

dab ipay.

Saudi's first super app making finance
and daily tasks easier for everyone

What is Dab Pay ?

Dab Pay is a comprehensive financial platform offering services like wallet management, split payments, BNPL, utility bill payments, travel bookings, and more. It aims to simplify daily transactions and financial planning with secure, user-friendly solutions.



FOUNDERS

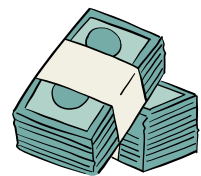


OUR TEAM



FOUNDER &
CEO

ABDUL KUMSHEY



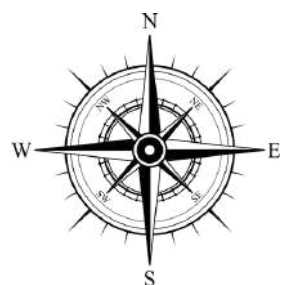
Easy Finance & Management

Simplify transactions with smart BNPL, Loans and payment solutions



Merchant & AI Analytics

Track performance and grow with real-time insights



Travel

Book flights, hotels, and events effortlessly



E-Wallet

Manage payments, transfers, and rewards in one place.

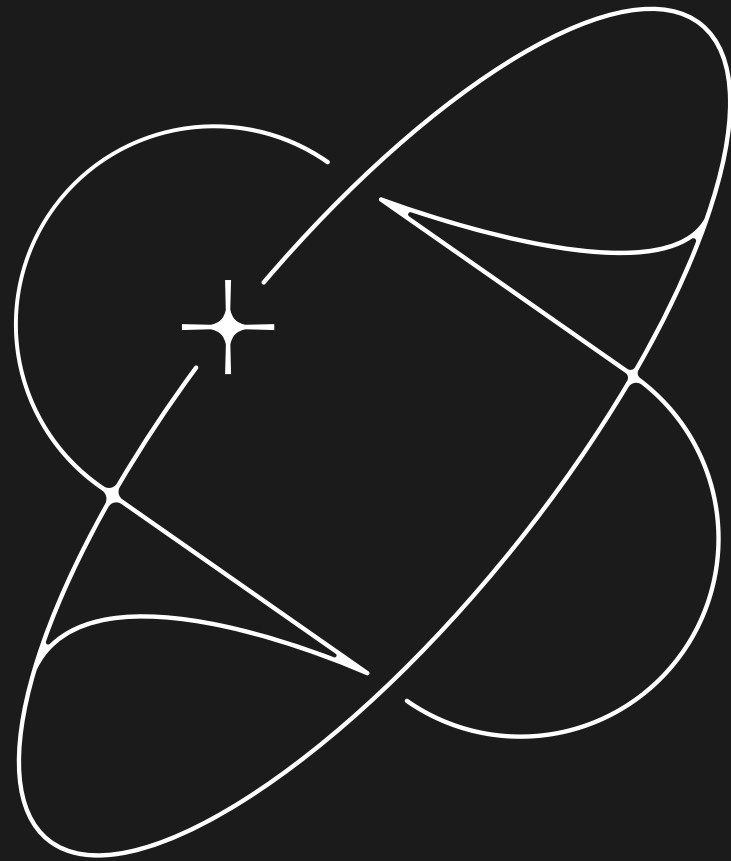


Insurance

Secure health, life, and assets with tailored plans.

IMAGINE

Amira, traveling from Riyadh to Dubai, books her flight and hotel through Dab Pay , splitting the payment using Split Payment. Upon arrival, she uses her wallet for a taxi, pays for lunch via BNPL, and earns Dab Points. Later, she books a movie ticket and shares the expense with friends using Split Payment, all while enjoying seamless convenience



PROBLEMS



EASIES AND SMARTEST THAT DEAL WITH EVERYTHING

Dab Pay integrates BNPL, wallet, bill payments, loans, insurance, merchant solutions, AI Analytics and bookings in one app, offering convenience.



LIMITED FINANCIAL FLEXIBILITY

Flex Pay (BNPL) allows splitting payments into EMIs, with 3,6,9,12 months free for purchases over SAR 100 / 300.



MISSED RENT DEADLINES

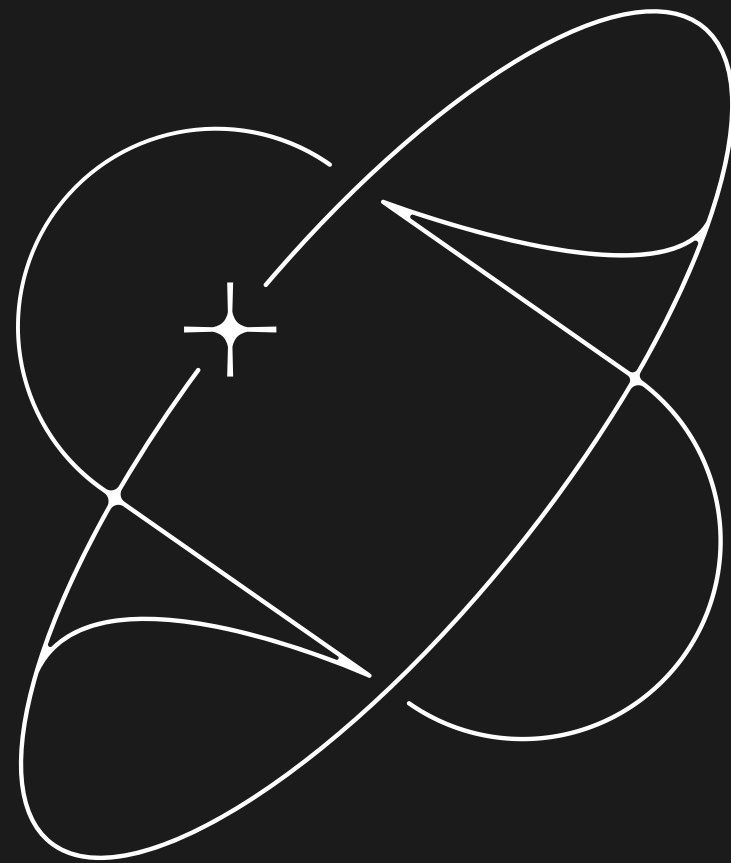
Despite growing digital adoption, gaps in cashless solutions create inconvenience for daily and travel-related transactions.



HIGH TRANSACTION COSTS FOR MERCHANTS

Wallet QR payments reduce transaction fees to as low as 0.25%-0.50%.

PROBLEMS ➡



✦ LACK OF SEAMLESS TRAVEL SOLUTIONS

Dab Pay combines travel bookings and payments for residents and travelers in one platform

✦ MANUAL CASH MANAGEMENT FOR MERCHANTS

Instant wallet-to-bank settlements within 2-48 hours streamline merchant operations

✦ LIMITED PAYMENT OPTIONS FOR TRAVELERS

Travelers can recharge wallets via APIs linked to international systems like AliPay or PayTM.

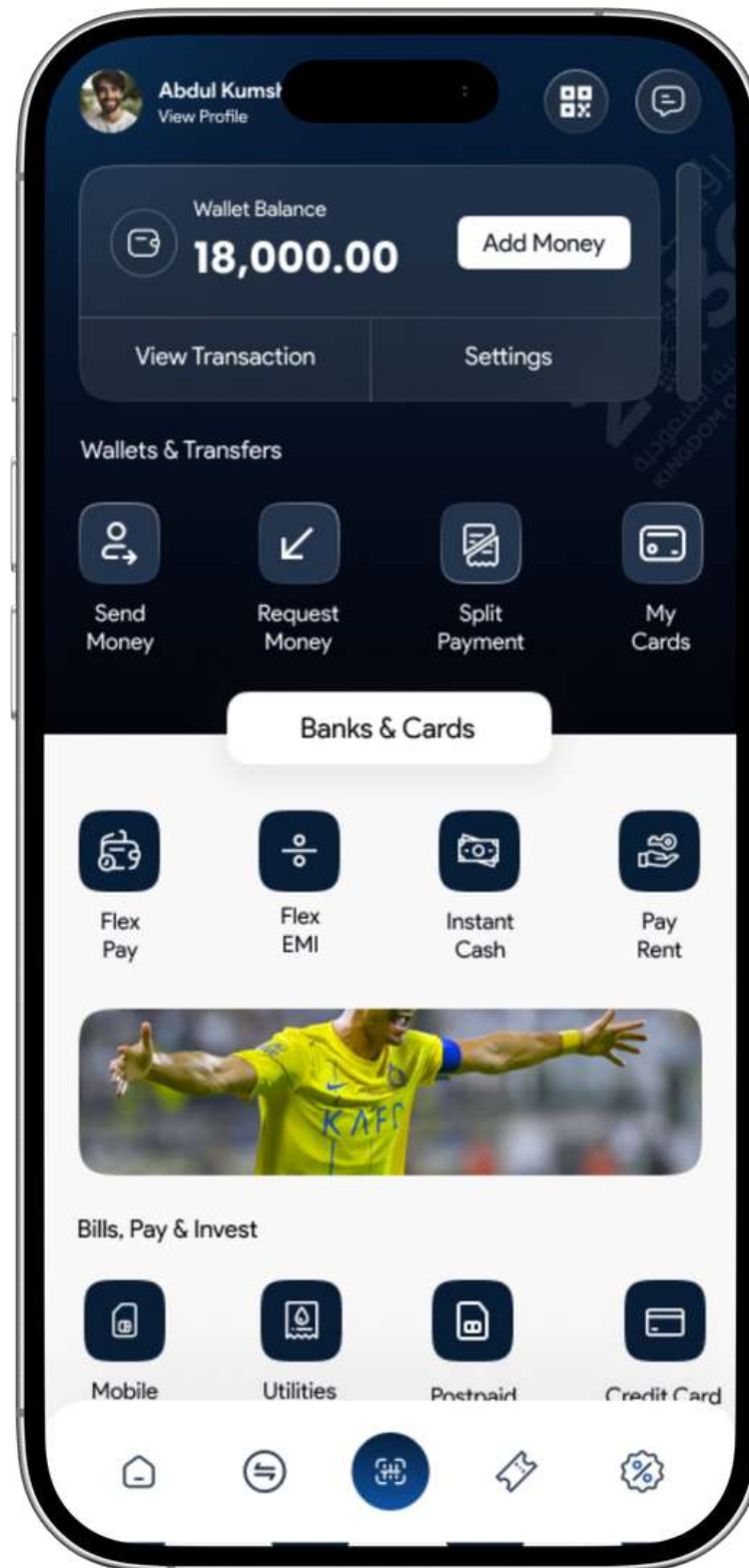
✦ FRAUD AND CHARGEBACK RISKS

Digital wallets reduce fraud risks with secure, verified transactions

Wallet

Every Transaction is Feedback for better offers through AI

- Traveller can use wallets as well
- Pay for travel bookings / movie
- Pay for any online and offline purchase
- Send to your friends for free
- Bank Transfers
- Global Wallet Integration
- Multiple Currencies
- Seamless Payments
- AI Analytics
- User Behavior Reports
- Merchant Insights



● Transaction Rewards

Every transaction earns Dab Points, boosting user loyalty and savings.

● Instant Discounts

Pay anytime and receive instant discounts on merchant offers, no cashback needed.

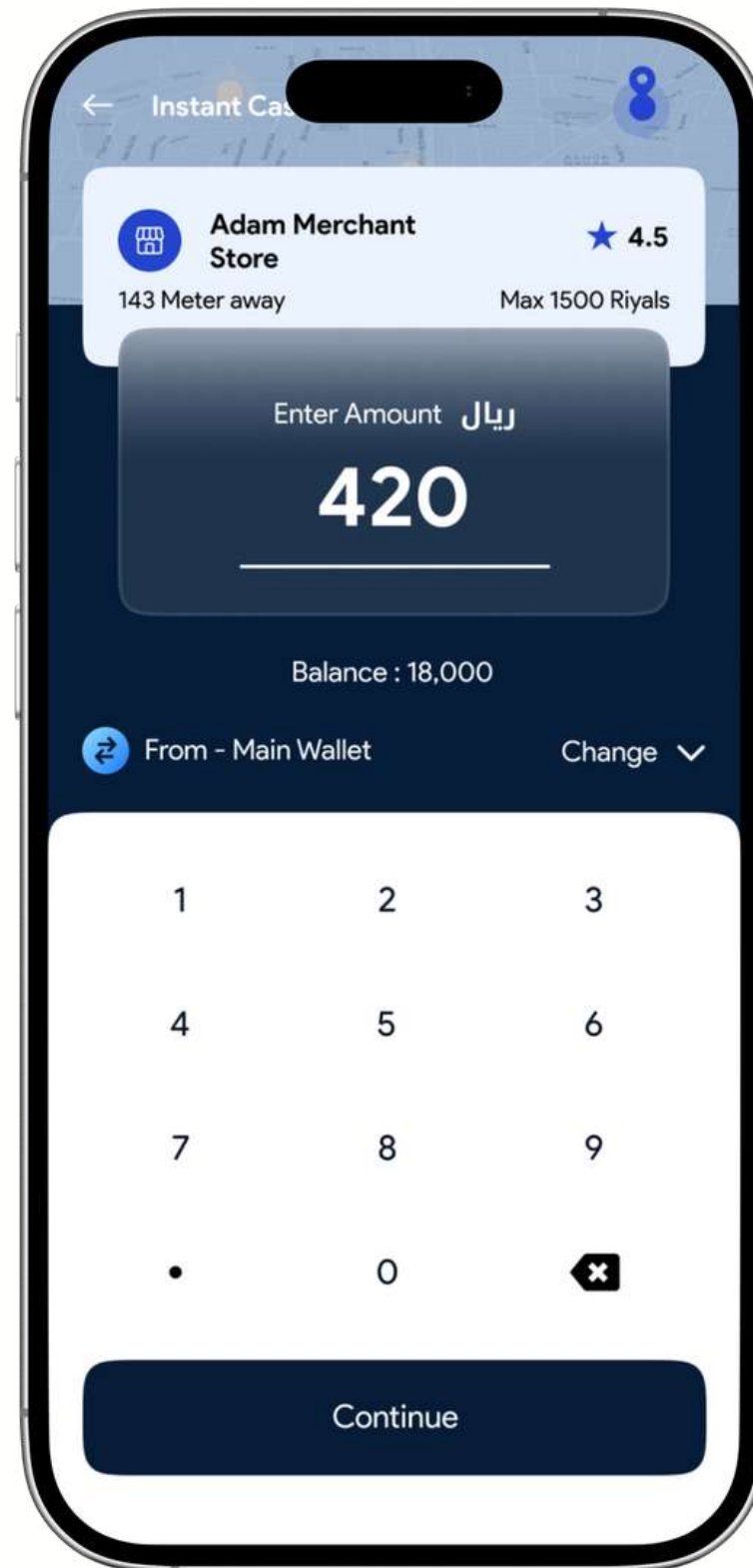
● Transaction Splitting

Split any transaction at any time for flexible payment management.

Instant Cash

Your ATM Is New MCM - Merchant Cash Machine

- Geo-Location Assistance
- Flexible Cash Limits
- Travel agency
- 24/7 Availability
- QR Code Integration
- Transaction Security
- User-Friendly Interface
- In-App Tracking
- Merchant Incentives



● Merchant Network

Access cash instantly through a network of small merchants.

● Low Transaction Fees

Enjoy minimal fees, making cash withdrawals cost-effective.

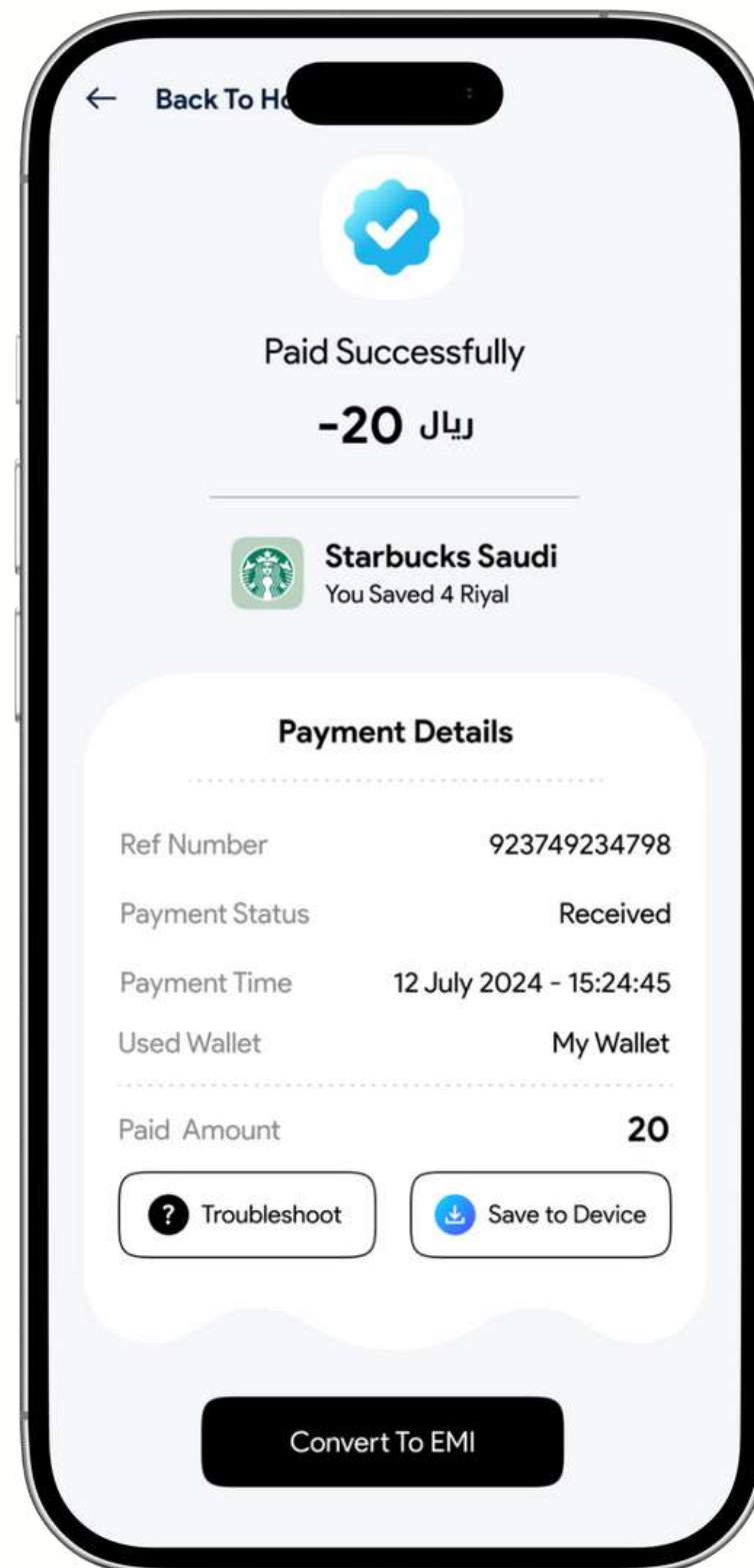
● Dab Points Rewards

Earn Dab Points on every Instant Cash transaction for added value.

Flex Pay

By now pay later any merchant

- Simah Score Impact
- Dynamic Spending Limits
- Universal POS Usage
- Exclusive Partner Discounts
- Partial Payment Flexibility
- Integrated EMI Management
- Real-Time Notifications
- Loyalty Rewards for Timely Payments
- Greater partner benefits



- **Flexible EMI Options**

Convert any purchase into EMI anytime with customizable plans. from 3/6/9/12

- **Instant Approval**

Get BNPL limits approved instantly based on your credit profile.

- **Wide Ecosystem Access**

Use BNPL for everyday essentials like groceries, rides, and dining

Pay Rent

Pay Rent, Saving for rent, rent financing

- Scheduled Payments
- Real-Time Confirmation
- Recurring Reminders
- Split Rent Bills
- Landlord Notifications
- Incentives for Savings
- Secure Transactions
- Eligibility-Based Financing

The image shows a mobile app interface for a 'New Rent' transaction. At the top, there's a back arrow and the title 'New Rent'. Below this, the 'Payment Duration' section has three radio buttons: 'Monthly' (selected), 'Quarterly', and 'Yearly'. A text input field for 'Enter Monthly Rent' contains the value '2000'. The 'Rent Name' section has a text input field containing 'My New House'. Below that, there's a checked checkbox for 'Auto Pay'. A search bar with a magnifying glass icon and the text 'Search Users' is present. Underneath, there's a list of users to select from, with the header 'Select Any Users' and a 'Deselect All' link. The list includes three entries: 'You' with a profile picture and a blue checkmark, 'Azwa Ruknuddin' with a profile picture and a grey checkmark, and 'Adam Ruknuddin' with a purple square icon containing 'AR' and a grey checkmark. All three entries have the phone number '+971-50925 9618'. At the bottom of the screen is a large blue button labeled 'Continue'.

- **Multiple Payment Channels**

Pay rent via wallet, bank transfers, phone numbers, or QR codes.

- **Rent Financing Options**

Finance up to 80% of rent with flexible repayment plans.

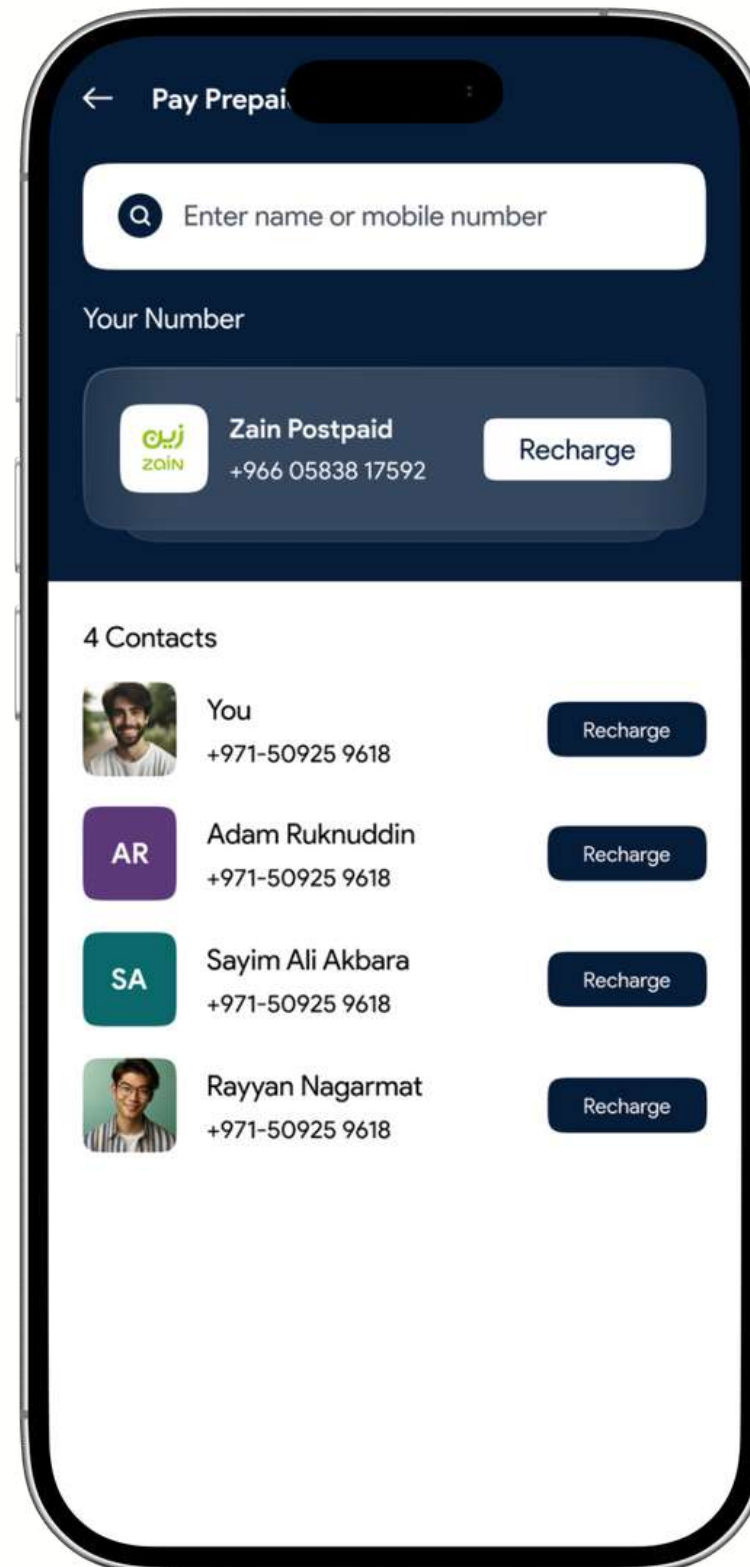
- **Rent Saving Plans**

Save incrementally with 6-month or 12-month plans for stress-free payments

Recharge

Pay Prepaid / Postpaid Bills

- Prepaid & Postpaid Payments
- Custom Recharge Amounts
- International Recharge
- Quick Repeat Option
- Transaction History Tracking
- Scheduled Recharges
- Real-Time Updates
- One-Tap Payments



- **Instant Plan**

Get real-time recommendations for the best recharge plans based on usage.

- **Cashback Model**

Earn platform rewards and cashback on every recharge transaction.

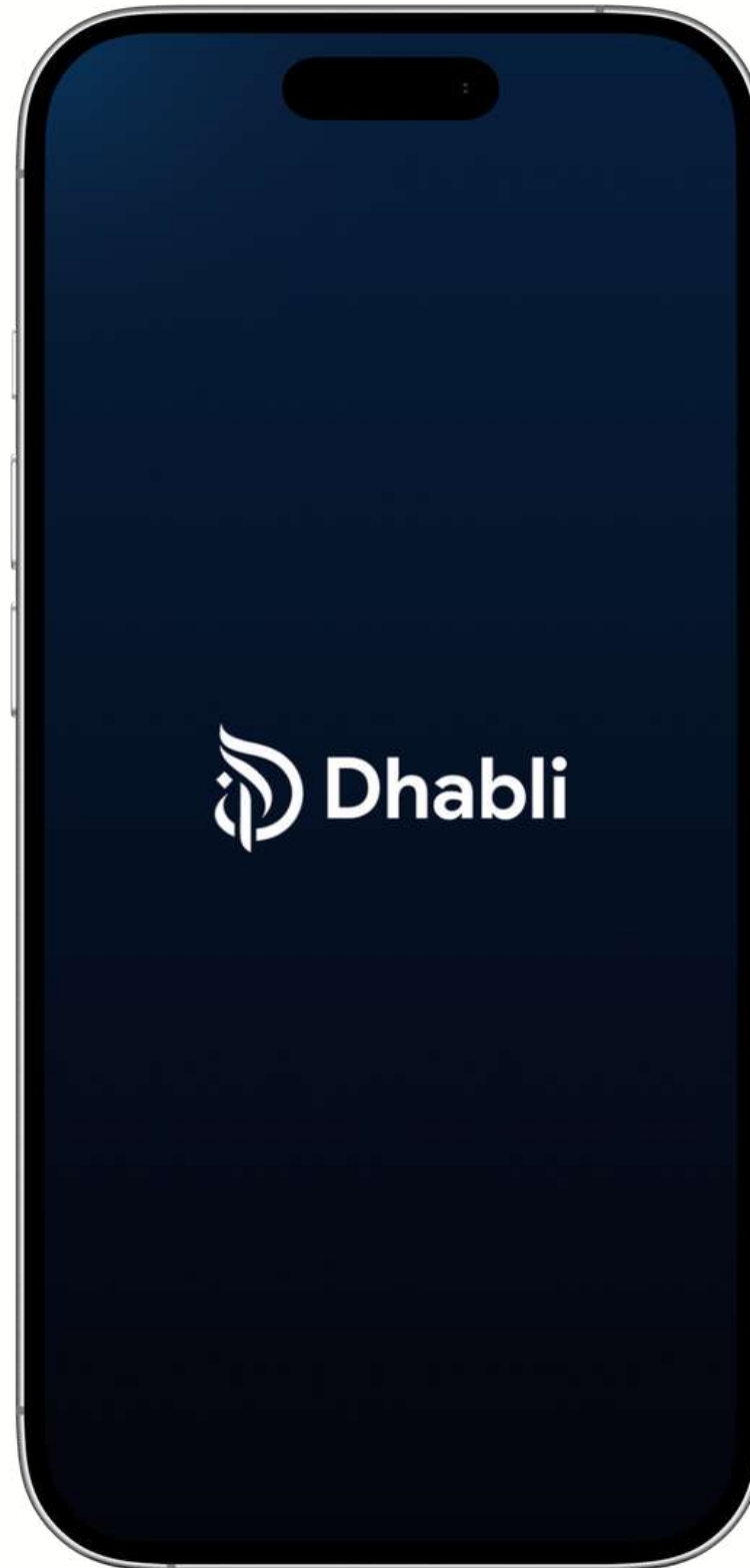
- **Multi-Provider Support**

Recharge for any SIM or provider in one platform.

Utility Bills

Pay Electric/wifi/water

- Multi-Bill Payment
- Customized Alerts
- Payment History Downloads
- Partial Payments Allowed
- Real-Time Confirmation
- Bill Due Reminders
- Multi-Currency Payments
- Secure Transactions



- **Bill Splitting**

Split bills with roommates or family members directly within the app.

- **Scheduled Auto-Payments**

Avoid late fees with automatic recurring bill payments.

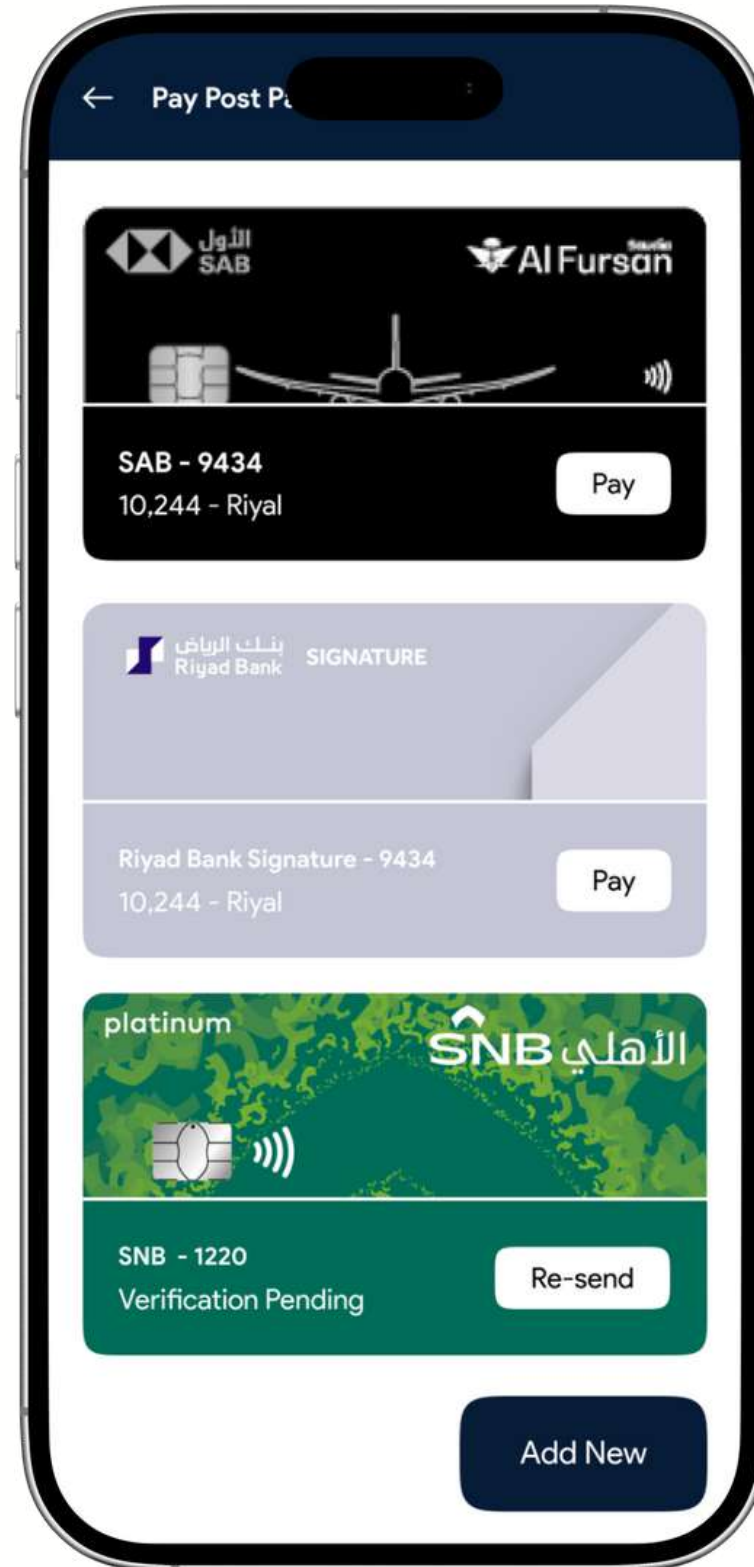
- **Provider Integration**

Direct integration with utility providers for instant updates and confirmations.

Credit Card Bills

Pay / manage credit card bills

- Custom Payment Schedules
- Detailed Payment History
- Partial Payments Options
- Instant Payment Confirmation
- Credit Health Monitoring
- Statement Downloads
- Integrated EMI Conversion



- **Automated Payments**

Schedule and automate monthly credit card bill payments to avoid late fees to any card

- **Real-Time Credit Updates**

Track remaining credit limits and due dates in real-time.

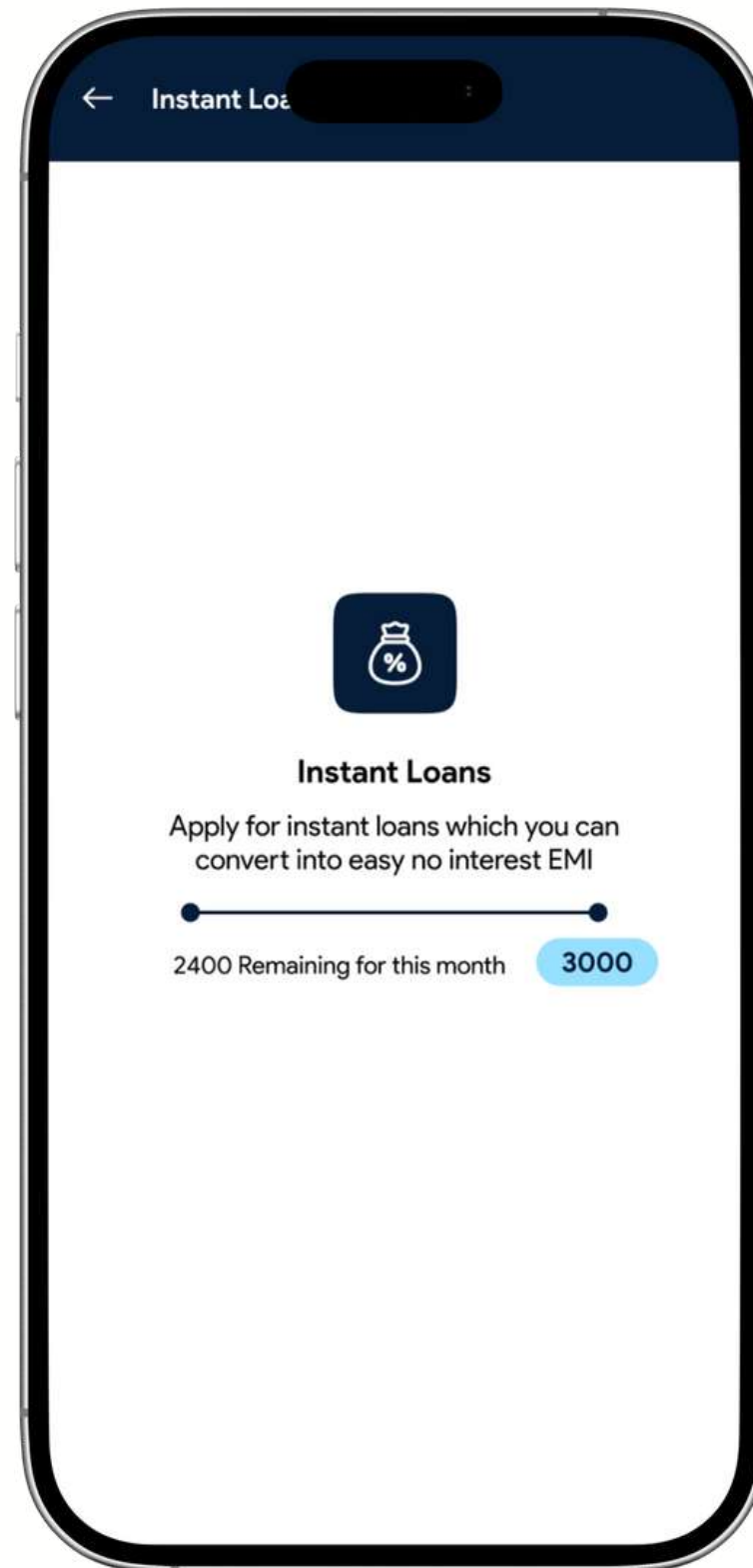
- **Multi-Card Management**

Manage multiple credit cards from different providers in one place

Take Loan & Manage

Take loan or pay from top banks

- SIMAH Integration
- Instant Loan Comparison
- Transparent Fee Structures
- Real-Time Application Tracking
- Loan Pre-Approval Notifications
- One-Tap EMI Payments
- Diverse Loan Categories (e.g., car, house, personal)
- Secure Application Process



● Tailored Loan Offers

Receive personalized loan options based on your credit profile and financial needs.

● Multi-Provider Integration

Access loans from top banks and financial institutions on a single platform.

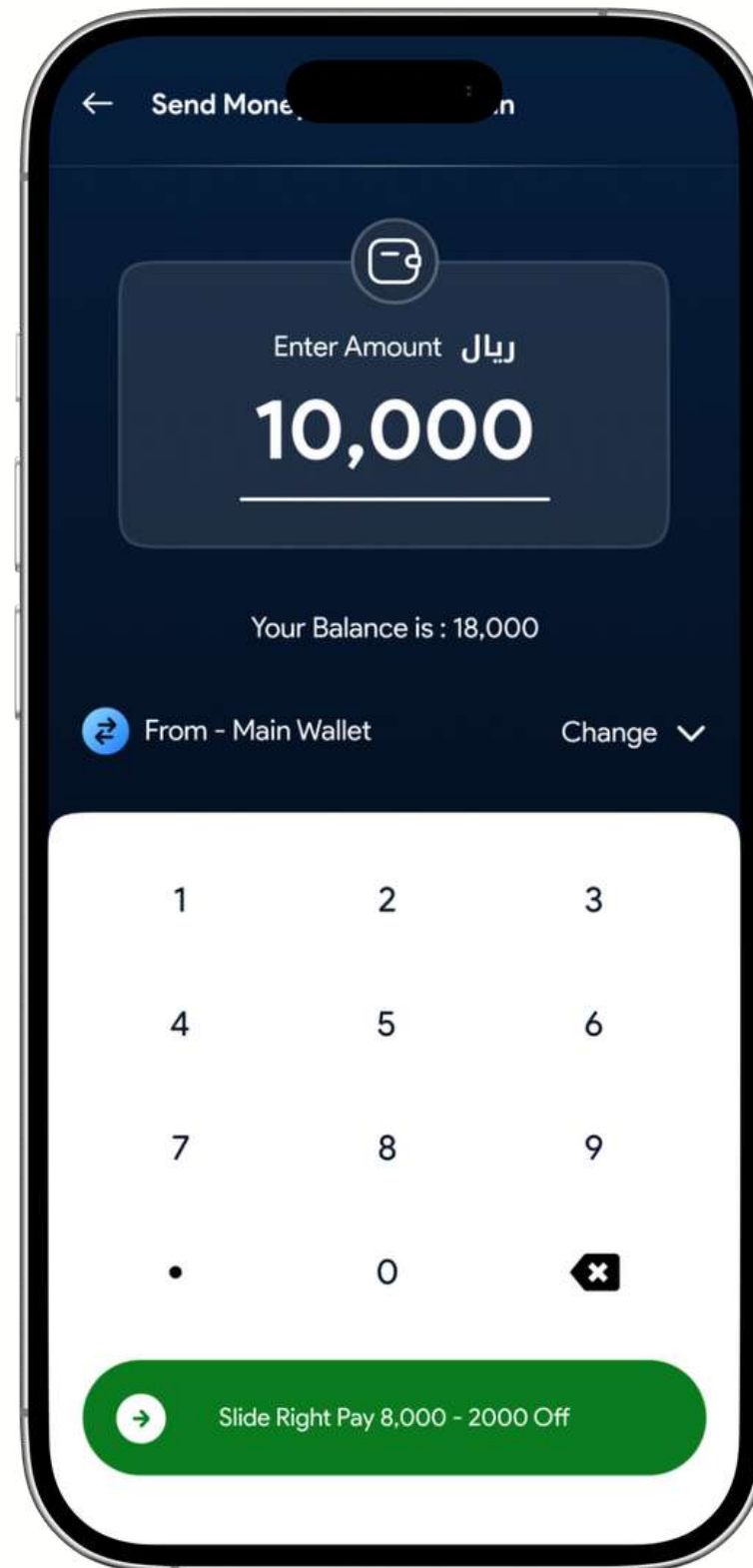
● Customizable Terms

Adjust loan tenure, EMI, and interest rates for maximum flexibility.

Restaurant Booking

Book hotels and get best discounts

- Filter by Cuisine or Location
- Custom Notifications for Deals
- Pre-Order Menus
- Table Sharing Options
- Group Bookings Simplified
- Review and Rating Insights
- Virtual Queuing System
- Multi-Language Support



● Real-Time Reservations

Book tables instantly with live updates on availability. and order before reaching

● Exclusive Offers

Unlock special dining discounts directly through the app. instantly

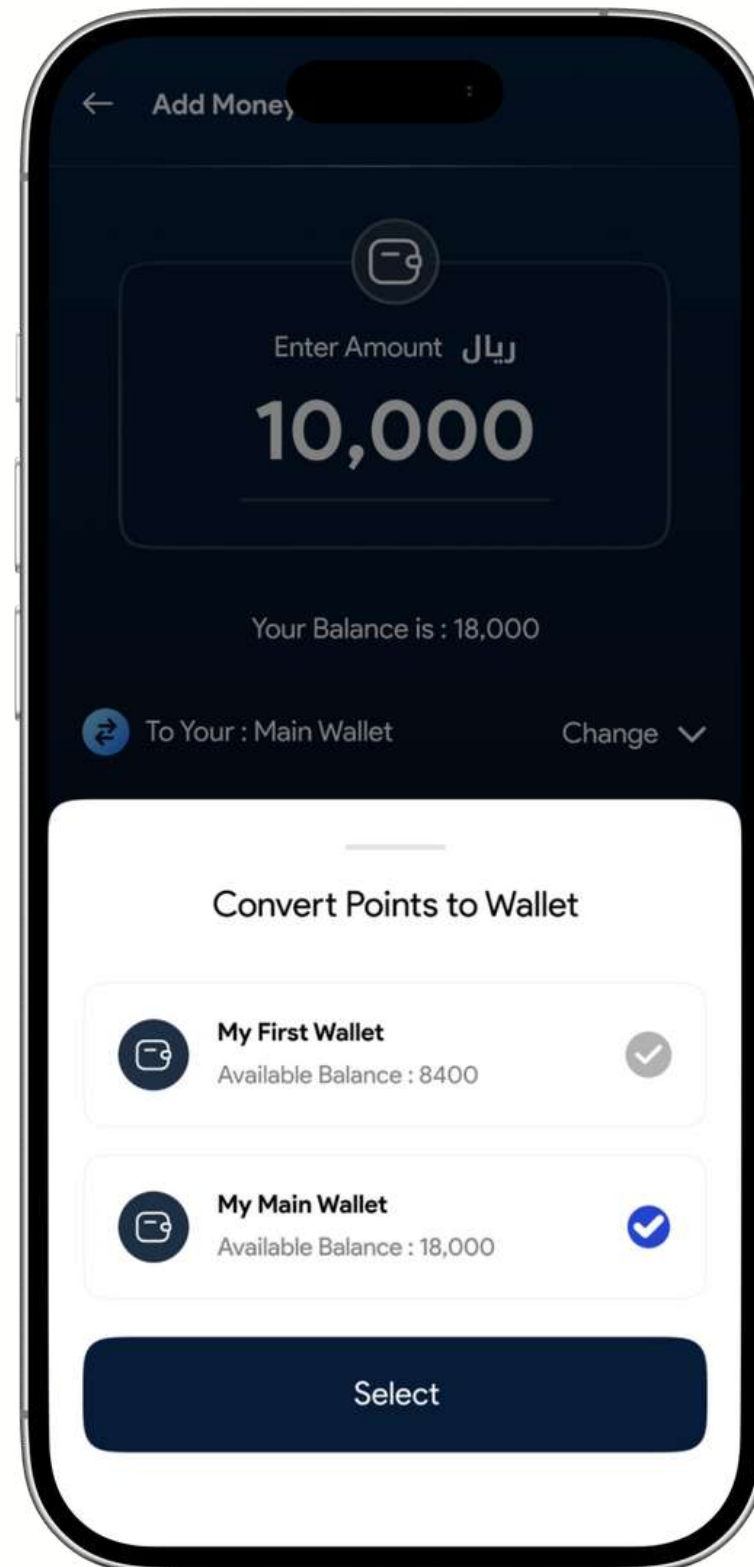
● Integrated Payments

Pay for meals seamlessly with wallet or linked accounts.

Pay Education

What ever we collect from charity we double it

- Auto-Pay for Recurring Fees
- Custom Fee Breakdowns
- Multi-Institution Support
- Scholarship Contribution Options
- Notification for Due Dates
- Multi-Currency Support
- In-App Payment History
- Bank Integration for Larger Payments



● Direct Institution Payments

Pay fees directly to partnered schools, colleges, or universities.

● Installment Plans

Spread education payments across multiple months for better financial planning.

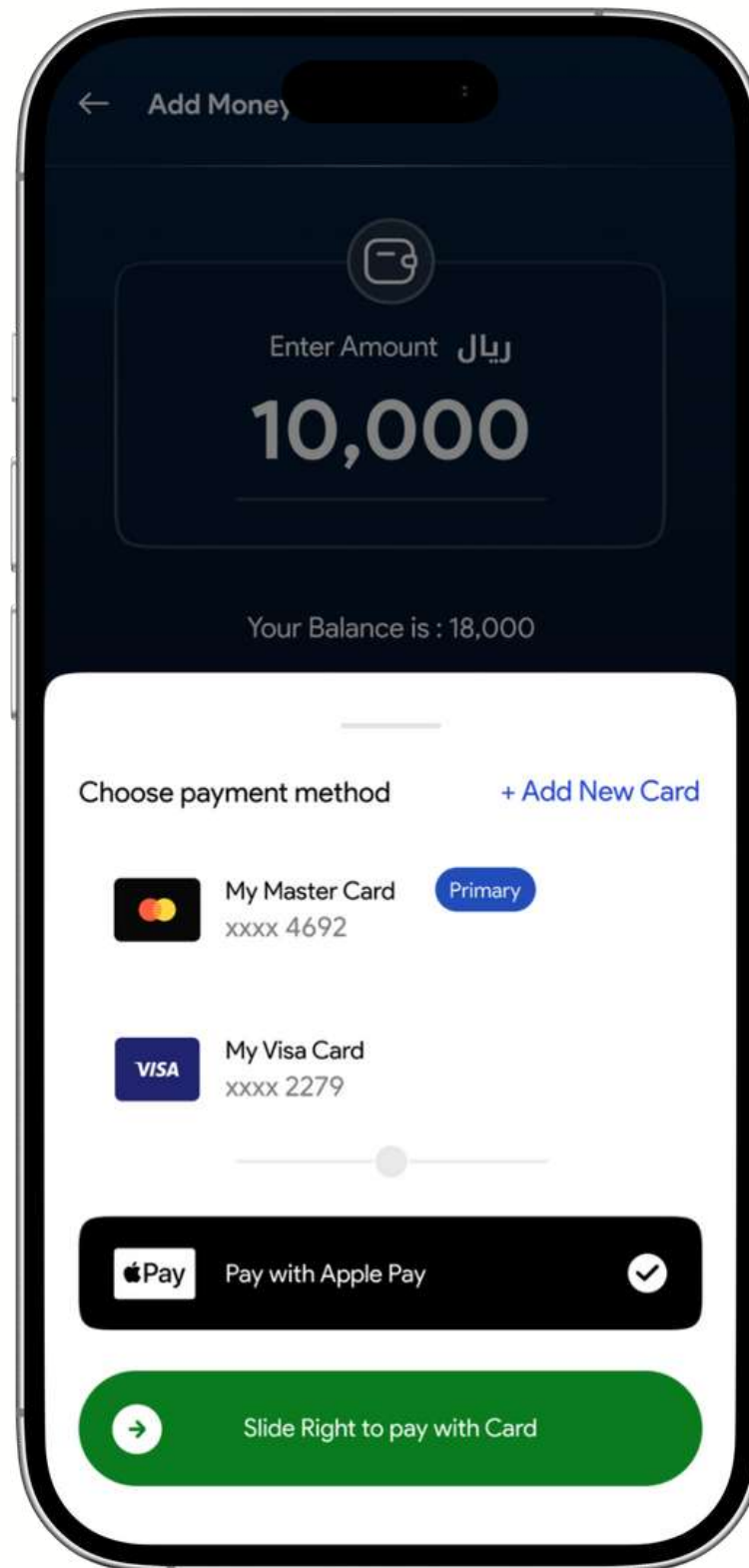
● Real-Time Invoice Management

Generate, view, and track invoices instantly within the app.

Future Pay

Save for anything for recurring or one time

- Flexible Savings Plans
- Customizable Goals
- Withdrawal Anytime
- Real-Time Progress Tracking
- Savings Reminders
- Multi-Purpose Usage
- Insurance Protection for Savings
- Spend Direct from Future Pay



● Goal-Based Savings

Create savings accounts for specific goals like travel, gadgets, or education.

● Automated Contributions

Set up recurring deposits to build savings effortlessly.

● Instant Spending Access

Use saved funds instantly for purchases directly through the app

Merchant Quick Loans

Get easy and fast lending options for merchant

- Low Processing Fees
- Instant Fund Disbursement
- Partnered Bank Support
- In-App Loan Tracking
- Dynamic Credit Limits
- Customizable Loan Terms
- One-Tap Loan Requests
- Access to Repeat Loans



- **Quick Approval Process**

Access fast loan approvals tailored for small and medium-sized businesses.

- **Revenue-Based Eligibility**

Loans are assessed based on your business's cash flow and transaction history.

- **Flexible Repayment Options**

Repay in alignment with business revenue, ensuring financial ease

Parking Tickets

Pay parking tickets & or book it for any time

- Location-Based Suggestions
- QR Code Parking Entry
- Extend Parking Time Remotely
- Real-Time Slot Availability Updates
- Parking History Tracking
- Multi-Vehicle Management
- Secure Digital Receipts
- Integration with Smart Parking Systems



- **Slot Booking Integration**

Book parking slots in advance through a real-time availability system.

- **Cashless Payments**

Pay for parking slots seamlessly via wallet or linked accounts.

- **Dynamic Pricing Transparency**

View pricing changes for peak hours or special slots directly in the app

First Phase

E-Wallet

Split Amounts

Cards

Insurance

Instant Cash

Pay Rent

Future Pay

Documents

Mobile Recharge

**Credit Card Bill
Payment**

Utilities Bills

Credit Score

Dab Points

**Flight, Train, Bus
Metro Booking**

**Event & Movie
Bookings**

**Payment Gateway
Integration**

Merchant AI Analytics

POS Integration

Pay Fine

Second Phase

BNPL

Umrah packages

Mile Points

Quri - Pooling

Buy Digital Gold

Stock Options

Rent Financing

Visa

Cashbacks

Loan Aggrigation

Restaurant Booking

Coupon & Offers

Flight Booking

Merchant Loans

**Referral
Program**

Taxi Booking

Payment Page

Third Phase

Quick & Easy Loan

Own Card

Own POS

**Managing Bank
Accounts**

**Connecting Your Bank
Through Email and
Password**

Credit Card

Advance Cash

Early Salary

Subscription

Bank Verificaion

**Plugin For Shopify and
other ecommerce vendors**

Access Auth Code

Bank Account

**Bank Stats & Report
Budget manager**

Charity

Education

Some of Competition with some other features



Watch Detailed Business,
Revenue Models

[Click the link](#)

We will expand in GCC

UAE * Qatar* bahrain * oman

Competitor Approach



Seamless Integration

Access a wide range of services with a single app, from payments to bookings, making everyday tasks easier.



Cost-Effective

Enjoy competitive transaction fees and exclusive offers, including free BNPL options for 3 months



User-Friendly Experience

Benefit from an intuitive interface and instant access to cash and bill payments with minimal fees.

Competitor Approach



Low Transaction Fees

Enjoy cost-efficient processing fees across multiple payment methods, including 1% for card payments and 0.25% for QR payments.



Easy POS Integration

Set up and manage your business with flexible subscription models and zero-hassle maintenance.



Higher Customer Retention

Offer diverse payment options like BNPL and instant cash, driving more sales and customer loyalty.

Card options according to your need



**Make your 20 riyal Starbucks
into 3 installment so easy**

**It's not just super app it is the
super app we all waiting for**



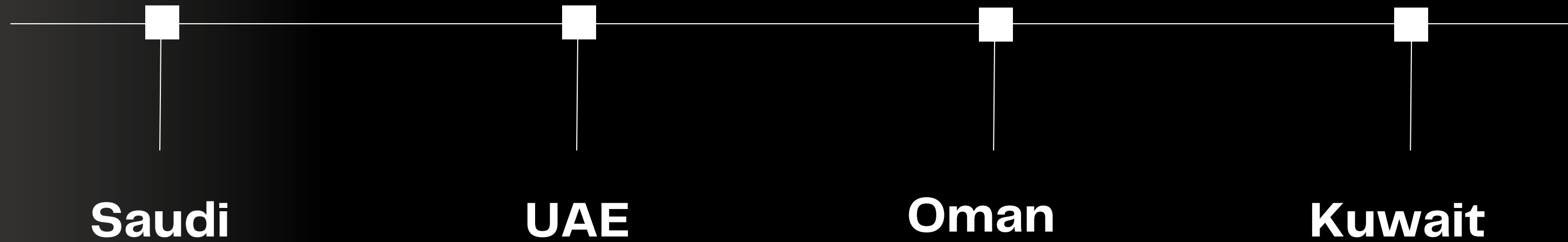
Target

Who are the customers you
want to cater for?

- GENERAL PUBLIC
- TECH-SAVVY USERS
- FINANCIALLY ACTIVE INDIVIDUALS
- FREQUENT TRAVELERS
- SMALL BUSINESS OWNERS
- STUDENTS AND YOUNG PROFESSIONALS
- SMALL AND MEDIUM ENTERPRISES (SMES)
- LARGE CORPORATIONS
- RETAILERS
- E-COMMERCE BUSINESSES
- SERVICE PROVIDERS (E.G., UTILITIES, TELECOM, INSURANCE)
- MERCHANTS AND VENDORS (POS SYSTEMS, QR CODE PAYMENTS)
- RESTAURANTS
- ONLINE STORES
- TRAVEL AGENCIES
- ENTERTAINMENT VENUES (MOVIES, EVENTS)
- INSURANCE PROVIDERS
- FINANCIAL INSTITUTIONS
- TELECOM COMPANIES
- UTILITY COMPANIES
- INSURANCE COMPANIES
- BANKS AND FINANCIAL INSTITUTIONS
- TRANSPORT SERVICES (TAXI, FLIGHTS, TRAINS, BUSES)

Targeted Countries

Step By Step Targeting each country from below zone



Our Financial & Other Projections

Q1 -2025

- Finalize platform development and essential partnerships; conduct early testing with select users.

Q2 - 2025

- Launch the platform with basic features towards the end of the quarter, preparing for full revenue generation.

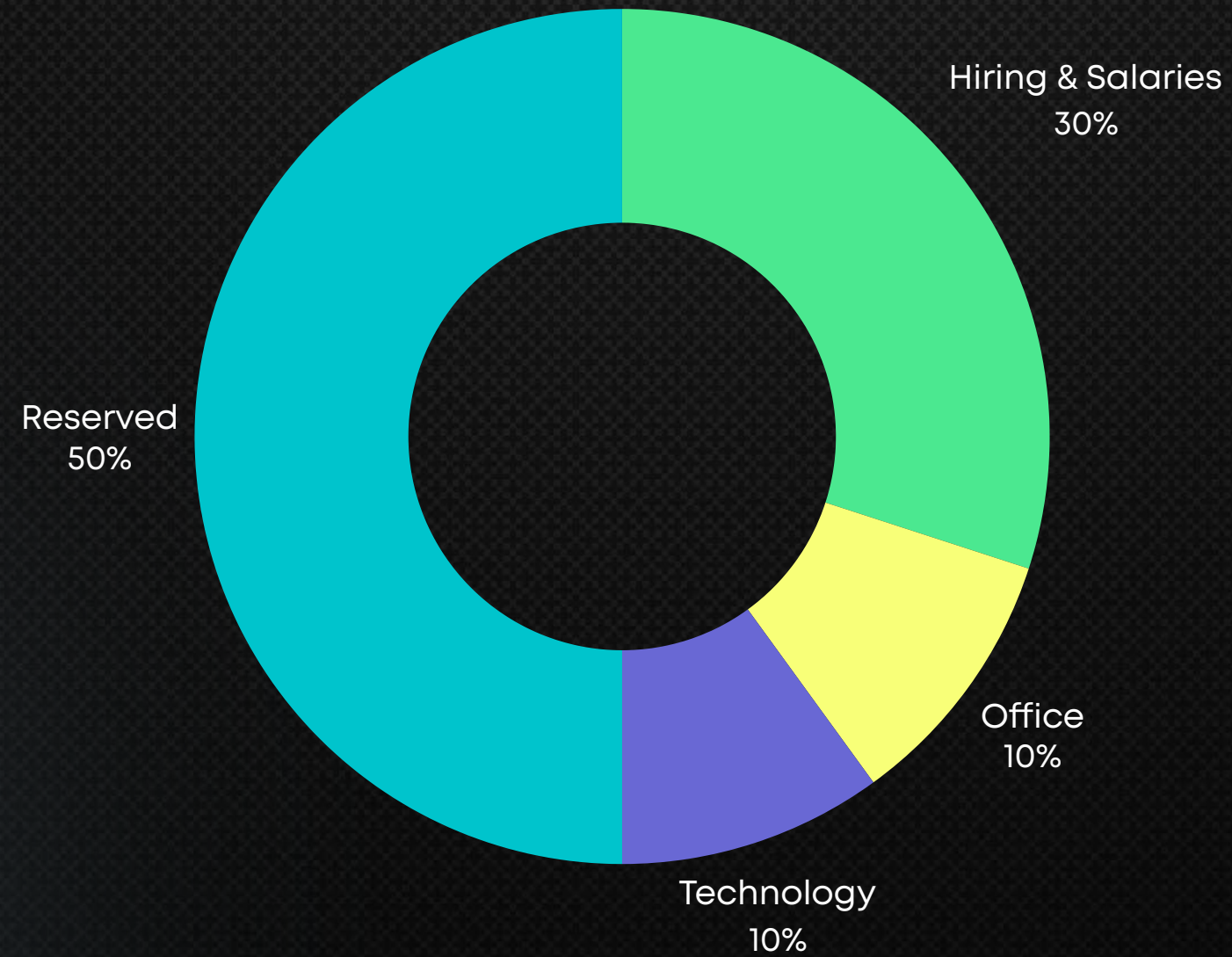
Q3 - 2025

- Focus on refining the user experience and platform stability; initiate targeted marketing and begin active revenue collection.

- Expand feature offerings, scale marketing efforts, and establish additional revenue streams for steady growth into 2025.

Q4 - 2025

Looking for \$2 million at 15%



Size of Market

\$ 450 Billions

Total Available Market
for all of our features

50 to 100
Million

Total Users

\$700
Billion

GCC market size



THANK YOU



ABDUL KUMSHEY



