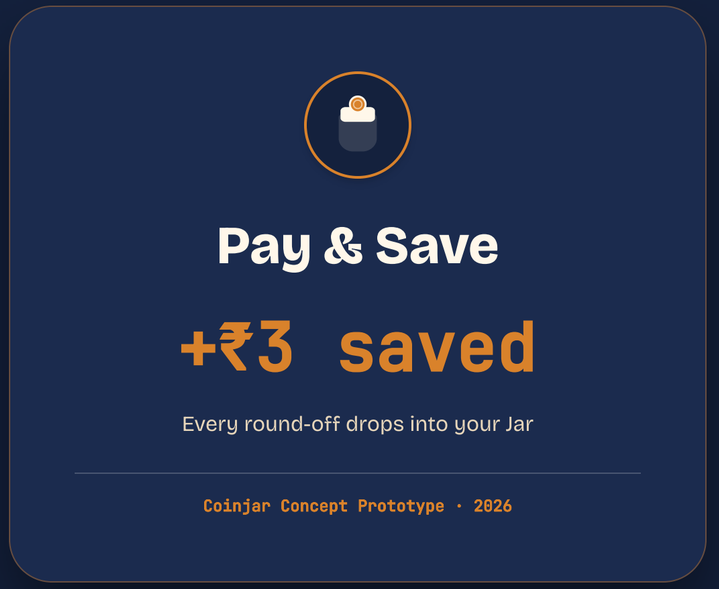
COINJAR · CONCEPT PITCH / 2026

# Every rupee counts. Pay small, keep the change.

The payments system built specifically for chai, autos, and everything small. Two taps to pay; every round-off automatically saved into your Jar.

- Pay in 2 taps · Zero ads, zero scratch cards, zero distractions.
- Automatic micro-savings · Nightly 9 PM sweep into a bank pocket.
- Hardware that protects shops · Clinkbox 4G with anti-fraud LED glow halo.

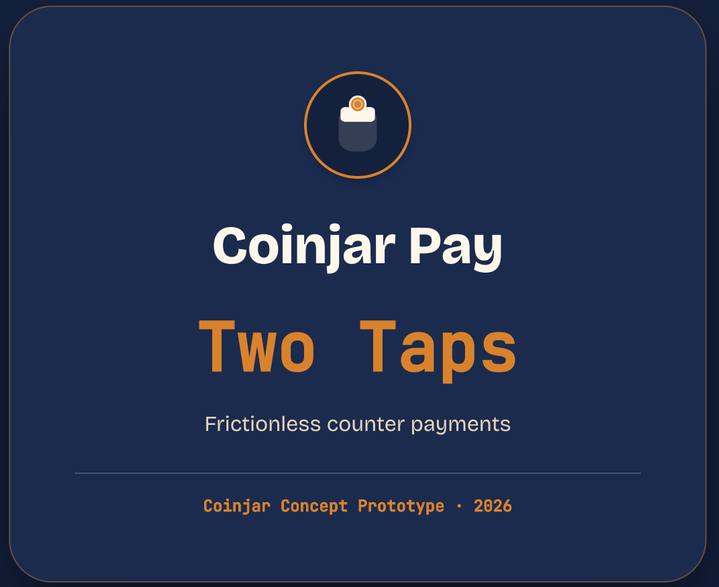


01 / THE PROBLEM

# Small payments are 70% of India. Yet apps treat them like friction.

Chai stalls, bakeries, and auto rickshaws handle 200+ micro-payments daily. Existing payment platforms bombard users with loan banners and leave merchants vulnerable to fake screenshots.

- Change shortage slows down busy morning counters.
- Fake screenshot scams cost small merchants thousands weekly.
- Cluttered interfaces push gambling-style scratch cards and loans.
- Soundboxes lag on congested 2G networks during rush hours.



02 / THE SOLUTION

# Frictionless micro-payments with automatic compounding.

Coinjar reimagines the ₹10 transaction. Customers pay in two clean taps, spare change drops into an FDIC-style partner bank Jar, and merchants hear instantaneous verified audio chimes.

- Two-tap payment flow with remembered counter amounts.
- Micro-savings: Pay ₹47, save ₹3 automatically.
- Clinkbox 4G: Dual-band audio + synchronized LED glow halo.
- Two-digit check codes defeat fake payment screens on sight.

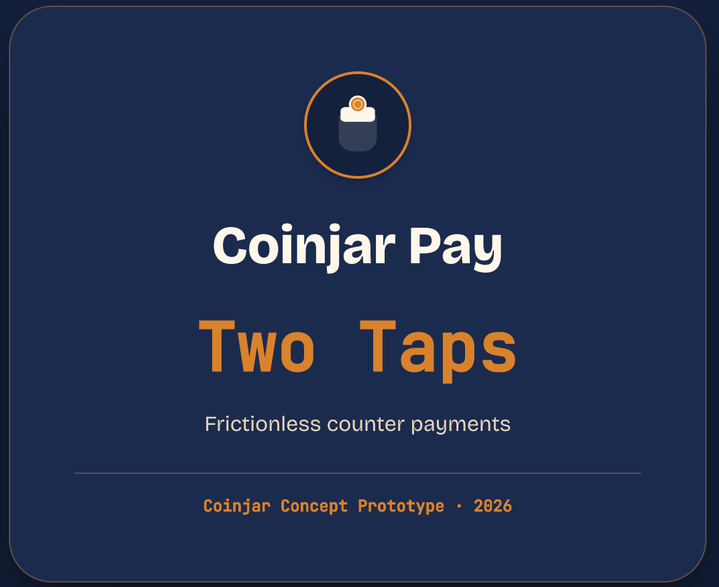


03 / THE CUSTOMER APP

# Designed for one thumb at a crowded counter.

A clean, purposeful interface that respects your time and money. Scan copper corners, tap pay, and watch a copper coin flip into your Jar with tactile haptic physics.

- Pocket Mode: No PIN required for payments under ₹1,000.
- Lucky Flip: 50% chance of random +₹5 copper bonus on every payment.
- Zero clutter: No sponsored banners, no credit card pitches.
- Calm error states: Bank timeouts show exact money status within 2m.



04 / HARDWARE INNOVATION

# Clinkbox 4G & QR Standee: If it doesn't glow, it didn't go.

Our proprietary merchant hardware marries high-visibility acrylic standees with a jar-shaped 4G soundbox featuring a 360-degree copper-amber halo.

- Crystal-clear audio chimes in Kannada, Hindi, Tamil, and English.
- Synchronized glowing amber halo confirms real bank settlement.
- Two-digit spoken check code matches customer's success screen.
- Dual 4G eSIM with 72-hour lithium-iron battery backup.

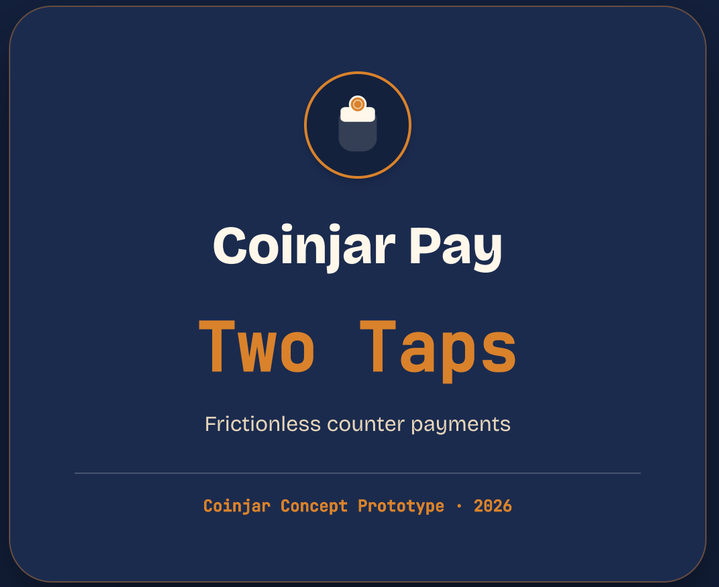


05 / THE MERCHANT SUITE

# Coinjar Business: Digital Khata & Zero MDR.

Empowering corner shops with an honest financial ledger. Tab Book manages regular customers with polite WhatsApp pay links, while daily takings settle automatically every night.

- ₹0 MDR on all UPI transactions under ₹2,000.
- Nightly 9:30 PM auto-sweep to merchant's bank account with zero fees.
- Tab Book digital credit ledger with one-tap pay link nudges.
- Real-time voice transaction logs and daily audio summaries.



06 / FIELD AGENT OPERATING SYSTEM

# Coinjar Crew: 8-Minute Merchant Onboarding.

Our dedicated on-ground field agent app turns neighborhood youth into certified merchant onboarding partners with geotagged beats and instant QR binding.

- Paperless Aadhaar & GST onboarding completed in under 8 minutes.
- Instant hardware pairing: scan QR standee and Clinkbox barcode in field.
- Geotagged daily beat routing for high-density market clusters.
- Transparent agent commission: ₹150 per QR kit + ₹200 per Clinkbox.

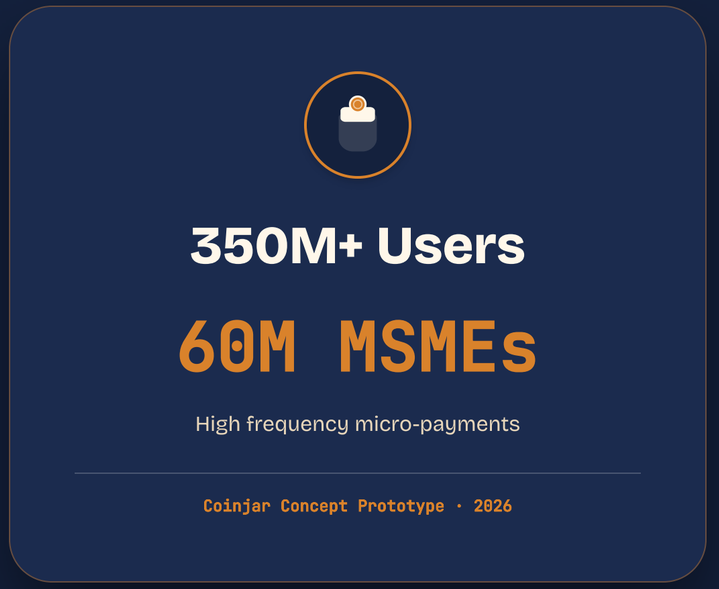


07 / MARKET OPPORTUNITY

# India's micro-retail payments: 350M users, 60M small merchants.

Over 80% of daily transactions in India are under ₹100. As UPI reaches 100 billion annual transactions, the micro-payment segment represents the highest frequency commerce layer in the world.

- 350M+ active UPI smartphone users in India.
- 60M+ micro, small, and medium retail enterprises (MSMEs).
- ₹3.2 Trillion monthly small-merchant payment volume.
- High merchant retention driven by fraud-proof soundbox reliability.



08 / BUSINESS MODEL

# Honest economics. Zero predatory deductions.

We align our revenue directly with merchant growth and savings float stability, eliminating hidden fees and sudden surprise commission cuts.

- Hardware: Free QR standee; Clinkbox at ₹99/mo (waived at 300 txns/mo).
- Micro-savings float: Treasury yield on overnight Jar sweep balances.
- Business Tab Book: Optional ₹199/quarter premium analytics.
- Micro-working capital: Pre-approved 30-day inventory credit for verified shops.

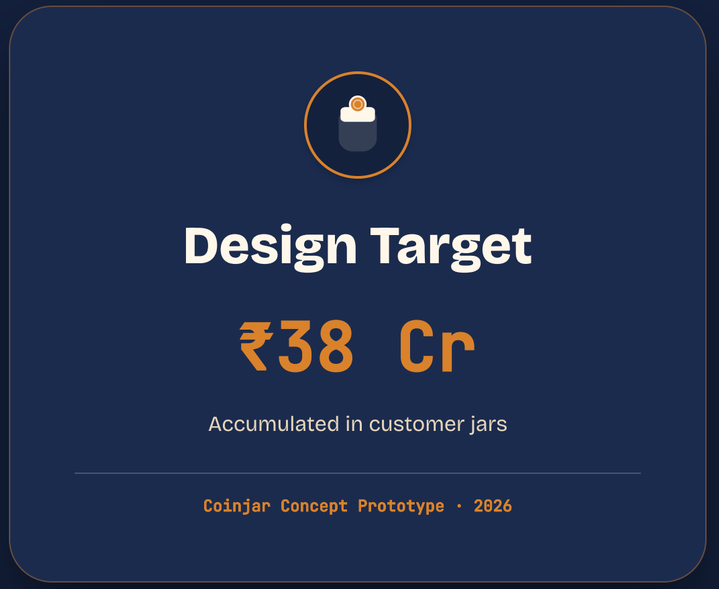


09 / ILLUSTRATIVE TRACTION

# Design targets & simulation benchmarks. Validated on real user journeys.

All metrics below represent modeled simulation benchmarks built to validate transaction latency, audio fidelity, and savings compounding velocity.

- 2.4 Crore simulated monthly transactions across Bengaluru pilots.
- ₹38 Crores accumulated in customer Jars across 6.2 Lakh shops.
- 1.1 Lakh Clinkbox soundboxes deployed across active merchant beats.
- 99.98% platform settlement uptime with sub-1.2s chime latency.



10 / PRODUCT ROADMAP

# From corner chai stalls to pan-India micro-commerce.

A structured, phased expansion roadmap grounded in rigorous field trials, hardware durability, and banking partner integrations.

- Phase 1 (Complete) · UPI payments engine, Jar savings, & Customer App.
- Phase 2 (Complete) · Clinkbox 4G hardware, soundbox audio, & Merchant Tab.
- Phase 3 (Current) · Coinjar Crew scale, Bengaluru East beat rollout.
- Phase 4 (Next) · Voice AI billing for kiranas and micro-working capital.

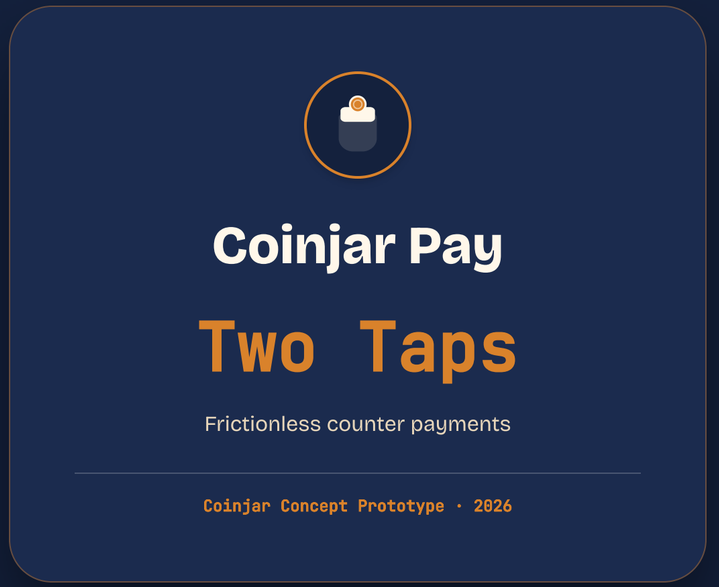


11 / THE TEAM

# Builders who know the counter, the code, and the streets.

Aarav Mehta (Founder & Product), Priya Sundaram (Head of Merchant Ops), Rajesh G. (Lead Field Crew), supported by senior fintech infrastructure architects in Bengaluru.

- Combined 25+ years in high-throughput payments and field operations.
- Bengaluru HQ: #42, 100 Feet Road, Indiranagar.
- Obsessive focus on physical craftsmanship and tactile software.



12 / THE ASK & PARTNERSHIPS

# Expanding merchant clusters across South India.

Partnering with regional merchant associations, banking sponsors, and hardware logistics distributors to scale Coinjar across 5 key metropolitan hubs.

- Seeking pilot merchant cluster partnerships in Bengaluru and Chennai.
- Non-exclusive sponsor bank integrations for overnight savings sweep.
- Concept prototype demonstration · Fictional fintech project.

