

Awise.app

Share the Experience, Leave Expense to Us

2025

Post-Beta Fintech Company



The Problem We're Solving

Expense sharing remains inconvenient and fragmented.

- Users rely on disconnected tools: trackers (Splitwise) or payment apps (Interac, PayPal).
- No unified platform exists for cross-bank group expenses, instant reimbursement, and micro-credit.
- Current banking ecosystems are siloed, leading to friction and social discomfort in settling shared expenses.

Expense Sharing is headache and a potential source of be ashamed

	Infrequent	Frequent
Occasional	Group Travels	Dining Out
	Gift	Grocery
Recurring	Corporate Expenses	Shared Households & Roommates
	Ongoing Groups	

Our Solution; AWise

AWise unifies expense tracking, instant payment, and group finance through:

- Cross-bank integrations
- Shared shared-wallet accounts
- Instant micro-lending for short-term liquidity
- POS and utility integrations for automated bill-splitting

Think: Modern Expense App + Leading Digital Payment Platform + Group Wallet; compliant and open banking-ready.



Banking Integration for Instant Reimbursements & Instant Micro Lending

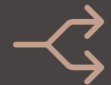
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Introducing Awise: The Smart Solution



Real-Time Balances

Instant transparency on who owes whom. No more awkward conversations or forgotten debts.



Flexible Allocation

Split costs by percentage, equal shares, or custom amounts. Perfect for any situation.



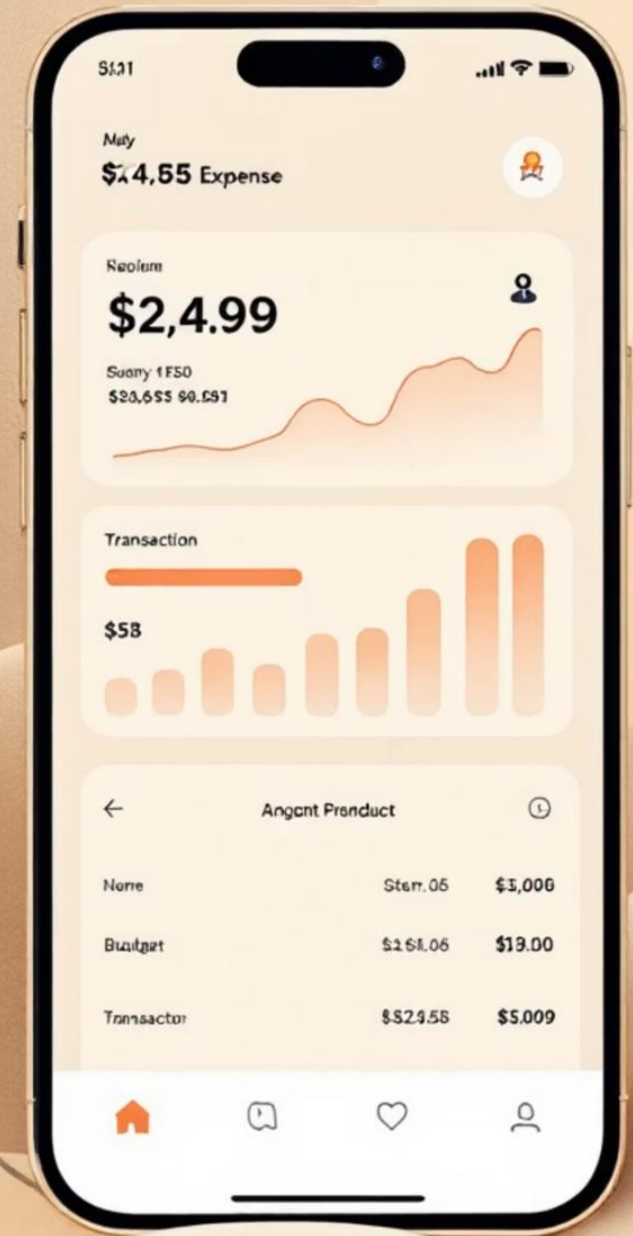
Multi-Currency Support

Seamlessly handle international expenses with real-time currency conversion.



Visual Documentation

Attach receipts and photos for complete expense accuracy and accountability.



Differentiation

Cross Financial Institution Platform

Instant Micro Lending Facility for Every Day Use (A platform of choices)

Utilization Of Shared MoneyBox in Savings Accounts as Accumulated

Integration with Utility Companies

A Platform of Promotions for Travelers and House Sharing

Integration with Restaurant/Cafe POS Software to let group split the check by themselves





Proven Traction in Türkiye

Successful beta launch with active users in group travel, student housing, and co-living.

Strong retention and positive user feedback.

Operational, with iOS, Android, and web versions live.

Why Canada – Market Opportunity

01

Canada's open banking rollout (2025–2026) aligns perfectly with AWise's model.

02

No existing cross-bank group finance solution.

03

Consumers are digitally connected but underserved in small-scale lending and shared finance.

04

GTA and Waterloo region offer ideal incubation environments and fintech networks.



Competitive Landscape Analysis



P2P Payment Apps; Instant, one-off settlements

Venmo, Cash App, Zelle: Direct payment from one person to another. They are great for final payment but weak at tracking a complex web of debts



Expense Trackers; Ongoing groups with numerous shared expenses (roommates, vacations, friends)

Splitwise, TriCount: They act like a ledger." Expenses are logged and the app calculates who owes whom and how much. It simplifies debts so group members only settle the net amount.



Digital Banks; Users who prefer to keep everything within their same banking ecosystem.

RBC, Neo: Locked to single ecosystems.

AWise bridges these gaps, becoming the universal collaborative finance layer.

An illustration on the left side of the slide features a stylized mountain range in shades of brown and tan. In the foreground, a bar chart with four vertical bars of increasing height is shown. A white arrow points upwards from the top of the tallest bar towards the top right of the slide. The background is a light, warm gradient.

Business Model

01 Freemium for crowd.

Creating community Is the key but premium edition will be paid for once.

02 Partner Fee from Financial Institutions

Recurring Subscription Fee (for both Savings Accounts and Micro Lending)
Capped Commission Fee Based On Transactions (where legally compliant)

03 Partner Fee from Utility Companies

Recurring Subscription Fee (for both Savings Accounts and Micro Lending)
Capped Commission Fee Based On Transactions (where legally compliant)

04 Revenue from Affiliates' Promotions like Travel Agencies, Groceries

05 Freemium use for Restaurant/Cafe POS Software till max transactions reached and upselling chunk of coins depending on transaction frequency

Canadian Expansion Roadmap

1

Q1–Q2 2026

Regulatory alignment, partnerships, localized MVP.

2

Q3 2026

Beta launch in universities and travel sectors.

3

Q1 2027

POS and utility integrations.

4

Q2 2027

Monetization and Series A preparation.

☐ **Goal: Become Canada's first cross-bank collaborative finance app.**





Strategic Ask

- Seeking incubation
- **Goal:** Regulatory support, API access, and pilot partnerships.
- Collaboration with universities, credit unions, and fintech accelerators.
- Join forces with Canadian Startup ecosystem for acceleration.

Our Team



Görkem Aydın
Founder & CEO

Tech innovator with 15 years building scalable mobile solutions for millions of users.

Supported by an advisory board of seasoned veterans from fintech leaders and successful SaaS companies, providing strategic guidance for rapid growth.



CMO



CFO



COO



Vision

We built AWise so that shared spending feels effortless, instant, and fair - across any bank, anywhere.

Now, we are ready to make Canada the first open-banking market where it becomes real.

info@awise.app | www.awise.app

Thank you!

Ready to simplify financial collaboration and empower users globally?
Let's revolutionize how people manage shared expenses together.

Visit awise.app

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