



Redefining Payments

Reducing High Merchant Service Fee Across New Zealand

The problem we solve

Merchant Fees Paid by Businesses 2024

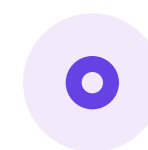
\$1 Billion NZD

Surcharged Paid by Customers 2024

\$90 million NZD

High Merchant Fees Are Crushing NZ Businesses

Without change, merchants either absorb the fees,
pass them to customers, or stop offering contactless
- everyone loses.



New Zealand merchants lost **\$1B+** as fees in
2024, often **1.2–2.5%** per transaction.

The Solution

A Digital Wallet

A NZ-born platform designed to keep money in the pockets of the people.

- Merchant fees reduced from 1.5% -2.5%+ to just 0.6%
- No surcharges on customers for contactless payment



Market Size (NZ)

Massive Market, Growing Fast

\$104.1B NZD

Total card transaction
volume (2024)

\$171.7B NZD

Total Projected card
transaction volume (2037)

NZ is the entry point - AU expansion doubles addressable market.

Total Addressable Market (TAM) (NZ+AU)

\$350B NZD



For Businesses



Have Wallo Pay as an add-on to your existing payment methods and save 50% - 60% of the Merchant fee paid

For Consumer



Easy group bill-splitting management between friends and for shared flats.



No more surcharge for contactless payment



What can you do with **Wallo Pay**?

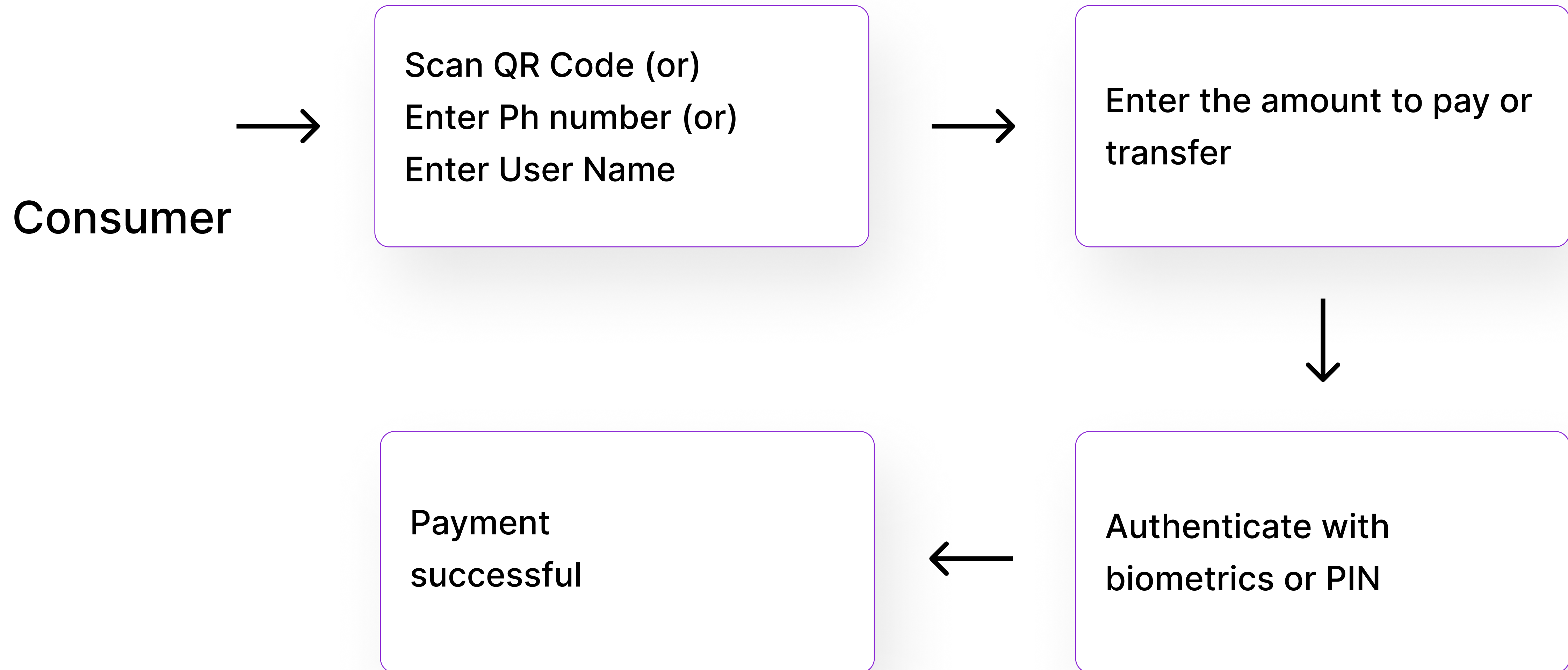
Send money to your friends and family

- Works with and between any bank
- Instant and safe money transfer 24/7

Make payments to businesses

- Business save 50%-60% of Merchant fees paid

How **Wallo Pay** works



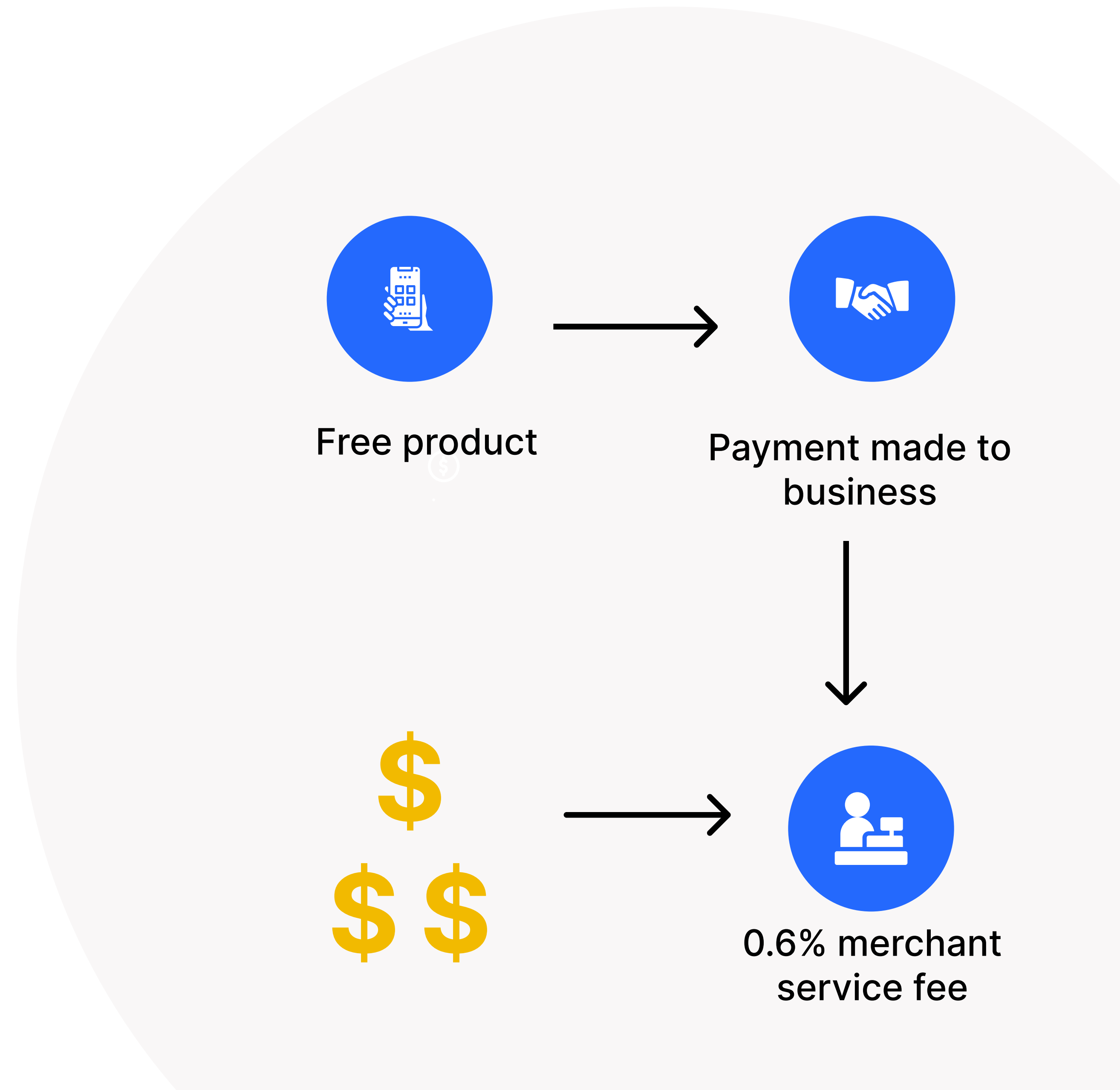
Business Model

Simple, Scalable, Profitable

- Revenue: **0.6% merchant service fee (MSF)** of the total amount paid to business.

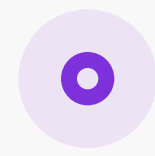
Unit Economics Example:

- \$100 transaction → Wallo Pay earns \$0.60.
- At \$10B in volume = **\$60M annual revenue**.

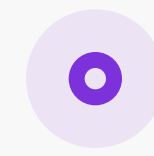


Competitors

Digital Wallets

 Blink Pay, Payapp, PayPal, Apple Pay, Google Pay, Dosh


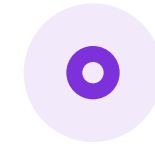

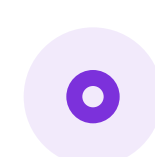
Payment Service Provider

 Paymark, EFTPOS, POLi, Paymentwall, Windcave

Payment Network Provider

 VISA, Mastercard, Amex

Why Wallo Pay Wins

-  Global players (Apple Pay, Google Pay, PayPal): Global focus, higher fees.
-  Banks & Paymark: entrenched, legacy infrastructure.
-  Other wallets: niche, not merchant-first, Higher fees
-  Wallo Pay: local-first, lowest fees, surcharge-free, digital wallet + merchant benefits.

Traction & Validation

- Awarded Ārohia Evidence Grant by Callaghan Innovation
- Partnered with Caparizon for Technical Development
- Endorsement and support from WellingtonNZ
- Early discussions with interest from 5 businesses and 20 users
- MVP for B2C scheduled for January 2026 - Pending Compliance



Callaghan Innovation
Ārohia Evidence Grant



Technical Development
Partner



WellingtonNZ (RBP)

Meet the Team!



Mithun Pookat
Founder/CEO



Vinay Varma
CTO



Gaurav Thantry
Development Lead

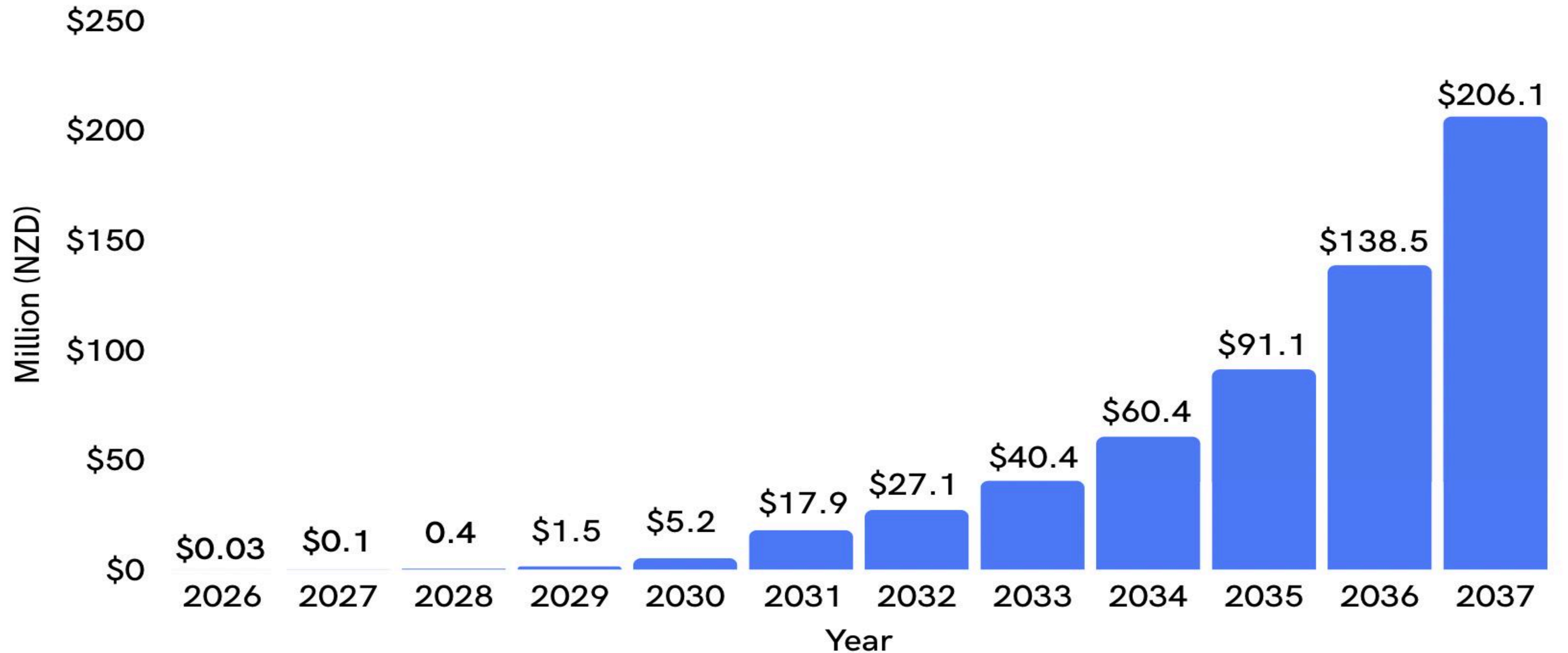
Business Advisor - Risk & Compliance



Erin Jurgeleit

25+ years of experience including Chief Risk Officer, Senior Director-PayPal, VP & Head of Legal

Revenue Projections (NZ)



* All Values are in Millions, NZD

Investment

Minimum - \$100k
for 4% Equity

Maximum - \$300k
for 12% Equity

Current Ask
Pre-seed Round

The investment will go towards getting the company ready for seed funding



Fast-track the MVP of 2nd product



Compliance and Regulations



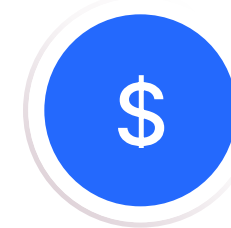
Alpha and Beta Testing



Initial user acquisition



Operations



Capital Raise



Thank You

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