

SALES DECK · FY 2026-27 · CONFIDENTIAL

# Financial Wellness that your employees actually use.

ITR filing, tax planning, and financial planning, delivered as a done-for-you employee benefit.

**Built for HR. Loved by employees.**

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# There is a **₹1.1 lakh crore** problem hiding inside your payroll.

Indian employers lose ₹1.1 lakh crore every year to poor employee wellbeing and financial stress is among the top drivers. It shows up in your attrition numbers, your payroll team's bandwidth, and your EVP.

**66%**

of Indian professionals report financial stress during work hours

Source: 1 Finance Survey

**54%**

of salaried employees live paycheck-to-paycheck for 3+ months/yr

Source: 1 Finance Survey

**67%**

of professionals aged 30–45 consider job switch purely for higher pay

Source: 1 Finance Survey

**₹51K Cr**

lost annually to presenteeism driven by employee stress

Source: Deloitte, 2024

# 4 things quietly draining **your HR team**

Every January to July, the same four problems show up. They are silent, recurring, and expensive.



## Form 16 chaos

Employees switching jobs reconcile multiple Form 16s, mismatched TDS, and AIS/26AS gaps with your payroll team as unofficial helpdesk.



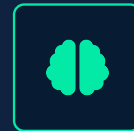
## Old vs. new regime confusion

The Income Tax Act 2025 (effective April 2026) makes new regime default. Most employees don't know which regime saves them more and pick wrong.



## Q4 investment panic

Jan–March: employees scramble to make 80C investments, buy insurance they don't need, and chase proofs. Declaration-cycle bandwidth drain.



## Financial stress, silently

Money worries intrude on 66% of workdays. It doesn't show up in engagement surveys but it does in attrition and productivity.

# Introducing FylFlix

The only financial wellness benefit purpose-built for Indian corporate employees.

01



## ITR Filing

*Every employee needs it.*

Form 16 auto-import, multi-employer reconciliation, AIS/26AS matching, CA-reviewed filing, notice management. A 15-minute guided experience.

02



## Tax Planning

*The savings: quantifiable, per employee.*

Regime advisory before investment declaration. 80C, HRA, home loan and NPS optimization. Typical employee saves ₹15,000–₹80,000/yr.

03



## Financial Planning

*Daily use, not once a year.*

Goal-based planning, emergency fund guidance, insurance adequacy, retirement roadmap, investment advisory. Built for Indian realities.

# Zero friction for HR. Full stack for employees.

Rollout in 3 weeks. First measurable outcome in 90 days.

1

## Onboard

- SSO integration with your HRMS
- Bulk employee upload or API sync
- Branded co-marketed launch kit

2

## Engage

- Employees access via web & mobile
- Regime advisory before declaration
- CA-reviewed ITR filing in March-July

3

## Measure

- HR dashboard with live MIS
- Employee NPS & savings tracking
- Quarterly review with FylFlix

## ■ WHAT HR SEES

# A dashboard that makes you **look like the hero.**

Real-time visibility. Zero spreadsheets.  
Board-ready numbers.

- ✓ Live adoption and utilization rates by team, band, and location
- ✓ Aggregate tax saved across your workforce - in rupees
- ✓ Declaration-cycle readiness: who's submitted, who's pending
- ✓ Employee NPS and sentiment on the benefit, in real time
- ✓ Audit-ready compliance reports for Finance and InfoSec



# We are the only solution built for the employer.

Others sell to individuals. We deliver to your workforce as a managed benefit.

Capability	FyIFlix	ClearTax	Quicko	CA/Consultant
Buyer is the HR / Company	✓	—	—	—
Delivered as employee benefit	✓	—	—	—
HR dashboard & MIS	✓	—	—	—
Bulk Form 16 ingestion	✓	Partial	—	Manual
Regime advisory pre-declaration	✓	Limited	Limited	Manual
Financial planning included	✓	Add-on	—	Varies
Employer pays, not employee	✓	—	—	—

# Trust is the first thing we engineer for.

Your employees' financial data deserves more care than a credit card. We architect for it.



## ISO 27001 / 2022 Certified

Information security management system audited to international standard.



## AES-256 Encryption

Data encrypted in transit (TLS 1.3) and at rest. Zero-trust network architecture.



## Hosted in India

Data residency in Indian AWS regions. No cross-border data transfers.



## DPDP Act Compliant

Fully aligned with India's Digital Personal Data Protection Act 2023.



## SOC 2 Type II (WIP)

Independent audit of security, availability, and confidentiality controls.



## Role-based access

Granular permissions. SSO. MFA enforced. Every action audit-logged.

■ WHY NOW

# The Income Tax Act 2025 just changed everything.

April 1, 2026 marked the first new Income Tax Act in 64 years. The new regime is now default. Regime selection happens at declaration, wrong choice locks in wrong TDS for the full year.

“*Waiting one more year means one more cycle of stress, over-taxation, and missed deductions — quantifiable in crores.*”



## First full year under new Act

FY 2026–27 is the first full cycle under IT Act 2025. Employees have never been more confused.



## Compliance risk is rising

Wrong TDS means year-end refund drag and HR escalations. Declaration season is a minefield.



## Savings gap is widening

New vs. old regime difference is ₹30K–₹1.5L per employee. Most employees pick wrong without guidance.


LET'S BUILD THIS TOGETHER

# Every month you wait, your team loses **lakhs.**

Let's get on a call. 30 minutes, just your team's numbers and what FylFlix could save them.

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[Book a call →](#)