TransferWise

The Era of Fintechs.

VIII. Central and Eastern European
(CEE) Regional Investment Conference

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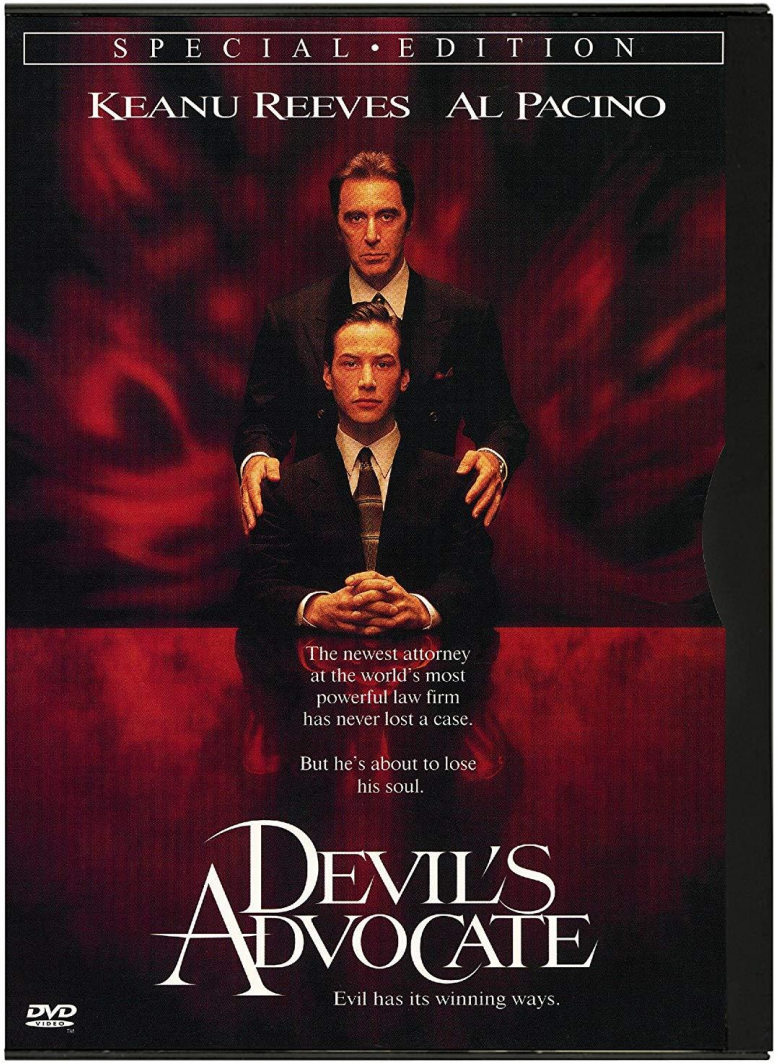
SPECIAL • EDITION
KEANU REEVES AL PACINO
The newest attorney at the world's most powerful law firm has never lost a case.
But he's about to lose his soul.
DEVIL'S ADVOCATE
Evil has its winning ways.
DVD VIDEO

@balazsbarn

Balázs Barna.

Tech Lead, European Markets.
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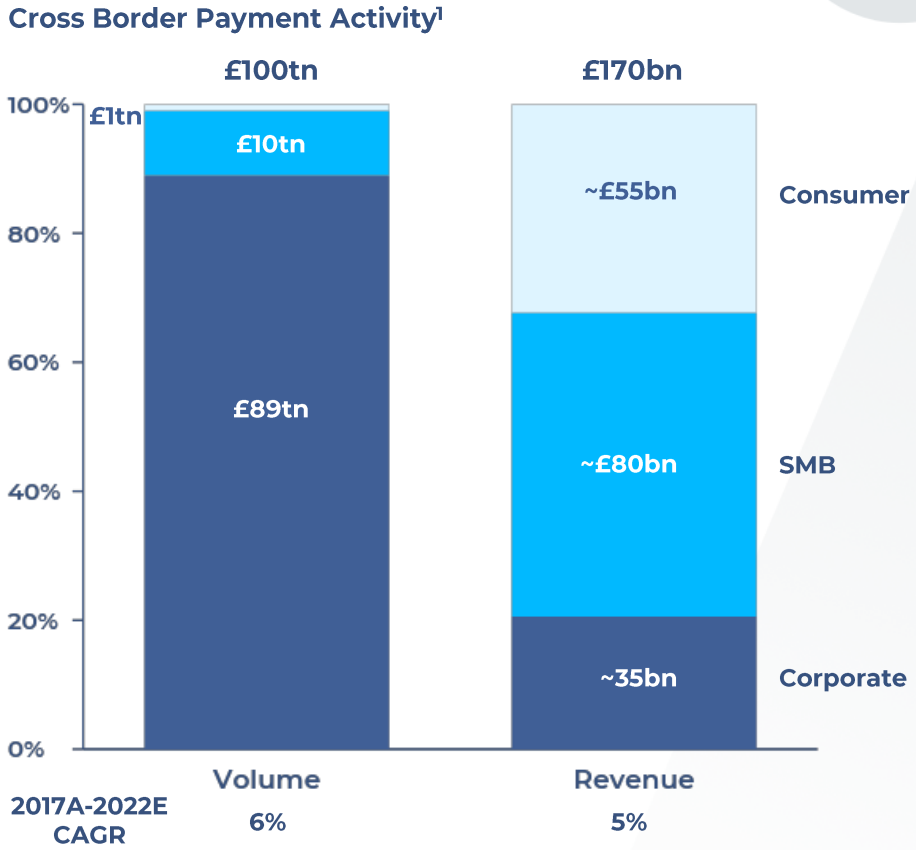
We’re solving a real problem.

Money without borders.

Instant, convenient, transparent, and eventually free.

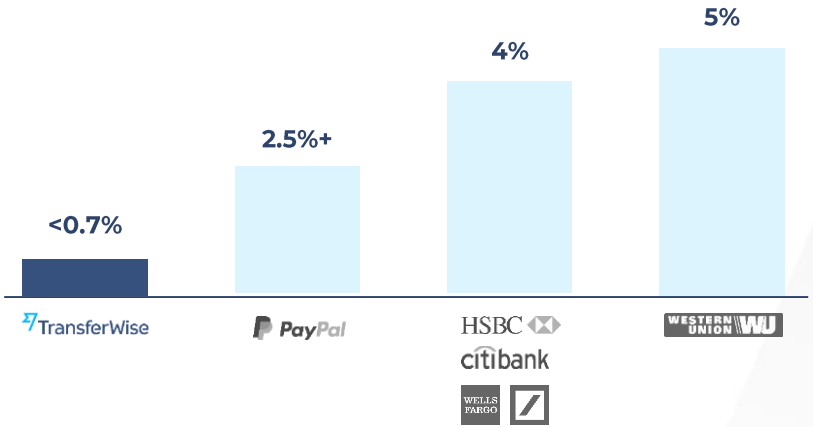
We started by focusing on personal users and SMBs. Now Corporates and Banks.



Source: McKinsey Global Payments report 2018. [1]Estimate of market size of the cross border payment market by McKinsey. SMB revenue based on 80bps take rate assumption by TransferWise.

Price

We aim to be 10x cheaper than the high street



What percentage of customers cannot identify the cheapest transfer when given a range of choices as in the current marketplace?

53.3%

* BIT research

1000 USD to GBP.

Pick the best deal.

A

Summary

Exchange Rate[2]

1.00 USD = 0.7518 GBP

Transfer amount	1,000.00 USD
Transfer fee[2]	+ 0.00 USD
Transfer total	1,000.00 USD

B

Summary

Exchange Rate

1.00 USD = 0.7916 GBP

Transfer amount	1,000.00 USD
Transfer fee	+ 50.30 USD
Transfer total	1,000.00 USD

Summary

Exchange Rate[2]

1.00 USD = 0.7518 GBP

Transfer amount	1,000.00 USD
Transfer fee[2]	+ 0.00 USD
Transfer total	1,000.00 USD

Total to receiver

751.82 GBP

Service time:[1,8] 4-5 Business days

Summary

Exchange Rate

1.00 USD = 0.7916 GBP

Transfer amount	1,000.00 USD
Transfer fee	+ 50.30 USD
Transfer total	1,000.00 USD

Total to receiver

751.82 GBP

Service time:[1,8] 4-5 Business days

Currently, only 3% of payments are priced transparently

TransferWise for People.

TransferWise as Infrastructure.

Infrastructure for...

Small businesses

- Easier onboarding
- Sit close to their Accounting processes

Free up their time on growing their business

Corporates

- Plug-into their current financial ecosystems - ERP systems, mass-payouts etc

Enable rapid efficiency gains in their workflows

Banks

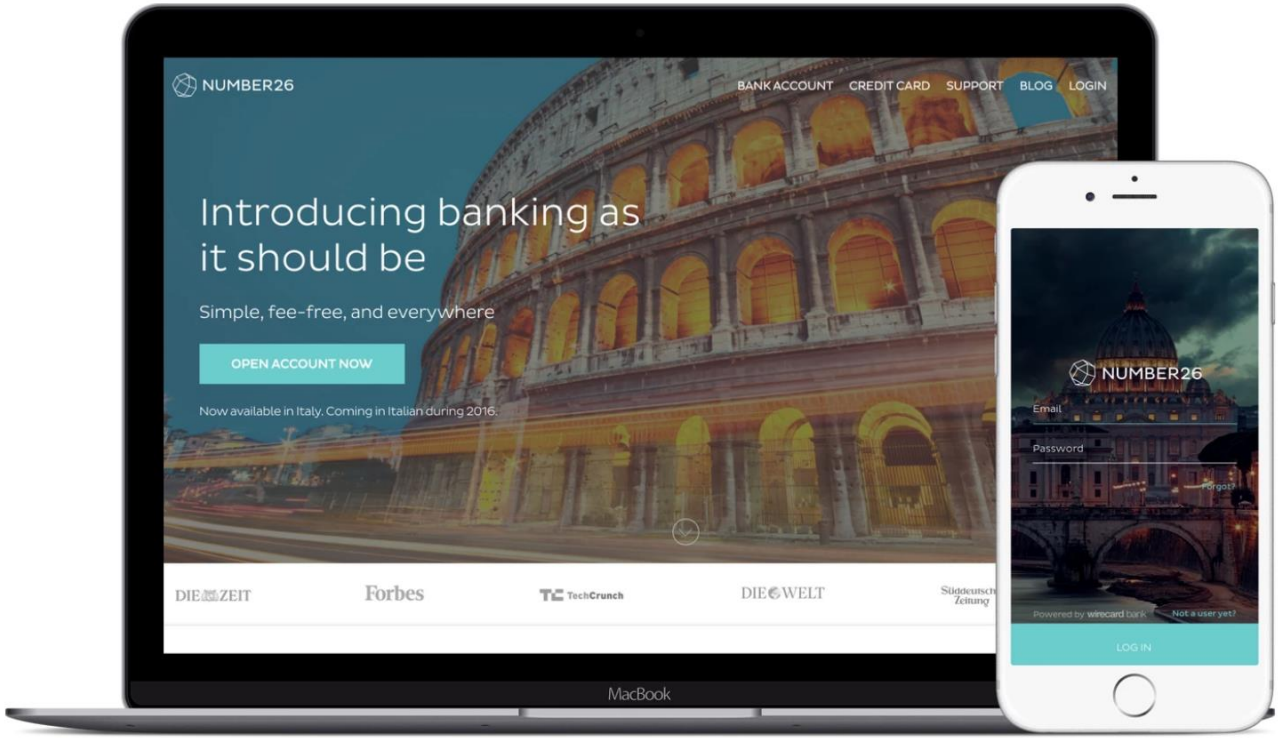
- Offer TransferWise services ‘built-in’ to their customers

Give people around the world, the best money movement experience - right where their money is

Number26 Now Uses TransferWise For International Transfers

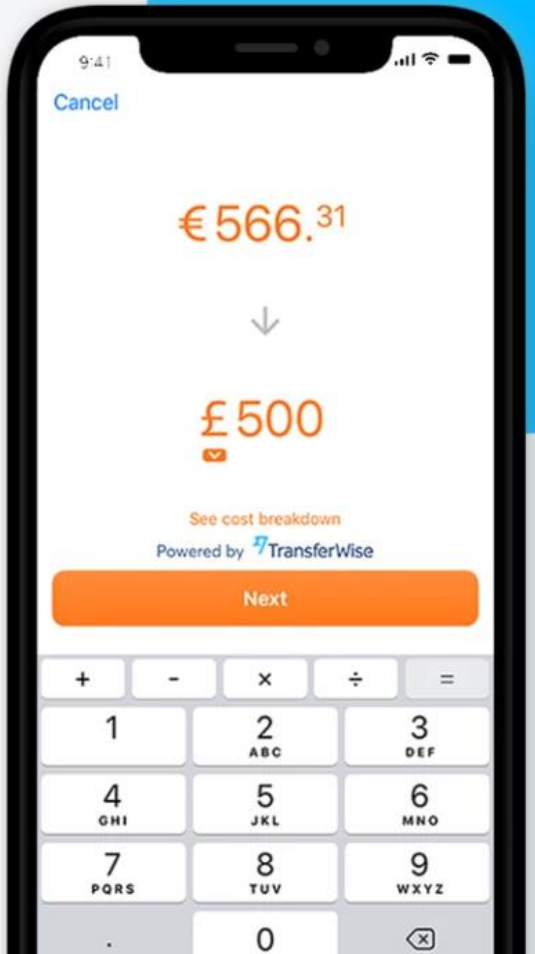
Romain Dillet @romaindillet / Feb 25, 2016

Comment



monzo | Powered by TransferWise

bunq | Powered by TransferWise



Transferwise today.

6m+
customers, who love us

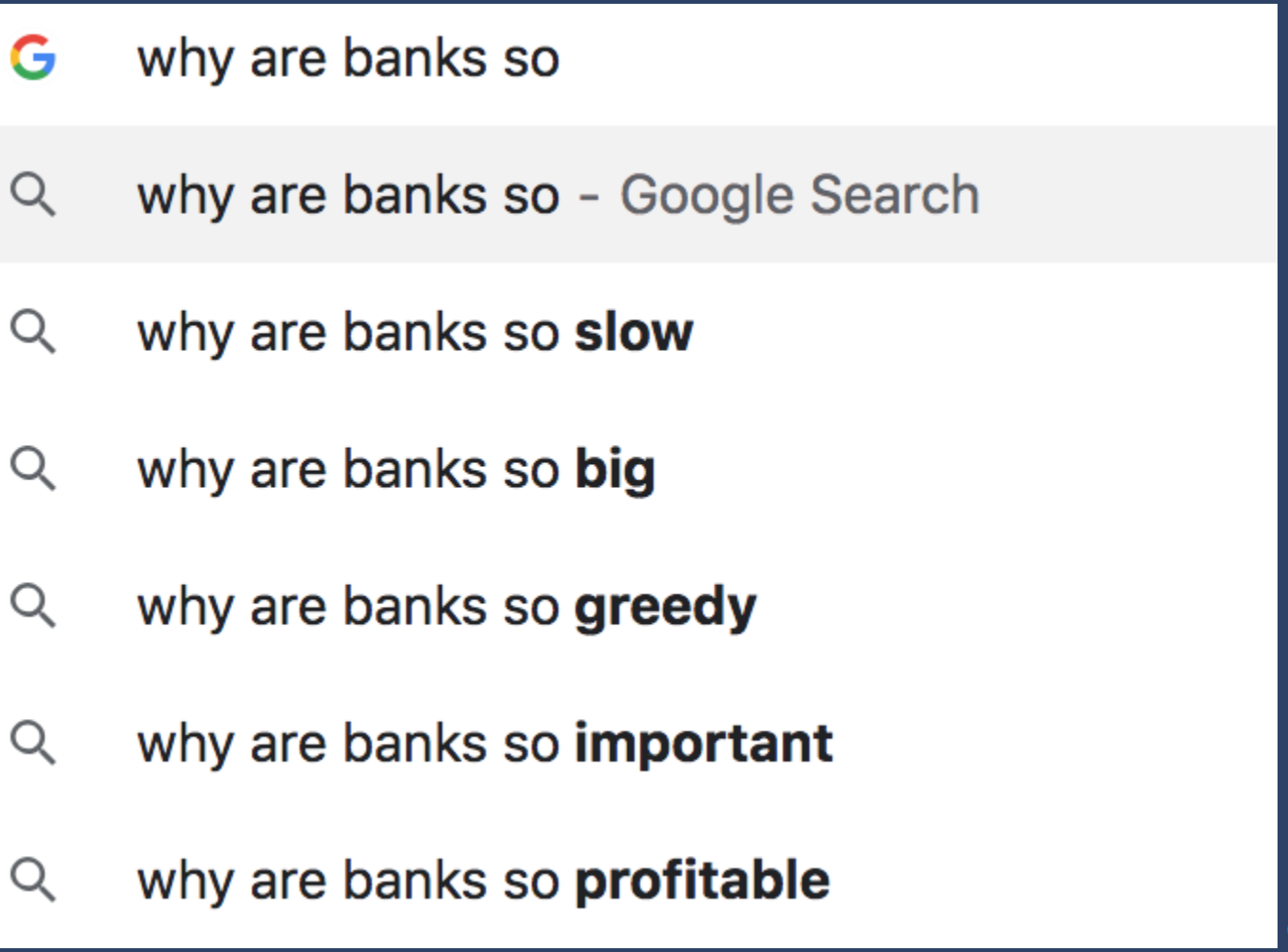
£4B
volume per month

+80%
year-on-year growth

Profitable
since Q1 2017

Our customers save one BILLION pounds in a year.

Promise of fintechs


why are banks so
why are banks so - Google Search
why are banks so slow
why are banks so big
why are banks so greedy
why are banks so important
why are banks so profitable

High quality products.

High quality products.

Much lower price point.

REALITY
CHECK
AHEAD

Faster.

Cheaper.

Convenient.

Faster.

Cheaper.

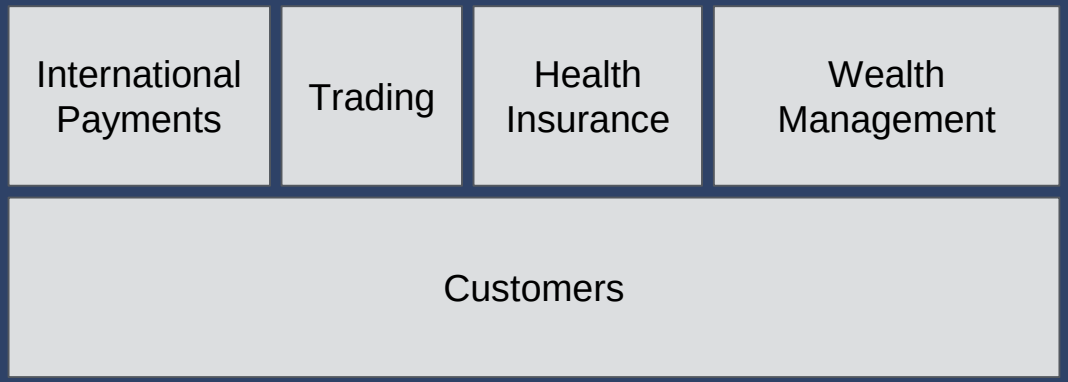
Convenient.

Profitable.

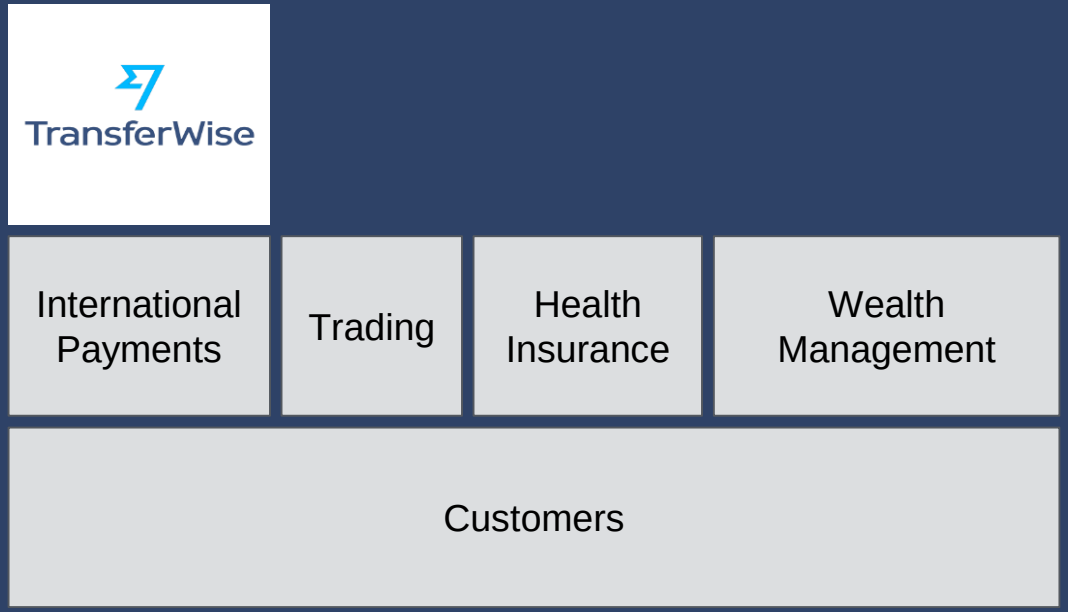
Scalable.

Coverage.

Think like a tech company, that has a banking license.



Pluggable backbone



Pluggable backbone

We can already see this happening!

Fintechnology News
Whoa!
Did you notice this AD space? So did many others,
HOME
BUSINESS
PAYMENTS
SECURITIES
TECHNOLOGY
MEDIA
RISK
SIBOS
Home › Announcements › TransferWise partners with France's second largest bank BPCE Groupe
Announcements
Payments
Technology
TransferWise partners with France's second largest bank BPCE Groupe
June 4, 2018
836
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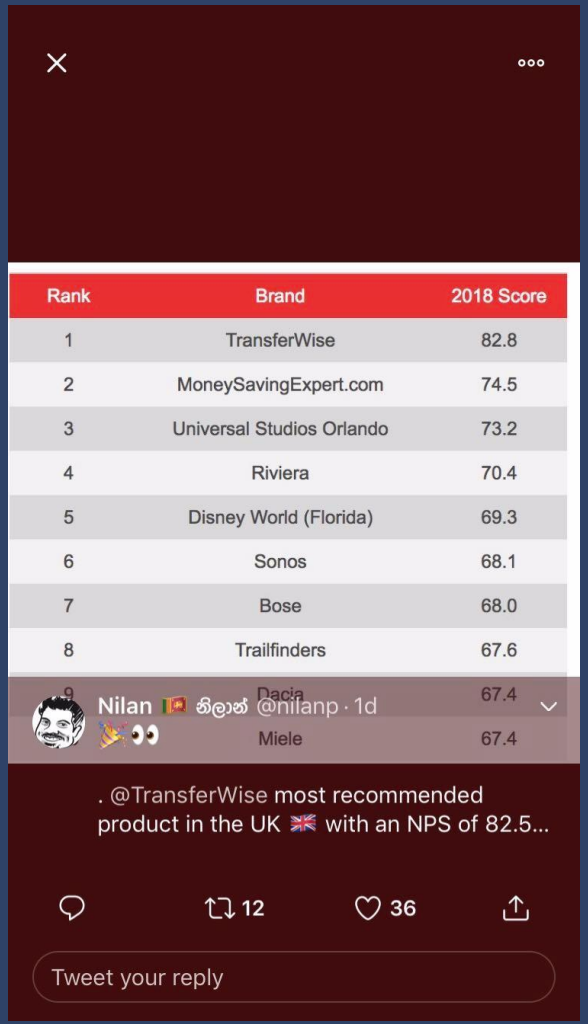
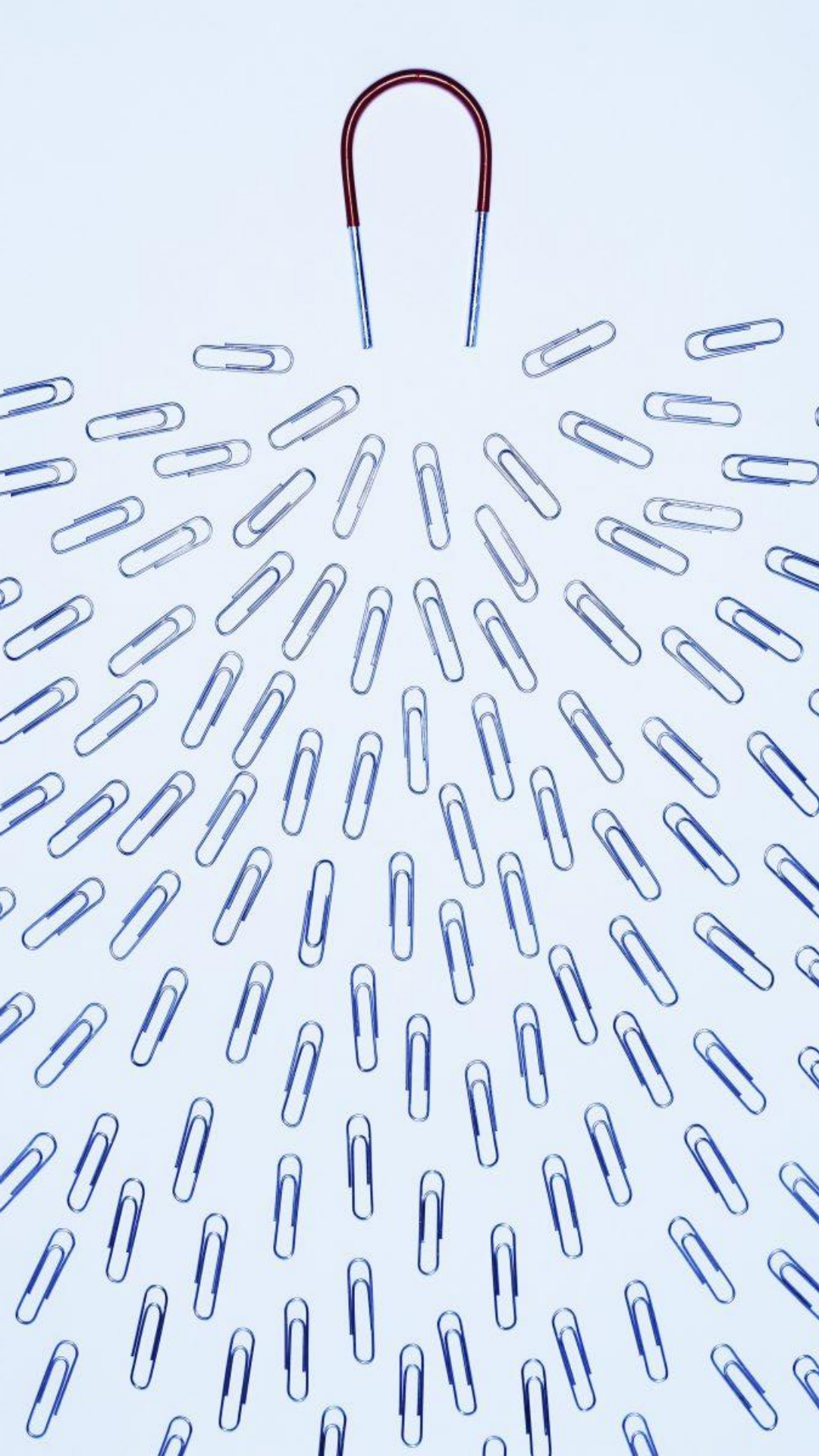

Rank
Brand
2018 Score
1
TransferWise
82.8
2
MoneySavingExpert.com
74.5
3
Universal Studios Orlando
73.2
4
Riviera
70.4
5
Disney World (Florida)
69.3
6
Sonos
68.1
7
Bose
68.0
8
Trailfinders
67.6
9
Dacia
67.4
Miele
67.4
Nilan 🇱🇰 නිලාන් @nilanp · 1d
. @TransferWise most recommended product in the UK 🇬🇧 with an NPS of 82.5...
12
36
Tweet your reply



High quality, deeply integrated fintech products with a core banking experience.

Thank you.

balazs@transferwise.com