

NuLink: Revolutionising UK Merchant Payments

Cardless Technology for
the Future of Finance

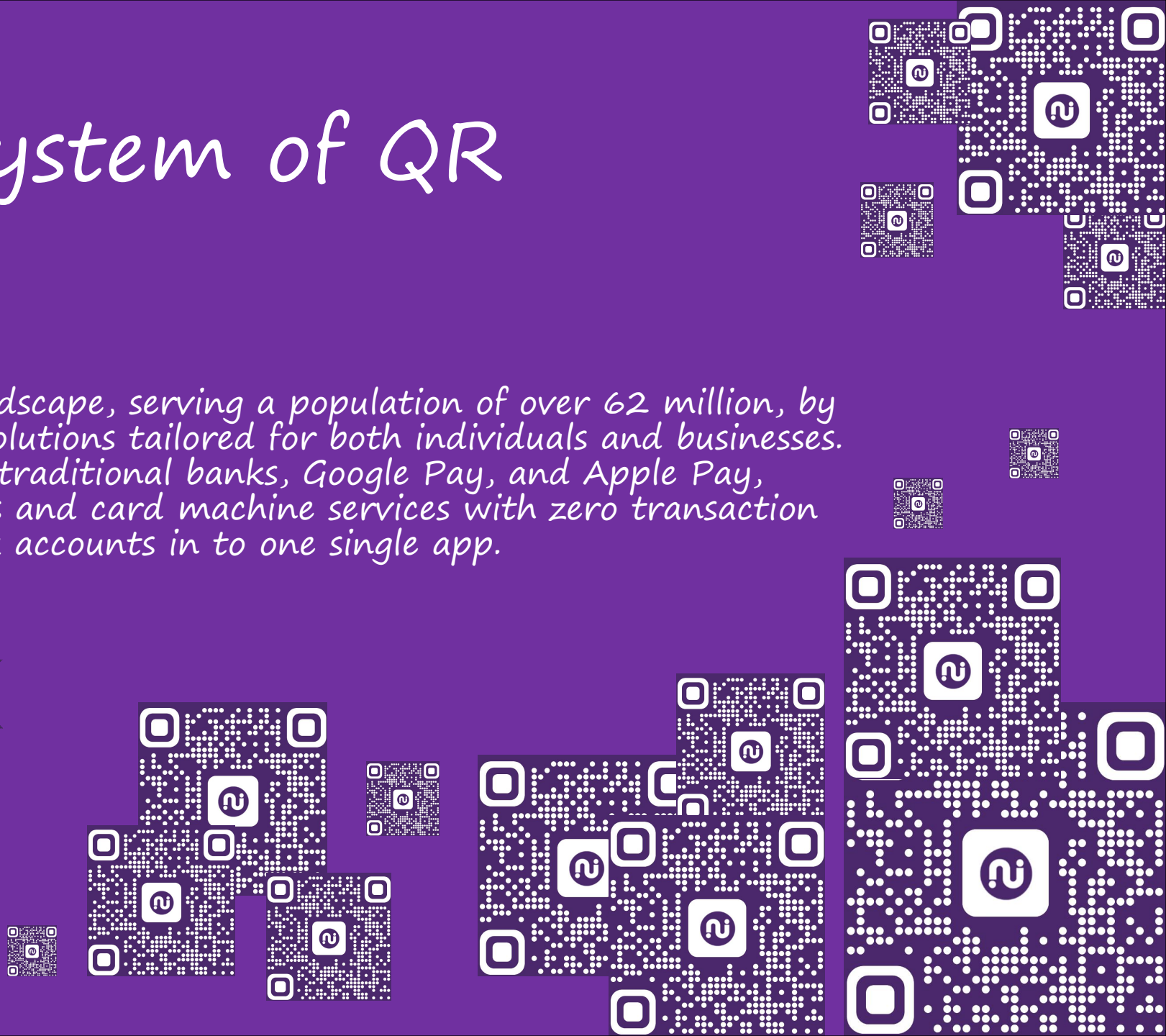


Nulink is Ecosystem of QR Payments

Transformed the UK's payment landscape, serving a population of over 62 million, by introducing a variety of payment solutions tailored for both individuals and businesses. This innovative approach surpasses traditional banks, Google Pay, and Apple Pay, offering QR-based payment options and card machine services with zero transaction fees. Connecting your multiple bank accounts in to one single app.



Cardless Technology for
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NuLink Platform

- A simple QR framework for Merchants
- No more business POS, Visa and MC service charges
- One App,
 - All Banks
 - Pay
 - Receive
- Manage your finances globally
- Cashflow management and advances



The Challenge

- High charges on POS & API (Stripe, Paypal) for business transactions
- Single banking app dependency, or reliance on Apple pay, & Google pay limitations
- Inefficient legacy payment systems
- Security concerns with current methods
- Lack of integration between banking and crypto market



Introducing NuLink

- Cardless payment app – eWallet style
- Business API and Hybrid QR POS
- Seamless crypto integration
- User-friendly B2B and B2C interface
- Unified Payments Interface (UPI) system – centralised connectivity for all banks
- Hybrid business solution – significant reduction in transactions fees



A Massive Market

- 90% of UK population uses online banking (60M+ users)
- UK Retail Banking Market: \$43.72bn (2024)
- UK Remittance outflows \$10bn and more (2022)
- Projected to reach \$46.55bn by 2029
- The global payment gateway market size \$30bn



NuLink Platform

- Cardless payments
- Universal QR code for all transactions
- 100% free Card Payments first time (in UK POS standards)
- Multi-bank integration with virtual debit card in a single app
- Secure, PIN-protected domestic and international transfers
- Seamless cross-border connectivity
- Free charges on Nulink card payments
- Business payment API for App and desktop solution



How We Make Money

- Transaction fees nulink network and others
- B2B partnerships and Business QR POS devices
- Premium subscriptions for API
- Business ads and promotions
- QR Based Payment API integrations
- Payday loan, Salary loan and short-term loan for Business
- Payday, Salary Loan to personal account
- Credit card payments, after pay service fees & more.
- International Transfers & International payment charges



Nulink for Business

- Zero transaction fees on QR Payments
- B2B partnerships and hybrid QR POS devices
- Premium subscriptions for API
- QR based payment API integrations
- Payday loans and advances
- Hybrid QR Card machines – Cards and QR scanners
- Developer API global standard to compete with Stripe & Paypal



Other POS Payment Machines

Charged

High Fee

Nulink charged

Zero Fee

Nulink Soft QR and Payment Machine



Connect Bank

Free API & Zero Fee

Money to My Bank

70% Low Fee



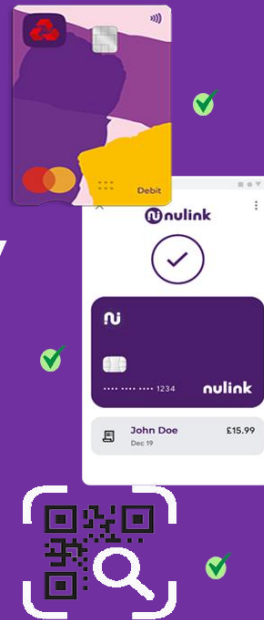
Zero Charges
Accepted Nulink Scan,
Cards and Wallet Transfer

Accepted Any



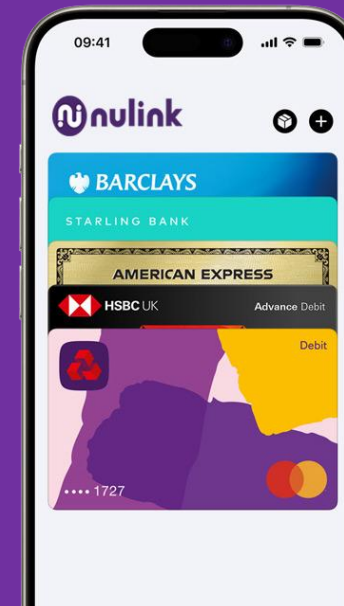
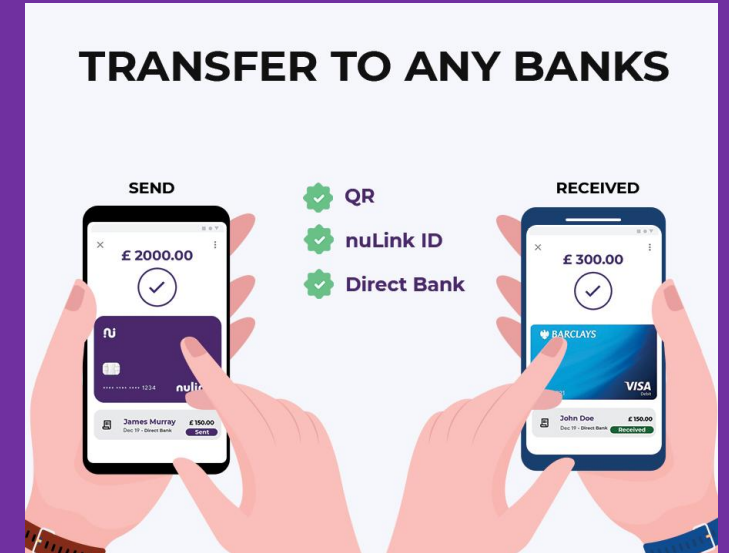
Money to My Bank

70% Low Fee



Nulink for Consumers

- Free QR payments & transfers
- eWallets
- Feature rich vs Google pay & Apple pay
- Aggregate your nulink account with multiple banks
- Payday loans and salary advances
- Cashback loyalty and rewards scheme
- Competitive international transfers rates



Marketing and Branding

- Social media marketing
- Google search, SEO and social channels
- Outdoor media campaign and Ads
- Event and public sponsorship
- News & PR management
- Affiliate and influencer campaigns



Our Path to Market Dominance

- B2B partnerships with UK banks
- Small business integrations
- Consumer app launch
- Cross border transfers
- Money lending or payday loans
- Sit alongside Google pay and Apple Pay
- Connecting multiple banks in to one network



Why NuLink Wins

- Proprietary cardless technology
- Crypto-fiat integration
- Bank-grade security
- Free business payments in Nulink Unified Payments Interface (UPI)
- One unified hybrid QR payment code – Global standard
- Aggregated connectivity for all banks via API and simple protocol
- Aggregated bank feeds in one app



Meet the Team



Anand, NuLink's CEO, has over 12 years of experience in software engineering at top banks and IT firms. He developed financial systems for Expressbank.uk, which led to his vision for advanced digital banking. Anand holds a computer science degree and specialises in AI and data warehousing.



James, Nulink's Vice President and co-founder, has over 20 years of experience in the UK banking sector. His background includes work in forex markets and money exchanges, with a focus on AI-based technologies. His goal is to simplify daily financial management for British consumers through a comprehensive digital banking solution.



30 Plus Tech Team from India and UK

Financial Projections

User acquisition targets
Transaction volume
forecasts
Projected partnerships

55										
56	App Final Profit & Loss Analysis									
57	Year		2025	2026	2027		2028	2029	2030	2033
58	Gross Profit GBP General		9,952,000	20,756,600	41,016,000		93,548,000	188,866,000	310,654,000	755,130,000
59	Gross Profit in Million	GBP in M	10.0	20.8	41.0		93.5	188.9	310.7	755.1
70	25% Government income tax		2,488,000	5,189,150	10,254,000		23,387,000	47,216,500	77,663,500	188,782,500
71	Total Expenses in yearly Gross Loss		2,155,000	2,972,000	5,526,000		11,578,000	18,092,000	34,406,000	190,496,000
72	Net Revenue income Yearly		5,309,000	12,595,450	25,236,000		58,583,000	123,557,500	198,584,500	375,851,500
73	Net Revenue in Million	GBP in M	5.31	12.60	25.24		58.58	123.56	198.58	375.85
74	Total									



View Our Financial Projection - [Click here](#)

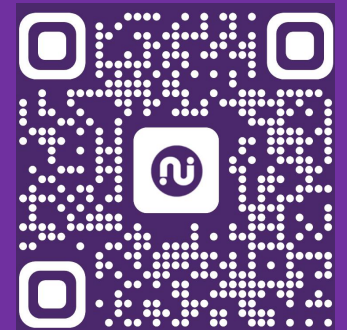
The Opportunity

- Seeking: £750,000 for 20% equity
- Deployment of funds:
 - 40% Product development
 - 30% Team expansion
 - 30% Marketing and user acquisition



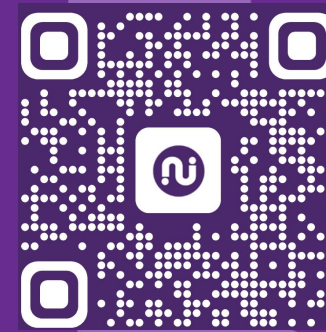
The Future of Finance

- NuLink Wallet and QR payment solutions
- NuLink hybrid QR POS and API for business
- NuLink Crypto solutions
- NuLink Money farming
- NuLink Trading solutions
- NuLink Card solutions
- NuLink AI for predictive financial services



Join Us in Reshaping Finance

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