



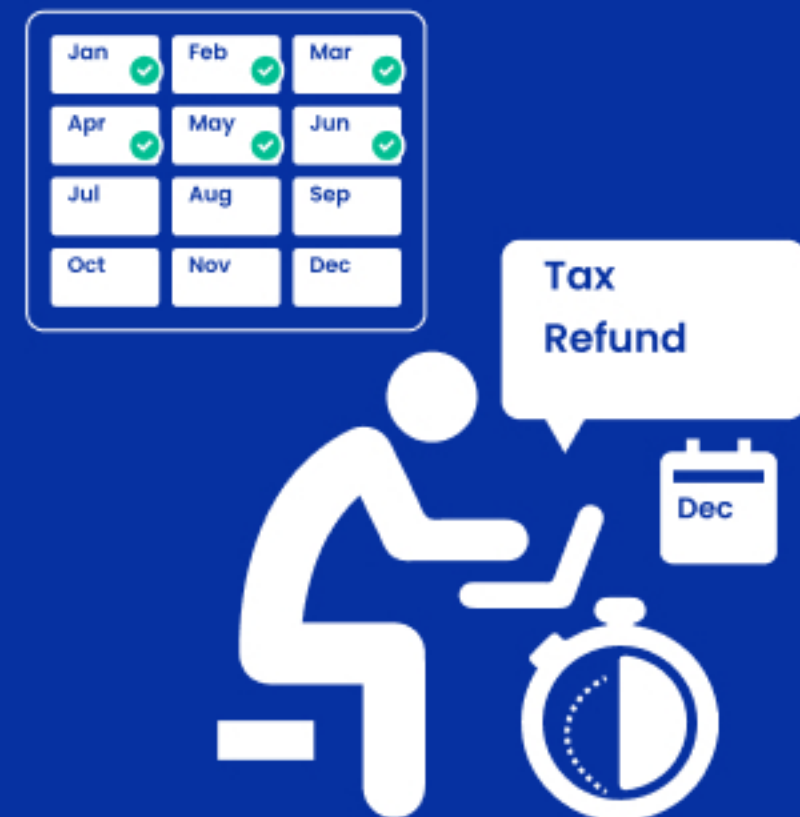
Get Early Tax Refund



Problem



Lack of Bill Payment Reward: Making payments for bills before they are due can incentivize users to pay all their bills on time. There is no system available today that awards users for making early payments for their bills.



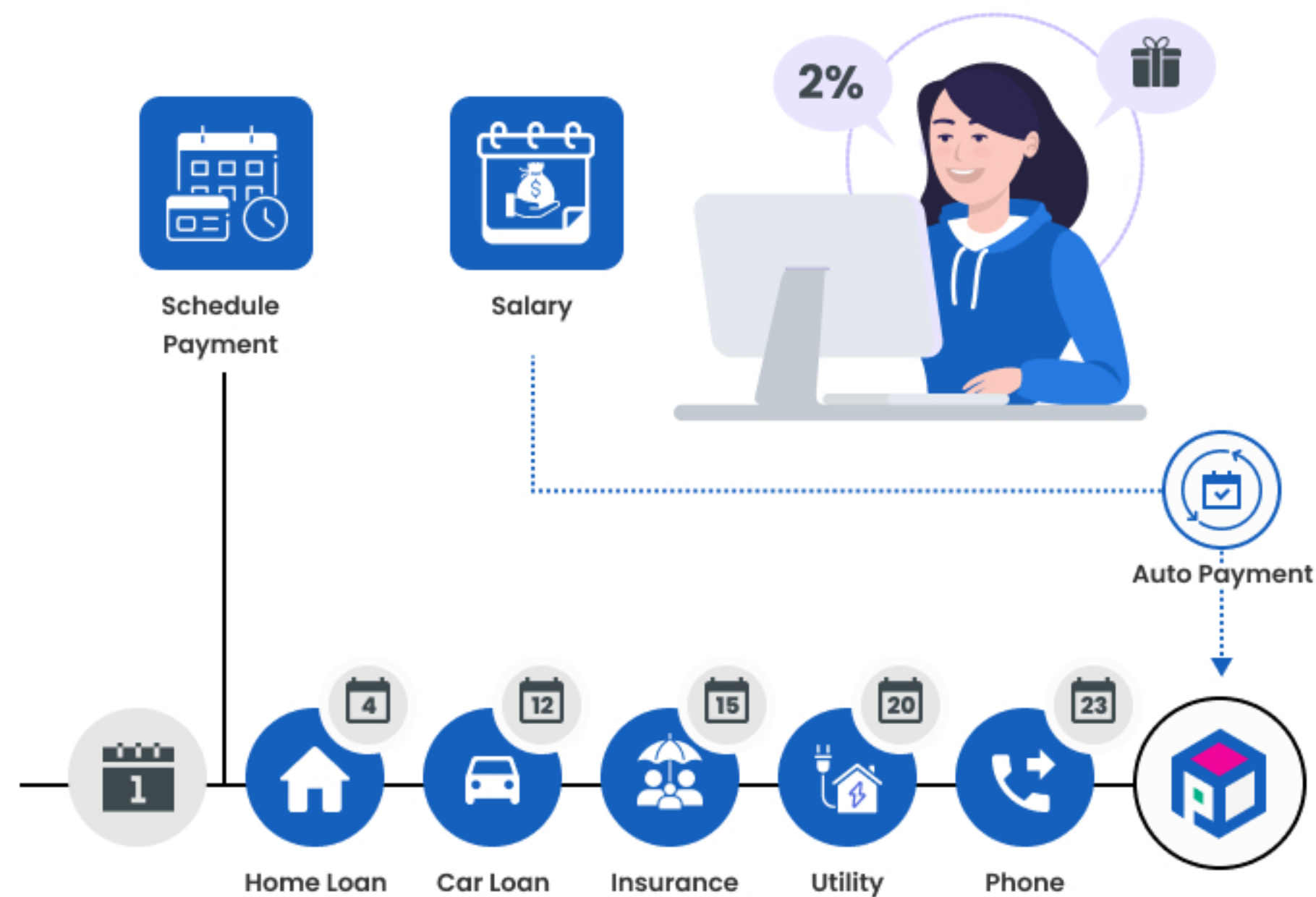
Tax Refund Delay : Some employees get their tax refund by the end of the financial year, after they've submitted their tax returns. Taxes have been withheld from every paycheck. There is no way to get your tax refund by monthly.

Solution

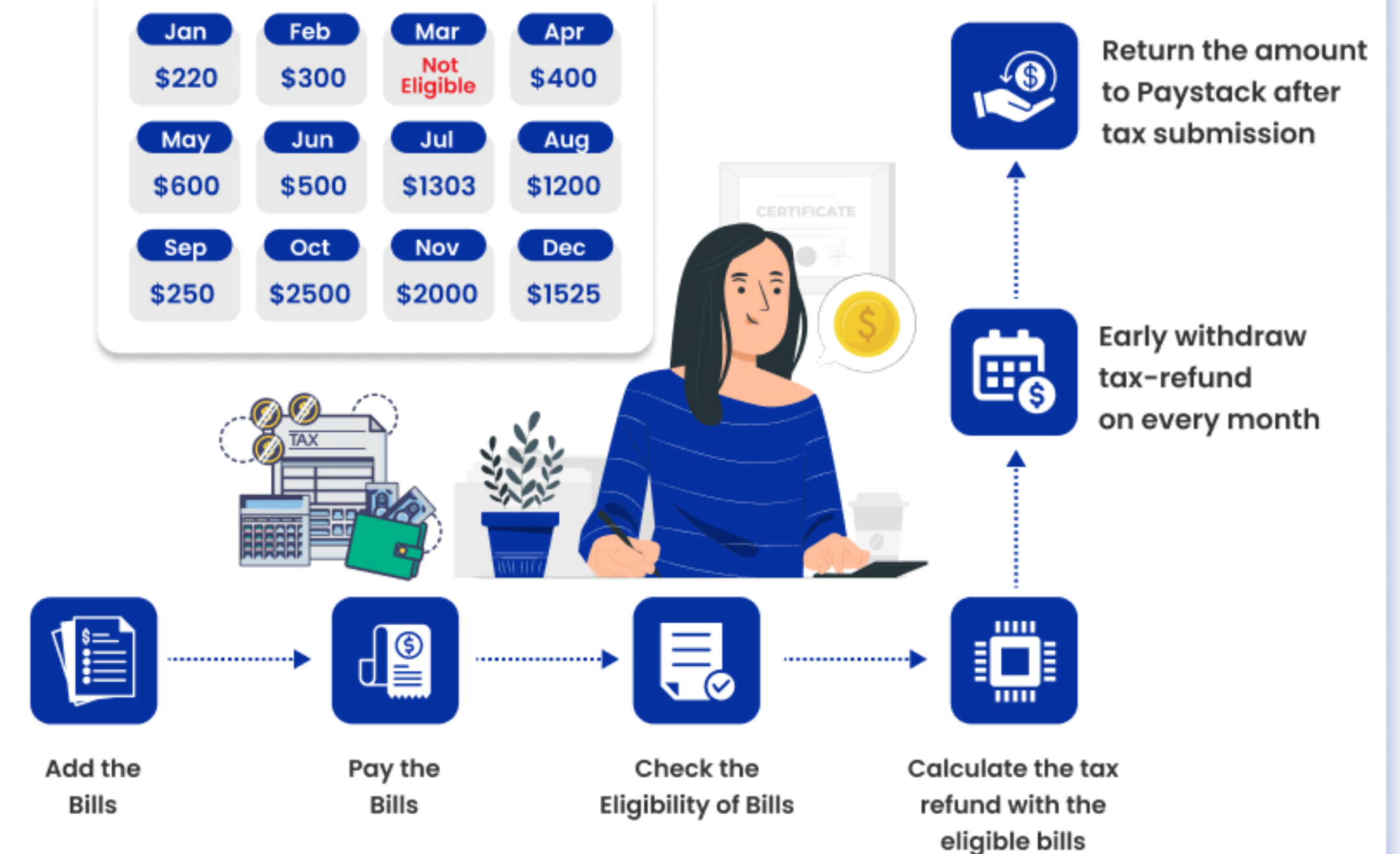
Paystack automatically pays bills on salary day, rewarding users with 2%. Pay all bills conveniently on one platform without any misses.

Paystack helps users get early tax refunds Monthly instead of Year by using predictive analytics and make easier tax submission.

Bill Payment Reward



Get Tax Refund Monthly



Product: Bill Payment



Product: Tax Refund




Integrate with Billy Payment



Monthly Tax Fund



AI Underwriting



Know Your Tax Rebate

Salary

\$ 50,000

TDS


\$ 5,000

Bill Amount


\$ 2,000

Eligible Tax Credit


\$ 2,000




Pay Your Bill



Home Loan



Car Loan





Insurance

Pay Bill

Eligible Tax Credit

\$ 2,000 ✓

 **Withdraw Early**



Settlement To Paystack

01

31st Jan

Tax refund early withdraw date

02

8th June

Tax filing date

03

21st Aug

Actual tax refund from government date

04

22nd Aug

Paystack settlement date

Setup Settlement Bank Account



Know your Tax Refund

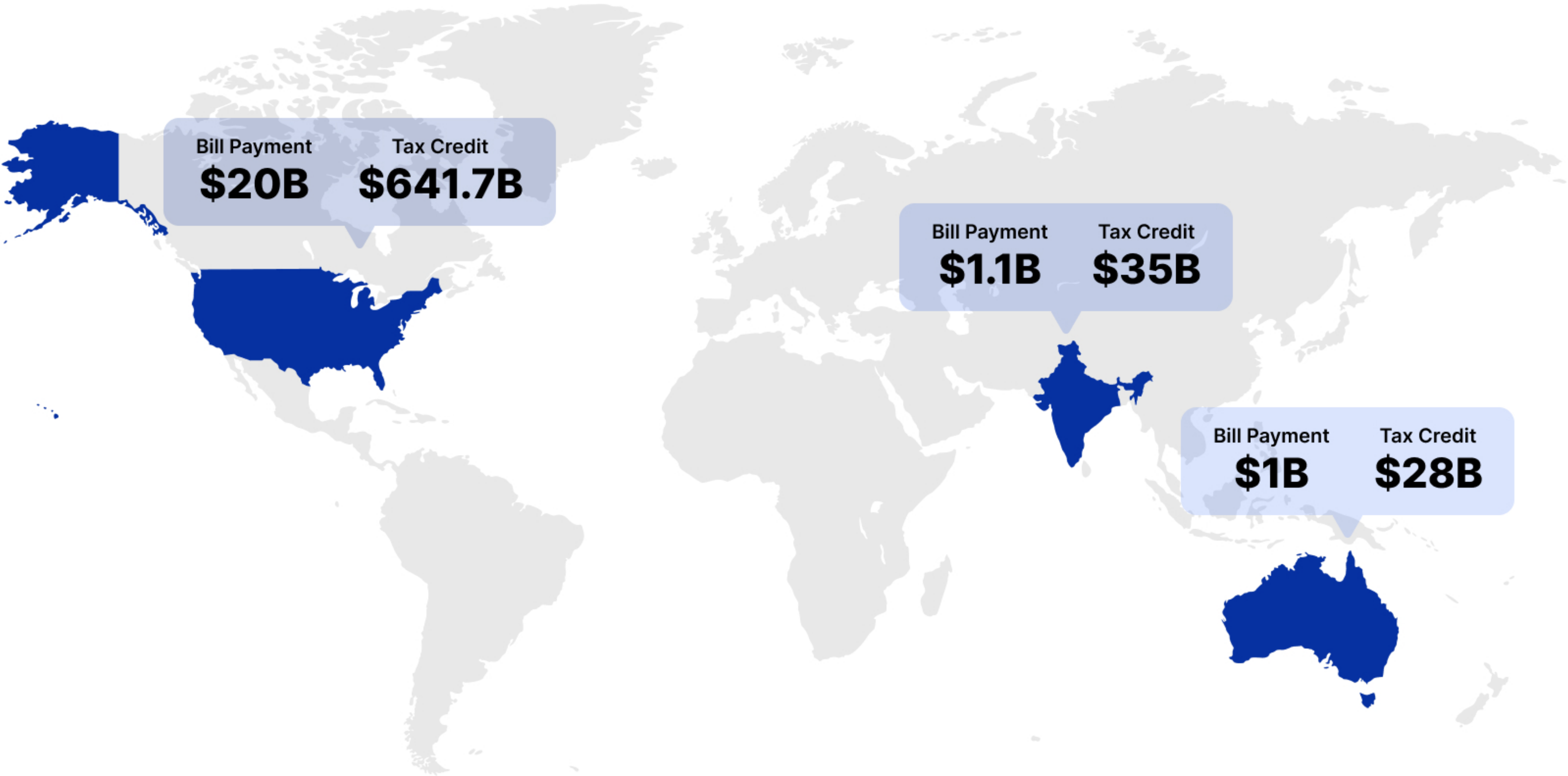


Withdraw cash



Seamless Integration
Digital Banking

Market Size



Market Validation





Bill Payment

 **\$100 M**
Target Transactions

 **\$1.4 M**
Revenue / year

Tax Refund

 **1.4 M**
Potential Customers

 **\$75 M**
Target Revenue
 x \$54





Bill Payment

 **\$110 M**
Target Transactions

 **\$1.5 M**
Revenue / year

Tax Refund

 **6 M**
Potential Customers

 **\$70 M**
Target Revenue
 x \$11





Bill Payment

 **\$2 B**
Target Transactions

 **\$28 M**
Revenue / year

Tax Refund

 **20 M**
Potential Customers

 **\$240 M**
Target Revenue
 x \$12

Business Model

Bill Payment

1.4%
from fees

&

Tax Refund

2%
from commission

Revenue

Total

\$30.9M

Revenue / Year

Average

\$0.8

Revenue / User

Total

\$385 M

Revenue / Year

Average

\$14

Revenue / User

Competition

Bill Payment

India



US



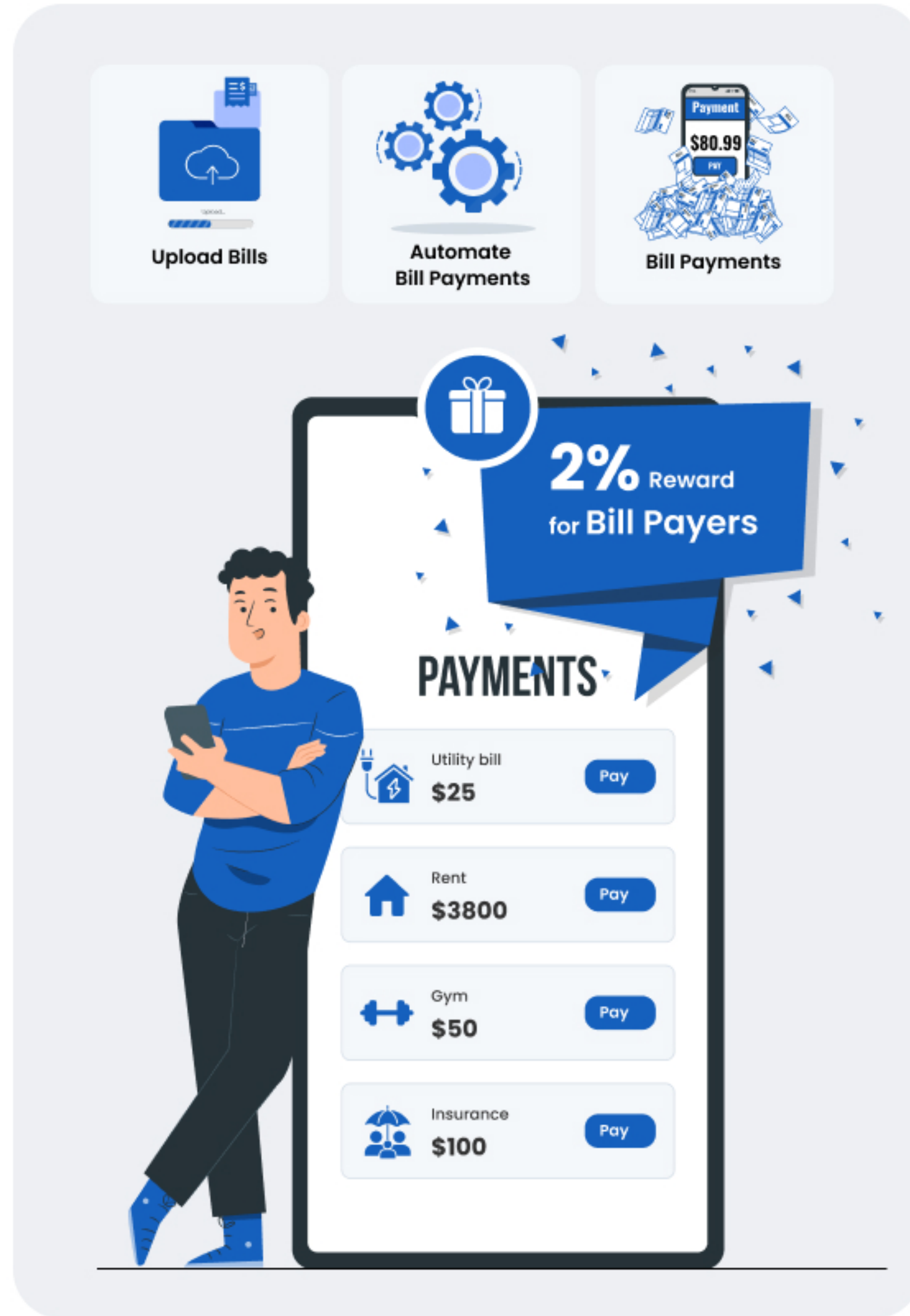
Australia



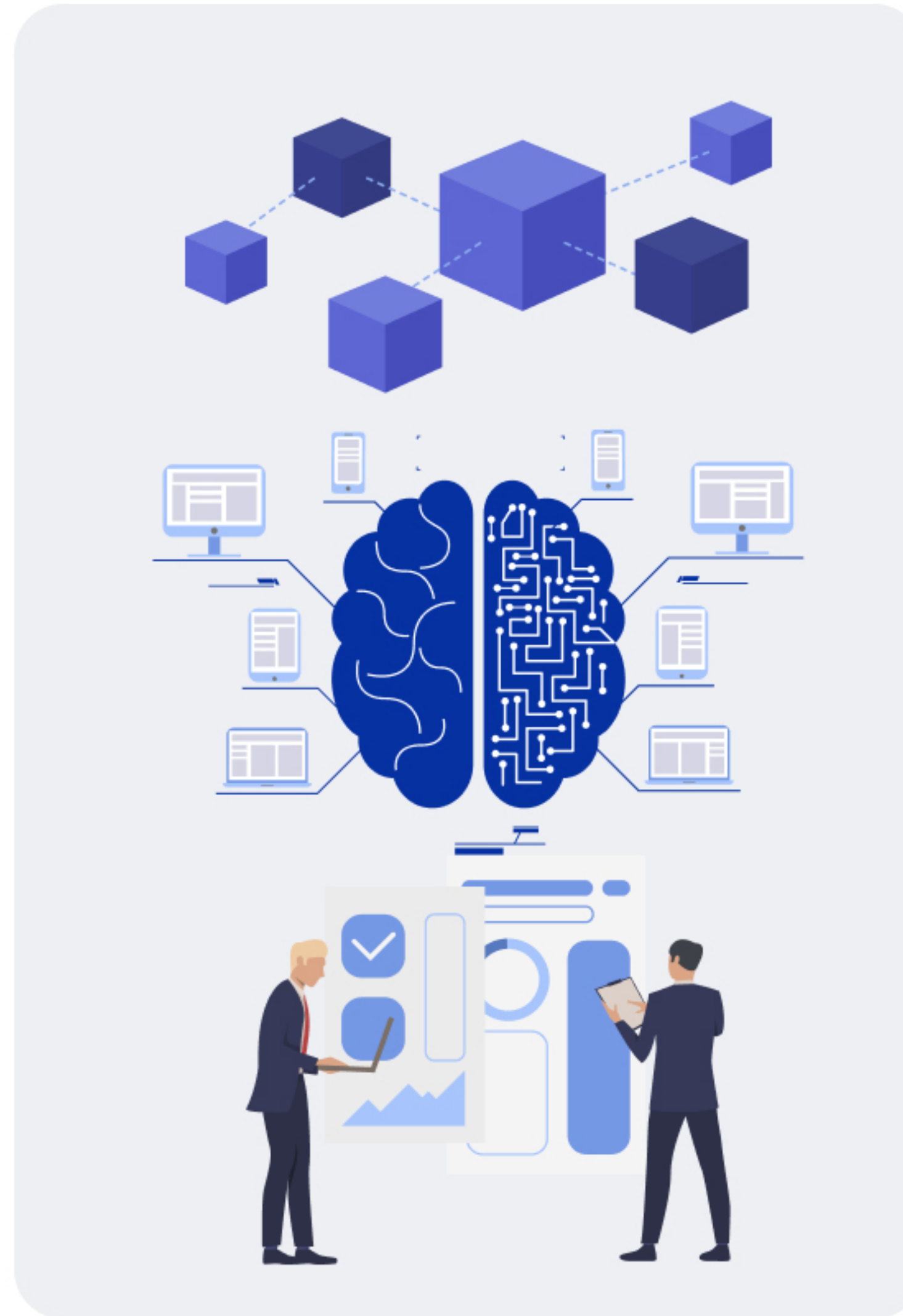
Tax Refund



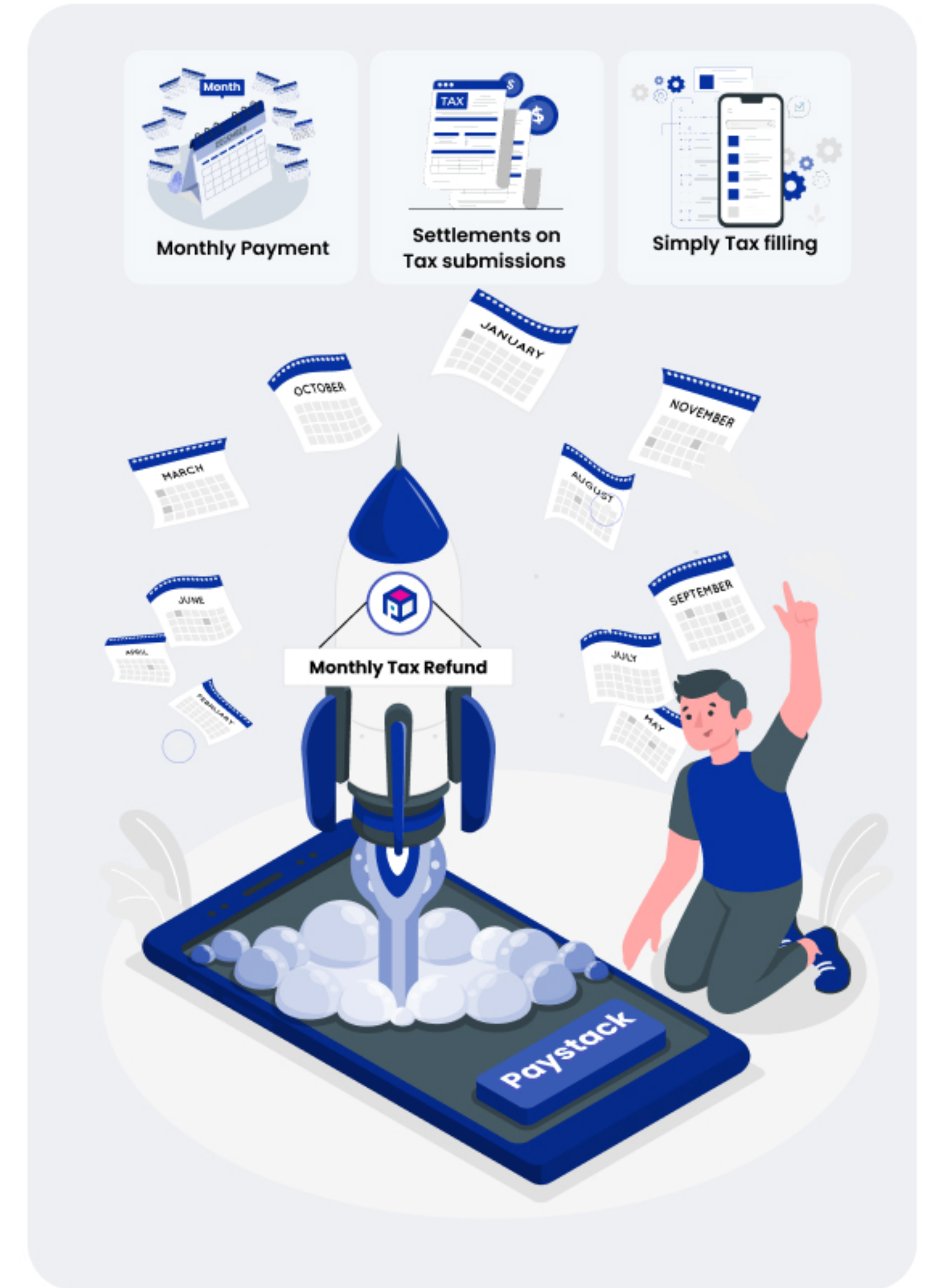
Competitive Advantages



2% Reward Bill Payers



Block Chain & AI Underwriting

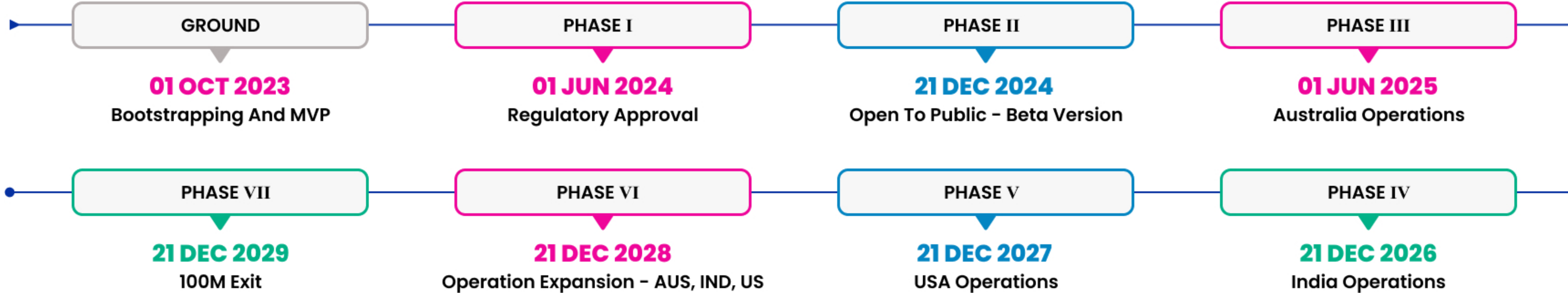


Monthly Tax Refund

Market Adoption

Feature	Phase VII	Phase V	Phase IV	Phase II
Bill Payment	40.03 Million	4.003 Million	80,060	16,012
Tax Refund	27.4 Million	2.74 Million	54,800	10,960

Market Budget : \$500,000 for next 3 Years



Team



Ramesh Rajaram

CEO AND FOUNDER

Responsible for software development, finance and investment.



Lohamanjari Vaiyali

CPO and Co-Founder

Responsible for Product Development and Product Market Fit



Muthu Raman

GM Operations

Responsible for Operations, Stability and Process



Gladston Akash Raja

GM Product

Responsible for Customer Acquisition and Team Building

How Fund will be Used

We are looking for a 12-month financial of US **\$350 K** on this **Pre-Seed** Round to build MVP.



Development

\$ 125 K



(MVP / Beta move to full scalable production)



Marketing

\$ 160 K



(Brand Identity / AAARRR metrics go to market)



Operating

\$ 65 K



(Secure full time personnel and key competence)

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