

# The Securities **API**

Offer investment products in your app



**Who are we?**

# We rethink today's securities infrastructure



**Berlin**

Based



**€14m+**

Funding



**€100m+**

In AuM



**2017**

Founded



**BaFin**

Licensed



**25**

Full-time employees



# The Upvest leadership team



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CEO and Founder  
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**Tobias Auferoth**

CFO and MD  
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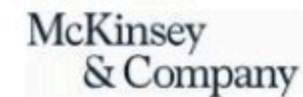
**Parker Crockford**

VP Growth  
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# Supported by leading investors

## Our Investors

*NOTION*



 partech

HV

>\_ EARLYBIRD

One of our projects is supported and funded by the European Union and the European Union Regional Development Fund.



EUROPEAN UNION  
Investing in our Future  
European Regional  
Development Fund

# On a high growth trajectory with €1bn+ in AUC next year

Some of our clients and partners:



€1bn

2021 Vol

▲ 10x

€100m

2020 Vol

▲ 10x

€10m

2019 Vol

**What's the big picture?**

# Any fintech needs to offer investment products soon

**TANDEM**

**N26**



**Revolut**

**Bitwala**



**Cash App**

**TransferWise**



**BNXT**

**monease**



## Negative interest rates

- Banks are facing penalty charges holding cash
- Users put pressure on apps to make use of their cash

## Millennials wealth is rising

- By 2030, millennials will hold \$20T in wealth
- They expect a seamless user experience and sustainable investments

## Margin pressure

- Regulatory costs have increased approximately 800% over the last 10 years
- Securities brokerage is an attractive way to increase the CLV per customers

# We become their leading Brokerage-as-a-Service partner

	 <b>PAYMENT</b>	 <b>BANKING</b>	 <b>BROKERAGE</b>
<b>Start</b>	2010	2015	2020
<b>Apps</b>	Uber shopify zoom amazon	N26 Revolut monzo Cash App	coinbase scalable CAPITAL TRADE REPUBLIC BUX X
<b>CAGR</b>	12.5%	48%	60%
	stripe adyen MARQETA	Thought Machine MAMBU solarisBank	upvest

**Why are we needed?**

# Upvest lets fintechs scale

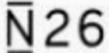
		DIY & Incumbents	
<b>1</b>	<b>State-of-the-art API</b> Supporting superior UX and enabling a fast go-to-market	Legacy systems, maintenance pain User onboarding >24h Brand placing, limited customization	Scalable microservices Real-time onboarding Full customization of UX
<b>2</b>	<b>Modular ecosystem</b> Additional product coverage that brings new revenue channels	Standard securities only Dependency on one trade gateway Exchanges, Custodians per country	Access high margin products Multiple trade gateways One stop solution
<b>3</b>	<b>Internationalization</b> EU-wide roll-out with taxes & licenses covered	Country-by-country integration No international tax capabilities	Platform with international scope EU taxation, local customizations

# We support old and new use cases with our API

## Direct investments

Offer (fractional) investment products in your app

Relevant for:

## Saving plans

Save passively with automated investments

Relevant for:

## Round-ups

Automatic conversion of spare change into securities

Relevant for:

## Cashbacks

Cashbacks conversion into securities

Relevant for:



# While fintechs own the UX in their apps

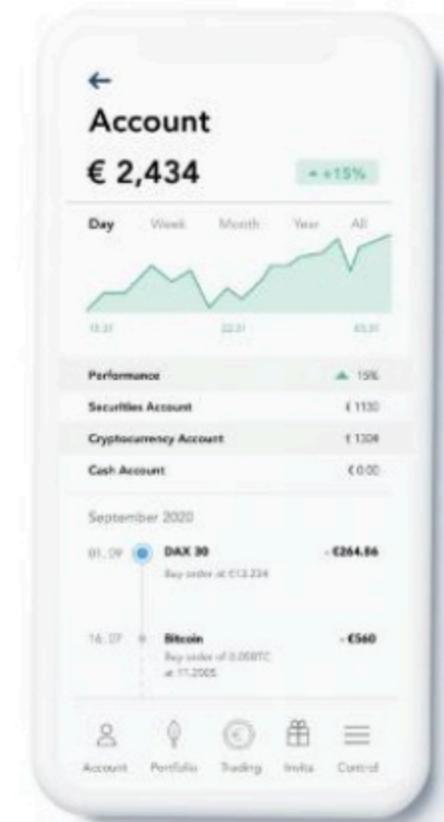
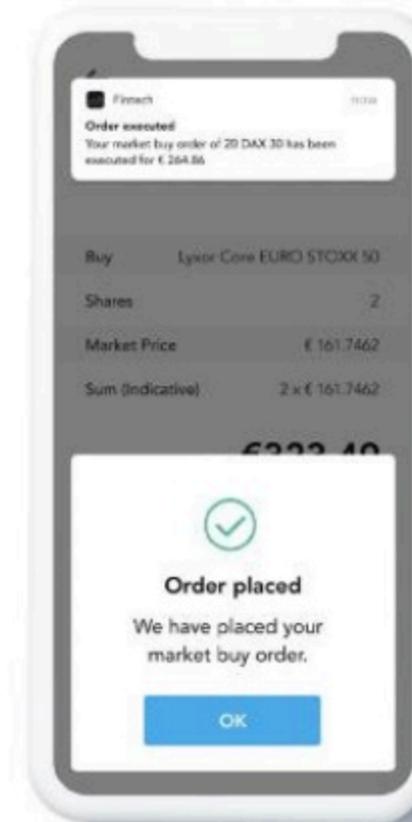
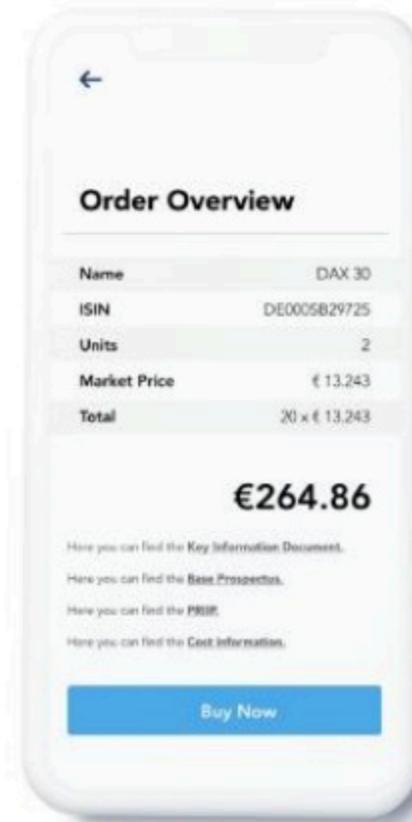
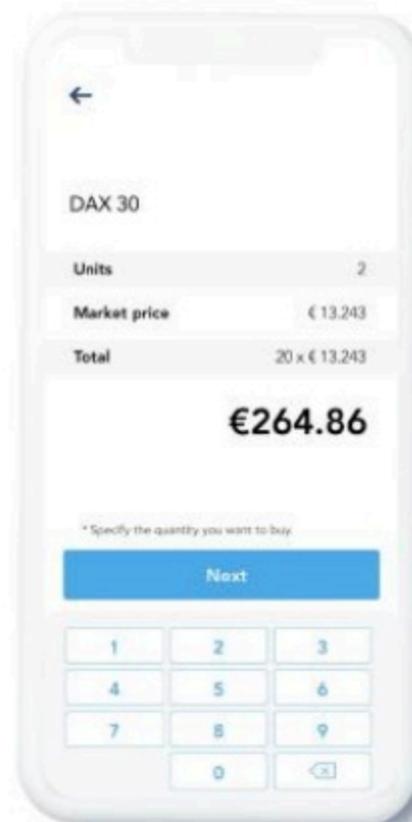
Investment offering

Order request

Order confirmation

Order successful

Account overview



# Upvest provides an all-in-one infrastructure solution



## Brokerage

### Trading Gateway

Direct Investing

Fractionalized Investing

### Market data domain

Market data

Regulatory data

Static data



## Settlement

### Transaction domain

Shadow accounting

Securities accounts

Settlement engine  
Delivery vs. Payment

Transaction reporting



## Custody

### Customer Data Domain

- Personal data
- Compliance data (MiFID II)
- Tax Data (FSA etc.)

### Tax Domain

- Yearly statements
- Tax transactions
- Withholding Tax Calculation

### Reporting domain

- 24c KWG
- Compliance data (MiFID II)
- Withholding-tax reporting

### Custody domain

- Holdings data
- Fulfillment

Securities trading bank licence

Second layer support

**Any questions?**