral element of an enjoyable user experience. Therefore we have a unique design for our app "ALPFIN" that has a very attractive and simple to use design.

OTHER FEATURES

- Robo-advisors: "ALPFIN" develop algorithms that provide automated investment advice to users.
- Insurtech: "ALPFIN" uses technology to disrupt the traditional insurance industry by offering more customized and affordable insurance products.
- Virtual credit cards: "ALPFIN" creates virtual credit cards that can be used for online purchases and that offer added security features.

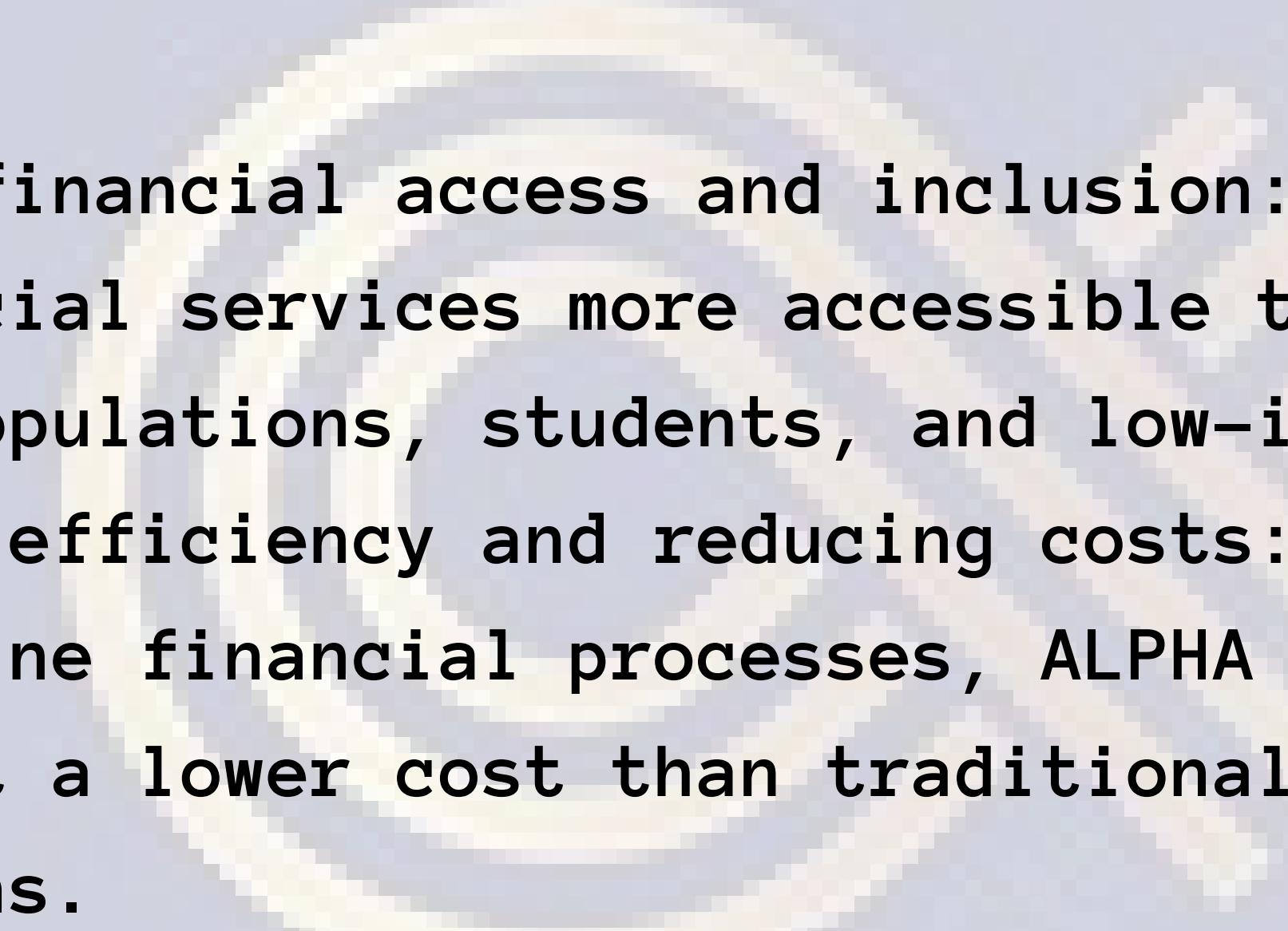


LEGAL REQUIREMENTS

- Since Alpfin provides e-wallet and mobile wallet services, it complies with Know Your Customer (“KYC”) requirements. Alpfin provides payment services and hence it must be registered with the Reserve Bank of India (“RBI”).
- Since Alpfin is an insurance aggregator which provides information about various insurance products, it has been regulated by the Insurance Regulatory and Development Authority (“IRDA”) and complies with the IRDAI Insurance Web Aggregators Regulations, 2017.
- Since Alpha Finance contains sensitive information, it complies with the information technology act 2000 ("IT Act") and its relevant rules and regulations such as the IT (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 (“SPDI Rules”). This is done to protect the data, manage and report security breaches and to avoid legal complications.

- Alpfin's e-shop uses third-party websites to compare the price ranges of products and hence the basic legal prerequisite becomes permission to use the data on these eCommerce websites. Another important legal requirement is the nonaccountability of our e-shop against any claims asserted by the users with regard to the products offered by the third-party eCommerce websites. For retail service providers, licensing is necessary for executing lending and depositing services for Micro, Small, and Medium Enterprises (“MSMEs”).
- Alpha Finance acquires Intellectual Property (“IP”) protection to prevent the infringement of their website content, web/app design, brand name, logo, brochure, etc.

GO-TO-MARKET STRATEGY

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1. Improving financial access and inclusion: Our company aims to make financial services more accessible to underserved or unbanked populations, students, and low-income communities.
 2. Increasing efficiency and reducing costs: By using technology to streamline financial processes, ALPHA FINANCE offers services at a lower cost than traditional financial institutions.
 3. Enhancing financial literacy and education: ALPHA FINANCE includes a learning platform namely "FINGURU" which helps users with technical terms related to finance.

4. Providing innovative financial products and services: ALPHA FINANCE offers new and user friendly financial products like "MARIO" that address the needs and preferences of modern consumers.

5. Convenient and easy-to-use financial services: Our app aims to make it easy for users to access and manage their financial accounts and make transactions.

6. Security and privacy: Our app emphasizes the security and privacy measures they have in place to protect user data and ensure the safety of financial transactions.

MARKETING STRATEGIES

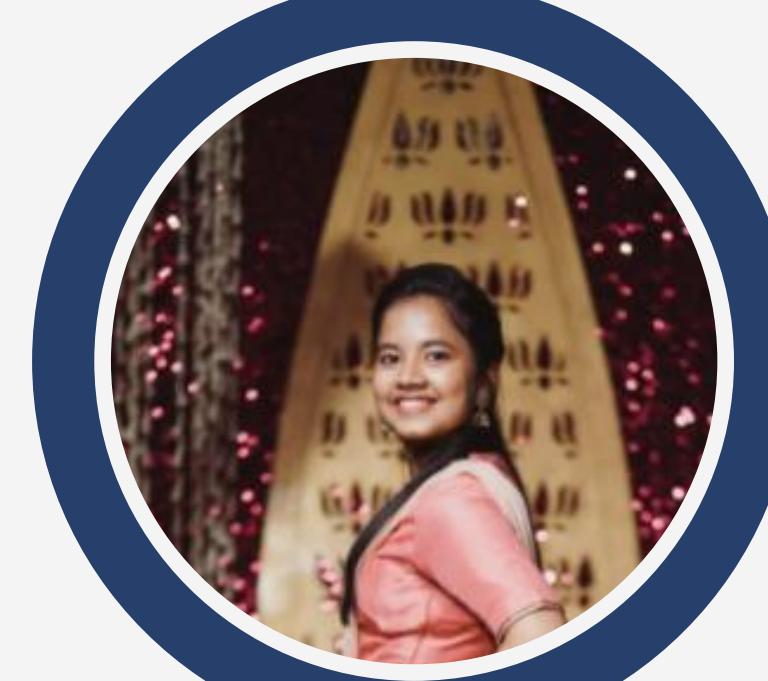
- Focus on user experience: ALPFIN has placed a strong emphasis on providing a seamless and convenient user experience, with features such as one-click payments and easy access to customer support. The ALPFIN app has a very simple and easy-to-use user interface. Its users always praise how easy it is to use the app.
- Strong brand and partnerships: ALPFIN has built a strong brand in India through extensive marketing efforts, including partnerships with major brands and organizations such as the Indian Cricket League. It has a massive reach on Social Media and YouTube, as well as its web pages, which are usually top-ranking web pages for finance-related keywords. ALPFIN has formed partnerships with a wide range of merchants and financial institutions, including banks, credit card companies, and retailers, which allows users to easily use the service for a variety of transactions.

- Wide range of financial services: Alpfin offers a wide range of financial services, including mobile recharges, utility bill payments, and bank transfers, as well as a digital wallet that can be used for online and offline transactions.
- Convenient and accessible platform: Alpfin has made it easy for users to access and use its services through a variety of channels, including a mobile app, website, and physical kiosks.
- Artificial Intelligence: Alpfin has a unique AI "MARIO" which is a one-stop solution to all problems in mobile banking. "MARIO" has voice assistance that understands questions asked in 22 different languages to help students understand finance in their own language."MARIO" helps to increase our financial knowledge with short clips and to support resource materials.
- Rewards: Alpfin provides credit points to its new users and those who refer to their acquaintances. these credit points can be later used to avail various exciting discounts and other benefits.

KEY PEOPLE



SHAILESH MISHRA
(Owner)



SHRUTI KAYAL
(Managing Director)



SHREYAS KUMAR
(Executive Head)

Thank you!

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