



**Digital banking for
internationals in the U.S.**

“Sable is a digital banking platform that helps new-to-America internationals easily access financial products and build their credit history from day one.”

Sable went LIVE with credit cards and checking accounts in just 3 months



We were able to do this because our team has launched 14 banking products before

Naveen Qureshi

CO-CEO &
CHIEF PRODUCT OFFICER

Product management in
consumer finance and tech



Towers Wilen

CO-CEO &
CHIEF OPERATING OFFICER

Portfolio management and business
development in the credit card space



Joseph Finlayson

CHIEF TECHNOLOGY OFFICER

Experienced engineer / development
lead in financial services



Joyce Mehlman

COMPLIANCE OFFICER

Former COO of Bancorp
30 years experience financial services
(13 years in fin-tech)



Brent Reynolds

CREDIT RISK

16 year veteran of Capital One
Advisor to Affirm



It is **nearly impossible** for internationals to get a checking and credit account on day 1 in the U.S.

Checking accounts

 Only offline without SSN

 Slow card delivery

Application process

 Extra paperwork

 Multiple branch visits

Credit cards

 Lack of credit score

 Low limits and rewards

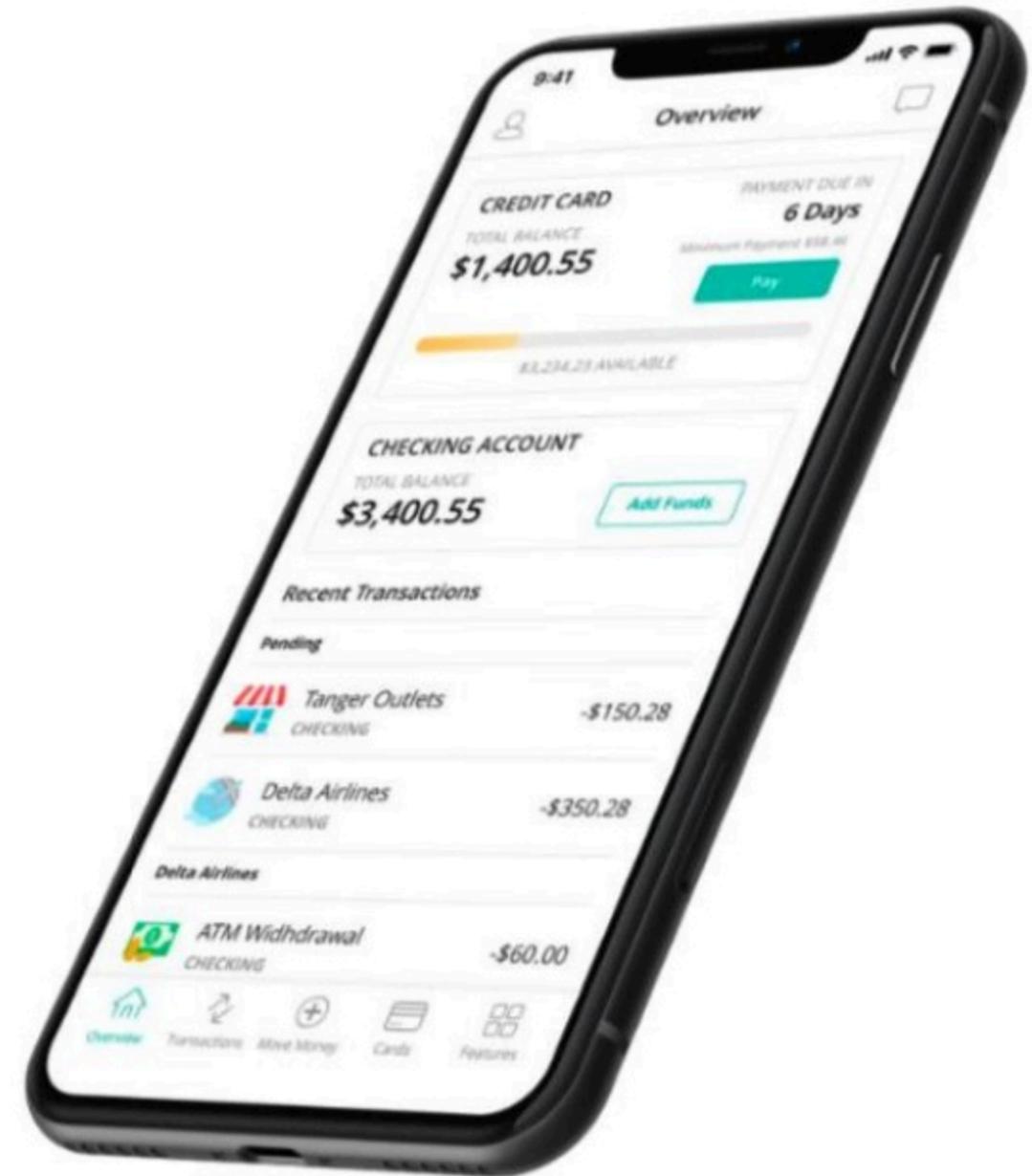
With **Sable** internationals just need a phone and a passport

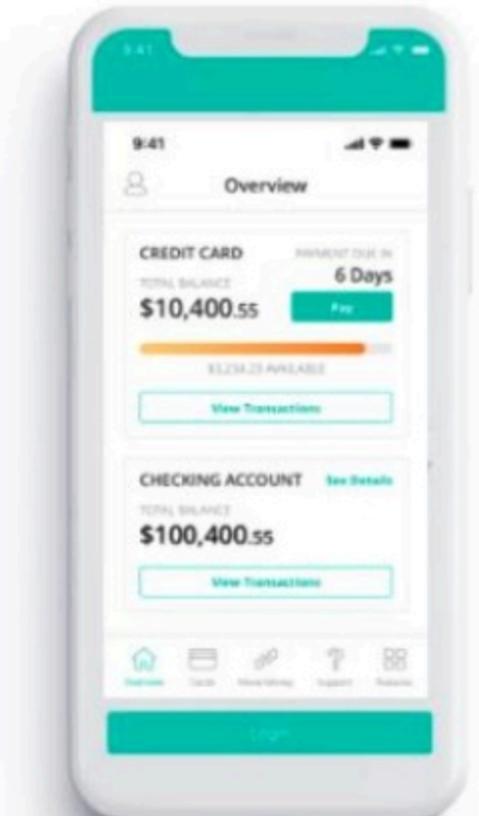
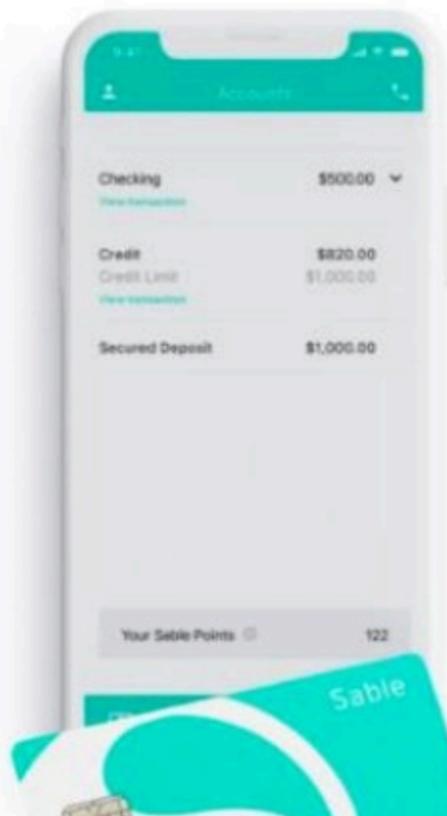
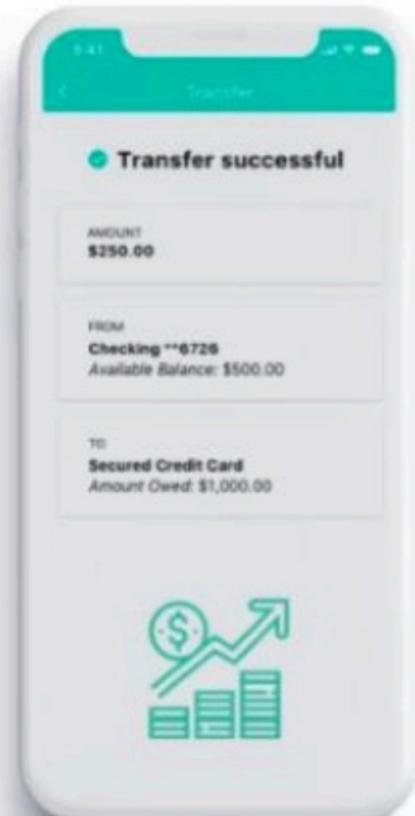
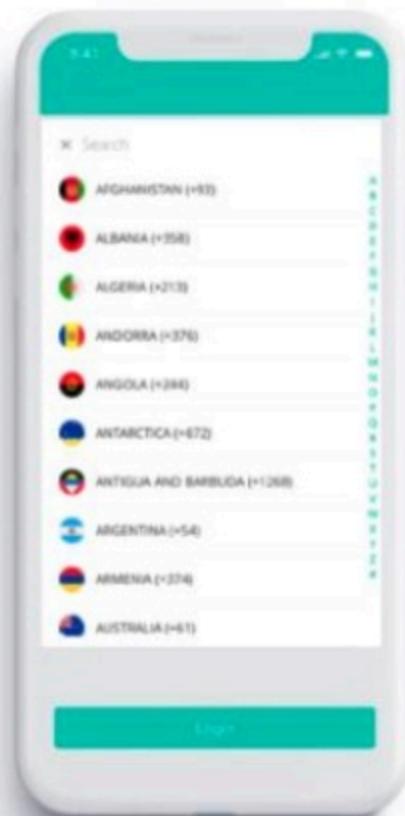


To get **access to**

**Credit Card
Bank Account
Savings Account**

**within 5 minutes, all
from your mobile
phone**





Ultimately becoming a global borderless **banking platform**



Banking for new to **U.S. internationals** is huge

\$5B

10M internationals move to the US every year, with 1.5M of those each year being prime or super prime. Therefore **4.5M CREDIT-WORTHY** internationals have moved to the US over past 3 years, and **1.5M** arrive every year



Sable

Digital Banking for internationals in the U.S.

- **Live** in 3 months with bank accounts, debit and secured credit cards
- Team launched **14 banking products**
- **\$5B initial market** in the U.S. alone



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