



ACN 642 576 350

## Company Brief

### ZIKSU CAPITAL LTD

Ziksu, an Australian fintech, completely tech-driven, with a core belief in 'financial inclusion, access, and affordability' for all. Ziksu means 'to be helpful' in Sanskrit.

Ziksu develops market-oriented, differentiated financial products, responding to current gaps in Australia's banking services sector, specifically, instore payments services. Proudly the first Australian fintech to utilise the New Payments Platform (NPP) infrastructure and QR code technology to provide an app based instant payment solution to both business and personal customers.

Our flagship product, 'Scan n Pay', an instant, cost-effective, and economically viable, QR-code based payment method to the Australian market, we have simultaneously developed an innovative suite of digital banking products, for Business and Personal users, which are 100% mobile-only and incorporate a digital transaction account.

Our product 'Scan n Pay' provided the market with a new cost-effective, and economically viable third alternative, for making and receiving instant payments at the Point of Sale (POS), alongside 'Tap n Pay', and Cash.

With our recent launch in India this year, Ziksu will provide a leading edge, customer-centric one-stop financial platform to Indian students studying in Australia with an unwavering commitment in supporting their future.

Scan n Pay is feature-rich, providing unique benefits for Indian International Students, including:

- transactional banking with categorised spending,
- inbuilt security and lowest/transparent fees available
- send, receive, and request funds, between Ziksu users.
- split bills between friends (up to 20 users)
- real-time visual reports and budgeting tools.

Students can effectively open an Australian Bank Account, prior to leaving home. Simply downloading the Ziksu app, and onboarding with their passport and valid Australian visa. Following successful identification verification, the student is provided with an Australian BSB, A/c No., PayID and unique QR-Code.

With additional products to be rolled out progressively in secured lending and cross border payments, Ziksu will provide a seamless financial experience for Indian International students, and their families remaining in India. Easing the financial burden, by ensuring secure, effortless, affordable, and convenient financial transactions using a mobile device.