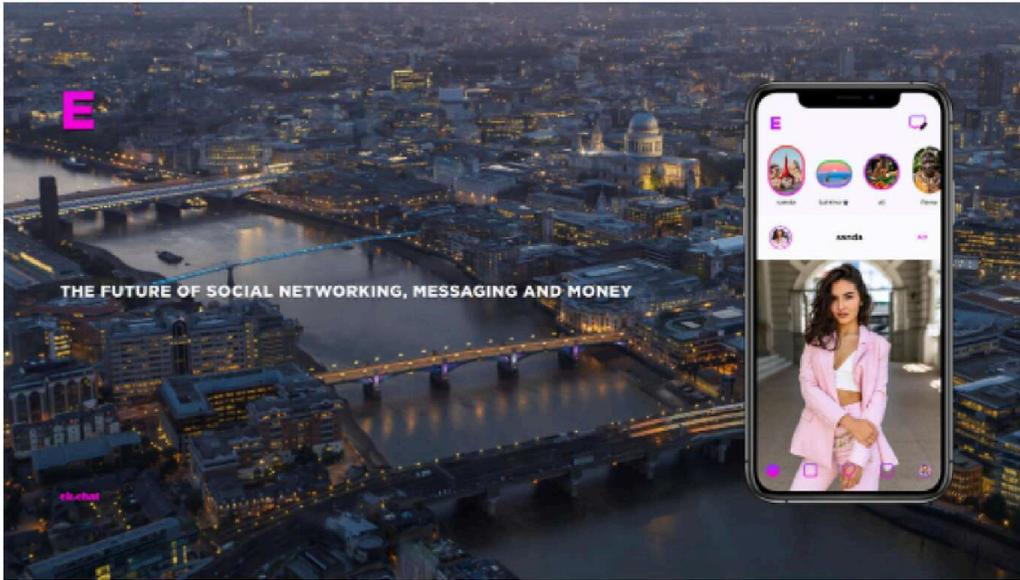


The future of social networking, messaging and money



ek.chat New York NY

Software Technology Main Street App Mobile

LEAD INVESTOR



Sanda Karazhanova

I invested in EKCHAT because of the great product that they have built. I'm a daily user of E and all my social networking is done on E now. I love the product focus on E and I've made new friends all over the world. My friends and family are also using E and think EKCHAT will achieve high adoption rates given their in app virality and network effects. All and his team come with great domain expertise and previous operating experience and have built a great business model for E. I am happily recommending downloading the app and seeing the magic of what the company has built.

Invested \$25,000 this round & \$100,000 previously

Highlights

- 1 📱 Available in 190 countries on Apple AppStore and Google PlayStore
- 2 💰 Global Addressable Market : 6.5B Mobile Users, \$12T Digital Economy, \$27T Financial Services
- 3 🏆 We work with Google, Apple, Visa, MasterCard, Stripe, Mercury Bank, & more
- 4 🧑‍🤝‍🧑 Founding team has founded and invested in global & regional businesses
- 5 🚀 Downloaded in 105 countries. Strong unit economics and built in network effects.
- 5 🚀 Downloaded in 105 countries. Strong unit economics and built in network effects.

Our Team



Ali Salamat CEO

An experienced technology executive, Ali served in product, design, advertising, media, sales, finance, legal and executive leadership roles prior to launching his own technology companies. Chairman at BillPay.



Pankaj Kumar CTO Android



Pankaj leads the Android team at EkChat.



Vinay Bansal CTO iOS

Pankaj leads the iOS team at EkChat.



Amanda Lim Product Designer

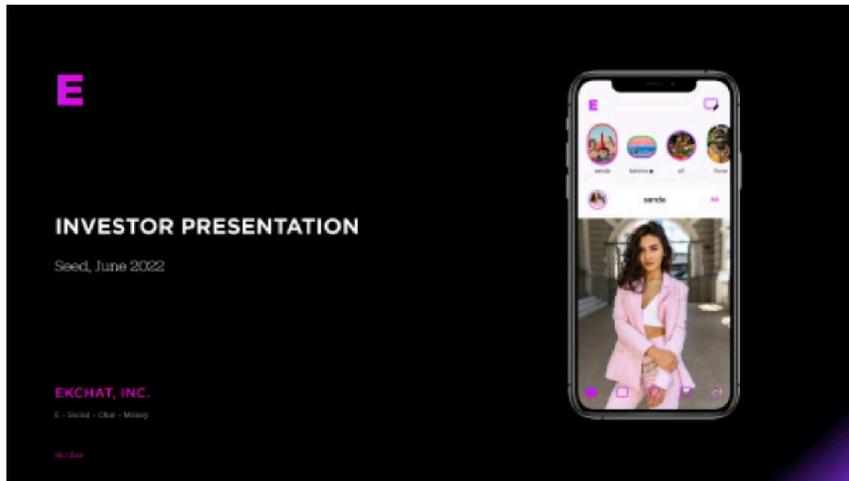
Amanda leads the product design team at E.



Fiona Edwards Community Manager

Fiona is responsible for community development initiatives at E.

E = Social + Chat + Money • All in one app 📱



E

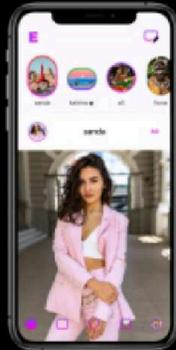
INVESTOR PRESENTATION

Seed, June 2022

EKCHAT, INC.

E = Social + Chat + Money

ekchat



The Problem

and how we applied **first principles** to solve it. And how we created a **new product category**.

The World Today - Without E

The world needs better experiences as a result of issues today. Perhaps, from government demands, regulatory pressures and capital quality issues are the top concerns for any social media company.

The prime reason why these problems were created in the first place is the way these problems were designed to drive business growth. User avatars were the primary source of funding and advertising - and all the problems created their products around this.

User onboarding/diligence became a top priority and the platform was designed to create a user identity before a wall of anonymity. All you needed was an email to create your account. Anonymity and false personas became the norm for all platforms. We have created a world of lies and lies.

This created the biggest setback the platform ever had - when trying to address and regulate the issues highlighted - in order to improve their users, governments and stakeholders.

Facebook made over 45,000 requests worldwide globally to moderate Facebook and Instagram. Twitter has huge problems moderating its platform. Perhaps not our own subsidiaries are somewhat only.

Trust in these platforms are at an all-time low. Coupled with the fact that there are no alternatives in place that address these issues, users are left with no choice - either they leave social networking - to go to use these platforms.

ekchat

This led to user backlash, government demands, regulatory pressures and advertiser boycotts.

We looked at the problems with a first principles. Rather than create a social network that gives only incremental improvements and experiences to users, we decided to think differently.

What if Apple built the social internet?

They would start with privacy, design the best looking product, have fun on the platform with great user experiences - and make sure the customer needs a lot of money.

It would be the best. Perhaps one that does not have the most users today - but definitely one that would be the best in the world.

With this guiding north star, we embarked on a formidable journey - to create the world's first social, messaging and payments company.

So what did we do?

We used **first principles** to break down all the social and elements of a social network to their basics - designed a product that is easy and fun to use with flexibility and adaptability built in - used how we layered payments and financial services on top of it.

All this was achieved against the backdrop of a changing world, a turbulent world with no clear platform and a global health pandemic.

becoming best - At our stage of our ideas and prototyping, we were looking to build a social and messaging platform for India and the South Asian market - and for people with an affinity to the region.

The idea, though great and definitely a winner in India, would create a major issue - it would become the WhatsApp experience for South Asia and then - coupled for issues, would eventually end up being a failed product. One that would cater for South Asians and make the rest of the world about as irrelevant. We would have created a monster. We decided against it.

We had to create a global product that they can - use it would go against our ethos - against everything we believe in.

What users desire?

A fun place where they can entertain. A place that they can trust. A place which has privacy, security and money built in. The world needs a different solution. A new category.

Our Answer

We are building the future. We said YES. It is a social network with a built in messaging platform and a robust payments system. It is an app.

It - Social - Chat - Money

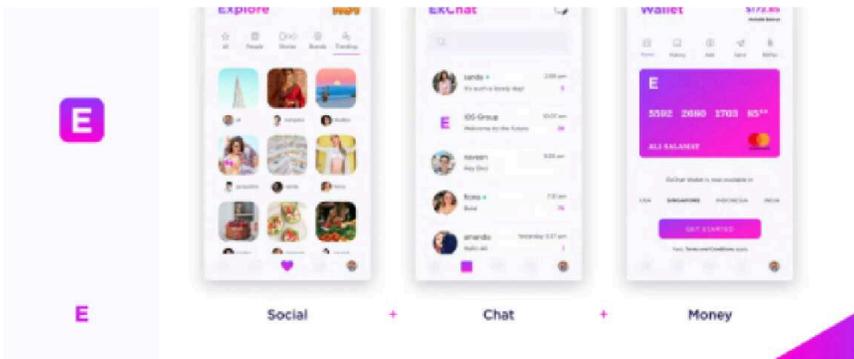
Welcome to the world with E

E

Solution

The future of social, messaging and money





Social

Everything you would expect in a social network.

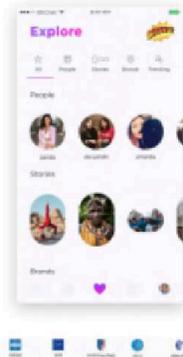
Feed, Posts, Photos, Videos, Stories, Thoughts, People, Celebrities, Brands, Journal, Trending, Stickers & more!

We comply with SOC 2, HIPAA/HITECH, ISO 27001 and EU-US Privacy Shield Standards and we are GDPR Compliant.

Every feature that existing social media products offer is built into E. And more!

100% Real Users. Zero Fake Accounts.

ekchat



E

Chat

A messaging platform built on your existing contact list.

Chat, Voice Calls, Video Calls, Group Chat, Media Transfer, Stickers & more!

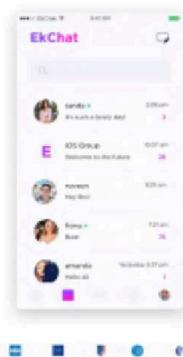
Our Chat is SOC 2, ISO 27001, HIPAA/HITECH and EU-US Privacy Shield certified.

Fast and elegant solution.

Superior user experience.

Safe, Secure and Fast Messaging.

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E

Money

We have built a universal payments system - EkPay.

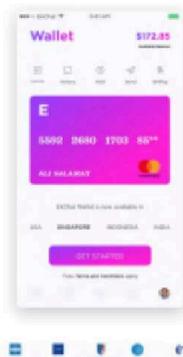
Mastercard and Visa Debit Cards, Wallet, Payments, Business or Personal Accounts, Send or Receive Money, BillPay & more!

EkPay works independently of E as well. EkPay can be downloaded and used as a separate app.

EkPay enables global financial services for banked and unbanked users.

Helping the world transition to a digital and cashless economy.

ekchat



E

Leadership

Our founding team has founded and invested in global and regional businesses and brands.

EkChat



Anil Jarammal
CEO EkChat, Founder BillPay



Pankaj Kumar
CTO Android



Vinay Bansal
CTO iOS



Naveen Arya
Director EkChat, Founder AllOut, Interflora India, Roadzen, Diamond2



Dilip Chugani
Director EkChat, Founder KNS Group of Companies, Indonesia

E

Progress

We have developed and launched our MVP in beta on AppStore and PlayStore.

Available in 190 countries.

EkChat



Android
Launched on Google PlayStore



iOS
Launched on Apple AppStore



Web
Web version in development

E

App Distribution, Vendors, Partners

We work with some of the worlds best companies and government agencies to deliver our unique product and in app services.

EkChat

Platform

Google
Apple
IBM
Twilio
Stripe
Unique Identification Authority of India
Government of Dubai
Dubai Financial Services Authority
Singapore GovTech

Infrastructure, Big Data, Authentication, Regulatory and Government, Distribution

Payments

Visa
Mastercard
American Express
Google
Apple
Stripe
BillPay
Razorpay
Verified
Mercury Bank

Card Issuing, KYC, Payment Processing and In-App Payment

Banks

Silicon Valley Bank
Standard Chartered
Emirates NBD
DBS
UOB
OCBC
Federal Bank
IndusInd
Kotak Mahindra
Bank of India

BNP Sponsor, Custodian, User Benefit Deposits and Banking

E

Total Addressable Market Users - 2022

6.5 BILLION

Global smartphone subscriptions.

Source: Statista

EkChat

E

Total Addressable Market \$ - 2021 Global Digital Economy

12 TRILLION

Global digital economy inclusive of ecommerce and all other digital services.
 Global digital economy was increasing at 15% annually pre-pandemic.
 Growth is forecasted to be exponential due to pandemic impact and the global transition to online services.

sketch

Global Economics

E

Total Addressable Market \$ - 2021 Global Financial Services

25 TRILLION

Global non cash financial services transactions. Banks capture the most value in this category.
 Adoption of proxy financial service providers, fintech companies and service providers are proven models of captured value transfer from banks and the creation of new value added financial services layers to users.

sketch

Organisation for Economic Co-operation and Development (OECD) / EC / Global Economics / Accessible Strategy

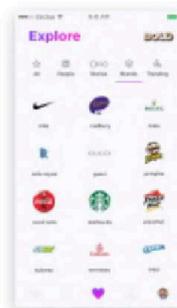
E

Business Model

and how we capture value from the Total Addressable Market.

6.5 BILLION USERS
12 TRILLION \$ DIGITAL ECONOMY
25 TRILLION \$ FINANCIAL SERVICES

E becomes a platform that enables services to users in all 3 categories.
We connect users, we enable commerce and we provide financial services.
 We capture value in each category.
E = Social + Chat + Money



sketch

E

Product Strategy & Key Business Metrics

Stage	Milestones	Timeline	Downloads	Users	Revenue	Funding	Cumulative	Value Created
Markets	E Global Brand The Global Access Company	2027	1B+	1B	\$5B	\$3B	\$5B	\$20B
IPO	Global Expansion 9%	2026	1B+	500M	\$2B	\$1B	\$2B	\$5B
Series E	Global Expansion Launch Mobile TV	2025	1B	500M	\$1B	\$500M	\$1B	\$2B
Series D	Global Expansion Launch Content	2024	800M	200M	\$800M	\$300M	\$500M	\$1B
Series C	Global Expansion Launch Business Services	2024	200M	100M	\$200M	\$100M	\$200M	\$500M
Series B	Global Market Validation Launch Expansion & Advertising	2023	100M	50M	\$100M	\$70M	\$100M	\$300M
Series A	Global Growth Launch Growth	2022	50M	10M	\$5M	\$20M	\$30M	\$100M
Pre Series A	Global Product Validation Product Launch	2022	10M	1M	\$100K	\$5M	\$10M	\$50M
Seed	Initial Product Validation Beta Launch	2022	1000	100	\$100	\$5M	\$5M	\$20M
Ideation	Product Ideation	2022	10	10	-	-	-	\$0M

Wefunder 'Forward-looking projections can't be guaranteed.'

E

Wefunder

We are raising \$250,000 on a \$20M Valuation Cap

Instrument • SAFE

Terms

\$250,000 Total Offering

\$20M SAFE Valuation Cap

20% early bird valuation cap discount for first \$100,000

Use of Proceeds

- Product Development
- Product Launch
- Users & Celebrity Onboarding
- Community Development
- Operating Expenses

Wefunder

E

Product Launch

We have built a global product from day one.

We will launch product features in stages with geographical emphasis in the following order.

- NORTH AMERICA
- EUROPE
- INDIA
- SOUTH ASIA
- SOUTH AMERICA
- AFRICA
- MIDDLE EAST
- SOUTH EAST ASIA
- OCEANIA
- REST OF WORLD

There is global interest in our product and we have received 100+ requests for our beta version.

Wefunder



E

Key Investment Highlights

We have created a unique product with an optimal business model.

E is available in 190 countries.

Downloaded in 105* countries.

*As of March 2020



Wefunder

New Product Category

Social networking, messaging and more. All in one app called E.

Massive Global Market

Massive Total Addressable Market for our product offering.

Superior Product

Simple, fun, easy to use. Security and Privacy built in. High Product Value.

Potential Market Leader

Our vision is to be the market leader in this new product category.

Strong Unit Economics

Low CAC. Low cost user data storage. High LTV. Organic growth.

Built in Network Effect

User generated onboarding (byword). High retention. First to market.

Significant Future Upside

Strategic exec. Ability to be the global default platform for core product. E.

E

Letter from CEO

June 12, 2020

BEHIND THE OFFERING

Thank you for reading our Investor Presentation.

Today

We have achieved the first stage of our business plan by launching our MVP to beta. Despite various setbacks, challenges and the ongoing global pandemic we have built a great product and launched our MVP — in 10 months. I am thankful for the team for delivering a world class product — an elegant solution that will change the way we use our smartphones.

Plan

Our business plan is laid out in a simple format — see what's possible tomorrow and that it is a challenge for our company and it involves our initial 3 year business strategy.

One key takeaway from 2020 is that a single event can trigger a global change in human behavior. Those that are prepared to change, adapt and persevere — will win.

Future

Context

The global pandemic — notwithstanding the health and economic challenges — gives us an opportunity time to launch our service.

The transition to, demand for — and reliance on — social, messaging and payments services is increasing and will continue to increase exponentially in the coming months and years.

People, Product and Market

All of our key, product driven innovation. We have assembled the perfect team to create a market defining product. We have built the capability to scale-up our service fast. The beta version of E has been downloaded organically in 105+ countries. This validates the massive global growth potential of E and the initial product market fit.

As we embark on the next stage in our business plan, we seek investors whose investment thesis align with our company vision — partners who will be part of our success.

When we succeed — we would have built the world's best social, messaging and payments company.

Those who see ahead in our vision and business model, will join us. We see a billion-dollar vision!

