



*1 click to buy – 2 weeks to pay*

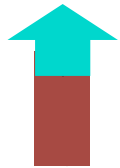
# The Great Mobile Leapfrog in commerce – *Payments still same old CASH*

## Enemy



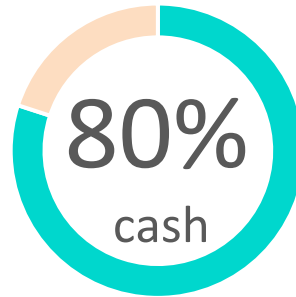
Mobile commerce (2014)

**383%**



Credit Card Spends  
(2014)

**25%**

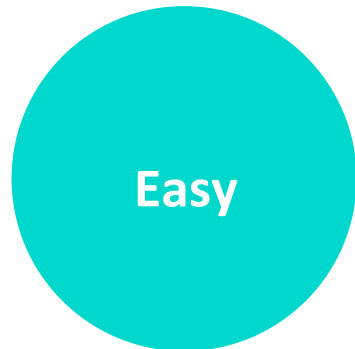


Debit Card spend(2014)

**15%**



Why do people use cash?



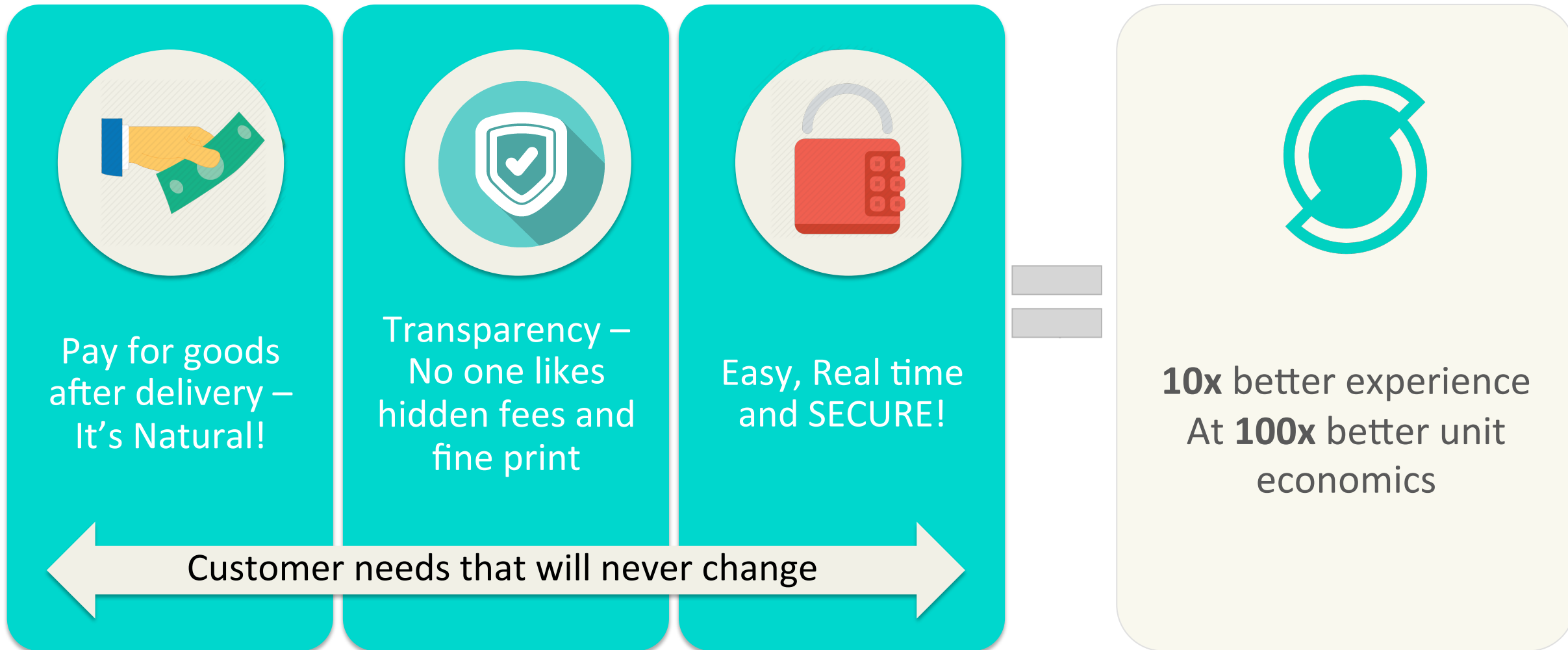
# Selling online is hard for merchants



OR

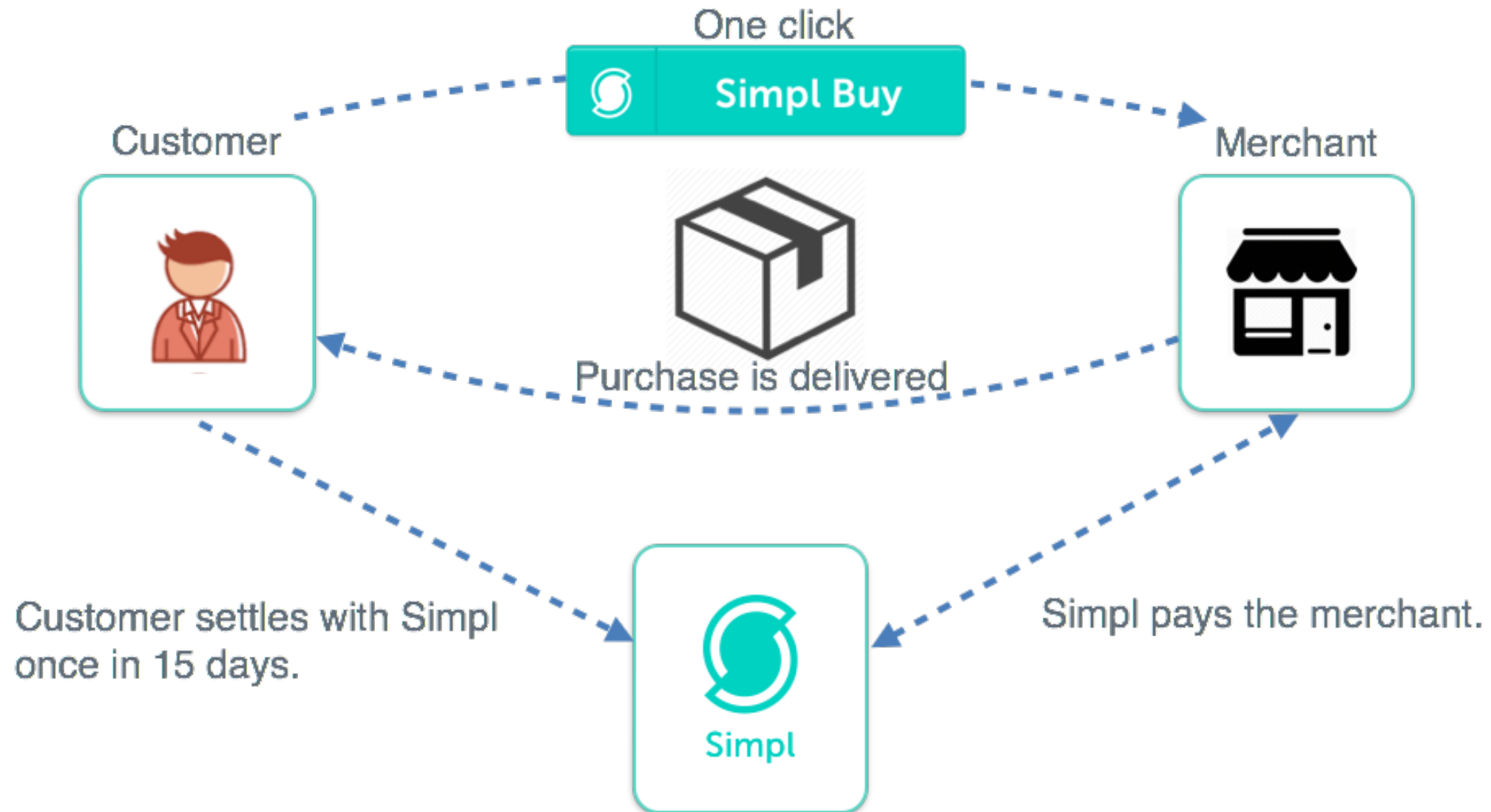


## Solution – *What to build?* – Separate Buying from Paying



**LIVE DEMO**

# How Does Simpl Work



## **SIMPL + BANKS -** SIMPL WORKS WITH BANKS AS PARTNERS TO EXECUTE ON THE VISION OF DIGITIZING CASH



- Customer trusts a bank
- Bank account is the biggest wallet
- Deep expertise with regulations
- Massive distribution



- Mobile first UX
- Consumer centric solutions
- Top notch tech & data science/machine learning capabilities
- Deep expertise in consumer internet

### **What can make things better!**

- More APIs to work on mutually beneficial business model that solves consumer problems
- Fast prototyping & small but faster pilots





**300M Indians don't know of the life that existed before the smart phone**





#letsdisruptpmts