

Spend less, unlock more. The new way to purchase digital assets and services.

ukey.co Austin TX

Payments Banking Fintech

LEAD INVESTOR



Santosh Kaloji

The lack of an effective micropayment solution impedes the financial viability and sustainability of creators, publishers, and various small businesses in the online and offline spheres. UKey seems to have a promising path forward (reducing friction and costs) in solving this major unmet need in the payments ecosystem. Here's one example of the promise of UKey: the success of this micropayments solution has the potential to make a free and independent press (at all levels - from the local to the global) viable leading to the strengthening of the foundations of democracy itself, and that's just a start! Having known and seen Uday in action all my life, I know he has the focus, diligence, and perseverance to see things through - He never quits when the going gets tough. Instead, he'll double down!

Invested \$20,000 this round

Highlights

- 1 AI driven, scalable micropayments SaaS platform
- 2 We move incredibly fast. Built the team, product, and started acquiring customers in 3 months
- 3 Team previously built hyper-scale B2B/B2C products in e-comm, payments, ads, cybersecurity and AI

Our Team



Uday Chandra CEO and co-founder

2x founder. Product leader at Oracle and other fortune 100 companies who built multiple ML powered, hyper-scale B2B/B2C products



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Sumesh Poduval CTO and co-founder

Ex-Oracle, Ex-BMC. Engineering leader with decades of experience in building large scale e-comm, payments, and cybersecurity products

Pitch



The open micropayments infrastructure

Pitch

Ustream



Chapters 1-3: Advanced Course on Open Banking and Micropayments
15.7K views • 2 days ago

Buy video for 8 cents

Pay with UKey™

\$0.08

Cashless, low priced payments are missing



Binary Choice

Customers and businesses live in a binary world of bundled offerings or nothing at all



Subscription Fatigue

More than half of subscribers want to unsubscribe



Ungainly Customer Journey

Ad-blockers cause access friction while merchants lose revenue

Pitch

Current solutions are not suitable for micropayments

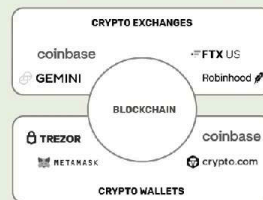
Traditional Payments Landscape



Prohibitively expensive fees
\$0.30 per transaction plus 3% of transaction value

❌ Impossible to do micropayments

Crypto Payments Landscape



Cryptocurrencies experience high volatility
Variable exchange fees and gas fees

❌ Volatility, usability, and familiarity issues

Pitch

UKey is building the future of open micropayments

OUR VISION

Provide a world-wide open micropayments infrastructure

OUR MISSION

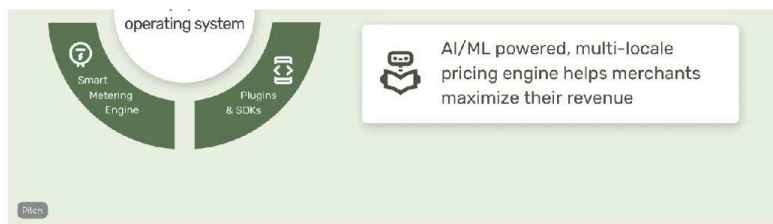
Empower merchants to monetize low-priced assets and services
Enable consumers to spend less and unlock more

Pitch

Our value proposition



Patent pending tech enables super low transaction fees which **unlocks micropayments at scale**



UKey for merchants, creators, and consumers

Buy premium articles

Buy article for 5 cents

Pay with UKey™ \$0.05

Buy day passes

Buy album \$0.10

Buy half-day zone \$0.50

Pay with UKey™

Pay for anything, anytime, anywhere without being compelled into long-term subscriptions

Public parking

Parking \$ 30 / 50s

Pay with UKey™

Rent laundromat

Washing for \$0.25

Pay with UKey™

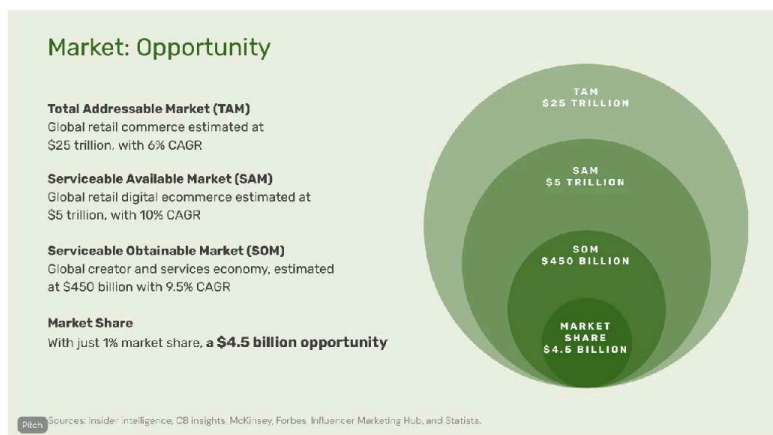
Contactless and cashless micropayments—secure and hassle free renting of low priced services

UKey™

Pay with UKey™

Beautifully crafted, pixel perfect app and dashboard. An all-in-one digital wallet to pay and donate

Pitch



Market: Competition

Unlike our partial competitors, UKey is a holistic solution with patented technology that enables micropayments at a global scale!

	UKey	P2P apps (Venmo, CashApp)	Incumbents (PayPal, Stripe)	Crypto based (PiggyPay, Superfluid)
Micropayments with smart pricing engine (patented)	✓			
Transaction Fees	2 cents	10 cents + 1%	30 cents + 2-3%	Fiat to crypto exchange fees + variable Tx fees
No need to pre-pay or top up wallet	✓			
Widgets & Plugins	✓		✓	
Platform agnostic	✓		✓	

Pitch

UKey business model

A growth focused multi-step model with a 10 year expansion plan

1. Acquire early merchants & consumers
2. Grow customer base and scale to 1 billion transactions per year
3. Expand product into other payment modalities—augment credit cards

How we make money

Flat Rate

Revenue Share

SaaS Features

- ✓ Core OS
- ✓ Pricing Engine
- ✓ Metering Engine
- ✓ Insights
- ✓ Widget & Dashboard
- ✓ SDK & Dev Tools

2 cents per transaction

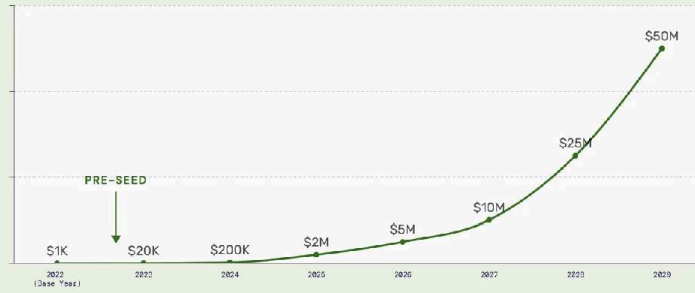
Ideal for creator platforms

2 cents per transaction

Pitch

Our financials

Revenue projections*



*Forward looking projections do not guarantee future performance.

Pitch

How will UKey reach merchants and consumers



DIRECT SALES

Reach content creators, publishers, and merchants through direct sales



PARTNERSHIPS

Partner with creator, ecommerce, and CMS platforms



ADVERTISEMENTS

Super-charged SEO and PPC strategy via digital ads



REFERRALS

Recommendations and word of mouth from successful customers

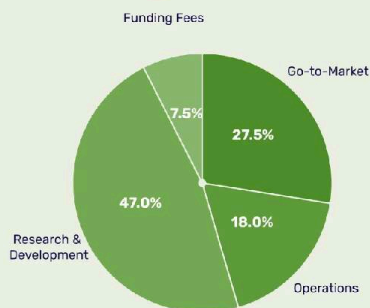


BRAND & PR

Features on news and podcasts, Participate in expos & conferences

Pitch

Pre-seed funding via SAFE



Valuation Cap 8 M

Raising 800K

Pitch