

# Digitizing & Aggregating Bill Payments

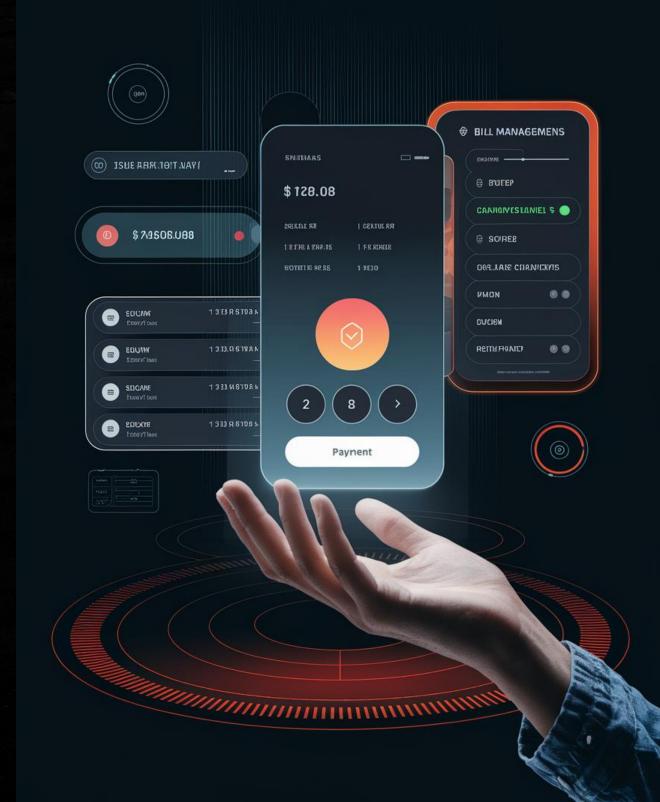
Strategic Partners











### Addressing Key Challenges



#### **Printed Invoices**

Reliance on paper invoices leads to delays and inefficiencies



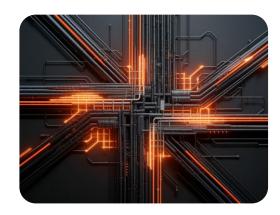
#### Bank Dependency

Over-reliance on banks creates bottlenecks and slow processing



#### Reconciliation

Manual reconciliation is timeconsuming and prone to errors



#### Integration Burden

Integrating multiple payment platforms burdens businesses

### Our Comprehensive Solution



#### **Digital Bill Presentment**

Access bills digitally, anytime.



#### **Digital & Phygital Payment Collection**

Collect payments via a multitude of collection channels.



#### **Real-Time Reconciliation**

Reduce manual reconciliation efforts.



#### **Faster Settlements**

Improve cash flow

### **Quality of Technology**

- **✓** Unified API Integration
- **✓ PCI DSS Compliant**
- **✓** Customer Specific Reports
- **✓** Gateway Redundancies



## Revolutionizing Payments on WhatsApp in Pakistan & Qatar

Pioneering digital transformation by bringing payment services to WhatsApp



### Uniqueness

- **✓** Pioneers in bill & payment aggregation
- **✓** Highest Number of Collection Channels
- **✓** Customer Support
- ✓ Global Presence



#### Market Size

\$5.7T

**Total Addressable Market** 

The scale of local payments

\$1.6T

**Serviceable Available Market** 

**Paper-based** payments ripe for disruption.

\$80B

Addressable by Blinq

Markets Blinq can directly impact.

### Cross Border Payments: A Lucrative Niche

#### \$27 Billion Market

Pakistan

Among the top 6 remittance receiving countries

2 MENA and UK

Key regions with high remittance flows.

3 Untapped Potential

Capturing just a fraction of this market can yield significant returns

### **Business Strategy**

1 Channel Partnerships

- Banks
- Software Houses
- Individuals

2 Direct Sales

### **Business Model**

1 Transactional Revenue

2 Recurring Subscription

### **Target Sectors**



Government



Manufacturing



Education



NGO



Hospital



Housing



Insurance



E-Commerce



Logistics



















#### Impressive Growth & Traction

\$50M

3M+

2025

**Accumulative GMV** 

**Payments Collected** 

**Break-Even Year** 

