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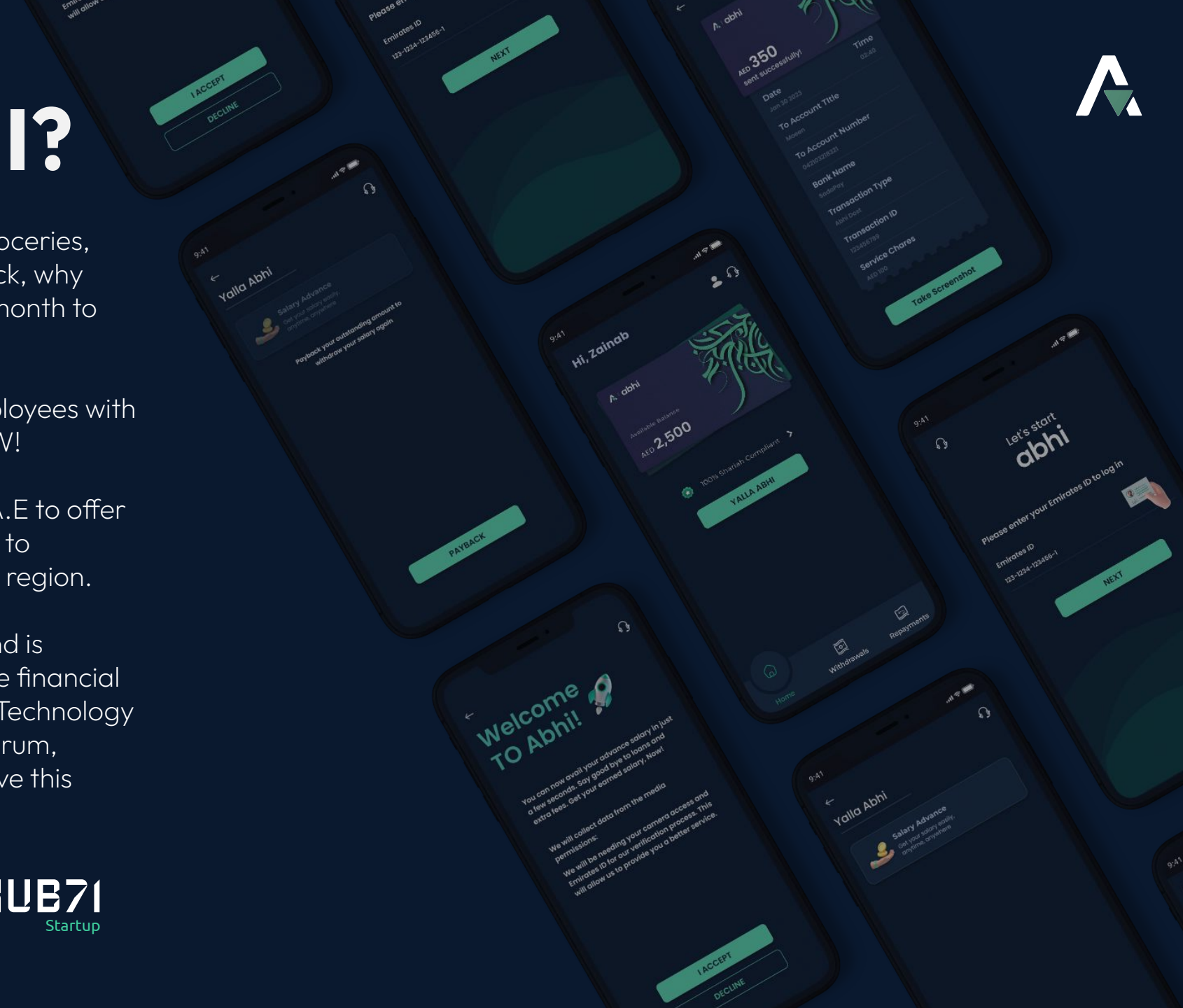
WHAT IS ABHI?

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 and Invoice Factoring 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 ARE WE NOW!



7,000+
COMPANIES

1,000,000
EMPLOYEES

TOTAL PORTFOLIO SIZE

\$125

m

TOTAL PROCESSED VALUE
SINCE INCEPTION

\$700

m

**CURRENT
MARKETS**



UAE



KSA



Oman



Pakistan

Our Industry Partners



WHAT IS EARNED WAGE ACCESS (EWA)



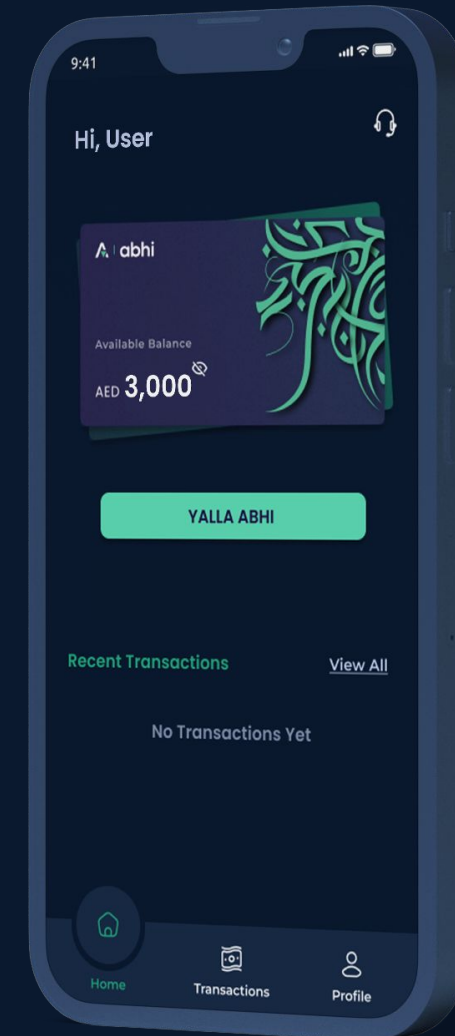
The Region's First B2B2C Financial Wellness Solution

EWA, also known as early pay on demand, is a benefit provided through employers to employees, offering them early access to their earned wages, directly through their employer's HRMS or Payroll system.

Our solution helps employees by:

- Offering an alternative to predatory lending
- Significantly reducing financial stress
- Boosting productivity and retention

Abhi partners with employers to seamlessly integrate our solution into their existing systems, empowering businesses to offer financial wellness benefits that directly enhance the employee experience.





ABHI's **VISION**

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



**Shariah
Compliant**



**Financial
Inclusion**



**Secure &
Transparent**

EMPLOYER PORTAL



Your Complete Employee Management Tool

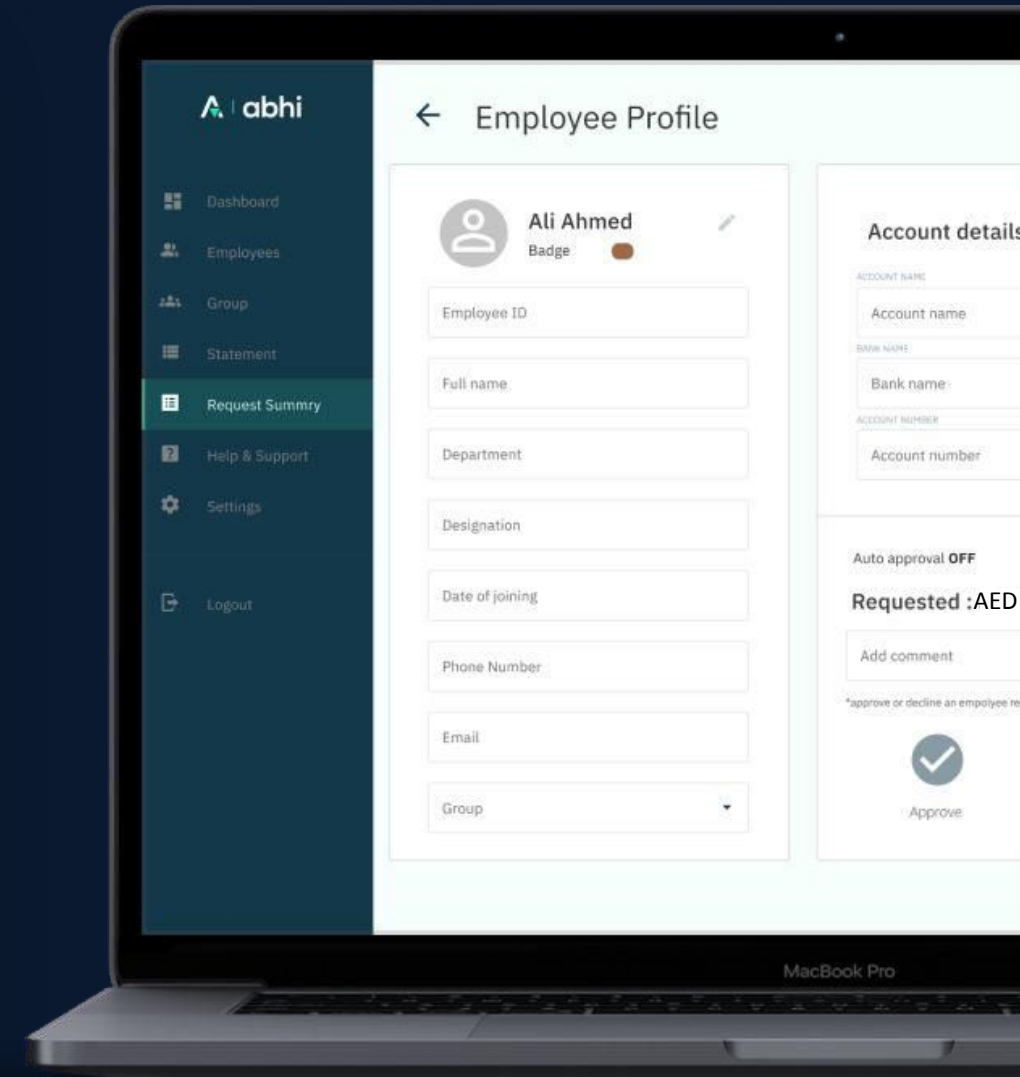
Experience full control over your workforce with the Employer Portal. Effortlessly add, manage and remove employees with our WPS turnkey integration.

Bulk Upload & Individual Management: Easily upload your entire workforce at once using our bulk upload feature or add employees individually for precise control.

Boost Performance with Custom Incentives: Use the portal to set daily transaction limits between 0-50%, rewarding or incentivizing top performers with ease.

Real-Time Transaction Monitoring: Get live, up-to-the-minute updates on all employee transactions, providing clear visibility throughout the entire month.

End-of-Month Summaries: Access a comprehensive, cumulative summary of employee transactions, showcasing the total amount to be repaid to Abhi.





BENEFITS FOR EMPLOYERS

Empower your workforce and drive loyalty with Earned Wage Access - unlocking financial wellness that boosts employee satisfaction and accelerates business growth!



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 talent acquisition

EMPLOYEE APP



Your Salary is a click away

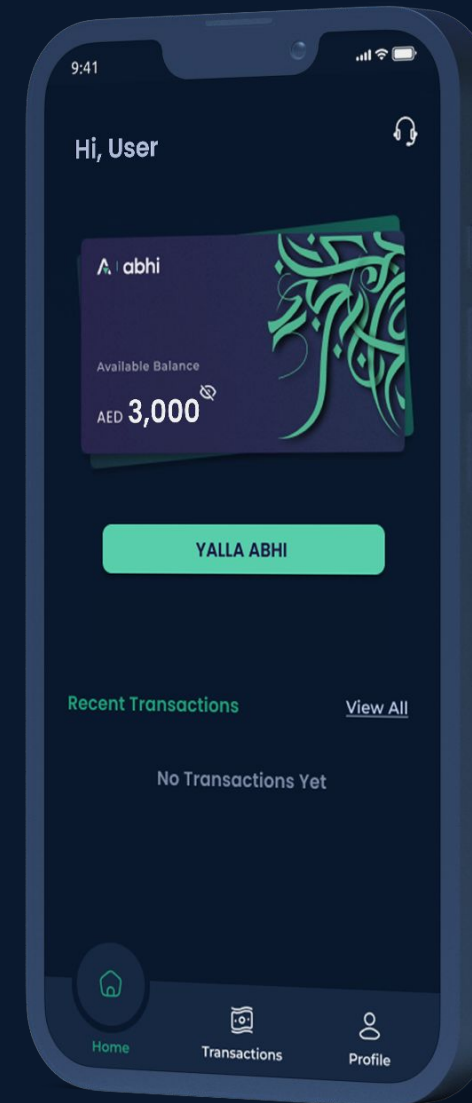
Give your employees the power of financial control with the Abhi app, offering real-time salary transaction for every registered employee.

Simple Setup: Employees can easily download the Abhi app from the Google Play Store or Apple App Store and login using their Emirates ID for immediate access.

Live Earnings Updates: The EWA account refreshes every minute, providing employees with an up-to-date view of how much they've earned and can access instantly.

Direct Bank Deposits: Once a withdrawal is made, the requested funds are deposited directly into the employee's registered bank account, hassle-free.

Transparent Transaction Fees: Each transaction incurs a small fee based on the withdrawal amount, automatically 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

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

Why Your Company Should Provide Earned Wage Access to your 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.

Research by VISA reveals that 84% of employees experience financial stress at work, while 95% express interest in working for companies that provide EWA.*



*Source: VISA Insights Earned Wage Access Report 2019

VALUE PROPOSITION FOR YOUR COMPANY



Be one of the first organizations in the UAE to offer EWA as a financial wellness benefit to your team.

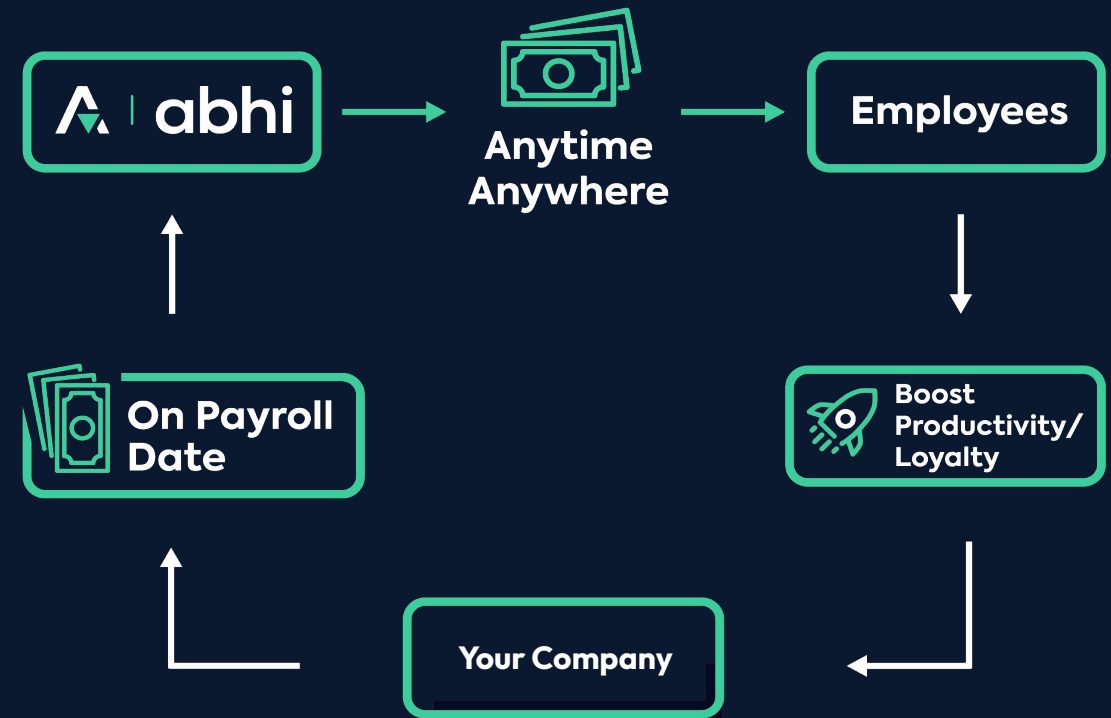
Implementing Earned Wage Access can significantly enhance the financial wellness, mental health and overall well-being of **Your Company's** staff. This improvement can lead to a remarkable increase in productivity, potentially reaching up to 49%.*

With the highest turnover rate in 10 years, Earned Wage Access has the ability to aid **Your Company** in recruitment, engagement and retention rates by up to 50% at no additional cost.*

Integrate Abhi with **Your Company's** existing employee HR systems/apps.

Leverage existing electronic channels and interfaces with your bank and your HR system.

(In the event you don't have an HR system, we will provide you with one)



*Source: TapCheck - Earned Wage Access (EWA)



Supply Chain Financing

Reverse Factoring

THE PROBLEM

Limited Access to Financial Services for Employees



Most salaried employees live paycheck to paycheck in an inflationary environment, often waiting weeks for advances from their employers.



Employees without bank accounts need an alternative for early salary withdrawal, offering integrated features to withdraw cash, spend, and remit.

Limited Financial Markets for SMEs in Emerging Markets

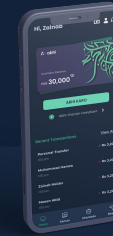


Banks often have long processing times and stringent collateral requirements to provide working capital lines that can help bridge cash flow restrictions



Banks in emerging markets have stringent requirements to borrow money and high fees to send remittances and the end user is not in control of the credit assigned to them

OUR SOLUTION



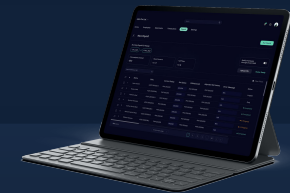
Earned Wage Access (EWA)



EWA Salary Card



Factoring / Supply Chain Financing



Revenue Based Financing

THE PROBLEM



As a small business in need of credit, the options are limited..until Abhi



Financial Institution Loans

- ❖ Vendors of large buyers face liquidity challenges and seek early invoice clearance to bridge working capital needs.
- ❖ Banks only provide working capital lines to businesses that meet specific financing criteria, often requiring collateral.
- ❖ The current process of securing a loan from a financial institution typically takes 30-45 days and involves a tedious application process, requiring extensive and costly paperwork, documentation and verifications.
- ❖ Borrowers have limited control over their available credit, as loan limits are assigned based on the bank's underwriting criteria.

THE SOLUTION

REVERSE FACTORING



- ❖ Reverse factoring is a buyer-led financing solution where Abhi pays the supplier's invoices at a discounted rate. The buyer then pays the full invoice amount to Abhi (minus any profit sharing) on the original due date. This allows suppliers to receive immediate payment while giving the corporate buyer extended time to settle their invoices.
- ❖ Abhi deploys its proprietary reverse factoring platform and vendor portal in partnership with leading companies or through centralized procurement
- ❖ Suppliers and vendors can upload their invoices for immediate factoring by Abhi
- ❖ The partnering company settles with Abhi according to the initial terms and time period specified in the invoice
- ❖ Abhi and the partnering company engage in a revenue share of the fees/income generated by the transaction



REVERSE FACTORING FLOW



The vendor submits all the required financial documentation and relevant invoices to Abhi's Risk & Compliance Team for review



Abhi's Risk & Compliance Team will conduct a thorough review of the financials to determine the approve factoring amount and rate



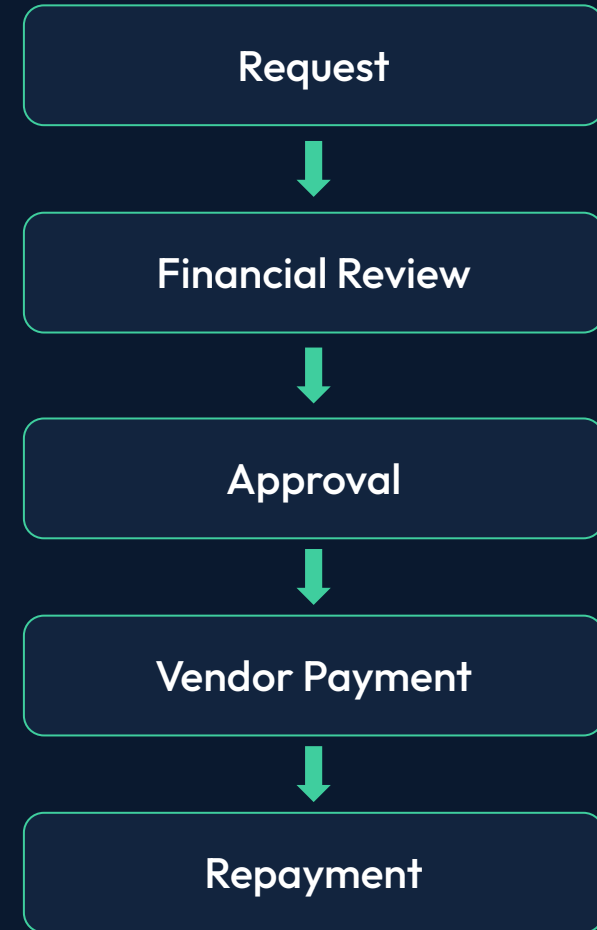
The Vendor Portal is used to upload the requested invoices for factoring and approval by the partner



The partner approves the invoice submitted for factoring and Abhi proceeds to process up to 80% of the invoice directly to the vendor



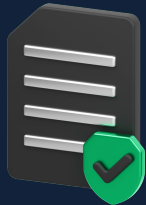
Repayment terms to Abhi will always be consistent with the payment terms defined in the invoice submitted for factoring



VENDOR PORTAL



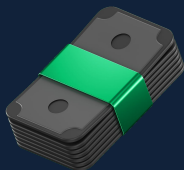
Your one-stop-shop for all invoices. The Vendor Portal provides a comprehensive and streamlined platform for suppliers and vendors to upload invoices issued by the partner.



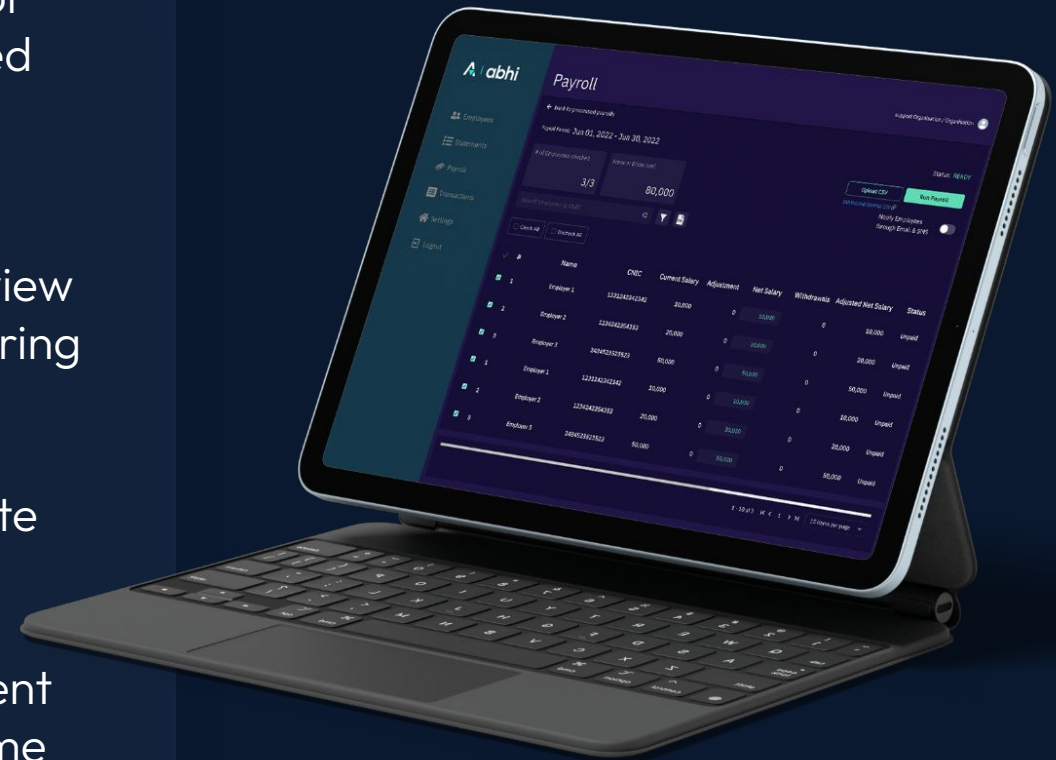
Upload your invoices to the portal for Abhi's review and receive confirmation on the approved factoring rates and amount



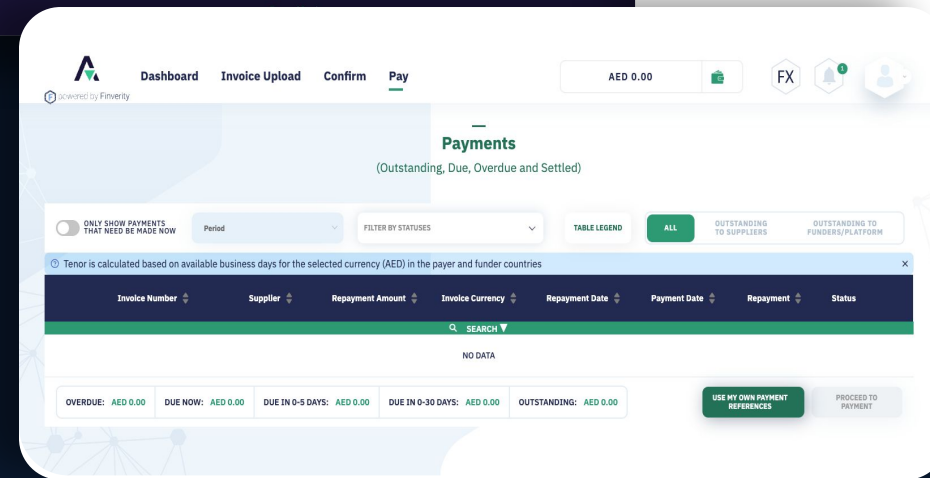
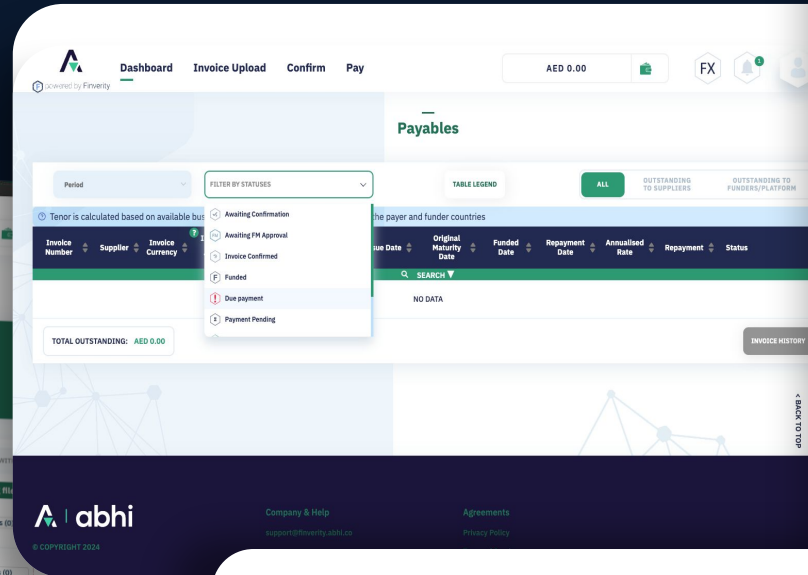
Use the portal and Invoice Factoring to eliminate cash flow constraints between settlements



Repayment terms don't change. Abhi's repayment terms are consistent with the initial terms and time period stated on the invoice



VENDOR PORTAL



You have invoices maturing in 1 day

Hi Kiehn, Murray and Fahey team,

You have one or more upcoming repayments due to funders in 1 day. To avoid your investment facility from being halted and to avoid late repayment fees being charged please ensure all repayments are received in full on their respective due dates. Please review your contract to understand the repercussions of late payments and defaults.

Click the button below to view your outstanding repayments. We recommend that you instruct your repayments at least 5 business days early to ensure the payments are received on time.

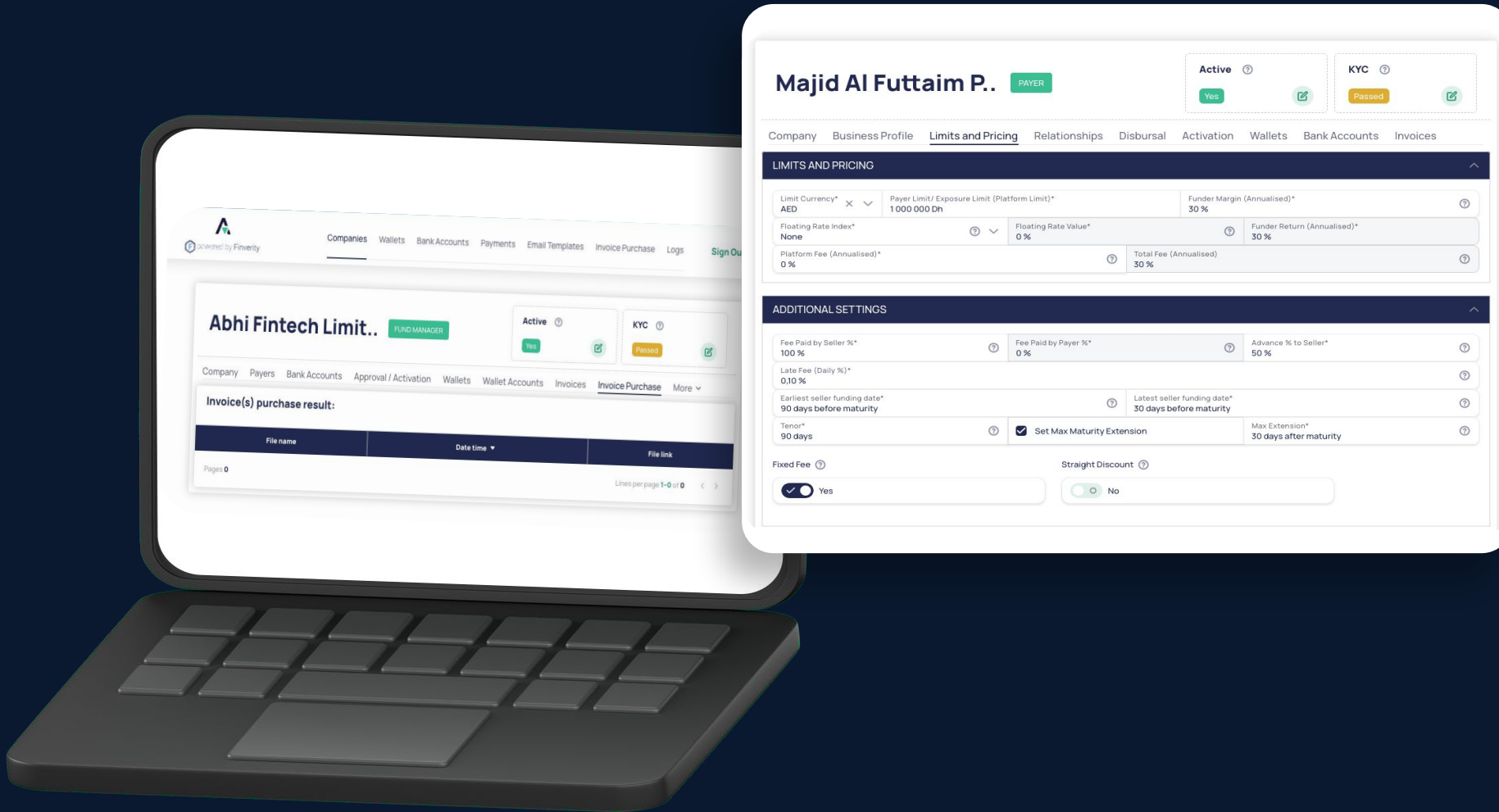
[VIEW REPAYMENTS](#)

If you are having issues with the button, please use the link below: <http://enchanting-cover.net>

If you have any questions or issues, please send an email to support@finverity.abhi.co

Many thanks,
Abhi Fintech Limited Team

REVERSE FACTORING PLATFORM



WHO IS ELIGIBLE?



Eligible Businesses

- Any business supplying goods or services to large blue-chip companies

Determining Eligibility

- Based on the creditworthiness of the business
- Consideration of the business's past financial history

Requirements

- Willingness to share financial information
- Provision of other related documents for assessment

Tenure

- Short term financing against the invoices
- Range from 30, 60, 90 days



COLLATERAL AND LIMITS



Collateral-Free Lending

We offer lending without the need for collateral

Exceptions

In cases where our risk acceptance criteria do not permit collateral-free lending.

Customers may provide collateral to proceed further

Loan Limits

Determined by the financial information of the company

Abhi will provide up to 80% financing against the invoices submitted



DATA PROTECTION AND PRIVACY



Abhi strictly adheres to data protection and privacy requirements, guaranteeing the confidentiality and security of all information

With the backing of the Central Bank and with operating licenses in both DIFC and ADGM, our operations are in full compliance with jurisdictional and U.A.E regulations

In addition to regional compliance, Abhi holds international accreditations and certifications from **PCI DSS and ISO 27001**

All data is securely managed within the AWS ecosystem and adheres to all the security pillars outlined in the **AWS Well-Architected Framework**

We constantly conduct regular penetration testing exercises to further guarantee and ensure data privacy (certification available)

More information about our data privacy can be found by visiting: <https://abhi.ae/privacy-policy/>



Thank You

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