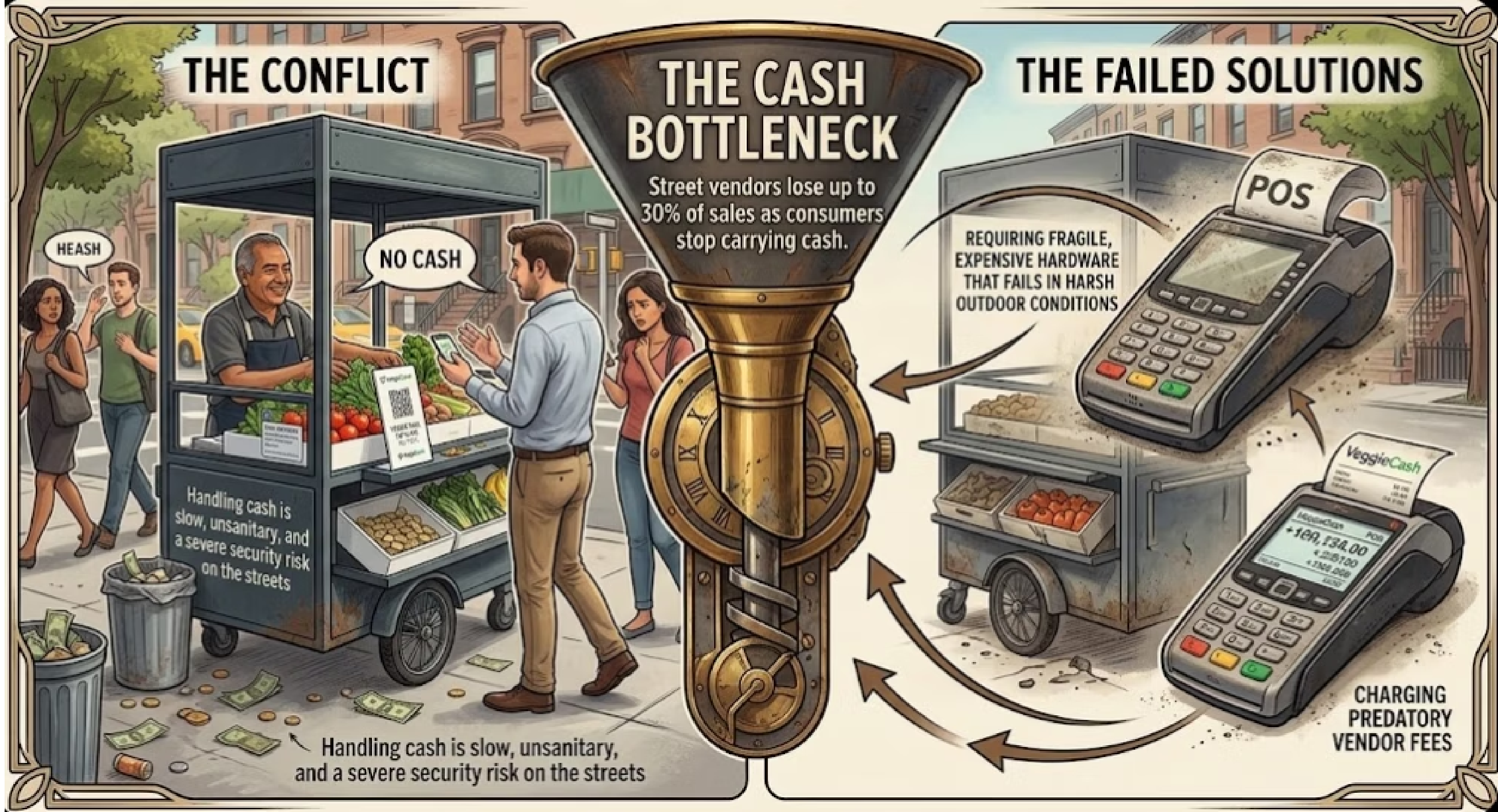




Hans Marshalleck Founder



Street vendors are losing potential daily sales as urban consumers stop carrying physical cash entirely. Cash is slow, highly unsanitary, and a severe security risk.

Existing POS systems charge high fees and require extra hardware

The Cash Bottleneck

The Zero-Cost Bridge

The Zero-Cost BridgeVeggieCash provides a unified QR and NFC payment bridge. We eliminate all barriers for the vendor.

- **Zero Vendor Fees:** No hardware costs, no subscriptions, and zero transaction fees for the merchant.
- **Instant Settlement:** Funds hit the vendor's digital wallet immediately, keeping lines moving fast.
- **Frictionless Tap:** Consumers simply tap their phone or scan—paying a transparent, flat convenience fee.



Why Now?



Cashless Default

Post-2020, urban consumers expect digital payments everywhere. The friction of an ATM trip kills spontaneous, low-ticket micro-purchases on the street.



NFC is everywhere

Every modern smartphone can process NFC tap-to-pay and scan QR codes natively. There is no longer a need to force consumers to download a specialized app.



The Unbanked Gap

Traditional fintech giants focus solely on formal storefronts, completely ignoring the massive, informal street-level economy and its unique operational constraints.

The Micro-Merchant Market



Our Urban Wedge

We are initially targeting the 10,000+ underbanked food and produce carts operating across major US metros like New York City.

Proving the zero-friction model here serves as the perfect launchpad to unlock the multi-trillion dollar informal global micro-merchant economy.

The Competitive Landscape

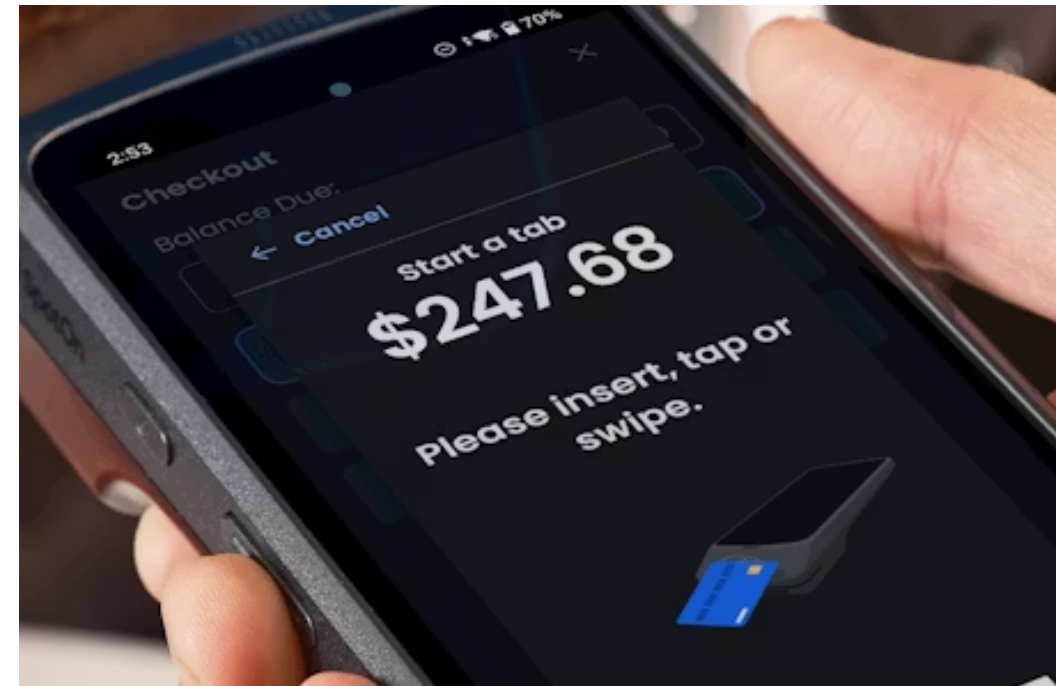
Feature	VeggieCash	Square	Venmo/Zelle
Zero Vendor Fees	😊	😬	😊
No Hardware Needed	😊	😬	😬
Instant Settlement	😊	😊	😊
No Friction for the Buyer	😊	😊	😬

Product Architecture



The Physical Layer

Durable Weatherproof NFC right from vendors own device. A QR Code Decal attached to cart exterior explaining the terms.



The Vendor App

Minimalist App. Just a Keypad and a "Charge" button. Vendor snaps a pic of the bag of fruit.



The Consumer Flow

Buyer Taps the Physical Decal, verifies payment via phone and walks away

Flat Fee. Not Free.

The Vendor Proposition: The merchant never pays for the physical decal, software subscriptions, or a percentage of their hard-earned transaction. It is entirely zero-cost to them.

The Consumer Convenience Fee: We charge the buyer a transparent, flat \$0.50 fee per transaction to bridge the gap and fund the ecosystem

High Volume, Low Margin Economics: The system is mathematically modeled to process thousands of micro-transactions per day, per cart, unlocking massive revenue at scale.



Founder/Influencer - Hans Marshalleck

- ex-Apple MacGenius Soho
 - StartupBusNYC 2019
 - 2nd Place Herox Airbus in the Metaverse
 - 3rd Place Black Travel Summit Pitch Competition
 - Founder bndwgn.co and blam.money
 - 4 XHackathon Experience
-
- University of Maryland MPTE Program
 - Andrews University BA in Communication





The Pilot Ask: \$500k

Funding the hardware deployment for 500 NYC fruit carts, scaling our backend infrastructure and securing 12 months of operational runway.