Banking the Unbanked

Pitch Deck - Seed Round



www.paysa.com.pk

Executive Summary

Mission	Empowering Pakistan with seamless, inclusive, and accessible financial solutions for everyone.
Market	PaySa's target market is made up of the 240 million individuals living in the country, most of whom lack access to financial services. Our initial focus is on digital wallets for individuals and Micro, Small and Medium Enterprises (MSMEs), along with payment acquisition solutions.
Problem Statement	Access to financial services in Pakistan remains limited and unevenly distributed, with youth and women—who make up a significant portion of the population—remaining largely underserved in the financial sector.
Solution	A financial super-app serving all the banking needs of consumers and merchants. We want to leverage our tech to offer seamless, low-cost banking and payment solutions to our clients.
Current Traction	**$ 13 mn +** Monthly Gross Transaction Value **$ 125 k** Monthly Recurring Revenue **EMI License** Received IPA from SBP in Mar'25
Ask & Next Steps	We are targeting a $10 million raise to achieve operational readiness and strategically scale towards onboarding 5 million users on our app in the next 2 years.

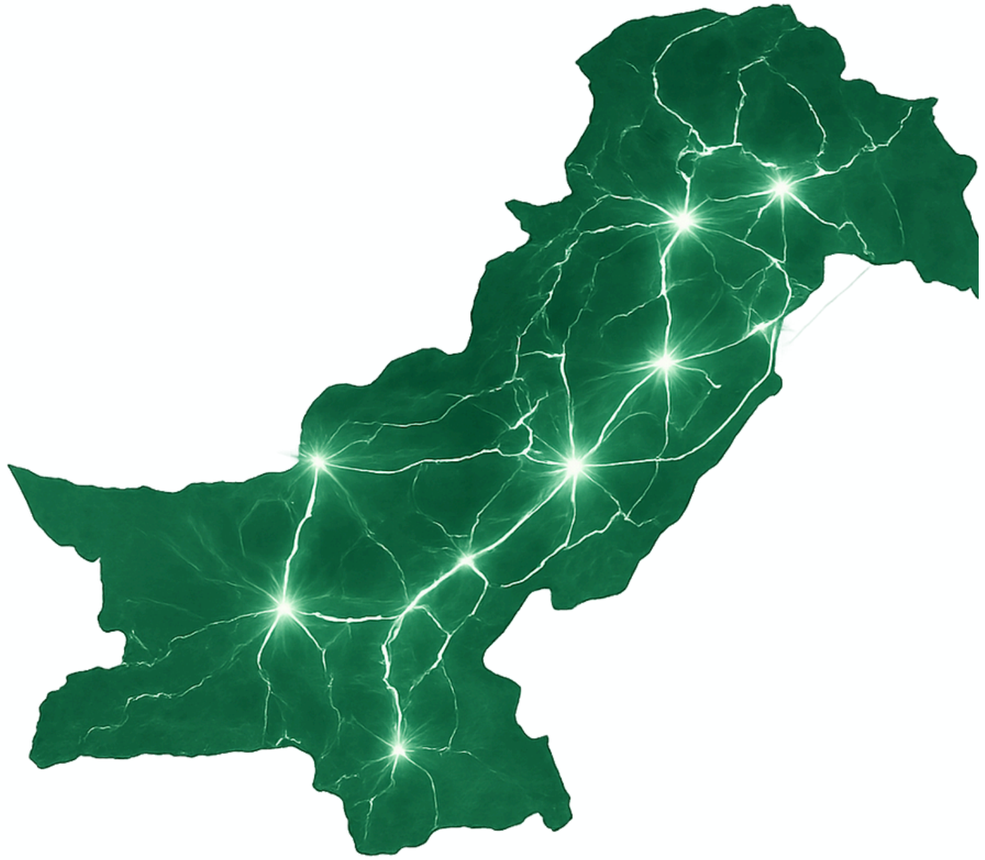
Untapped Potential of Digital Payments in Pakistan

50 %

of the population is financially excluded [1]

70 %

of payments are made through cash [2]



We aim to build a one-stop platform to serve the basic financial needs of

240 million Pakistanis [3]

1. National Financial Inclusion Strategy (NFIS), SBP, 2024-28
2. Payment Systems Quarterly Review, SBP, Q2 2024-25
3. Population Census, Pakistan Bureau of Statistics, 2023

Pakistan's FinTech Market Opportunity

Population[1]

240 million

51% **49%** **9.6%**

67% of the population is below the age of 30

The median population age is 22.8 years

State of Financial Inclusion[2]

Less than 50% of the population owns a bank account

65% **35%**

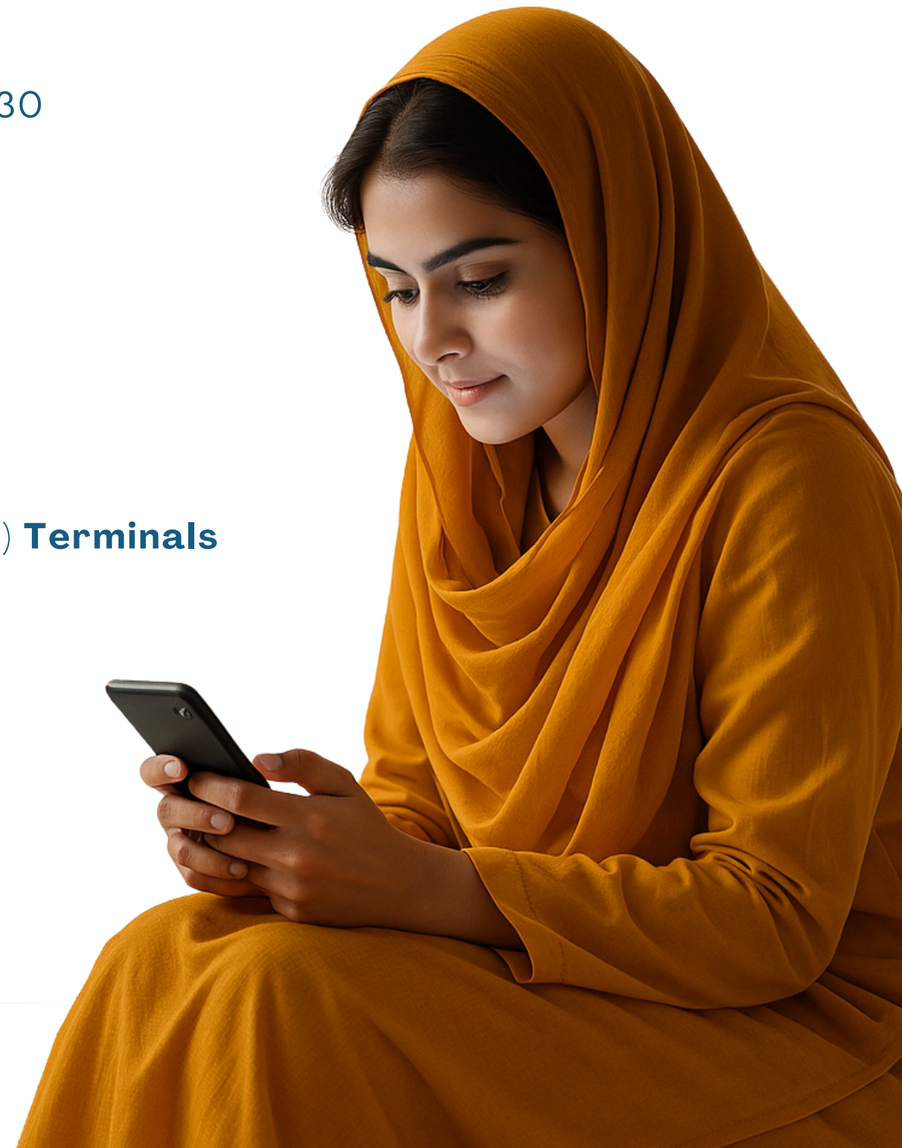
3.7 million **Retailers**

150,000 **Point-of-Sale** (**POS**) **Terminals**

Digital Accessibility[3]

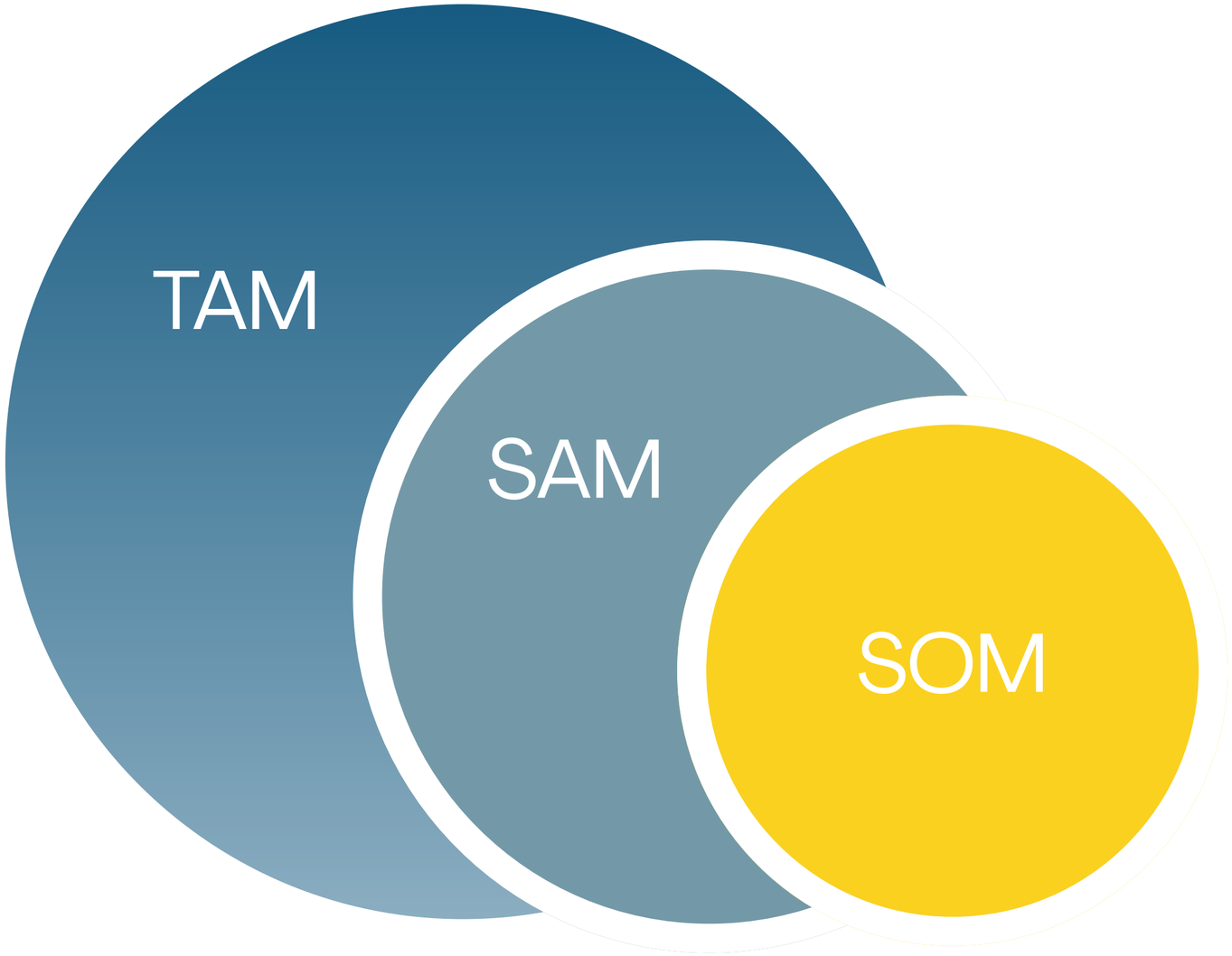
196 million Mobile Cellular Subscribers

75% **25%**



1. Population Census, Pakistan Bureau of Statistics, 2023
2. National Financial Inclusion Strategy (NFIS), SBP, 2024-28
3. Pakistan Telecommunication Authority (PTA)

Pakistan, A Sleeping Fintech Giant



$ 300 - 350 bn

Total Addressable Market

$ 70 - 80 bn

Serviceable Addressable Market

$ 5 -6 bn

Serviceable Obtainable Market

Financial Empowerment Beyond Profit

At PaySa, our mission goes beyond profit. We're building a future where **women** and **youth** are fully included in the **financial system**—because inclusion fuels prosperity and drives long-term impact.

Empowering Women

We aim to reduce the **gender gap** and enable women's economic empowerment through tailored **wallets**, **literacy** initiatives, and **inclusive** design.

Youth Empowerment

Empowering youth with student-centric financial **tools** and in-app **education** for **saving, budgeting, and investing**—driving financial capability in line with **NFIS 2025–28 goals**.

MSME Onboarding across Pakistan

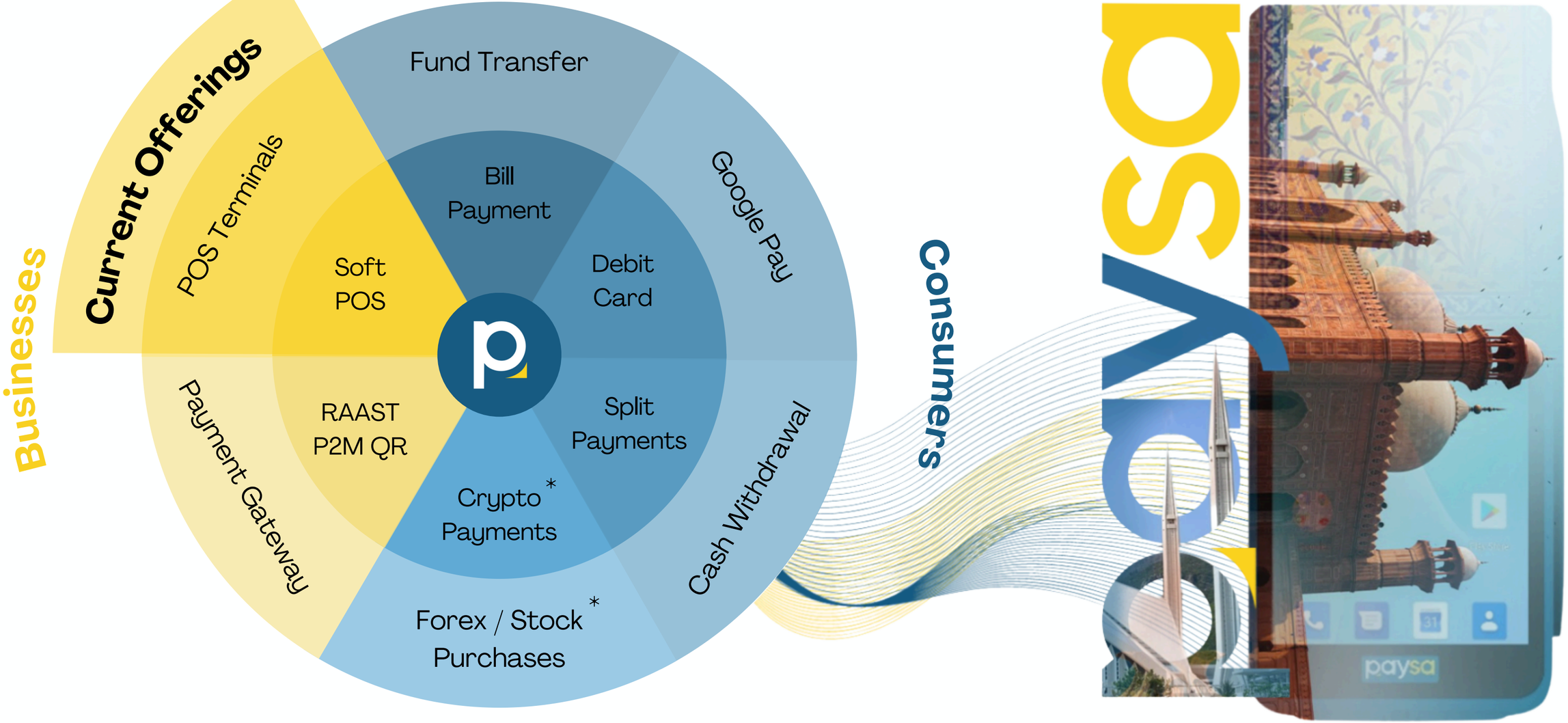
We aim to drive **social impact** by onboarding MSMEs, especially in **rural areas**, onto our digital wallet platform. With **QR payments** and **soft POS**, we'll empower small businesses to go digital, **create jobs**, and promote **financial inclusion**.



Global FinTech Investment Surge Over the Decade

Company	Country	Amount Raised	Description
		USD 19 BN	Alipay is a leading digital payment platform by Ant Group offering online and mobile transactions. It supports a wide range of financial services, including payments, transfers, and merchant solutions globally.
		USD 3.5 BN	Paytm is a leading Indian digital payments platform offering mobile recharges, bill payments, and financial services. It provides secure transactions for consumers and merchants across India.
		USD 2.0 BN	PhonePe is a leading Indian digital payments app offering Universal Payment Interface (UPI) transfers, bill payments, and financial services. It enables fast, secure, and seamless transactions nationwide.
Revolut		USD 1.9 BN	Revolut is a global financial services app offering banking, currency exchange, and investment services. It enables seamless money management across borders.
monzo		USD 1.9 BN	Monzo is a United Kingdom (UK)-based digital bank offering smart money management through its mobile app. It provides features like budgeting, saving, and real-time spending notifications.
		USD 583 MN	BharatPe is a leading Indian fintech company that empowers merchants with digital payment solutions and financial services. It offers Quick Reaction (QR) code-based UPI payments, loans, and other tools to help small businesses grow.

Our Suite of Financial Solutions



*Subject to regulatory approvals.

PaySa's Current Traction

1000+
POS Terminals Deployed

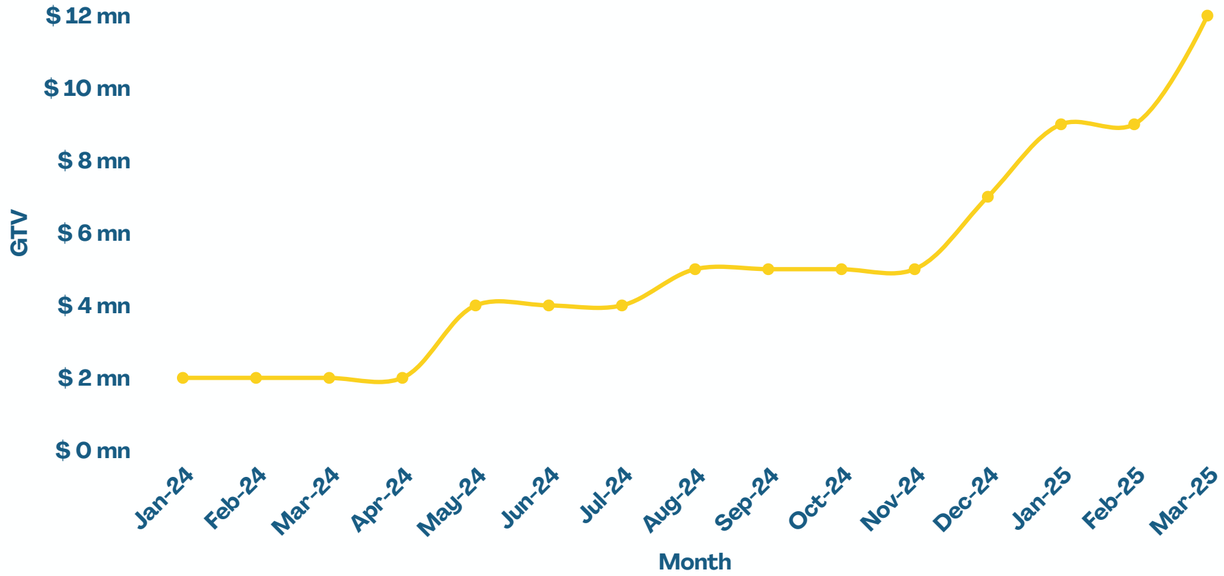
$13 mn +
Monthly Gross Transaction Value

$125 k
Monthly Recurring Revenue

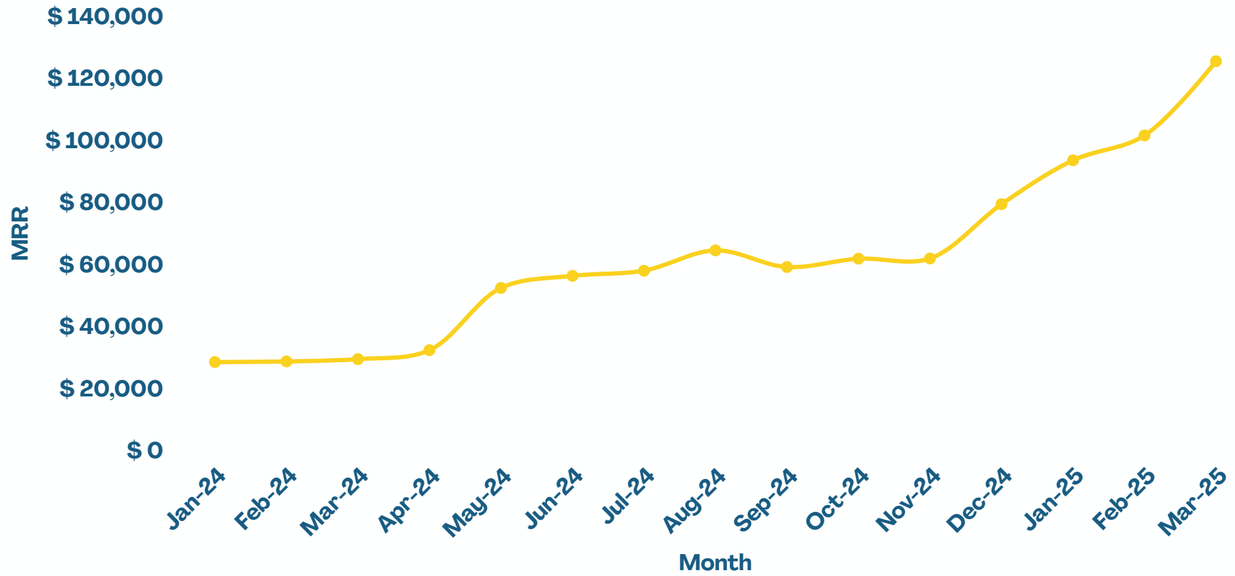
2 Offices
in Islamabad & Lahore

MEBL
Partnership with Pakistan's top bank

Gross Transaction Value (GTV)



Monthly Recurring Revenue (MRR)



Growth Stages & KPIs

We're here

Phase 1	Phase 2	Phase 3	Phase 4
Feb-23	May-23	Nov-23	Mar-25	Dec-28
3 Months	6 Months	1.5 Years	3 Years
Partnership with MEBL	**Initiate Merchant Acquisition**	**Market Expansion**	**Acquire EMI License**	**Attain Digital Banking License***

KPIs

- Integration with Bank
- Application Testing
- VPN Configuration
- Import POS terminals

KPIs

- Team hiring
- Deploy POS terminals
- Start marketing our services
- Work towards increasing the **GTV**

KPIs

- Set up a sales office in Lahore
- Hiring & training of sales team in Lahore
- Achieve **PKR 1 bn** in GTV
- Ensure **profitability** at company level
- Obtain **IPA** to operate as an **EMI** in Pakistan

In-Principal Approval (IPA) received in March 2025

KPIs

- Prepare for operation readiness and apply for pilot approval from SBP
- Successfully conduct pilot operations and apply for commercial EMI license
- Onboard **5 mn wallet users**, deploy **50k POS terminals, 100k Soft-POS** & **100k QRs.**
- Operate as commercial EMI for 3 years and apply for **Digital Retail Bank** (**DRB**) license

*Subject to regulatory approval

Green Light from the Regulator

In-Principal Approval (IPA) → 1

Pilot Approval → 2

Commercial Approval → 3

In March 2025, **PaySa received an In-Principle Approval** (**IPA**) from the State Bank of Pakistan (SBP) to operate as an Electronic Money Institution (EMI). SBP's EMI licensing process involves three steps: In-Principle Approval, Pilot Approval, and finally, Commercial Approval. Uniquely, PaySa is the **first EMI in Pakistan to receive regulatory approval for POS and QR acquiring** alongside **digital wallets** for both **consumers and merchants**. This makes PaySa the only EMI with all three approved use cases under its license.

Benefits of EMI License

- **Full Stack Fintech Platform**
- **Increased Revenue**
- **Fully Digital Onboarding**
- **Standalone Acquiring EMI**

Official List Of Electronic Money Institutions

Multiple Revenue Streams



01

Payments

- MDR Income - POS and QR
- Wallet Transaction Fees

02

Financial Services

- Float and Treasury Income
- Card Interchange and VAS

03

Future Play

- Securities Trading*
- Cryptocurrencies Trading*

*Subject to regulatory approval



What Sets PaySa Apart

Use Cases							
Can I open my open my personal account from home?	✓	✓	✓	✓	✓		✓
Can I open my business account from home?	✓		✓	✓	✓	✓	✓
Can I accept in-store business payments?	✓						
Can I buy/sell Stocks from my app?*	✓						
Can I buy/sell cryptocurrencies from the app?*	✓						

*Subject to regulatory approval

Core Differentiators

Pakistan’s Only Acquiring EMI

First and only EMI with regulatory approval for POS and QR acquiring, enabling full control over merchant services.

End-to-End Digital Payments Infrastructure

Independent operations without reliance on partner banks, increasing margins and operational flexibility.

Strategic Focus on Emerging Financial Markets

Positioned to capitalize on Pakistan’s developing stock and soon-to-be-regulated crypto markets. your business?



360° Payments Platform

Delivering a complete ecosystem—from wallets to issuance to acceptance—allowing PaySa to retain funds within its network, increasing float income and overall returns.

Regulatory First-Mover Advantage

First EMI to receive in-principle approval by SBP for POS and QR acquiring, which still remains exclusive to PaySa.

Comprehensive Wallet Ecosystem

Offering digital wallets for both consumers and merchants, enabling seamless transactions across channels.

Become a Part of the Journey

Our Ask — **$ 10 million**

We are raising $ 10 million to support our transition from a payment acquirer to a full-stack fintech platform. The funds will be used for **product development**, **licensing**, **market expansion and key hires.**

Regulatory Capital Requirements
$ 1 million



Licensing, Infrastructure & Key Hirings
$ 2 million



Runway for 2-3 Years
$ 7 million

What outcomes do we aim to achieve with this funding?

We're already processing over **$ 13 million** in transactions and generating **$ 125K** revenue monthly. With our newly granted EMI license, we'll **launch wallets and issue cards**. This is projected to increase our merchant acquiring business 20x over the next 12–18 months, along with other revenue streams, positioning PaySa to be the financial rails of digital Pakistan.

As Seen in the Media

DAWN

> “Central Bank grants an in-principle approval to PaySa to launch as an EMI, reinforcing its commitment to Pakistan’s digitalization.”

BUSINESS RECORDER
PAKISTAN’S PREMIER FINANCIAL DAILY

> “Meezan Bank, Pakistan’s leading Islamic bank, and PaySa, a fintech startup specializing in digital payments, have partnered...”

propakistani

> “SBP Grants Paysa Technologies In-Principle Approval to Operate as EMI”

Thank you for considering

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