

The logo for Veem, featuring the word "veem" in a white, rounded, lowercase sans-serif font. The letter "v" is stylized with an orange checkmark shape integrated into its left side. A registered trademark symbol (®) is located at the top right of the "m".

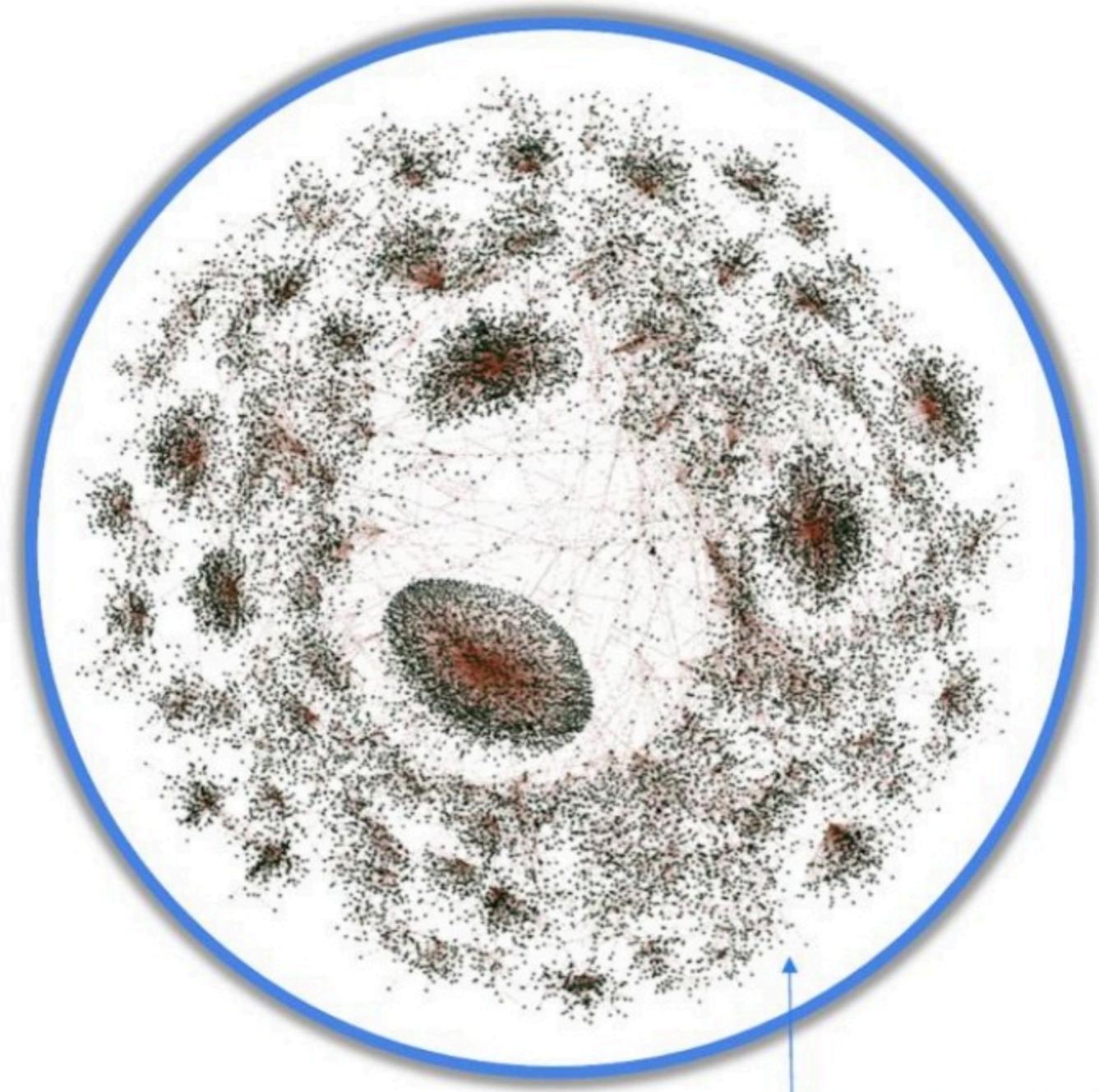
veem<sup>®</sup>

Veem it and it's paid

**Veem Introduction**

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# Our Vision

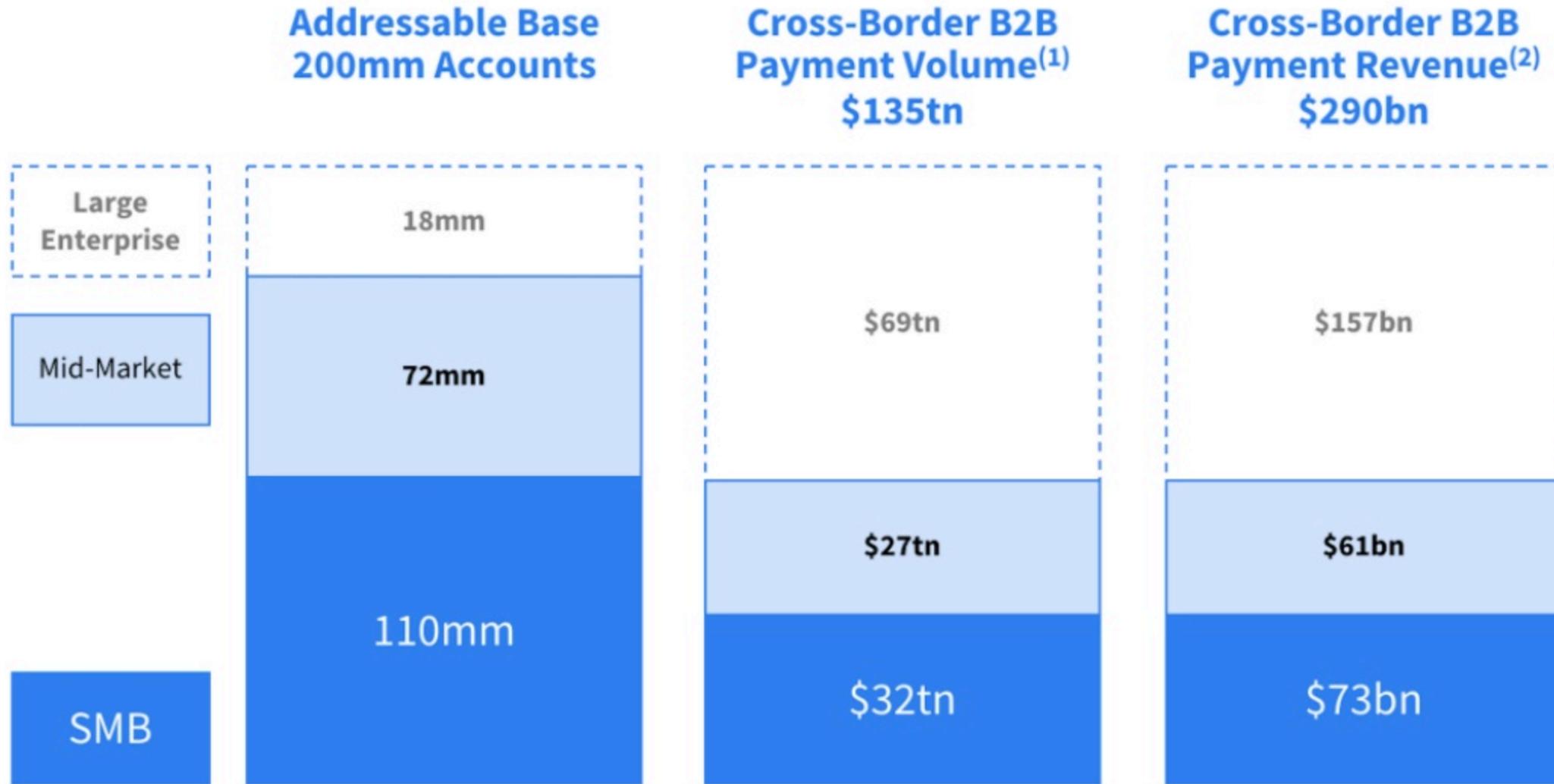


**Build the Largest  
Global Business  
Network to  
Simplify  
Commerce for  
Businesses**

Each dot is an account on Veem<sup>(1)</sup>

# Disrupting a Global \$290bn Market

## Current and Future Service Offering Allows for Extensive Market Reach



### Target Market

- SMBs: < 100 employees
- Underserved by banks
- Driven by simple experiences, fair price and excellent support

### Longer Term Market

- Mid Market: 100 to 500 employees
- Large Enterprise: >500 Employees

## Veem Solves A Crucial Pain Point For A Massive Global Market

# B2B Payments – 1970s Tech

## An Industry with Very Little Innovation

### Full of Friction

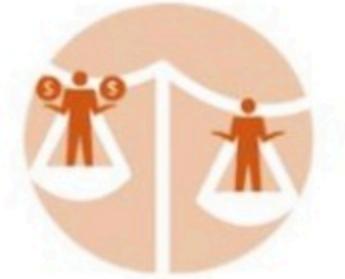


**Bad experience for the sender and the receiver**

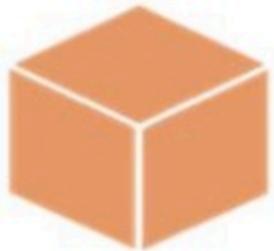
### Costly & Slow

#### High bank fees and poor services

Banks have no incentives to change; SMEs have no power to negotiate



### Uncertain & Lacks Transparency



#### Payments aren't trackable, can bounce or get lost

Creates more friction in the relationship and higher cost

### Siloed Service



#### Stand alone services

Multiple interfaces, repetitive work, no integration into ERP systems etc.

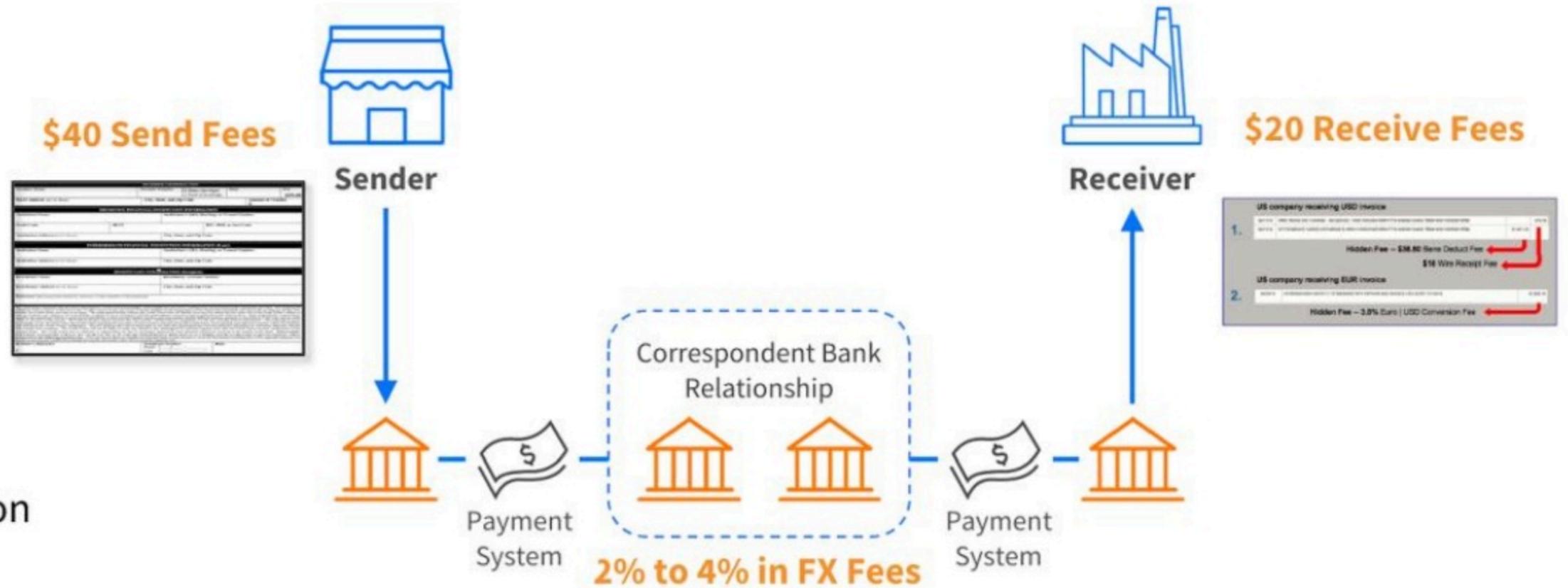
# Bank Wires

## Current System is Outdated and Ripe for Replacement

### Pain Points

- X** 3 to 7 days to transfer
- X** Painful experience
- X** High fees
- X** Opaque FX
- X** No tracking or reconciliation

### Current Flow of Funds



# Veem Offering

## Tech Based, Fundamentally Different Experience

### Simple & Efficient



Pay and get paid by email,  
in 10 seconds

### Cost-Effective & Fast

Half the Cost of Banks  
Optimized by multi-rail routing



Industry  
First

### Leverages the Power of Networks



**Address Book Based**  
Invite, join, track, pay and get paid  
from address book

### Integrated & Reconciled

**Plug into Customers' Business Context**  
Delightful integrated experience



# Simplest Way to Pay and Get Paid

## Delightful Experiences From Both Sides of the Transaction



### Sender Experience

- Send a payment in 10 seconds with a click
- Email to send the payment

Who do you want to pay?

Payee's Email

Xiamen Sunshine Trade Co., Ltd  
CN | Raj China

How much do you want to pay?

Currency	Amount	
USD (\$) ▾	5020.55	\$5020.55 USD will be debited from your bank account.

**Send Payment**



### Receiver Experience

- Track payments
- Reconcile payments to invoices

Purple Orchid Inc is paying **\$5020.55 USD**

You are accepting **CNY (¥) ▾** **¥31,128.48 CNY**

USD (\$) = ¥620.0214 CNY

Note from Purple Orchid Inc: Hi Li, Switching over to Veem as our global payments provider. Veem is super fast and way easier than bank wire. You'll love it!

Invoice No: PURPLE-00345

Attachments: PURPLE-00345.pdf

**Accept Your Payment**

# Cost Efficient and Fast

## Optimized by “Multi-Rail Routing”



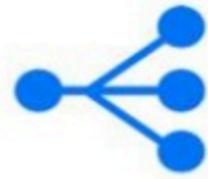
\$0 Send Fees  
(50+ countries)



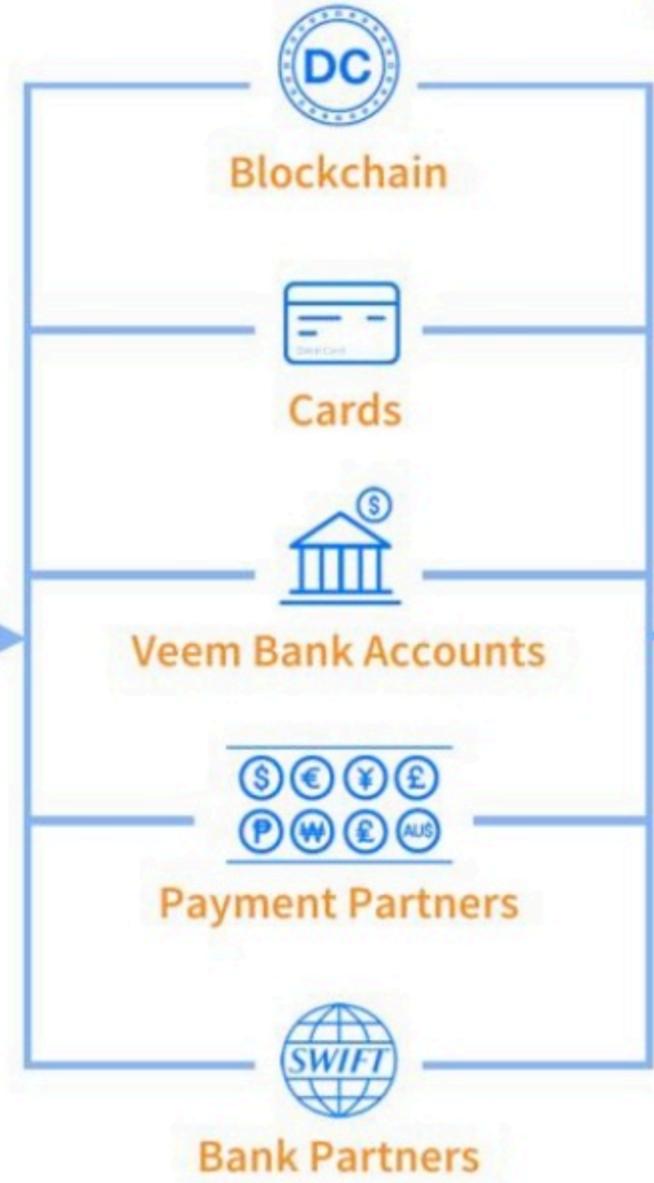
Sender's  
Bank

Local Payment

Intelligent, Automated  
Multi-Rail Routing



0.5% to 2% Currency  
Exchange Fees



Pioneer, Largest  
Payment Processor  
on Blockchain

Local Payment

\$0 Receive Fees  
(100+ countries)



Receiver's  
Bank

Multi-Rail Routing Allows For a Faster, More Secure and Cheaper Process of Sending Payments

# Leverages the Power of Networks

## Full Visibility From Both Sides of the Transaction



### My Network | Address Book

- Pay and get paid from address book
- FX paid by the sender or the receiver

T [Redacted] S

Retail

Minnesota, USA

[Redacted]

50+ Successful Transactions

[Redacted] employee owned service-oriented retailer of quality footwear. With locations throughout the Heartland of the United States, we have become a fixture in the communities in which we serve.



[Send Payment](#)

[Send Invoice](#)

#### What is Veem?

Veem helps 225,000+ small businesses save money and track international payments. Over 100 countries served. Payment Tracking. No Transfer Limits.

#### Also on Veem

-  Indiana, USA
-  Alabama, USA
-  Alberta, Canada

### Network Tracking

- Track payments like FedEx

Sent to



[Redacted] Ltd

**\$16,194.00** USD



**21**

**CS**

Mon - Feb 04, 9AM EST  You submitted payment

Mon - Feb 04, 6PM EST  Transfer completed from your bank to Veem

Mon - Feb 04, 6PM EST  Transfer completed from Veem to receiver's bank

**Tue - Feb 05, 4PM EST**  **Deposited to receiver's bank**

# Highly Integrated Experience

## Plug-in Payments to the Customer's Business Context



### Integrations with Third-Party Services

ORACLE + NETSUITE



intuit quickbooks. Magento

zapier

And more...

### Example Integration Interface

ORACLE + NETSUITE

Bill Payment

Save Reset Cancel **Veem It!** Upload Attachment to Veem Actions

TO ACH  A/P ACCOUNT  
2000 Accounts Payable

NVOICEPAY PAYMENT EXPORT STATUS  
NVOICEPAY BATCH  
NVOICEPAY PAYMENT METHOD

PAYEE \*  
Veem Demo

BALANCE  
DATE \*  
POSTING PERIOD  
Jan 2010

AMOUNT  
0.00  
CURRENCY \*  
USA  
EXCHANGE RATE \*  
1.00

CHECK #  
921318  
 TO BE PRINTED  VOUC  
ACCOUNT \*  
3333 Checking : Ralf Veem - 2

Veem payment option accessible from core work flows

Veem's Integration into Various Accounting Packages Allows for Seamless Adoption of Services

# Customer Testimonials

## 225,000+ Strong Verified Accounts



### Scott Scharf, Catching Clouds

“We actually had a client **save \$5,000 in wire fees** last year by using Veem”



### Erik Hebert, Founder, Fairly Odd Treasures

“With our bank, we were charged anywhere from \$25 to \$30 per international transfer. I just **enjoy the experience of Veem** more. It’s **easy, streamlined**, and I love the direction they’re taking.”

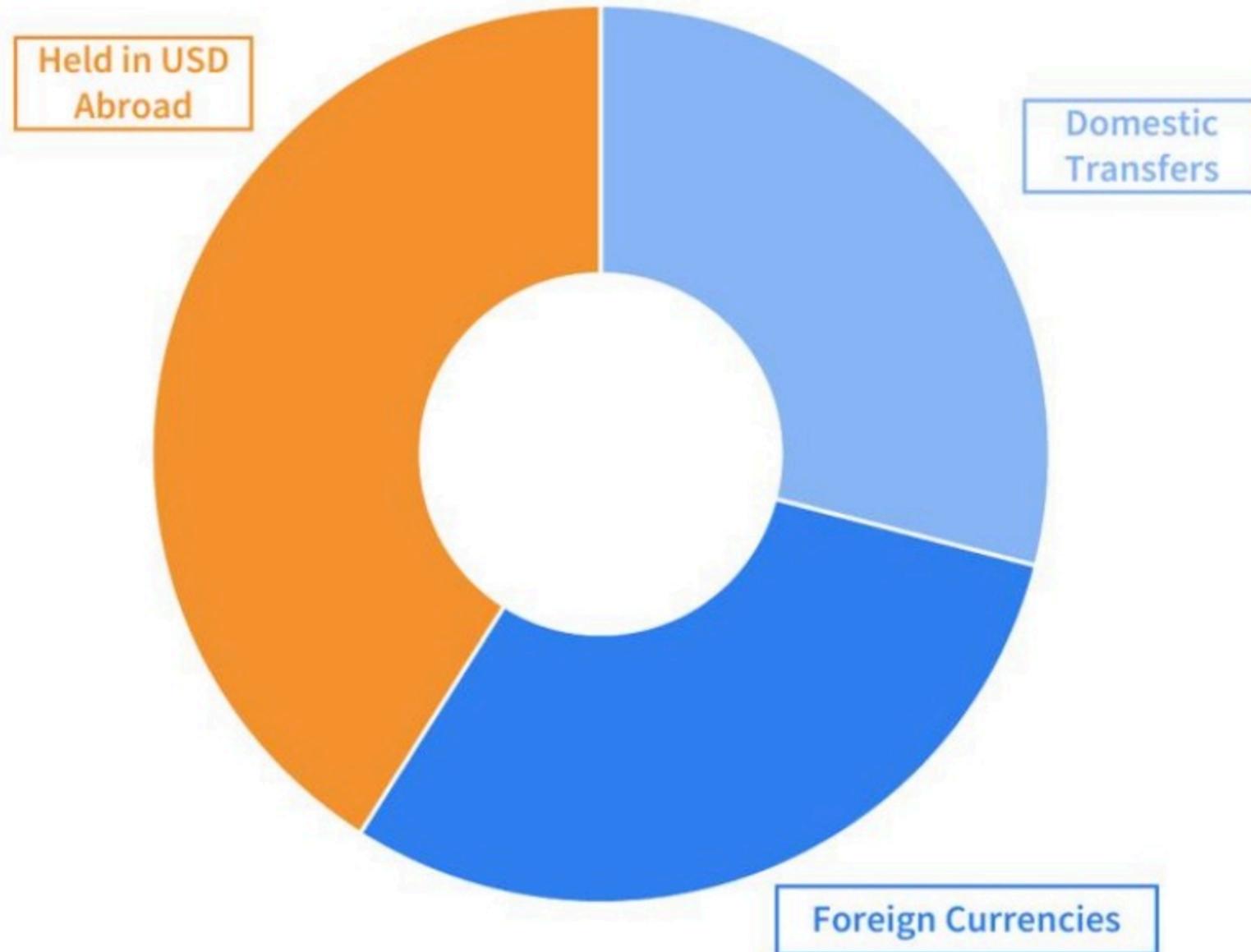


### Enrico Palmerino, CEO of Botkeeper

“We found **Veem so convenient** that we’ve started working on integrating it with our system. Whenever a client issues a payment, our software will send them a notice recommending they send payments through Veem.”

**“I can literally pay someone in 10 seconds”**

# Revenue Model



## Domestic Payments

Small fee per transaction. Paid by payment sender.

## X-Border USD

Fee per transaction. Free to sender, paid by receiver

## FX

% of payment, varies by size, currency and corridor. Paid by sender or receiver

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**Thank You**

A solid orange horizontal line is positioned below the "Thank You" text, centered horizontally.



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