



use-**beeZ**.com
Get a sweet deal





Opportunity

E-commerce is growing exponentially, leaving consumer financing behind

Beez is issuing credit at the point of sale, using Data Driven decision, for one click users experience, impacting a 1.3T \$ industry



Problem

- **22.00%** Interest on Cash Back Credit Cards
 - **30.00%** penalty if you don't pay on time
 - annual fees, and commissions

People get credit cards but.....don't fully **understand how they work, or how much they cost and they end up paying more**



Solution

Our approach is to **eliminate the bank from**, give users access to buy now pay later shopping model, and support de **financing cost directly from the retailer.**



Our Product

- Spending benefits (Cashback)
- Automated saving solution
- Credit with: **NO** interest, **NO** late fees, **NO** commissions



How we do it



Our Users

- Buy the product Now, Pay in **60 Days**
- Cashback in over **500 stores (from 2 to 15%)**
- Price drop Guarantee (**30 days**)

Buy a product for 1000



Altex 5%

1. Pay back 1000 lei in up to 60 days later
2. You save 50 lei in you Beez account
3. If the product price goes on promotion you get the difference instant in beez account



Competition

Tier ONE :

- Klarna
Mainly B2B payment processing oriented



Tier TWO:

Reward credit Card From traditional issuers

- American Express Platinum Cashback Everyday
- Blue Cash Preferred from American Express
- Chase Sapphire Preferred
- Santander All in One Credit Card,
- Aqua Reward Credit Card

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Market Size

We target US AND UK markets

US - \$1 Trillion

UK - £220 Billion

Both of these segments are extracted from the total volume of the credit card transactions in that market, by taking into considerations the 33% which represents the online credit card shopping



Customer Acquisition

At this time the cost for user acquisition are

- **0,5 euro / user**
- **18 euro / active user**

- Influencers / bloggers

We will begin with financial education advocates and personal development teachers, but also fashion bloggers.

- Social Media ADS
- 20 % organic growth



Business Model

2 Revenue Strings

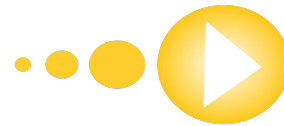
Cashback Channel + **0,7-3%** /Transaction

BeezPay + **5-10%** /Transaction + cashback (**0,7-3%**)

Total transaction Volume
Aprilie 2019

2,5 mil EUR

60% made in last 3 months

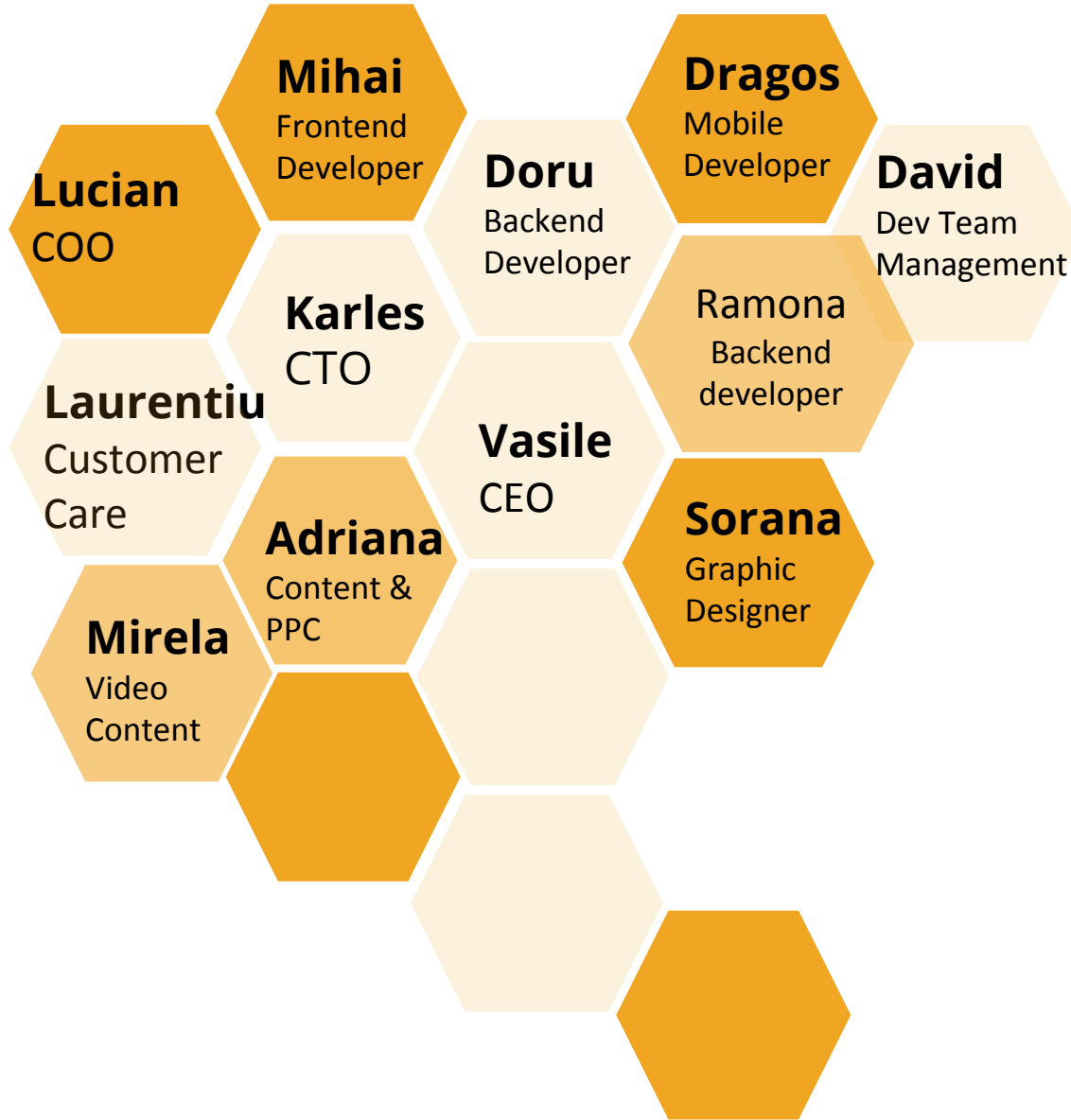


Total transaction Volume
Aprilie 2020

30 mil euro



Team





Our status - 10 months old

400.000 € Invested
21.000 €/mo Burn rate

+2.500.000 € in transaction

Results

USERS
78.000

**Partner
Retailers**

RO-500
EU - 4700
UK - 200

**DAILY
ACTIVE
USERS**
1.800

**Rating in
Google Play**
4.8