

Saving employers money while  
providing banking services to  
unbanked workers

# The Problem

It's costly for employers to pay unbanked workers

01

Takes 4+ days of extra work

02

Requires additional manpower

03

Costs an additional 2-3% to pay unbanked workers

# The Solution

Save employers money by eliminating cash payments

01

Remove 4+ days of extra work

02

Requires no additional manpower

03

Eliminate unnecessary costs

# Employers Dashboard

The screenshot displays the dotx web application interface. On the left is a sidebar with navigation links: Dashboard, Contracts, Directory, Evaluation, and Reports. The main content area features a table with 13 rows of crew data. Above the table are filters for 'Show All entries', a search bar, and dropdowns for 'PT APK', 'KUNINGAN', and 'July 2020'. A 'PAY' button is located at the bottom right. A file upload prompt is visible on the left side of the main area.

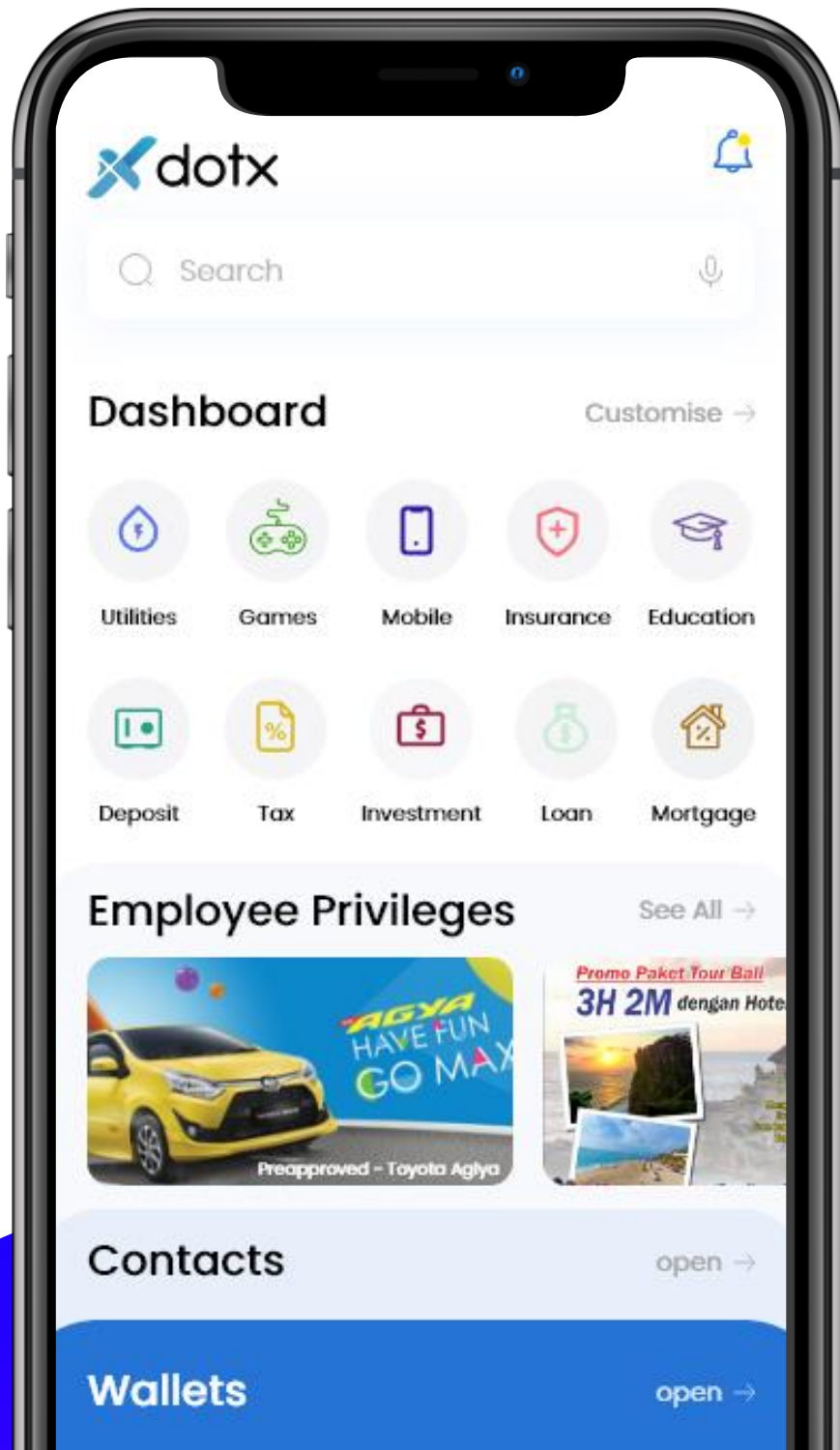
No	Crew Name	Position	Department	Payment	Mobile Number
1	SARAH WAHYUNI	PRODUCTION	PRODUCTION	Rp. 5.000.000	081291358964
2	EFA SAFITRI	R&D	R&D	Rp. 3.000.000	089638271164
3	RIFKY FERRY ROSSENDY	PURCHASING	PURCHASING	Rp. 8.000.000	081934164594
4	YUNI PUTRI RIAWAN	PRODUCTION	PRODUCTION	Rp. 6.500.000	08992916969
5	ITA FATIMAH	MARKETING	MARKETING	Rp. 5.000.000	085711004283
6	FEBRY IRWANSYAH	HRD	HRD	Rp. 6.000.000	087744099575
7	LILI KOMALA SARI	FINANCE	FINANCE	Rp. 10.000.000	081585117278
8	WINGGA PASHERA	FINANCE	FINANCE	Rp. 8.000.000	088808022016
9	PANJI PRAYOGA	R&D	R&D	Rp. 5.500.000	085217351289
10	BIMA RAKA PUTRA	MARKETING	MARKETING	Rp. 4.000.000	08990169750
11	AHMAD BIMO OKTAFIANO	HRD	HRD	Rp. 3.500.000	0895330807688
12	KAFI SOFIYANDRI	HRD	HRD	Rp. 7.000.000	0895613153220
13	TIARA PANGESTIKA	PURCHASING	PURCHASING	Rp. 5.000.000	085289410782

## Upload a payee Spreadsheet

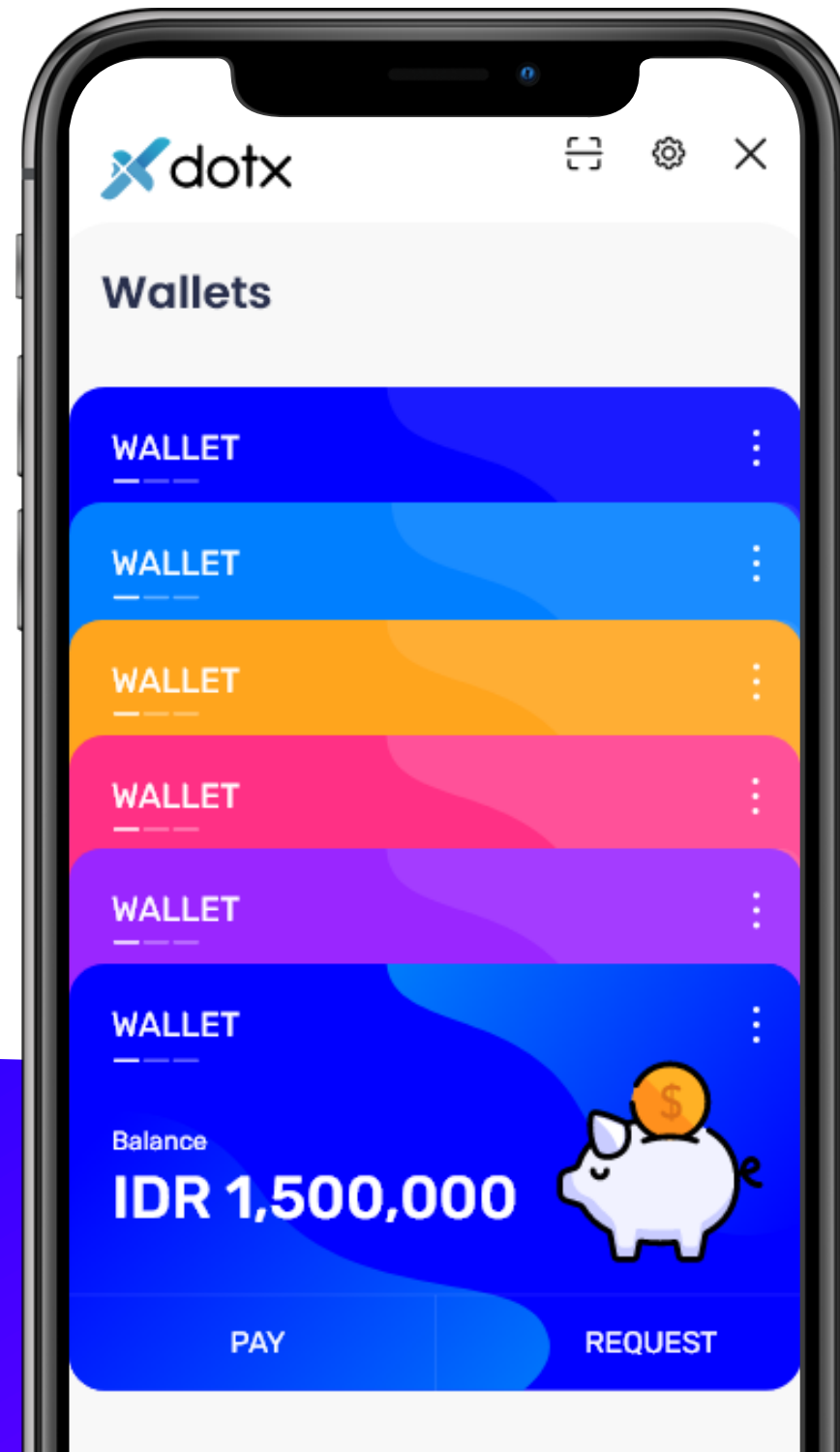
## Click Pay

## Employee's App

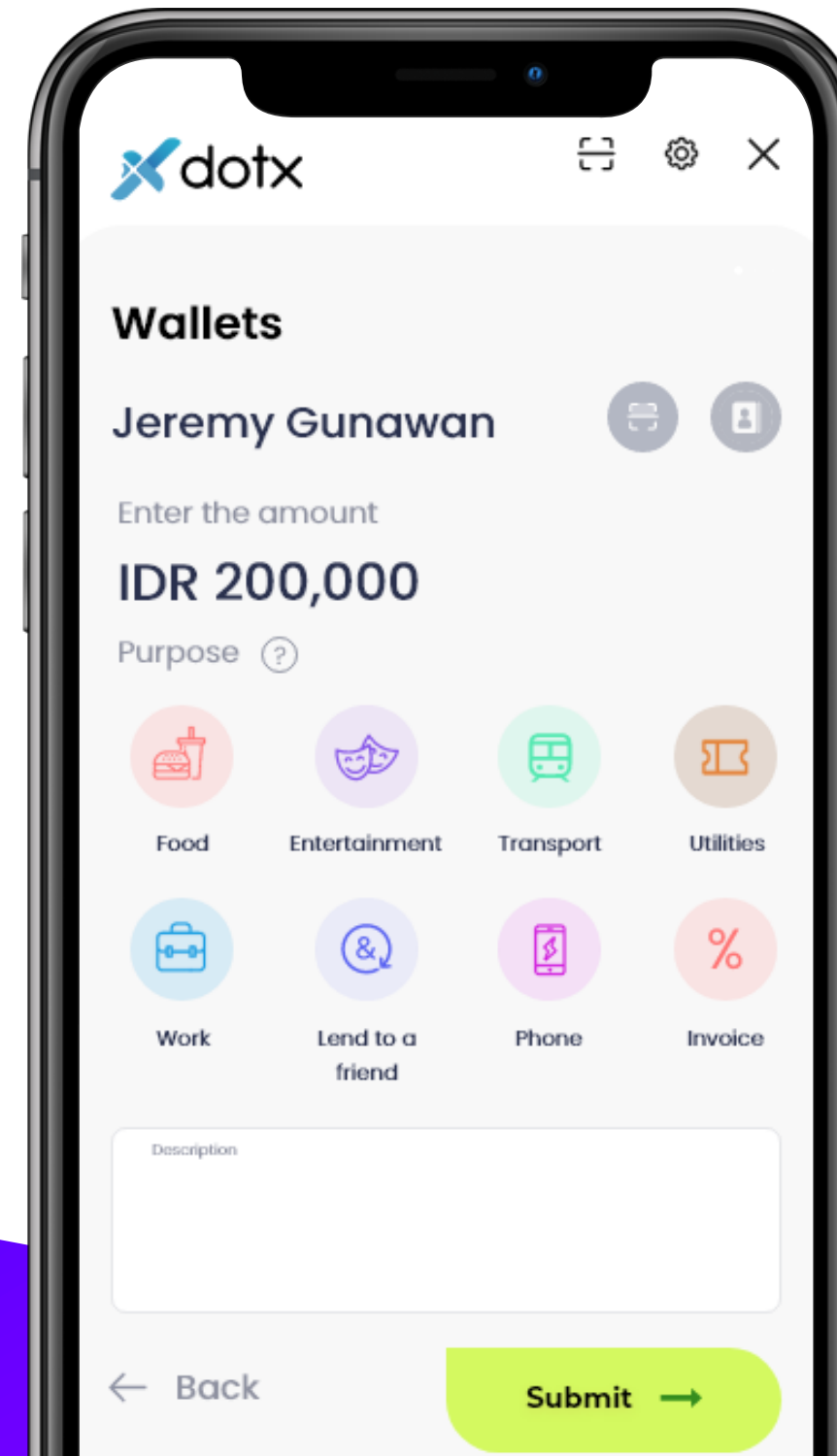
Main menu



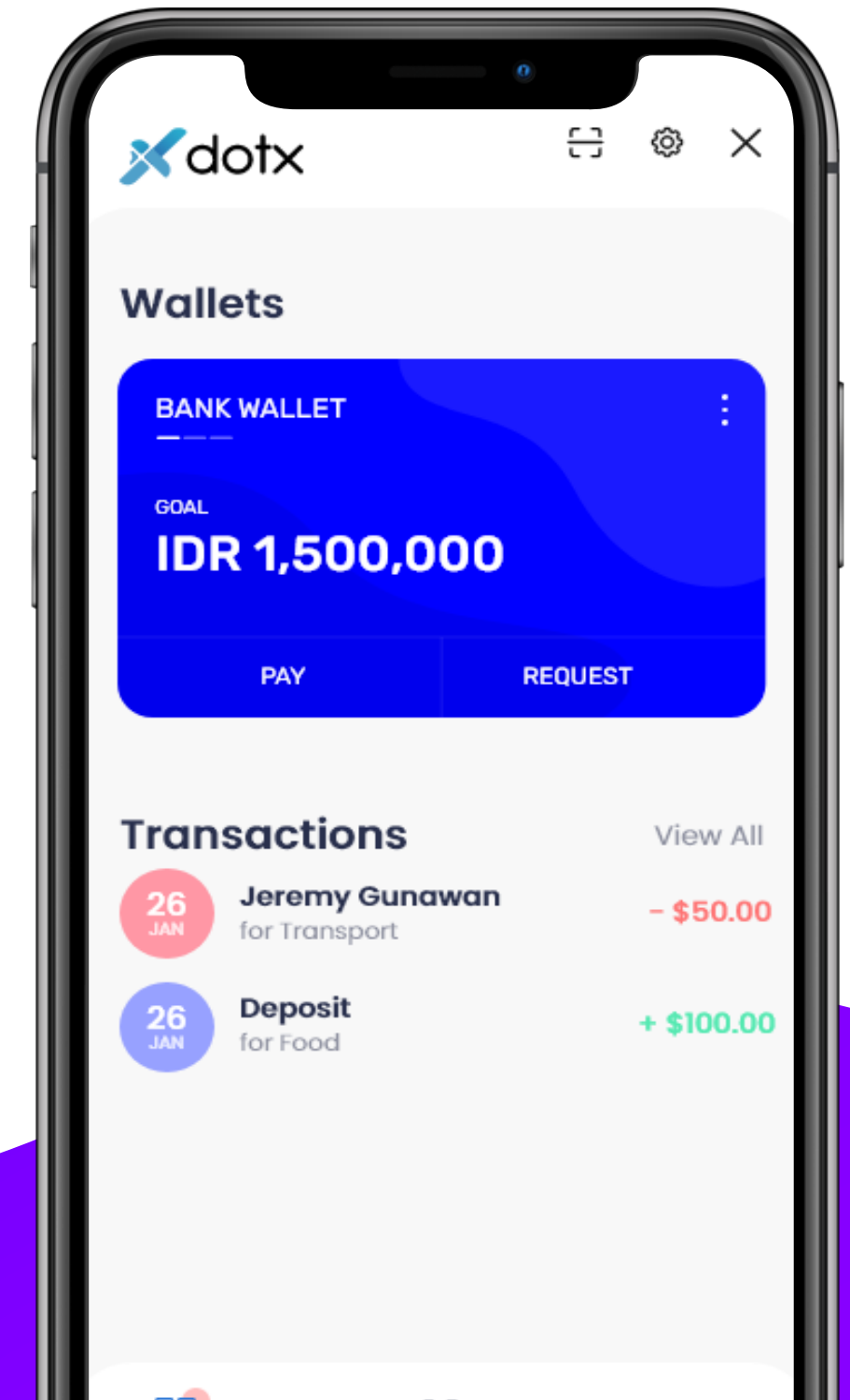
Your accounts



Send money



Transaction history



# Business Model

	2021	2022	2023	2024	2025
Employers	16	24	50	120	400
Workers	80K	120K	250K	600K	2M
Transaction fees	\$0M	\$2M	\$4M	\$11M	<b>\$50M</b>

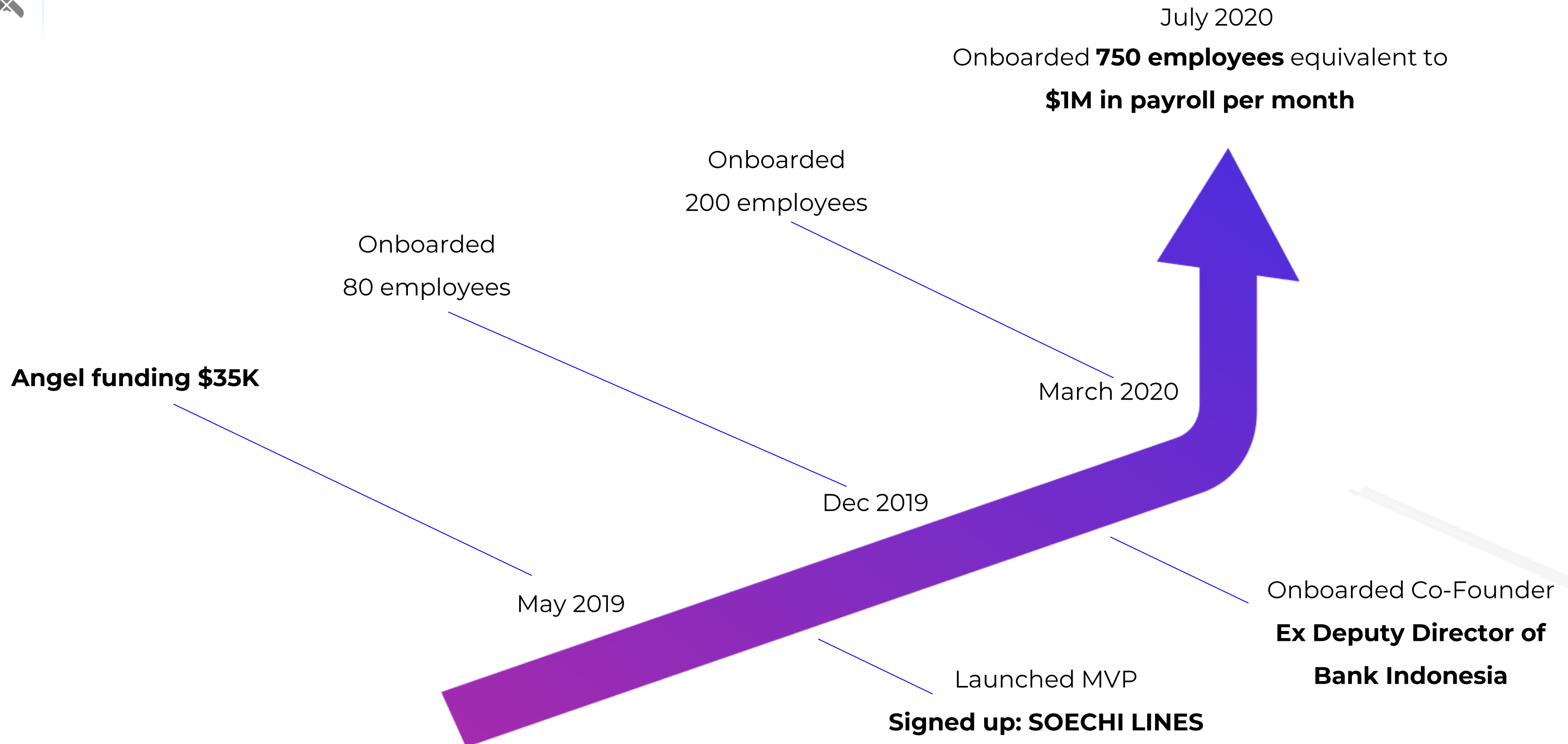
Transaction fee = 30 cents per transaction

CAC = USD .60

LTV 12 months = \$6

LTV/CAC ratio is 10x

# Traction



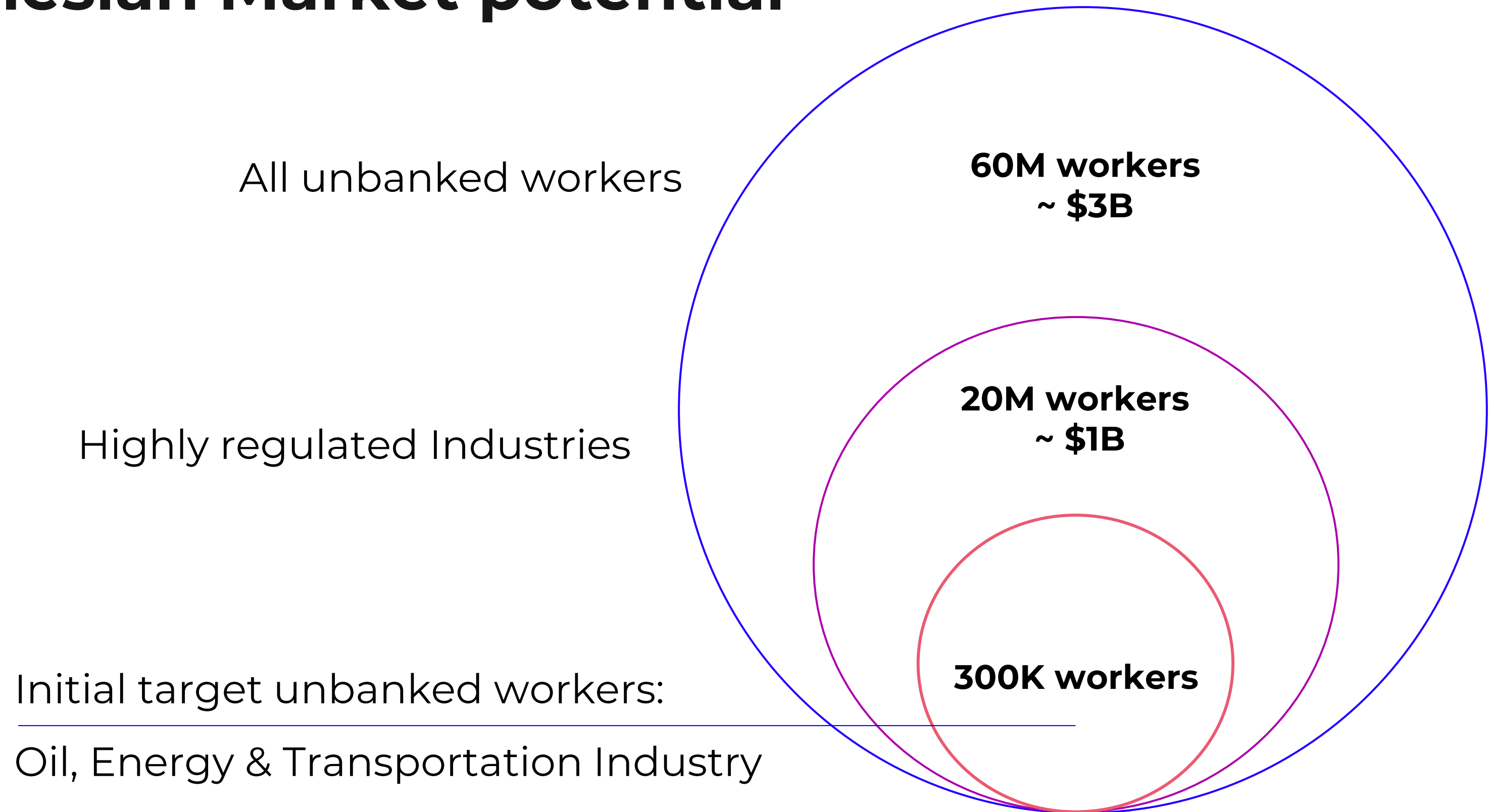
# Go To Market

We secure users through the integration of their payroll system

<u>Qualified Leads (2-3 weeks)</u>	<u>Prospecting</u>	<u>Closed</u>
Marubeni indonesia	PT. Pelayaran Tempuran Emas, Tbk	Soechi Lines
PT Elnusa Tbk	Pertamina EP	
BP	PT Pertamina Hulu Mahakam	
PT. Rekayasa Industri		
Medco E&P Indonesia		
PT Jasa Marga (Persero)		
McDermott International Ltd		
Baker Hughes		
Tripatra		
Saipem		
ExxonMobil		
PT. Serasi Autoraya		
PT. Transportasi Jakarta (Transjakarta)		
ASSA Rent (PT Adi Sarana Armada Tbk)		
Meratus Group		
PT. MRT Jakarta		



# Indonesian Market potential



# Competition

Easy onboarding



Not for payroll

For Payroll



High requirements & fees

# The Team



**CHARLIE**  
**CO-FOUNDER**

20+ yrs in software dev  
Built e-money app for Palau Gov



**SUKAN**  
**CO-FOUNDER (Part time)**

Ex CTO of Kudo (Acquired by Grab)  
30+ yrs of exp in growing startups



**YONI**  
**ADVISOR**

Ex Deputy Director of Bank Indonesia  
30+ yrs in banking & regulations



**JEREMY**  
**Full Stack Developer**

Analyst & developer  
Manage a team of 3 developers



**ANGE**  
**Sales Consultant**

My role is to ensure that my client's needs comes first  
before anything else



**ALBERT**  
**Business Development**

15+ yrs of experience in  
developing strategic partnership

# Funding

We are looking for mentors to help us  
formulate the best funding & go to market strategy