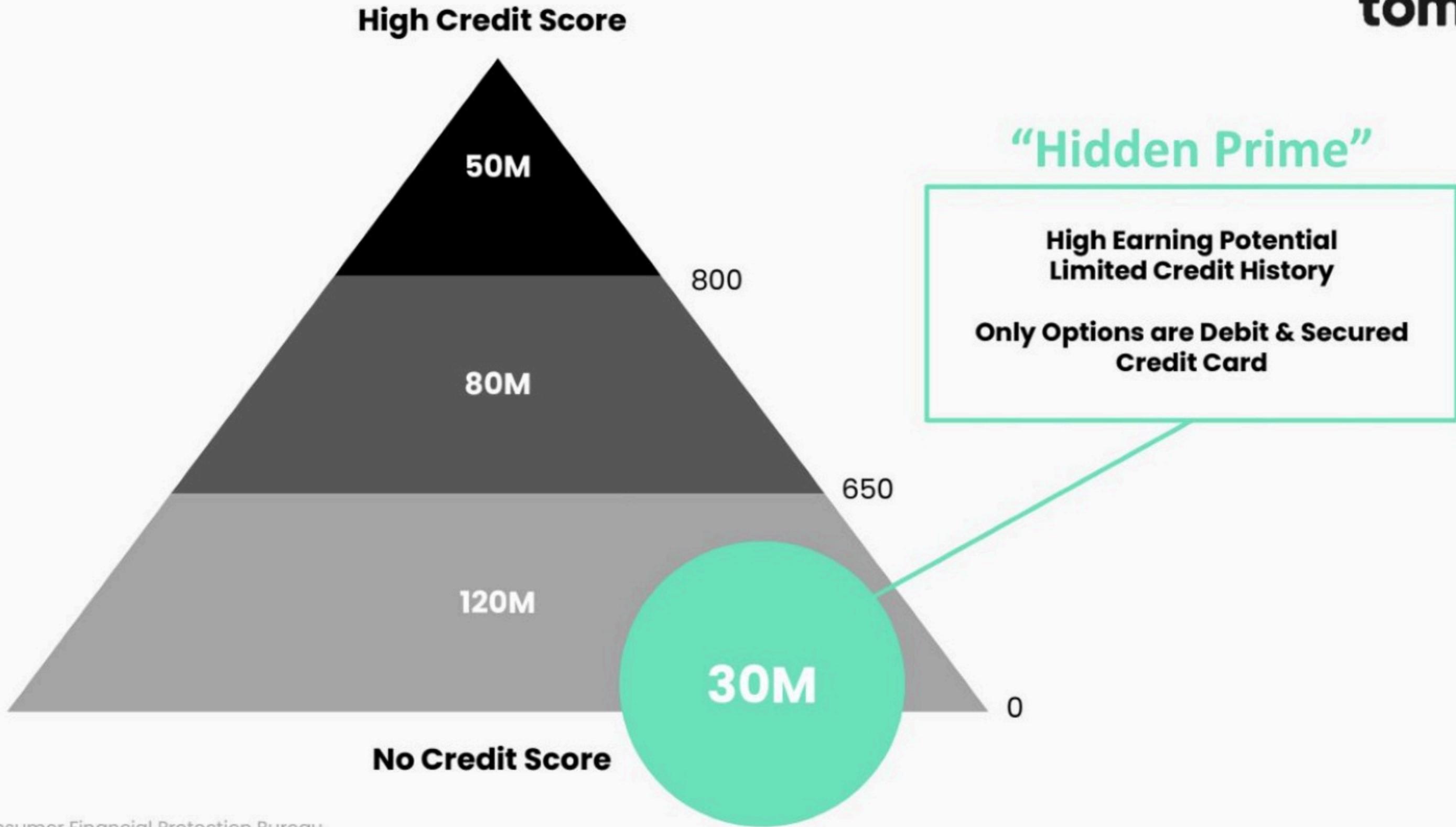


tomo.

The credit card of **tomorrow.**

We give credit cards **without
checking your credit report, ever.**



Gen Z Credit Score Awareness



76% of college students do not know their credit score

Ten years ago, I was a debt-free international student at UC Berkeley.
I had cash, but **no credit score...**



I got rejected...



Market Segmentation



Students

(International & Domestic)

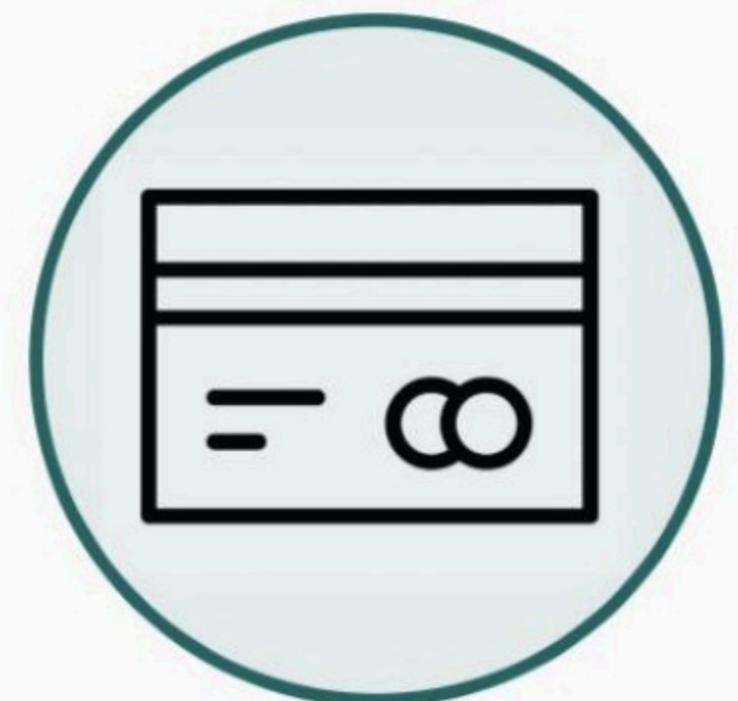
20M



Immigrant Workers

(Proven financial responsibility)

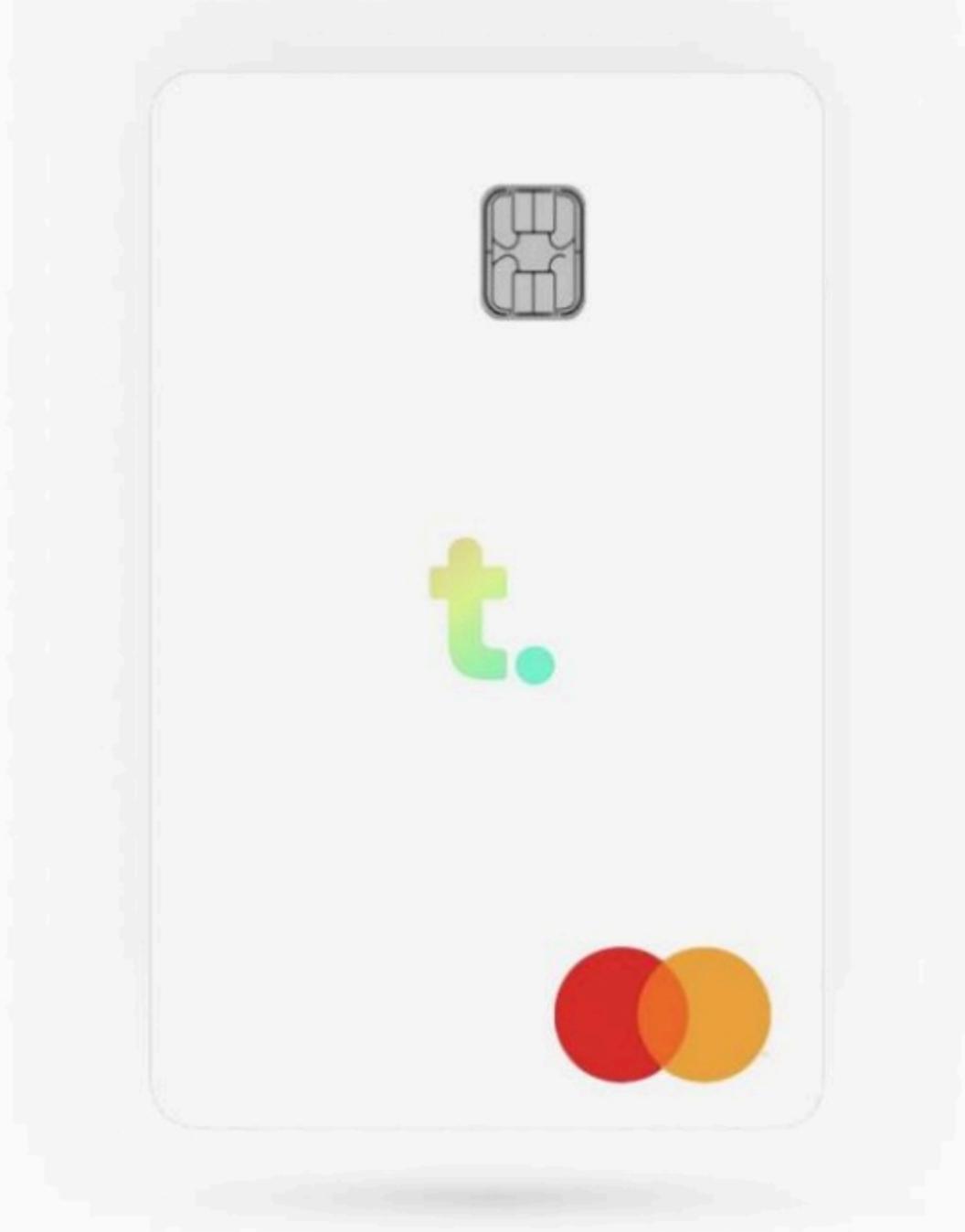
27M



**First-time
card holders**

170M

The Solution



- No credit score needed
- 0% APR
- No hidden fees

Value Proposition

The Tomo card can help you...

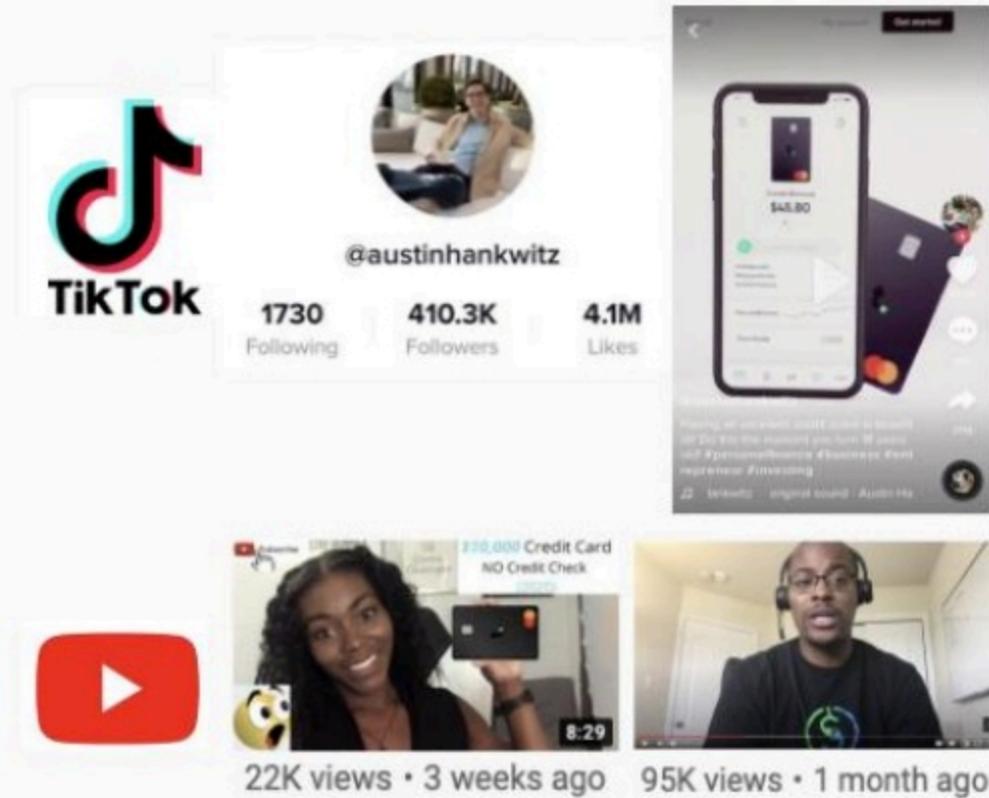
- Build a credit score quickly
- Get a mortgage or car loan
- Save money

Go To Market

Branding



Growth Hacking



Referrals

Your referral link

<https://tomocredit.com/?referral=QGUrta>

Copy Link Share on: [f](#) [t](#) [in](#)

Active cashback: 1%

Total Successful referrals: 0

Unit Economics



Extremely low CAC
\$2



High LTV users

Tomo acquires customers who have been overlooked by major banks at a low cost

High Quality

\$1000 monthly spent per user

How We Make Money

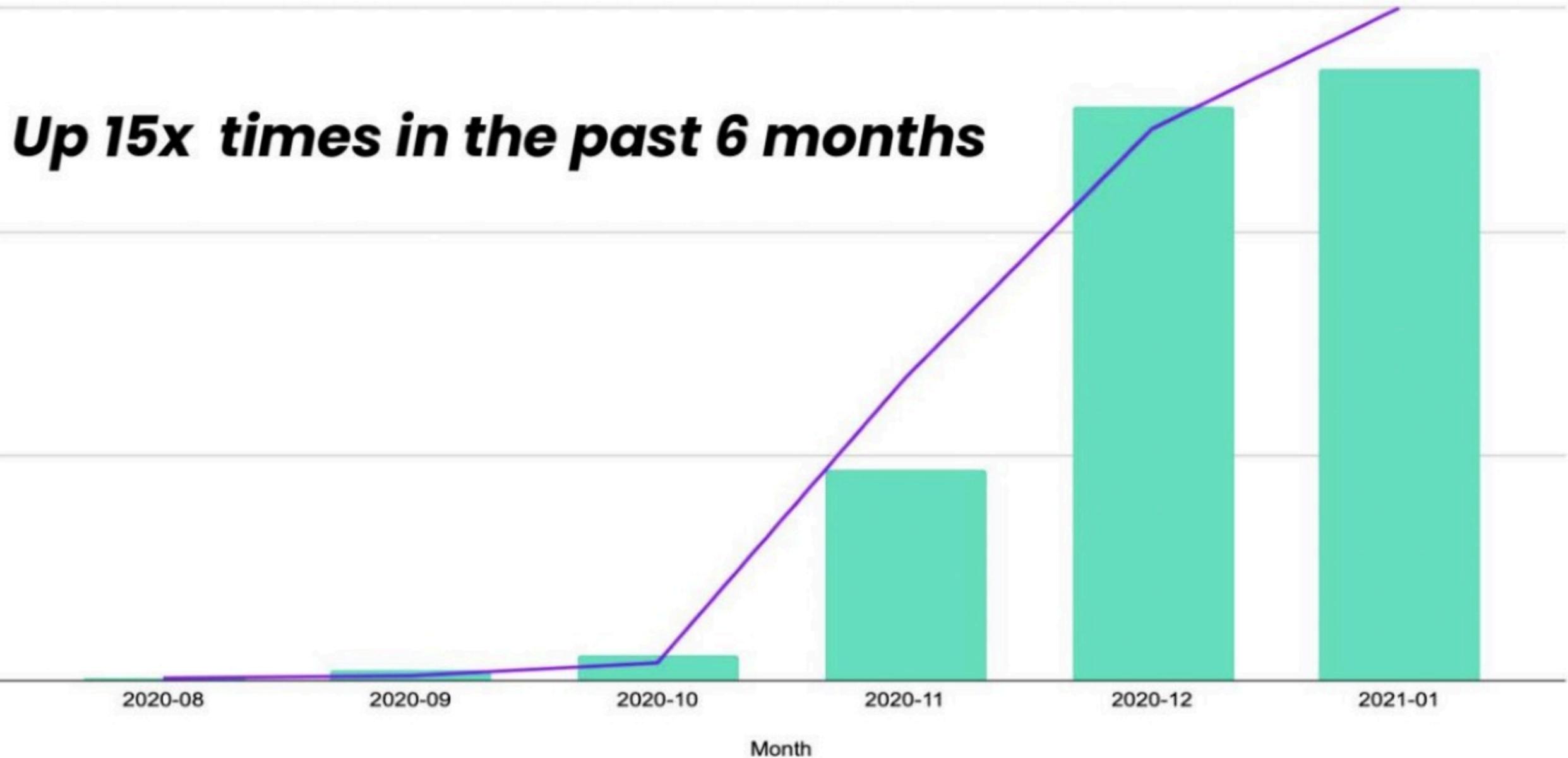


- Interchange Revenue
- Paid by merchants, not by customers

Transaction Volume:

Total Users & Spending (Actual)

Total Spending Spenders



Projections:

We will grow the business to \$yym in revenue

	2020	2021	2022
Monthly Transaction Volume (USD)	xxM	xxM	xxM
Revenue (USD)	yyM	yyM	yyM
Headcount	10	50	500