



Embedded Business Banking

Supercharging modern business ecosystems by embedding business banking

Wise

Let's look at...

1 | Our thesis

2 | What differentiates Wise?

3 | Acquisition via Partners

4 | Business model

5 | Traction

6 | Timeline

7 | Series A

8 | Q&A

We **believe**, small businesses...

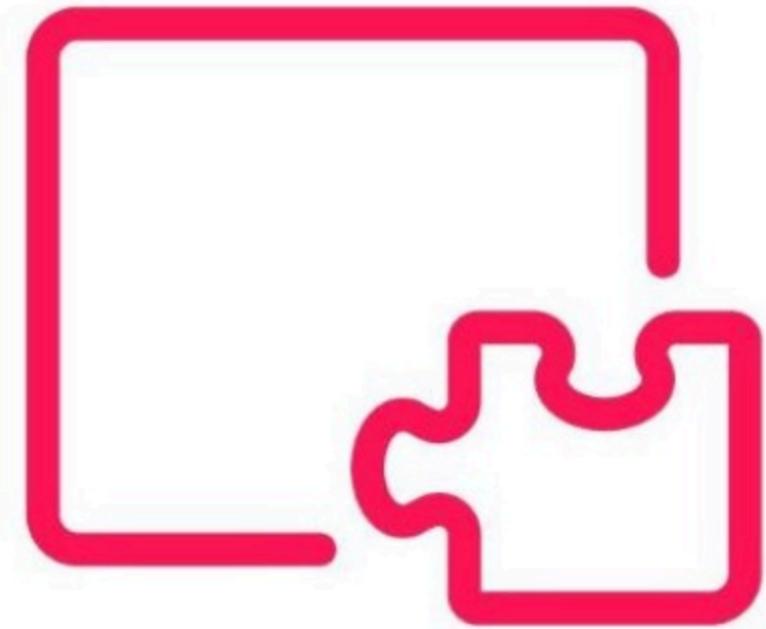


Strive to go digital

Examples:

- Taco truck accepting card payments
- Retailer going online
- Doctors offering telehealth

We **believe**, small businesses...

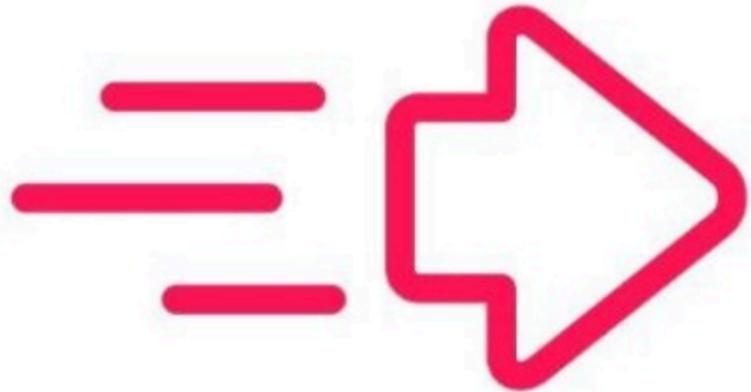


Thrive in ecosystems

Examples:

- Taco truck accepting card payments on Square
- Retailer going online on Shopify
- Doctor offering telehealth on Teladoc

We **believe**, small businesses...



Desire speed of pay

Examples:

- Taco truck owner desires to get paid instantly for the \$5 taco
- Online retailer desires to get paid instantly, so they can ship
- Doctor offering telehealth desires to get paid right after the session

Where things **break** down...



Banking

Small Business has gone digital (24x7), but banking is still local, M-F 9am-5pm!



BYOB

Modern Business Ecosystems requires them to Bring Your Own Bank (BYOB).



Slow

Money moves painfully slow. Businesses bank, pay and get paid - in days!

Wise **fixes** it by offering banking that is...



Digital

Small Business that has gone digital (24x7) is on digital banking by Wise (24x7).



Embedded

Business Banking by Wise is embedded in the Modern Business Ecosystems.



Instant

Banking with Wise, inside the ecosystem, means money moves instantly - in seconds!

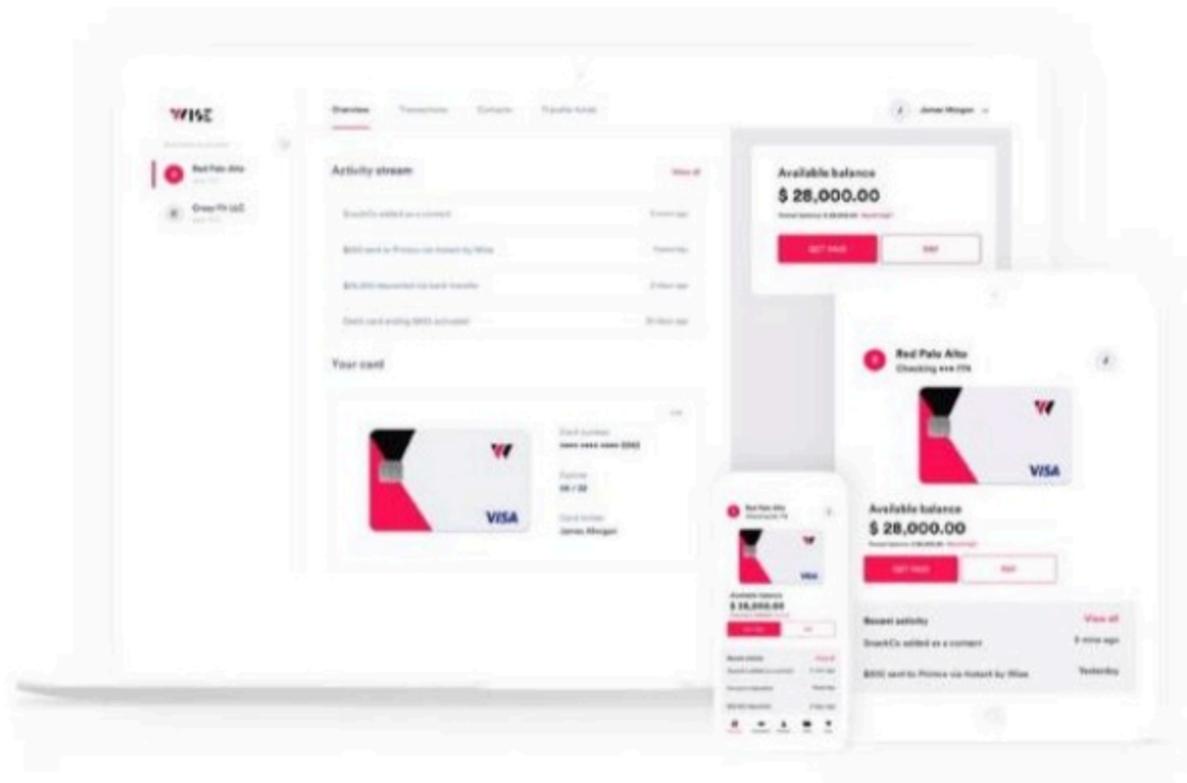
Banking by **WISE**

**supercharges modern business ecosystems
by **embedding** business banking.**



What differentiates Wise?

Wise is the first to offer...



- **Embedded Business Banking 24x7x365**

Sole Props, LLCs and Corps in the US

- **Bank Account Origination in 90 seconds**

Wise KYC & KYB

- **Instant payments**

Bank, Pay & Get Paid - In seconds

- **Customer acquisition via partner channels**

App Stores, Co-Branded & White Labeled Business Banking

- **Built-in Fraud, Risk & Compliance**

Real-time Transaction Monitoring, Fraud Detection & Compliance

Wise Acquires via Partners (B2B2B)



**B2B2B = \$0 CAC + (High Quality AND High Intent) Businesses
A WIN, WIN, WIN model**

Launch **Banking** in 2 weeks

We built banking so you don't have to

Partner, you have **good** reasons to offer banking



Branded experience

Branded banking with payments built-in and custom cards



Pay instantly

Business gets paid instantly when job is paid for by their customer.



Add Revenue

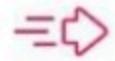
Adds revenue and increase LTV for each business on your the platform



Increase engagement

Increases product engagement, makes your offering stickier

Small Business has **great** reasons to bank with you!



Instant payment

Business get paid instantly, money in the bank!



Convenience

Built-in bank account, right inside your app or dashboard.



Earn interest

Modern banking that earns interest of 1% APY.

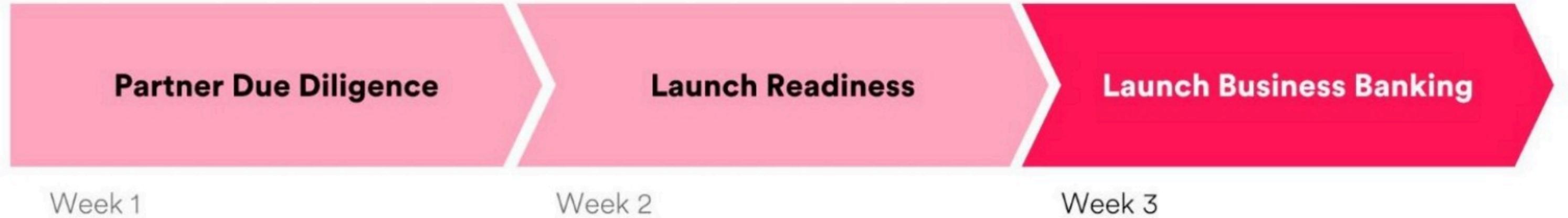


Track spend

More control with physical and virtual cards to track spend.

Partner with Wise

Launch Banking in 2 weeks



Business Model

Revenue Drivers



Deposits

~100 bps



Interchange

~100 bps

~ \$600 ARR per business
\$20/month (Deposits) + \$30/month (Interchange)