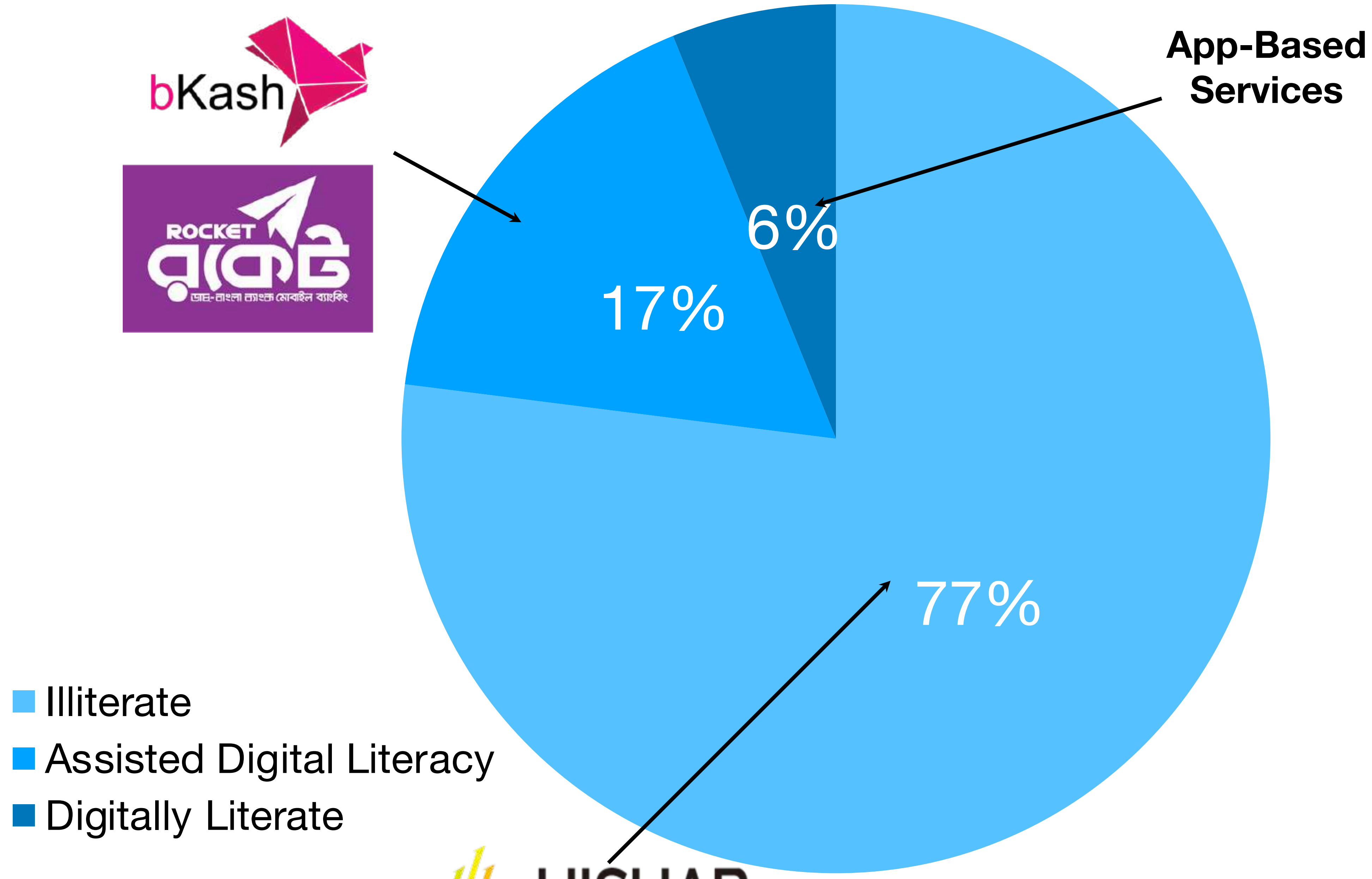
HISHAB

How I Settle Her Account Better

Conversational AI w/o INTERNET or SMARTPHONES

Industry Positioning



Partner

Padakhep Manabik Unnayan Kendra
RDRS
UDIPPAN

PRAN-RFL

MGI

Services

HiPay
PIA
HiRemind
HiPOS
HiProd
HiAd
HiSurvey
Customer-Engagement

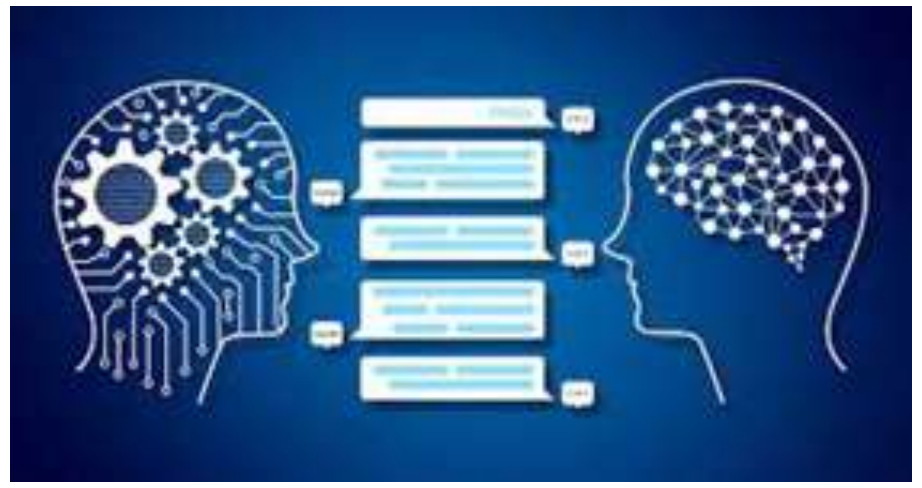
Customer Base

2.2 million borrowers

1 million MSMEs

Strengths of the Service Business

Innovation



Hishab enjoys extensive coverage in the Telephony Conversational AI IP market

The company has 42 patents on Voice Banking from Telephony network, Automated Call-center, and Voice Commerce in 27 countries including INDIA and JAPAN.

No Learning Curve

Hishab's technology requires

NO INTERNET: Functions fully over telenetworks, available across all telecom-covered areas in BD

NO SMARTPHONE: Functions on feature phones and smartphones in the same way, providing full digital access to all of BD's population with mobile phones

Product-Market Fit

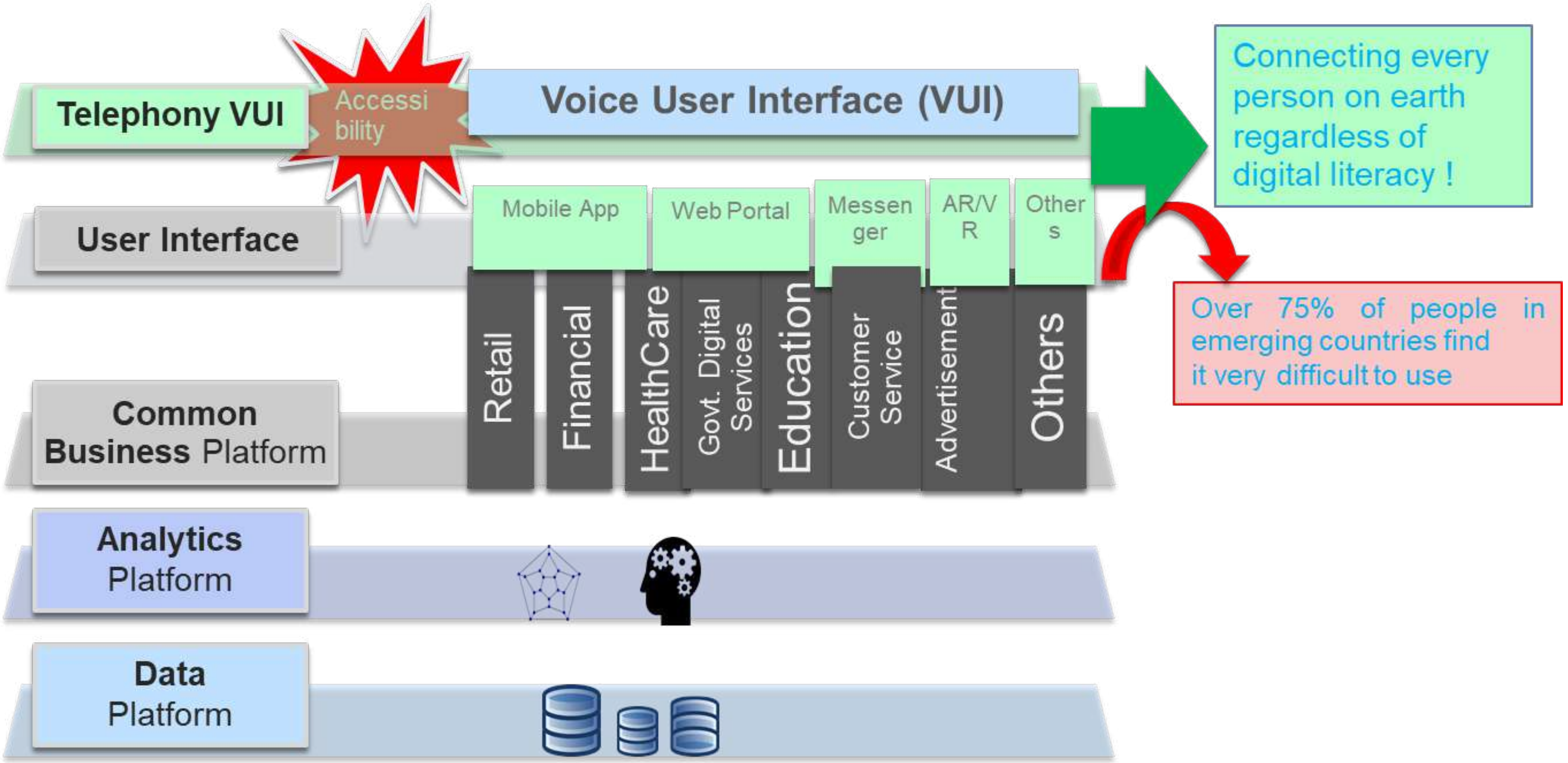
HISHAB

Hishab's product lines are built for digitally challenged populations, functioning over voice commands and conversational AI.

Hishab's products include HiPay for payments, PIA for assistance and customer engagement, HiProd for order management, HiPOS for POS & sales, HiLoan & HiRemind for loan provision and payment reminder, HiSurvey for market feedback, and HiAd for voice-ad placements.

Conversational AI Technology Breakdown and Flow

Technology Breakdown



Tech Value Propositions

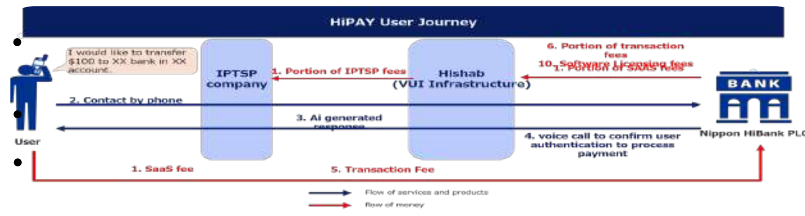
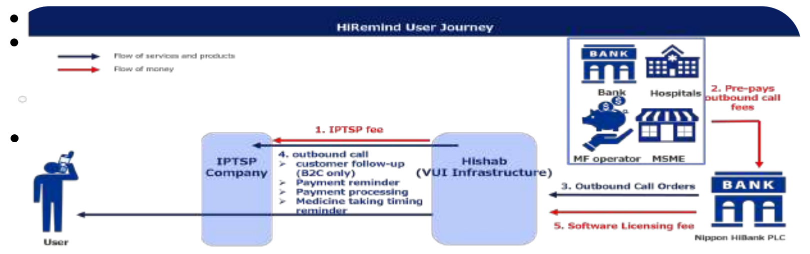
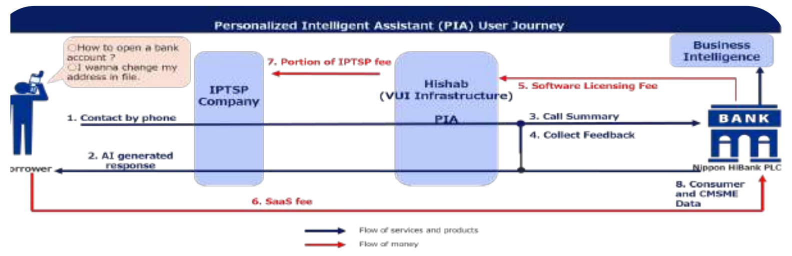
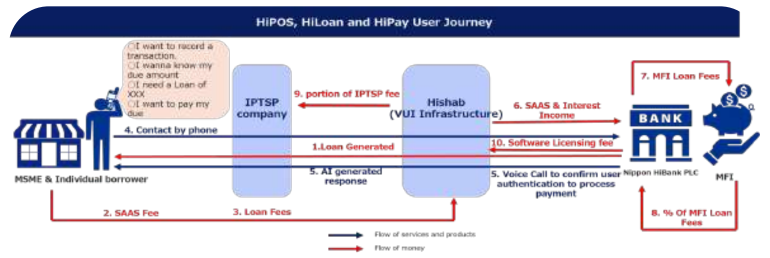
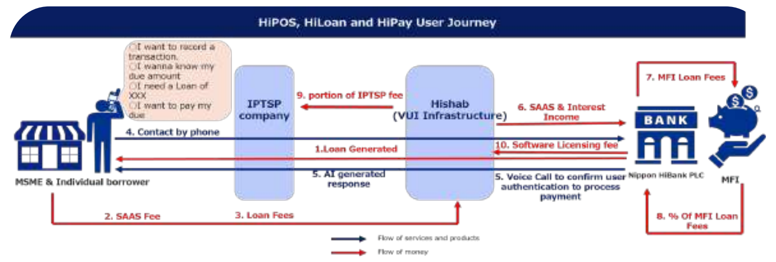
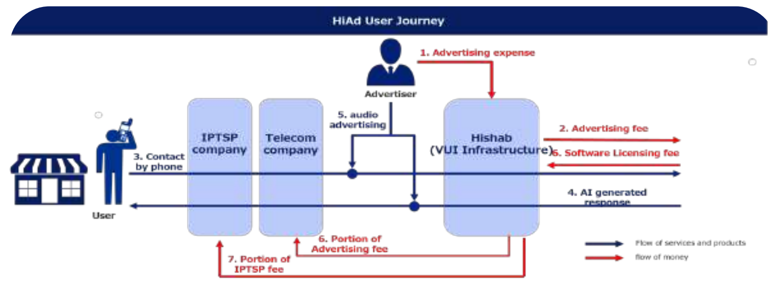
NO App Download

No Internet Need

NO Digital Literacy

Just Dial and Speak!

Hishab: Product List and Product Flow

Product	Description	Product Flow	Clients
HiPay	Voice-based payments solution to collect and make payments through conversational voice instructions		UDDIPAN উদ্যোক্তা উন্নয়নে উদ্দীপন, SBI, ROCKET রকেট
PIA	Voice-driven personal assistant for customer engagement, dispute resolution, negotiation, and general assistance		UDDIPAN উদ্যোক্তা উন্নয়নে উদ্দীপন, TEPCO
HiRemind	Voice-driven payment reminder service for payment collection and encouragement		UDDIPAN উদ্যোক্তা উন্নয়নে উদ্দীপন, SBI
HiLoan	Voice-driven loan provision service		
HiPOS	Voice-driven POS system for MSMEs to record and digitize sales including credit		SBI
HiAd	Telephony-driven voice-based advertisements through inbound and outbound call		
HiProd	Voice-driven product ordering service for MSMEs to procure inventory directly from manufacturers		SBI
HiSurvey	Voice-driven customer surveys and feedback via inbound and outbound call		

Hishab: Value Propositions and Impact Across Industries

	Current Practice	After Nippon HiBank PLC	Value Proposition	Target Products
Financial Institutes	• Limited Reach in rural ares • Time-consuming process to open account • Costly OPEX to collect money • Costly to manage customers with call-center • Highly limited user-base of 6.12% of	• Total access to BD population w/ ANY phone via PIA • Seamless account opening via NID number verification through HiPay and PIA • Credit card reminder, ads placed to users • Survey amongst user base	• Accurate KYC • Increase customer base to ALL BD citizens	PIA HiPay HiRemind HiAD HiSurvey
FMCG	• Used prescribed forms to keep transaction records • Send sales reps to MSMEs • Manually take orders from MSME by physical visit • Collect cash-money for orders from MSMEs	• Automated operations including order generation, cash collection, credit-tracking, inventory-planning & ordering, and supply-chain servicing via PIA, HiPay, HiProd, HiPOS • Automate 80% sales via PIA to acquire	• Reduce OPEX by at least 40% • Increase sales by 30%	PIA HiPay HiProd HiPOS HiRemind HiAD HiSurvey
Healthcare Institutes	• Average wait time of 20 minutes for Doctor's appointment by phone call and agent • Patient records are printed; prone to loss • Manually prepare appointment	• Automated service operations including pre-clinic checking and appointment scheduling via PIA • Reminder service via PIA for vaccinations • 24/7 AI-driven dispute management	• Increase customer satisfaction to 90% • No waiting time	PIA HiPay HiRemind HiAD HiSurvey
Education Institutes	• Manage class enrollment manually • 4 hours spent on average for course payment • Learn course details manually • Learn course enrollment details in-person	• Tuition fees and payment reminder via HiPay & HiRemind • Updated access to resources and guides via PIA	• Increase customer satisfaction to 90%	PIA HiPay HiRemind HiSurvey
Call-Center	• Engage large bases of human agents to intercept calls • No text summary or transcript of call available • Costly to intercept calls • Difficult to keep homogenous quality	• Automated customer-engagement via PIA • Standardized customer-engagement due to AI technology standardization and quality assurance • Text transcript and summary for every call	• Reduce OPEX • Data Intelligence	PIA HiPay HiRemind HiAD HiSurvey
E-Commerce	• Lack of access to rural and urban populations due to less than 10% digital literacy coverage • Manual service operations causing bottlenecks and dissatisfying customer experiences including inflated delivery times and lack of customer feedback	• Total access to rural and urban population w/ ANY phone via PIA, HiPay, HiProd, HiPOS • Automated and digitized service operations including ordering, customer-engagement, and transactions and payment collections	• Reduce OPEX • Data Intelligence	PIA HiPay HiAD HiSurvey

Key Traction Indicators

Current User Base	User Avg. Digital Literacy Rate
2,200,000	0-3%

User Satisfaction Rate	Weekly User Retention Rate
94%	96%

Daily Outbound Calls	Outbound Call Pick-Up Rate
248,000	72%

Awards

Get in the Ring 2021

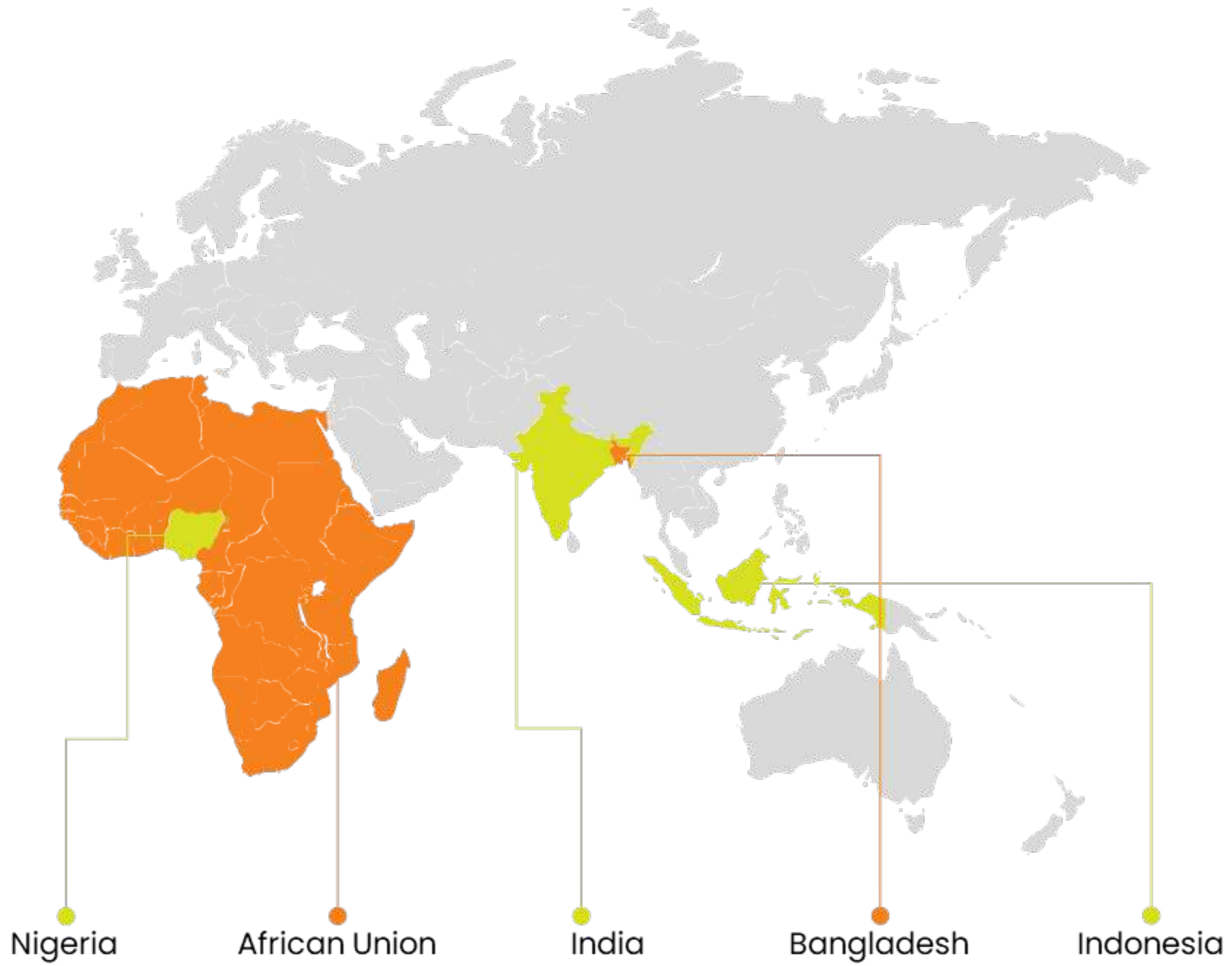
Business Finance for the Poor in Bangladesh

BFPB Challenge Fund

愛知県 Aichi Prefectural Government

Aichi Award 2021

Hishab: Patent Coverage: 54 Patents in 27 Countries



Key Insights

42 Approved Patents

60 Patents Under Processing

Focus on N-11 Countries

Patent coverage:
Voice Banking,
Automated Call-Center,
Voice Commerce,
Conversational AI via telephony network