





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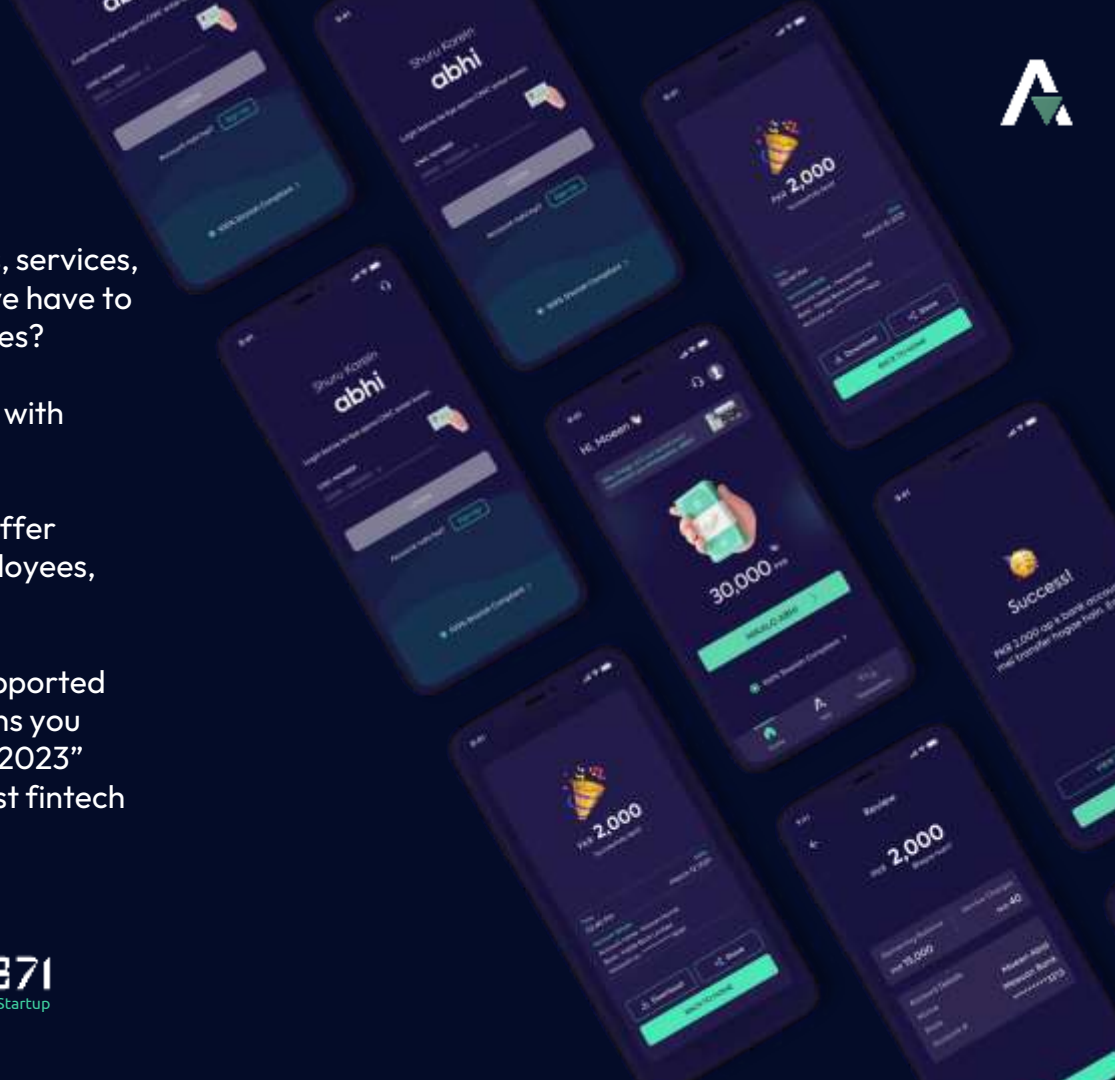
What is Abhi?

In a world where we can instantly access groceries, services, luxuries and more with a simple click, why should we have to wait until the end of the month to access our salaries?

We at Abhi, believe the time to provide employees with instant access to their earned wages is **NOW!**

Abhi aims to be the first company in the U.A.E to offer **Earned Wage Access** to corporates and their employees, across the region.

Abhi is licensed by both ADGM and DIFC and is supported by the Central Bank to deliver the financial solutions you need. Abhi also received the “Technology Pioneer 2023” from the World Economic Forum, making it the first fintech in MENAP to receive this recognition.



Where we are NOW!



2,000+

Companies
on our platform
and we are onboarding over

750,000

Employees

A. | abhipay

\$50m+

in GMV

800+

Merchants

Transactions Processed

10M+

32% B2C
68% B2B

Total Processed Value since
Inception

\$490m

**Markets
Where We
Operate
Currently**



UAE



Saudi Arabia



Pakistan

Our Industry Partners



Abhi's Vision



**Access your earned salary
- anytime , anywhere**



Sharikh
Compliant

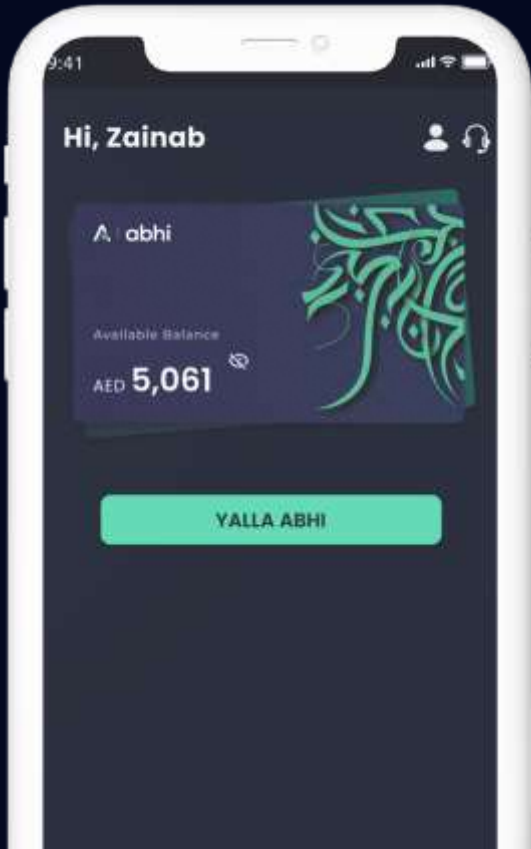


Financial
Inclusion



Secure &
Transparent

What is Earned Wage Access (EWA)?



EWA, also referred to as early pay on demand, is a financial benefit and wellness solution offered to employees, providing them with early access to their earned wages.

EWA reduces the financial challenges employees often face between paychecks by:

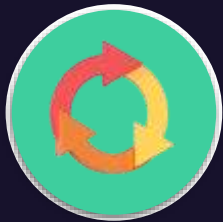
- Providing them with an alternative to predatory lending
- Significantly reducing their financial stress
- Increasing the employee's overall productivity and retention

Abhi partners with employers by integrating our solution directly into any HRMS / payroll system to provide employees with access to their earned wage when they need it the most.

Benefits for Employers



Empower your workforce and amplify loyalty with Earned Wage Access - the key to financial well-being that fuels both employee happiness and business success!



Seamless & Direct Integration

Direct integration with your HR system helping to reduce the workload of HR and Finance departments at no running cost



Reduce Financial Stress

EWA can help reduce the financial stress of employees which can ultimately improve overall well-being and productivity



Increase Employee Retention

Employees with access to EWA feel more valued and motivated, leading to increased job satisfaction



Increase Public Image

Implementing EWA can contribute to a positive public image and corporate social responsibility

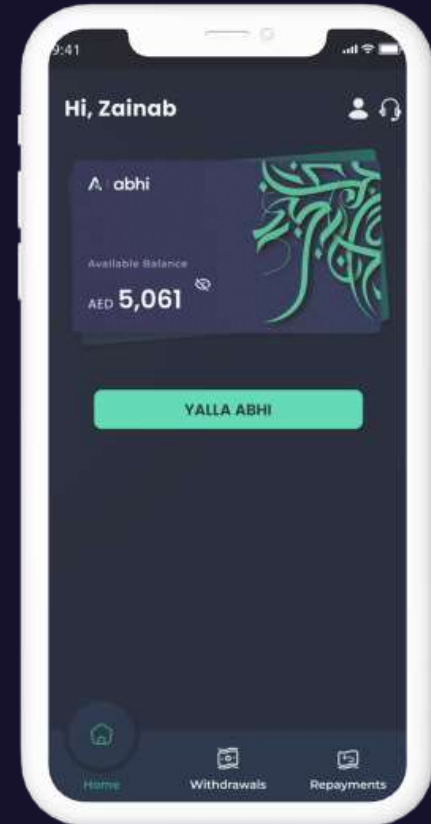


Increase Competitive Advantage

EWA has the ability to position an employer as one that embraces innovative employee benefits and thus improves

ABHI App

- **Instant salary** transactions are available to each registered employee via the Abhi app
- The employee simply needs to download the Abhi app from the Google Play Store or Apple App Store and login using their Emirates ID
- The employee's **EWA account updates live every minute**, showing the user exactly how much they have earned and have instant access to
- Once an employee withdraws their earned salary, the requested funds are deposited directly into the employee's registered bank account by Abhi
- For each transaction, there is a small fee of **15 AED or 25 AED** depending on the amount withdrawn. This fee is deducted from the employee's salary at the end of the month



Benefits for Employees



Every day is a pay-day with EWA!



Reduced Financial Stress

Alleviates the stress of waiting for traditional payday, thus positively impacting employee focus and performance



No Interest or Debt

EWA does not involve borrowing or loans therefore ensuring employees access their money without incurring debt



Increased Job Satisfaction

EWA shows the company values employees' well-being, leading to higher job satisfaction and increase loyalty



Financial Wellness

Helping employees manage unexpected expenses, avoid loans and reduce financial stress, promoting a sense of empowerment

OUR PRODUCTS



For Business



abhipayroll

This product is there to solve the problem of employees having to shift their bank accounts every time they switch jobs. Once employee data as well as payroll funds are received from client end, ABHI can process the individual payroll amounts into the respective bank accounts/wallets of employees. This helps employees maintain their history with their accounts and saves organization time and the process of having to open accounts each time a new hiring is done. If client is faced with a disturbed cash flow cycle, ABHI can offer upfront funds and process the individual payroll amounts into the respective bank accounts/wallets of employees with the commitment from

Benefits:

- Financial security to employees.
- Improves retention as employees are paid on time
- Provides Consistent Cash Flow
- Opportunity for business to maximize profits from lost avenues due to lack of cash flow.



abhi factoring

Abhi pays some or all of your company's outstanding invoices to a third party as a way of improving your cash flow. It is much easier and quicker access to funds than any bank or financial institutions.

Benefits:

- Improved and more predictable cash flow
- Better chance of your business surviving
- Cheaper and easier than a bank loan
- Helps your bottom line with catering to lost opportunities
- Gives you the power to negotiate better deals



abhipay by payriff

We provide easy integration tools for your online store as well as complex integration possibilities. Your transactions will be 3D Secure and relevant with PCI-DSS requirements. You can track your transactions online through the merchant dashboard

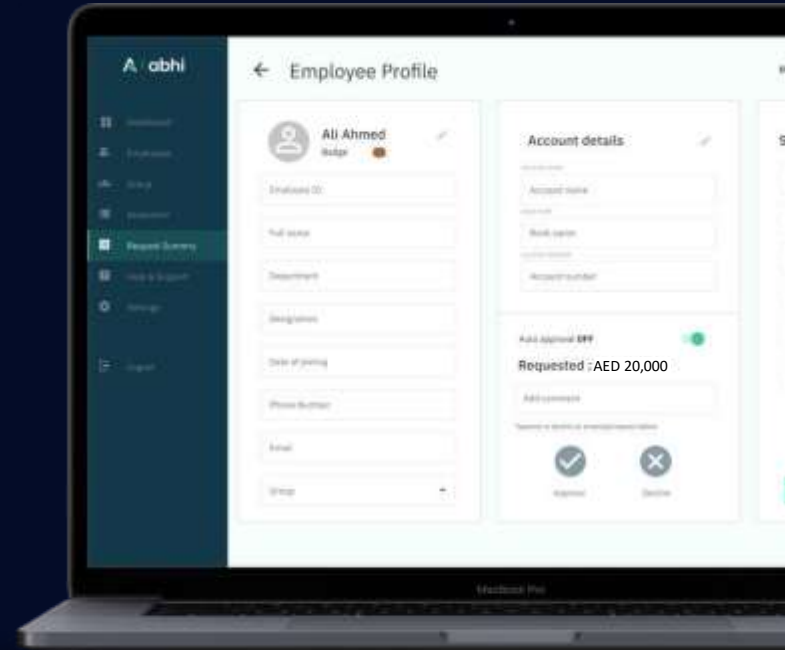
- Flexible and Easy Integration
- Instant Payment
- Fast-Growing platform



Employer Portal



- **The portal you've been waiting for.** The Employer Portal provides an all-encompassing overview of all your employees. Allowing you to add, manage and remove employees with ease using our WPS turnkey integration
- Upload all your employee's to the portal using our bulk upload feature or add them individually
- **Use the portal and EWA to reward or incentivize** employees that perform well, by setting daily transaction limits between 0-50%
- With live updates by the minute, the portal makes it easy to see all employee transactions at any given point, throughout the month
- At the end of the month, the portal will provide a cumulative total of all the employee transactions reflecting the amount that needs to be repaid to Abhi





Why Employers Should Provide Earned Wage Access to their Employees

- Over two-thirds of employees say that financial worries have an impact on their productivity at work.
- The loss in productivity leads to loss in revenue for companies.
- This is where the benefits of **Earned Wage Access** become evident.
- EWA relieves **financial stress**, boosting your employee productivity and retention.
- An EWA research conducted by VISA shows that 84% of employees worry about finances at work and 95% of employees are interested in working for an employer providing **Earned Wage Access***





EWA Success Story

In the first month, nearly 25% of total employees at an onboarded company performed over 13,000 EWA transactions.

42%

employees of the
entire workforce
downloaded the app

3

transactions
performed per user
on average

27%

increase in
transactions
over month (Feb to Mar)

20

transactions
performed by highest
transacting user



INTRODUCING BUY NOW PAY LATER!

In today's competitive times, customers seek convenience in every aspect of shopping. That's where ABHI's Buy Now, Pay Later (BNPL) comes in – a revolutionary tool for shoppers, enabling them to shop now and most importantly not worry about paying today!

ABHI aims to financially empower its users by issuing seamless payment solutions covering features of **FOUR** interest-free installments for the purchase of various electronic appliances including but not limited to mobile phones.





THE PROBLEM

- No flexibility or convenience to acquire essential items such as mobile phones, etc.
- Inability to pay in a single tranche due to economic conditions such as inflation
- Lack of installments plans.

BENEFITS FOR EMPLOYEES



Interest free and
Shariah Compliant
solution



User-friendly payment
schedules all done through
ABHI's application.



Delivery to the vicinity
or their homes or
workspace without any
additional cost



Expands employees'
purchasing power and
improves their financial
security.

BENEFITS FOR EMPLOYERS



Abhi bears the liability in case of default.



No cost to the Employer.



Availability of integration with the Company's HRMS solution for auto-deductions at the end of the payroll cycle.



Higher employee satisfaction and retention through holistic financial solutions.

ORDERING PROCESS



Step 1: The organization shares employee data to enable BNPL for the employees.



Step 2: Once data is shared, the respective employees are tagged "Active" and can then proceed to order



Step 3: Employee now logs in and selects their chosen phone / appliance



Step 4: Employee receives confirmation call.



Step 5: After employee confirmation, 1st instalment is deducted upfront and the product is delivered.



Step 6: Remaining installments are automatically deducted from salary for 3 months to complete the repayment

Company shares
Employee Data



Employees Activated



Employees place order



Confirmation Call to
Employee



Fulfilment & Delivery

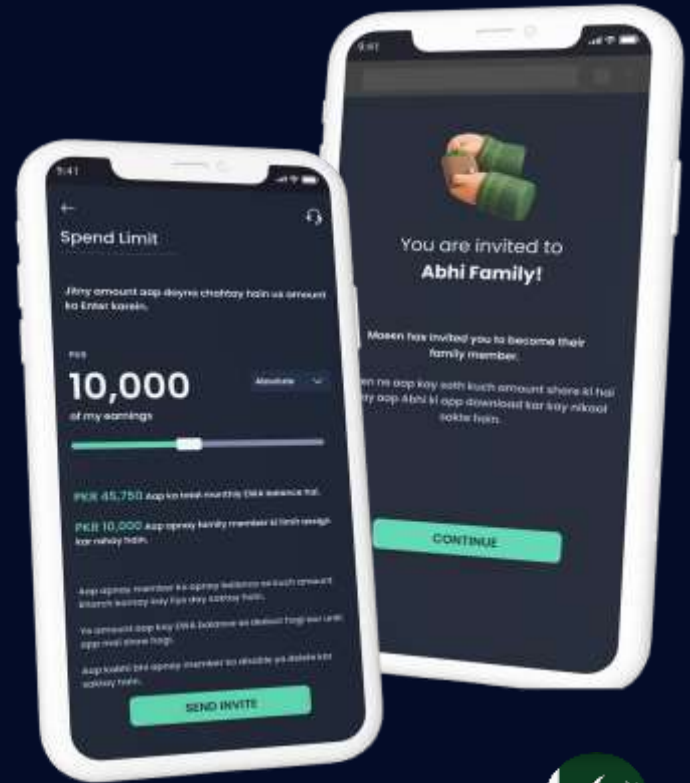


Remaining Installment
Payment

ABHI Family



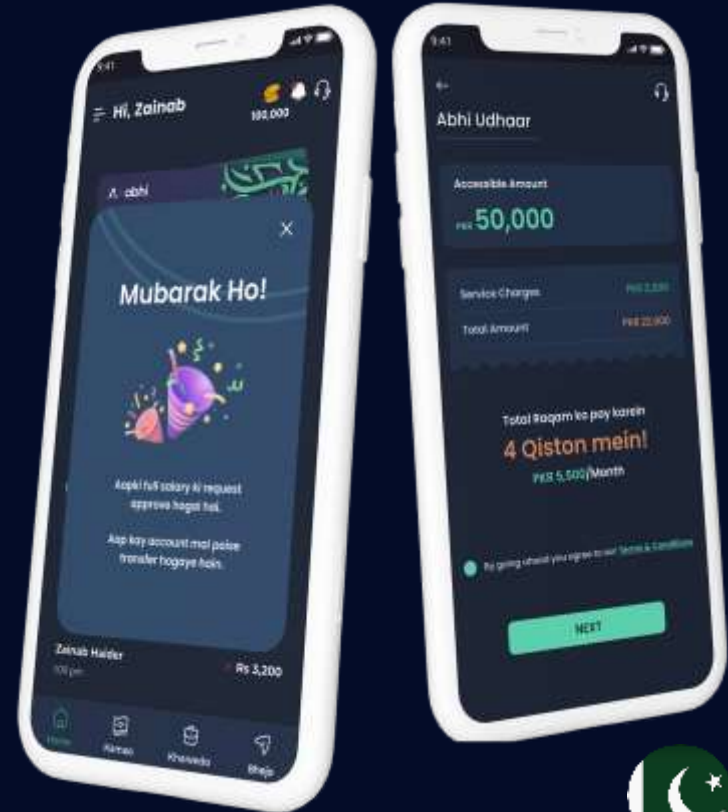
The Abhi Family feature is designed to extend the convenience of Abhi's Earned Wage Access (EWA) services beyond individual B2B2C users to their family members. This feature empowers users to share their earnings and financial benefits with their family members in a controlled, transparent manner, enhancing Abhi's offerings and adding significant value for users with families.



Salary-Backed Lending



Abhi Salary Backed Lending enables employees access to funds backed by their future salary, allowing them to meet urgent financial requirements. This product promotes financial wellness by offering instant loans with convenient repayment terms (initially starting out with a 4 month fixed installment period). The service is seamlessly integrated into the Abhi app and payroll, creating a user-friendly experience for both employees and employers.



Salary Card



The ABHI Salary Card is Pakistan's first card that gives employees instant access to their earned wages—anytime, anywhere. It is directly linked to salary, and enables seamless transactions at all ATMs and POS machines nationwide. No bank account is needed, making it the perfect solution for a cashless, digital economy.





Send Now Pay Later

ABHI's Send Now, Pay Later offers employees a seamless way to send money to their loved ones using their earned wages—before payday arrives. This feature ensures that remittances are never delayed, providing financial flexibility.

By leveraging ABHI's Earned Wage Access (EWA), employees can instantly transfer funds to their families, whether for emergencies, daily expenses, or important life events.



Products Based on Region



			
Earned Wage Access	Yes	Yes	Yes
Payroll Solutions	Yes	No	No
Abhi Factoring/Invoice Factoring	Yes	Yes	No
AbhiPay	Yes	No	No
Buy Now Pay Later (BNPL)	Yes	No	No
ABHI Family	Yes	No	No
Salary-Backed Lending	Yes	No	No
Salary Cards	Yes	No	No
Send Now Pay Later (SNPL)	No	Yes	No

 abhi

Thank You