



Pakistan's Largest **Financial Wellness** Platform



**Abhi let's your  
employees **access**  
**their earned but**  
**unpaid wages**  
anytime they want.**



**Employees work for 300 days in a year  
but only get paid 12 times.**

**Why can't every day be pay day?**

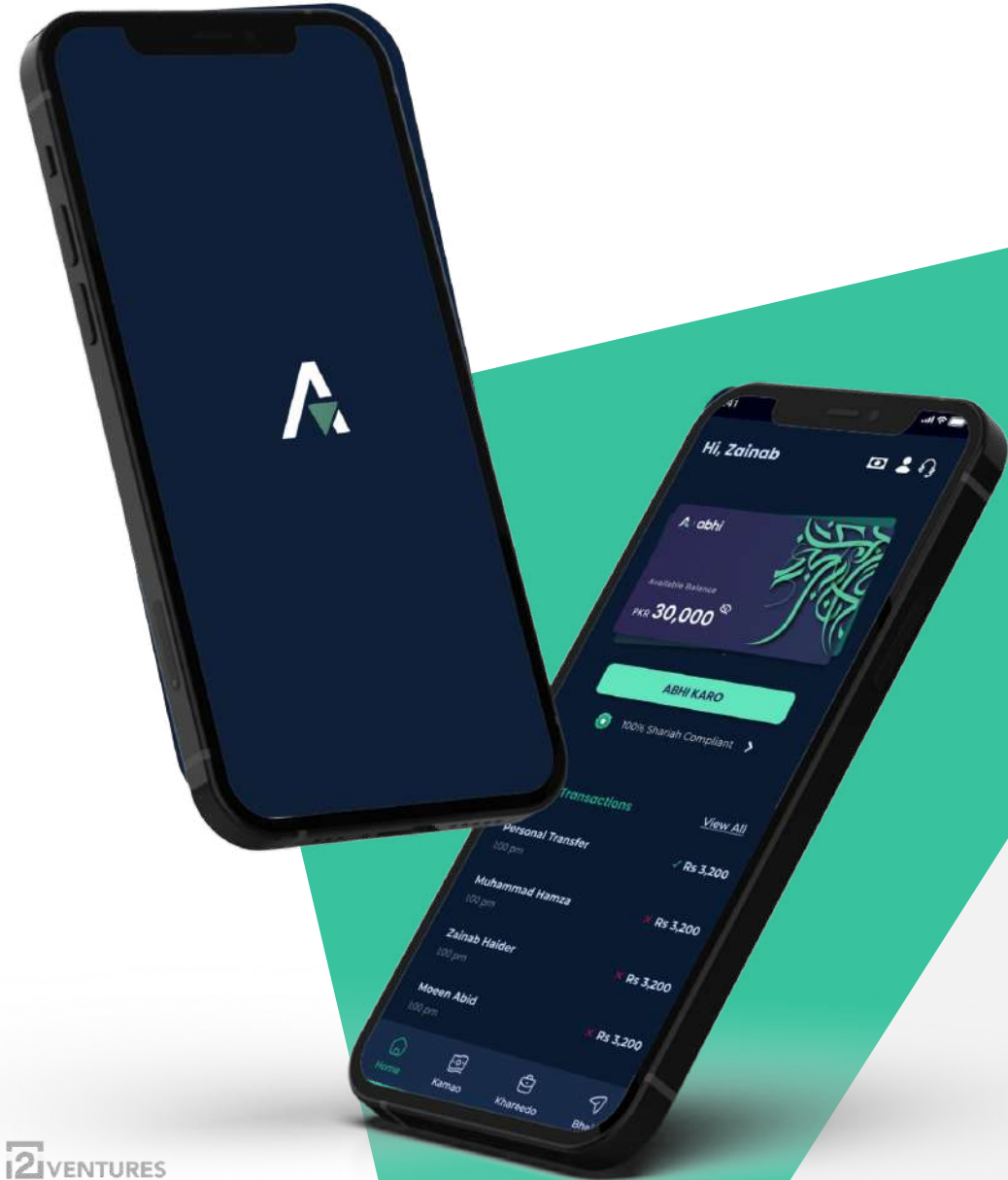
**That too, without any cost to employers.**



# WHAT IS ABHI

Abhi is backed by Y-Combinator as well as top VCs globally and aims to be **Pakistan's 1<sup>st</sup> and biggest financial wellness platform.**

Using our proprietary app or USSD short code users may withdraw a portion of their accrued salary instantaneously to any bank account/wallet.



# WHY YOU NEED ABHI





# THE PROBLEM

When in need of advances, the only options available to employees are to apply to



**Company Based  
Salary Advances**



**Financial  
Institution Loans**



## THE PROBLEM

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### Company Based Salary Advances

- The current process of requesting Salary advances is at varied levels of technological adoption from a paper-based request to fully digital over a HR portal.
- However, under the current process advances takes a minimum of 3-7 working days to approve and disburse.
- Once the request has been approved, the organization initiates a request as a one off transaction to transfer funds to the employees' account. However, salary advances are usually given out in emergencies and is not a regular practice.

## THE PROBLEM

When in need of advances, the only options available to employees are to apply to



### Financial Institution Loans

- Banks in Pakistan only provide loans to employees who currently meet certain employment criteria. loans are typically available to employees who currently reside in the tier 1 cities of Pakistan only.
- The current process of getting a loan from a financial institution typically takes between 30-45 days and is a tedious application process which requires expensive paperwork and verifications.
- The employee does not have control over the amount of credit available to him. Loans limits are assigned based on the bank's underwriting criteria. Often assigning limits greater than the employees' monthly salary therefore exposing them to the debt trap.





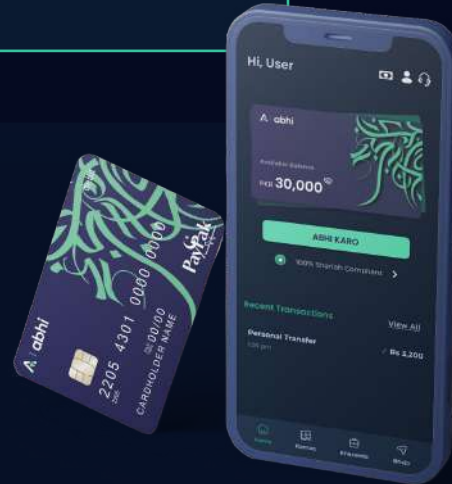
# OUR PRODUCTS

**For Employees**

**For Business**



# For Employees



 | **abhisalary**

Enabling employees to regularly meet their financial obligations by allowing them to access their accrued salary therefore helping them avoid expensive loans and credit cards.



## For Business



### | abhipayroll

This product is there to solve the problem of employees having to shift their bank accounts every time they switch jobs. Once employee data as well as payroll funds are received from client end, ABHI can process the individual payroll amounts into the respective bank accounts/wallets of employees. This helps employees maintain their history with their accounts and saves organization time and the process of having to open accounts each time a new hiring is done. If client is faced with a disturbed cash flow cycle, ABHI can offer upfront funds and process the individual payroll amounts into the respective bank accounts/wallets of employees with the commitment from Client to payback within a certain tenor.

#### Benefits:

- Financial security to employees.
- Improves retention as employees are paid on time
- Provides Consistent Cash Flow
- Opportunity for business to maximize profits from lost avenues due to lack of cash flow.



### | abhifactoring

Abhi pays some or all of your company & outstanding invoices to a third party as a way of improving your cash flow. It is much easier and quicker access to funds than any bank or financial institutions.

#### Benefits:

- Improved and more predictable cash flow
- Better chance of your business surviving
- Cheaper and easier than a bank loan
- Helps your bottom line with catering to lost opportunities
- Gives you the power to negotiate better deals



### | abhipay by payriff

We provide easy integration tools for your online store as well as complex integration possibilities. Your transactions will be 3D Secure and relevant with PCI-DSS requirements. You can track your transactions online through the merchant dashboard

- Flexible and Easy Integration
- Instant Payment
- Fast-Growing platform

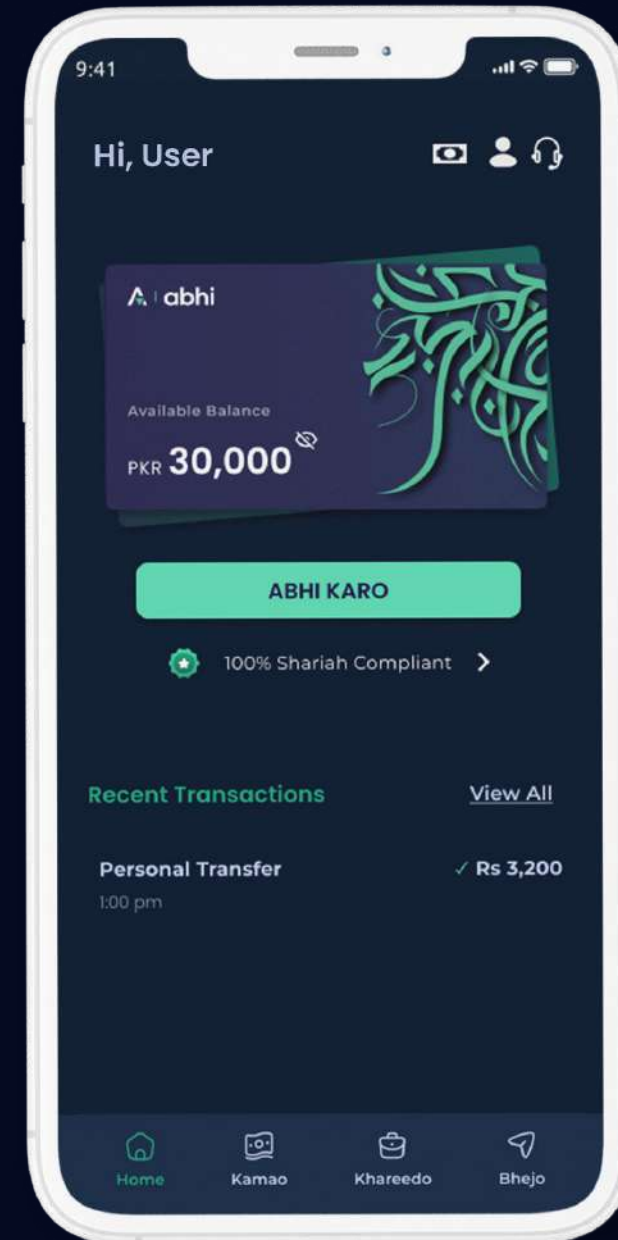


# | abhisalary

Your salary can easily be accessed  
via ABHI mobile app

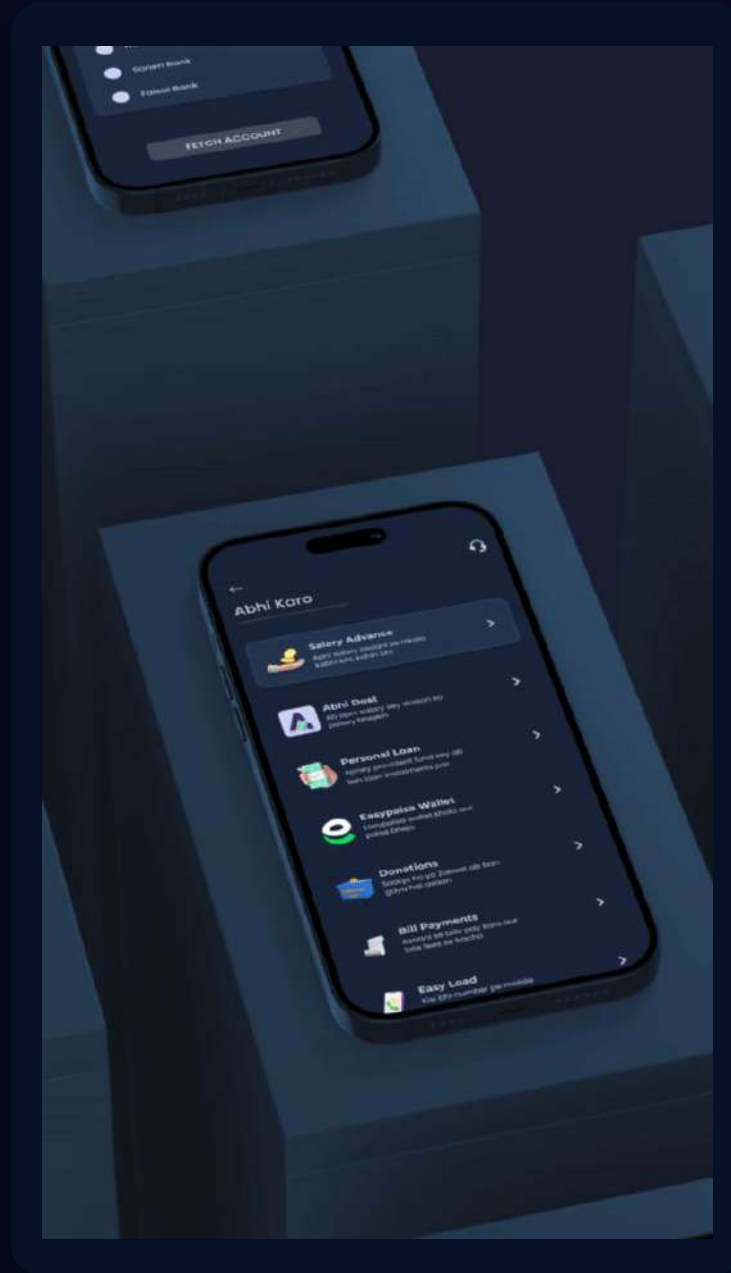
## SERVICE CHARGES

With a mere fee of Flat Rs.150 per  
transaction, your employees can access  
the accrued salary at any day of the  
month





# How to Access Your Salary





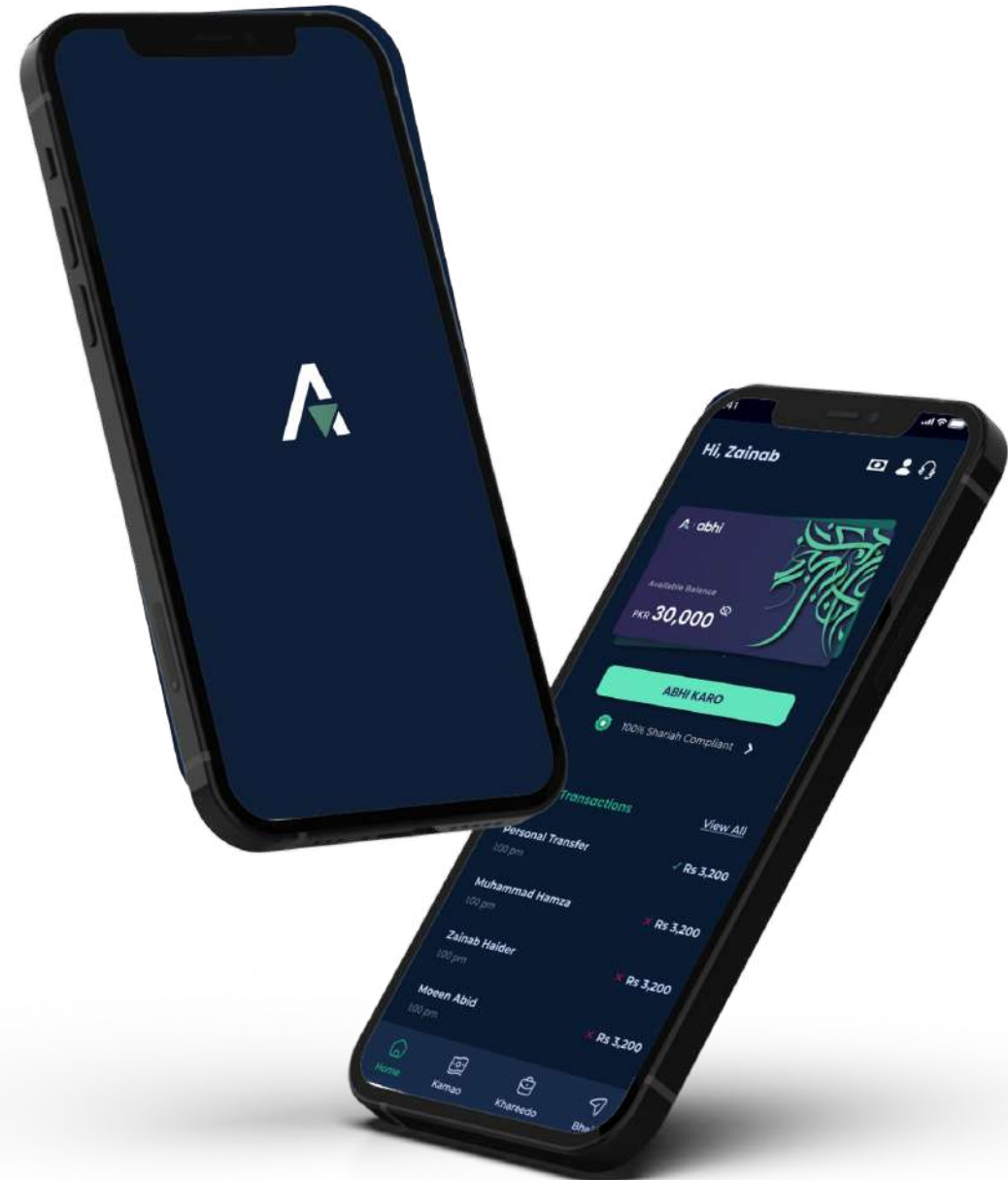
# Employee App

The salary access facility shall be made available to each employee's app for instant encashment based on predefined limits

Employee makes an amount withdrawal request using the ABHI App or website

The requested funds are deposited into the employees' account (previously shared with us by employer)

On payroll day the employer deducts the withdrawn + fee amount from the employee's salary and credit it back to ABHI





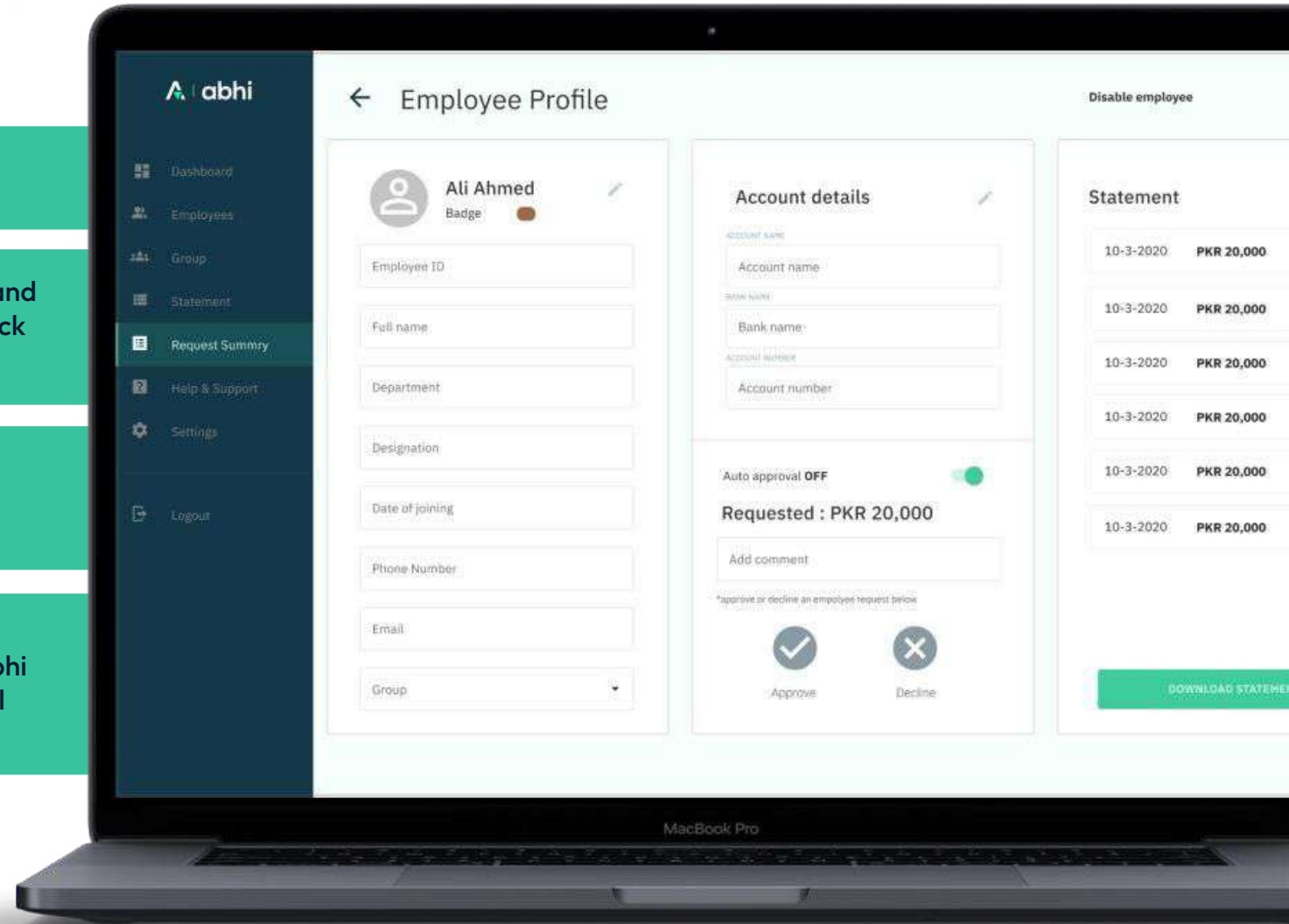
# Employee Portal

Employer creates a corporate ID and uploads relevant documents to register

Employer creates employee profiles, can set individual salaries and payroll date. Also ascertain limits on advance facility and/or block facility for any employee(s)

If Auto processing is off, each time employee requests for advance, it will need employer approval to proceed

On payroll day the employer deducts the total advance amount from the employee's salary. Then writes a cheque back to the Abhi finance account and ends by performing settlement in the portal





# BENEFITS FOR COMPANY

Stand out as an employer by offering your employees an instant pay platform that relieves them from financial stress and boosts your business



No running cost, no risk, plug and play



No change to your payroll cycle or impact on cashflow



Increase Sales & workforce productivity due reduced financial stress therefore increasing employee focus



Improved employee retention and happiness



Reduce workload on HR and Finance





# BENEFITS FOR EMPLOYEES

Financial Security, dignity and savings for employees experiencing financial stress



Access a portion of your earned salary whenever you need it



Not a loan so the employee cannot overspend, no interest, only a fixed nominal fee



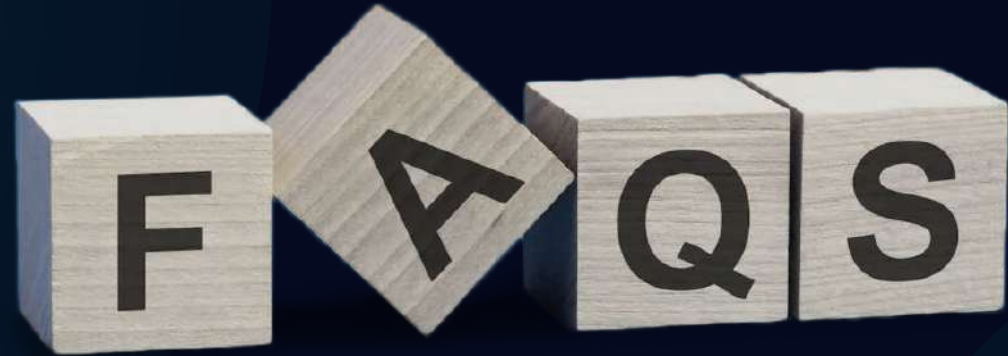
No financial stress in case of unexpected expenses



Instant join up for all employees, no credit check



Access to other benefits like target based savings



# Frequently Asked Questions



# Frequently Asked Questions



## Who can use Abhi?

Abhi's services can only be used by those employees whose employer (or the company they are working at) is **registered with Abhi**



## How much salary can I access

You can access up to **50% of your earned salary**. The accessible amount will be displayed on the app whenever you open it



# Frequently Asked Questions



## How will I get the money?

The requested amount will automatically be transferred to your personal bank account in under 30 seconds



## How can I return the money that I have taken out from my salary?

The money will automatically be deducted from your next month's payroll



## Frequently Asked Questions



### How much does the service cost

We charge Rs. 150 per transaction. **No hidden charges**, no yearly fees



### Is this a loan service?

Abhi is **not a loan service**. We give you your earned salary access without any hassle. The money is what you have earned, it is not an advance

# OUR ACHIEVEMENTS



Since 2021

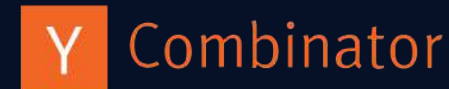


## Series A

Abhi went on to secure a **Series A** round of funding of **\$17 Million** in its first year and expanded its operations outside of Pakistan in the coming year

## Abhi (YC21)

Abhi was selected in the summer 2021 batch of **Y Combinator**, making a significant impact as the first financial wellness platform of Pakistan. Starting of with an initial Pre-Seed Investment of **\$2 Million** and utilising it to achieve high performance in the financial markets industry



# OUR ACHIEVEMENTS



## Hub71

Abhi was one of the 16 startups that got into the [Hub71](#) family, helping expand operations in UAE

# OUR ACHIEVEMENTS



Since 2021



Omair Ansari & Ali Ladhuhai Noimated as 2nd Endeavor Entrepreneurs from Pakistan at the 38th ISP

## 2nd Endeavor Entrepreneurs

Abhi's founders were selected as the 2nd Endeavor Entrepreneurs of Pakistan at the 38th International Selection Panel (ISP)

## Islamic Bond (Sukuk)

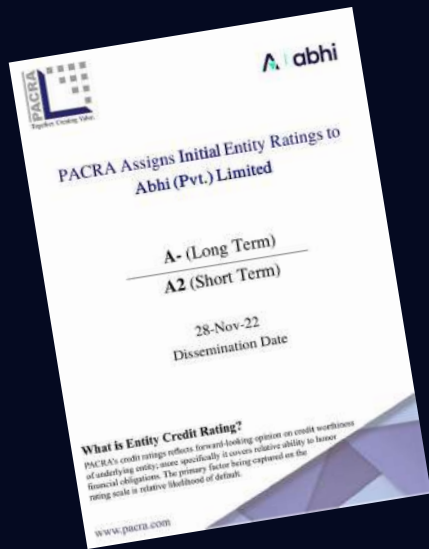
Abhi became MENAPs first fintech to issue **Islamic Bond (Sukuk)** of PKR 2 Billion in 2023



# OUR ACHIEVEMENTS



Since 2021



## Credit Rating by PACRA

Abhi was awarded a credit rating of **A-** by PACRA.

## Best Digital Start-Up

Abhi was awarded **Best Digital Start-up** by the Pakistan Digital Awards (PDA)

## Technology Pioneer 2023

Abhi was awarded **Technology Pioneer 2023** by the World Economic Forum, a first for Fintech in the MENAP region.

# 400+ Companies Are Financially Empowered, Are You?



**SOORTY**  
DENIMKIND™

 **GHANDHARA**  
INDUSTRIES LIMITED

**DECIBEL**

**blue** 



**TNT**  
NAVEENA  
STEEL

 **Kul Ahmed**

**LIPTON**  
*Teas and Infusions*

  
Unilever

  
AGI DENIM

  
alkaram  
Textile Mills Pvt. Ltd. KMI

  
AKD Securities Limited

 **Artistic Milliners**

 **LUCKY**  
Textile Mills Limited

**Servis**

  
**Martin Dow**  
*Creating Distinction for Life.*

 **Ubank**  
microfinance

 **Hilal**

 **SADAPAY**

  
**United King**  
*the food kingdom*

**CHASE UP** 

**mtm**  
Masood Textile Mills



 **Dairyland**

# Thank You

A | abhi