

The logo icon for AbsolutePay, consisting of several overlapping, curved lines in shades of purple and pink, forming a stylized 'A' or a circular shape.

# AbsolutePay

## 2026 DOUBLE ROUND.



# WHAT IS ABSOLUTE PAY?

**ABSOLUTE PAY** IS THE ALL-IN-ONE FINANCIAL & AI OPERATING SYSTEM BUILT FOR SMES AND ENTERPRISES IN GCC, INDIA & AFRICA.

WE HELP BUSINESSES RUN THEIR ENTIRE FINANCE AND OPERATIONS FROM ONE INTELLIGENT PLATFORM — NO MORE JUGGLING 8 DIFFERENT TOOLS.

## THREE CORE PILLARS

1. CREDIT CARD PROCESSING (HERO FEATURE)
2. FULL CRYPTO SUITE
3. WHISTLEBLOWER - INTERNAL AFFAIR AI ASSISTANT

Pay any bill with your credit card · Unlock rewards & Miles + 45–60 days interest-free capital · Run your company with AI superpowers.

# THE PROBLEM.

SMES IN GCC, INDIA & AFRICA LOSE BILLIONS EVERY YEAR BECAUSE OF FRAGMENTED TOOLS AND LIMITED FINANCIAL OPTIONS.

## Key Pain Points

- 80%+ of expenses (rent, suppliers, taxes, payroll, utilities) cannot be paid with credit cards
- No access to rewards or cheap working capital on everyday bills
- Business owners juggle 8+ disconnected apps (banking, cards, crypto wallets, accounting, WhatsApp, Google Drive)
- CEOs have zero real-time visibility into cash flow, employee follow-ups, or risks
- Traditional SME loans are expensive and slow

**Result:** Lower cash flow, missed rewards, manual chaos, and blind decision-making.



# OUR SOLUTION.

ABSOLUTEPAAY SOLVES THIS WITH ONE UNIFIED PLATFORM  
BUILT AROUND THREE POWERFUL PILLARS.

**Pillar 1** – Credit Card Processing (Hero Feature) Pay any invoice or expense with your existing credit cards — *even when the recipient doesn't accept cards.* · Earn maximum rewards & cashback · **Get 45–60 days interest-free capital (68% cheaper than typical SME loans)** · Funds sent via normal bank transfer · Auto-reconciliation

**Pillar 2** – Full Crypto Suite · Crypto wallets (20+ coins) · Virtual cards for instant spending · Offshore personal & business bank accounts (powered by Joint Development Bank — Laos) · Advanced crypto payment tools: non-custodial invoices, recurring payments, mass payouts, volatility protection, API & e-commerce plugins · **Save up to 80% on processing fees**

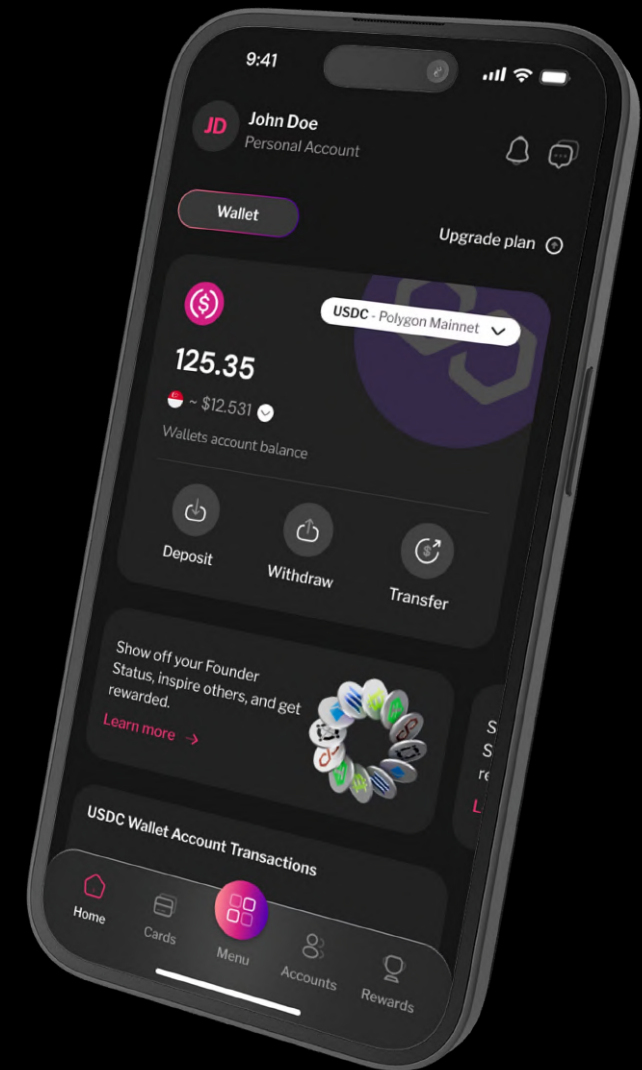


# OUR SOLUTION.

ABSOLUTEPAAY SOLVES THIS WITH ONE UNIFIED PLATFORM BUILT AROUND THREE POWERFUL PILLARS.

**Pillar 3** – Whistleblower Your always-on Jarvis-style internal affairs assistant. Full access to Gmail, WhatsApp Business, accounting software, Google Drive & AbsolutePay. · Summarizes email threads · Tracks every employee's KPIs & follow-ups · Delivers daily briefings & proactive alerts

*One dashboard. Full control. Zero fragmentation.*

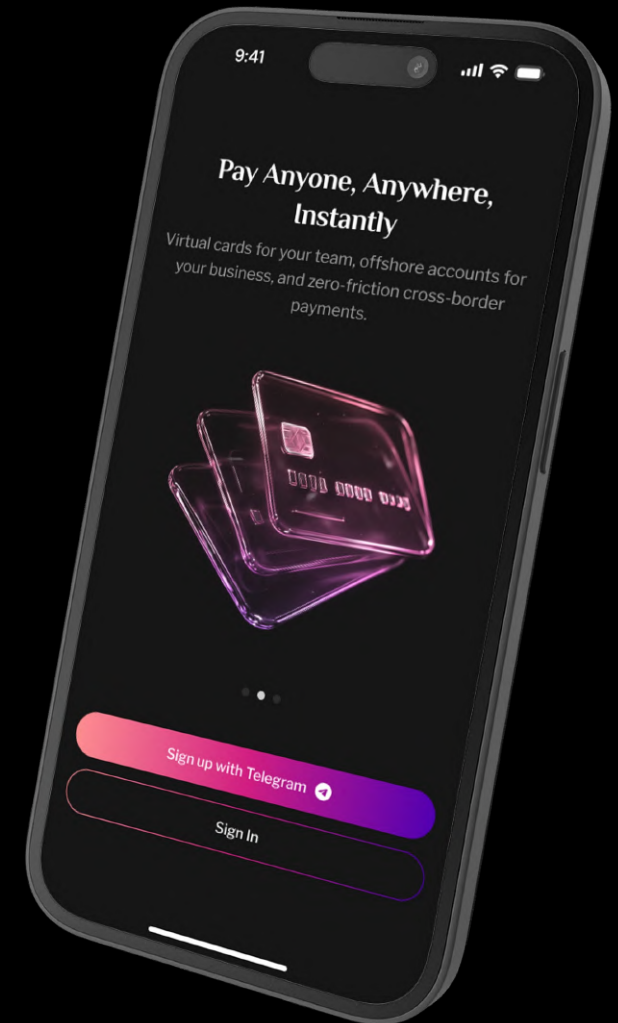


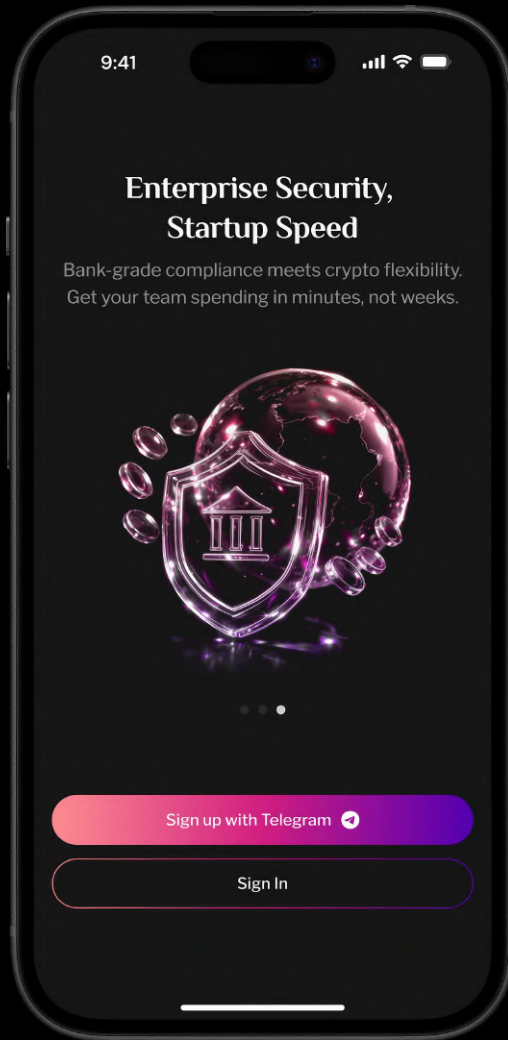
# WHY NOW?

**THE TIMING FOR ABSOLUTE PAY HAS NEVER BEEN BETTER.**

- Credit card usage and acceptance are exploding across GCC, India & Africa — yet 80%+ of business expenses still cannot be paid with cards. **Billions of credit not utilised**
- SME owners desperately need cheaper working capital — **our solution delivers 45–60 days interest-free at 68% lower cost than traditional loans**
- AI agents are now mature, affordable, and production-ready (Jarvis-style tools like Whistleblower are finally possible)
- Regulatory tailwinds are strong: UAE (DIFC/RAK), India open banking reforms, and Ghana's aggressive digital economy push
- Offshore banking + advanced crypto tools have matured, allowing seamless global operations and **up to 80% lower processing fees**

**This is the perfect moment to combine powerful credit enablement, full crypto capabilities, and a true AI operating system for emerging markets.**





# A MASSIVE **\$1.2 TRILLION+** OPPORTUNITY IN GCC, INDIA & AFRICA — THE FASTEST- GROWING EMERGING MARKETS FOR SME PAYMENTS.

1. **Total Addressable Market (TAM)** \$1.2 Trillion+ annual SME bill-pay & invoice volume across our three core markets by 2028
2. **Serviceable Addressable Market (SAM)** \$180 Billion — SMEs & Enterprises that need credit card enablement, crypto rails, and AI-powered operations
3. **Serviceable Obtainable Market (SOM)** — **Year 3** \$450 Million GMV — realistic capture with our three-pillar platform

# 3-MARKET SPLIT



- **GCC:** Mature, high-value SME spend
- **India:** Explosive digital payments growth (\$49 Trillion total payments industry by 2028) - BharatPay
- **Africa:** Early-stage explosion (Ghana launch with presidential partnership) - AbsoluteAfrica

*WE ARE POSITIONED AT THE PERFECT INTERSECTION OF EXPLODING CREDIT CARD DEMAND, CRYPTO ADOPTION, AND AI OPERATING SYSTEMS IN THE WORLD'S HIGHEST-GROWTH REGIONS.*

# HOW DO WE MAKE \$REVENUE?

WE GENERATE **HIGH-MARGIN, RECURRING REVENUE**  
ACROSS OUR THREE CORE PILLARS.

## Revenue Streams

- 1. Credit Card Processing (Hero & Primary Engine)** 1.8–2.5% transparent transaction fee (main driver of early revenue & GMV growth)
- 2. Crypto Suite** Interchange fees + premium features (virtual cards, mass payouts, advanced tools) 80% lower processing costs vs traditional gateways → strong margins at scale
- 3. Whistleblower (AI SaaS Model)** \$99–\$299 per company / month subscription (fastest-growing line as adoption increases)

# HOW DO WE MAKE \$REVENUE?

## Key Advantages

- **Recurring & Predictable**
- **High gross margins (target 78%+ at scale)**
- **Network effects:** more users → more data for Whistleblower → better AI → stickier platform

*SIMPLE, SCALABLE, HIGH-MARGIN — BUILT TO COMPOUND IN HIGH-GROWTH EMERGING MARKETS.*

# THE ASK.

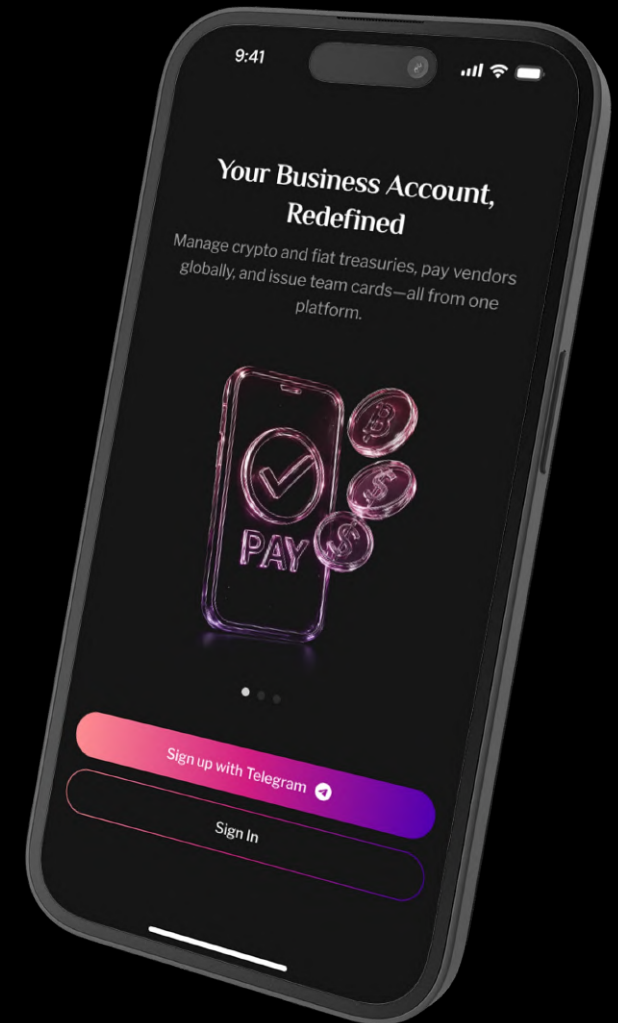
WE ARE RAISING **\$10M** IN PRE-SEED EQUITY

## Key Details

- **Valuation: \$25M pre-money** (\$35M post-money)
- **Structure:** SAFE with extensions / multiple caps
- **Investor Entity:** BVI HoldCo (100% owner of RAK OpCo)
- **Clean Cap Table:** Pure equity. No token. No complications.

## Use of Funds

- 40% Credit engine/Crypto Suite build & launch
- 30% Licenses & 3-market GTM (GCC, India, Africa)
- 20% Whistleblower AI development
- 10% Team & Operations



# THE ASK.

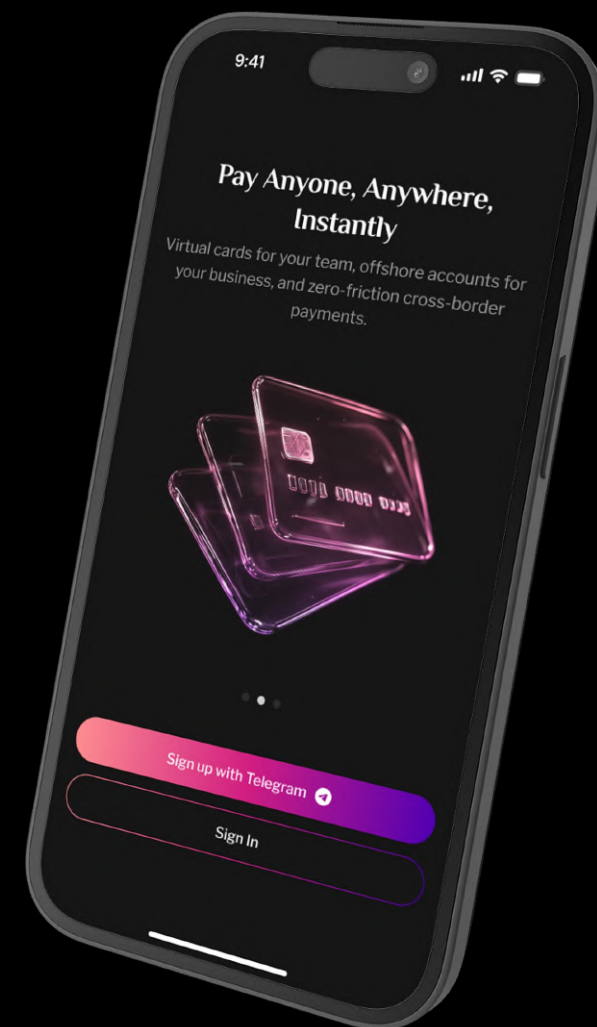
WE ARE RAISING **\$10M** IN PRE-SEED EQUITY.

## Milestones & Timeline

- First close: **\$3.5M (immediate)**
- Full close targeted: Q2 2026
- Credit engine public launch: Q2 2026
- Early revenue momentum: Q3–Q4 2026

## Capital Raise Recap:

- **Target:** \$10M at \$25M pre-money (\$35M post)
- **Structure:** SAFE with extensions / multiple caps
  - Earlybird: \$18–20M cap
  - Later: \$25M cap
  - One rolling round



# THE **DREAM** TEAM.

**MOHAMMUD  
ANAS  
BHURTUN**

Crypto/License Legal Counsel

**MERVIN  
ZHANG**

Chief Executive Officer

**JONATHON  
LOW**

Chief Operation Officer

**DR. SAMIR  
MOHAMED**

Chief Commercial Officer

**MANOJ  
NANDWANI**

Chief Compliance Officer

# THE DREAM TEAM.

Mervin Zhang is a visionary entrepreneur who transitioned from investment banking to leadership in technology, finance, and real estate. He founded Bountie, a pioneering esports tournament platform that grew to over 250,000 users and was partially acquired by Twitch in 2019. He launched a quantitative trading firm, where he applied proprietary algorithms and managed \$35 million in assets. He also made his mark in Bali's real estate sector by founding M4YA, a luxury boutique hotel chain, among other notable developments. He also created 536, a DeFi lottery platform, and co-founded Divi Supreme, a web design plugin that today powers over 400,000 sites globally.

FORBES 40 UNDER 40 TECH

**MERVIN  
ZHANG**

Chief Executive Officer

# THE DREAM TEAM.

Jonathan Low, founder of Biptap and a driving force in global finance, fintech, and Web3, has earned a spot on Forbes' prestigious 40 Under 40 list in Tech. This honor cements his reputation as a visionary leader reshaping the future of banking and financial inclusion on a global scale. Low's rise to international recognition has been fueled by the success of Biptap, the world's first Omni Bank, often described as the "Airbnb of Banking." With over 250,000 users worldwide, Biptap has redefined the banking experience, integrating with major platforms such as OnlyFans, leading iGaming operations, and Asia's largest messaging apps, LINE and KakaoTalk, via Kaia Chain, giving access to more than 250 million users.

FORBES 40 UNDER 40 TECH

**JONATHON  
LOW**

Chief Operation Officer

# THE DREAM TEAM.

Dr. Samir Mohamed Yusuf is a visionary entrepreneur and leader in luxury aviation and urban air mobility in the UAE. As Founder, Chairman, and Managing Director of Air Chateau, he has built a leading rotor aviation company from a childhood passion into a key player in the sector. Under his leadership, Air Chateau has rapidly expanded its fleet, entered the eVTOL space, partnered with top global firms, and delivered landmark projects — including the construction of Dubai Helipark in just 100 days through exceptional project management and team coordination. He leverages deep expertise in regulated aviation, infrastructure development, and high-level partnerships (including Dubai government support) to drive innovation in luxury travel, sustainability, and advanced air mobility.

**DR. SAMIR  
MOHAMED**

Chief Commercial Officer

# THE DREAM TEAM.

Senior Partner / Executive Director, Gabriel Law Corporation (Singapore)

Experienced litigator called to the UK Bar (1996) and Singapore Bar (1998). Specializes in complex civil & criminal litigation, international arbitration, shareholders/partnership disputes, debt recovery for financial institutions, insolvency, and high-stakes commercial matters.

Has handled corporate/property transactions exceeding S\$1.2 billion, one of Singapore's longest criminal trials, and defended in capital punishment cases (awarded LASCO 2012 by Chief Justice).

Strong expertise in regulated environments, cross-border disputes, and cost-effective legal solutions — valuable advisor for fintech, regulatory compliance, and emerging-market operations.

**MANOJ  
NANDWANI**

Chief Compliance Officer

# THE DREAM TEAM.

Founder, Investor & Lawyer

Multidisciplinary founder and investor with deep expertise in fintech, energy (including renewables), web3, and real estate.

Co-founder of **Arts DAO** (successfully sold to Zero-To-One). Managing Director of family office, actively deploying capital in real estate across Europe, Asia, Africa, and the Middle East.

Experienced in DeFi capital deployment, with a focus on designing high-yield liquidity pool strategies.

Strong background in regulated environments, cross-border investments, and emerging-market opportunities — valuable strategic advisor for fintech, crypto, and global expansion.

**MOHAMMUD  
ANAS  
BHURTUN**

Crypto/License Legal Counsel

# THE SPECIAL **DREAM** TEAM - BOARD OF ADVISORS

WE ARE ASSEMBLING A **WORLD-CLASS BOARD OF ADVISORS AND EXCLUSIVE STRATEGIC PARTNERSHIPS** WITH HEAVYWEIGHT FIGURES IN AVIATION, FINTECH REGULATION, CROSS-BORDER FINANCE, AND HIGH-LEVEL GOVERNMENT ECOSYSTEMS. DUE TO THEIR STATURE AND ONGOING ONBOARDING, FULL DISCLOSURE IS SUBJECT TO NDA. KEY NAMES AND COLLABORATIONS WILL BE RELEASED PUBLICLY AS PART OF OUR PR STRATEGY.

**THANK YOU.**