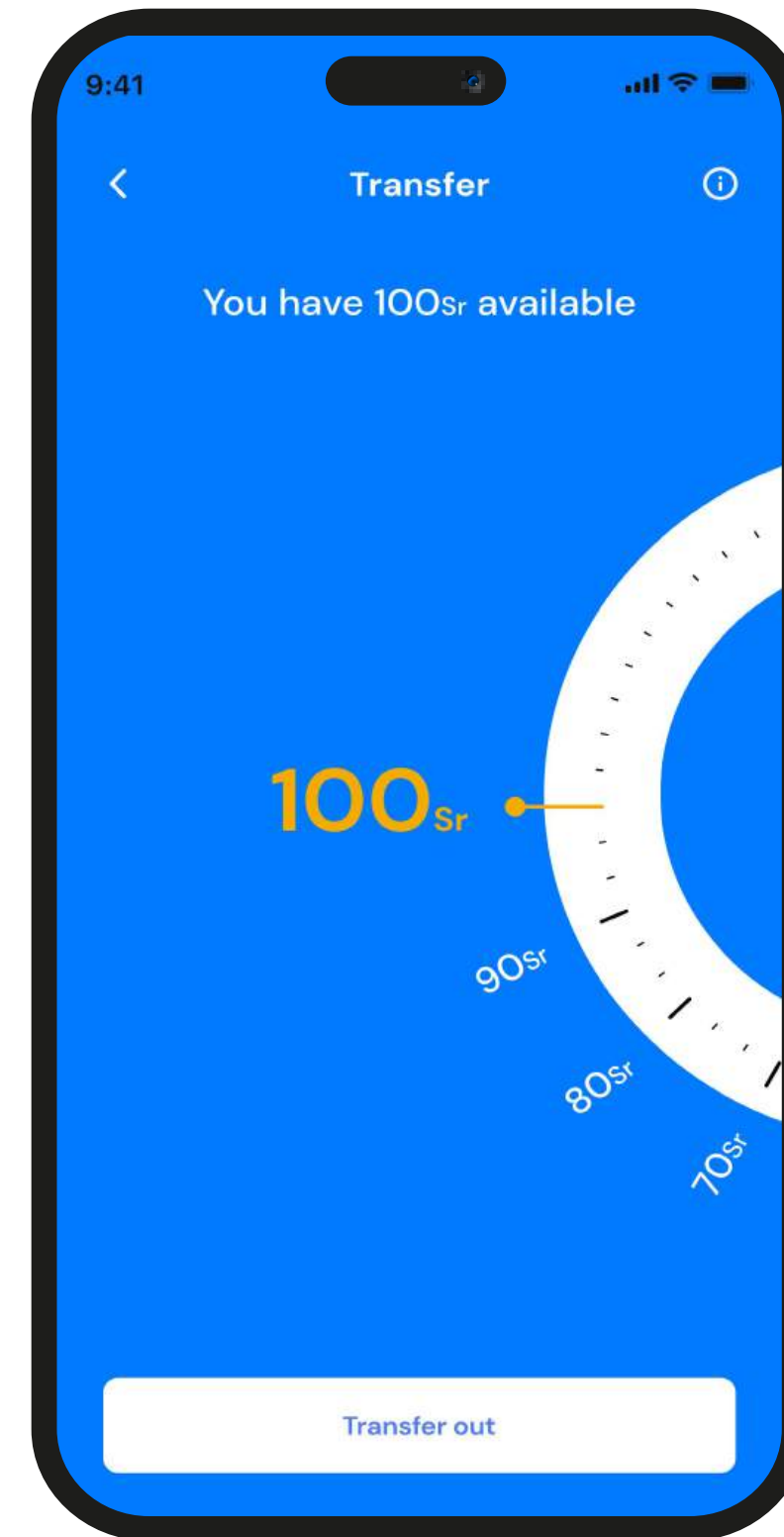




Empowering gig workers with on-demand access to their earnings.

PAYWAY is a leading provider of Earned Wage Access (EWA) based in Riyadh, Saudi Arabia. We specialize in offering gig workers on-demand access to their earned wages before payday, helping boost recruitment, retention, motivation, and productivity.



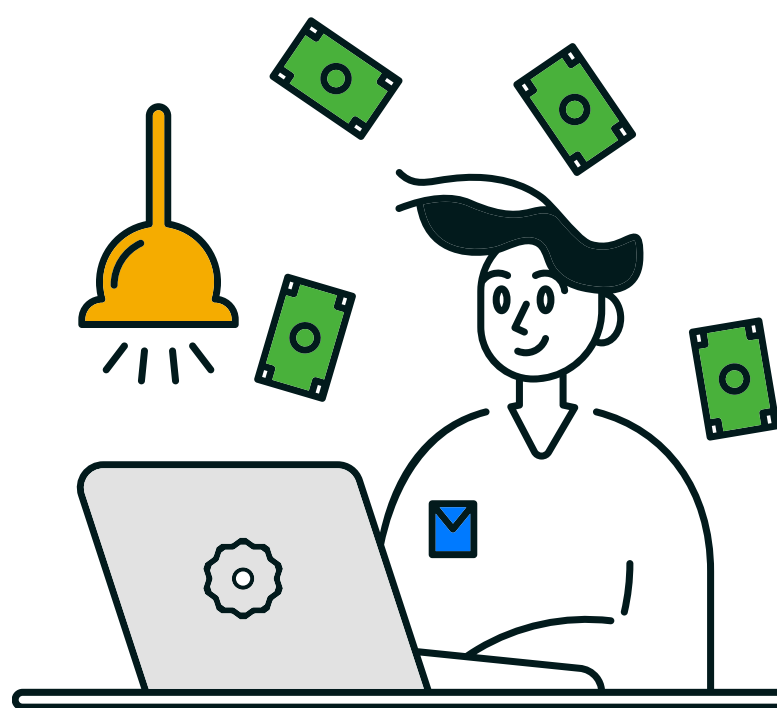
PAYWAY empowers gig workers with the financial flexibility they need to manage their finances better.

Why EWA

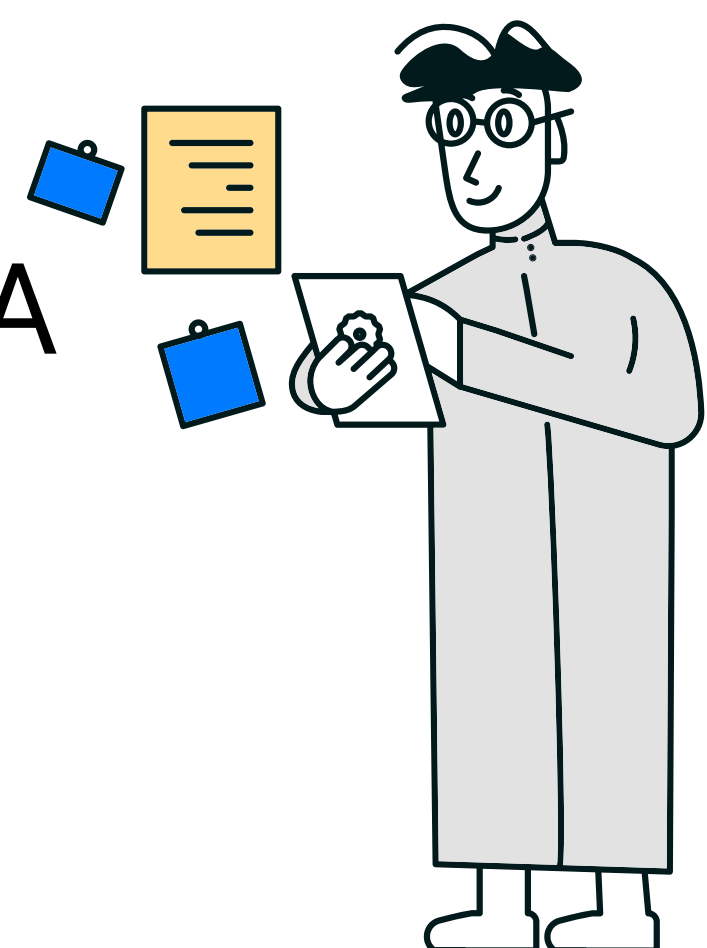
- ✓ **Instant access** to earned wages for gig workers.
- ✓ Boosts financial flexibility and **reduces payday stress.**
- ✓ Promotes satisfaction, motivation, and engagement.
- ✓ ~~No loans, no debt~~—just workers' own earnings.
- ✓ Supports **financial stability**, **increasing retention** and **productivity**.

We focus

On instant and flexible
pay access options



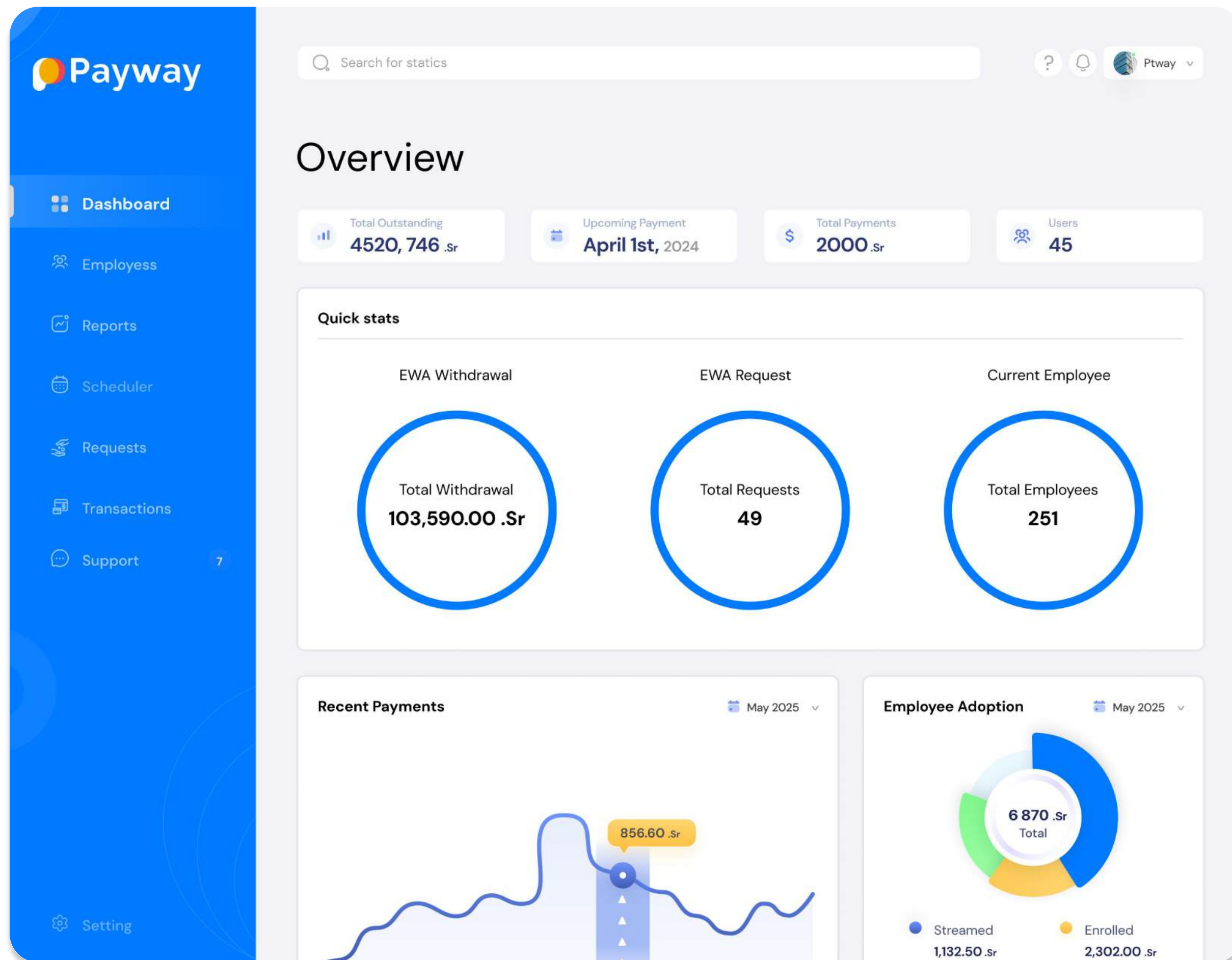
Comprehensive EWA
solution for gig
workers.



A smarter way to
manage your gig
economy income.

Get Paid When You Need It.

PAYWAY is here to get your money moving for today and tomorrow.



A trusted partner for secure financial transactions.

Serving various industries that
rely on a flexible workforce.

We Serve

 **Sports & Fitness Industry**

 **Hajj & Umrah**

 **Transportation & Delivery**

 **Entertainment**

 **Healthcare**

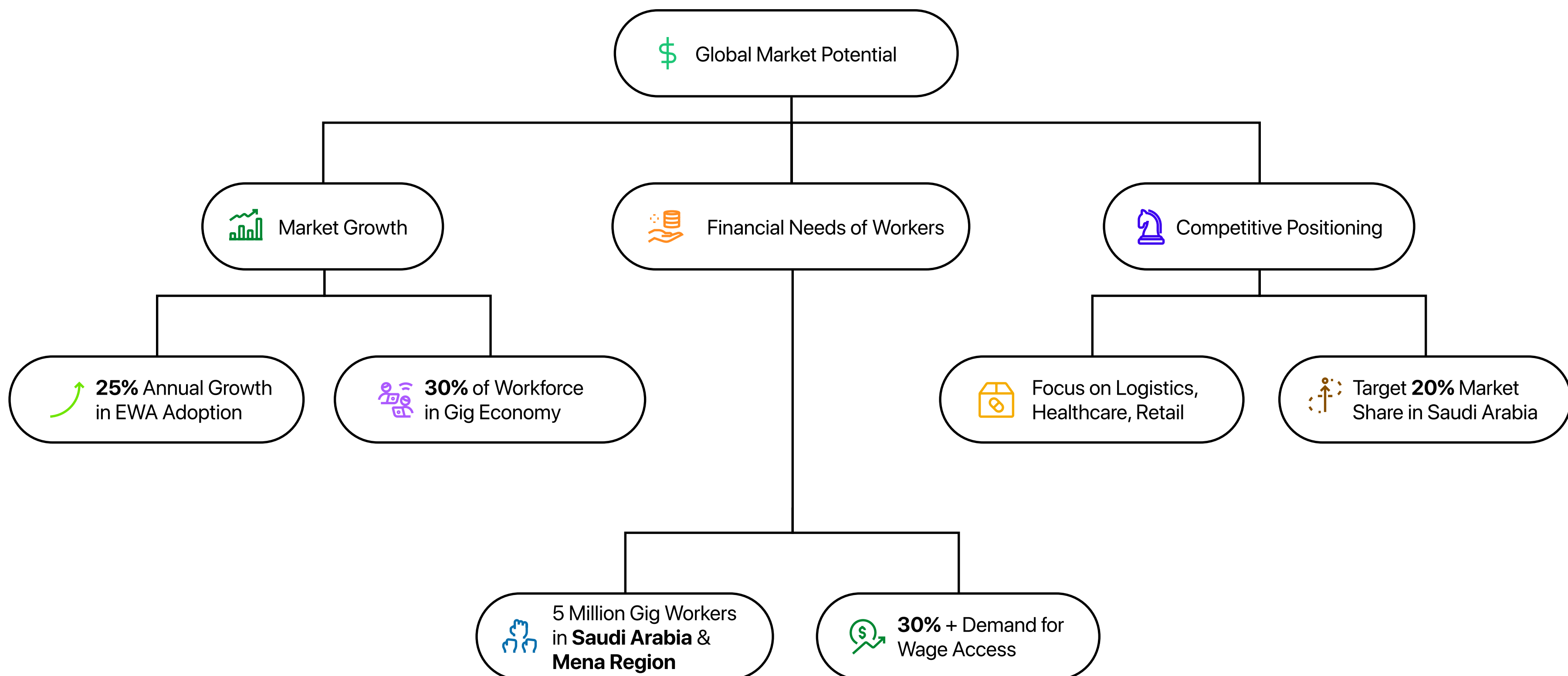
 **Freelancing Platforms**

 **Logistics**

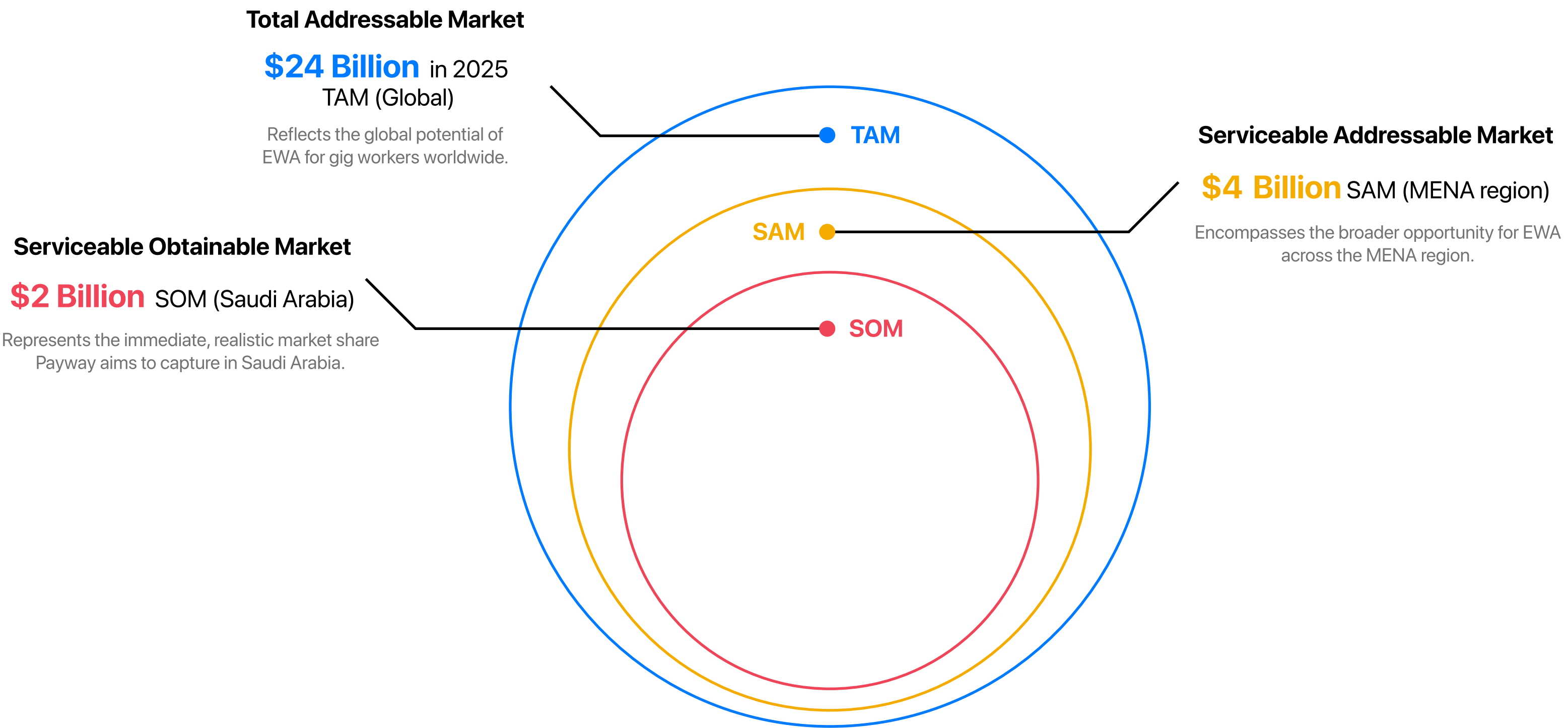
 **Education**

 **Consulting**

GCC Market Entry Strategy



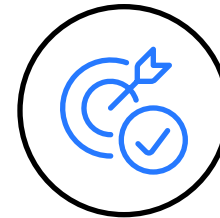
EWA Market Expansion Potential



Payway's Strategic Growth and Market Expansion

Within three years

Targeting **30%** market share in Saudi Arabia

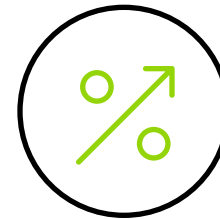


By 2027

Global EWA market projected at **\$28.6 billion**.

Annually

25% EWA adoption rise in **Saudi Arabia & Mena Region**



This shows that the Saudi **EWA** market is expected to almost **double in size** over the next **three years**, while the global market grows steadily at a **rate of 9.2% annually**.

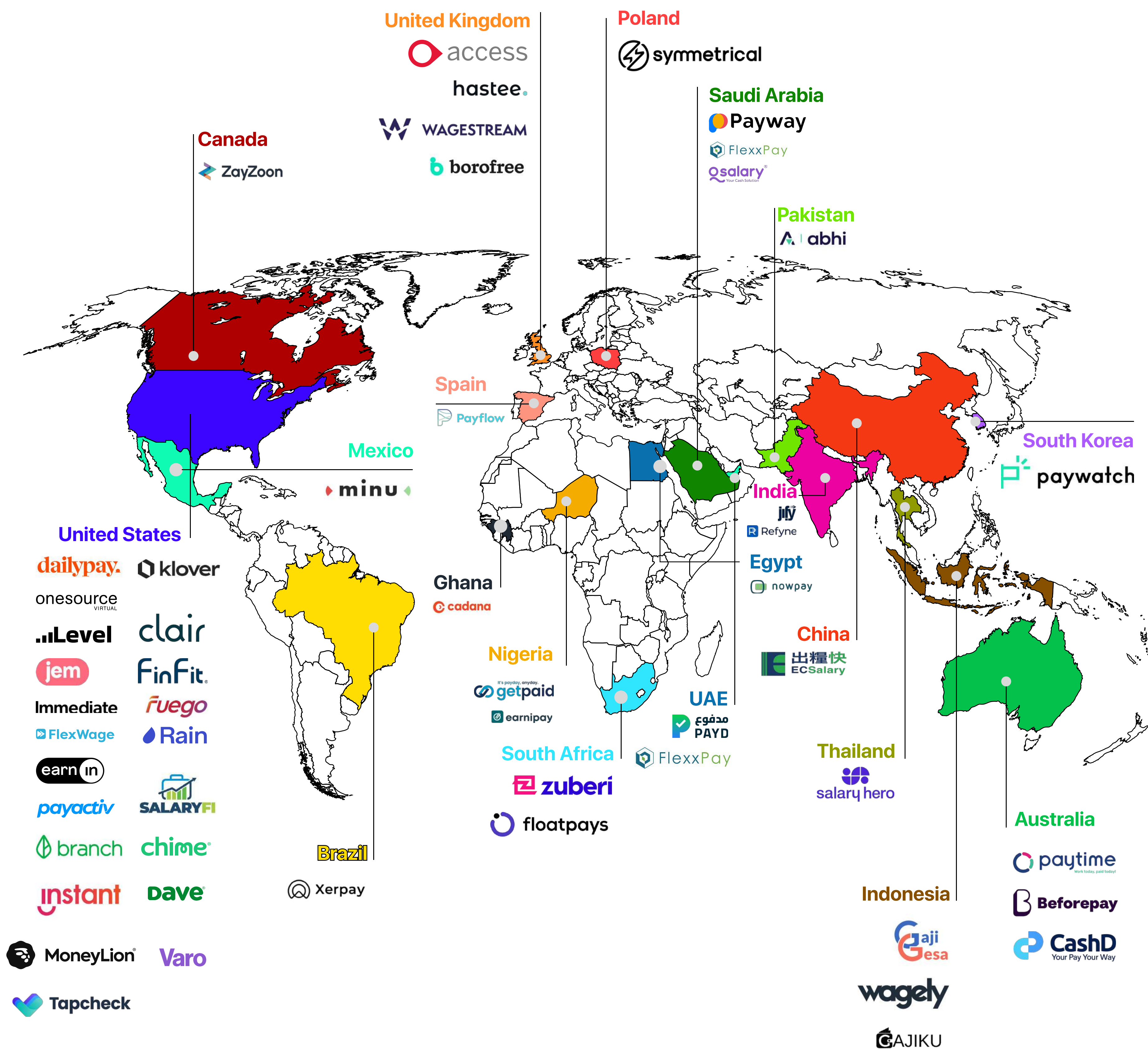
EWA Landscape in the Saudi Arabia & Mena Region

The **Saudi Arabia & Mena Region** is a key growth area for Earned Wage Access (EWA), with providers like Payway, FlexxPay, and Qsalary driving adoption. Leading in Saudi Arabia, Payway addresses the unique financial needs of gig workers, promoting financial well-being across the region.

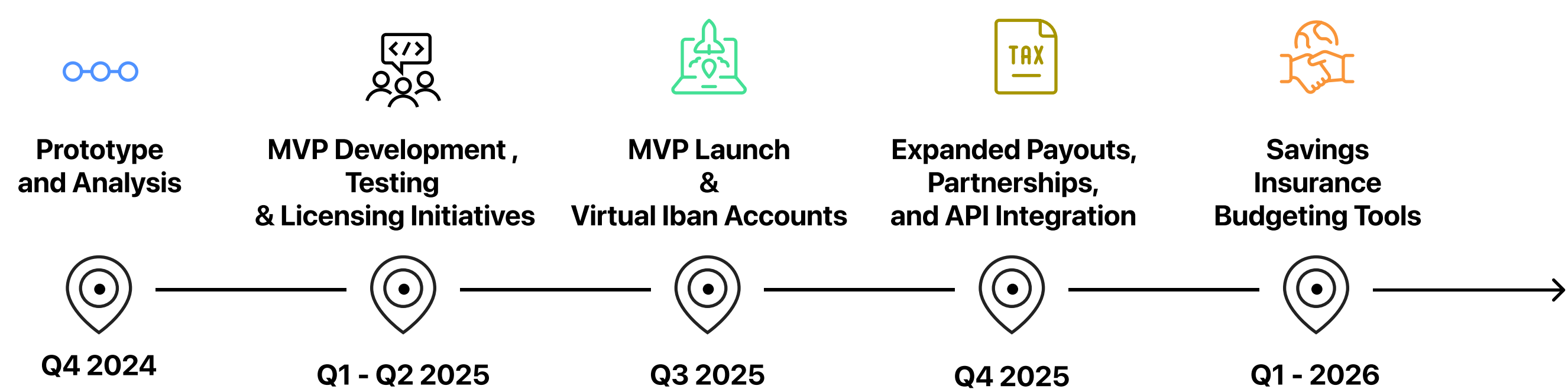


The Rise of EWA in the world

Earned Wage Access (EWA) is a growing global phenomenon, with leading solutions across North America, Europe, Asia, and beyond. This worldwide adoption underscores the increasing demand for financial flexibility, empowering workers to access their earnings instantly and enhancing financial security.



Product Roadmap



Business Model

Gig workers Impact

The model's effect on Gig workers financial experiences and choices.

Fixed Withdrawal Fee

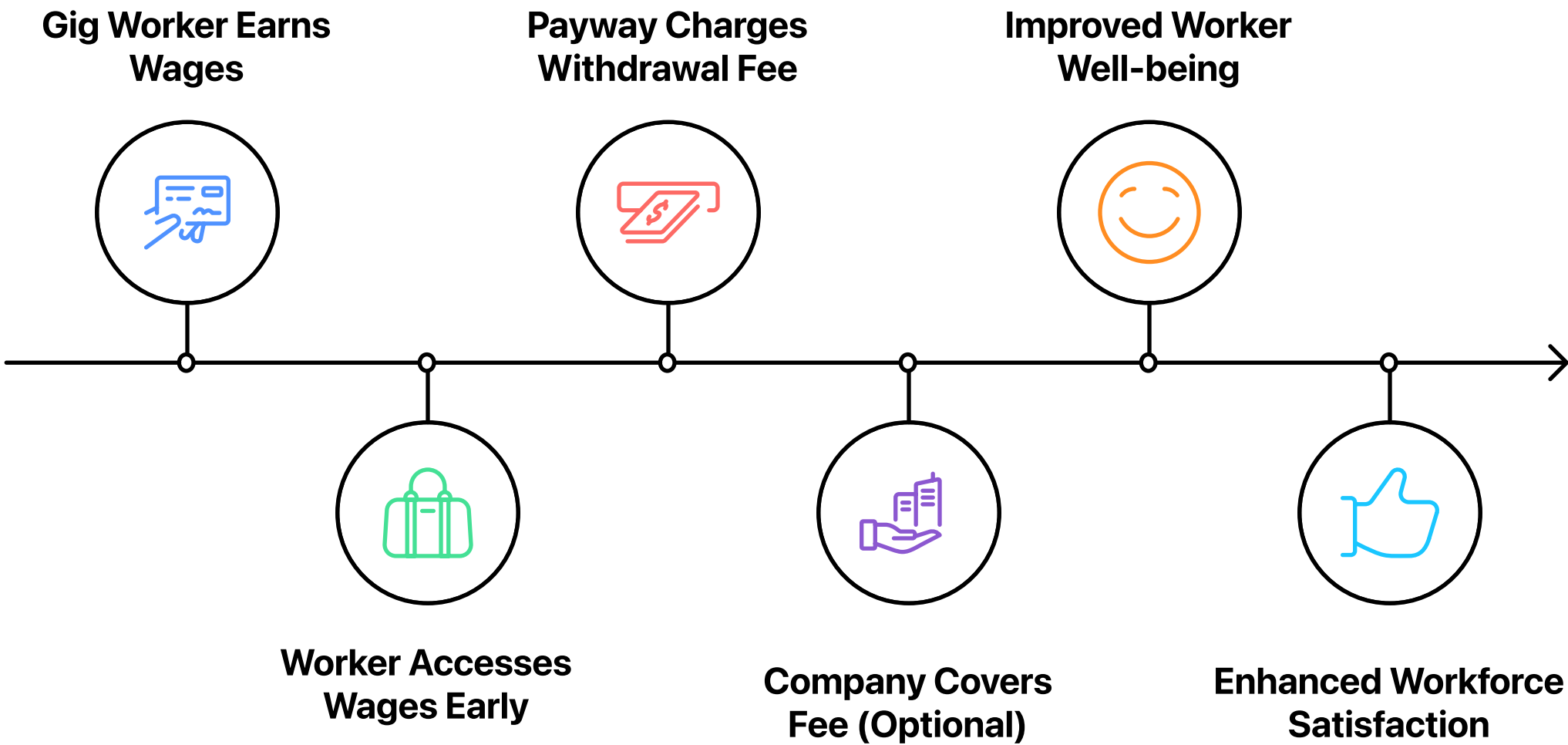
A consistent charge applied to employee wage withdrawals.



Employer Option

Employers can choose to cover withdrawal fees for Gig workers.

Employee Wage Withdrawal Process



EWA Market Leaders and Investments

Major EWA companies showcasing funding, users, and valuations.

	HQ	Investment Rounds	Active Users	Funding Amount	Valuation	Year Founded	Status	Use of Fund
	New York	Series E Funding	6 million+	\$527.5 million	\$2.9 billion	2013	Active	Product development, market expansion, acquisitions
	SF	Series F Funding	12 million+	\$2.3 billion	\$25 billion	2013	Active	Scaling operations, enhancing customer experience, product diversification
	LA	Series C Funding	8 million+	\$176.2 million	\$1.2 billion	2016	Active	Expanding user base, improving technology infrastructure, product enhancements
	SF	Series D Funding	4 million+	\$992.4 million	\$2.5 billion	2015	Active	Product expansion, customer service improvements, market growth
	New York	Series E Funding	5 million+	\$500+ million	\$1.83 billion	2015	Active	Product expansion, customer service improvements, market growth
	California	Series C Funding	2 million+	\$133.55 million	\$279.356 million	2012	Active	Product expansion, customer service improvements, market growth

Now is the time for Payway to drive change in **Saudi Arabia** with Earned Wage Access, empowering Gig workers and supporting economic growth.

Unlocking Financial Freedom

Revolutionize the gig economy by providing workers with the financial **flexibility** and **security** they need to thrive, leading to improved **recruitment**, **retention**, and **overall productivity** for both workers and platforms.

Our Priority

Enabling workers to access their earnings instantly, making financial freedom simpler and more achievable with Payway.



The Team



COO Payway

Sultan Almansour

20+ years of expertise in treasury management and financial solutions.

Specializes in cash flow optimization, short-term financing, risk management, and yield enhancement.

Proficient in leveraging financial instruments like bonds, currencies, and derivatives.



Co-founder and Co-CEOz

Mohammed Alguben

20+ years of experience in entrepreneurship, media, and strategic communication and Founder of **PTway**.

Skilled in strategic communication, leadership, and digital platform development.

Committed to empowering job seekers through innovative solutions.



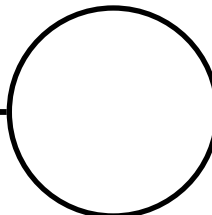
CSO Payway

Lewa Abukhait

20 + years of experience in proven track record in scaling startups and driving innovation in the **MENA region** and at **TajPay**.

Expertise in investment, technology, and sustainable business strategies.

Held leadership roles at top companies like **DAAL, Orange Jordan, MBC Group, and BlackBerry**.



Financial Manager

Amjad Hamza

13+ years of experience in financial planning, risk management, and cost optimization.

Skilled in driving financial stability and profitability through effective budgeting and forecasting.



CFO Payway

Mohammed Hamdy

15+ years of experience in corporate finance and financial analysis.

Expert in financial modeling, M&A, and strategic advisory for sovereign wealth funds and real estate developers.



Product Manger

Shahad Nader

+8 Years of experience in drove product strategy at **Sony**.

Expert in Agile Methodology and Product Lifecycle Management.



Technical Director

Ahmed Altehamy

Architect of innovative solutions at **Amazon Web Services**.

Proficient in Cloud Computing and Software Architecture.



Customer Experience Director

Oussama Bergaoui

+12 Years of experience in crafted exceptional user experiences for millions at **ALTAVIA-Paris**.

Skilled in User Experience Design and Customer Experience Design.

Advisory Member



Strategic Advisor and Mentor

Tamer bin Ahmed Al-Farshooti

With over **+20 years** of experience in entrepreneurship and startup mentorship, especially for family businesses.

Focused on early-stage investments and marketing strategies.



Managing Director & CEO

Abdullah bin Abdulrahman Al-Rabdi

Seasoned financial expert with over **20 years** of experience in banking and asset management.

Proven track record in portfolio management, risk management, and HNWI/institutional investor relations.



Founder and Managing Partner of Alkury Partners

Khalid Zein Al-Abideen

Seasoned investor with **17+ years** of experience in private equity, real estate, and **investment banking**.

Founder of multiple ventures, including Ten Lives and the Bahrain branch of Aqel Foundation.



General Manager of Checkout.com

Abdullah Alassaf

10+ years of experience in fintech, driving digital transformation and seamless online payments in Saudi Arabia.

Proven track record in strategy and business development within the fintech space.

Join the revolution of EWA

Discover how PAYWAY can revolutionize your gig platform with our customized EWA solution

Let's build a stronger gig economy together

