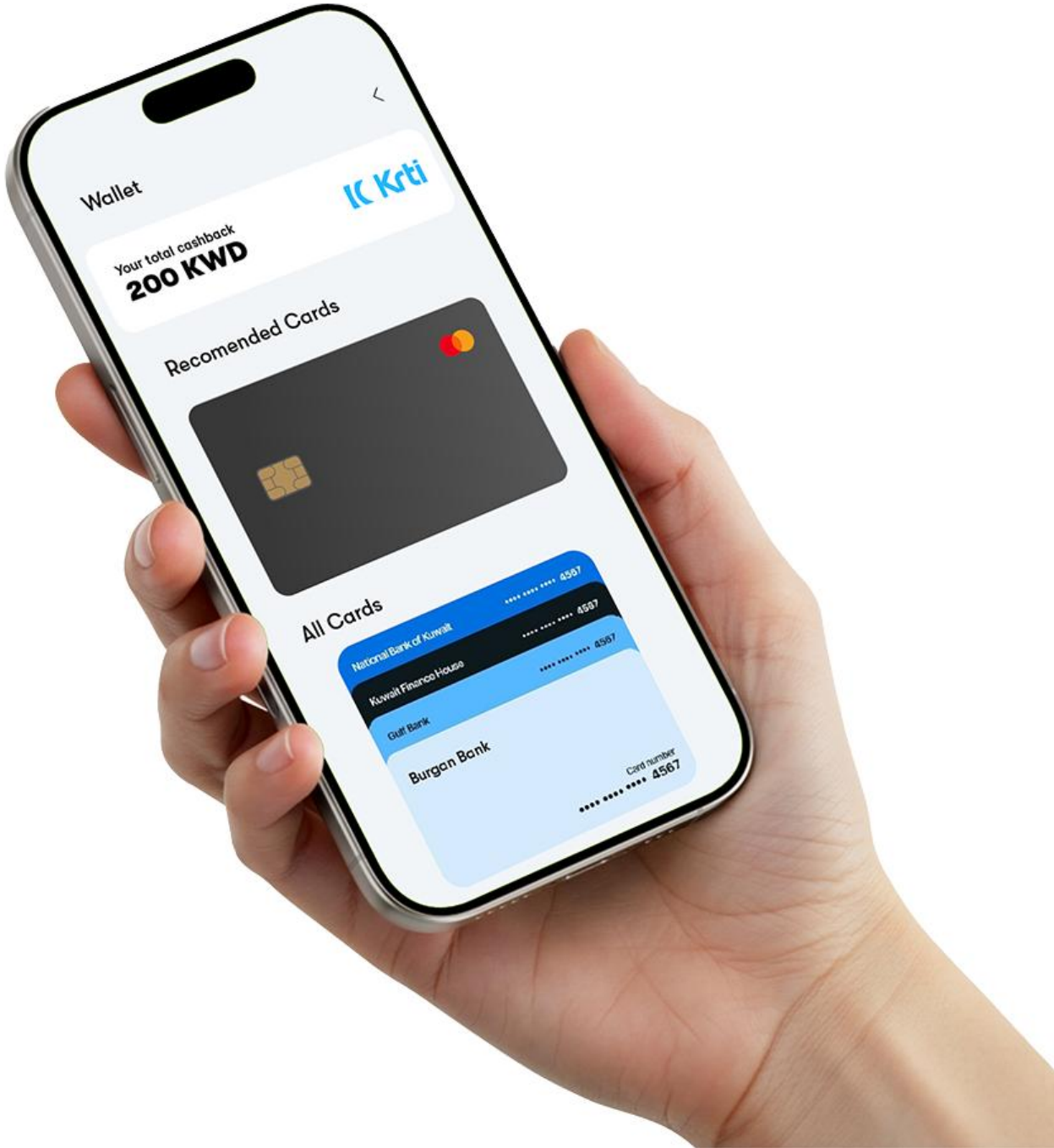
Krti

Krti users will not miss a rewards anymore !

Krti intelligent card recommendation it select the best card for every transaction to maximize rewards.



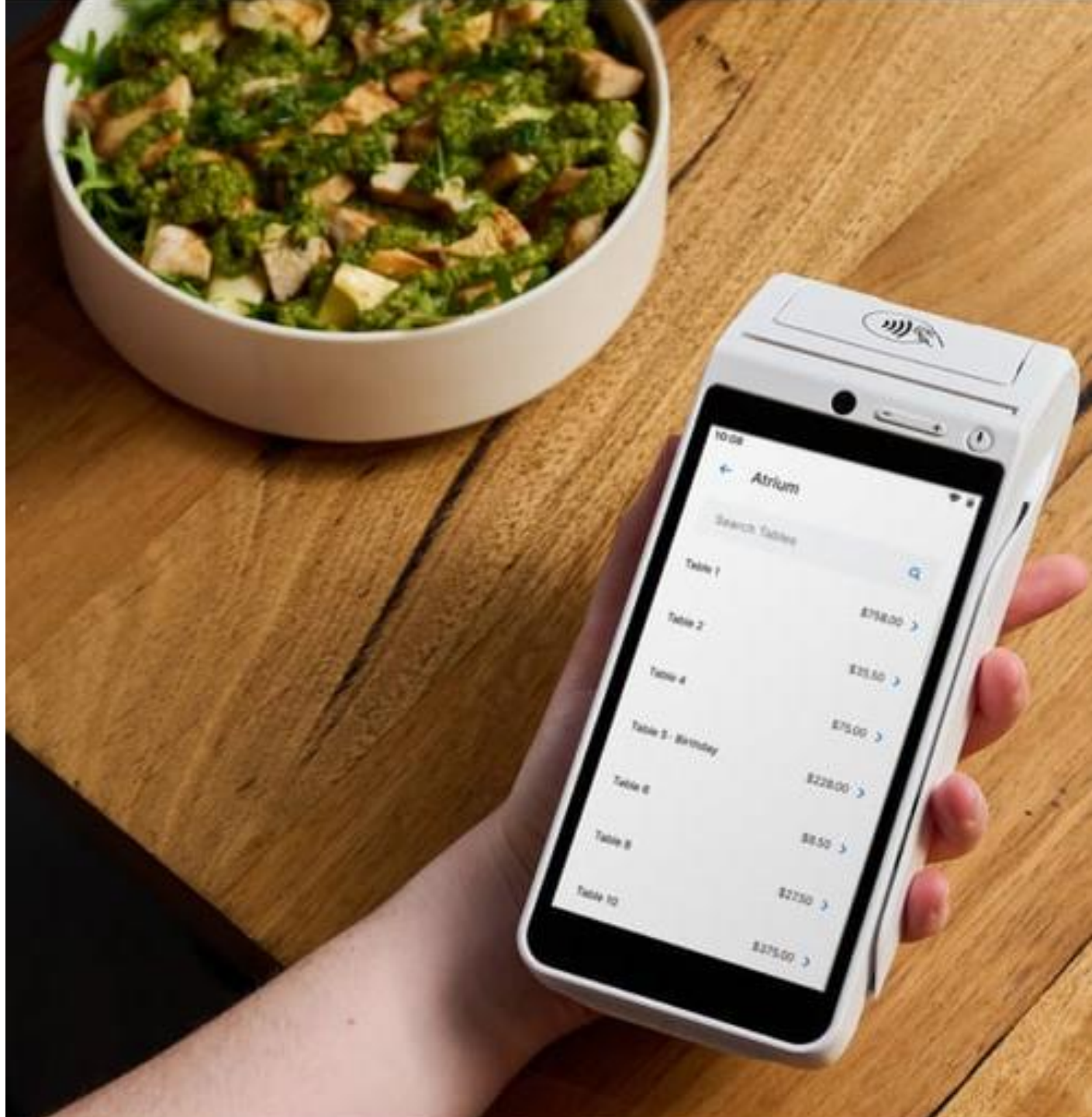
Problem

Consumers constantly miss out on rewards, cashback, and discounts because they struggle to track their benefits across multiple cards and loyalty programs.

Leading to:

- Unused or expired rewards.
- Uncertainty about the best card to use for each transaction to maximize savings.
- Frustration at checkout, both online and offline, from missed opportunities to save money.

imagine you're dining at a restaurant, and one of your cards offers 5% cashback. Instead of guessing which card to use, Krti automatically highlights the best option, ensuring you get the maximum rewards effortlessly.



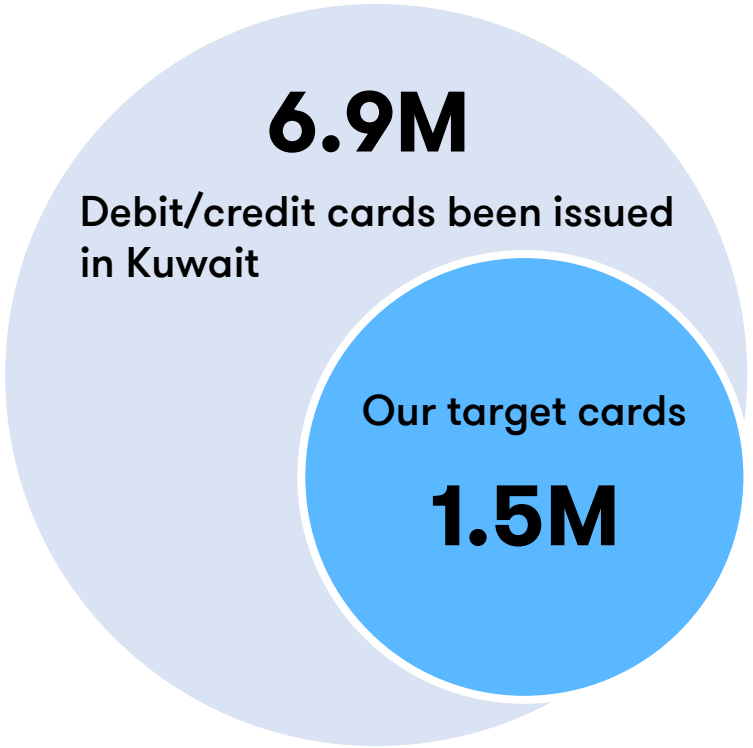
Solution

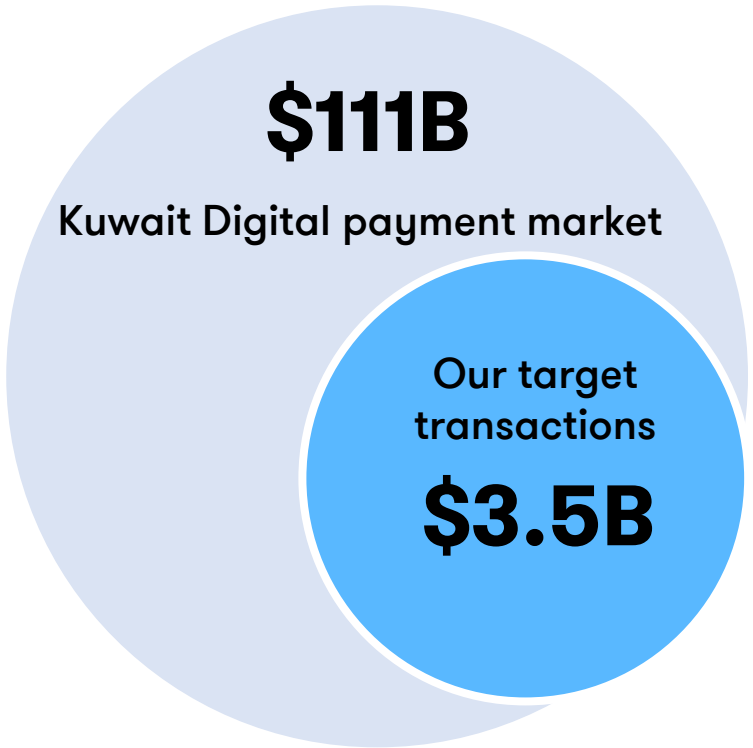
- **Card Aggregation**: Users link all payment cards to a single Krti Card, with AI selecting the optimal card for each transaction
- **Rewards Aggregation:** Consolidates all reward points, cashback, and offers into one platform
- **Merchant Growth Engine:** Targeted marketing platform for merchants to reach ideal customers
- **Data Analytics:** AI-powered insights for both consumers and merchants

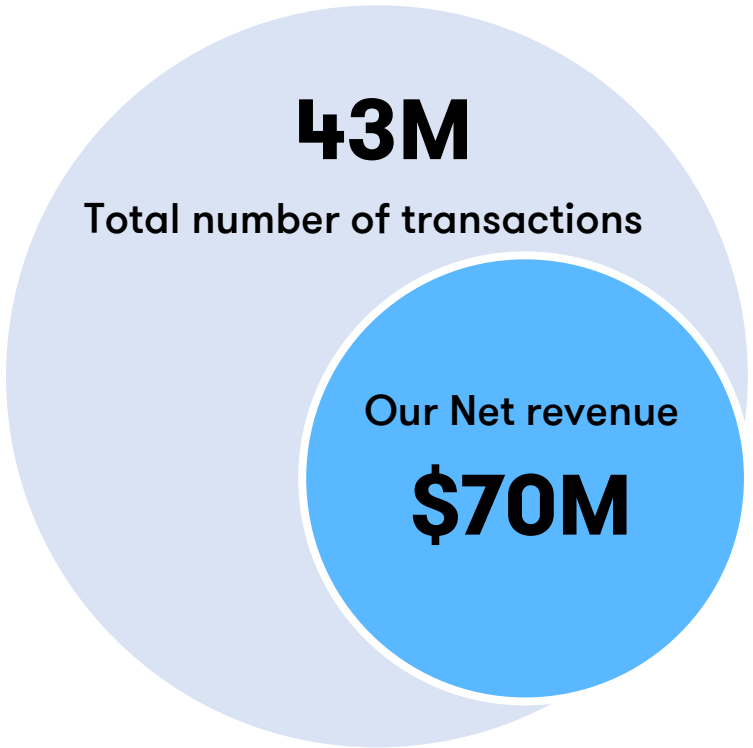


Market size

It’s a major opportunity gap, for innovative payment and rewards.







Krti

We are one of the winners in Visa Everywhere Initiative 2024.





Myfatoorah is the major player in Kuwait having a market share of 60% have partnered with Krti to be added as a payment method to all their client merchants.

Krti have signed with major e-commerce player Boutiqaat having +1M users and Aldawaeyah pharmacy owing over 26 locations around Kuwait



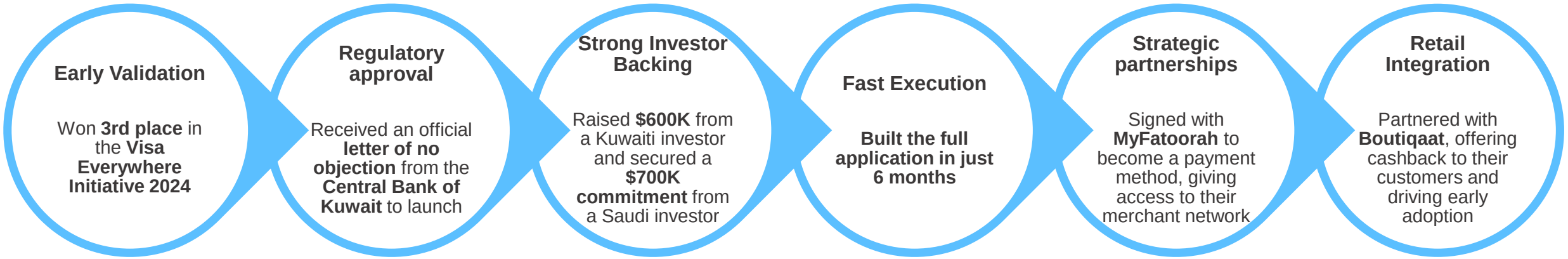
Business Model

Krti generate revenue through multiple Streams:

1. **Transaction Fees**: A share of transaction fees from payment provider.
2. **Merchant Fees**: Revenue from redemption for cashback and rewards campaigns.
3. **Subscription Plans**: Premium user plans offering enhanced AI analytics and personalized financial insights.
4. **Affiliate Partnerships**: Collaborations with banks and financial institutions for integrated financial products.

Traction

Krti has rapidly progressed from concept to execution, securing key wins along the way:



Krti is moving fast, backed by strong partners, investors, and regulatory support.

Krti Team

Krti passionate team, dedicated to redefining payments and rewards.



Abdulrahman AlHammadi
Founder & CEO



Abdullah Albaker
Co Founder & CLO



Dr. Naser Boresli
Co Founder & CBO



Zoran Perokovic
CTO



Mirza Junaid Baig
CFO



Jaseela Hameed
Regional manager Sales & Marketing



Sama Quraishi
Digital Marketing manager

Krti

Summery Year1 goals and metrics

Projected impact

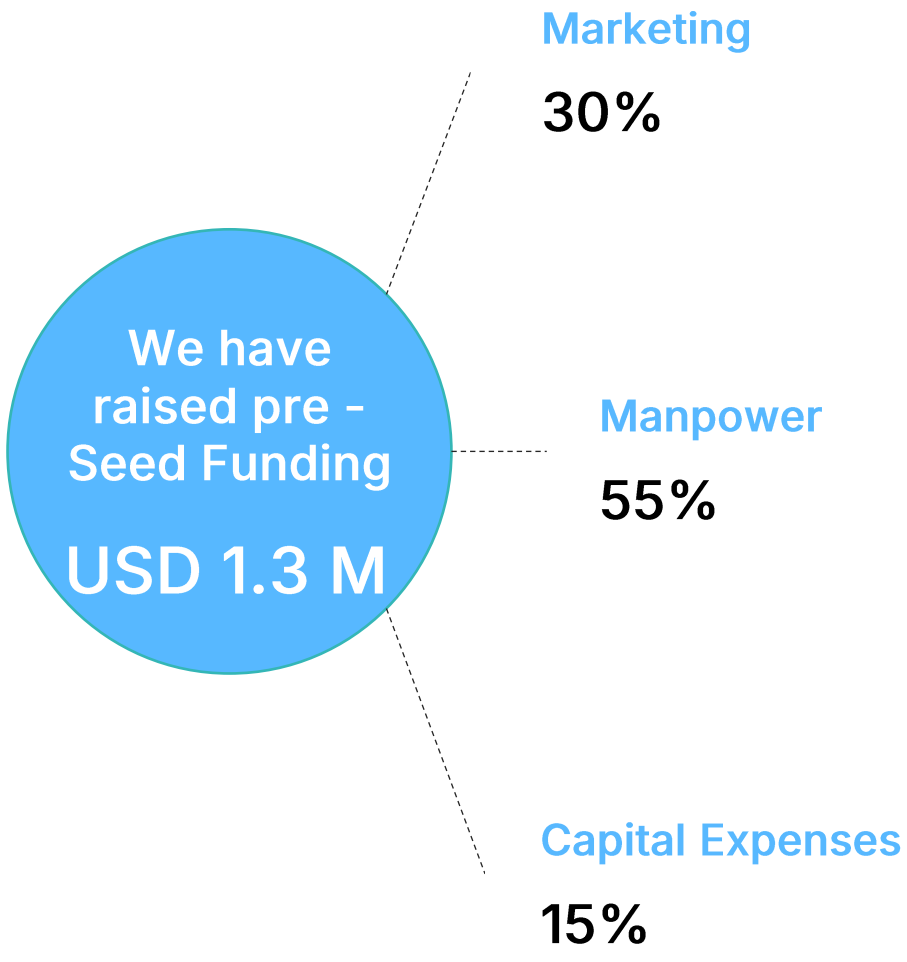
User retention: A strong cashback strategy will **retain 25-30% of active users**, creating a loyal user base.

Merchant ROI: participating merchants could see **a 20-30% increase in sales volume** due to Krti cashback offers and increased user transactions.

Future scaling with 69,000 active uses in year 1, Krti will have the momentum to expand into a KSA in year 2.

Metric	Target
Active users	69,000 users
Social impressions	2.0M – 2.5M impressions
Number of orders	1M transactions
Sales volume	$60M GTV
Referral sign-ups	15,000 – 20,000 new users
Cashback budget	$3.3M

Funding Plan





Krti



www.krti.com