

Business Case (ZiCA v2)

Drop — Business Case v2 (Remittance + QR Payments)

“ **Note:** Originally titled "Drop — Business Case v2". Product has been rebranded to **Drop**. Target audience broadened from diaspora-only to ALL residents in Norway/Scandinavia. Business model updated to pass-through PSD2 (PISP/AISP) — Drop NEVER holds customer money. See [Drop CLAUDE.md](#) for current spec.

Date: 2026-02-08 (updated 2026-02-14) **Version:** 2.1 **Compiled by:** John (AI Director) **Sources:** 8 AI agents — 2 runde analize **Pivotni insight:** Alem

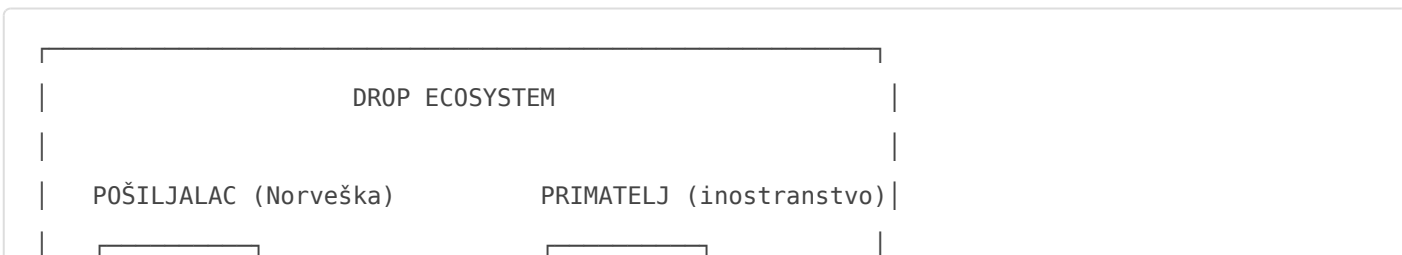
Executive Summary

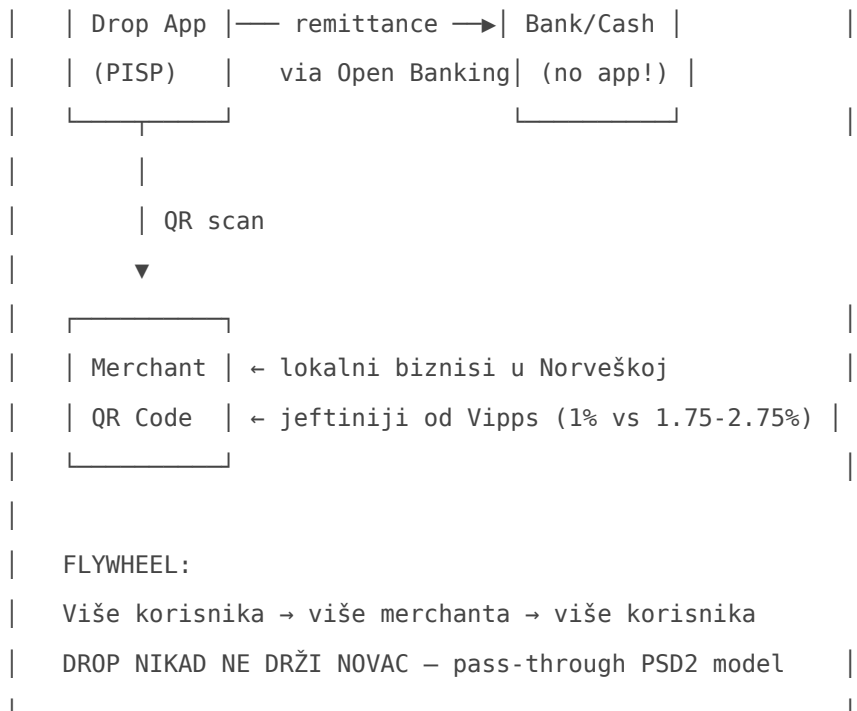
Drop je fintech app za sve stanovnike Norveške/Skandinavije sa dva revenue streama:

- Remittance** — pošalji novac u inostranstvo jeftinije (primatelj NE treba app)
- QR Merchant Payments** — plaćaj u dućanu skeniranjem QR koda (kao UPI u Indiji)

Isti korisnik, dva use-case-a, pass-through PSD2 model (Drop NIKAD ne drži novac korisnika). Ovo stvara flywheel efekat.

1. Vizija





2. Tržište (data-engineer agent)

Podatak	Vrijednost	Izvor
Imigranti u Norveškoj	~1,000,000	SSB
Remittance iz Norveške godišnje	5.7 mlrd NOK	World Bank
Prosječna remittance tx	~1,000 NOK	World Bank
SME u Norveškoj	~195,000	SSB
Top remittance koridori	Srbija, Poljska, Pakistan, Iran, Turska	SSB
Lokalni biznisi (procjena)	30,000-50,000	SSB estimate

3. Dva Revenue Streama

Stream 1: Remittance

Aspekt	Detalj
Šta	Slanje novca iz Norveške u Balkan, Pakistan, Tursku, itd.

Aspekt	Detalj
Kako	Drop app → PISP (Open Banking) via bank partner → bank transfer/cash pickup
Primatelj	NE treba app — prima na račun ili cash
Fee	0.5% (vs Wise 0.7-1.5%, vs WU 5-10%)
Corridors	NOK→RSD, NOK→BAM, NOK→PKR, NOK→TRY, NOK→PLN, NOK→EUR

Stream 2: QR Merchant Payments

Aspekt	Detalj
Šta	Plaćanje u dućanu skeniranjem QR koda
Kako	Merchant prikaže QR → customer skenira → instant transfer
Merchant	Lokalni biznisi (kebab, kiosk, pekara, restoran, frizer)
Fee	1% (vs Vipps 1.75-2.75%)
Settlement	Daily batch payout na merchant bank račun
Tech	qrcode.js (generisanje) + html5-qrcode (skeniranje)

Flywheel

Korisnik šalje remittance → navikne na Drop → plaća u lokalnom dućanu QR-om
 Merchant prihvati QR → preporuča Drop → korisnik šalje i remittance
 → REPEAT

4. User Journeys

Journey A: Remittance

1. Amir otvori Drop, tap "Pošalji novac"
2. Odabere: Srbija, mama Jasmina, njen broj računa
3. Unese 2,000 NOK → vidi: primatelj dobije 23,400 RSD, fee 10 NOK (0.5%)
4. Potvrdi, plati sa norveške kartice
5. Mama dobije SMS: "Primili ste 23,400 RSD od Amira"
6. Novac na računu za 1-2 radna dana

Journey B: QR Payment

1. Amir uđe u Ahmetov kebab shop u Oslu
2. Na kasi je Drop QR naljepnica
3. Amir otvori Drop, tap "Skeniraj"
4. Skenira QR → prikaže se: "Ahmetov Kebab, unesi iznos"
5. Unese 129 NOK, tap "Plati"
6. Ahmet dobije notifikaciju: "Primljeno 129 NOK od Amir"
7. Instant. Bez terminala. Fee 1.29 NOK umjesto 3.55 NOK (Vipps).

Journey C: Killer Combo

1. Amir šalje 5,000 NOK mami — dobije 25 Drop bodova
2. Plaća kebab 129 NOK QR-om — dobije 1 bod
3. Na 50 bodova: besplatna remittance (no fee)
4. Ahmet (merchant) vidi: "Ove sedmice: 47 transakcija, 12,300 NOK, fee 123 NOK"
5. Ahmet preporuči Drop svim korisnicima → novi korisnici → više remittance

5. Merchant Onboarding (3 minuta)

1. Vlasnik skine Drop app
2. Tap "Registruj biznis" → unese: naziv, adresa, bank račun
3. KYC: lična karta + org.nummer
4. Dobije QR kod — printaj ili koristi na telefonu
5. Lijepi QR na kasu
6. Gotovo. Prima plaćanja odmah.

6. Finansijski Model (KORIGIRAN — realisti?ne projekcije)

Startup Costs

Stavka	Iznos (NOK)
Development (AI-first)	10,000
Open Banking integracija (PSD2)	15,000

Stavka	Iznos (NOK)
Legal + compliance setup	50,000
Marketing launch	100,000
QR naljepnice + merchant kit	20,000
Buffer	55,000
UKUPNO	250,000 NOK

Revenue Projection (KONZERVATIVAN)

Period	Remittance korisnici	Merchant-i	MRR Remittance	MRR Merchant	Ukupni MRR
Mj 1-3	200	20	2,000	10,000	12,000
Mj 4-6	1,000	80	10,000	40,000	50,000
Mj 7-12	3,000	200	30,000	100,000	130,000
Year 1 avg	3,000	200	30,000	100,000	130,000
Year 2 avg	8,000	500	80,000	250,000	330,000
Year 3 avg	15,000	1,000	150,000	500,000	650,000

Napomena: MRR Remittance = korisnici × 2 tx/mj × 1,000 NOK × 0.5%. MRR Merchant = merchanti × 50,000 NOK/mj promet × 1%.

ARR Projection

Godina	ARR (NOK)
Year 1	~1,000,000
Year 2	~4,000,000
Year 3	~7,800,000

Monthly Costs (post-launch)

Stavka	NOK/mj
Bank partner fees	10,000-20,000
Hosting + infra	2,000
Claude Code (development)	1,100
Marketing (ongoing)	30,000-50,000

Stavka	NOK/mj
Support + compliance	10,000
Mjesečni burn	~55,000-85,000

Break-Even

Scenarij	Break-even MRR	Kad?
Optimistički	85,000 NOK/mj	Mjesec 5-6
Realistički	85,000 NOK/mj	Mjesec 7-9
Pesimistički	85,000 NOK/mj	Mjesec 12-14

Unit Economics

Segment	CAC	LTV (24mj)	LTV:CAC
Consumer (remittance)	100 NOK	2,400 NOK	24:1
Merchant (QR)	500 NOK	24,000 NOK	48:1

Merchant LTV je IZUZETAN jer je recurring i visok volumen.

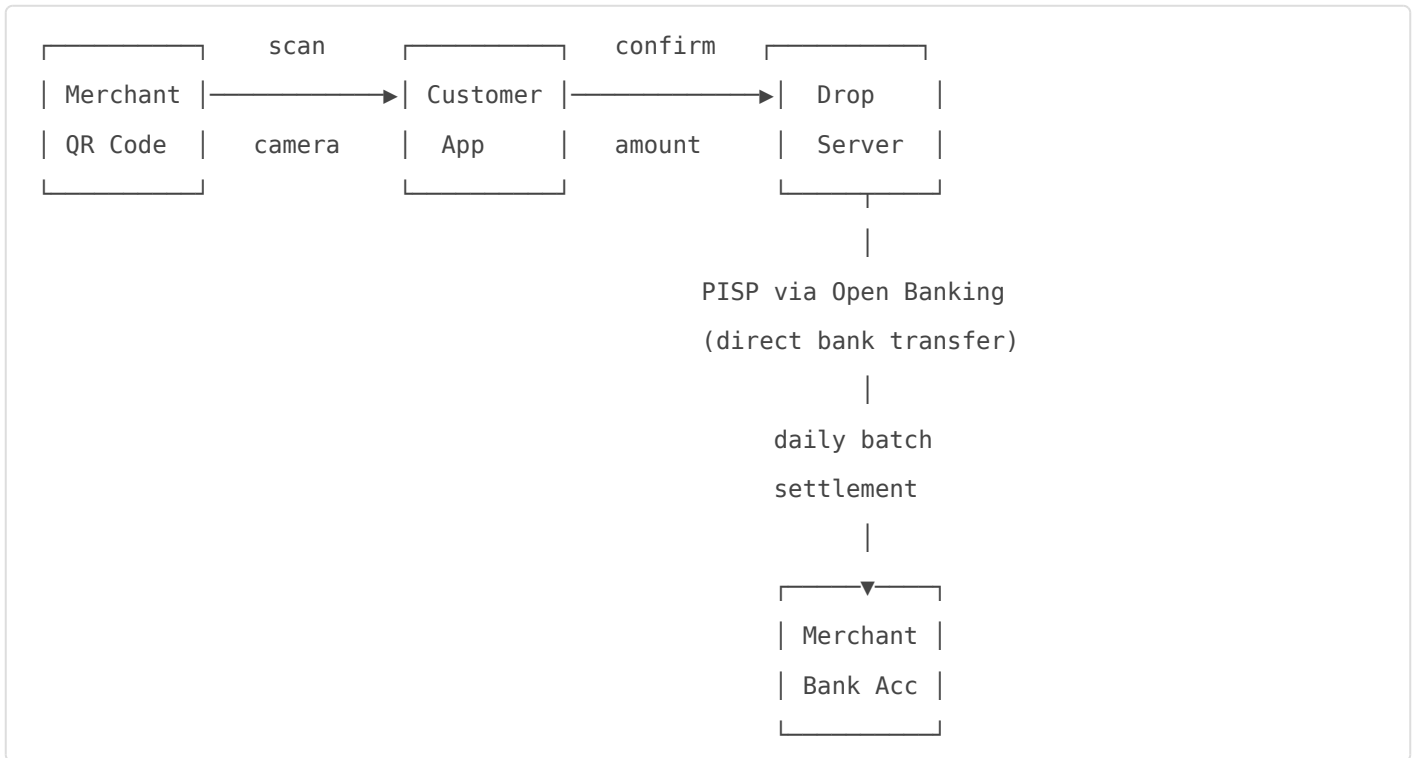
7. Competitive Landscape

Konkurent	Remittance	QR Payments	Dijaspora focus	Fee
Vipps	<input type="checkbox"/> Samo Norveška	<input type="checkbox"/> Ali skupo za merchante	<input type="checkbox"/>	1.75-2.75% merchant
Wise	<input type="checkbox"/> Cross-border	<input type="checkbox"/> No merchant	<input type="checkbox"/>	0.7-1.5%
Revolut	<input type="checkbox"/> Ali generic	<input type="checkbox"/> Limited	<input type="checkbox"/>	0.5-1.5%
Western Union	<input type="checkbox"/> Ali skupo	<input type="checkbox"/>	<input type="checkbox"/> Ali 2005 UX	5-10%
MoneyGram	<input type="checkbox"/> Ali skupo	<input type="checkbox"/>	<input type="checkbox"/> Ali 2005 UX	4-8%
Drop	<input type="checkbox"/> Jeftino	<input type="checkbox"/> QR (1%)	<input type="checkbox"/> Za sve u Norveškoj	0.5% + 1%

Niko ne radi oba. To je naš moat.

8. Tech Architecture (dev agent)

QR Payment Flow



Key Tech Decisions

Decision	Choice	Why
QR generation	qrcode.js	Lightweight, static QR per merchant
QR scanning	html5-qrcode	Camera API, works on all phones
Payment initiation	PISP (Open Banking)	Direct from user's bank account
Settlement	Daily batch payout	Via BaaS partner to merchant bank
Offline	Store-and-forward	Queue payments locally, sync when online

9. Roadmap

Version	Timeline	Features	Revenue Impact
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v1 MVP	5 sedmica	Remittance (3 corridors: RSD, BAM, PLN) + basic QR payment	First revenue
v2	+4 sedmice	More corridors (PKR, TRY, EUR) + merchant dashboard + loyalty	Growth
v3	+6 sedmica	Business accounts + invoice integration + API for partners	Scale
v4	+8 sedmica	White-label za partnere + advanced analytics	New revenue stream

10. Risk Matrix (Updated)

Rizik	Severity	Mitigacija
Bank partner dependency	HIGH	Multi-provider ready, modular architecture
Vipps launches remittance	HIGH	Already ahead in market, community trust
Regulatory issues	MEDIUM	Agentmodell under bank partner licence
Slow merchant adoption	MEDIUM	Door-to-door u lokalnim zajednicama
Security breach	CRITICAL	Threat model + security agent + httpOnly JWT
Cash flow pre break-even	MEDIUM	Bootstrap + Innovasjon Norge grant

11. GO / NO-GO

Za GO:

- Startup cost: **250K NOK** (bootstrapable)
- Break-even: **7-9 mjeseci** (realistično)
- LTV:CAC: **24:1** (consumer), **48:1** (merchant)
- Tržište: **5.7 mlrd NOK** remittance + **30,000+ immigrant biznisa**
- Niko ne radi **remittance + QR combo** u Norveškoj
- Alem razumije problem iz prvog lica — autentičnost

Rizici:

- Marketing budget je realan trošak (~50K NOK/mj)
- Compliance je ongoing
- Alem je jedini human — decision bottleneck

Preporuka: **GO**

Ovo nije "još jedna payment app". Ovo je **specifičan alat za sve u Norveškoj** koji šalju novac u inostranstvo ili žele jeftinije plaćanje u lokalnim dućanima. Build MVP, launch u Oslu, grow from there.

Agents koji su doprinijeli (v2)

Agent	Runda 1	Runda 2	Ukupan doprinos
nicksaraev	Biznis model	Dual revenue + TAM	Revenue strategy
product	Product strategy	User journeys + roadmap	Product vision
legal	Compliance	—	Regulatory map
finance	Budget	Dual stream financials	Financial model
marketer	GTM strategy	—	Marketing plan
security	Threat model	—	Security architecture
dev	Architecture	QR tech architecture	Tech decisions
data-engineer	—	Market data	Tržišna analiza

8 od 15 agenata aktivirano. 2 runde analize. Alemov insight: širi tržište, ne samo dijaspora.

Compiled: 2026-02-08 by John (AI Director) Status: Awaiting Alem GO/NO-GO

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