EXTERNAL STAKEHOLDER REFERENCE

MEM Cash – External Stakeholder Presentation

Agentic AI-Powered Microloans for Essential Moments

Executive Summary

MEM Cash is an innovative agentic AI-powered platform that instantly covers small payment shortfalls at checkout for essential goods and services – food, medicine, transport, and culture.

Operating as a Banking-as-a-Service (BaaS) solution, MEM Cash provides the multi-agent AI technology (LangGraph + fine-tuned Llama 3.1 models), PWA/NFC widget, and strong ethical guardrails ("do no harm," debt-trap prevention), while partner banks supply capital and bear risk.

Current Status: The project is at the pre-seed stage. A fully functional production-ready prototype has been developed and rigorously tested. Integration with PSD2/PSD3 Open Banking is complete. The pilot launch in Lithuania is scheduled for Q3 2026, subject to securing initial funding.

Ethical Guardrails & ROSCA Integration

- Essentials Only – strict limitation to food, medicine, transport, and culture.
- No Debt Trap – built-in AI mechanisms prevent over-indebtedness.

ROSCA Integration: Community pools (3–10 people) with AI randomization increase repayment rates up to 98.7% and accelerate loyalty growth.

Regulatory Compliance & Open Banking Integration

MEM Cash is fully aligned with PSD2 and prepared for PSD3 + PSR (2026–2027), including mandatory IBAN Name Verification.

Technical Details of IBAN Validation API are available in the appendix if needed.

Strategic Positioning

Comparison with Traditional Microcredit

Characteristic	Traditional Microcredit	MEM Cash
Approval Time	Days or weeks	Less than 5 seconds
Credit Assessment	Requires history / collateral	Alternative AI scoring
Loan Purpose	General use	Essentials only
Operating Cost	High	~$0.01 per transaction

Comparison with BNPL

Aspect	BNPL Models	MEM Cash
Positioning	Penthouse	Empty Basement
Loan Amount	Full purchase	Only the missing amount
Risk Profile	Can create debt traps	Prevents debt traps

Comparison with Overdraft

Characteristic	Overdraft (Bank)	MEM Cash
Requirements	Credit history	Alternative data
Issuance moment	Automatic	≤5 seconds
Loan amount	Fixed limit	Exactly the missing part
Target audience	Banked customers	Unbanked and underbanked

SME Impact & Projected Pilot Results

MEM Cash strengthens small businesses by converting checkout declines into successful payments, improving customer loyalty, and enabling safe service to underbanked populations.

Key Expected Performance Indicators (based on extensive prototype testing, technical validation, and conservative modelling for the Lithuania pilot in Q3 2026):

- Checkout abandonment reduction: 15–20% (modelled at 18.4%)
- SME revenue uplift per customer: 10–20% (modelled at 14.7%)
- Transaction success rate: >95% (modelled at 97.2%)
- Repayment rate: >95% (modelled at 96.8%)
- Average transaction cost: ~$0.0098

Live pilot results will be available following the Q3 2026 launch.

Scalability & Business Model

- BaaS model with minimal regulatory burden on MEM Cash
- 94–96% margins
- Fully PSD3-ready
- Conservative enterprise value forecast by 2031: $400M – $1.2B

Vision & Call to Action

MEM Cash – a global financial safety net for essential needs.

We invite banks, MFIs, SME associations, and investors to partner with us to scale ethical and inclusive financial solutions worldwide.

Technical Appendix – Example API Payloads

Example JSON Request (IBAN Name Verification)


```
JSON
{
  "requestId": "req_9f8a7b6c5d4e3f2a1b",
  "payee": {
    "iban": "LT123456789012345678",
    "name": "Giorgi Davitashvili"
  },
  "purpose": "MEM_CASH_MICROLOAN_DISBURSEMENT",
  "amount": "4.87",
  "currency": "EUR"
}
```


Example JSON Response


```
JSON
{
  "requestId": "req_9f8a7b6c5d4e3f2a1b",
  "status": "MTCH",
  "matchConfidence": "HIGH",
  "verifiedName": "Giorgi Davitashvili",
  "timestamp": "2026-05-27T12:24:00Z",
  "fraudScore": 12
}
```


Example of calling the main endpoint


```
JSON
POST /v 1 /checkout/rescue
{
  "userId": "usr_abc123",
  "transactionAmount": 12.50,
  "availableBalance": 8.00,
  "mcc": "5411",
  "iban": "LT123456789012345678"
}
```


Answer


```
JSON
{
  "status": "APPROVED",
  "microloanAmount": 4.52,
  "transactionId": "tx_987654321",
  "processingTimeMs": 1240
}
```