

# WIREX

Digital and traditional money  
in the palm of your hand

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# Crypto and traditional currency in the palm of your hand

## Our vision

- We believe there will be millions of tokens in the future and everyone should be able to benefit from the efficiency of digital assets and the token economy
- We believe it is unfair if people pay inflated fees due to inability to access OTC market and interbank exchange rates
- Digital economy allows the storage, exchange, spending, and receipt of rewards using everyday tools such as mobile apps and payment cards
  - A. Individuals:** control all forms of currency in one account
  - B. Businesses:** offer consumers everyday convenience when spending crypto
  - C. Token issuers:** allow holders to manage tokens without going to exchanges or using multiple wallets
- We believe that digital currencies will be the main payment method for all types of payments: everyday payments, cross-border remittance, M2M (Machine-to-Machine) payments

## Our business

- Wirex is a stand-alone success, incorporated in 2014
- Despite an industry-wide suspension of crypto-enabled VISA cards in early 2018, Wirex now has **2.5M+ registered users**
- In May 2018, Wirex became the first and is still the only EEA card provider to be approved by VISA for crypto
- **\$2.5bn transaction volume** processed to date; profitable in 2016 and 2017
- **250 employees** across 6 offices
- 95% of the Wirex platform was built in-house
- **UK EMI Licence received, Canada MSB registration granted;** applications submitted in Singapore, Japan and USA
- Backed by SBI Group

## Key facts

- Incorporated in **2014**
- **2.5M users** in 130+ countries
- **200+ employees** across 6 offices
- **95%** of the Wirex platform was built in-house
- Backed by Softbank/SBI Group

### Awards



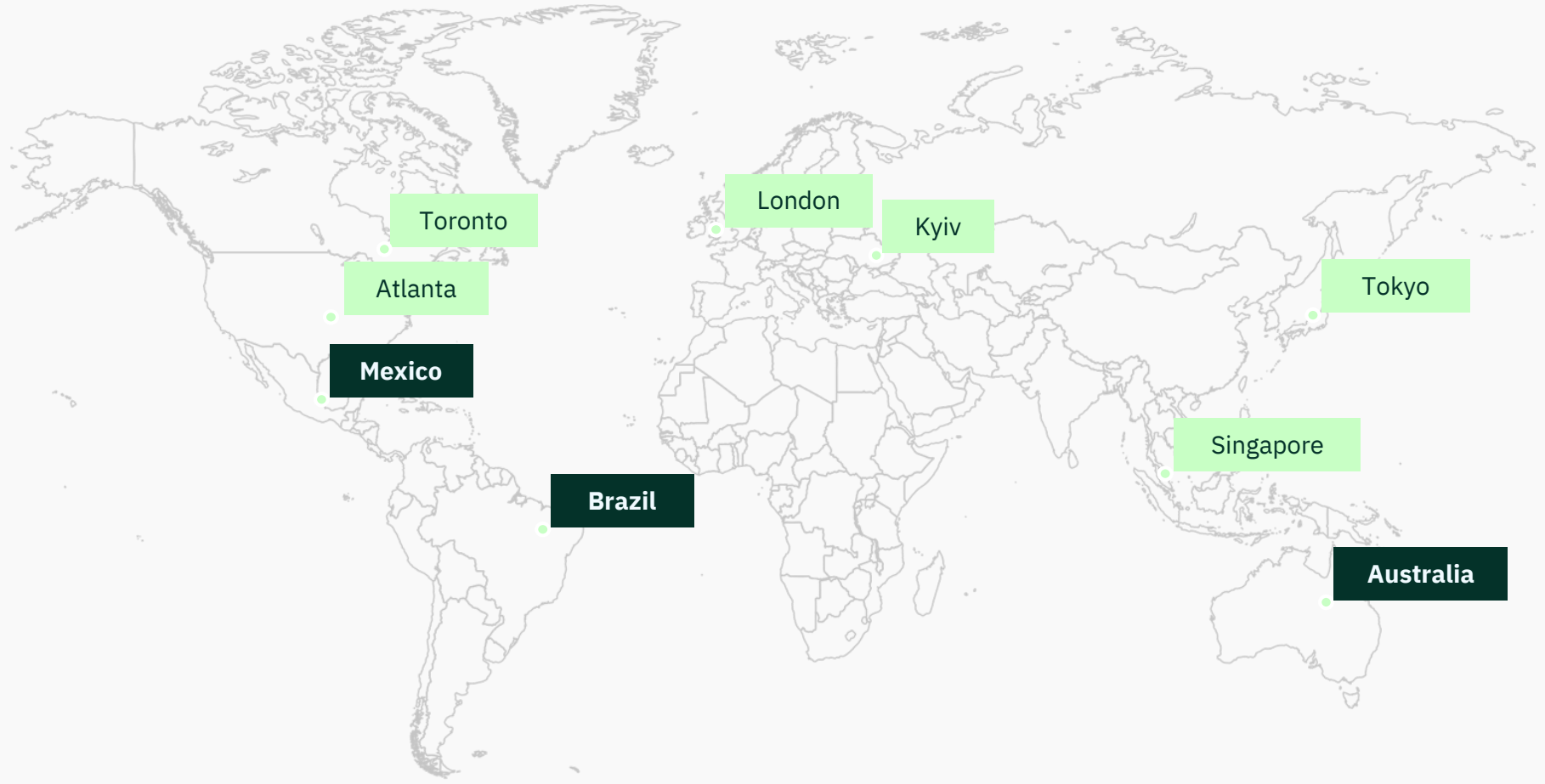
# The Wirex global team

## Centralised functions

- ✓ Development
- ✓ Compliance
- ✓ Legal
- ✓ Customer Support
- ✓ Marketing
- ✓ Finance

Current offices

Planned offices



# Best-in-class product

# Wirex brings crypto to the mass market

## Multi-currency accounts (digital & traditional)

The only mobile bank combining digital wallets (8 cryptocurrencies) with multi-currency bank accounts (20 fiat currencies) supporting multiple in/out funds options (crypto, ACH, SEPA, SWIFT, debit/credit cards)

## Instant exchange

Wirex's exchange engine can instantly convert any combination of 8 cryptocurrencies and 20 fiat currencies, at the best rates on the market

## Best exchange rates (OTC/Interbank)

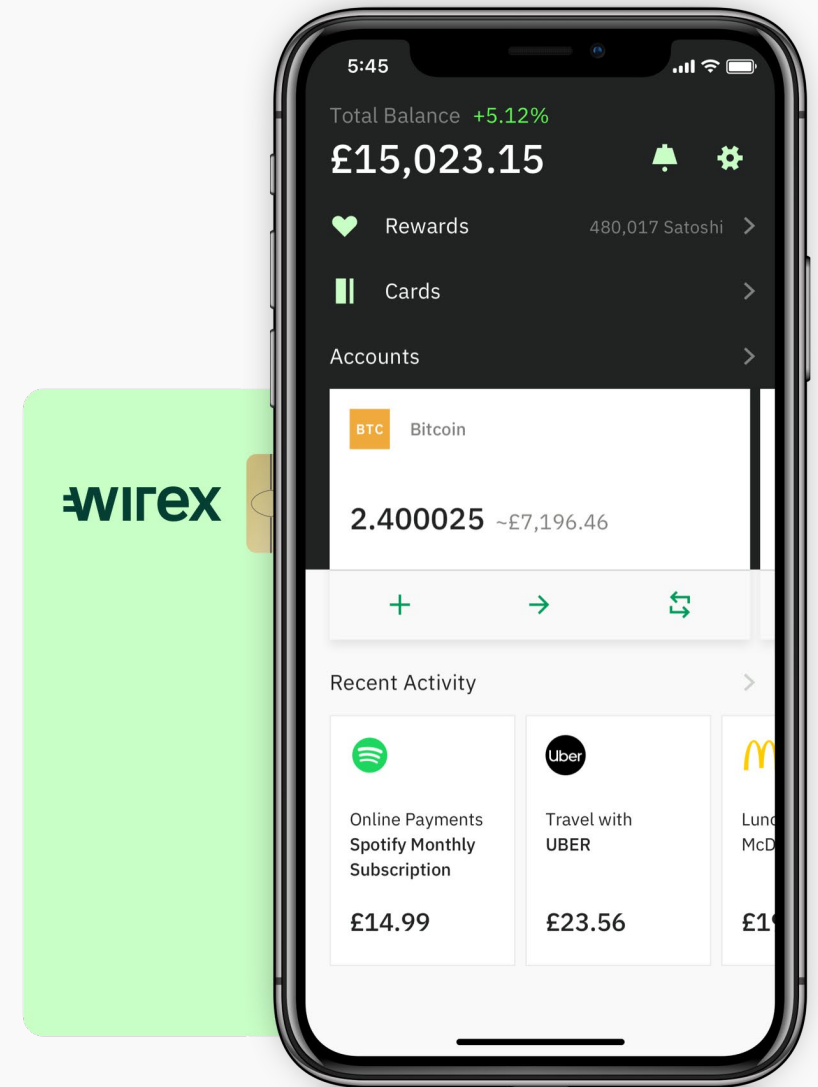
Wirex is integrated with 5 exchanges, 3 OTC brokers and 2 FX brokers. At any point in time Wirex can provide the best exchange rate, regardless of the currency pairing

## VISA card

Wirex VISA cards allow customers to spend funds (cryptocurrency or fiat) in 40m+ merchants worldwide. The range of Wirex-supported currencies underpins multiple use cases: a primary payments card, a travel card, a solution for numerous crypto-based remittances, as well as a 3D-Secure supported protocol for online transactions

## Cryptoback™/Wirex Rewards

Cryptoback™ is the world's first crypto-based rewards program offering 0.5% back on every in-store purchase, paid in Bitcoin. Cryptoback™ has proven to be an excellent instrument to increase customers' engagement and retention



# World-first hybrid (digital & traditional) corporate banking

## One-stop on/off ramp solution (digital<>Fiat)

Wirex Business combines cryptocurrency custody (for 8 cryptocurrencies) with multi-currency fiat accounts (20 currencies) and supports multiple funds in/out options (crypto, ACH, SEPA, SWIFT, debit/credit cards)

## Deep liquidity pool

Wirex is integrated with 5 exchanges, 3 OTC brokers and 2 FX brokers, so can process multi-million dollar orders at some of the best market rates

## OTC rates

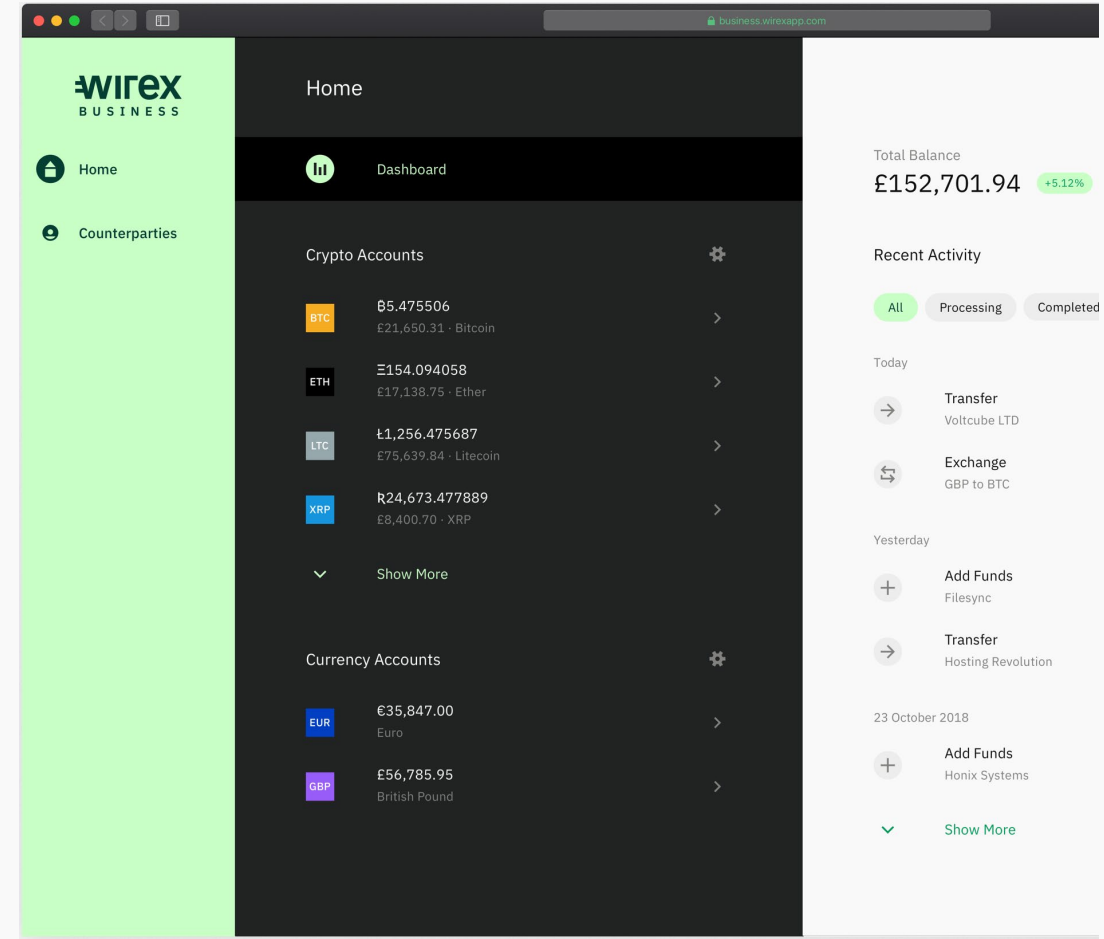
Wirex has democratised access to OTC exchange rates – with no minimum order

## API (coming soon)

All functionalities are available via REST API - businesses can integrate this into their existing flows or build their own products based on Wirex's infrastructure

## Streamlined KYB

Fully automated KYB process, allowing business onboarding from more than 100 countries with manual interventions only if there is a complex ownership structure

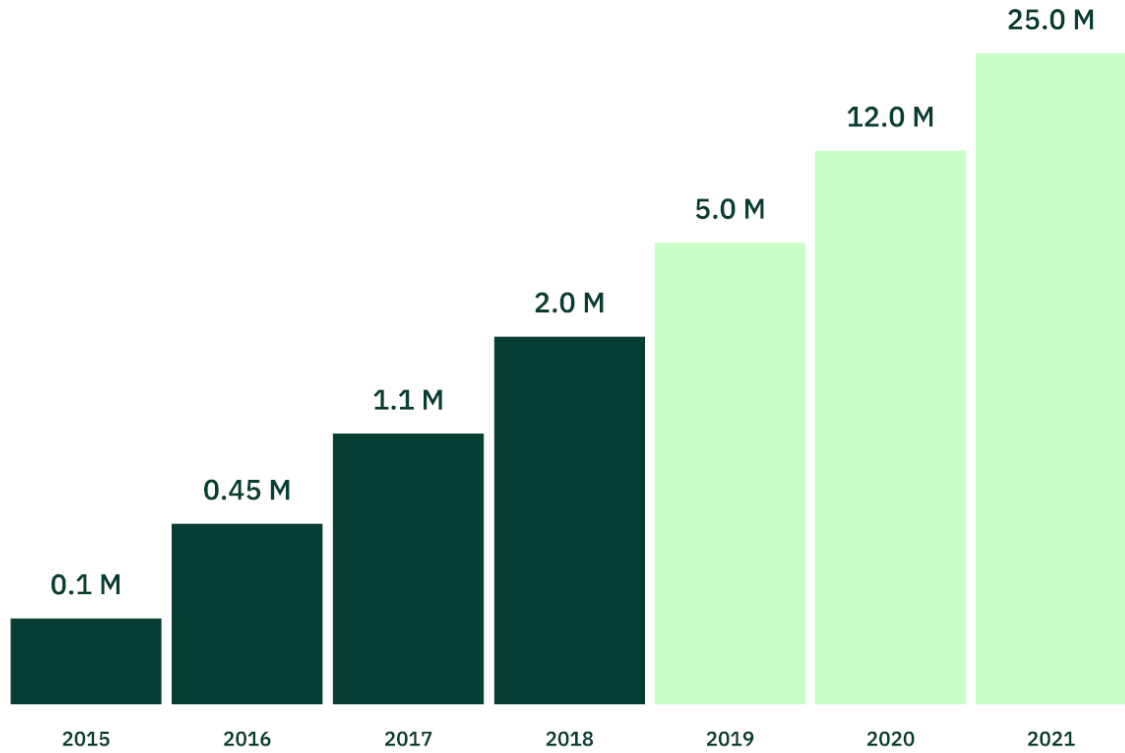


# Plans/Roadmap

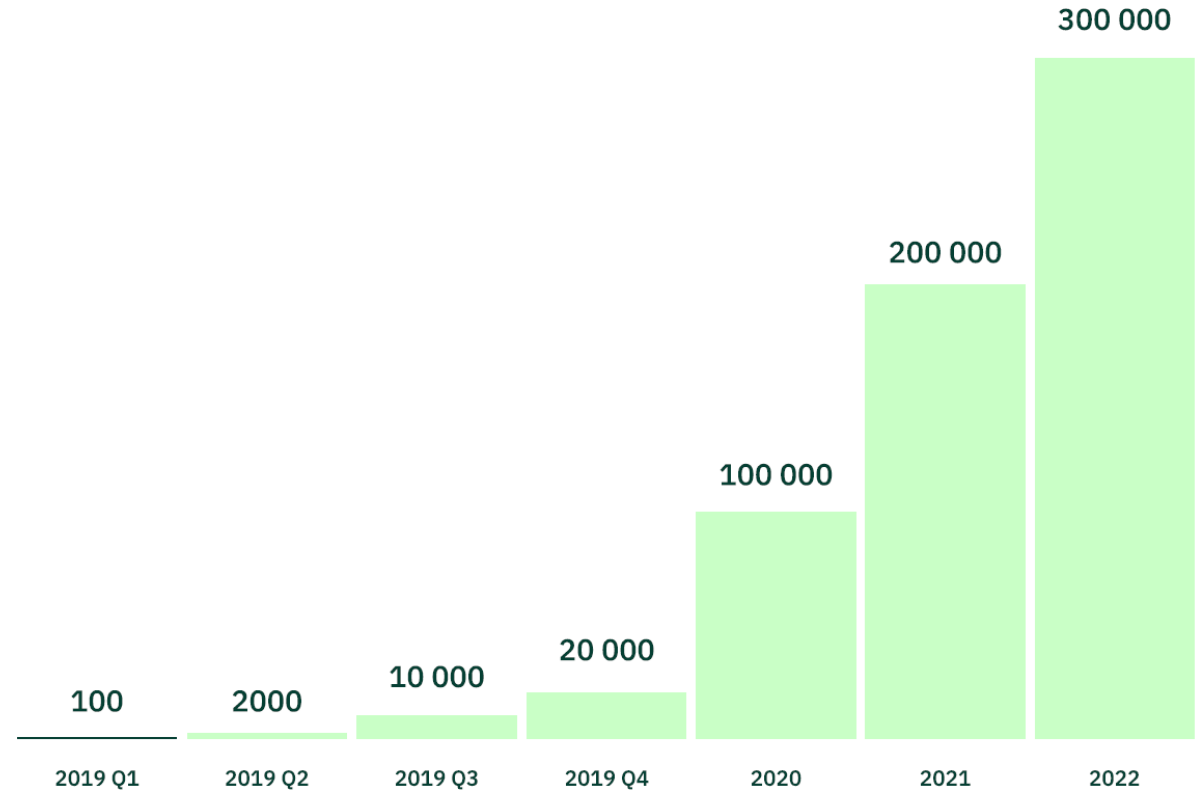


# Client forecast

## B2C



## B2B



# Roadmap



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