

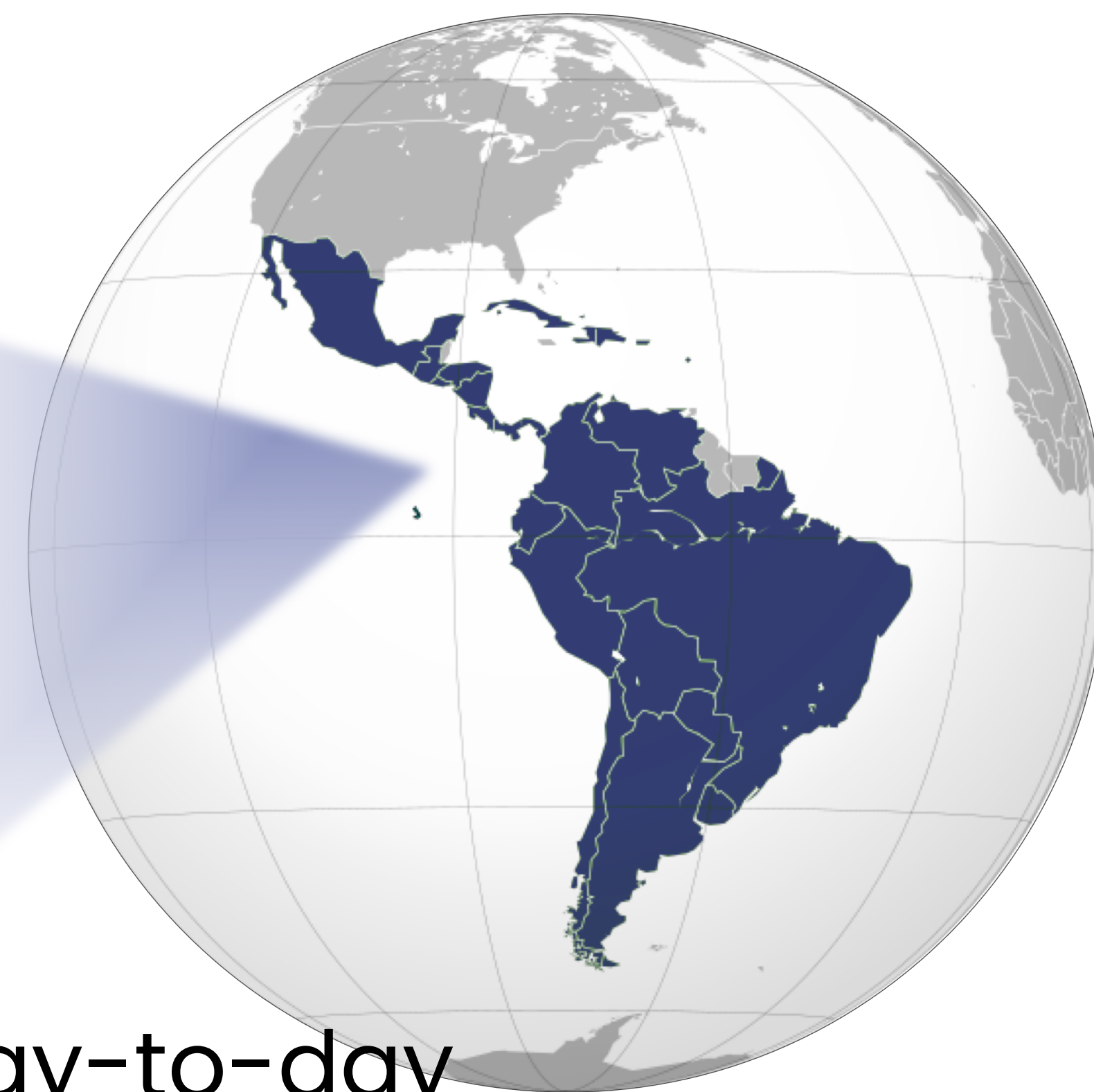


**“SMB Payments Gateway with innovative tools and business Loans using alternative credit scoring”**



## Problem

**“SMB’s not having access to credit due to lack of information to comply with formal credit scoring”**



**SMBs** lack of innovative tools for current market needs or business models



**No Time** for day-to-day transactions



**Slow** Onboarding



**Outdated** or inexistant Tech Stack

# **Business Loan eligibility based on credit card monthly transaction's average**



## INNOVATIVE TOOLS

### Disbursements to e-Wallet with free debit card



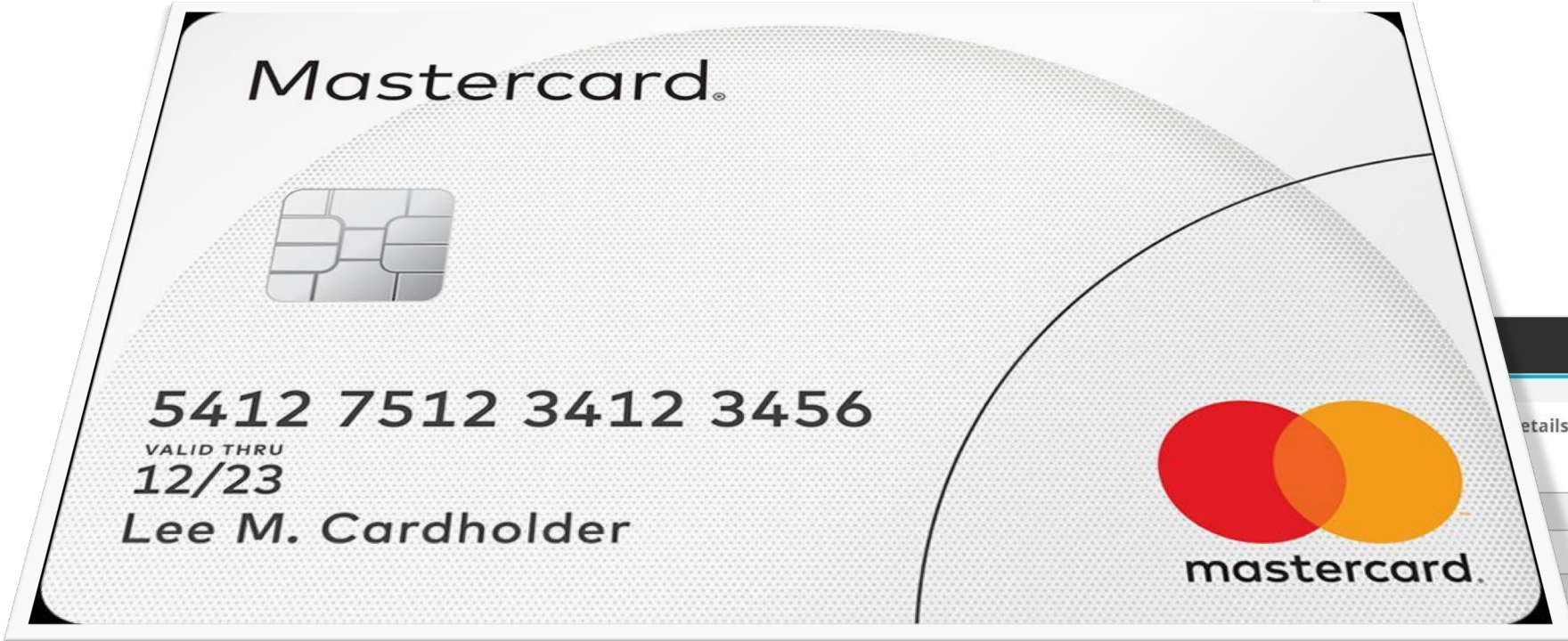
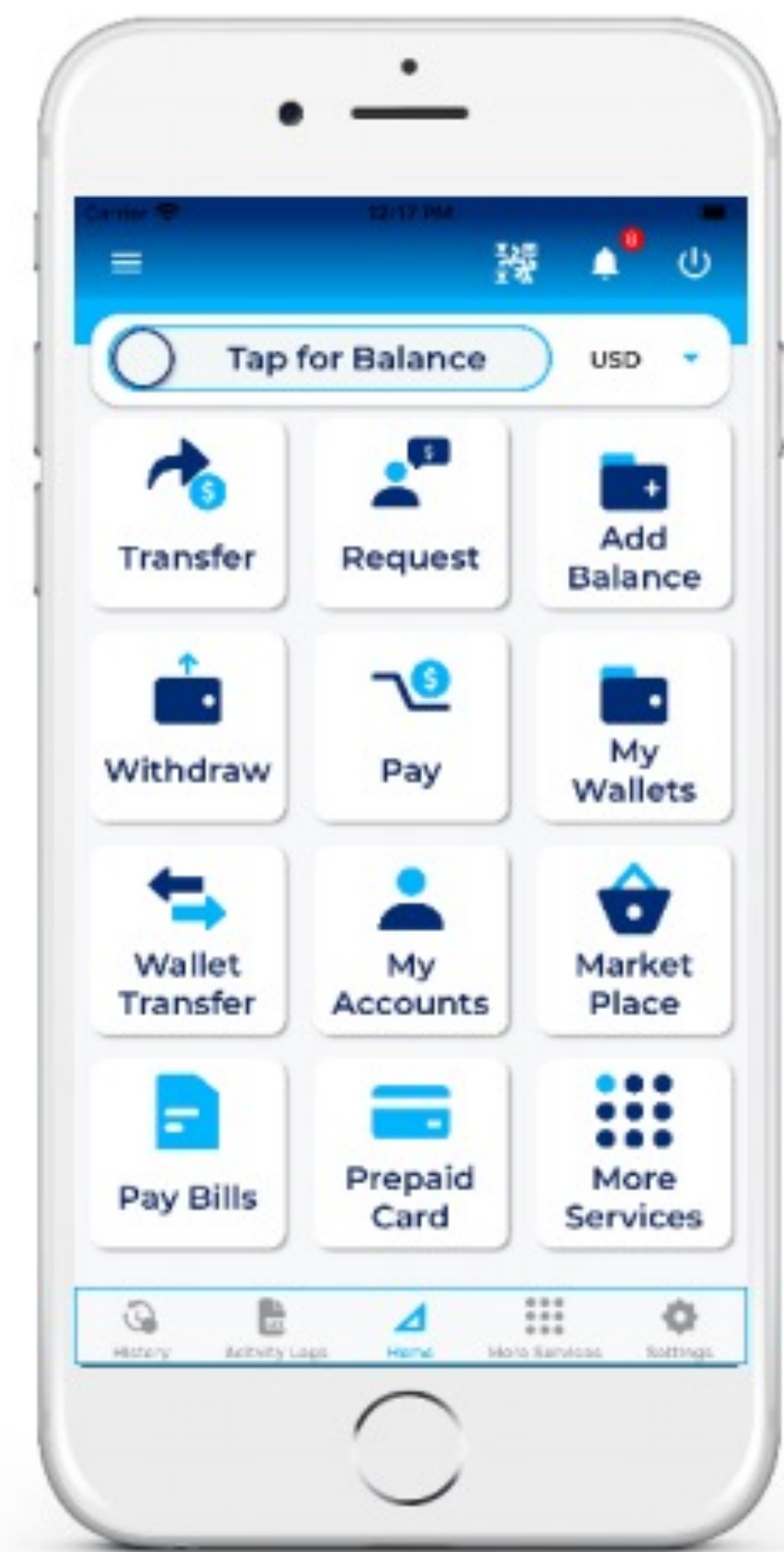


## Additional Revenue from e-Wallet Day-to-Day services





# Demo Screens



YOUR PARTNER

English (US)

demopartner

Welcome  
User: demopartner

TOTAL SALES  
10,427.06

TOTAL SETTLED  
2,269.40

TOTAL REFUND  
1,974.43

TOTAL CHARGEBACK  
381.80

TOTAL DECLINED  
3,278.30

168-DemoPartner

All Currency

Payment Mode

Payment Brand

Sales Chart

1

0.75

0.5

0.25

0

Jan

Feb

Mar

Apr

May

Jun

Feb

EUR

GBP

JPY

USD

Sales Per CurrencyChart

USD  
4973.7

Progress Status

10.64%

6.45%

22.58%

8.70%

2.58%

23.87%

AuthStarted

AuthSuccessful

CaptureSuccess

Chargeback

MarkedForReversal

Reversed

Transaction Management

Rejected Transaction

Invoice

Token Management

Virtual Terminal

Terminal-970-CC-MC-GBP

Terminal-971-CC-VISA-GBP

Terminal-973-CC-MC-USD

Terminal-974-CC-VISA-USD

Terminal-1257-CC-VISA-EUR

Terminal-1258-CC-MC-EUR

Terminal-2291-CC-VISA-EUR

Terminal-1742-PC-AGTEROPAW

Terminal-1743-PC-AMC-USD

Virtual Checkout

Merchant Management

Merchant Application

details

Terminal ID\*  
970

PayMode\*  
CC

Card Type\*  
MC

Order Description  
Order from VT

Order ID\*  
11234\_10331

Amount\*

Credit Card Details

Card Number

Expiry Month  
January

Expiry Year  
2021

Card Verification Number

Customer Details

First Name

Last Name

Language  
ENG

Billing Address (where you receive your Credit Card bills)

Address

City

Zip Code

ISO Country  
Select a Country

Country Code

State  
Select a State for US

State Code

Phone CC

Phone Number

Email ID

I have read the Terms and condition and I accept the same.

PLEASE NOTE THAT SHOULD YOUR ORDER DOES NOT COMPLY WITH THE SHIPPING JURISDICTION, WE WILL REFUND YOUR ORDER



# Payment Terminals

## Tools

—



Mobile Phone Application



Standard Terminals




Light Terminals




# Payment Tools – QR & Social Payment Links



**Payment Link Created**  
The customer can open this link and complete the payment


Copy link and share with your customer


HTTPS://dito.pay/awkdjel-ejjkejñlwke





Copy Link

Share this Payment link through

  
Whatsapp

  
Message

  
Email

  
Show QR

Payment Link + Secured Hosted Payment Page



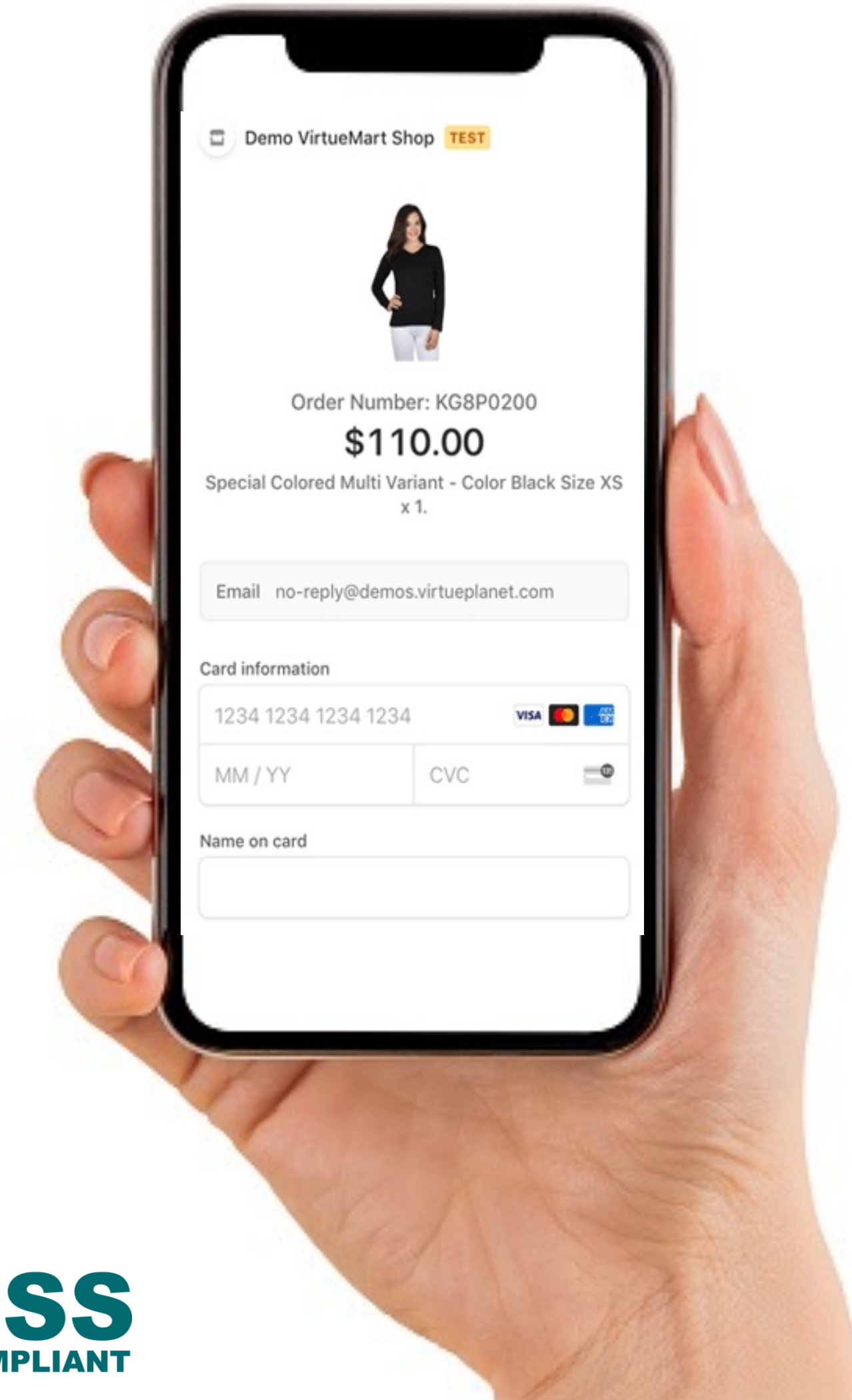
QR  
Code



Payment  
Button



Social Media



Payment  
PLUGINS

Tools

-



READY TO USE ECOMMERCE PLUGINS



✓ SHIPPING

2 PAYMENT

3 CONFIRMATION

Payment

Credit Card Information

Secure server

Name on Card \*

As shown on the card

Card Number \*

VISA

MasterCard

AMERICAN EXPRESS

DISCOVER

Expiration Date \*

Month

Year

CVC \*

Save credit card information for the next time.

This will enable instant checkout in future! [Read more](#)

Billing Address

Same as shipping address

Min Peng

710 Mariners Island Blvd,

Apt 210,

San Mateo, CA 94404

United States

Order Summary

Edit

MARNI

1X

Blue Trunk Bag In Buffalo

\$2160.00

COMMON PROJECTS

1X

White Achilles Retro Low ...

\$485.00

MAJE

1X

ECLAIR Ethnic poncho

\$220.00

Subtotal:

\$2865.00

Shipping:

\$15.00

Tax:

\$257.85

Total:

\$3137.85

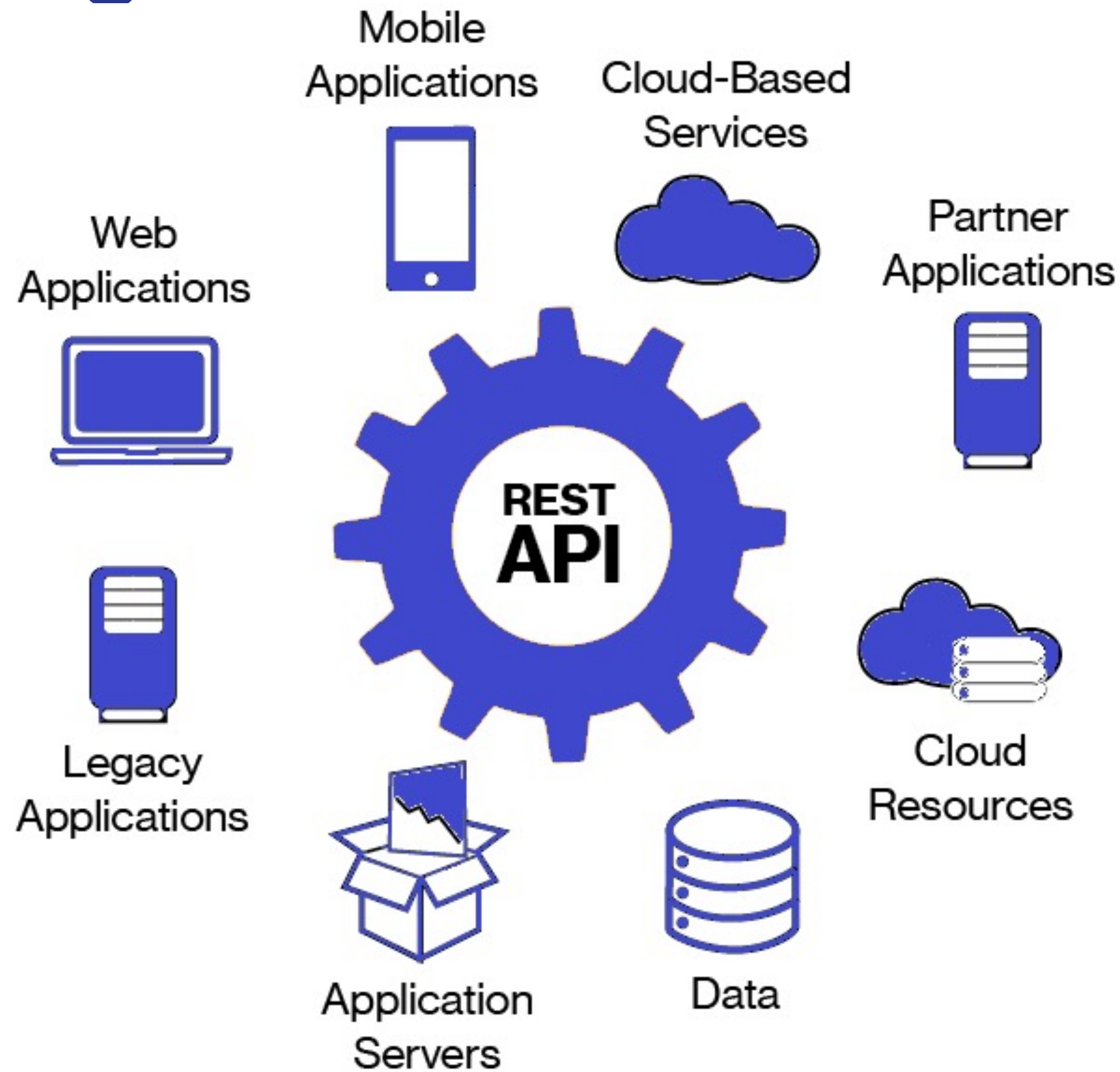
Back to Shopping Cart

Continue to Options





# Payment Tools – API Integration



## SECURED API REST METHODS FOR CUSTOM INTEGRATIONS

- HTTPS API REST ACCESS
- ROLE BASED ACCESS
- AUTHORIZATION TOKEN
- PCI/DSS ENVIRONMENT





# Revenue model

**Fixed commission fees** over credit card transactions , Business Loans and value-added services

	Merchant Pays	DITO Cost
Credit Card Transaction fee	3%	2%
Business Loans	2% Monthly ( 24% Yearly )	from Capital funds
Wallet Value Added Services	Nothing	variable

Loan is debited directly from the end-of-day money settlement

Money disbursement is made to e-wallet where different additional lines of revenue exists  
(debit-card interchange rate, bill payment, cell phone airtime, exclusive offers, etc. )

# Market size – Centro America

PAIS	FUENTE	AÑO	MICRO	PEQUEÑA Y MEDIANA	GRANDE	TOTAL MIPYME	TOTAL EMPRESAS
Belice	Statistical Institute of Belize (SIB)	2015	6,504	4,762	438	11,266	11,704
Costa Rica	Informe Estudio Situacional de la PYME, Serie 2012-2017 Nueva metodología y	Micro 2020 Pequeña, mediana y grande 2017	367,911	22,309	3,377	390,220	393,597
El Salvador	DEE 2011-2012 y Encuesta MYPE 2017	MYPE 2017 MEDGRAN 2012	193,084	17,491	494	210,575	211,069
Guatemala	Informe de situación y evolución del sector MIPYME de Guatemala 2015-2017	2017	435,043	44,896	1,631	479,939	481,570
Honduras	Directorio de Establecimientos Económicos	2015	20,289	127,028	2,028	147,317	149,345
Nicaragua	Censo Económico Urbano	2017	183,406	11,238	295	194,644	194,939
Panamá	AMPYME	2016	43,695	8,484	2,405	52,179	54,584
República Dominicana	Directorio de Empresas y Establecimientos	2019	65,324	18,957	1,626	84,281	85,907
TOTAL REGIÓN			1,315,256	255,165	12,294	1,570,421	1,582,715
TOTAL DE MIPYMES EN REGIÓN SICA			1,570,421				

NUMBER OF SMALL AND MEDIUM BUSINESS PER COUNTRY IN CENTRAL AMERICA

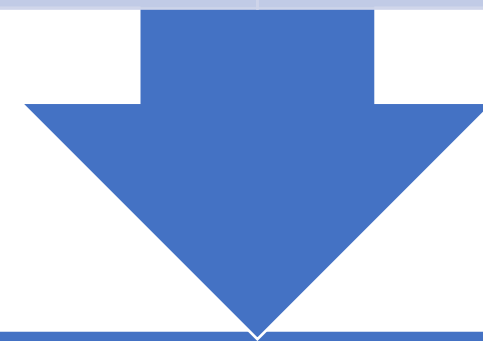


# ■ Market size – Centro

## TOTAL AVAILABLE MARKET

Central America

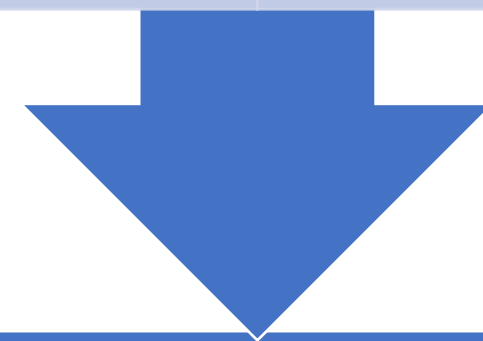
255K SMB's



## INITIAL SERVICEABLE AVAILABLE MARKET

EL SALVADOR

18 K SMB's



## SERVICEABLE OBTAINABLE MARKET ( 10% )

SOM

1800 SMB's

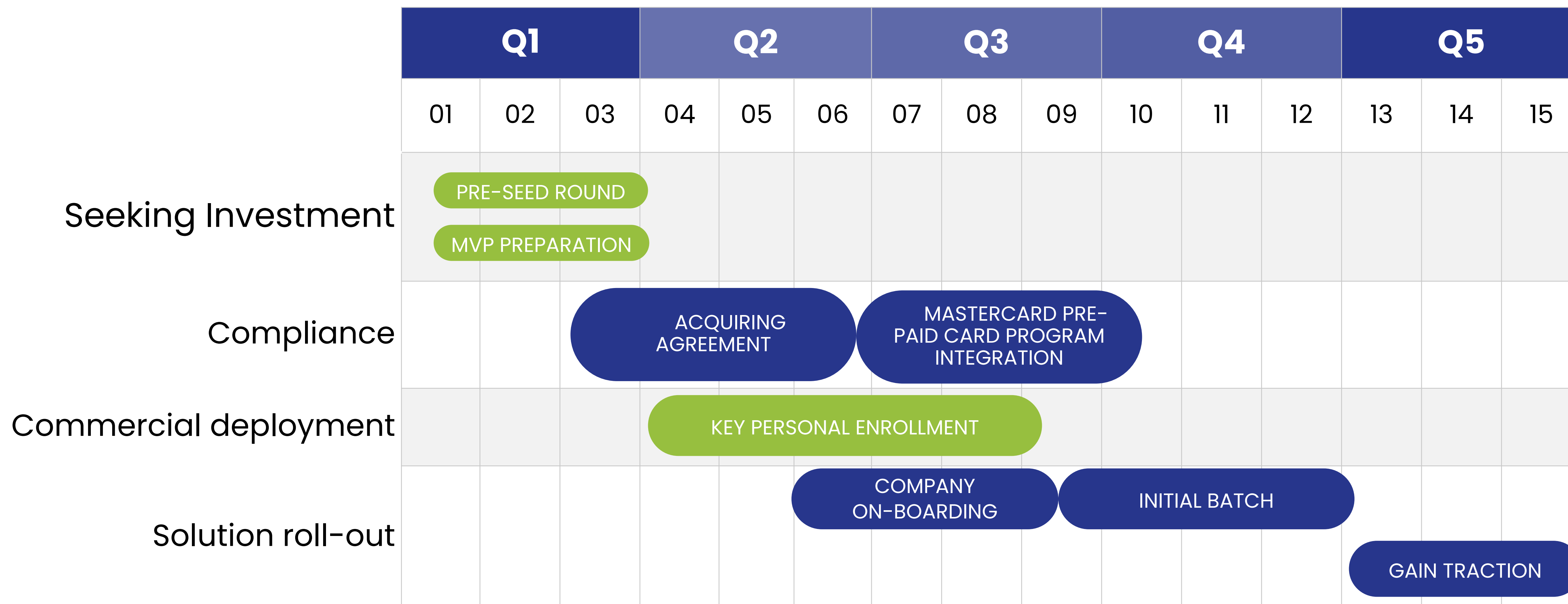
FIRST CUSTOMER  
BATCH IS 200  
SMB's

**20 K**  
**AVERAGE LOAN**

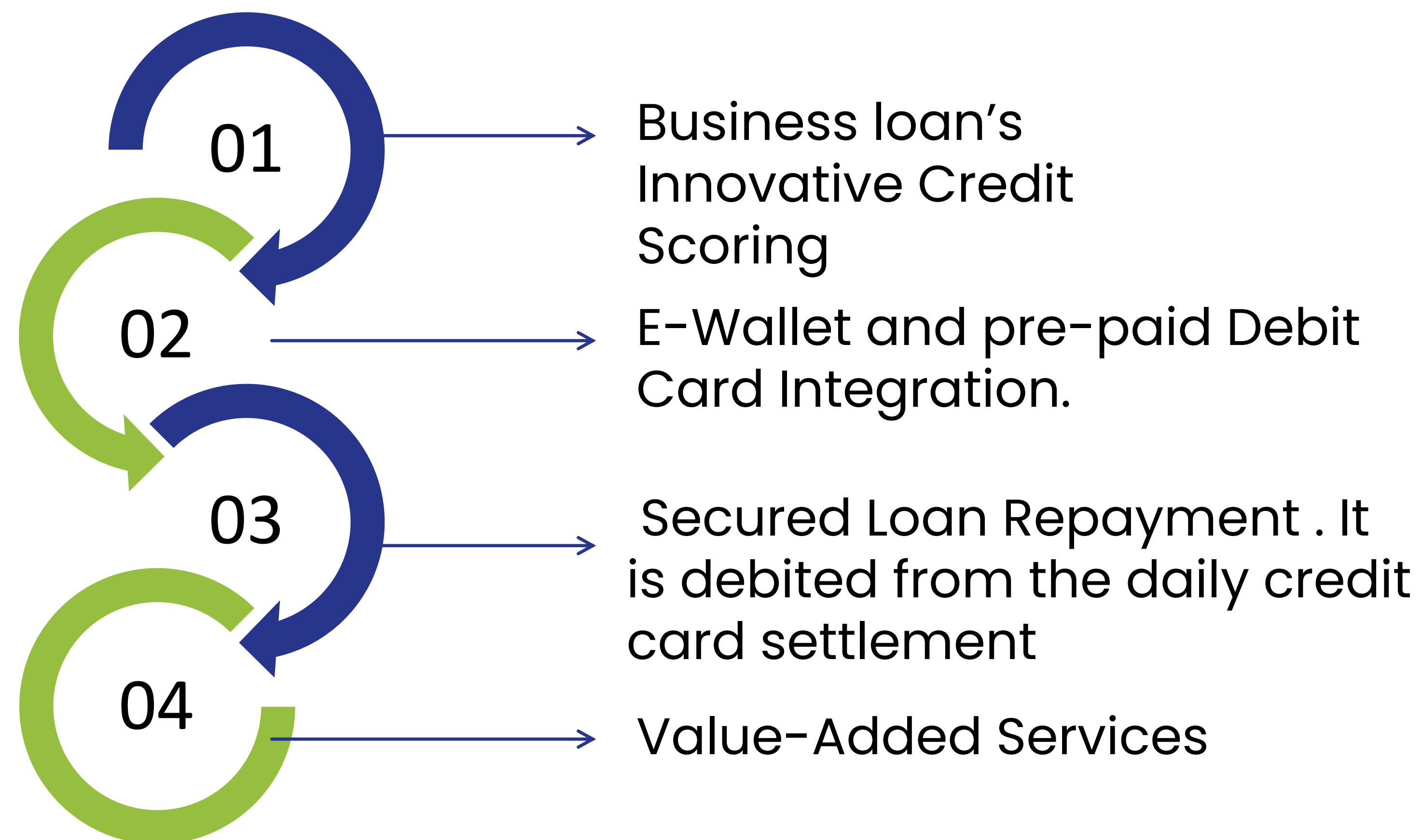
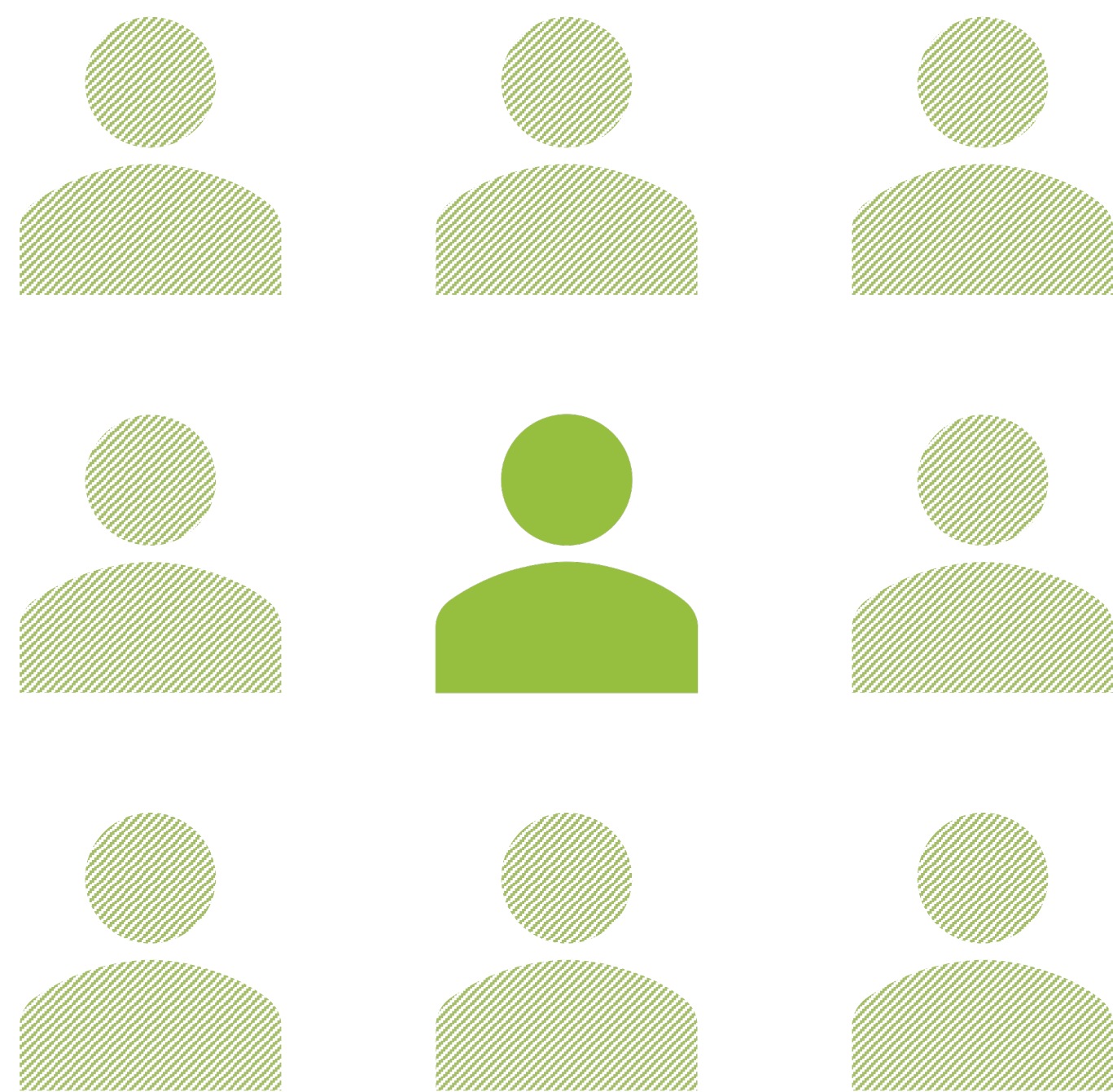
REQUIRED  
GRANTING  
FUNDING  
4M USD



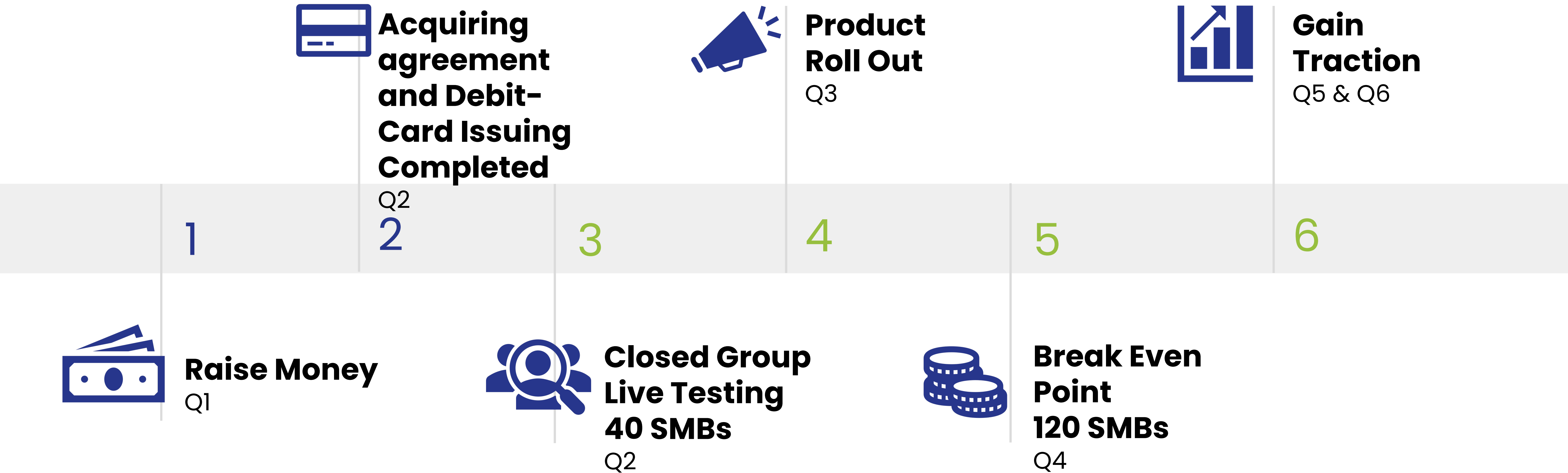
# Go-to-Market plan



# Our product differentiation



# Milestones



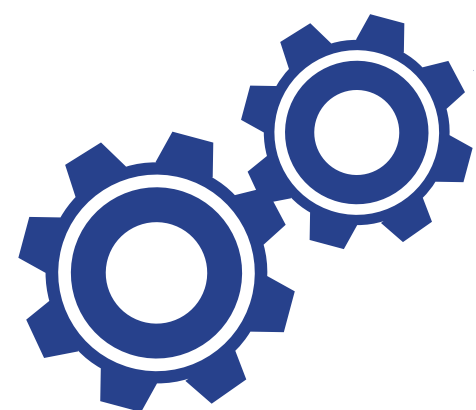


# ■ The Ask – Seed Round

**\$5 M USD OR Bitcoin**

We are looking for funds to finish debit card issuing program enrollment, hire key staff, setup operations, reach break-even point and to keep achieved growth rate until next round

POST MONEY VALUATION OF 28M USD



**Product Development**  
(Acquiring and Pre-Paid Card Program Integration)  
**\$178,600.00**



**18 Months Sales & Marketing**  
**\$205,400.00**



**18 Months Devs, Administrative and Commercial Team**  
**\$820,000.00**



**18 Months Operational Expenses**  
**\$196,000.00**



**Credit Granting Funds**  
**\$3,600,000.00**

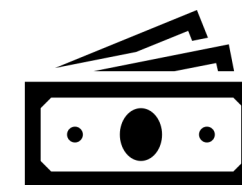
# Key Partnerships



**ACQUIRING LOCAL BANK**



**DEBIT CARD ISSUING PROGRAM  
MANAGER**



**LIQUIDITY PROVIDER FOR GRANTS**

# ■ Possible Exit Strategies or M&A

## ACQUISITIONS

ALLOWS COMPANIES TO ATTRACT NEW CUSTOMER BASED WITH PRE-APPROVED CREDIT RECORD TO DEPLOY OTHER FINANCIAL SERVICES

LOCAL SMALL REGULATED  
FINACIAL INSTITUTIONS

LOCAL BANKS WITH WEAK  
ONLINE MERCHANT TOOLS

INSURANCE COMPANIES

INTERNATIONAL BANKS




# Founding team



- Founder of UBICA ( 2008 ) – a SaaS company that provides Automatic vehicle location and telemetry. Current President and Shareholder
- Founder of Binario Software Factory ( 2011 ) – a Software Development studio with main focus on tech and financial software. Current President and Shareholder
- Founder of VIGILA – a Electronic Security Company. Exited in 2021
- Board Member of El Salvador's Financial Technology Association
- President of Committee at Salvadorian Chamber of Commerce

**Guillermo Contreras**  
**CEO**

Computer Engineer  
+15 Year Business Experience

 [linkedin.com/in/guillermojosecontreras](https://www.linkedin.com/in/guillermojosecontreras)

# Thank You



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United States



## Contact Person

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