



# Embedded Business Banking

Supercharging modern business ecosystems by embedding business banking

# Wise

Let's look at...

**1 | Our thesis**

**2 | What differentiates Wise?**

**3 | Acquisition via Partners**

**4 | Business model**

**5 | Traction**

**6 | Timeline**

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**8 | Q&A**

# We **believe**, small businesses...

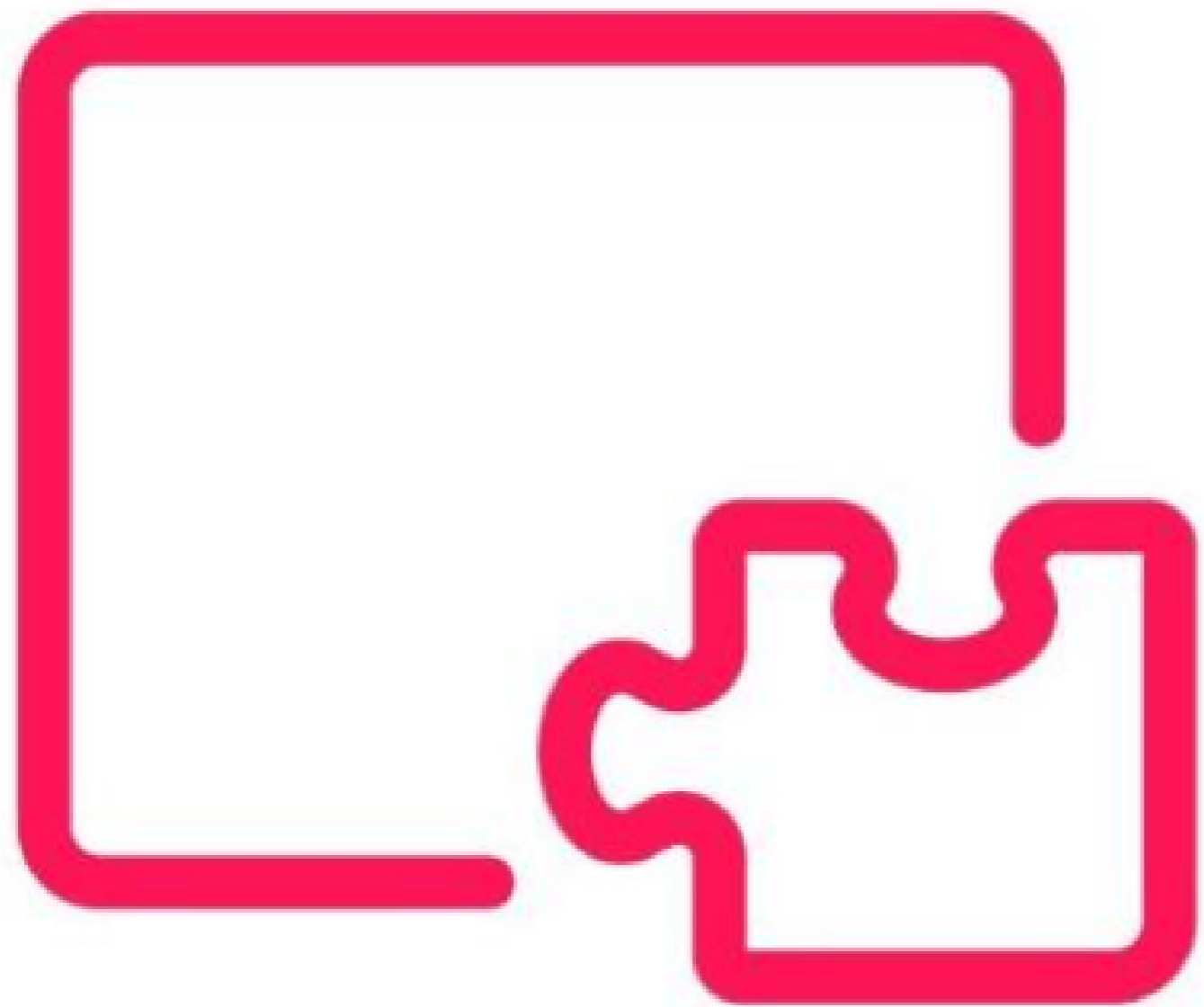


## **Strive to go digital**

Examples:

- Taco truck accepting card payments
- Retailer going online
- Doctors offering telehealth

**We believe, small businesses...**



## **Thrive in ecosystems**

Examples:

- Taco truck accepting card payments on Square
- Retailer going online on Shopify
- Doctor offering telehealth on Teladoc

# We **believe**, small businesses...



## **Desire speed of pay**

Examples:

- Taco truck owner desires to get paid instantly for the \$5 taco
- Online retailer desires to get paid instantly, so they can ship
- Doctor offering telehealth desires to get paid right after the session

# Where things **break** down...



## **Banking**

Small Business has gone digital (24x7), but banking is still local, M-F 9am-5pm!



## **BYOB**

Modern Business Ecosystems requires them to Bring Your Own Bank (BYOB).



## **Slow**

Money moves painfully slow. Businesses bank, pay and get paid - in days!

# Wise **fixes** it by offering banking that is...



## Digital

Small Business that has gone digital (24x7) is on digital banking by Wise (24x7).



## Embedded

Business Banking by Wise is embedded in the Modern Business Ecosystems.



## Instant

Banking with Wise, inside the ecosystem, means money moves instantly - in seconds!

Banking by **WISE**

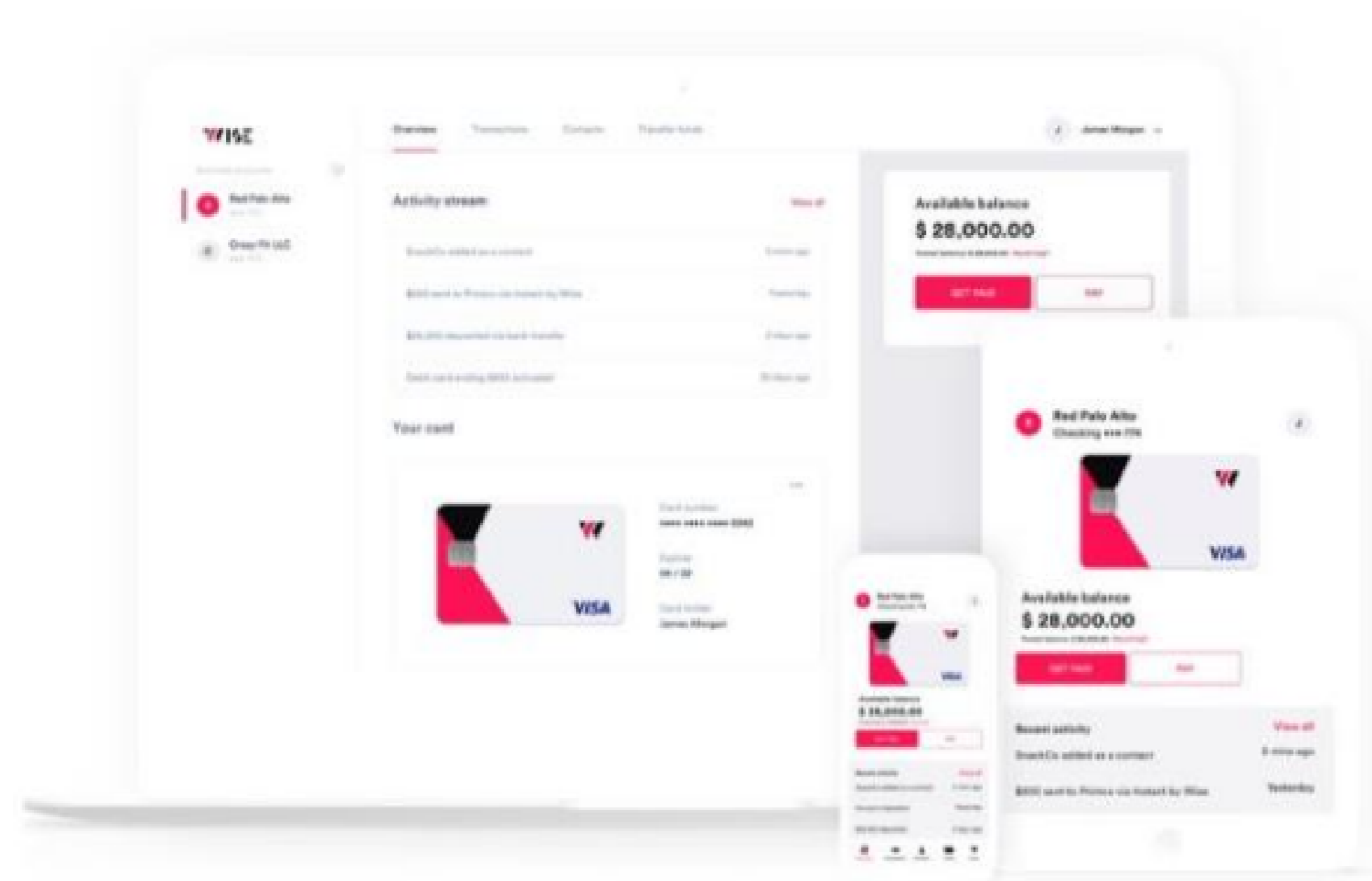
**supercharges modern business ecosystems  
by **embedding** business banking.**





# What differentiates Wise?

Wise is the first to offer...



- **Embedded Business Banking 24x7x365**

Sole Props, LLCs and Corps in the US

- **Bank Account Origination in 90 seconds**

Wise KYC & KYB

- **Instant payments**

Bank, Pay & Get Paid - In seconds

- **Customer acquisition via partner channels**

App Stores, Co-Branded & White Labeled Business Banking

- **Built-in Fraud, Risk & Compliance**

Real-time Transaction Monitoring, Fraud Detection & Compliance

## Wise Acquires via Partners (B2B2B)



**B2B2B = \$0 CAC + (High Quality AND High Intent) Businesses  
A WIN, WIN, WIN model**

# Launch **Banking** in 2 weeks

We built banking so you don't have to

# Partner, you have **good** reasons to offer banking



## **Branded experience**

Branded banking with payments built-in and custom cards



## **Pay instantly**

Business gets paid instantly when job is paid for by their customer.



## **Add Revenue**

Adds revenue and increase LTV for each business on your the platform



## **Increase engagement**

Increases product engagement, makes your offering stickier

# Small Business has **great** reasons to bank with you!



## **Instant payment**

Business get paid instantly, money in the bank!



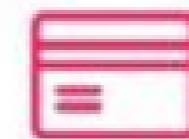
## **Convenience**

Built-in bank account, right inside your app or dashboard.



## **Earn interest**

Modern banking that earns interest of 1% APY.

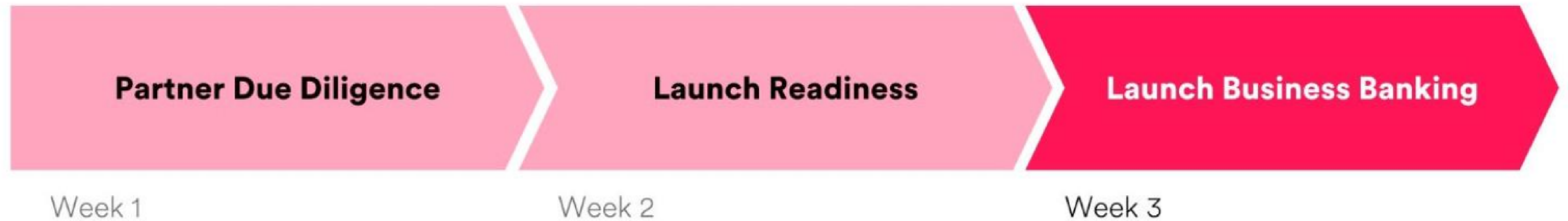


## **Track spend**

More control with physical and virtual cards to track spend.

# Partner with Wise

Launch Banking in 2 weeks



# Business Model

Revenue Drivers



**Deposits**

~100 bps



**Interchange**

~100 bps

**~ \$600 ARR per business**  
**\$20/month (Deposits) + \$30/month (Interchange)**

**WE REV-SHARE WITH YOU**

**50%**

**of all revenue on acceptance, banking and card spend**

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**~\$50/month**

**expected additional revenue per business in the program**



# 10K+

**business applications on the Wise platform (as of Oct 1, 2020)**

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# \$10M+

**money moved by small businesses via the Wise platform**

# Partner **Traction**



**2 Partners Live**

**3 Partners in Pilot**

**31+ Partners in Pipeline**

Built with the **best** in class

**BBVA**

**VISA**



**stripe**



# Partnerships – It's In Our **DNA**

Wise is set up for product & partner success



**Arjun Thyagarajan**

CEO / Product

Focus: Product Success

Product launcher, mega partnership deals with T-Mobile, Vivint and Google



**Raghav Lal**

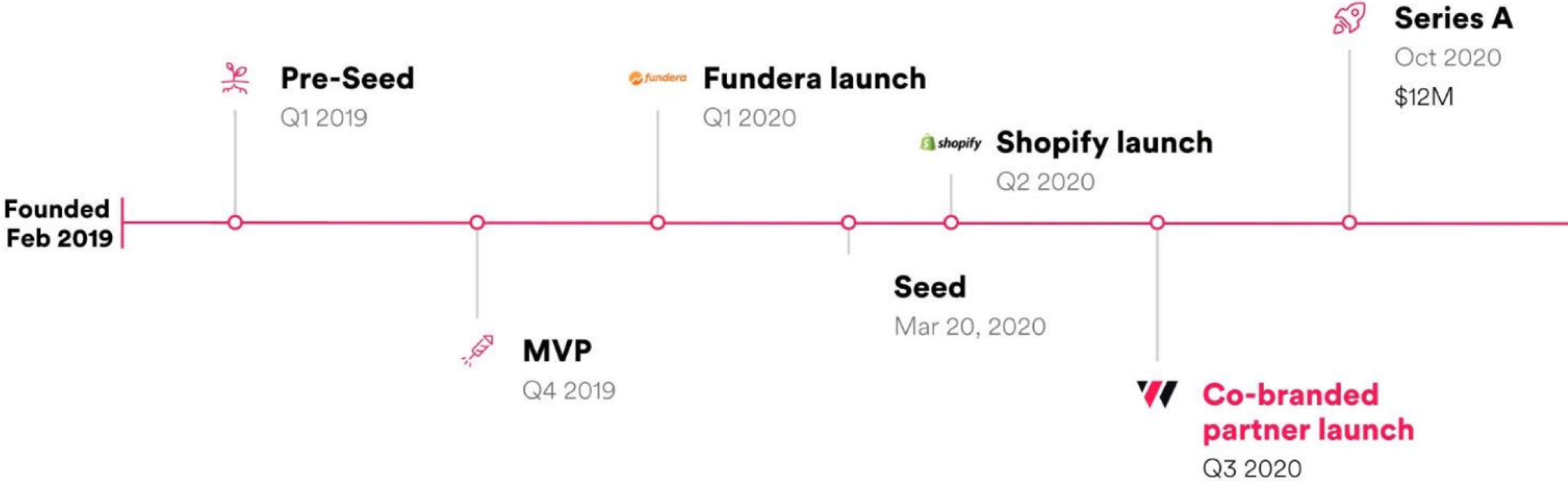
President / Ops

Focus: Partner Success

Implemented hundreds of co-branded card partnerships as an exec at AMEX and VISA

**Wise is Headquartered in San Mateo, CA | Global Team of 50**

# Our Story so far...





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