



EARN REWARDS WHILE PAYING CREDIT CARD BILLS

BILT OF CREDIT CARD BILL PAYMENT

<https://snowpay.co>

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WITH TOO MANY CARDS TO MANAGE, THE COST OF MISSED PAYMENTS IS HIGH **\$120B/YR**

Prefer bill & balance
optimization

8 in 10
Card bills paid
without autopay

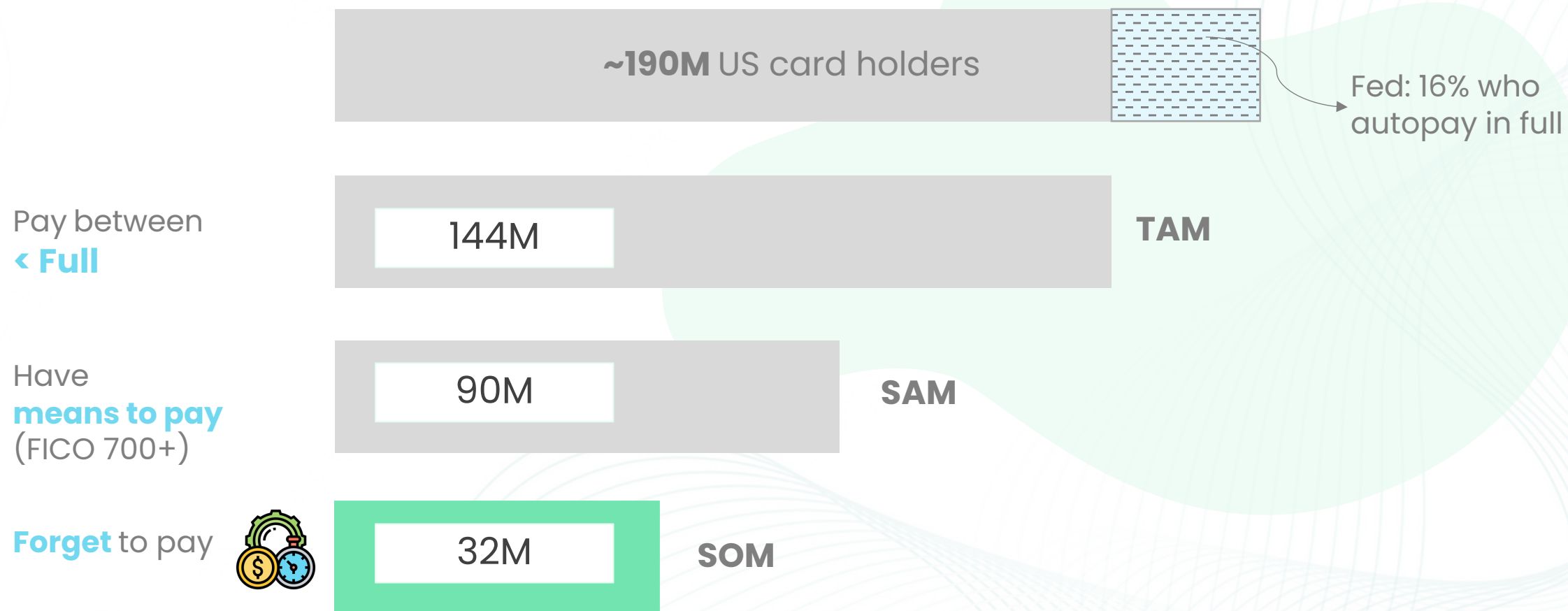
THE WALL STREET JOURNAL.
WSJ Cost of missed payment

\$120B /year
Cost for those with
means to pay

 **experian™** Too much to manage

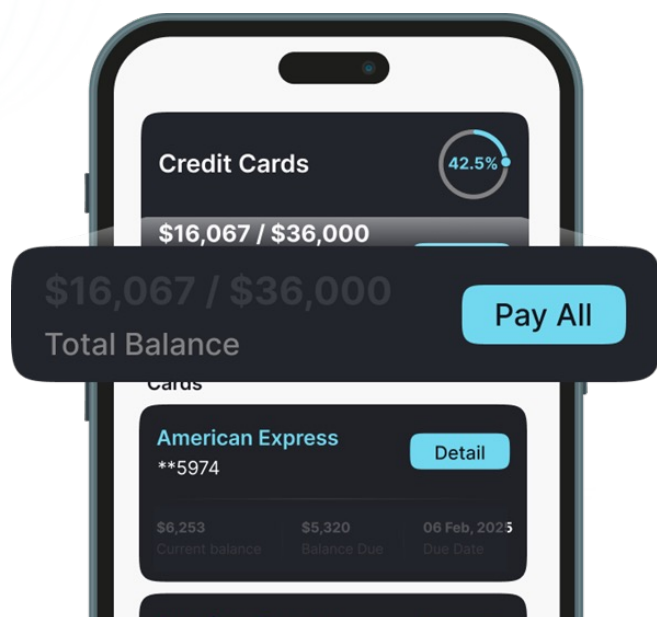
1 in 3
Miss it because they
forget to pay

HELPING 32M CREDIT RESPONSIBLES SAVE \$1,300/YR IN MISSED PAYMENT COST



REPAYMENT: AI-POWERED WALLET OF CREDIT CARD BILL REPAYMENT WITH REWARDS

Optimized Credit Card
bill **repayment**



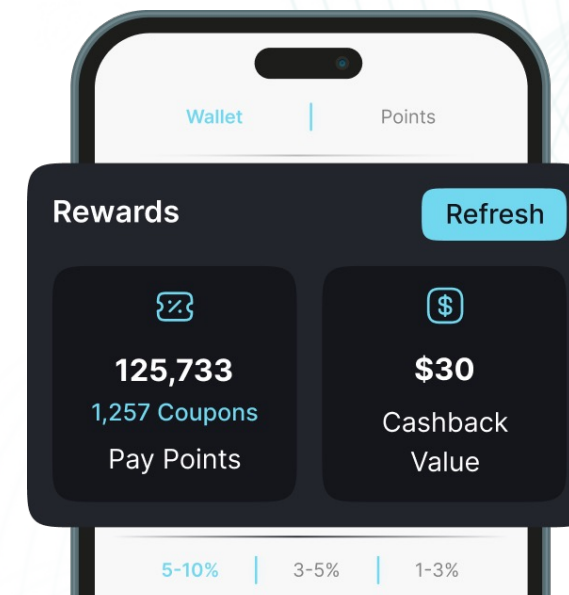
Live Now

AI Autopilot
Repayment & Rewards



Live Demo

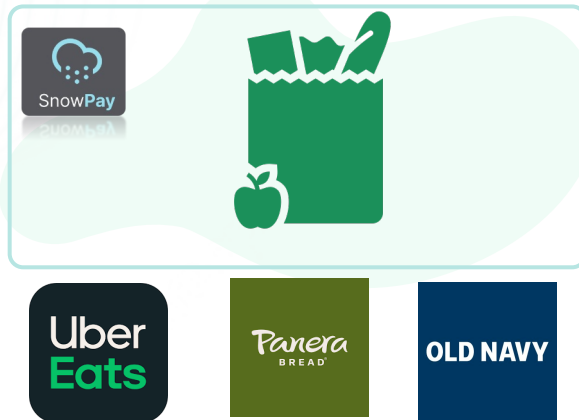
Additional Rewards
on bill repayment



Live
(Seed+1Q)

WE EARN ~\$180/YEAR/USER COMMISSION AS AN AFFILIATE TO OUR MERCHANT PARTNERS

1 Earn affiliate revenue from merchants



2 Sharing affiliate revenue for retention



Cashback
\$500/YR

3 Retained affiliate revenue

~~\$1,300/YR~~

\$180

Commission per year

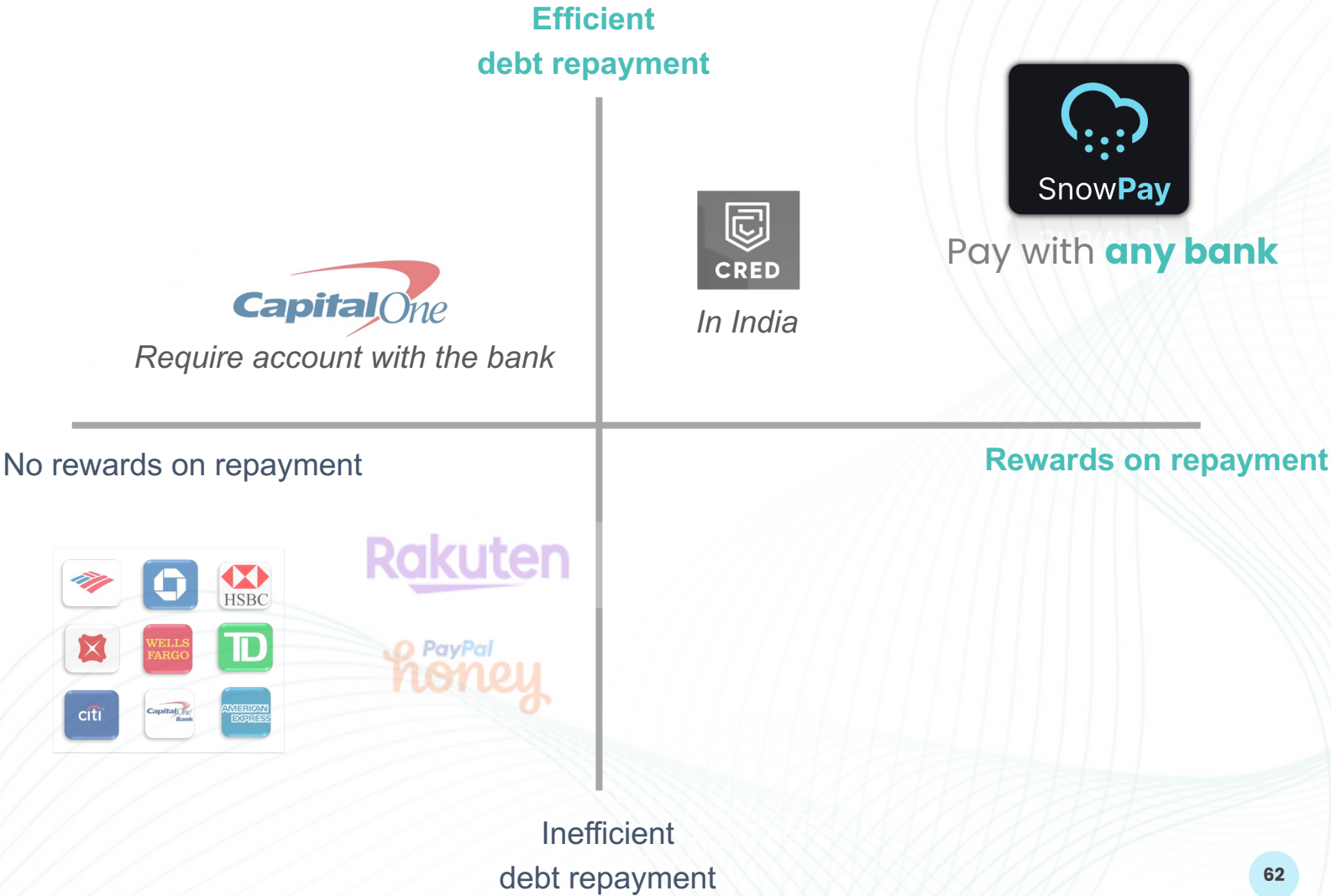
UNLIKE COMPETITION, INTRODUCING REPAYMENT REWARDS

Value Proposition

 **Never** miss repayment

 Earn **additional** rewards on **repayment**

 **Reduce debt** right from the **checkout**



TEAM WITH 3 DECADES OF CREDIT AND TECH EXPERIENCE

CEO

IIT Kharagpur



Atul Savalia

Credit products

15 years in **credit** products



MOODY'S
ANALYTICS



CTO



**Nachi
Muthukumar**

Tech and fintech

20 years in financial **tech**



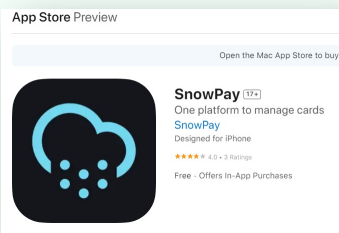
Developers



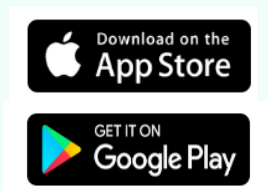
4 developers

LIVE PRODUCT AT 88% CONVERSION & \$0 MARKETING SPENT

Live on
iOS & Android



88%
Conversion



Organic users



~1,000
Organic waitlist



Revenue partners



30+
SnowPay merchants



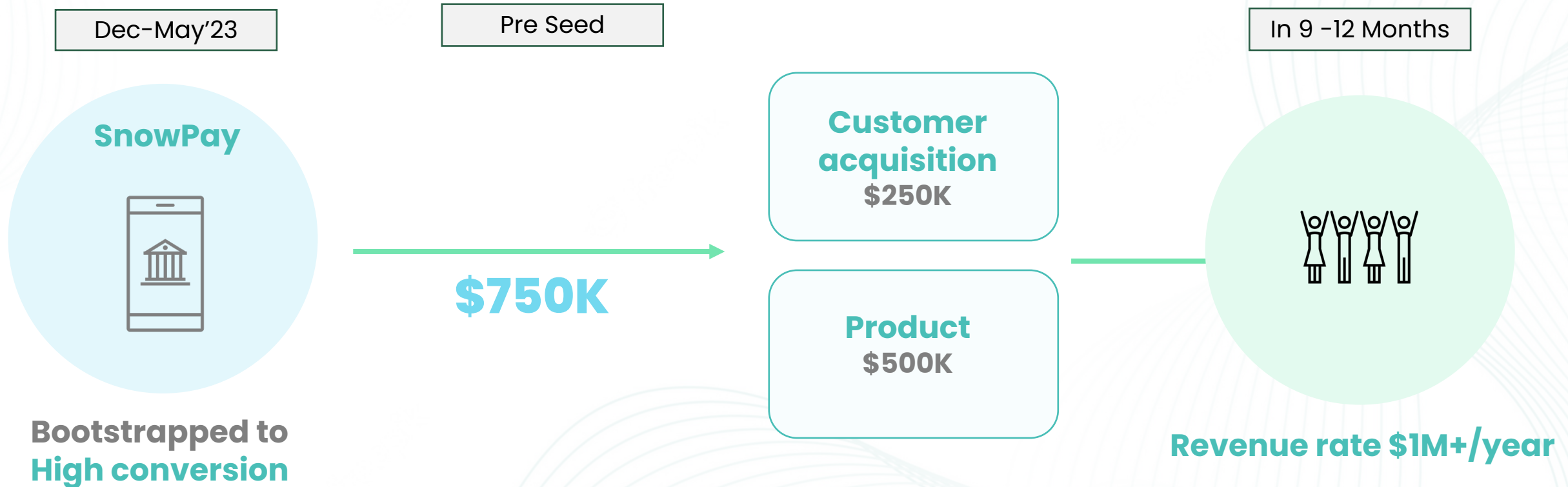
GTM partners



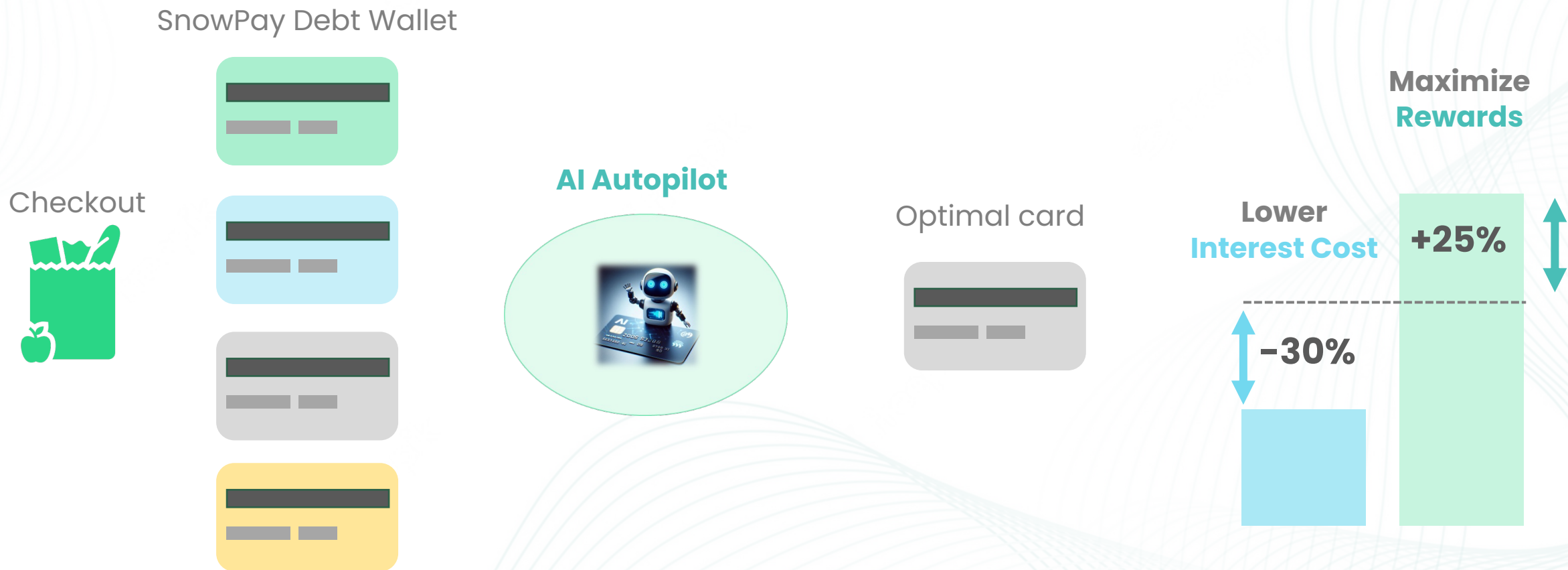
Worth 5M potential
users



RAISING PRE-SEED \$750K TO REACH \$1M+ REVENUE RATE WITH AN ENHANCED PRODUCT



CHECKOUT: AI AUTOPILOT REDUCES INTEREST COST AND MAXIMIZES REWARDS RIGHT FROM THE CHECKOUT





- **Cashback** for bill payment
- **88% conversion**
- **Round** starting **next week** with **limited spots** remaining

Table #5

