



Arvin Singh, COO

We create closer relationships between merchants and consumers

# CHALLENGES – CONSUMER PREFERENCES



- Gen Z, Millennials, Gigeconomy: high growth consumer groups
- Affordability: reduced buying power but want and need products
- **Responsibility:** focus on spending what they have (debit)

#### TOCCO TOSCANO



#### AIMEE LEATHER TOTE

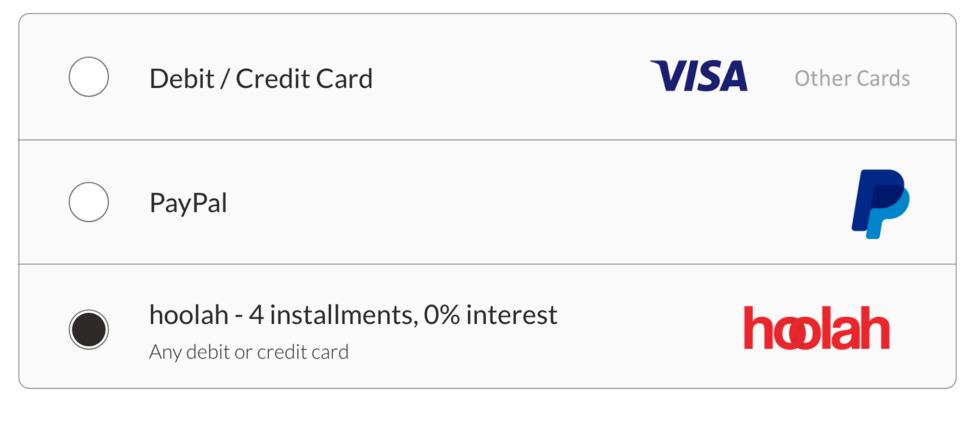
A gorgeous classic silhouette crafted in genuine soft pebble grain cowhide. By Tocco Toscano.

S\$279 SGD

or \$69.75 x 4 interest-free installments with holah

ADD TO CART

Browse your favorite store and identify **hoolah** as an affordable alternative



CHECK OUT

Select hoolah as your payment method at the merchant checkout screen

#### Let's get to know each other



Please complete your particulars to create an account.

| Full name     | John            | Weiming         | Tan         |    |
|---------------|-----------------|-----------------|-------------|----|
|               | (First name)    | ( Middle name ) | (Last name) |    |
| Date of birth | 28 🗸            | December 🗸      | 1995        |    |
| NRIC / FIN    | S4347960A       |                 |             |    |
| Email         | johntanweiming@ | gmail.com       |             |    |
| Phone         | +65 9103 3435   |                 |             |    |
|               |                 |                 |             |    |
| close         |                 |                 |             | ne |

Provide basic particulars and payment card details in the hoolah lightbox

| Order made from | hoolah order ID               | Amount remaining |  |
|-----------------|-------------------------------|------------------|--|
| Tocco Toscano   | 42102                         | \$139.50/\$279   |  |
|                 |                               |                  |  |
|                 | 1st Instalment<br>10 Dec 2018 | \$69.75          |  |
|                 | 2th Instalment<br>24 Dec 2018 | \$69.75          |  |
| 3               | 3th Instalment<br>08 Jan 2019 | \$69.75          |  |
| 4               | 4th Instalment<br>22 Jan 2019 | \$69.75          |  |

Stay informed and responsible with automated installments

## VALUE DRIVERS



#### **CONSUMERS – TRANSFORMING PAYMENTS**

- No interest, hidden charges or fees
- Seamless real-time checkout experience
- Use credit or **debit card** to pay in installments



#### MERCHANTS – GROWING REVENUE

- Reduce cart abandonment (~20% conversion ^)
- Enhancing affordability (50-150% basket 1)
- Drive higher marketing ROI on top of funnel

# PROOF POINTS – NEW CONSUMERS



As a young professional, I **don't yet qualify for credit**. With hoolah, I get the benefit of spreading out my payments without needing a credit card

Jasmine, 23

I found it practical from a **personal cash flow** perspective to pay a portion of the total amount now and the rest later. Plus, it is **completely free** 



Pascal, 30

#### PROOF POINTS – NEW CONSUMERS

50% of hoolah consumers are choosing to pay with debit

for Gen Y & Z, that number jumps even higher



# HOOLAH – RESPONSIBLE AFFORDABILITY

#### CLEAR GROWTH VISION

Merchant Coverage - key regional players

Vertical Expansion – travel, travel & travel!

Instore – unlock highest spend channel

New Markets – regional growth

Experienced Team - payments, risk, etc.

#### LEARN MORE

- Insights Page <u>www.hoolah.co/insights</u>
- Facebook <u>www.facebook.com/hoolahco</u>
- LinkedIn <u>https://www.linkedin.com/company/hoolahco/</u>

Article 1: <u>https://goo.gl/RCR89c</u> Article 2: <u>https://goo.gl/8KAo24</u> Article 3: <u>https://goo.gl/d9dfTd</u>

