

WARNING!

Your Business Credit might be infected with traditional
Financial Tool.

[Click Here!!!](#) to get the latest Financial tool to remove
growth barrier.

DebitPlusPlus Pay

Next Generation Buy Now Pay Later B2B Credit and Payment Tool

What have changed



“India’s B2B business base is 50 million-strong, and while it is a direct supplier of goods to the country’s 14 million retailer base, its reach remains stunted. E-tailing in India grew rapidly to become a US\$ 525 billion industry because it enjoys the advantage of being in the B2C marketplace



Indian E-Commerce market is expected to reach US\$ 84 billion by 2021.

Attractive opportunities

- 1) India's startup eco-system is growing, which is well supported by favorable FDI policies.
- 2) Government initiatives like start-up India and Digital India, as well as rising internet penetration driven by market players like Reliance Jio. Policy Support.
- 3) 100 percent FDI is allowed in B2B E-commerce.
- 4) 100 percent FDI under the automatic route is permitted in the marketplace model E-commerce.
- 5) Increasing Investments
- 6) E-commerce and consumer internet companies in India received more than US 4.32 billion from private equity and venture capital players in 2019.

Reference

<https://www.ibef.org/industry/ecommerce.aspx>



Problem

- B2B e-commerce lags far behind B2C in technology advancement—despite being more than twice the market size, with rapid growth toward 150B in yearly online B2B sales. Business trade credit, in particular, is in dire need of modernization.
- B2B e-commerce continues to expand at an incredible pace, but a great majority of merchants still lack the payment tools that their customers are asking for.
- In today's fast-paced e-commerce industry, being able to complete the transaction when at the moment the buyer wants to is crucial for closing more sales. And while there are plenty of lenders with online applications for small business loans, those are rarely—if ever—integrated right into the merchant's checkout system. On top of that, small business loans can often take at minimum a couple of hours to be fully processed, and even a day or two for funds to be transferred.
- The interest rates and costs to take the loan can vary widely from lender to lender and other factors such as loan amount, reason for the loan, credit score, etc. That said, small business loans typically start around 2.5 percent, but can go as high as 99 percent.



Solutions

- DebitPlusPlus Pay's first product, Pay with DebitPlusPlus Pay allows online business customers to pay for purchases in multiple monthly installments(BNPL) , at rates better than many business credit cards and revolving lines.
- Offering DebitPlusPlus Pay as an alternative financing option for our B2B customers shopping on our cart helps us to deliver on our promise of exceptional customer service.
- There are no hidden fees, no faxing documents and waiting days for approval – this is a simple, pay-over-time solution, and the approval is in real time– so you know how much you're borrowing, and what your payments will be each month before you finalize your buying decision. It's the future of business purchasing.
- “DebitPlusPlus Pay is moving B2B lending from the back office to the cart—delivering better, more transparent business credit in seconds—while boosting revenue and removing credit risk for merchants.

How DebitPlusPlus Pay Works

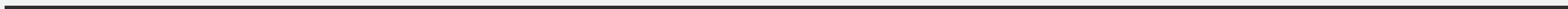
- 1) Merchants B2B customer sees DebitPlusPlus Pay as a payment option at e-commerce checkout.
 - 2) They select DebitPlusPlus Pay, and in just a few steps, they receive real-time approval.
 - 3) They select the payment plan that fits them best.
 - 4) Merchants process their order, DebitPlusPlus Pay settles the full amount with you, and your customer pays DebitPlusPlus Pay over time.
-

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Revenue Model

Commission fee rate applies for
Payment.

Interest is charged on BNPL credit



Competitors

┌ PayMate

┌ Paysharp

┌ EnKash

┌ Loan Simple

┌ Airpay

┌ Cashfree

Target Customer

**Small Medium
Business**

**Brand
Companies**

**FMCG
Customers**



Market Problem Research

- DebitPlusPlus Pay team have worked with P&G is looking for solutions that enable the small retailer in building financial credibility and improve their business model.
- P&G covers close to 4 million High Frequency Stores (small stores) via its distributor network across the Asia and African continents. These stores are visited by the distributor seller around 1-2 times a month and do a business of between 10-100 \$ per month.
- One of the biggest driver of the business with small stores is availability of credit as the smaller independent retailers is typically crunched on cash.
- . A big chunk of the stores do not receive any credit from the distributor owing to risk and these retailers not having the financial muscle to be shown “credit worthy” to the typical financial institution.

Market Size

TAM



India's B2B market
will reach US\$ 700 billion

SAM



India's B2B e-commerce can potentially grow
to become a US\$ 60 billion market. India also has
about 15 million retailers, 13 million are that mom-
and-pop stores

Initial



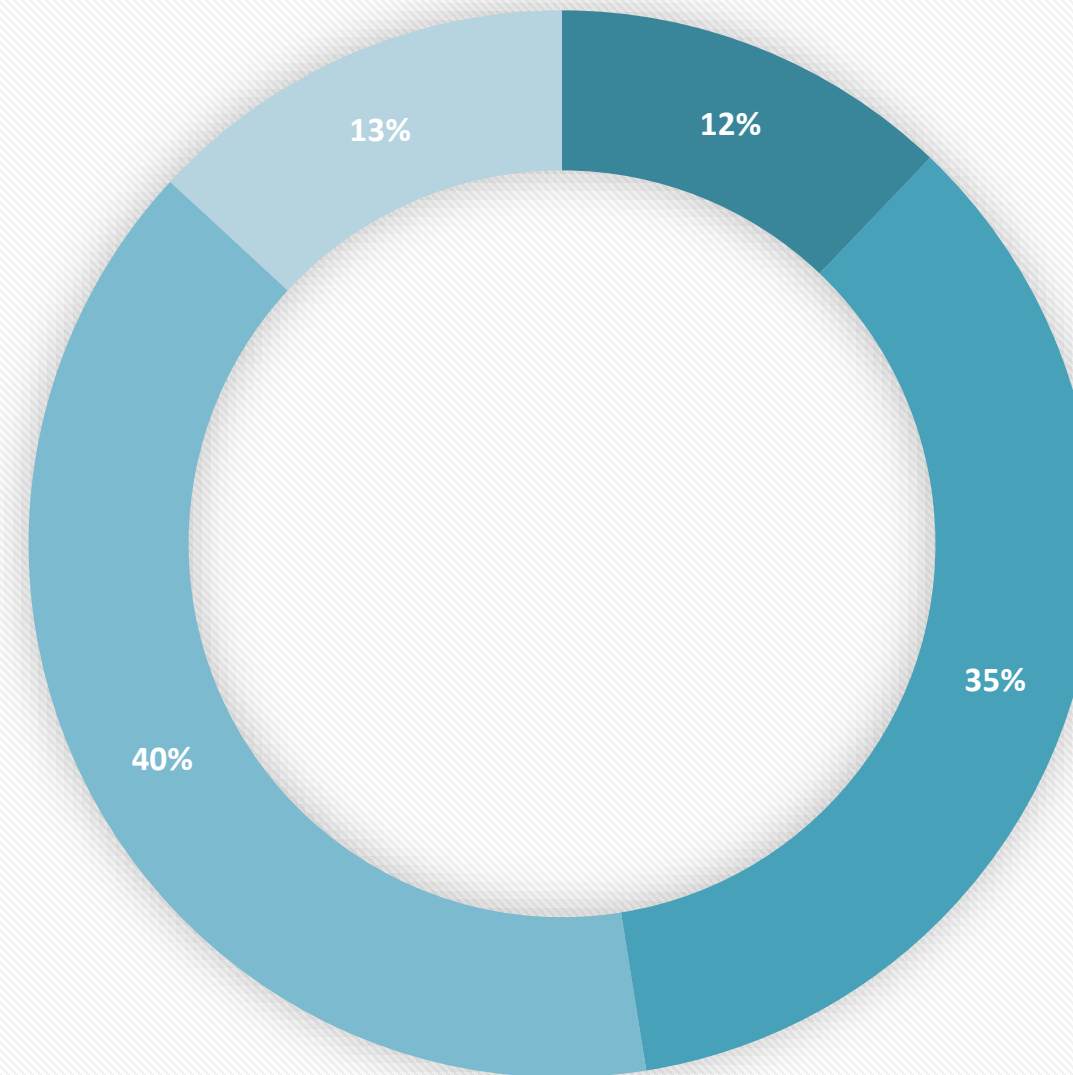
Service obtainable market is expected BNPL
Payment Next 3 years = \$ 15 millions

The ASK

We are looking pre-seed fund raising round and milestone

USD \$5,00,000

Use Of Funds



■ Setup and Others

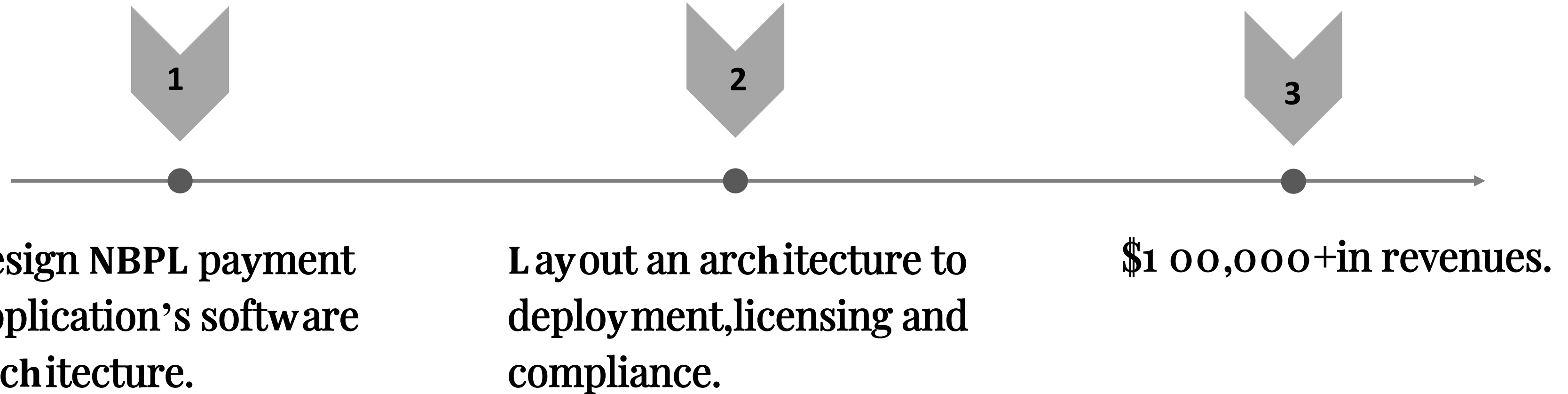
■ Technology

■ Business Development

■ Marketing



Key Milestones(1 2 Months)



TEAM



TAMILARASAN.G
FOUNDER & CEO

- ❖ M.B.A [Finance] Graduated at SRM University and did Venture Analyst Internship with Blume Venture, trained in engaging deal sourcing to identify attractive investment opportunities.
- ❖ Served with \$250+M capital Managed Blume Venture and the member founders' community.
- ❖ Founder of Talent Janitor Social Organization.



NAGARAJ ELUMALAI
CO-FOUNDER & CTO

- ❖ Experienced in Developing and implementing Bill /Invoice Discounting and Factoring products in Cognizant.
- ❖ Experienced with Developing standard chartered Trade Finance products, targeted mainly at exporters and importers, who are into manufacturing and trading, with a focus on global businesses.
- ❖ Handled a total of 37 relationships with a lending book exceeding \$ 300 Mn.
- ❖ Planned long-term/short-term strategy for implementing factoring business, designing product and process notes for the total gamut of factoring and supply chain product propositions
- ❖ Assessed the efficiency and effectiveness of the processes to streamline work-flow through the system efficacy maximization, outsourcing, and technology.



MOHANRAJ.S
PRODUCT MANAGER

- ❖ Demonstrated capabilities with various SCM operations, procurement, reduction raw material Inventories, business analytics
- ❖ Managed executive sales and operational planning (S&OP) to improve forecasting accuracy from 67% to 92% by analysing historical sales, market trends, seasonality, promotions, inventory levels.
- ❖ Evaluated KPI Key performance index to maximize department productivity and accomplished 95% every Quarter.
- ❖ Optimized supply chain design for 45 local vendors via consolidation of a warehouse, cut down space by 30%.
- ❖ Forecasted demand & maintained correct inventory of 3500+ products by decreasing holding costs by 10%.



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