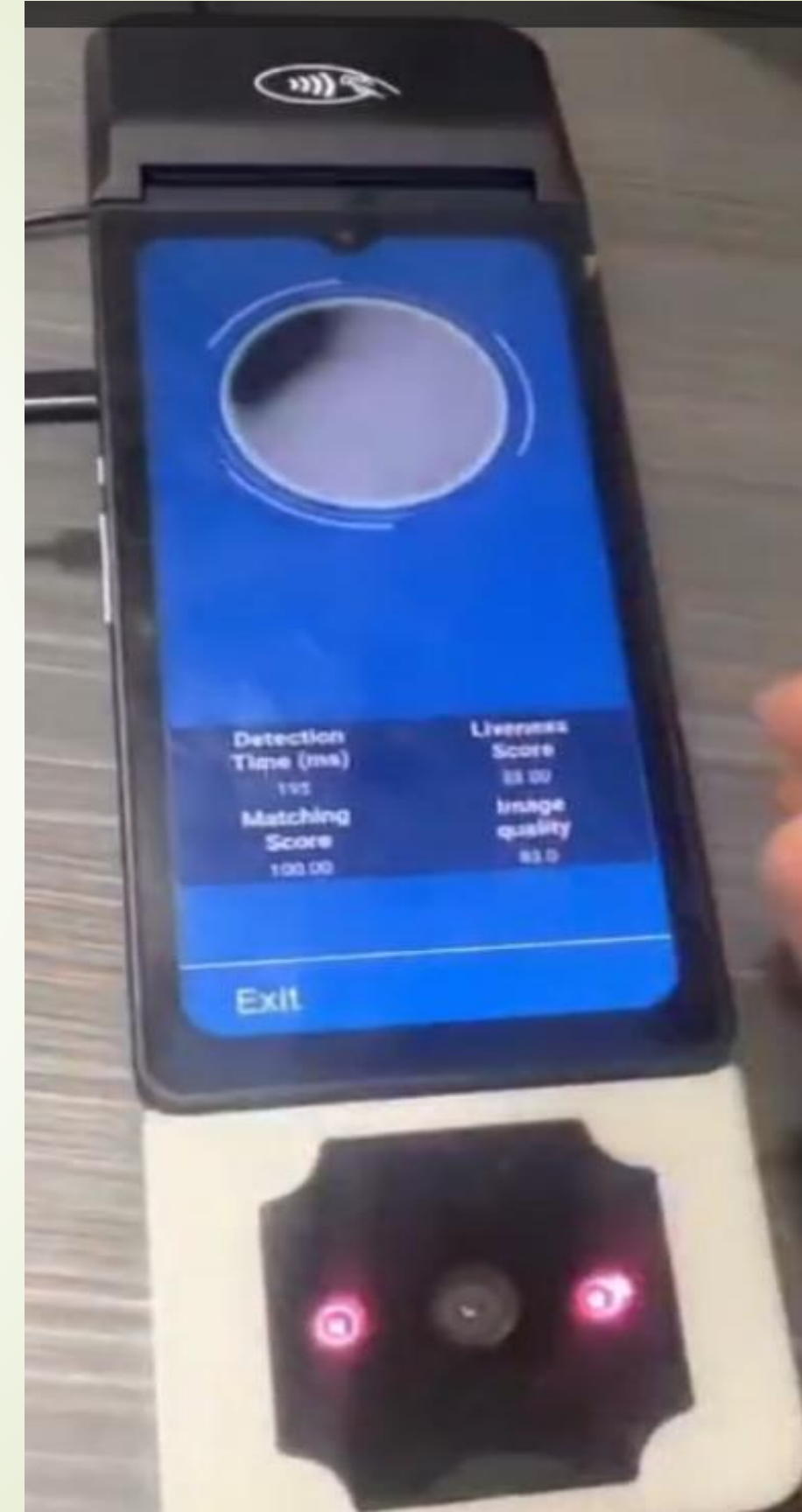




# ConnectBioPay

**"Your hand is your wallet."**

Biometric payments built for real-world reliability.  
Eliminating payment failures and verification gaps  
in high-traffic environments.



# The Problem

Traditional payments rely on physical items. Cards and phones can be forgotten and Stolen. They can also run out of battery.

**Who's affected?** Commuters, shoppers, and everyday consumers. Especially in high-footfall areas.

## **Vendor Perspective:**

In high-traffic areas, vendors cannot manually verify every UPI transaction, leading to fake payment confirmations and unnoticed revenue loss.

**Real-world insight:** India sees 1.3 billion UPI transactions monthly. Many are delayed due to payment friction.

## **User Perspective:**

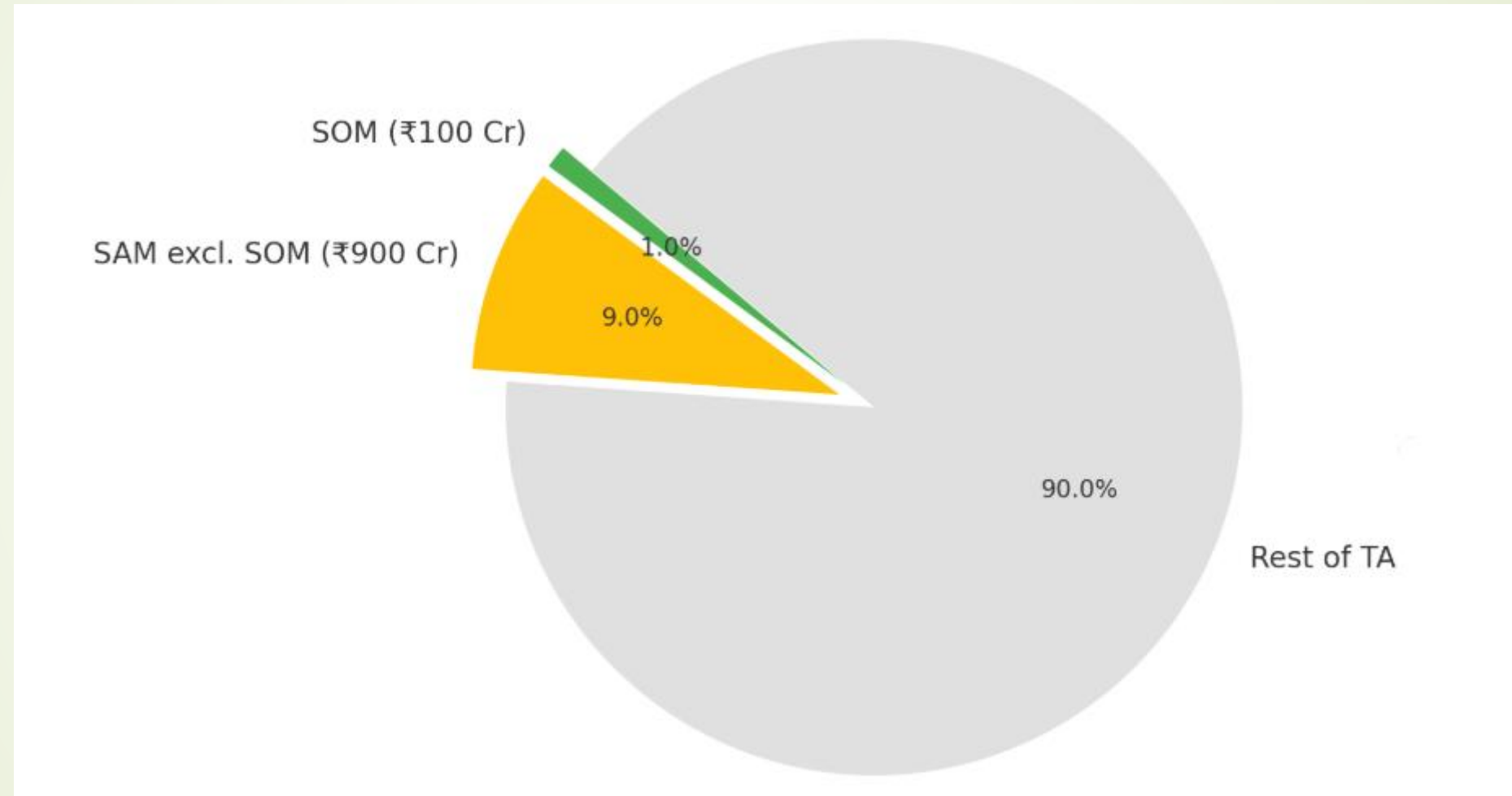
Genuine customers face delays and confusion due to verification checks, reducing the seamless experience that UPI promises.



# The Solution: ConnectBioPay

- No wallet, phone, or card required.
- Highly secure vein-based recognition.
- Fast, hygienic, and contactless.
- Works even if the user's phone is off.
- Not just fast payments, but verifiable payments.

# Market Opportunity



**Early Adopters:** Metro users, tech-savvy shoppers, urban youth.

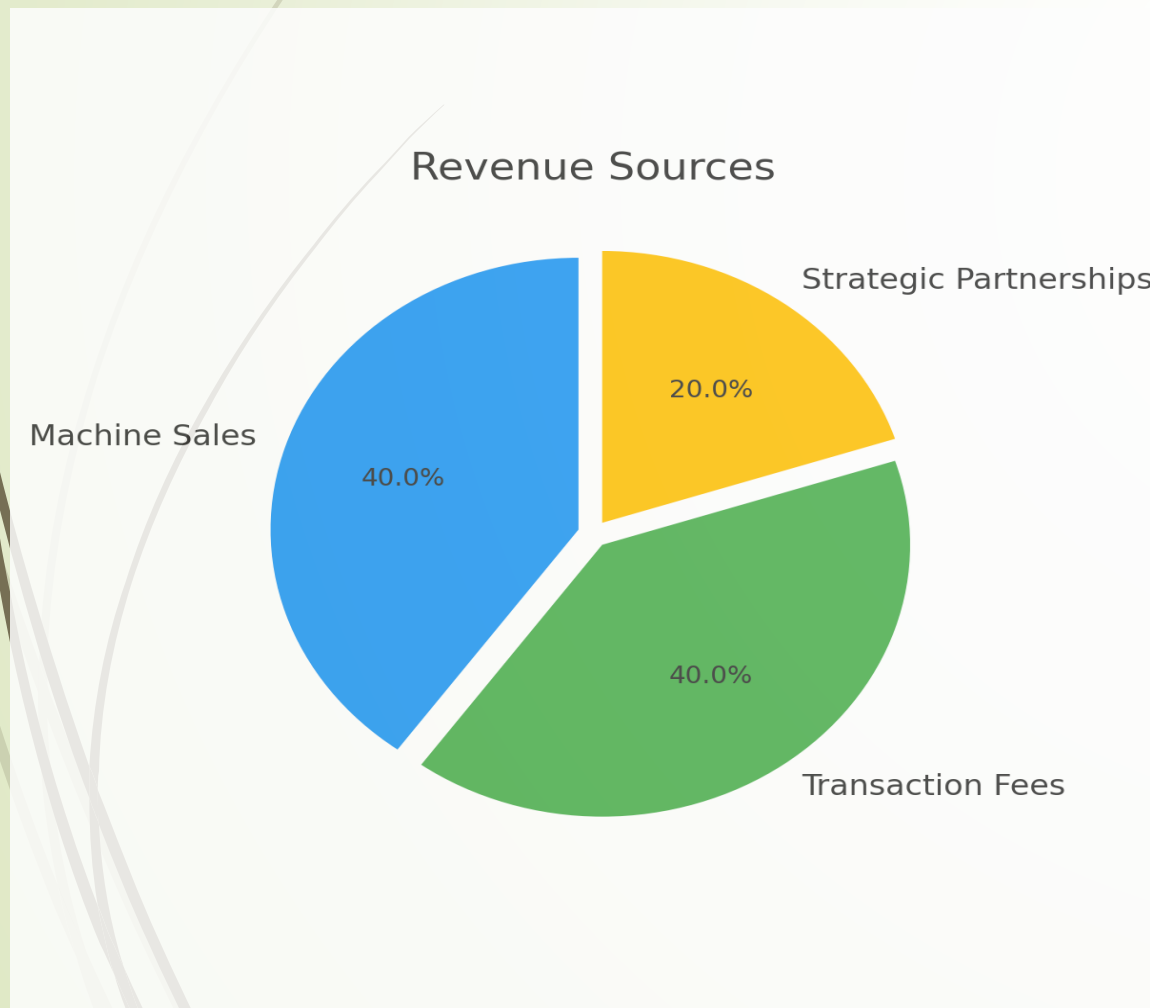


# Competitor Analysis

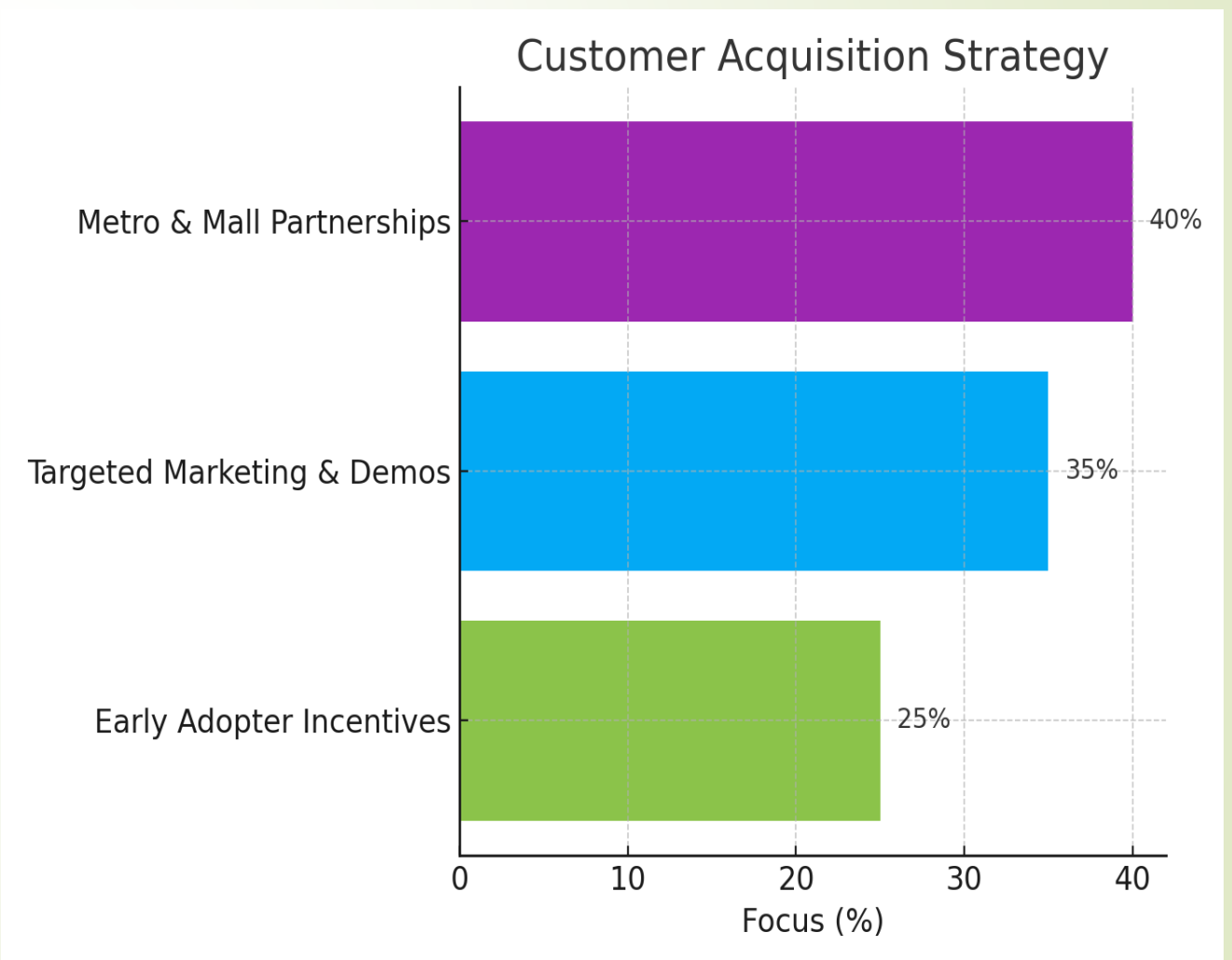
| Company       | Device-Free | Biometric | Metro-Integrated | Cost Efficient |
|---------------|-------------|-----------|------------------|----------------|
| Google Pay    | ✗           | ✗         | ✗                | ✓              |
| Paytm         | ✗           | ✗         | ✗                | ✓              |
| Amazon One    | ✓           | ✓         | ✗                | ✗              |
| ConnectBioPay | ✓           | ✓         | ✓                | ✓              |

# Business Model

**Revenue Sources:** Machine sales to vendors/malls (~₹3900 profit per unit). Tiered convenience fees on transactions. Strategic partnerships (e.g. metros).



**Customer Acquisition:** Initial metro + mall partnerships. Targeted marketing & demos. Incentives for early adopters.



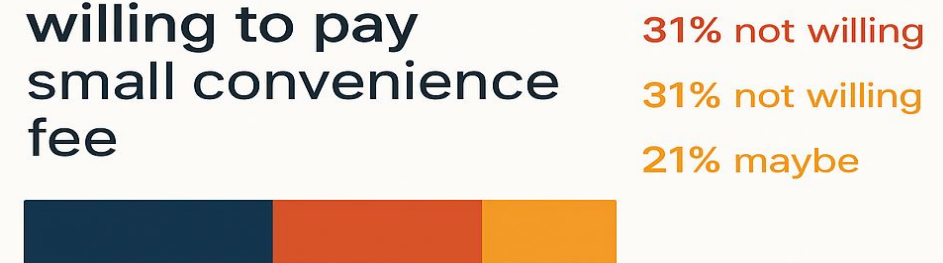
# Traction & Achievements

- Application is ready and Incubated in Runway Incubator
- Got Selected for Emtek bhubaneswar CFP-5
- Built web app, mobile app, SDK, and outsourced biometric hardware
- AI cybersecurity model ranked Top 14 at AI Grand Challenge
- Received ₹1 lakh innovation grant from UPES DEHRADUN
- 71% youth interest validated through user survey
- Partnerships with metro stations in pipeline.

**71%** comfortable using biometric payments (palm vein scan)



**48%** willing to pay small convenience fee



# Milestones (Next 3 Years)



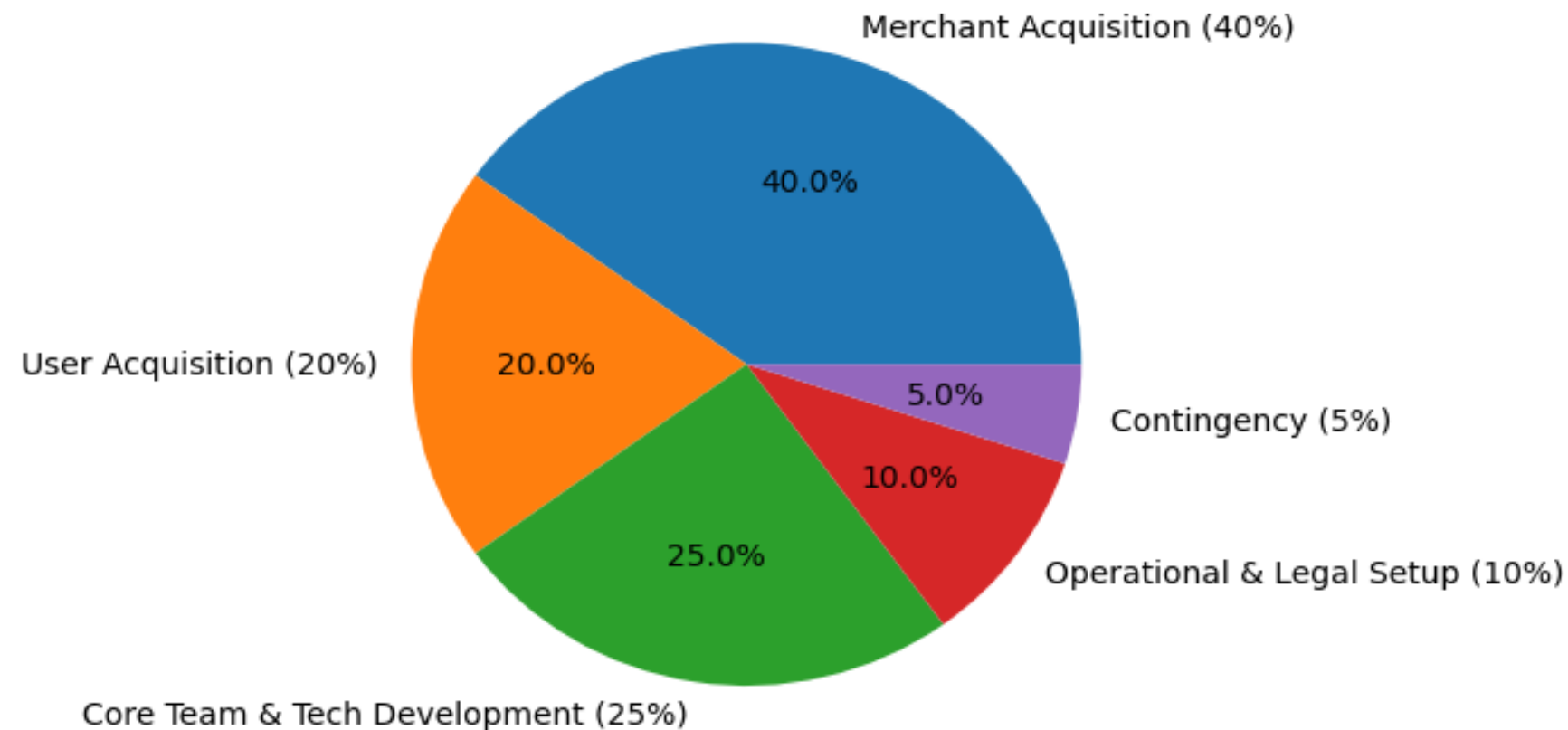
- **Year 1:** Deploy at 5 metro stations, onboard 1,000 vendors, 100K+ users.  
est. revenue ₹100 Cr
- **Year 2:** Expand to Tier-1 Markets, 1M user base, break-even via transaction fees. est. revenue ₹900 Cr
- **Year 3:** Pan-India metro & mall presence, 10M+ users, ₹5000 Cr+ revenue.



# THE ASK

We are raising ₹50 Lakhs to accelerate market entry through initial vendor onboarding, strategic customer acquisition incentives, and hiring key talent to drive scalable growth.

ConnectBioPay - Use of Funds Allocation (₹50 Lakhs)





# The Vision & Why Us

**Vision:** Make payments invisible, secure, and universal — one palm at a time.

**Why Us:** Tech-driven founding team. Real-world market testing. Passion to make BioPay a national utility.

## THE TEAM



**YUVRAJ SINGH**

**FOUNDER**



**NIZAUL RAHMAN**

**CTO**