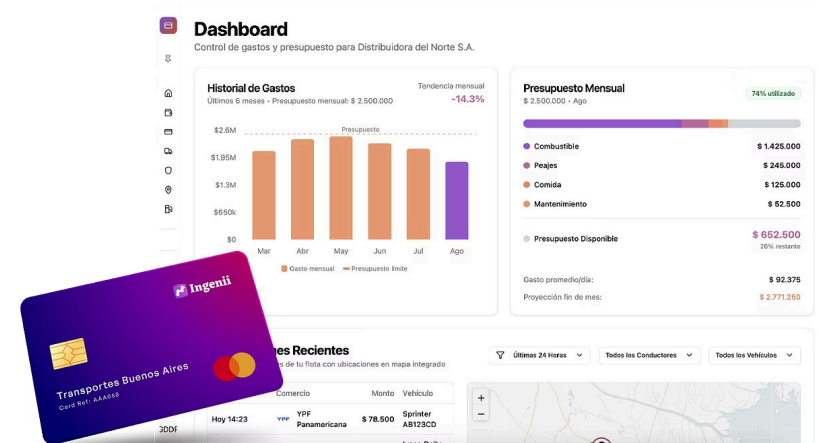


INGENII PITCH DECK

The intelligent expense platform
for enterprise fleets








THE PROBLEM


Fleet expenses are out of control

\$15,000

Average monthly fleet expense per company in Latin America

Companies managing vehicle fleets face a perfect storm of inefficiencies:

-  Fragmented spending across multiple payment methods (cash, personal cards, corporate cards)
-  Manual expense reports with lost receipts and delayed reimbursements
-  Zero real-time visibility into who's spending what, where, and when
-  Fraud and misuse costing companies 5-15% of their fleet budget
-  Administrative burden - Finance teams spend 40+ hours/month reconciling fleet expenses

 The result: Companies lose up to 30% of their fleet budget to inefficiencies and lack of control.

THE SOLUTION

One card. Total control. Zero complexity.

INGENII is the smart expense management platform that transforms how companies control fleet spending.

How it works:

01

Smart Mastercard® Cards

Physical cards with AI-powered spending rules

02

Automated Controls

Set limits by driver, time, location, and expense category

03

Real-time Intelligence

WhatsApp integration for instant receipt capture and notifications

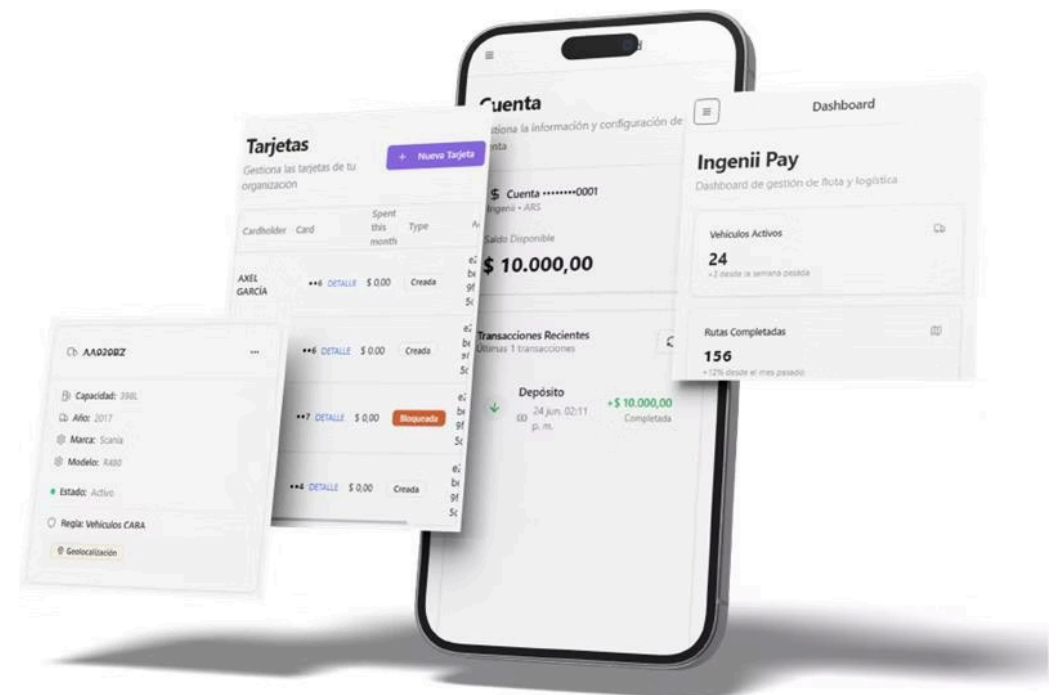
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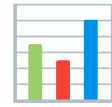
Zero Manual Work

Automated expense reporting and reconciliation

Key Features:

- Customizable spending rules (e.g., fuel 24/7, meals only weekdays)
- Instant WhatsApp notifications for every transaction
- AI-powered receipt processing - drivers snap and send
- Real-time dashboard with predictive analytics
- Multi-country support for international operations





MARKET OPPORTUNITY

A massive, underserved market ready for disruption

TAM (Total Addressable Market)

- \$45B - Fleet management market in Latin America
- 15M+ commercial vehicles across LATAM
- 8% annual growth rate

SAM (Serviceable Addressable Market)

- \$8B - Fleet expense management segment
- 500K+ companies with 5+ vehicles
- Argentina, Chile, Mexico initial markets

SOM (Serviceable Obtainable Market)

- \$250M - Target for Year 5
- 10,000 companies
- 250,000 active cards



BUSINESS MODEL

Multiple revenue streams with strong margins

1

Transaction Fees

- 3.0% on all card transactions
- ~70% gross margin

2

SaaS Platform Fees

- \$15-50 per card/month (tiered pricing)
- 85% gross margin

3

Premium Features

- Advanced analytics, API access, custom integrations
- 90% gross margin

Unit Economics:



CAC

\$150 per company



LTV

\$4,500 per company



Payback

9 months



GO-TO-MARKET STRATEGY

Land and expand through strategic partnerships

Phase 1: Direct Sales (Current)

- Inside sales team targeting mid-market (20-200 vehicles)
- Partnership with fleet management consultants
- Content marketing and webinars

Phase 2: Channel Partnerships (Q1 2026)

- Integration with major fleet management platforms
- White-label solutions for banks
- Insurance company partnerships

Phase 3: Platform Ecosystem (Q2 2026)




- Open API for third-party integrations
- Marketplace for fleet services
- Automated fleet financing






COMPETITIVE ADVANTAGE

Why we win




vs. Traditional Fuel Cards

-  Works for ALL expenses, not just fuel
-  Real-time controls vs. monthly reports
-  No vendor lock-in

vs. Corporate Cards

-  Granular, automated controls
-  Built for drivers, not executives
-  WhatsApp-native experience

vs. Manual Expense Management

-  90% reduction in processing time
-  Zero lost receipts
-  Fraud prevention built-in

Our Moat:



Proprietary AI

for expense categorization



Network Effects

from driver behavior data



Deep Integrations

with local payment infrastructure

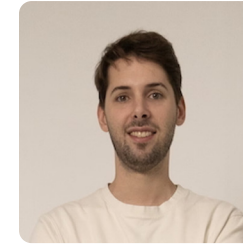
Building the future of fleet finance



Rigoberto Malca La Rosa - Founder & CEO

<https://www.linkedin.com/in/rigoxu/>

- Entrepreneur with deep data expertise
- Previously founded and scaled multiple startups
- Expert in LATAM data infrastructure and business development
- Strong network across the financial services ecosystem



Axel García Giménez - Founder & CTO

<https://www.linkedin.com/in/agarciagimenez/>

- Full-stack technology leader with enterprise experience
- Expert in building scalable payment and financial systems
- Strong background in software architecture and team leadership
- Passionate about creating developer-friendly financial infrastructure



Ignacio García Gimenez - Head of AI

<https://www.linkedin.com/in/ignaciogarcia-gimenez/>

- AI/ML specialist focused on financial applications
- Experience building intelligent systems for fraud detection and automation
- Leading the development of INGENII's smart expense categorization
- Expert in real-time data processing and predictive analytics



Gerónimo Díaz de Rosa - Head of Growth

<https://www.linkedin.com/in/geronimo-diaz-de-rosa/>

- Growth marketing expert with B2B SaaS experience
- Data-driven approach to customer acquisition and retention
- Building scalable go-to-market strategies for LATAM expansion
- Strong track record in performance marketing and partnerships



Ezequiel de Simone - Head of Product

<https://www.linkedin.com/in/ezequiel-de-simone/>

- Product leader with extensive experience in fintech and payments
- Customer-obsessed approach to product development
- Expert in building intuitive financial products for non-technical users
- Leading the product vision and roadmap execution



THE ASK

\$3M Seed Round to accelerate growth

Use of Funds:

- 40% - Sales & Marketing (expand to Mexico, Chile)
- 30% - Product Development (AI features, mobile app)
- 20% - Operations (card inventory, support team)
- 10% - Working Capital

Milestones (Next 18 months):

- Scale to 1,000 active companies
- Launch in 2 new markets
- Process \$50M in monthly transactions
- Achieve \$2M ARR
- Series A ready

Why Now:

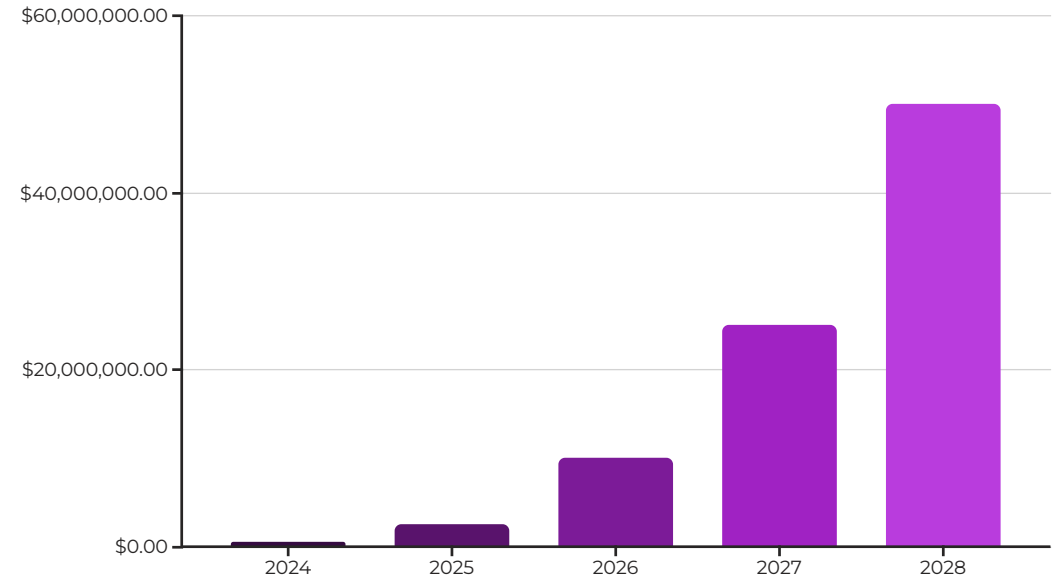
- Digital transformation accelerating post-COVID
- New regulations requiring expense digitalization
- Competitors focused on enterprise, leaving mid-market open



FINANCIAL PROJECTIONS

Path to \$50M ARR in 4 years

Revenue Growth:



Key Metrics by 2028:

- 50,000 active companies
- 1M+ cards deployed
- 5 countries
- EBITDA positive by Q3 2026

VISION

The future of fleet intelligence

Short term (1-2 years)

Become the leading fleet expense platform in Spanish-speaking LATAM

Long term (5+ years)

Build the intelligence layer for all fleet operations using our transaction data

1

2

3

Medium term (3-5 years)

Expand beyond expenses to full fleet financial services (insurance, financing, maintenance)

WHY INGENII WINS

1

Massive market poorly served by outdated solutions

2

Product-market fit validated with 85% MoM growth

3

Strong unit economics with quick payback

4

Experienced team with proven execution

5

Perfect timing as digitalization accelerates

6

Network effects create defensible moat

Join us in revolutionizing fleet expense management across Latin America.

LET'S TALK

Contact:

- Email: rmalcalarosa@ingenii.app
- Phone: +549 11 68566802
- Web: www.ingenii.app

Next Steps:

1. Deep dive session with founding team
2. Customer reference calls
3. Product demo
4. Due diligence

Thank you for your time and consideration.