MISHI PAY

MishiPay
# Product Deck

July 2024

Think Shopping, Think MishiPay

Our journey

○ The idea for MishiPay originated when Mustafa Khanwala, CEO and Founder, waited in a queue at a supermarket for 20 minutes in the summer of 2015 to buy a single can of soda. Frustrated, he thought there must be a better way to do this, for both stores and their customers.

○ Our first product was a prototype Mobile Application that helped shoppers use their smartphones to complete the journey on their phone and never wait in lines. Hence materializing Mustafa's vision.

○ 8 years down the line, Mishipay now has a suite of products with our proprietary download free Scan & Go application, Self Checkout Kiosk, MPoS, Handheld Self Checkout devices, Cash Desk for traditional tills and finally RFID based support for all suites.

○ We process millions of transactions a month across our self checkout devices in major retailers across the US, Europe and Middle East with some big names including Carter's, MLSE, MUJI, Flying Tiger Copenhagen, Hudson News, Paradies Lagardere, Event Network, Grandiose Supermarkets, Dubai Duty Free and others.
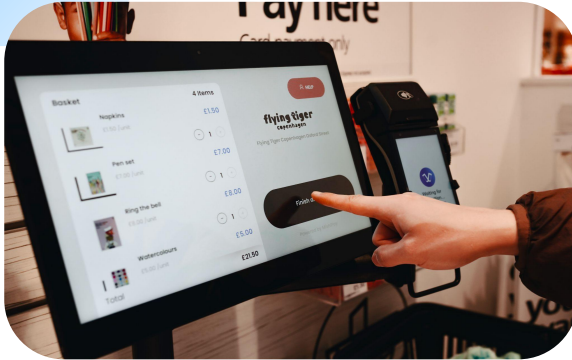
MISHI PAY

MishiPay product suite

Eliminate queues, reduce costs and increase sales.
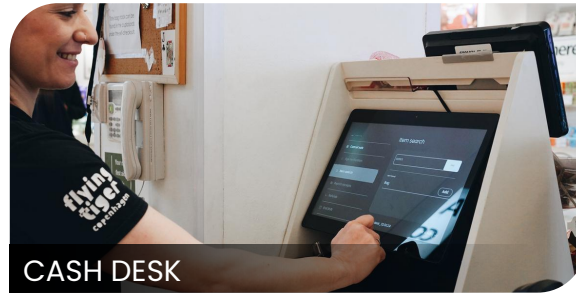
Video of Kiosk and Scan Pay Leave

Video of RFID Kiosk

SCAN PAY LEAVE

SELF CHECKOUT KIOSK

CASH DESK

RFID KIOSK

MOBILE POS

HANDHELD

MISHI PAY

How is MishiPay different?

Capex

Is 80% lower than other kiosks:
o We don't use bulky server drives or hard disk systems.
o We are cloud native and mobile first so the hardware specs are much lighter.

Opex

Is 67% lower than other Kiosk:
o We use Android tablets which are designed for battery based consumption and significantly lower than windows tablets.

Space

MishiPay kiosk are 50% smaller than our peers, we can deploy 2 kiosks for the space of 1 cash register and 3 for every 2 kiosks in typical use.

MISHI PAY

Self-checkout kiosks reduce store costs

Retailers' reduction in cashiers

50%

Use your tills only for helping and cash payments

Loves

Shoppers' adoption

80%

Of the customer base can use the MishiPay kiosks

flying tiger
copenhagen

MISHI PAY

Scan Pay Leave increases the store sales

Increase in store sales

4%

Due to abandoned baskets recovered

Paradies Lagardère TRAVEL RETAIL

Increase in revenue per shopper

14%

Net Increase in revenue per shopper

EROSKI

Increase in Average Basket Value

25%

Net increase in Average Basket Value

MUJI 無印良品

MISHI PAY

MishiPay Scan & Go demo

MishiPay Application is available on Web, Android and iOS.

The Webapp can be accessed on **Safari if using iOS and on Chrome if using Android:**

us.mishipay.shop

Scan me to try
MishiPay webapp

MISHI PAY

MishiPay Scan & Go demo
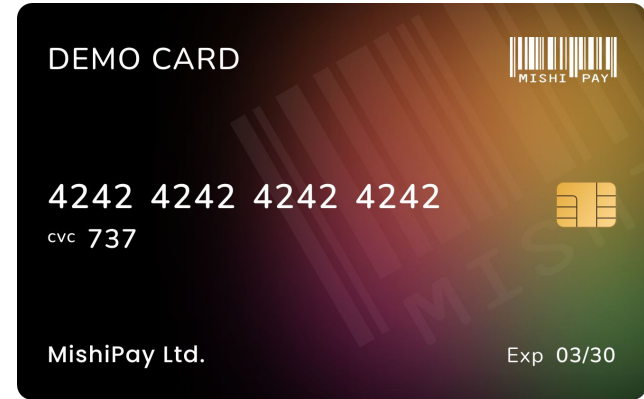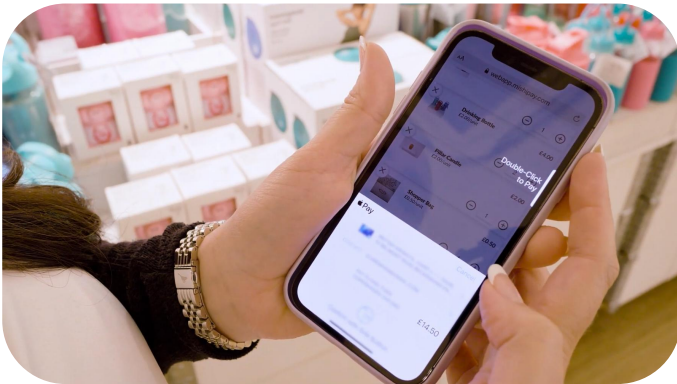
Let's go! Scan the products.

Was $1.45, Now $1

Buy one get second 50% off

MishiPay Scan & Go demo

Now we can pay!

You can do one-tap payment with Apple Pay or Google Pay, or use our Demo Card.

As this is a demo you will not be charged for the Apple/Google Pay transaction.

DEMO CARD

MISHI PAY

4242 4242 4242 4242

cvc 737

MishiPay Ltd.   Exp 03/30

 Pay

G Pay

MISHI PAY

Technical integration in just 2 weeks

low cost, lightning fast deployment; no changes to existing infrastructure
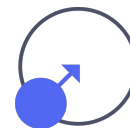
Receive
product catalogue

Today
40M products
handled

Choose
payment gateway

Today
15 gateways
integrated

Send
POS data

Today
15 POS partners
integrated

Integrate
promotions

Today
7.5k promos
on 28M items

ZEBRA · nedap · adyen · Microsoft Dynamics 365 · stripe · SAP · AVERY DENNISON · PayPal
worldp from FIS · network · elo · cybersource A Visa Solution · Verifone · MAINETTI · ORACLE

MISHI PAY

Our retail partners across the globe

35 enterprise retail and grocery brands have already signed across US, Europe and Middle East. Between them they have 10,000+ stores.

Thank You

MISHI PAY

Appendix

Think Shopping, Think MishiPay

MISHI PAY

Even the best shop assistants can't help everyone

Item Recommendations have been proven to increase ABV by 65%

MishiPay's Item Recommendations engine uses AI to serve users other products they will be interested in.

o   Algorithmically created recommendations
o   Existing product catalogue integration
o   No extra data or integration required
o   Engage with shoppers on their own device

MUJI case study: Learn how MUJI customers spend 65% more with Item Recommendations
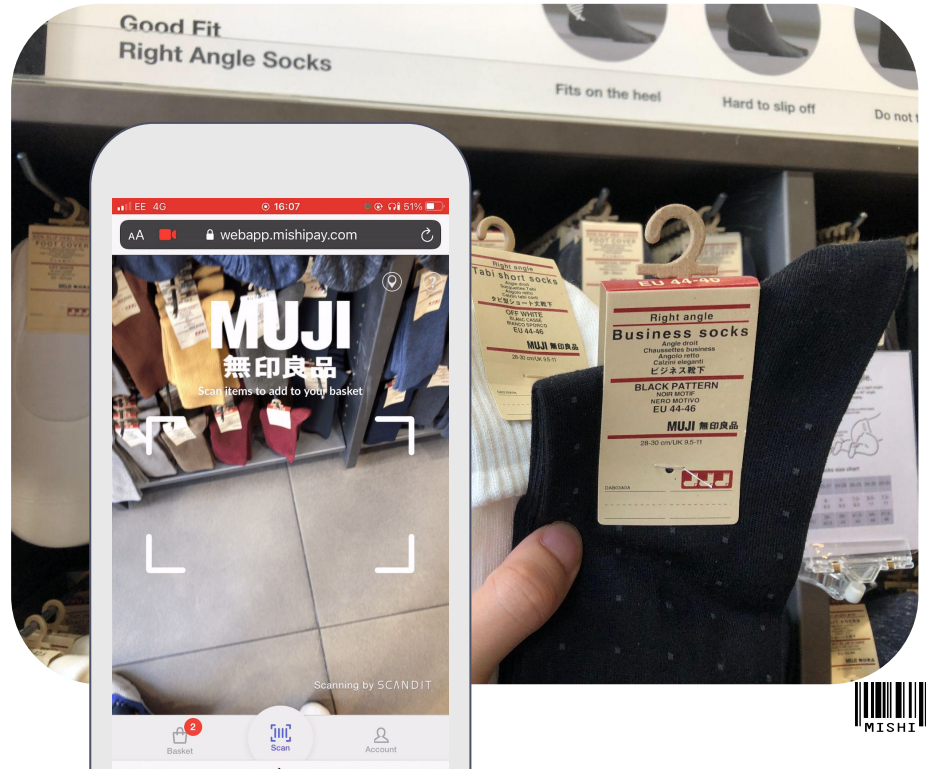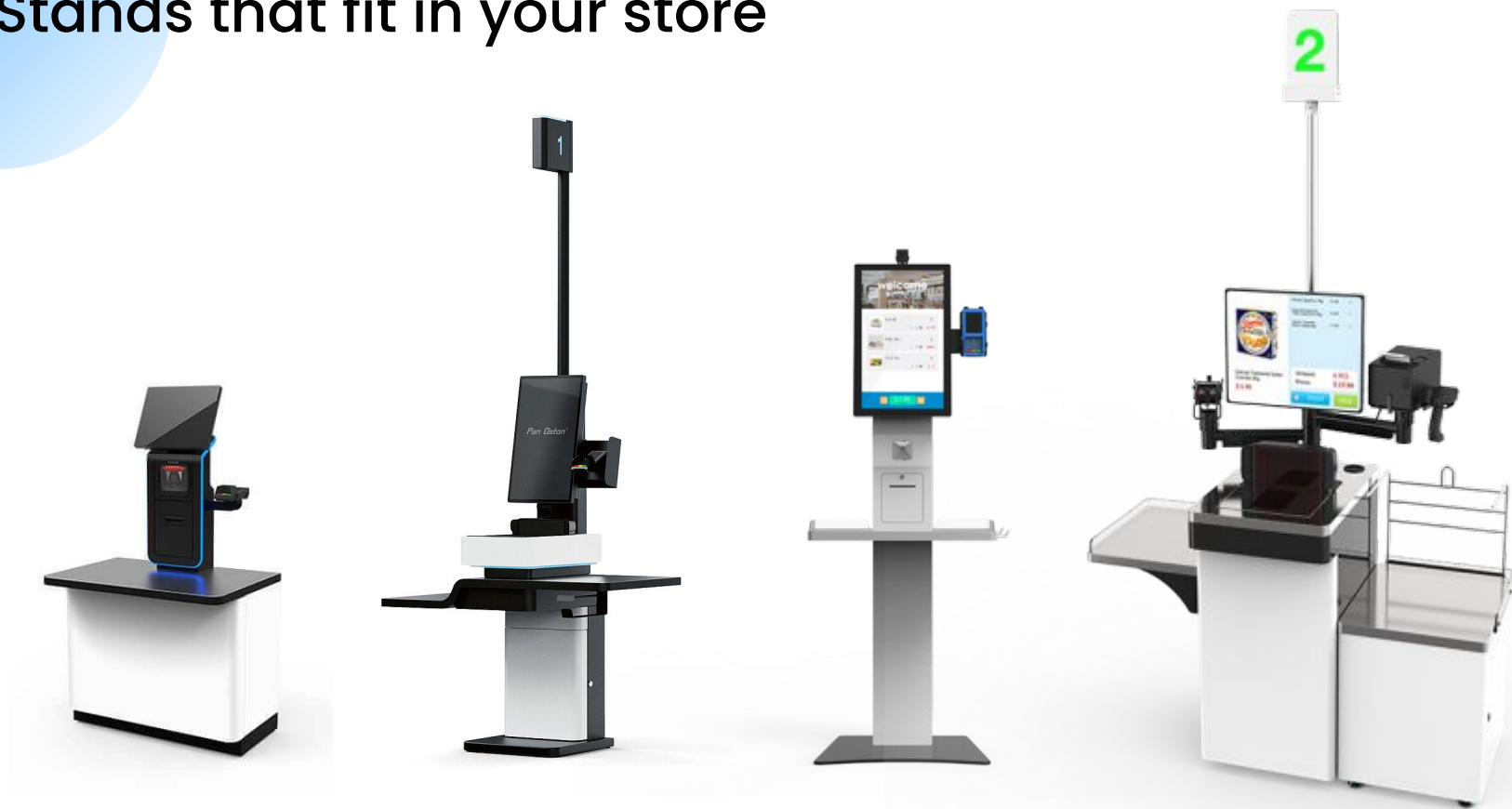
MishiPay solves adoption issues with Self-checkout Kiosk

Built on top of Scan & Go integrations, you can go-live with the kiosk without changing anything.
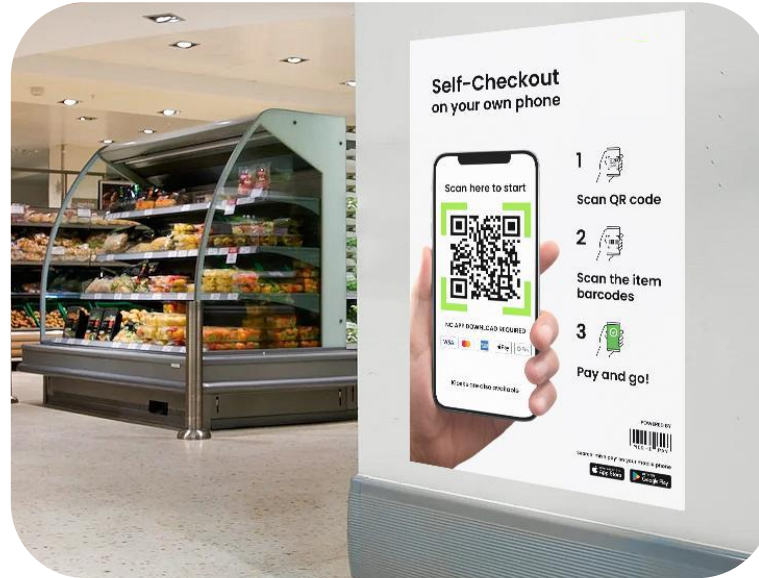
[Video of Kiosk User Experience](#)

Think Shopping, Think MishiPay

Stands that fit in your store

Think Shopping, Think MishiPay
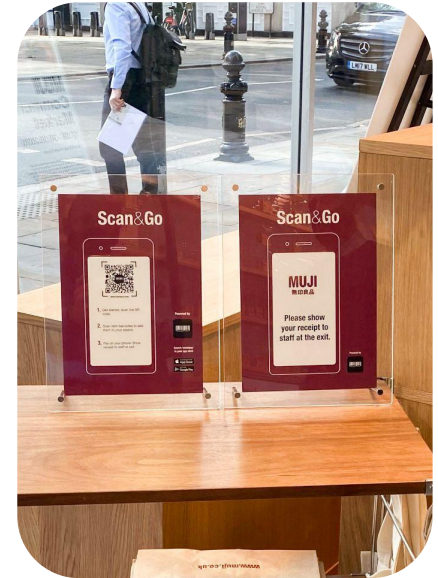
MISHI PAY

Marketing materials samples

10 × A4 flyers
Template available from
MishiPay

1 × Wall banners
Template available from
MishiPay

500 × Business card flyer
Template available from
MishiPay

MISHI PAY

Retail media

Show Ads inside the physical store

o Use the existing self-checkout kiosks as screens.

o Expand retail media strategy inside the physical stores.

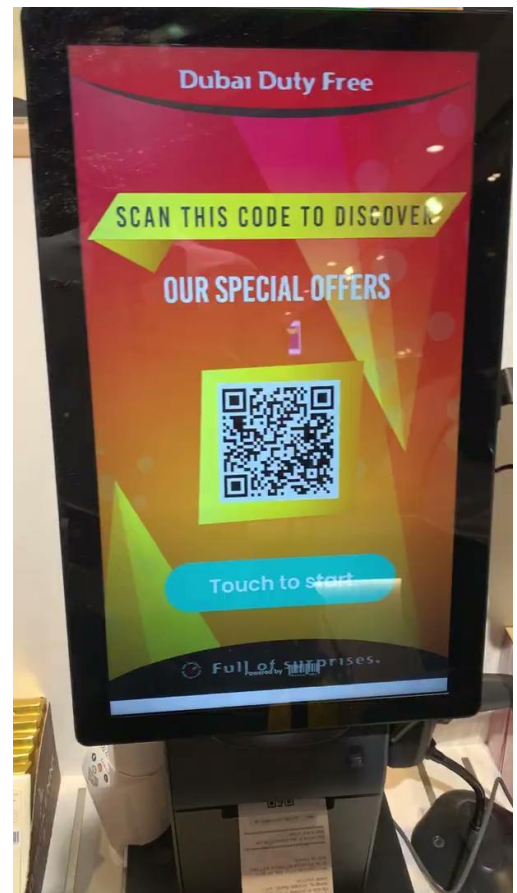o Increase ROAS for brands = increase in basket size for the retailer.

Checkout how Mishipay kiosks display Ads
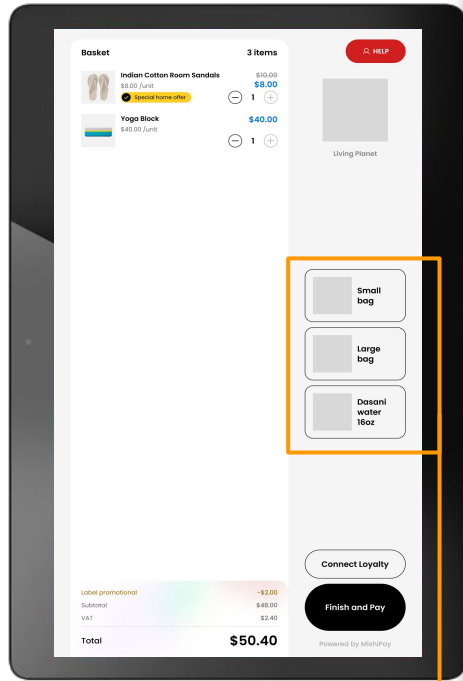
Exciting new features

RFID implementation:
Test unit ordered and set up pending

Ads - Test unit available in the Lab

Roadmap features

AI Item recommendations:
On the mPOS + on the kiosk

Theft prevention:
Camera + AI software on SCO

RFID implementation

Self Checkout with RFID
MLSE 50 stores CA

Self Checkout with RFID
Carter's 1000 stores USA

Self Checkout
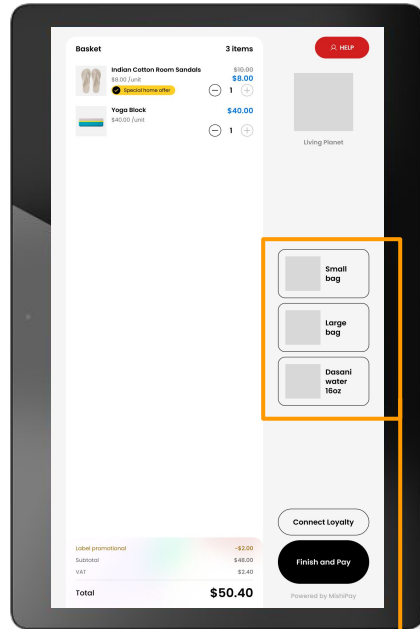100 stores USA

MishiPay's M-PoS

Empower your staff

Your staff can solve the problem of long lines during events like Monday fresh food offers, Ramadan, Eid.

Integrate loyalty, see user's past transactions and up sell with MishiPay smart recommendations showing on the mPOS.

Roadmap features

AI Item recommendations:
On the mPOS + on the kiosk

Theft prevention:
Camera + AI software on SCO

Retailers love us

Paradies Lagardère — TRAVEL RETAIL

"We are thrilled to partner with MishiPay to deliver this next generation service that will further enhance our customer's experience in our airport retail stores. Yet another accomplishment in our ongoing digital strategy efforts, the Scan, Pay & Go technology is a significant step to the future of travel retail. Early results from our pilots at Fort Lauderdale-Hollywood International Airport and Charlotte Douglas International Airport show that travellers are embracing this user-friendly service."

Gregg Paradies
President & CEO, Paradies Lagardère

flying tiger copenhagen

"All of the products in our stores are designed to make people happy, but we recognise that the checkout experience sometimes makes it a somewhat less happy experience. MishiPay helps us in this respect by removing the need to wait in line to pay. Also, we are excited to see the impact the technology can have on the operation and customer experience of our stores by enabling our store teams to focus on serving and advising customers rather than staffing checkouts."

Martin Jermiin
CEO, Flying Tiger Copenhagen

MUJI 無印良品

"The in-store experience for customers has always been an important part of the MUJI brand, and MishiPay's mobile self-checkout solution has allowed us to create a new level of convenience. Not only are customers enjoying being able to check out without queuing or touching hardware, but our staff are also more free to help, advise and add real value to the shopping experience rather than processing payments,"

David Brice
Managing Director, MUJI UK

MISHIPAY

Management team

Mustafa Khanwala
Founder & CEO

- Mustafa is a Mechatronic Engineer who has previously worked in and led projects with companies such as Porsche, National Instruments, Barclays and TATA and has a proven track record in successful innovation
- He has sales experience through working in his family business and starting a food delivery venture in Manchester in 2011
- Mustafa built the first MishiPay prototype himself and has since won the UCL 'Bright Ideas', University of Manchester Venture Further, and Mayor of London's International Student awards
- Was named in the prestigious Forbes '30 Under 30' list in 2019

➔ Hear him speak at the Paris Fintech Forum

Swati Phadke
CFO

- Over 6 years of experience as the CFO of different technology companies in software, manufacturing, and retail
- Undertook several M&A deals and took her last company from the brink of bankruptcy to a successful multi-million £ exit.
- Ranked 25th overall amongst over 200,000 candidates in India's national CA exam
- Led teams in IT, HR, Sales, and Administration

Theo Sotiriou
CPO

- Co-founded a Mobility Tech startup selected by Google for Entrepreneurs.
- Helped build and grow a B2B biotech startup as operations and strategy advisor
- Served in the marketing activation excellence department of Coca-Cola
- Computer science grad, studied at Stanford university and LSE
- Forbes '30 Under 30' in 2019

Think Shopping, Think MishiPay

Enterprise ready

Running 100% on **Microsoft Azure**

certified

certified

certified

Apr' 24