

connectia.io



# CONNECTIA

Financial Wellness for Fleets in MENAP

# Inefficiencies & irregularities waste over 30% of the \$500B fleet spend in MENAP.

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## Fragmented & Insecure Payments

Fuel cards cover ~50% of spend — often abused. Non-fuel is invisible



## Siloed Expense & Fleet Data

No idea if spend matches usage — or what's blowing up your costs.



## Optimization left to humans

Which is time-consuming, error-prone, and rarely done well.

# Connectia optimizes fuel & non-fuel fleet spending using actual fleet usage data

- **Smart Payment Cards** – Configure and control all fleet spending.
- **Expense Management** – Track, categorize, and manage every cost.
- **Real-time Vehicle Data** – Link usage to spend, optimize in real time.

- ✓ Save up to 30% on fleet spending
- ✓ Optimize based on ground realities



OUR SOLUTION



PROGRESS

As we prepare to launch our fuel cards, we have

- 42 paying customers from diverse sectors
- Fleet sizes ranging from 1 to 500+ vehicles
- \$2.7M+ in annual fuel expenses managed
- \$1.0M+ in fleet maintenance being integrated
- 20-25% cost savings for early users
- 100% retention in the past year



BAHRIA TOWN

Asia's largest private estate developer

EARLY ADOPTER

CONFIDENTIAL

LOI with leading OMC for next-gen fuel card tech.

STRATEGIC GROWTH



Interest in our platform, enabling 20x growth

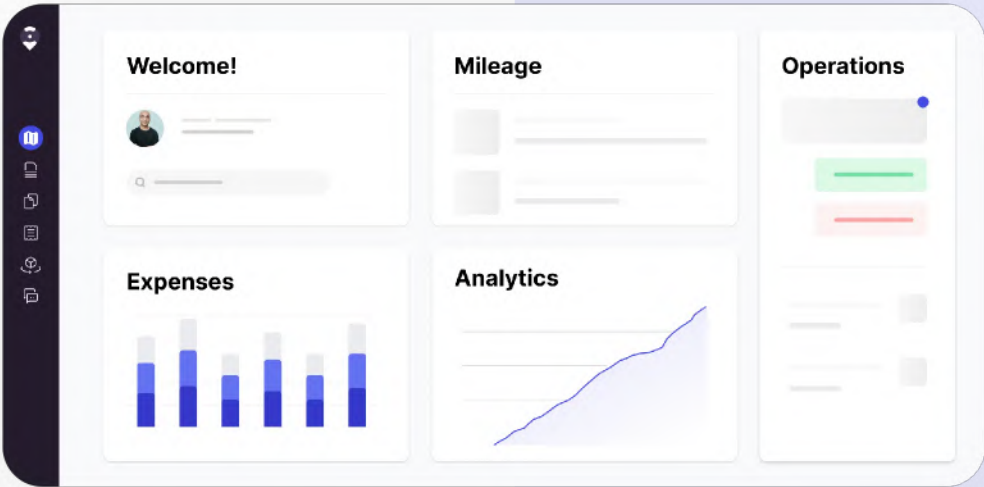
INTEREST



74.5M subscribers and 30K B2B clients

GTM / DISTRIBUTION

PRODUCT



Fleet OS - A unified platform

Manage spending and expenses based on vehicle usage and driving patterns, with real-time control and insights.

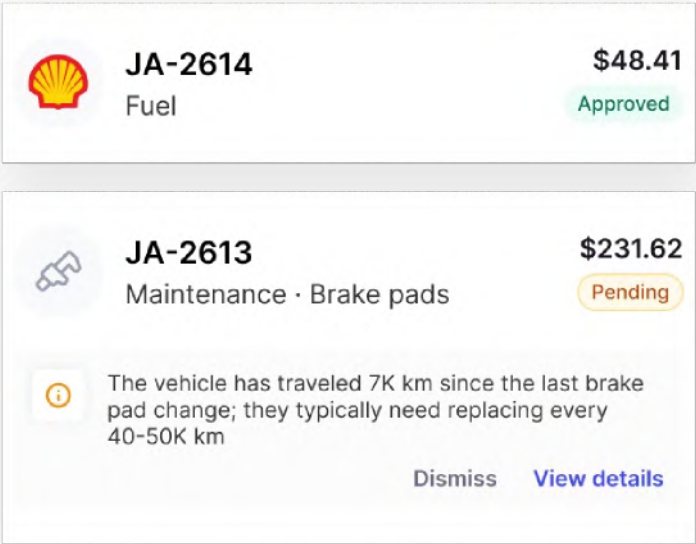
Smart Fleet Cards

Set limits, control payables, and get real-time insights to prevent fraud



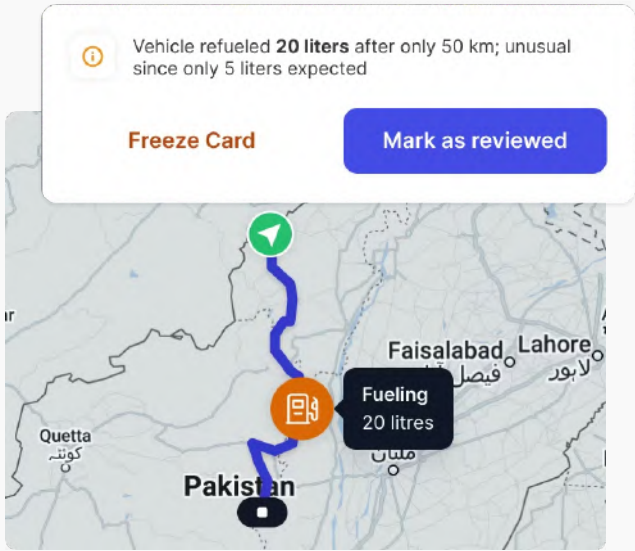
Expense management

Auto-detect irregularities, show payment context, and streamline approvals for real-time cost control.



Fleet management





Authorize & track vehicle usage, validate spending, and receive real-time alerts for usage-based optimization



300+ supported devices

Works with 300+ devices and connects to all pre-installed hardware.



LEGACY CARDS			 <div>octane</div> 		
	Focus	Fuel Only Spend	MENA / Fleet Spend	US / Fleet Spend	MENAP / Fleet Spend
PAYMENT CARDS	Acceptance   Closed vs Open loop	Partners Only	Partners Only	Universal	Universal
	Non-Fuel Payables (~50% of spend)	×	Limited	✓	✓
PLATFORM	Spend Management	Fuel Only	Fuel Mainly	Fuel & Non-Fuel	Fuel & Non-Fuel
	Fleet Management	×	×	3rd party Integration	Tailored & Fully Integrated
SPEND CONTROLS	Spend Rules	Card	Vehicle	Vehicle, Driver, Card	Vehicle, Driver, Card
	Location-Linked	×	✓	3rd party Integration	✓
EXPENSE MANAGEMENT	Real-Time Abnormality	×	×	3rd party Integration	✓
	Usage-Based Insights	×	×	×	✓
OPTIMIZATION SCOPE	Financial Irregularities	×	✓	✓	✓
	Operational Inefficiencies	×	×	×	✓

# Connectia is one solution for everyone and everything



## Drivers

Smart payment cards accepted at all stations



## Finance Managers

Automated expense tracking & reconciliations



## Fleet Managers

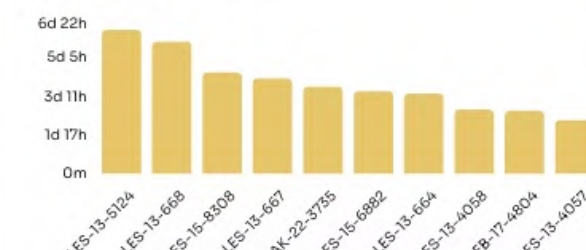
Advanced vehicle tracking & operations control



## Management

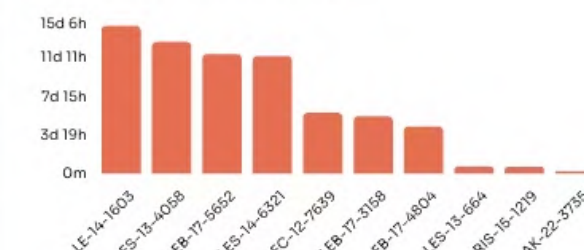
Full control, spend visibility & optimization insights

### Top Idling Vehicles



LES-13-5124	Toyota Hilux	Security Vehicles [Mohlanwal]	6d 10h
LES-13-668	Toyota Hilux	Security Vehicles [Mohlanwal]	5d 21h
LES-15-8308	Toyota Hilux		4d 12h

### Top Disconnected Vehicles



LE-14-1603	Suzuki Bolan	Pick & Drop	14d 12h
LES-13-4058	Toyota Hilux	Security Vehicles [Mohlanwal]	12d 22h

### Top Inactive Vehicles



LES-14-6321	Toyota Hi-Ace	Pick & Drop	10d
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### Vehicles Below Average Fleet Performance

Vehicle	Current KM/L	Fleet Avg KM/L	vs Fleet Avg	Community
LET-17-9341	7.36	9.29	-20.83%	9.29
LEB-17-7750	10.39	12.29	-15.49%	12.15
CAE-21-841	8.20	9.29	-11.79%	9.29
LEC-12-7639	10.85	12.29	-11.72%	12.15
LEF-16-9112	10.90	12.29	-11.35%	12.15

### Top Variance in KM/L (compared to previous month)

	KM/L	KM/L	Previous	KM/L
LES-14-6274	9.54	7.89	20.89%	9.01
LEF-16-9112	10.90	12.80	-14.84%	12.29
RIS-15-1219	8.80	7.77	13.35%	9.29
LES-14-3268	9.22	8.13	13.35%	9.19
LES-17-3730	5.12	5.86	-12.52%	5.29

### Low Performing Vehicles

Vehicle	Current KM/L	Fleet KM/L	Community
LES-15-2328	4.18	6.23	1.39

### Abnormally High Performing Vehicles

# USP: **AI fleet spend agent** for price-sensitive & less tech-savvy markets

## AI Fleet Spend Auditor

Performance Report • January 2025

**LES-14-6274**

Analyze with Connectia AI

Electrical Department Make: Suzuki Model: Ravi Engine: PETROL

### AI Analysis

(KM/L) یہ گاڑی "ہائی ویرینس" کی کینیکری میں شامل کی گئی ہے، جس کا مطلب ہے کہ اس کی فیول کارکردگی پچھلے مہینے کے مقابلے میں بہت زیادہ مختلف ہے۔

سے بہتر ہے، لیکن KM/L ہے، جو کہ فلیٹ کی اوسط KM/L 9.054 اس گاڑی کی موجودہ کارکردگی 10.901 تھی۔ اس میں 38.16% کا اضافہ ہوا ہے، جو کہ ایک بڑی تبدیلی ہے۔ KM/L پچھلے مہینے کی کارکردگی 7.89

سے بھی بہتر کارکردگی دکھا رہی ہے، لیکن اس کی کارکردگی میں KM/L یہ گاڑی کمیونٹی کی اوسط 9.609 اتنی بڑی تبدیلی اس بات کی نشاندہی کرتی ہے کہ اس کی فیول کارکردگی میں استحکام نہیں ہے۔

یہ ممکن ہے کہ گاڑی کی حالت، ڈرائیونگ کی عادات یا دیگر عوامل اس کی کارکردگی میں اتنی بڑی تبدیلی کا باعث بن رہے ہوں۔ اس لیے، اس گاڑی کی کارکردگی کو مزید جانچنے کی ضرورت ہے تاکہ اس کی وجوہات کو سمجھا جا سکے۔

- Cuts the cost of a dedicated fleet manager
- Interactive reporting without human involvement.
- Automates expense auditing, budgeting, forecasting
- Identifies & communicates cost-saving opportunities
- Offers multiple languages and interactive data queries.
- Extendable to overall corporate spending.



# Our initial customers have experienced over a 10x return within just 2 months.

Identify & cut inefficient spending  
**by 70-80%**

**Save up to 30% on total spend**

Cut manual reconciliations / audits  
**by 100 %**

**Save 2 hours/vehicle/month.**

Save fragmented solutions fee  
**by upto 50%**

**Save up to \$5/vehicle/month**

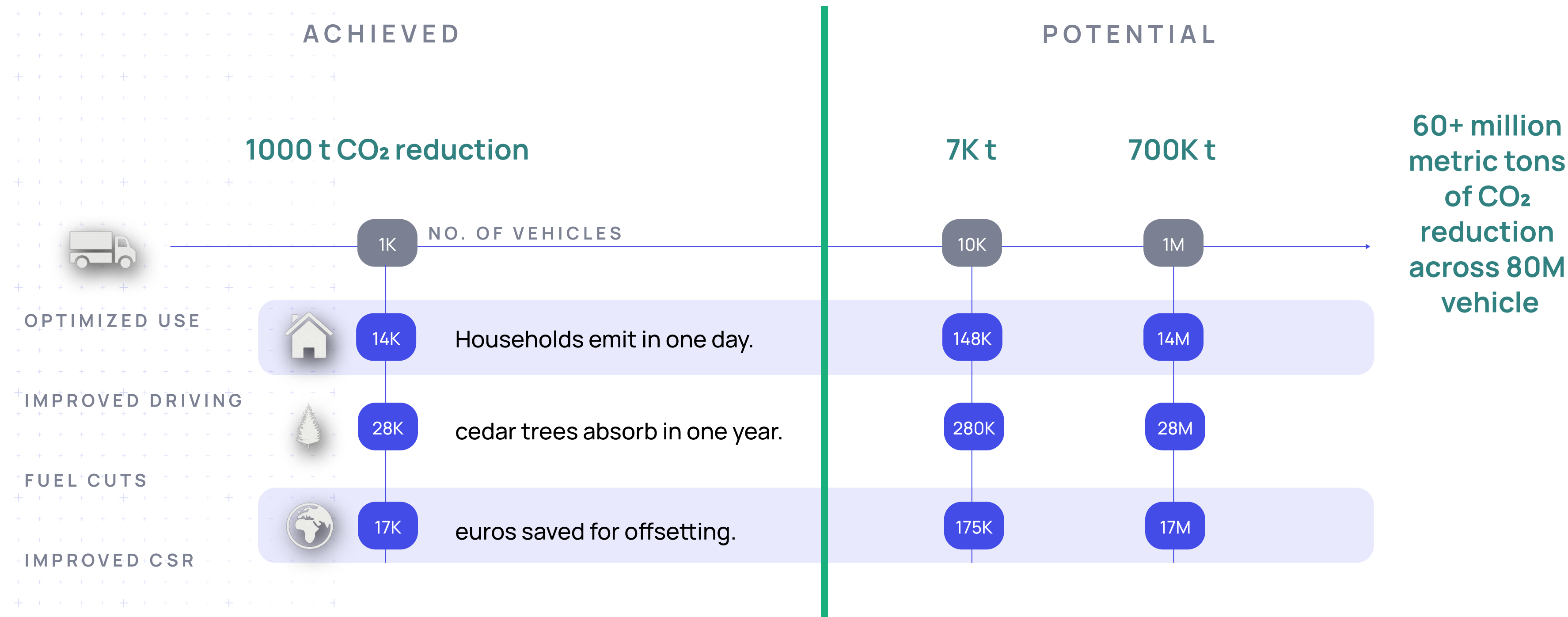
Cut the cost of fuel sensors  
**by 100 %**

**Save up to \$80/vehicle**

\*Data from ~1000 vehicles currently using Connectia's all in one solution

Our positive impact on the environment

# 40% of MENAP's 1092 Mt CO<sub>2</sub> emissions comes from road transport.



# Business Model

Fixed subscription per active card

Fee on every transaction

Other revenue opportunities



**\$7-10/month**  
Per active card or vehicle *The all-in-one solution*

**0.5 - 2%**  
fee on every transaction *Differs in region*

- ✓ Credit Solutions
- ✓ BNPL for fleet expenses
- ✓ Mileage-Based driver wages
- ✓ Broader corporate spending

Others \$20+/month

TELEMATICS

**\$10-15/month**  
• Installation charges up to \$10

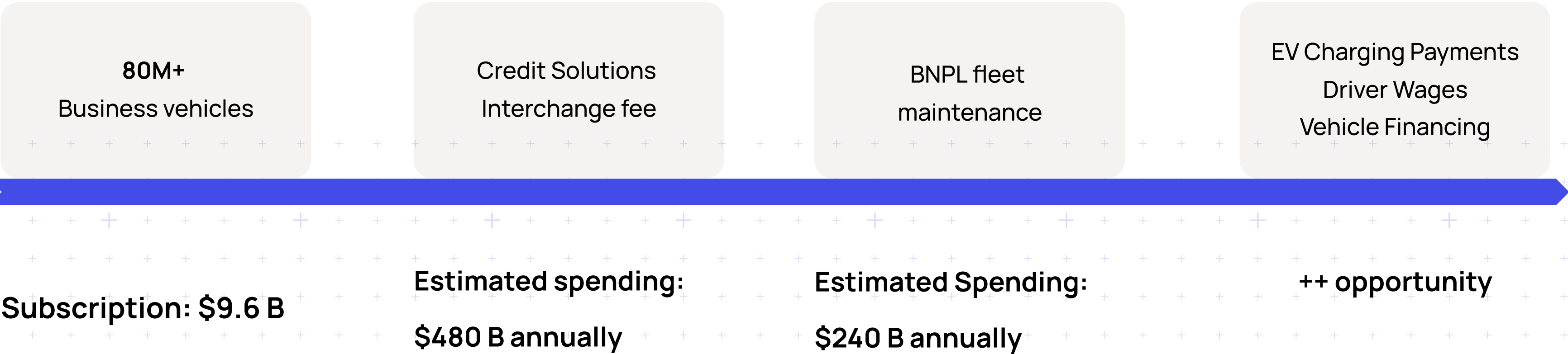
CARDS

**\$5-10/month**  
• Or 2% of expense  
• Card Issuance upto \$10

+ Hidden Charges

Global fuel card market: \$778B in 2023, projected to hit \$2T by 2032

80M+ MENAP business vehicles; most owners suspect inefficiencies.



# Team



Ahsan has been leading connected and autonomous vehicle programs both technically & operationally, while working at companies such as Red Hat, Nvidia, and Siemens.



- Friends for over a decade
- Co-founded AIVSOL in 2017
- Co-founded [V2X Network](#) in 2018
- We build products customers love
- Pioneers in vehicle payments tech

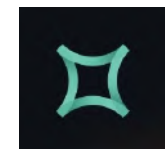


Technische Universität München

Shumail is a technology professional with expertise in building top engineering teams, cloud solutions, technology strategy & agile methodologies.

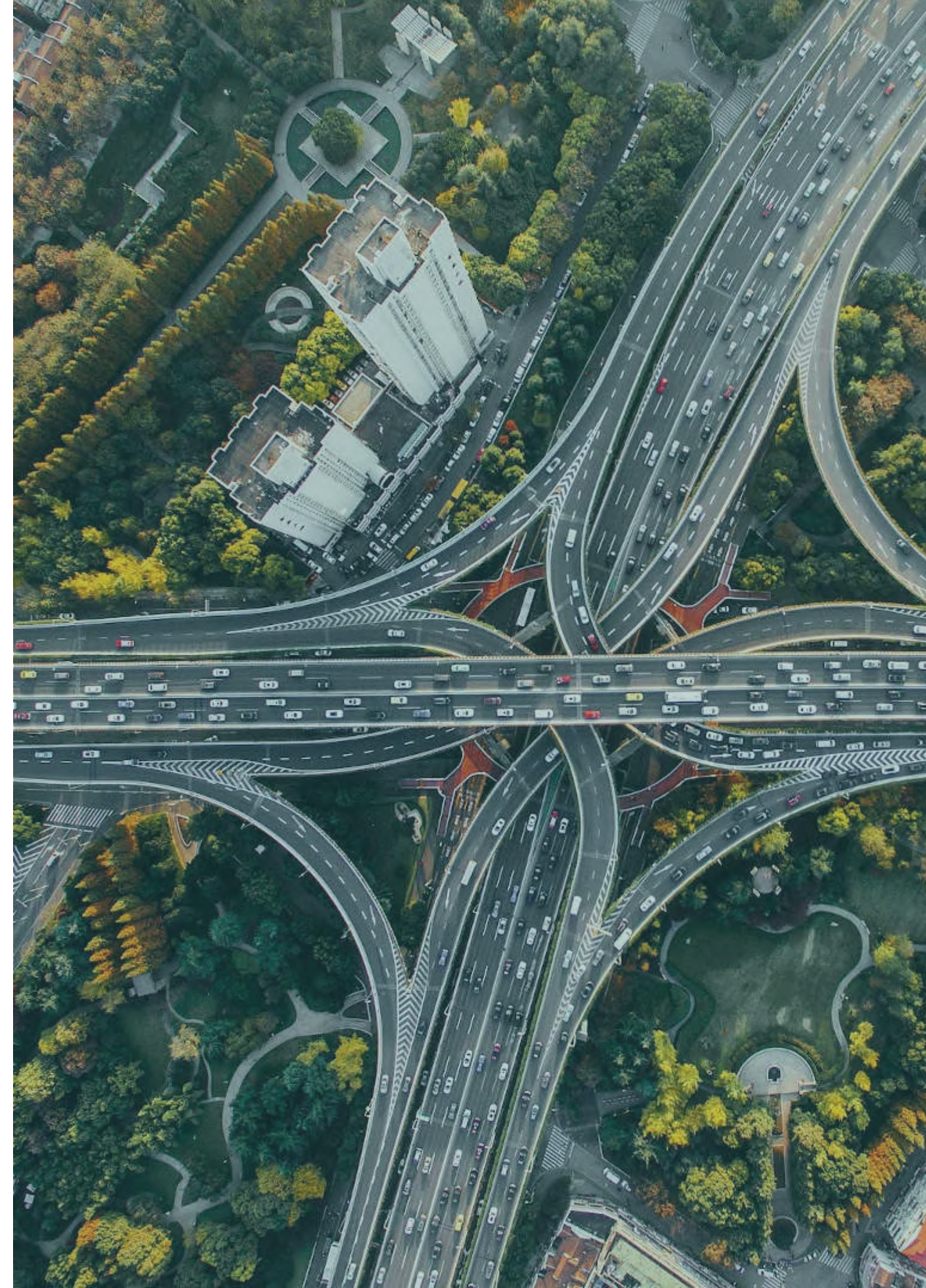


SIEMENS



OUR VISION

To build a bank that empowers  
fleets & drivers in MENAP



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