1 click to buy – 2 weeks to pay
The Great Mobile Leapfrog in commerce – *Payments still same old CASH*

- Mobile commerce (2014) **383%**
- Credit Card spends (2014) **25%**
- Debit Card spend (2014) **15%**

Why do people use cash?

- **Easy**
- **No Fine Print**
- **Get product, then pay**

Confidential – Only for internal consumption
Selling online is hard for merchants

<table>
<thead>
<tr>
<th>Customer</th>
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<tr>
<td>Issuing Bank</td>
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<td>Credit Scoring</td>
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<td>E-Wallets</td>
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<td>Fraud Prevention</td>
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<td>Acquirer</td>
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Solution – *What to build?* – Separate Buying from Paying

Pay for goods after delivery – It’s Natural!

Transparency – No one likes hidden fees and fine print

Easy, Real time and SECURE!

Customer needs that will never change

10x better experience
At 100x better unit economics

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LIVE DEMO
How Does Simpl Work

Customer

One click

Simpl Buy

Merchant

Purchase is delivered

Customer settles with Simpl once in 15 days.

Simpl pays the merchant.

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**Simpl + Banks** - Simpl works with banks as partners to execute on the vision of digitizing cash

- Customer trusts a bank
- Bank account is the biggest wallet
- Deep expertise with regulations
- Massive distribution

**What can make things better!**

- More APIs to work on mutually beneficial business model that solves consumer problems
- Fast prototyping & small but faster pilots

- Mobile first UX
- Consumer centric solutions
- Top notch tech & data science/machine learning capabilities
- Deep expertise in consumer internet
300M Indians don’t know of the life that existed before the smartphone.
#letsdisruptpmts