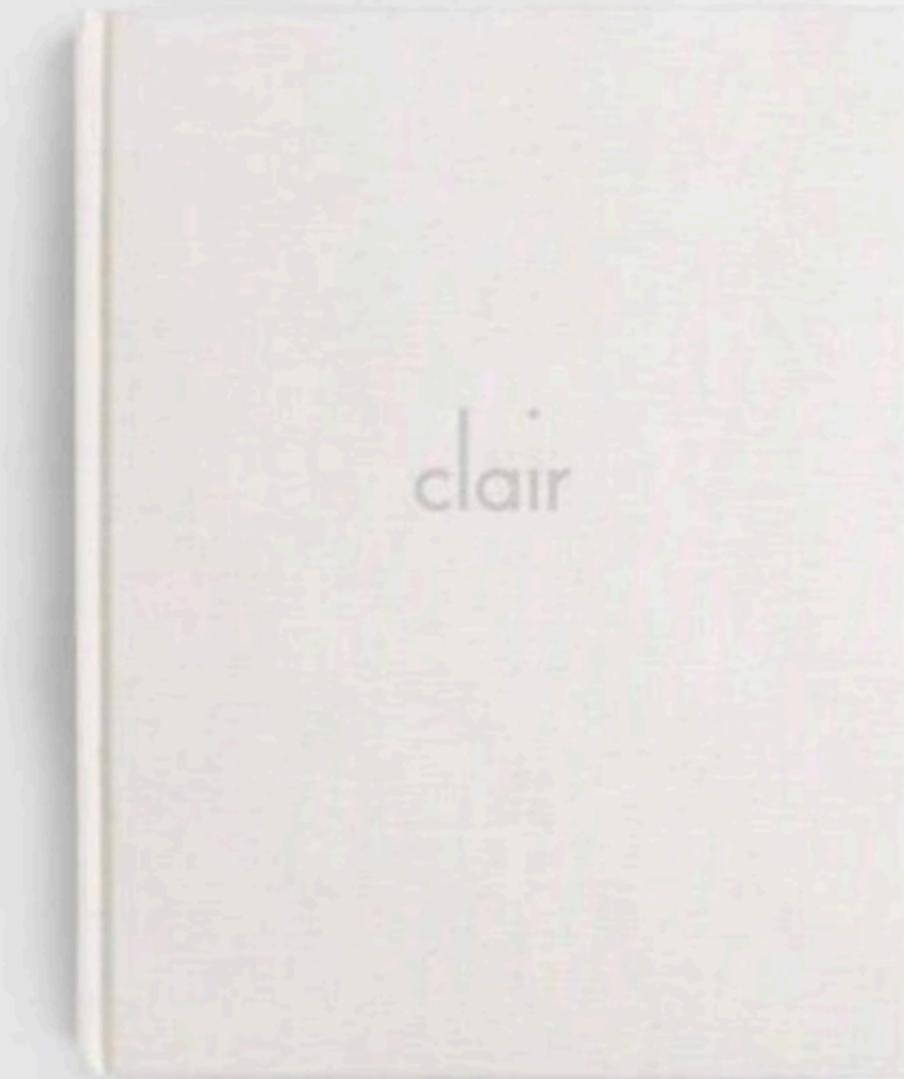


clair

**Helping employees get
paid the minute they
clock out of work**



Hourly workers need better financial services



Limited access to basic financial services

39% of Americans below 25 years old are underbanked¹

\$150 average annual fees, even if they are banked²



Low pay causes liquidity gaps

80% of workers work paycheck to paycheck³

400% is the average annual interest on a payday loan⁴

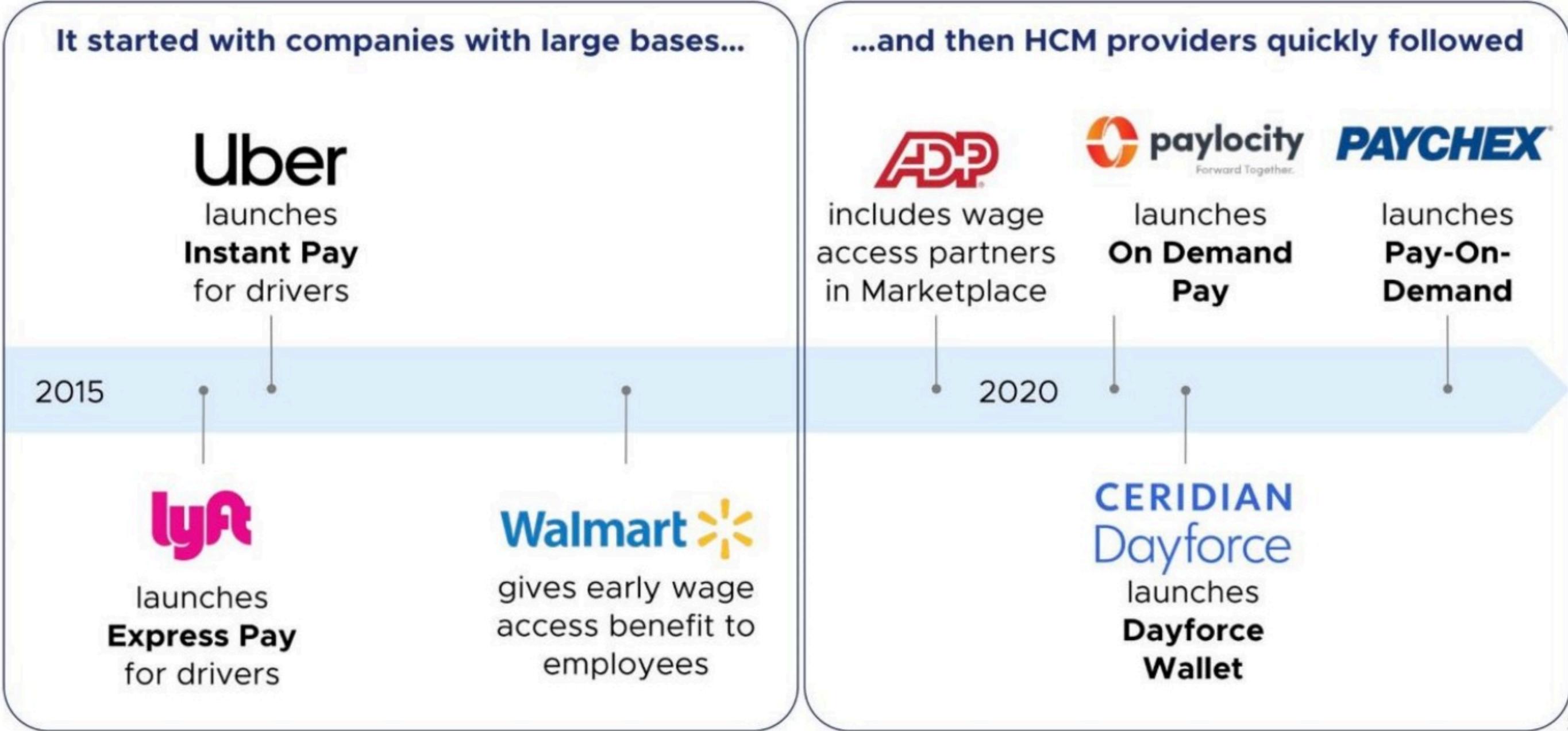


They're facing a savings crisis

40% of Americans can't even cover a \$400 emergency expense⁵

Sources: 1. FDIC 2. CFPB 3. CNBC 4. CFPB 5. Federal Reserve

Payroll providers are now embedding instant pay access products within their platforms



Clair is a paycard that pays employees as soon as they clock out of work

We can provide financial freedom to your employees by providing:



Free instant wage advances, getting a portion of their earnings as soon as they clock out of work



FDIC-insured checking & savings accounts, with no high or hidden fees, to build loyalty

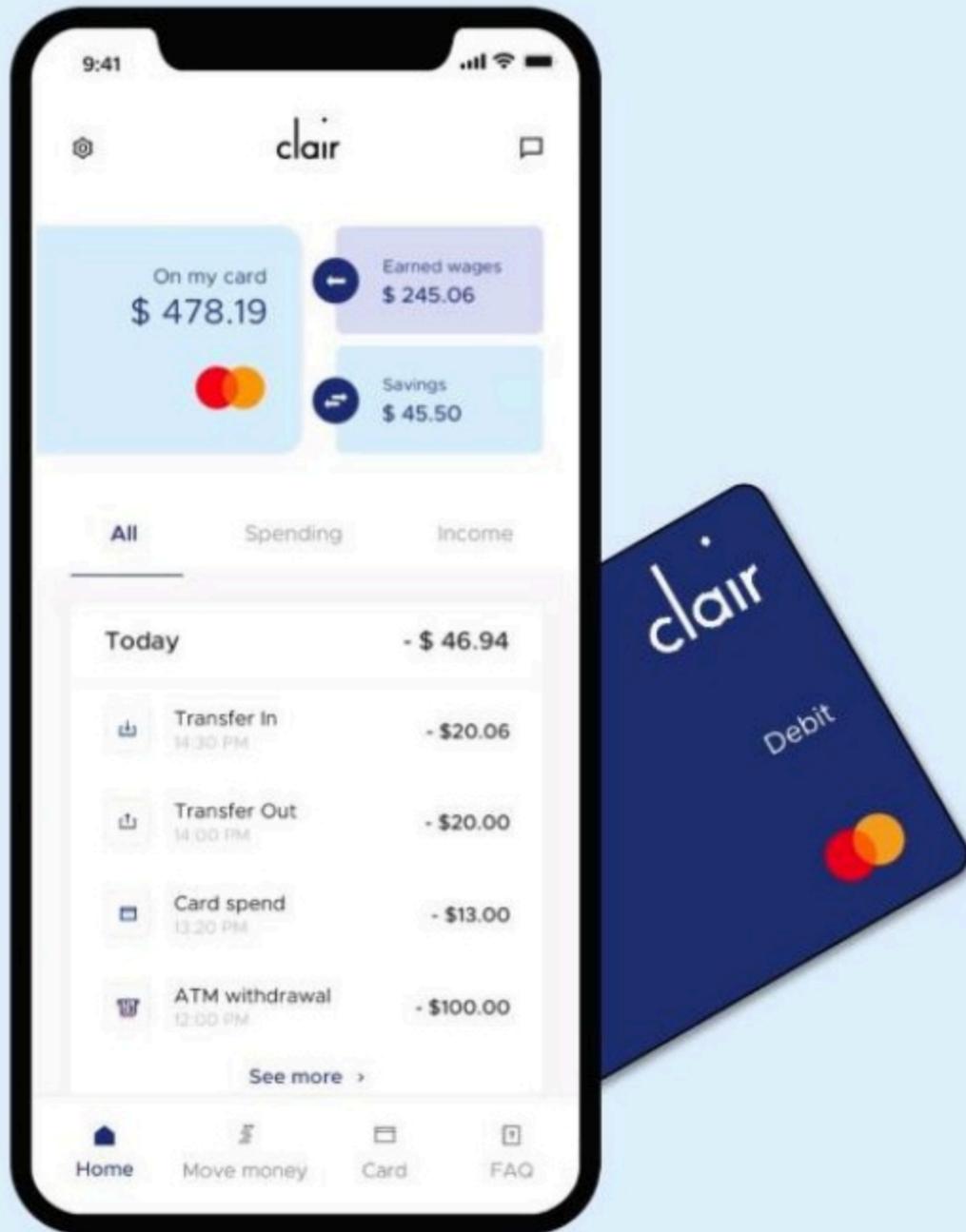


MasterCard debit card with free withdrawals at 55,000 ATMs to make cash access faster

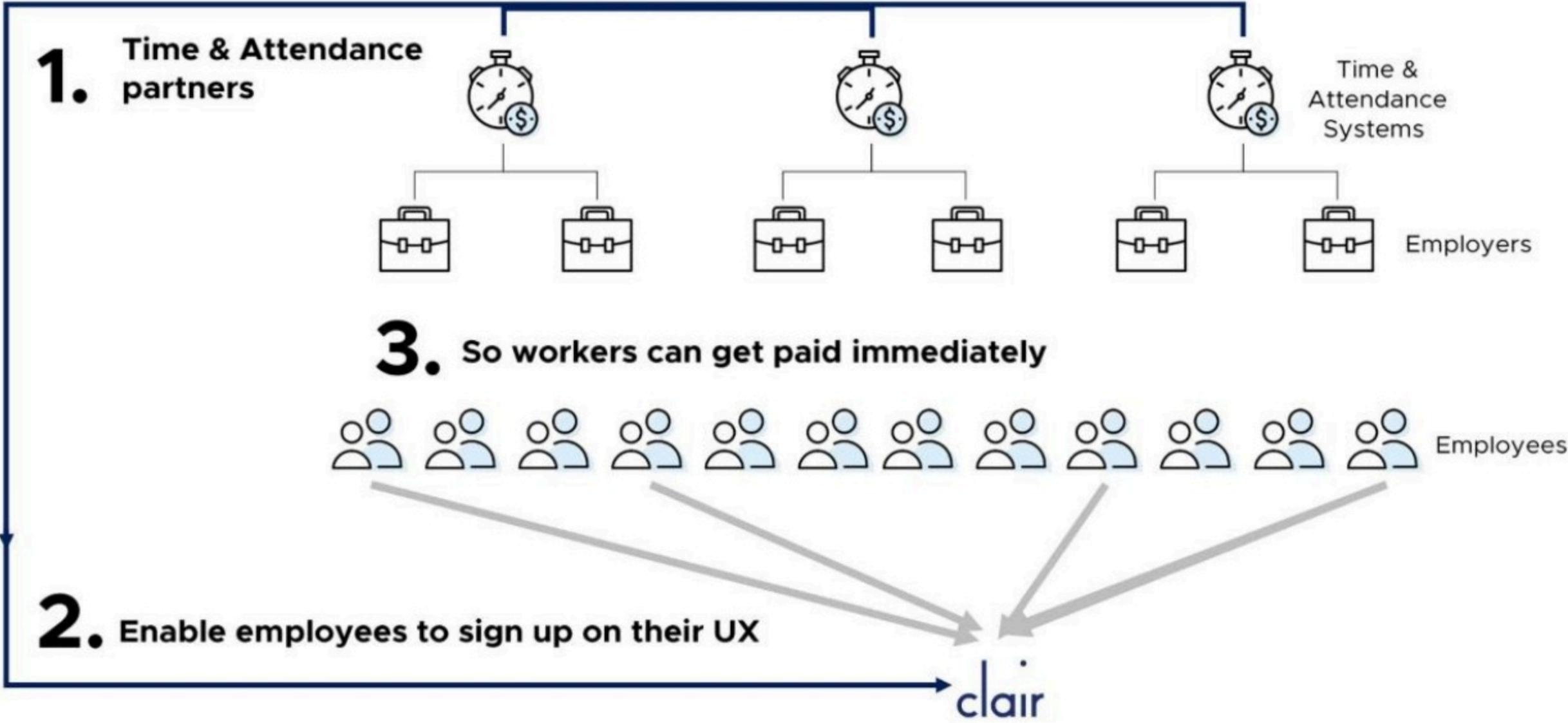


Smart saving tools to help budget and plan financially

All services are mobile-first on both iOS and Android and come with friendly, in-house customer support



Clair is an embedded FinTech solution for Time and Attendance systems



We will grow exponentially through partnerships

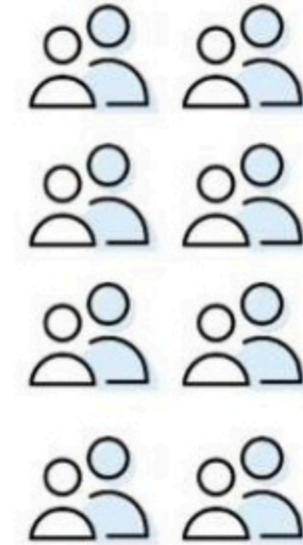
GROWTH PARTNERS



Time & Attendance Provider (T&A)
Partnerships



Businesses



End-users

WHY DO THEY CARE?

REVENUE GROWTH

The T&A market is fragmented (almost half of the market belongs to players with <1% market share)

Clair allows T&As to increase:

- **# of customers** through differentiation
- **\$/customers** with revenue sharing

COST REDUCTION

The effect of better pay has a proven **positive effect on turnover** and hiring.

Clair is a **plug & play** employee benefit with an **ROI of 8-10x**

If free, employees can sign up with check-box employer consent

FINANCIAL HEALTH

Clair focuses on solving the three issues that matter the most to hourly workers:

- Banking services that integrate with a world of checks & cash
- Solving liquidity gaps
- Helping save more

We have already signed a T&A with 450,000+ users

What do Time & Attendance providers think of Clair?

Client A

Signed & integrated

“This opportunity fits right into our growth plan and the Clair team is awesome. We are ready to offer revenue share and be a cross-sell partner.”

Client B

Verbal agreement

“We partnered with another app but we pulled the plug because we weren't gaining anything and the regulators were looking into them – would love to explore a revenue share with Clair.”

Client C

Waiting for Clair to launch

“This is really great as this would be a game changer - we should pursue this partnership.”

Client D

Waiting for Clair to launch

“Clients are asking us about real-time wages. We'll set-up a test environment for Clair when you're ready.”

**We are also
piloting
with an
employer
with 800
users**

What do businesses think of Clair?

Client A

Cloud kitchen:
800 employees

**Signed
contract**

“Our employees are paid minimum wage – this will help them enormously”

Client B

Supermarket:
130k employees

Waiting for
launch

“Non-predatory wage advances imbedded with a paycard is what we need. We care about our ROI mostly”

Client C

Cloud kitchen:
16k employees

Waiting for
launch

“We’re currently looking for ways to reduce turnover. Clair’s vision of becoming a hiring platform is most attractive as we could hire more easily”

Client D

Call center:
3k employees

Waiting for
launch

“This would be a great benefit for our employees and prospects, let’s set-up a pilot”

Etc.

Since we started, here's what we've accomplished:

Product

- Application is live on Apple and Android stores 4 weeks ahead of schedule
- Compliance approval to deploy product achieved in 2.5 months, vs ~6months standard
- 20 test cards are printed, currently testing with great feedback
- Robust tech. stack, with operating strategy to support scale

Sales

- 1 client signed contract to prototype; 10+ in pipeline
- Completed first time provider integration (450k+ potential users)
- 4 partnerships with time management software providers ready post-prototype phase (>2m user potential)

Team

- Built the core leadership team; pipeline of hires secured
- Heavily involved advisory board and investors
- Partnered with regulators and law specialists to empower long-term public policy compliance

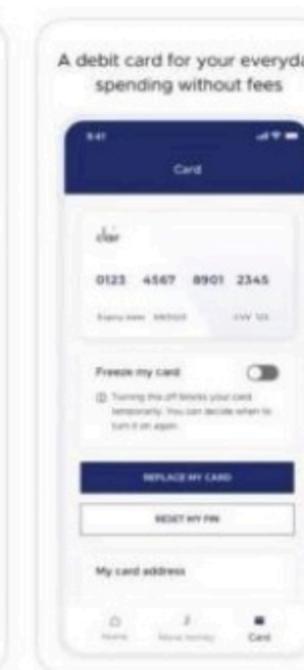
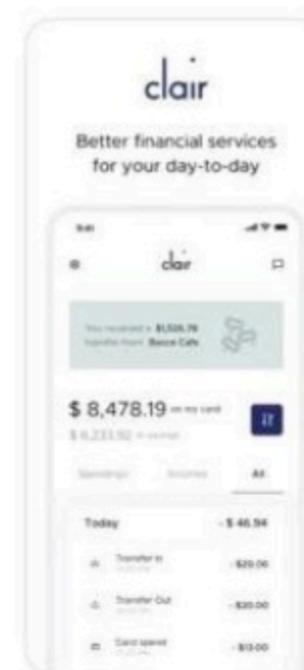


Clair App

Financial freedom starts here

OPEN

★★★★★ 2



Equity round ask

\$3.0M

Raised in pre-seed

\$550,000

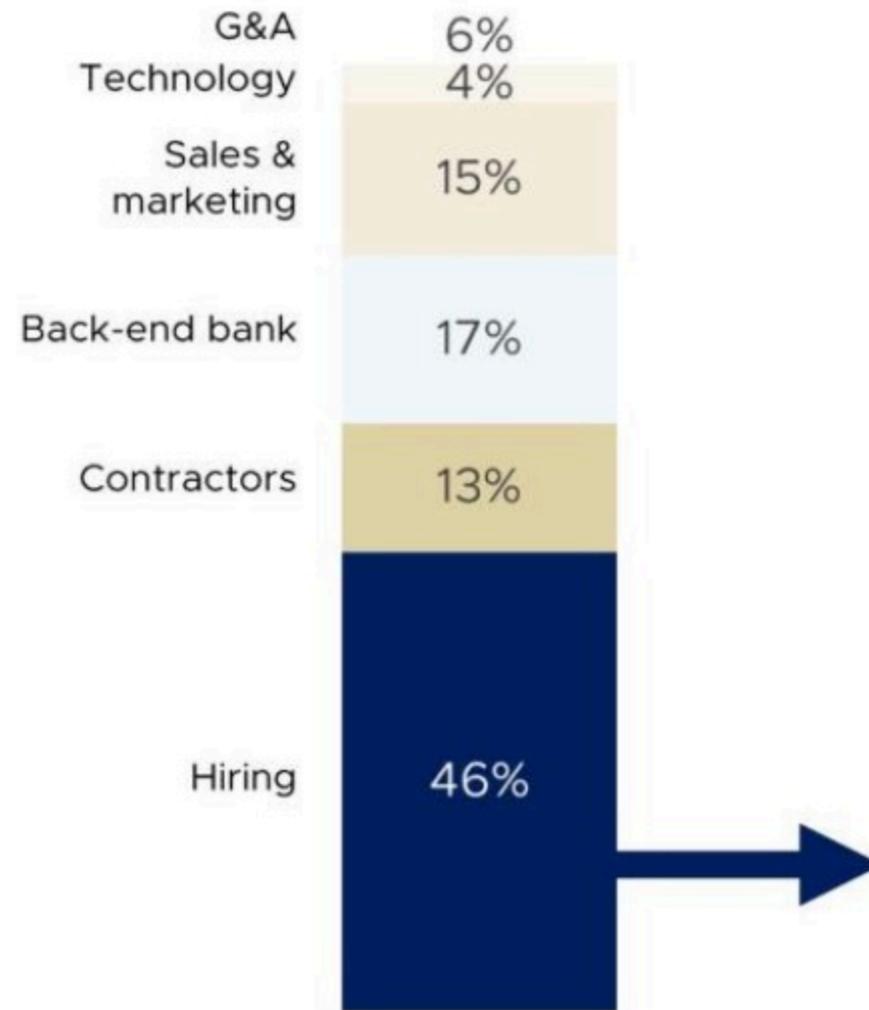
REAL-TIME WAGE DEMAND

Clair has built relationships with T&A providers, that are now waiting for the product.

FLAWLESS EXECUTION IS KEY

Payroll for hourly workers requires robust operations. Clair is building the required team and operations to service millions of American hourly workers over the long-term

USE OF FUNDS:



HIRING PLAN:



We have an experienced leadership team



Nico Simko (CEO, co-founder)

Nico handles management, sales & partnerships. After graduating Harvard, Nico joined JP Morgan's Wholesale Payments M&A, Investment and Partnerships team where he oversaw investments collectively worth >\$25 B. Nico is a 3rd generation entrepreneur, marathon runner and the notorious optimist behind Clair.



Erich Nussbaumer (CPO, co-founder)

Erich spent the last decade trying to understand how products can change users' financial lives, researched "*How mobile applications can help save*" and managed the product dev. of micro-lending applications in Africa. Erich holds an MPA from Harvard Kennedy School. His strategic thinking brought our product ahead of the market in so little time.



Alex Kostecki (COO, co-founder)

Alex leads banking product and operations, ensuring sustainable growth. He was a Manager at Deloitte Consulting, where he led strategy projects for credit card launches, customer service and marketing strategies. He holds an MBA from NYU, and is published in the *WSJ*. He is a runner, musician and the creative mind that made this deck.



Julie Gelé (Head of Tech.)

Julie was the CTO of Payment Approved before joining Clair. She stands out because of her outstanding technical ability to innovate in the payments space. She is a full-stack engineer with deep expertise in transactional banking. She is a mother, science fiction fan and veteran team-leader. Julie holds a BS & MS in computer and visual sciences from Texas A&M.



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