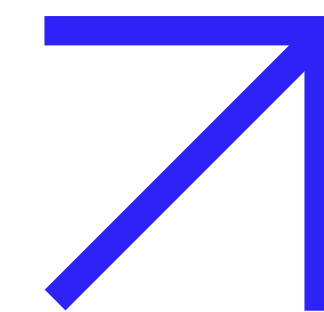




Payzah Pitch Deck

**Innovative Ways
To Do Business**





About Payzah

At Payzah, we revolutionize digital commerce for merchants. Our full-stack platform integrates payment links, an e-Store, booking, and a payment gateway to streamline transactions and enhance customer engagement.

Our mission is to empower businesses to scale effortlessly by turning complex processes into seamless digital experiences.

With Payzah, we're redefining the future of commerce



Approved By CBK

e- Payment Service Provider

Payzah is an approved as a second national provider of electronic payment services provider (EPSP), by the Central Bank of Kuwait enabling them to commence their payment collection services.

Backed by the Central Bank of Kuwait's approval, our solution is secure & compliant.

- Reference [CBK Page](#)

Founders



Fahad Al-Ghareeb
Co-Founder & CEO



Nasser Al-Muhareb
Co-Founder & CFO



Homoud Al-Muhareb
Co-Founder & COO



Fahad Al-Saeed
Co-Founder & CDO



Kuwait University
Business Administration
Major in Management Info. Systems



Kuwait University
Business Administration
Major in Finance



Bachelor of Electronic Engineering
Major in Telecom Engineering



Kuwait University
College of Engineering
Major in Electrical Engineering

19 years of Experience



بيت التمويل الكويتي
Kuwait Finance House

19 years of Experience



مؤسسة الكويت للتقدم العلمي
Kuwait Foundation for the Advancement of Sciences

22 years of Experience



PUBLIC AUTHORITY FOR
APPLIED EDUCATION
AND TRAINING

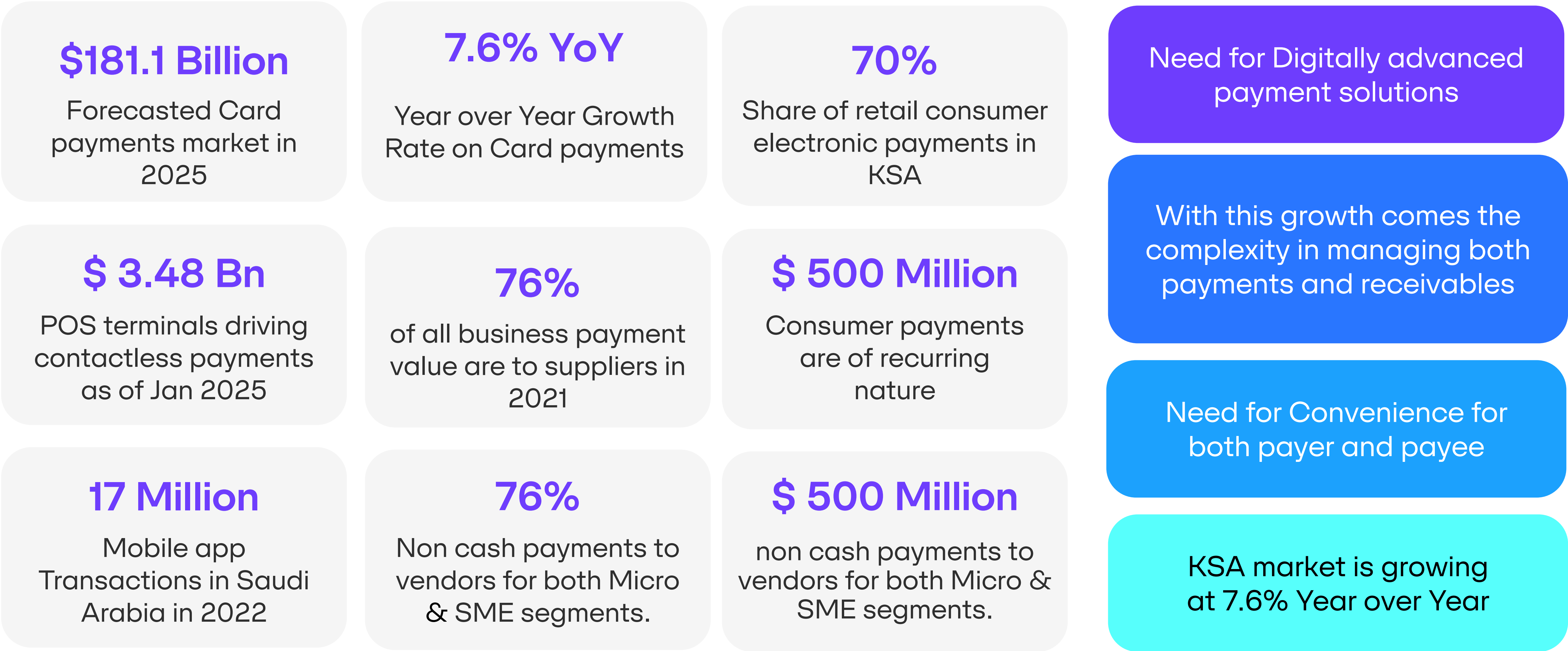
22 years of Experience



PUBLIC AUTHORITY FOR
APPLIED EDUCATION
AND TRAINING

Opportunity

Non Cash Transactions are growing rapidly in KSA both for Businesses & Consumers



- [Global Data.com | KSA Card Payments Market Growth Forecast](#)
- [Arab News | Business Economy](#)

- [Statista.com | KSA](#)
- [National Payments Usage Study, Kingdom of Saudi Arabia](#)
[AGBI](#)
[Argaam](#)



Subscriptions & gift cards and other Promotions can be purchased & paid to enjoy the services.

Mobile App

Retail Sales of Gift Cards, subscriptions & mobile bill payments

B2B

Bulk Sales of Gift Cards, subscriptions & mobile bill payments



Payzah

Platform to manage payments, collections, e-Commerce & gateway.



Links



e-Store



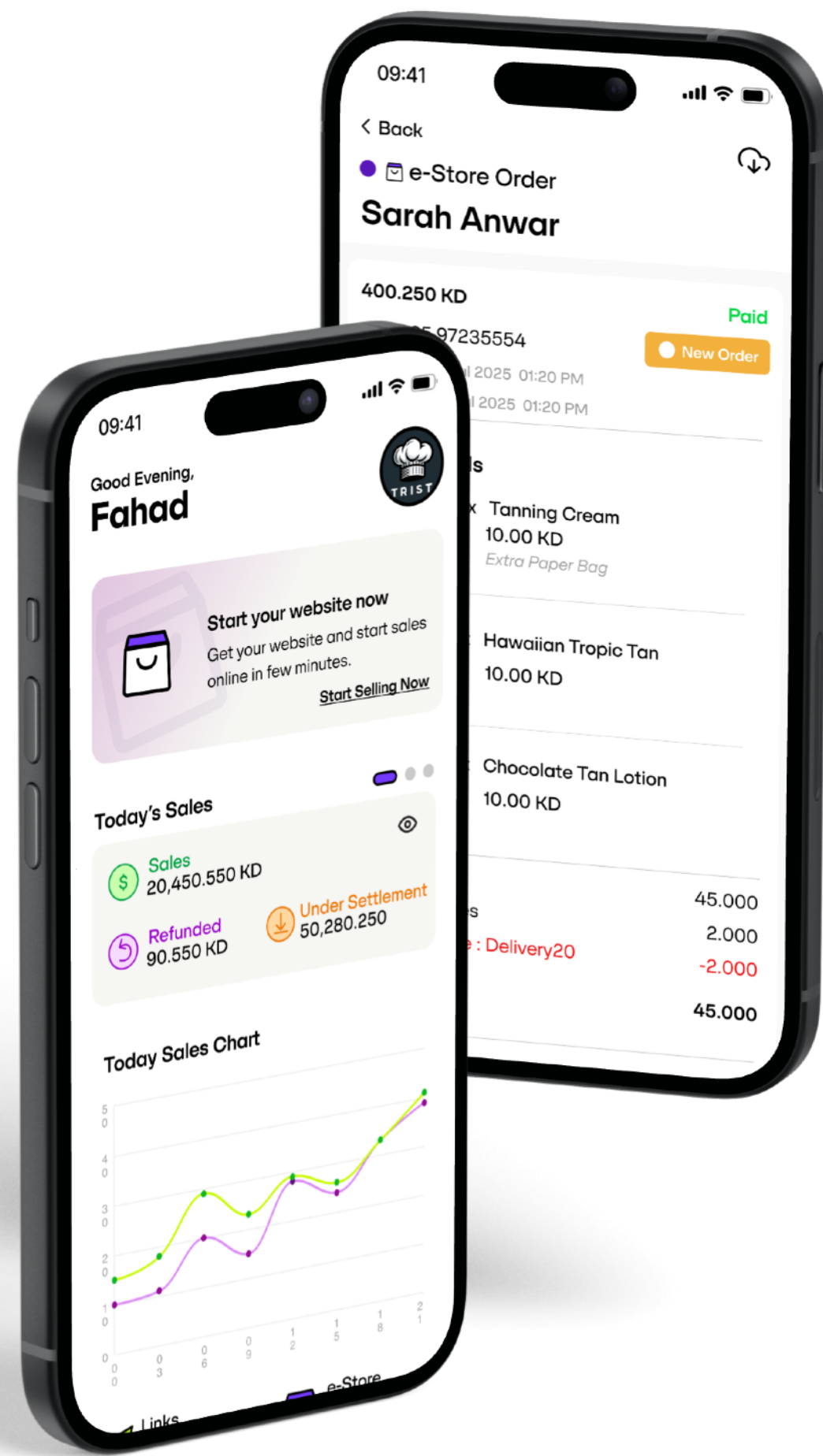
Booking



Gateway



POS



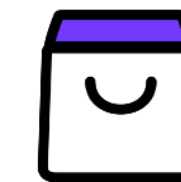
Payzah Platform Services

Making doing business as easy as possible.



Links

Ask Customers to Pay via Payment links anytime & anywhere



e-Store

Start an Online Store in 24 hours.



Point of Sales

Accept plastic cards payments via POS devices.



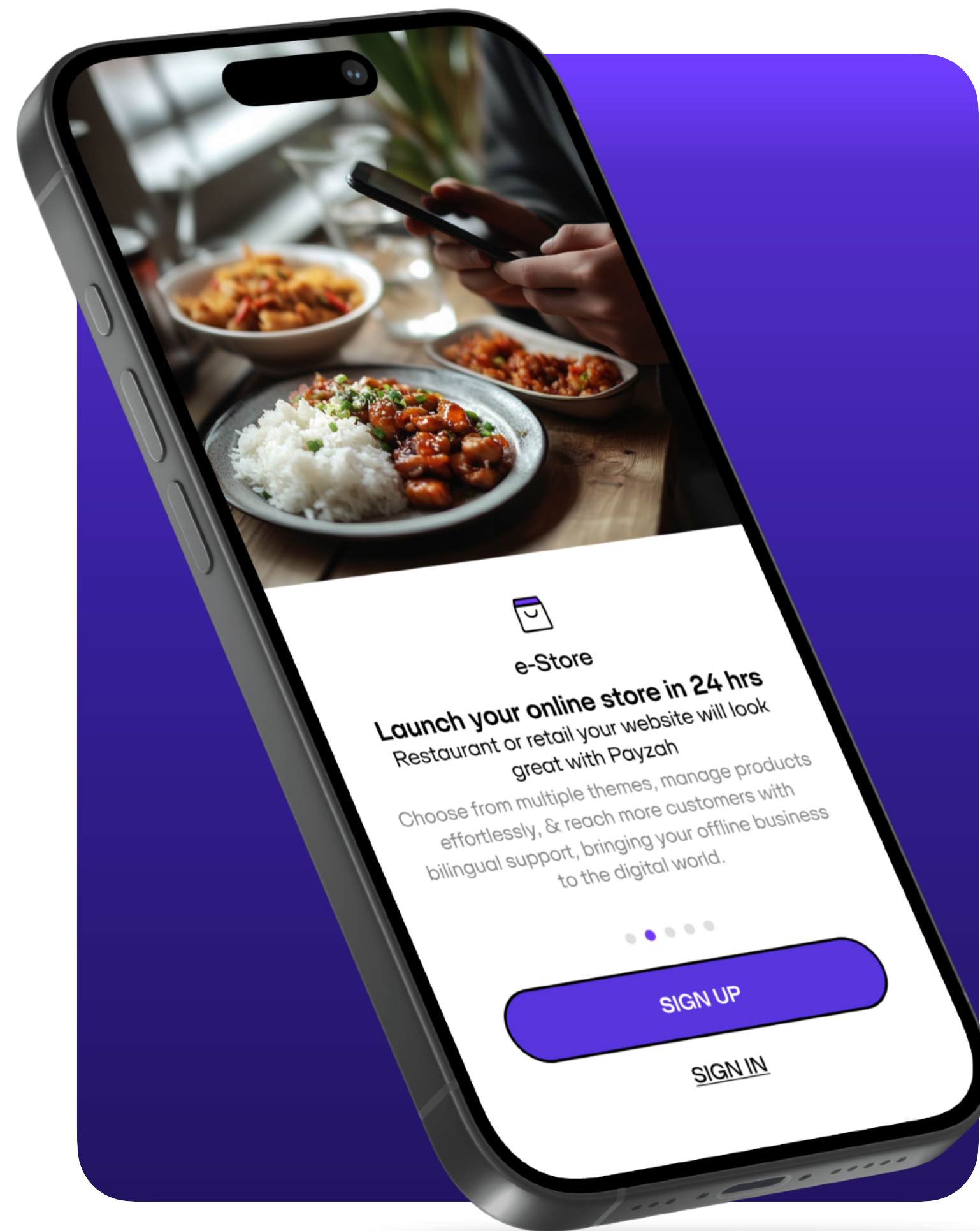
Booking

Manage your venues bookings easily online.



Gateway

Integrate your payment gateway in your website.



Payzah App

Attractions

Numbers Since Jan 2019 to Dec 2024



4.1 of 5

App Store Rating



+3,500

Downloads



+326 M

GMV



+2,990

Merchants



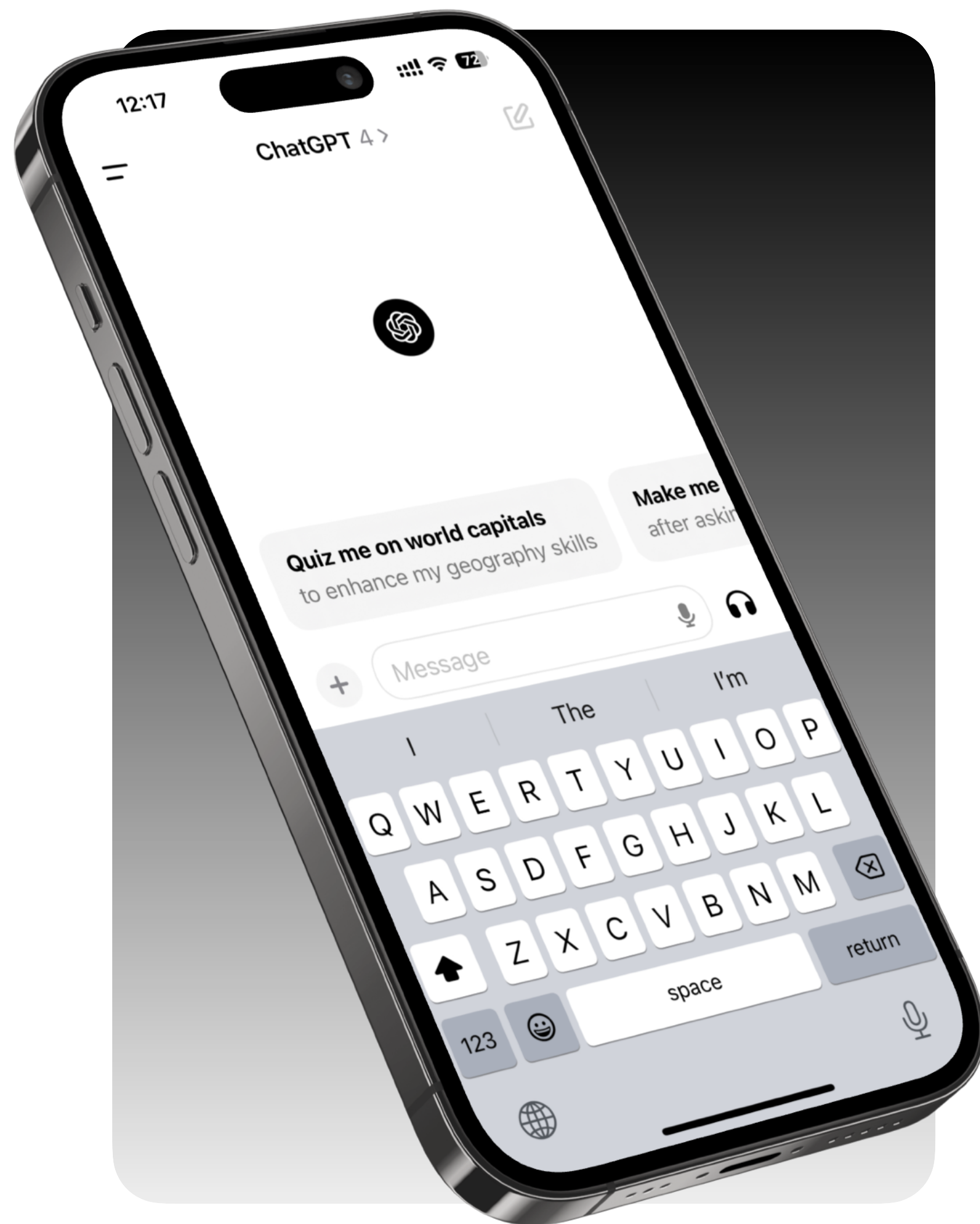
+1.6 Million

Transactions



SMEs
SOHOs

Target Market



AI: Smarter Payzah App

Infusing Ai in onboarding merchants, products, analytics of sales and pricing strategies will definitely bring in more competitive advantage to Payzah's app.



Quicker
Merchant
Onboarding



Fast Product
Addition



Product Image
Enhancement
tools



Business
Advisory Tools



Find product
description

Payzah vs. Top e-Commerce Providers

Demystifying the future of e-Commerce



Competitors in GCC Market

AI Phase

In the works

no app have this feature

Self setup
e-Store via
Mobile app

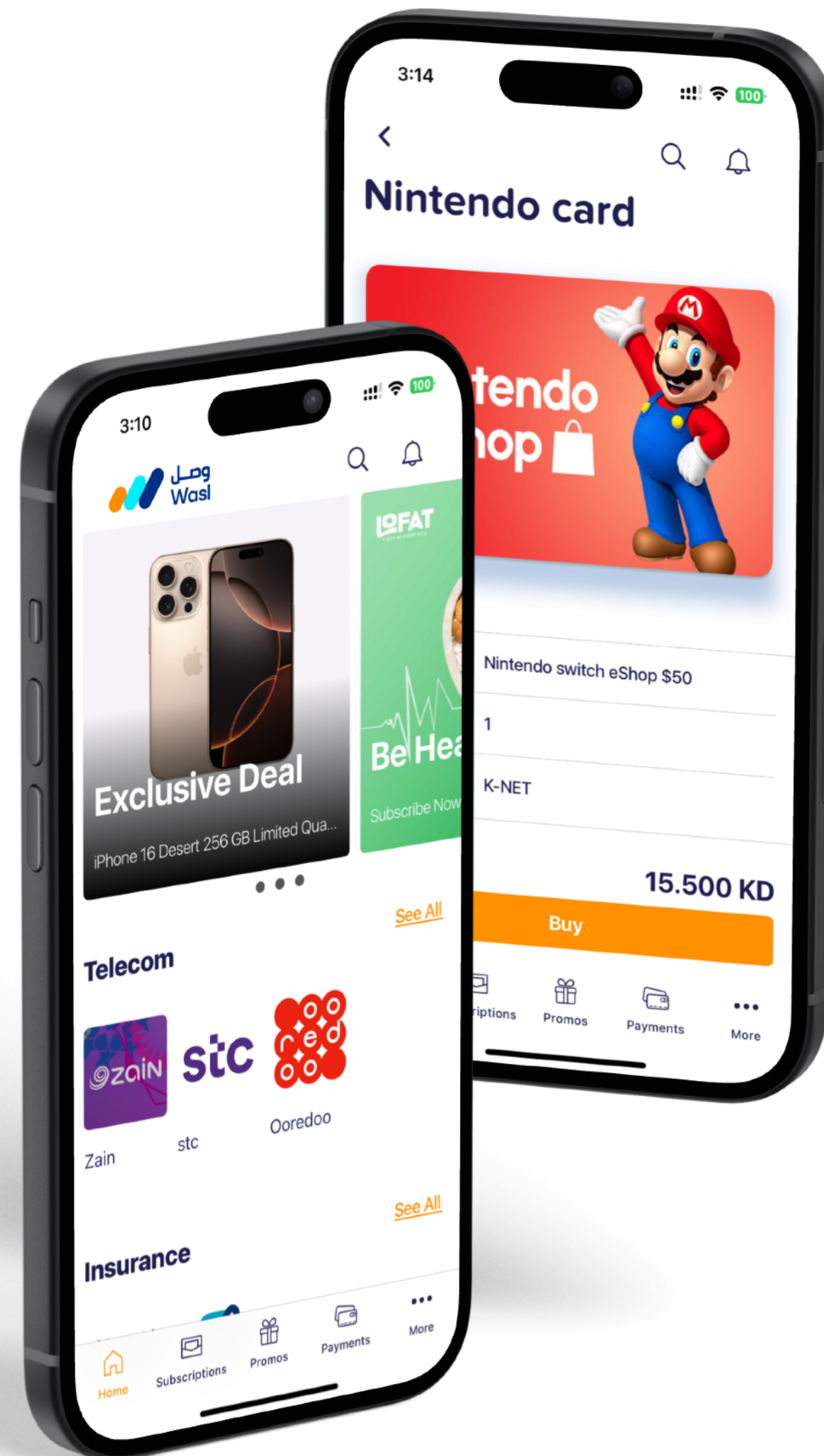
70% Ready

no app have this feature

Current
Market
Status

Setup website
within 24 hrs

Setup website
within 24 hrs



Wasl

Manage your subscriptions all in one place.

Platform to connect business with clients via B2C & B2B via our partners network.

Our B2C platform is Payzah app that enables users to do the below:

Renewing
subscriptions on
time.

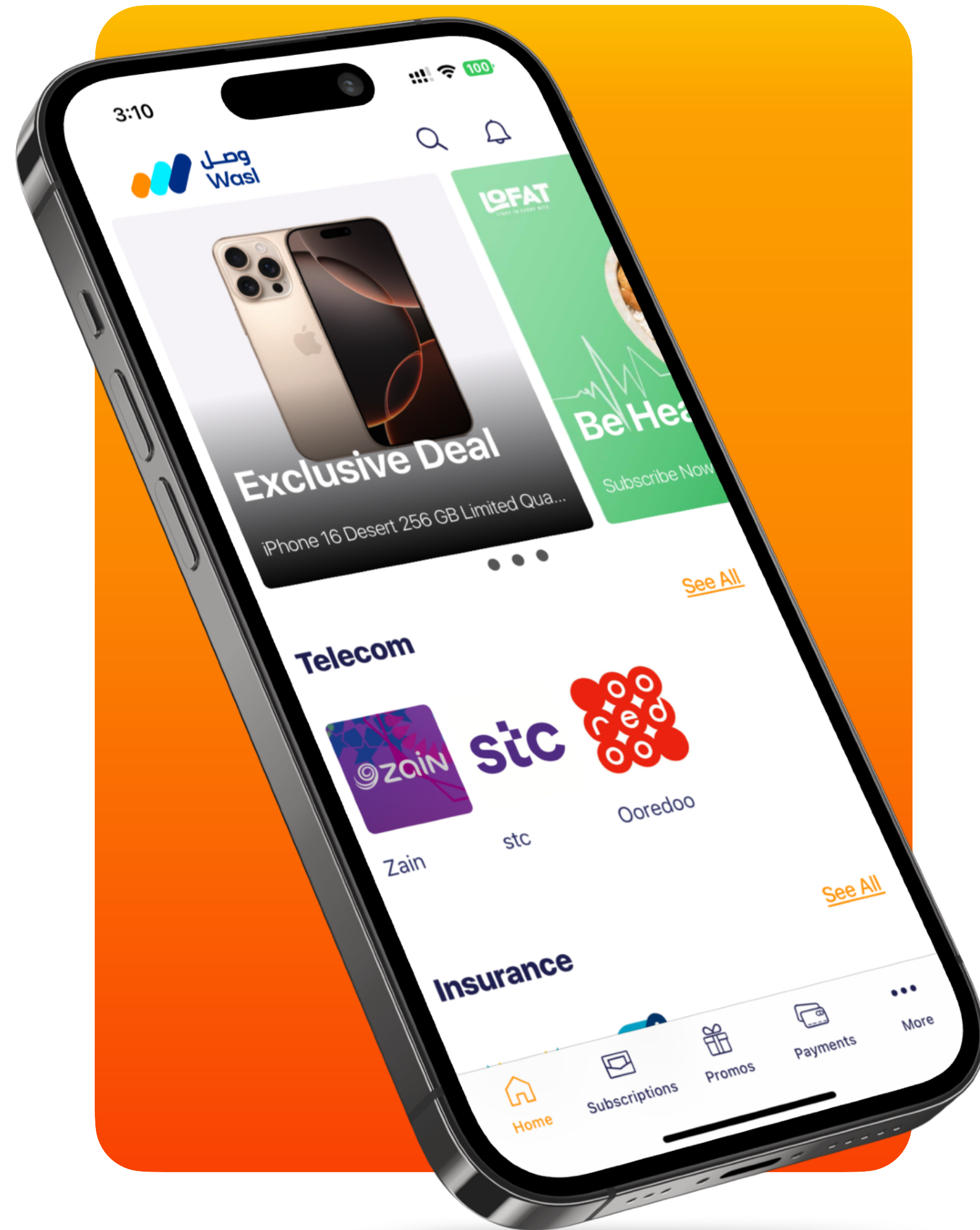
Managing
payments through
reminders.

Track payments
done on Payzah
app.

Insurance done
instantly on time.

Single app to pay
all your dues in a
click

Many Sectors to
choose to pay bills
from



Wasl - B2B & B2C

Attractions

Numbers Since Jan 2019 to Dec 2024



4.0 of 5

App Store Rating



+20,500

Appstore
Downloads



+8.6 M

GMV



+15,500

Users



+225 K

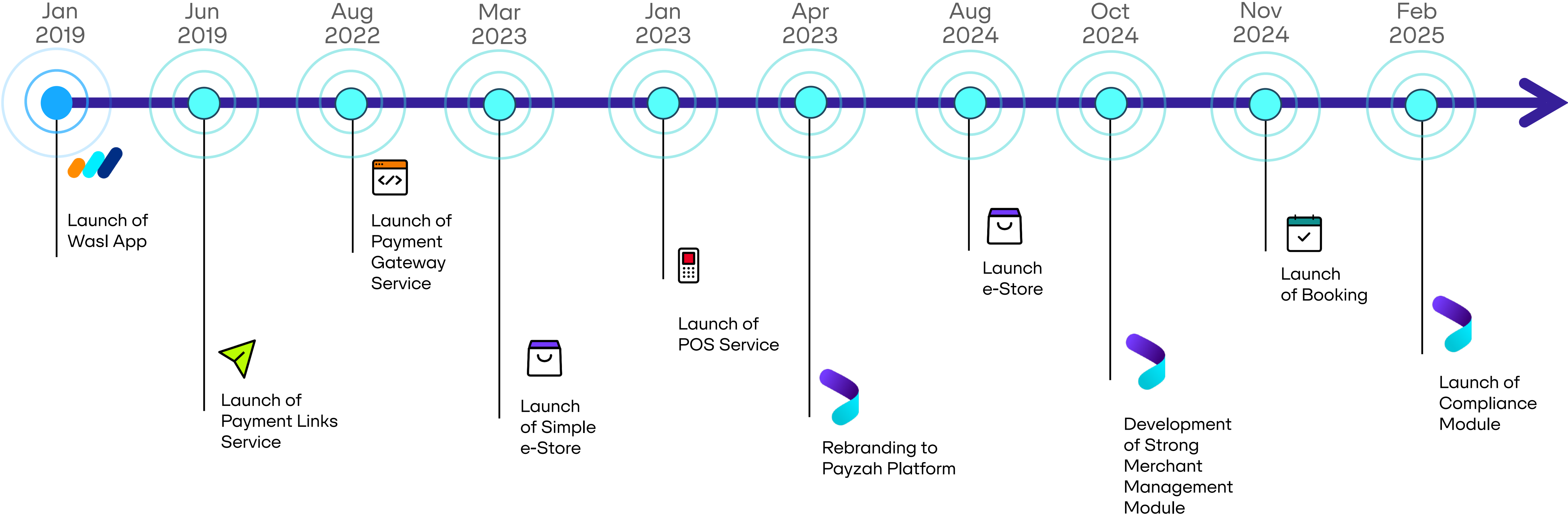
Transactions



11 to 55 Yrs

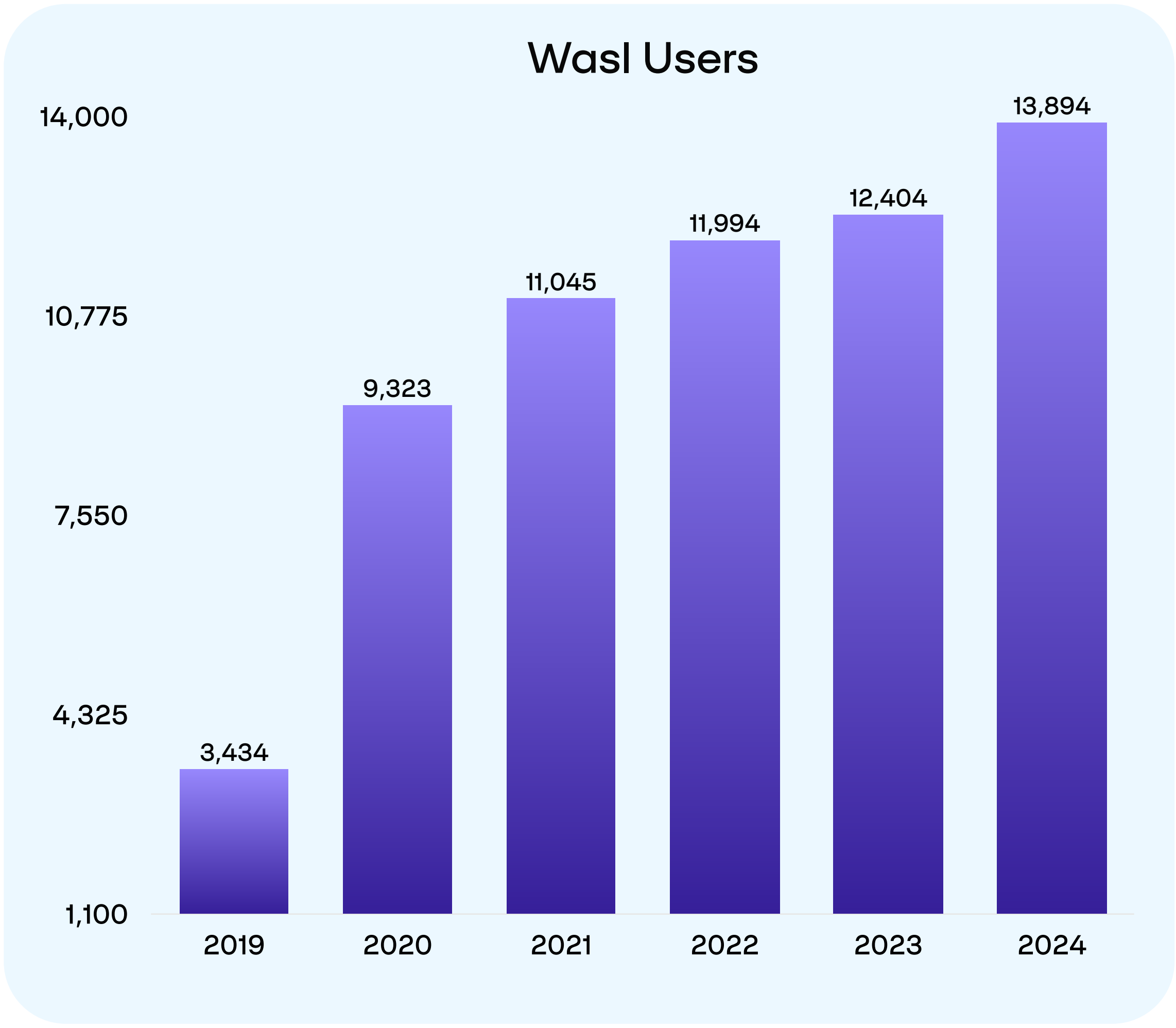
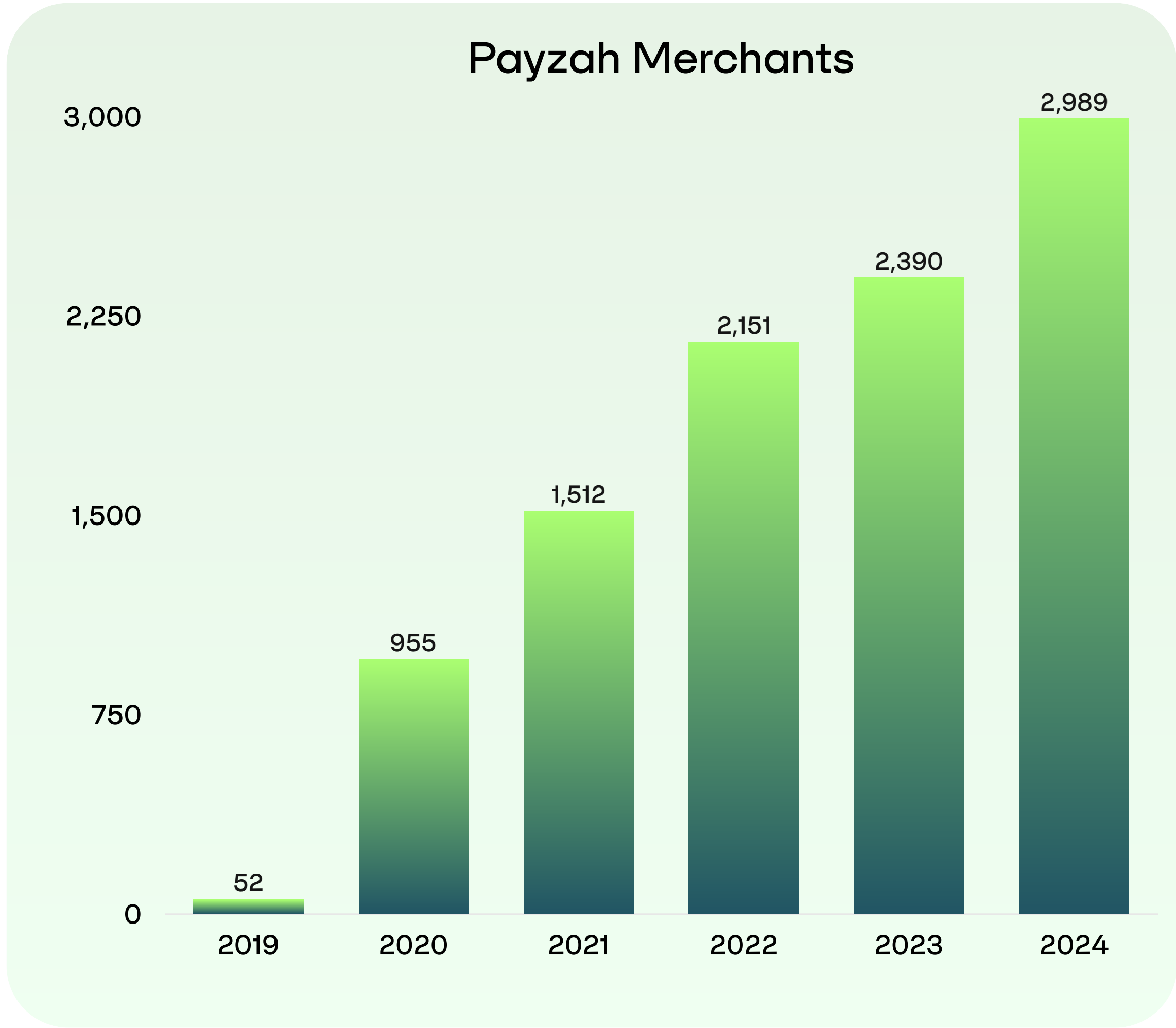
Targeted Ages

History Timeline



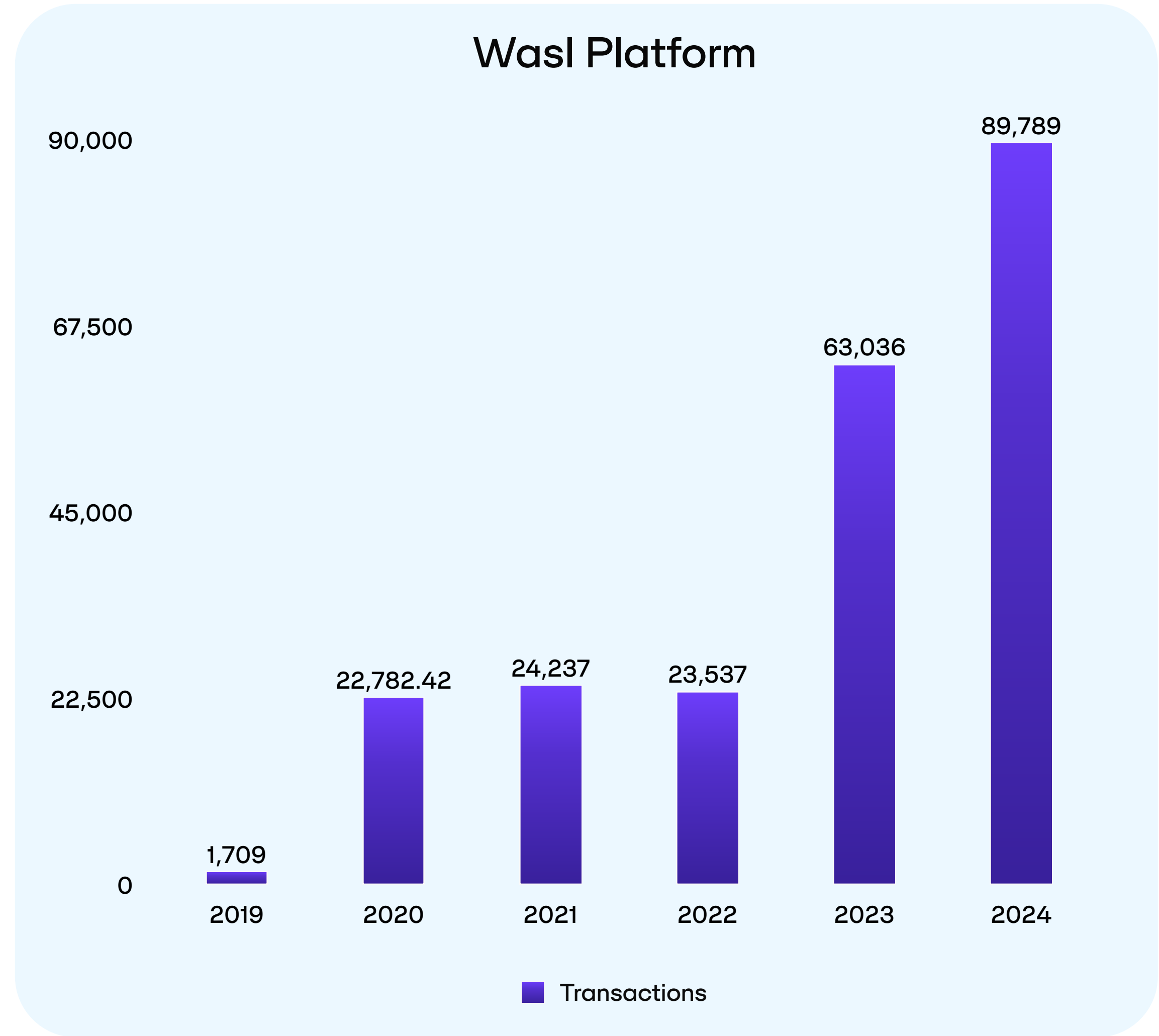
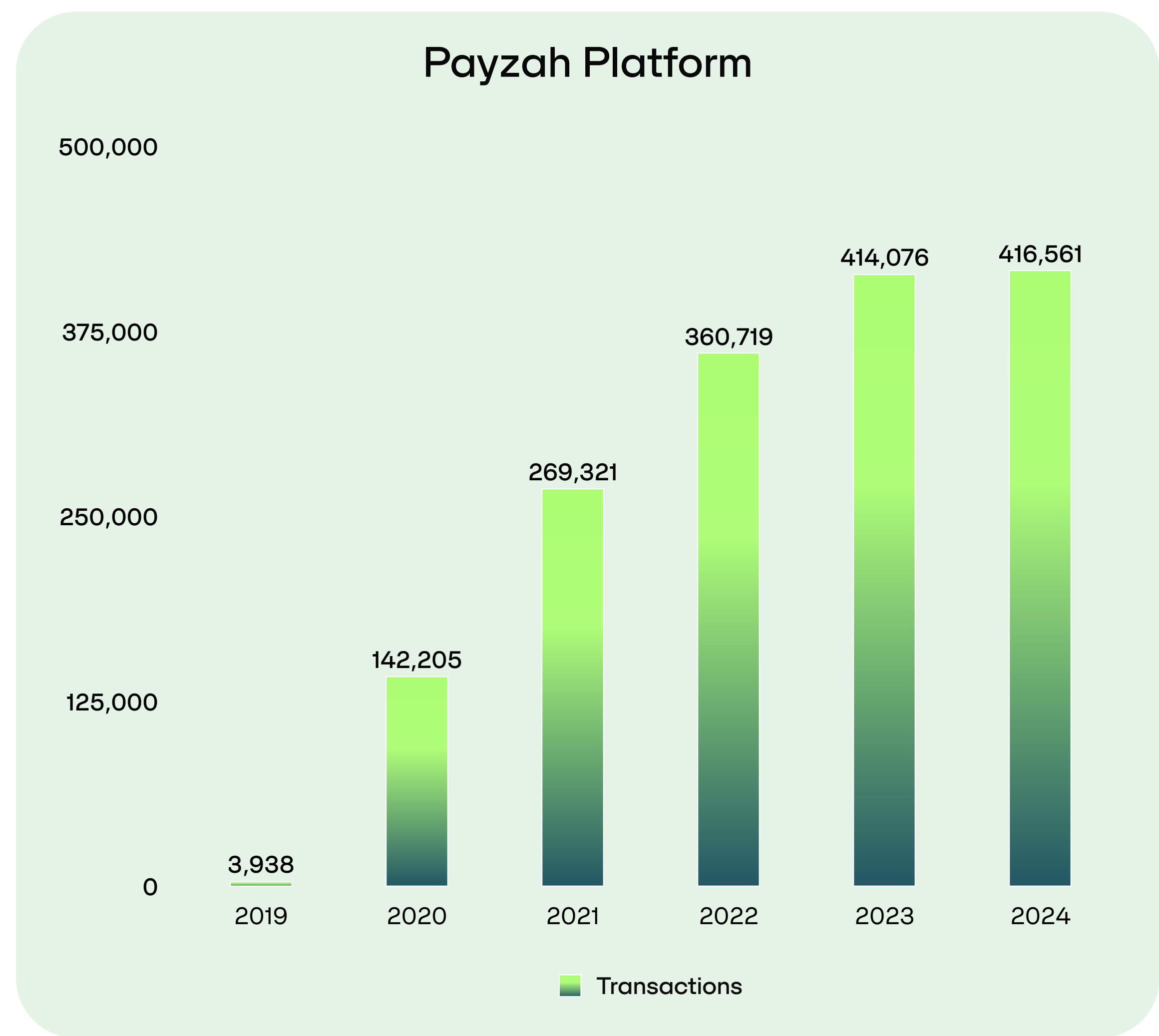
Financial Overview

Users & Merchants



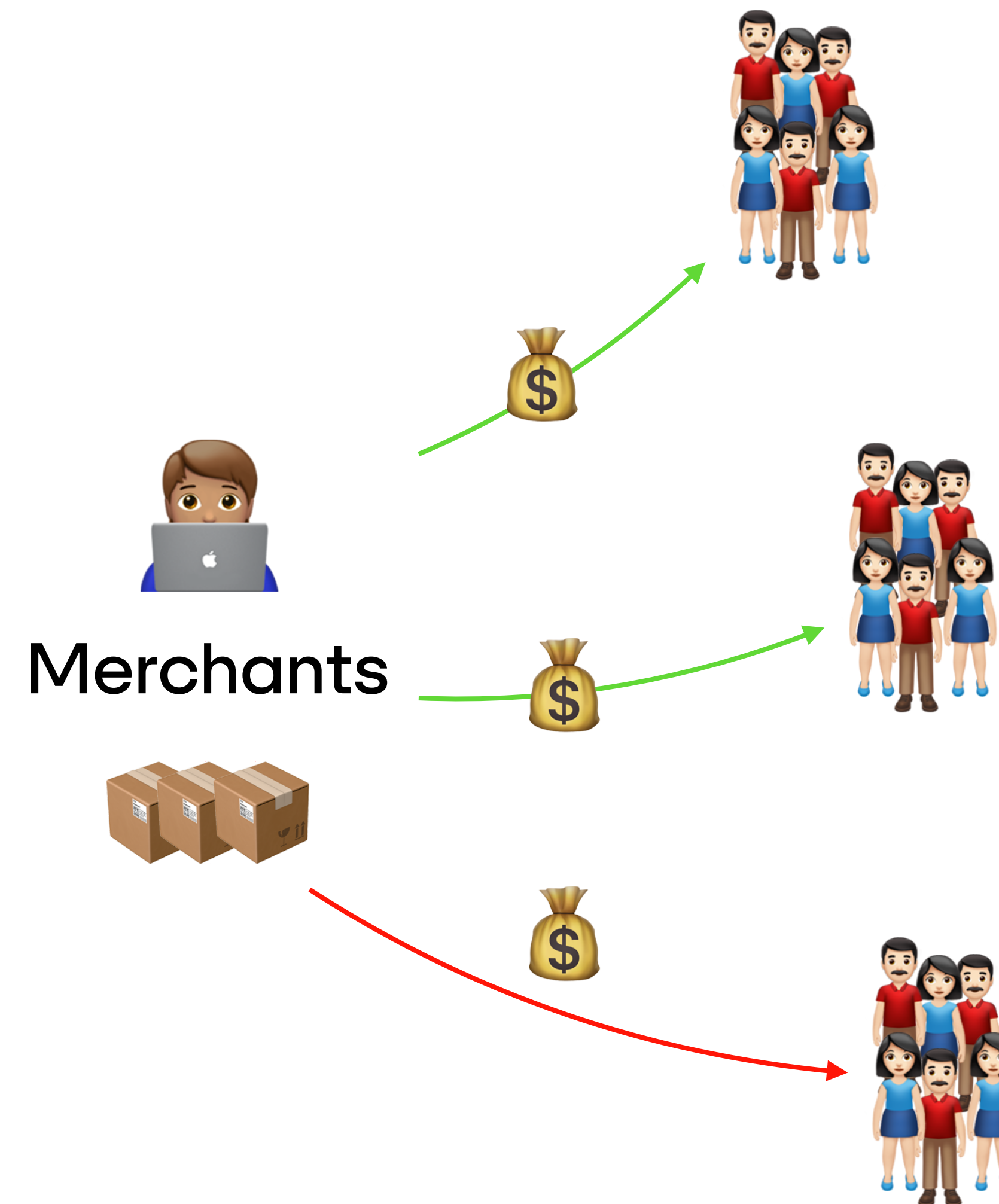
Financial Overview

Total Transactions in Kuwait



Challenges & Pains

Merchants usually have to pay expensive amounts on marketing to target new customers and not all customers are reachable.

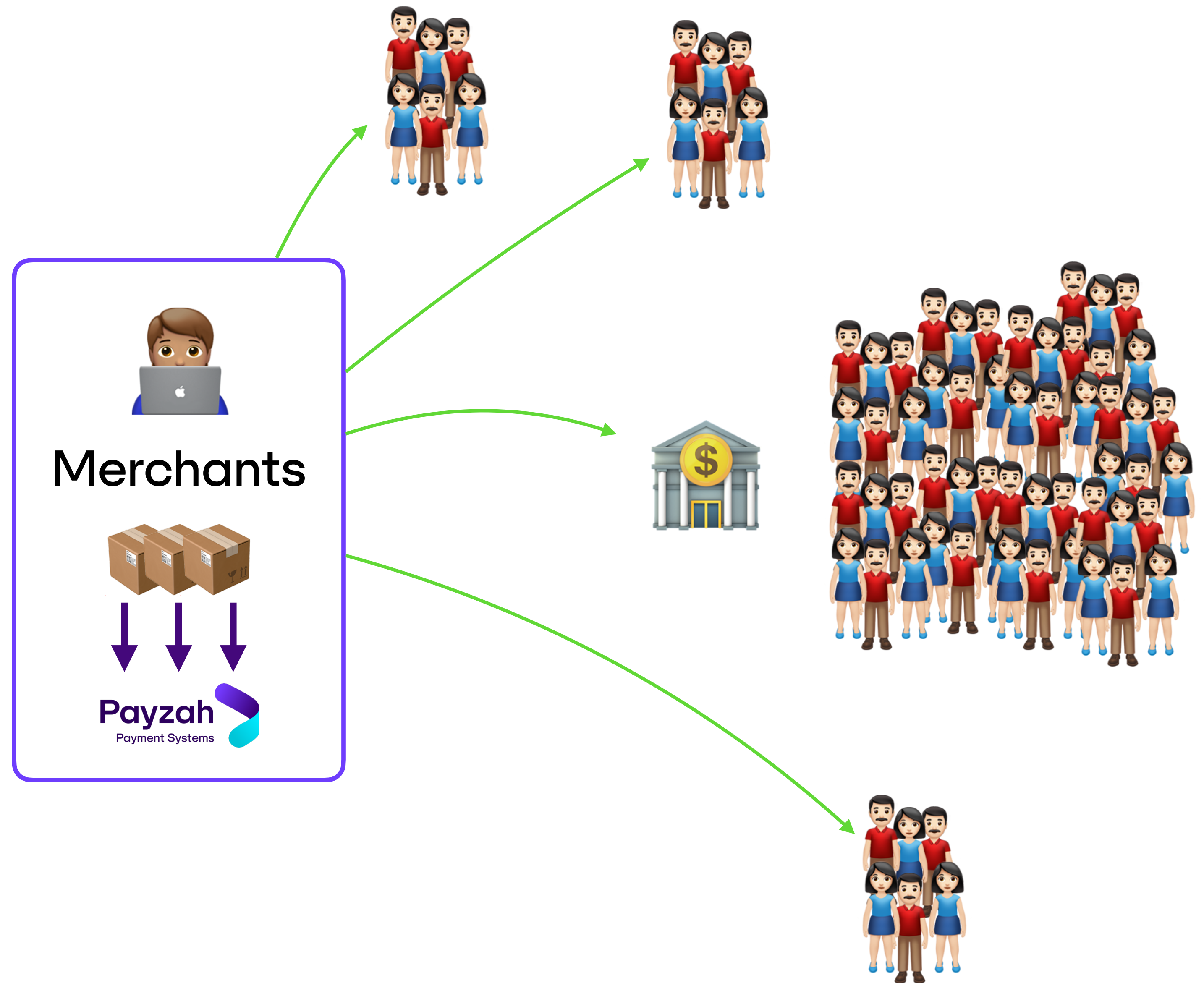


Solution

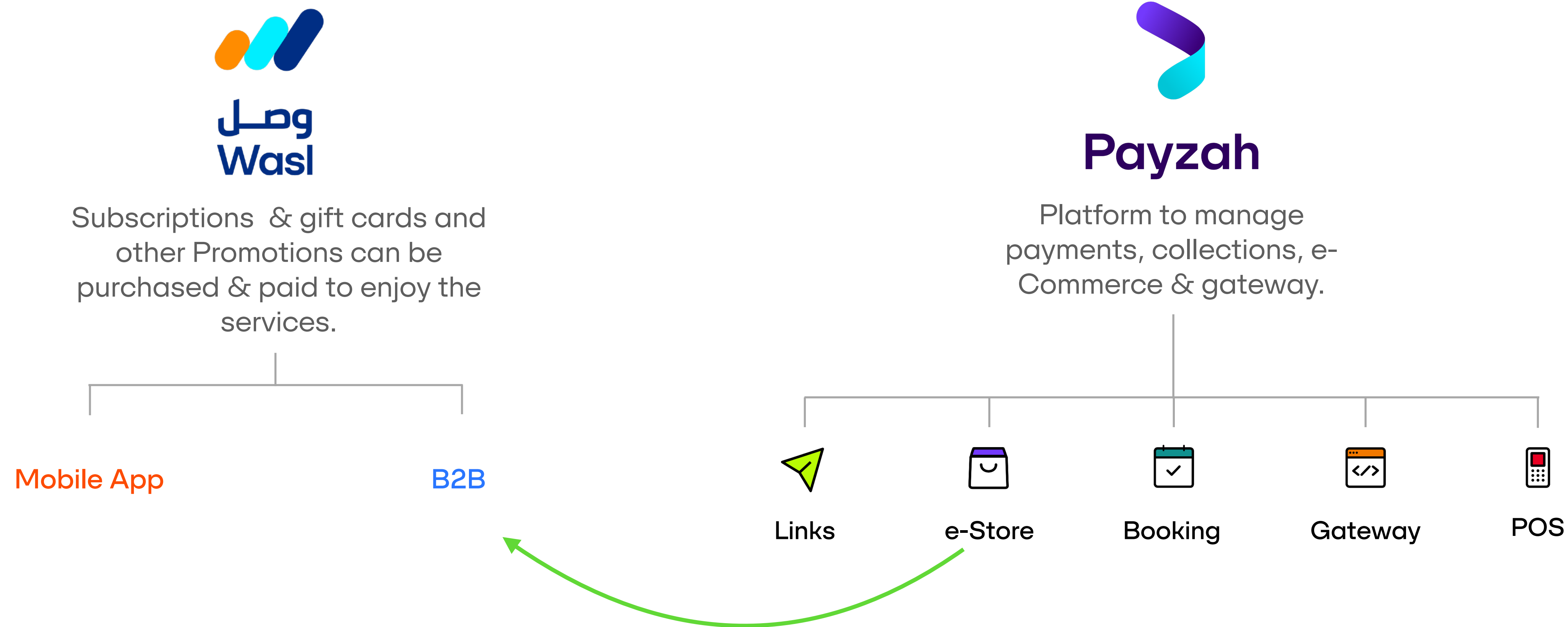
Merchants can onboard their products and Payzah will connect these products to be listed in a portal in banks and companies to sell them to their users/ employees and customers.

Payzah offers platform that is fully capable of managing online business with multiple branches.

also connected to delivery and fulfillment centers to ease the operations on businesses.



In a nutshell



Stakeholders Benefits



Merchants

- More Sales.
- Less cost to acquire new customers.
- Can target his/her own customers via payzah's platform.
- Integrated system with all needs what business may require.
- One single platform to have all services in a single place.



Payzah & Wasl

- Major Revenue streams
- Cost to acquire new customers is less.
- More services to sell the clients and charge.
- Direct sales to B2C.
- In app Marketing Banners fees.



Banks

- More offers to their clients.
- More revenue streams.
- More loyal customers
- Better engagement in mobile app.

Payzah & Wasl Revenue Streams

Commission on Sales

Commissions on Sales over the e-Store.

Commissions on Sales over the Wasl B2B.

Commission on Sales over Wasl App B2C.

Subscription of e-Store Package

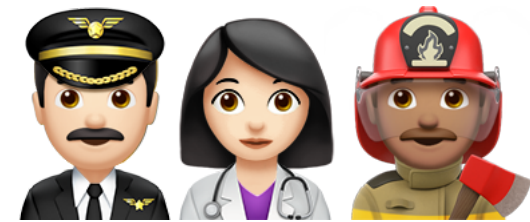
Payzah will charge for annual packages to sell over B2B.

Other Streams

Any enhancements on the e-Store.

Setup fees with banks.

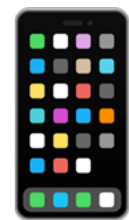
Unique Selling Points



Connections to groups

Connecting to Banks

Connecting to Large companies internal offering systems.



All in on app

Using Payzah app, you build your store via the mobile app, or you can migrate to Payzah from your old website also from Payzah app.



Store Builder

Merchants will be able to build their own store, no need to call up any person to build their store on their behalf.



Use AI to leap to new level

Useing the AI, users can migrate their old websites by entering the website domain and the AI will copy all their details to the new website on payzah.

Strategic Partners



Payzah
Services



Launched

July - 2023



Launched

Q3 - 2023



Soon

2025



Wasl B2B
e-Services



Launched

Nov - 2022



Soon

2025



Soon

2025

Kingdom of Saudi Arabia



Forecasted Market Size

+87 Billion

USD in Digital Payments in 2028

Source Monsha'at Q4 2023

Source [Statista 2024](#)

SME's Distribution



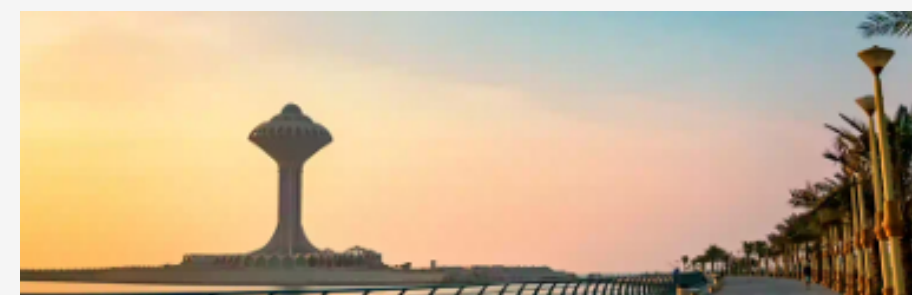
571,298

SMEs in Riyadh Region



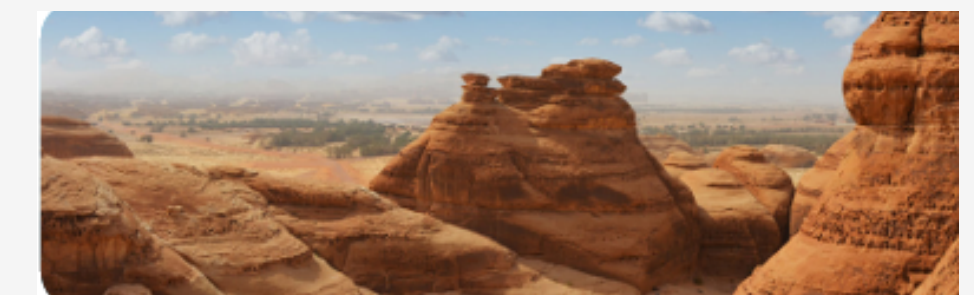
237,313

SMEs in Makkah Region



140,132

SMEs in Easter Province



359,356

SMEs in Other Regions

Saudi Arabia's dynamic SME ecosystem extends throughout the country, with Riyadh, Makkah, and Eastern Provinces being home to 71.8% of total SMEs

Kingdom of Saudi Arabia

SME's Distribution by Sector

1.14 Mn

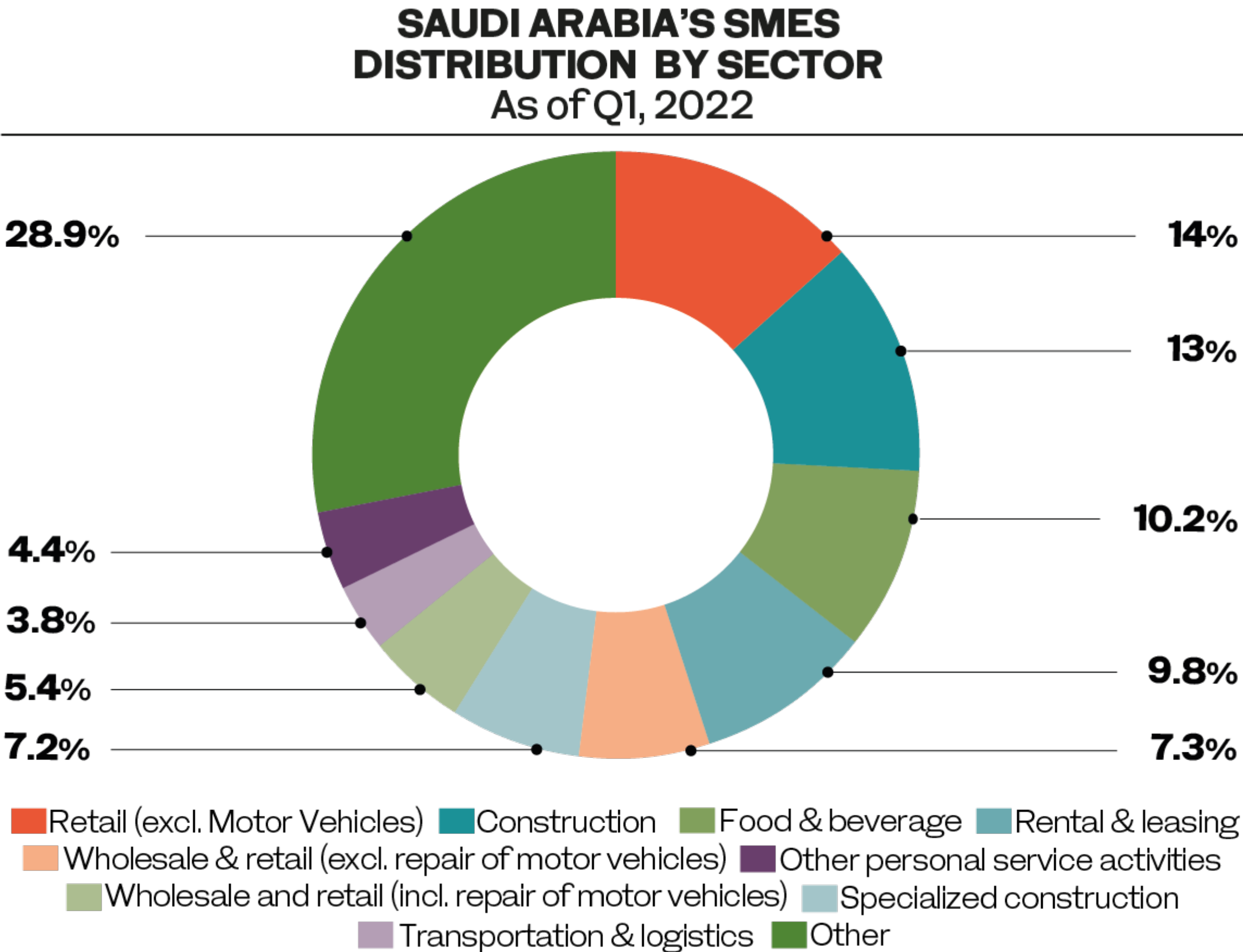
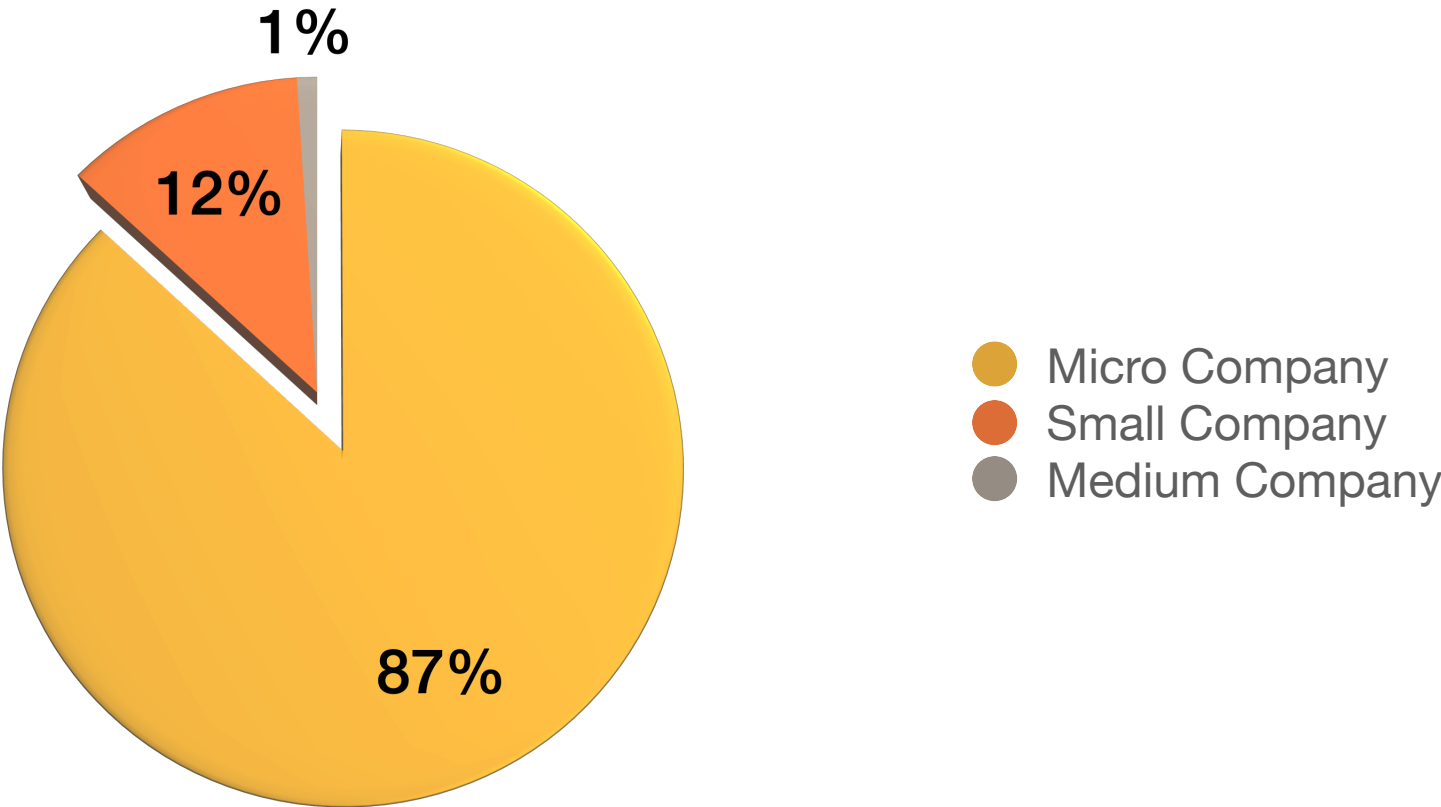
Micro Sized Companies

150,788

Small Sized Companies

18,723

Medium Sized Companies

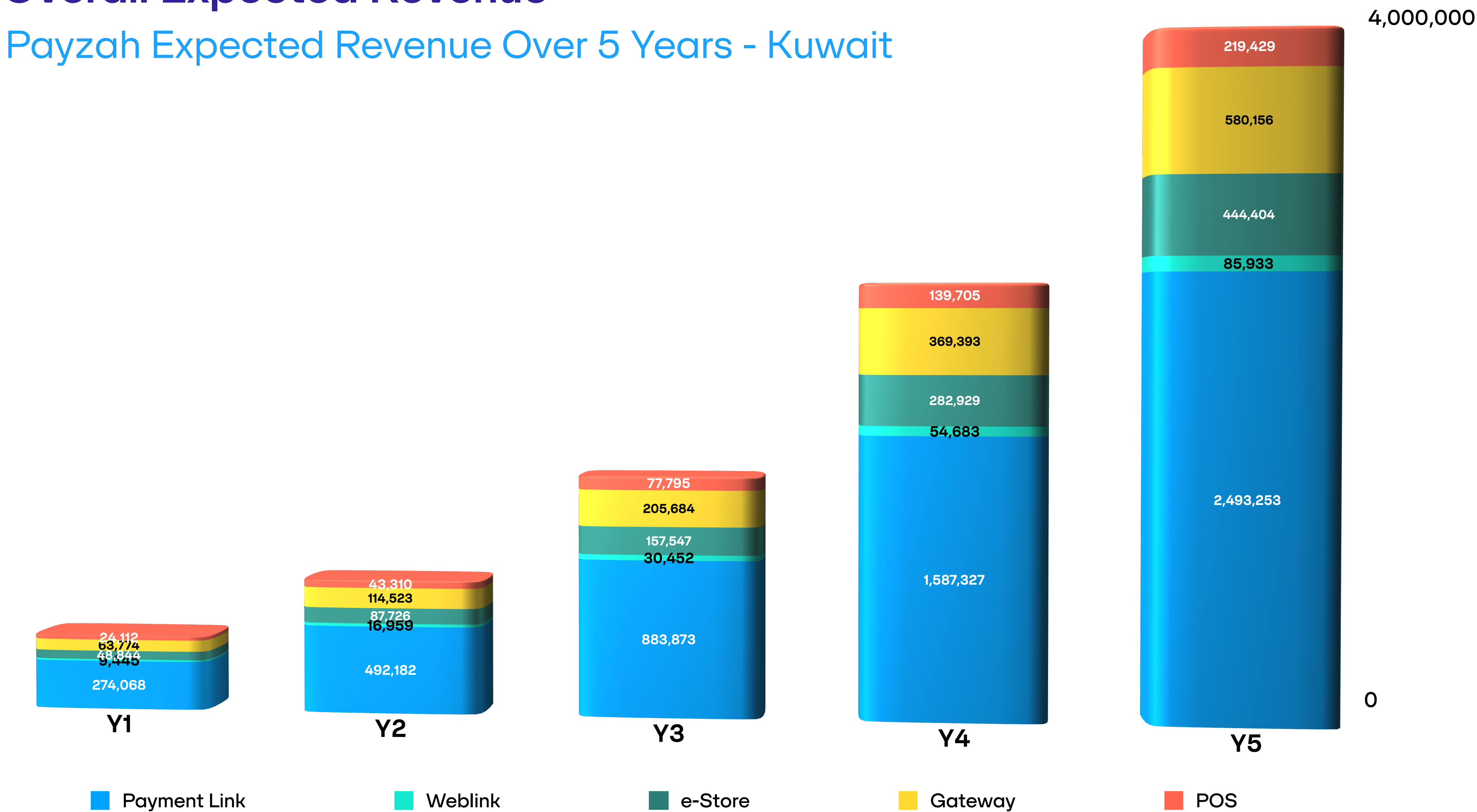


Source: Monsha'at

ARAB NEWS

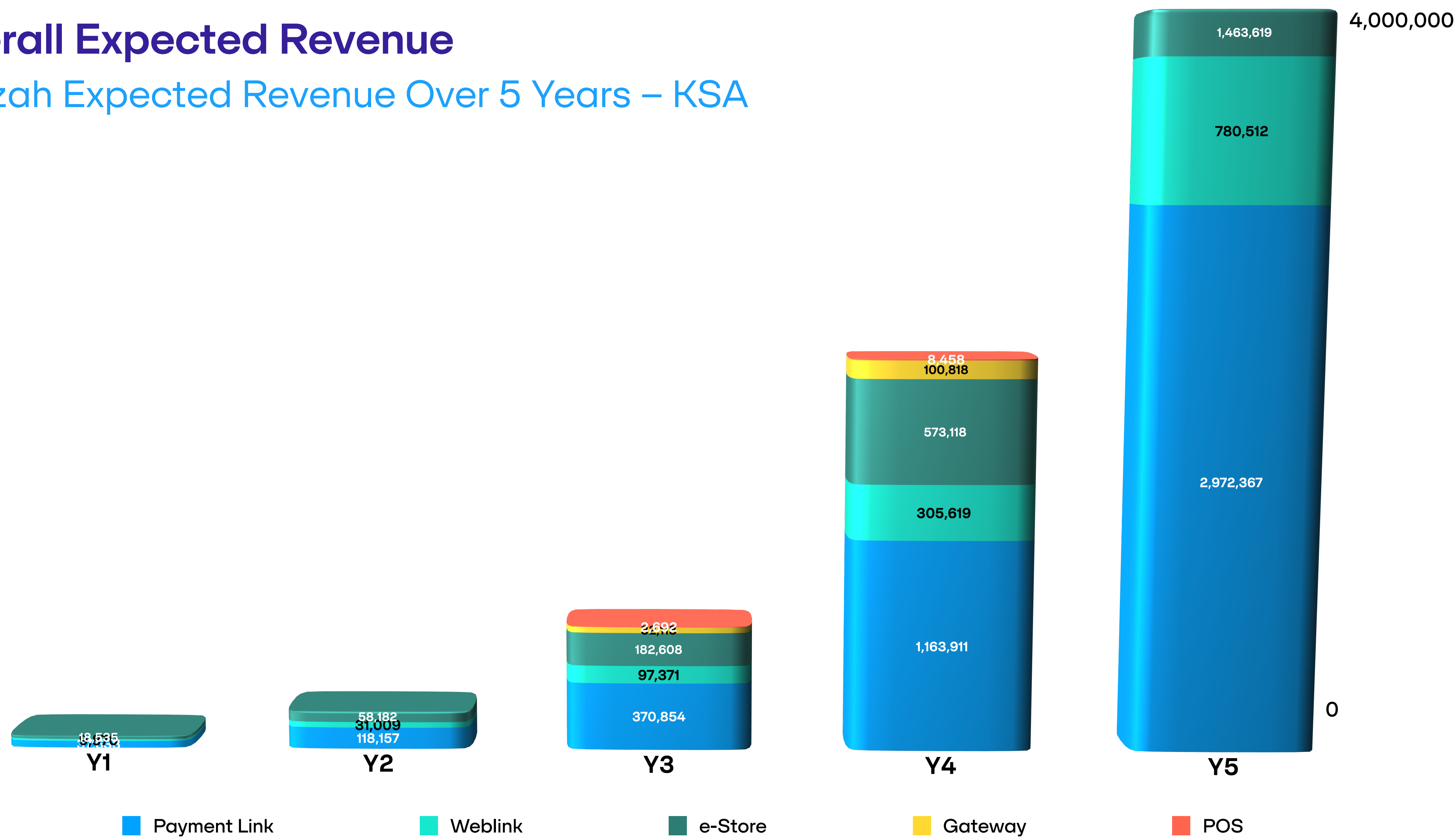
Overall Expected Revenue

Payzah Expected Revenue Over 5 Years - Kuwait



Overall Expected Revenue

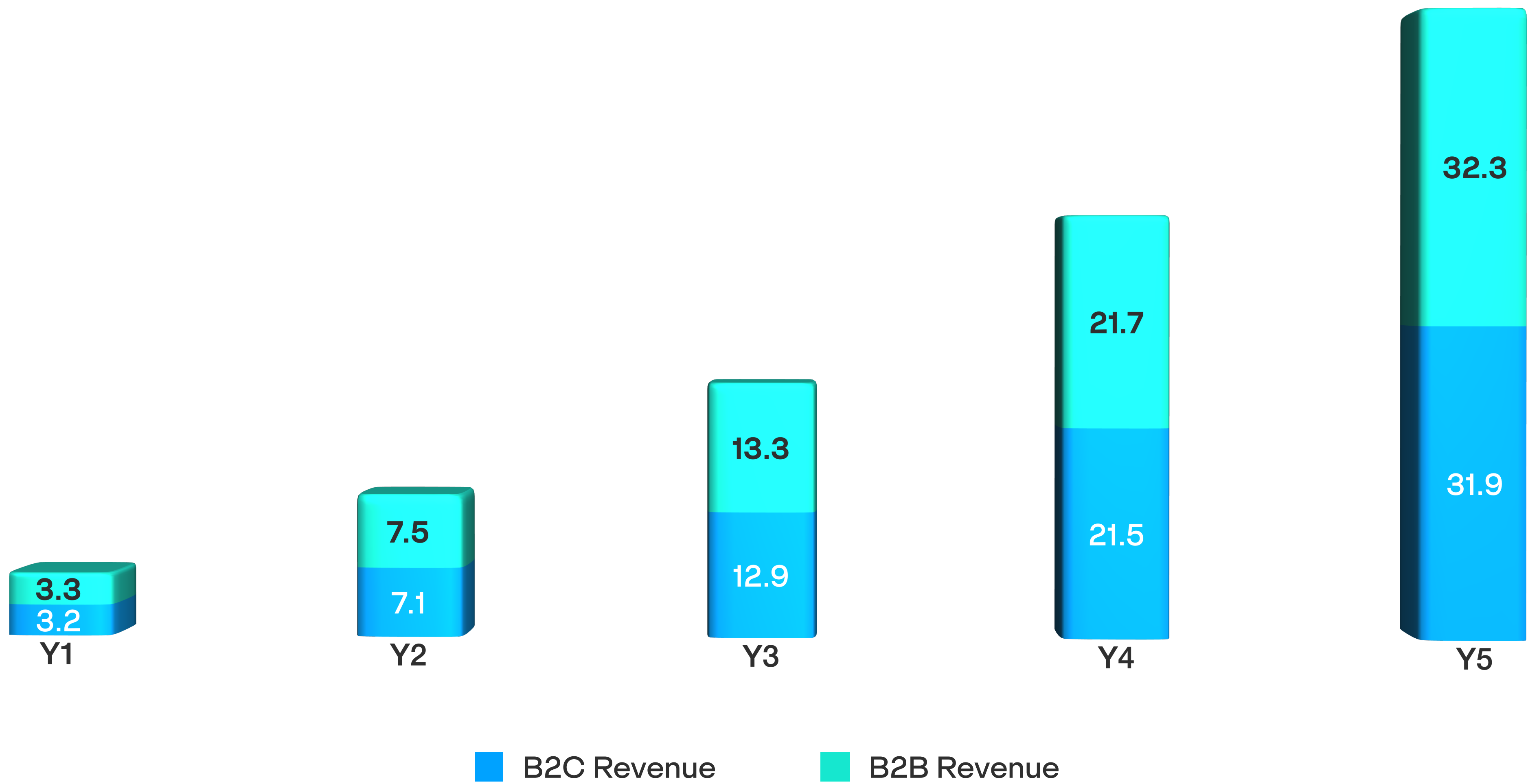
Payzah Expected Revenue Over 5 Years – KSA



- Monsha'at Report
- Numbers in USD

Wasl Services

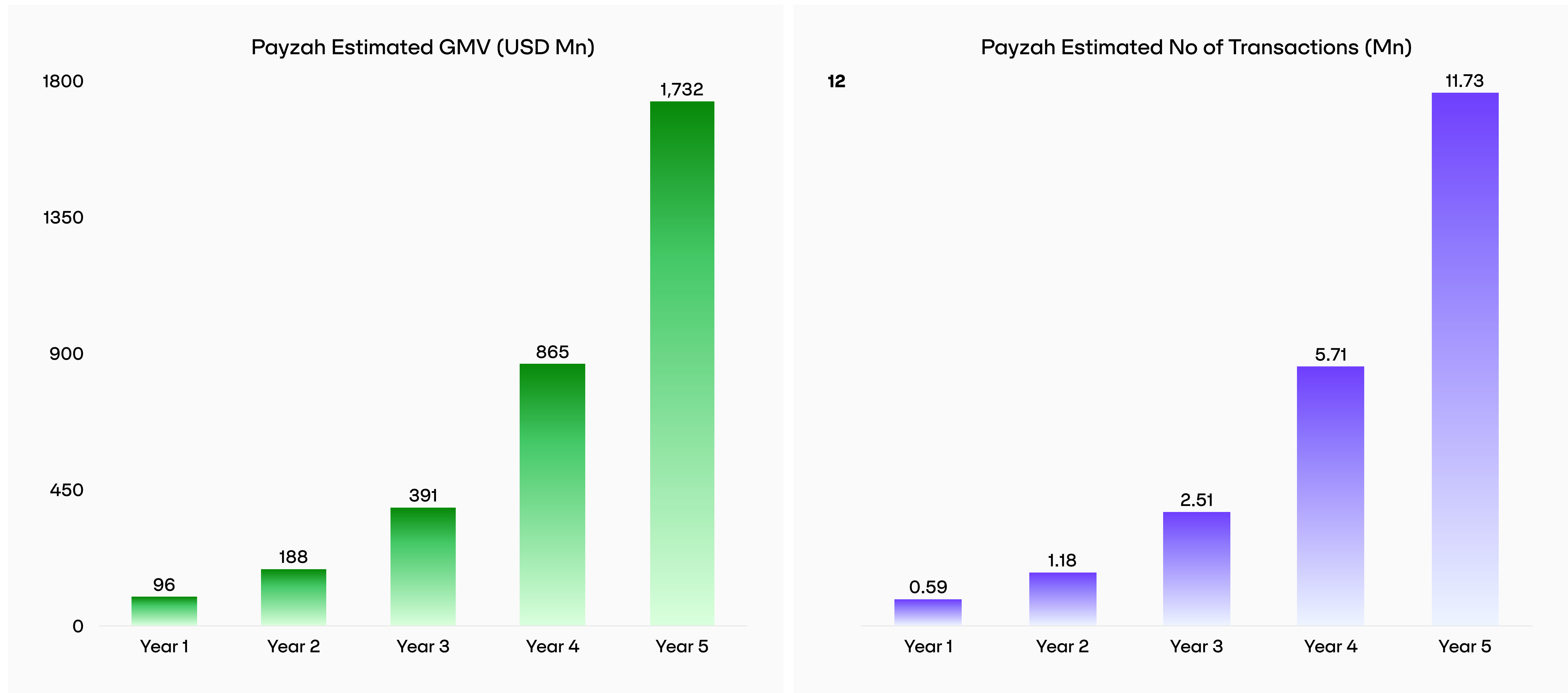
Expected Revenue Over 5 Years



- SAMA report July-2022
- Market Research from PayNXT360 report 2021
- Expected profit for both KSA & Kuwait
- Numbers in Millions
- Numbers in USD

Payzah Projected Business Growth

GMV & Number of Transactions





Awards & Nominations

“ Payzah Nominated for the “*Best Payment Gateway*” for 2022.
International Finance Awards 2022

“ Payzah won “*Top 50 Tech companies in Asia*”
Intercon Awards 2019

We're Friends of The Environment

Lower Carbon Foot Print due to Digital Payments

Reduction In	ATM	e-KYC	Bank Notes	Coins	Bank Cards	Branches	Data Centers	QR Codes	Cheques	POS Machines	Micro ATMs
Paper Consumption	✓	✓	✓		✓	✓		✓	✓	✓	✓
Raw Material Consumption			✓	✓		✓				✓	✓
Electricity Consumption	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Fuel Consumption	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓
Plastic Consumption					✓			✓		✓	✓
Metal Consumption					✓						
Energy Consumption							✓				

Payzah is also aiming to be an  Certified Company

Current Fundraise Ask

2.5 Million USD

Team Expansion

To handle these operations we will definitely require certain expertise to performing operations and sales.

Marketing Campaigns

Marketing and Sales are the main drivers for the revenue making verticals that will ensure that all expenses will be covered within timely manner.

Product Development

Our products can expand and become one stop shops for it's market segment and serves many layers in the same market as we have expressed in the presentation.

Payment Institute License in KSA

The KSA presents an unparalleled opportunity as the largest and fastest-growing market in the region.

Tapping into this vibrant market offers numerous prospects to significantly boost revenue across various business sectors.

Fundings
Fundings
Fundings
Fundings
Fundings
Fundings

Funding Details

Pre Series A

10.5%

New Investor

\$25 M

Pre Money

\$2.5 M

New Capital

15%

Discount Rate

Regional Similar Raises & Acquisitions

Similar Fundings
Similar Fundings
Similar Fundings
Similar Fundings



2023
Acquired By NBK
Estimated +\$175 million



2024
Raised \$130 million



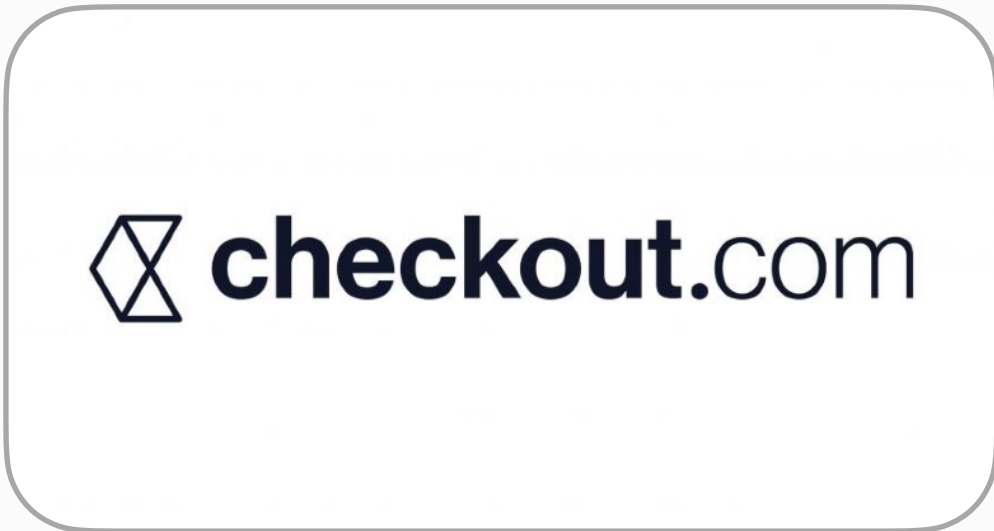
2022
Raised \$50 million

International Similar Fundings

Similar
Fundings
Similar
Fundings
Similar
Fundings



2024
Last Raised \$709 million
Valued \$4.8 billion



2022
Last Raise \$1 billion
Valued \$40 billion



2024
Last Raise \$4.34 million
Valued \$14.8 billion



2024
Last Raise \$694 million
Valued \$70 billion

Source techcrunch.com | [Wellfound](#)



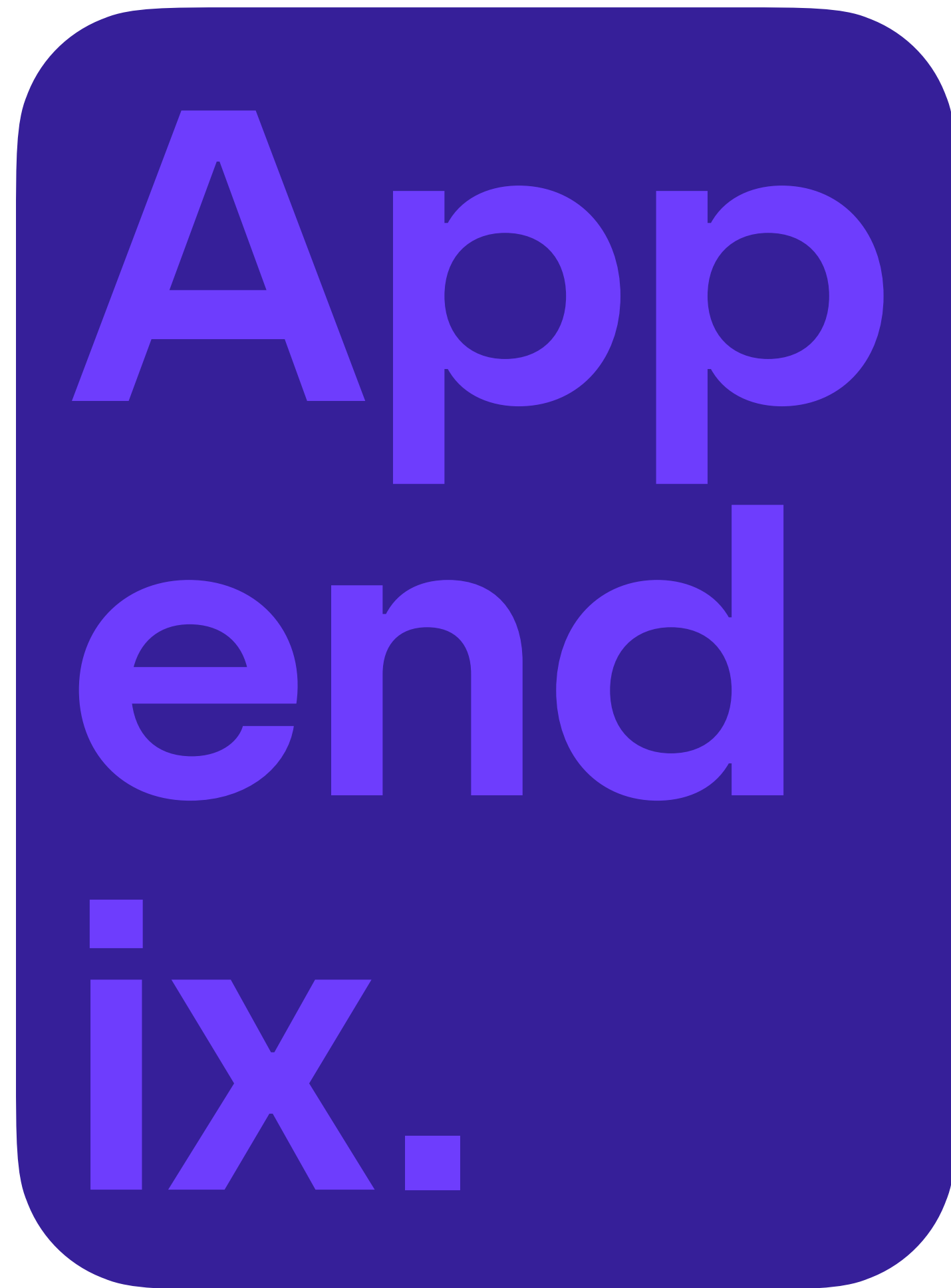
Thank You.

Contact us

payzah.com

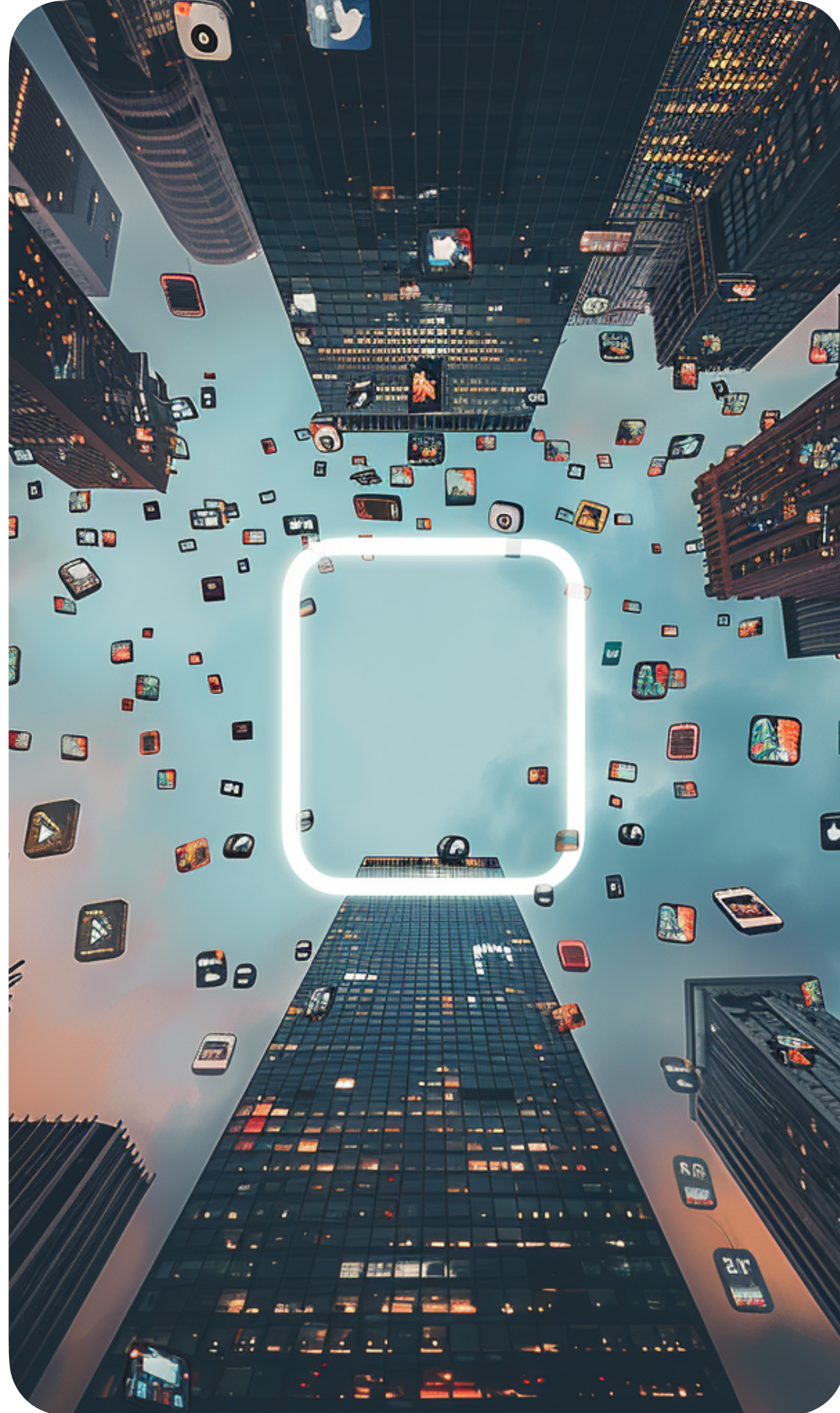
info@payzah.com

+965 22410760



Appendix

Payzah product pricing
e-Store Competitor Analysis
POS Competitor Analysis
Integration Matrix



Challenges

Businesses and Consumers have to use various apps currently due to absence of a super app which can serve as one window solution for all their transaction needs.

Payment Links



e-Commerce



Point of Sales

nearpay

geidea

Booking



Payment Gateway



Bill Payment



Subscription Management



Challenges

Onboarding



Scattered Payment
Providers per service



Multiple & lengthy
onboarding for each
service

Operations



Difficult Payments
Troubleshooting



Difficult cost
tracking per
service



Platforms
Compatibility
Issues



Multiple
Platforms to
work on

Challenges

Complex Onboarding & Website Setup

Slow, lengthy & error-prone onboarding that requires technical skills.

Inconsistent Digital Assets

Manual image editing leads to poor-quality visuals and weak product descriptions.

Pricing & Benchmarking Gaps

Limited market insights make it hard to set competitive prices.

Solutions

AI-powered wizard automates website setup

Importing data from existing sites or guiding new users through a fast, step-by-step process.

AI-enhanced image processing

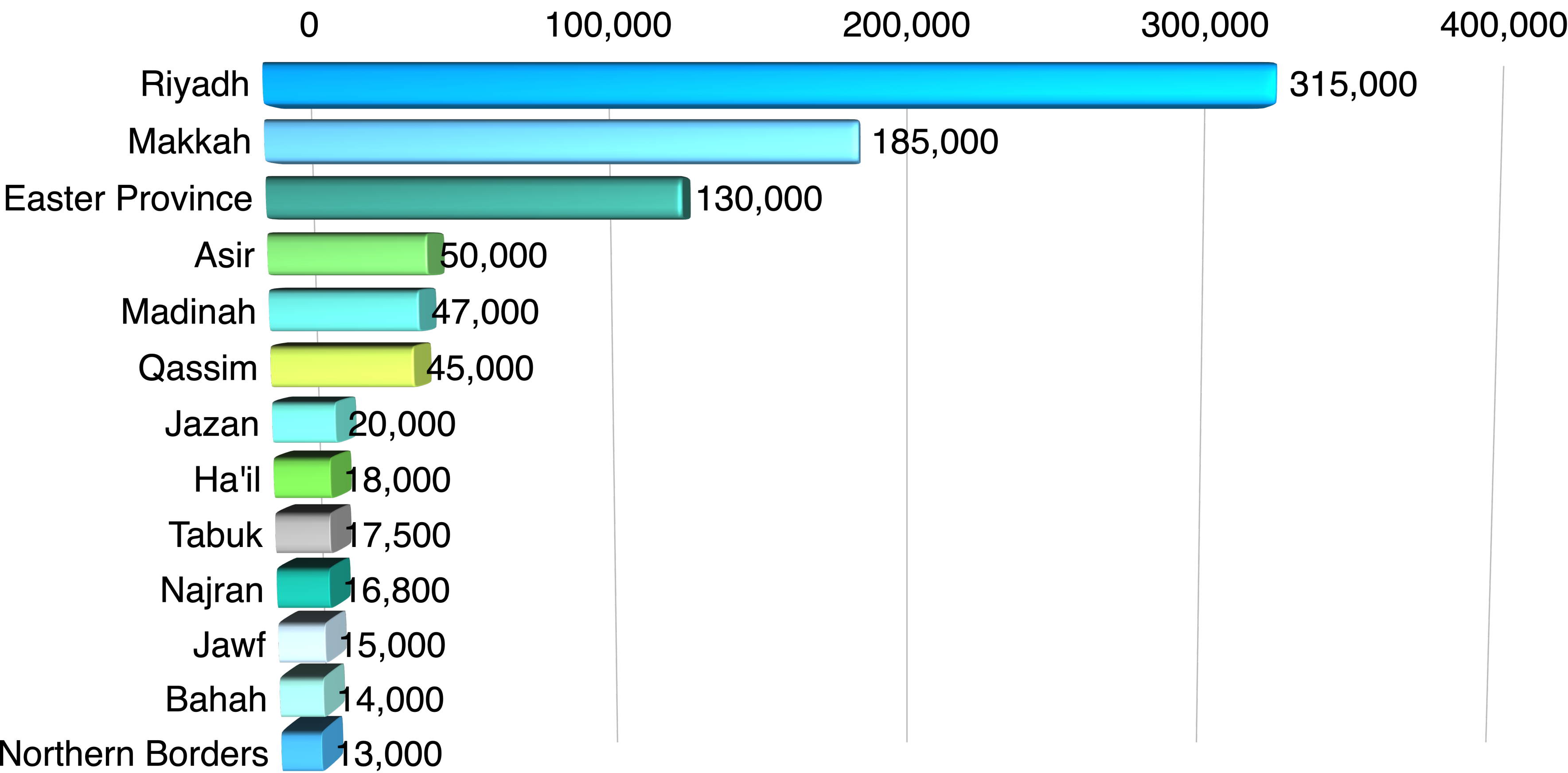
Creates professional visuals and automatically generates clear, multilingual product descriptions.

AI-driven analytics

Provide real-time pricing benchmarks and competitive insights.

Kingdom of Saudi Arabia

SME's Distribution Percentage



69.1%

Enterprises
located in
Riyadh,
Makkah &
Eastern Province

15%

Year Over Year
SME Growth

Source Monsha'at Q2 2022



Because Businesses Need
One App to Run the Show.

Payzah App