

Efficient expense management for SMEs in Europe



Zevoy is an EMI regulated and authorized by the Finnish Financial Supervisory Authority. The business cards are issued by Zevoy pursuant to a license from Visa Europe Limited. Zevoy's authorization is valid for passporting throughout the EU (ETA).

The Zevoy opportunity in short

Expense Management is still a green field market (€170B with 25M potential customers) proven by several players (e.g. Spendesk, Pleo and Soldo). Still only about 100.000 companies have similar services compared to Zevoy in use.

Zevoy is founded by a very experienced team. Core competences are in banking, finance, analytics, SaaS, sales, product, fintech, legislation and compliance → everything you need to build up an expense management company in record breaking time during a global pandemic.

Zevoy was launched in less than a year using €1M where competitors have spent 2+ years. Zevoy owns its licences (Visa & FIN-FSA) unlike most competitors and is pass-portable across Europe.

The Zevoy opportunity in short

The strategic game plan is simple:

1. **All-in-one expense management:** instant issuing, physical or virtual (Apple Pay, Google Pay), credit or prepaid.
2. **Hyperscale outbound sales** via cherry picking customers with ultra high credit worthiness.
3. **Launch underserved** markets in Europe with little or no competition, similar to the Wolt roll-out.
4. **Level up to Credit Institute Licence** to secure cheap funding.

The problem is universal

Nobody likes expense management because it is time consuming, costly and hierarchic.

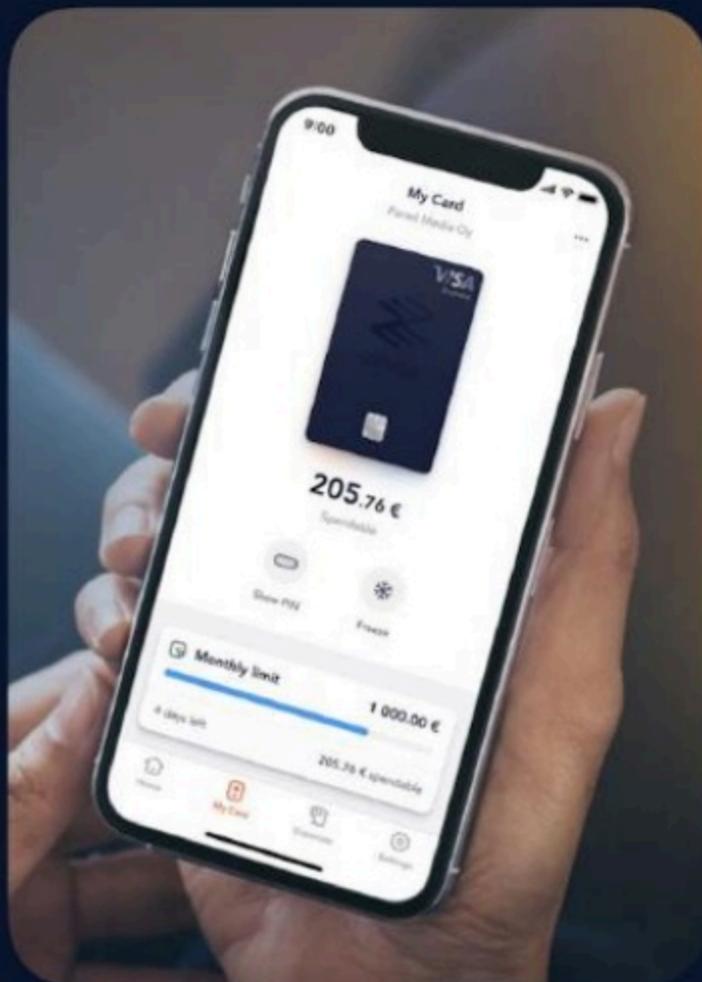
According to [eurostat.eu](https://ec.europa.eu/eurostat) there are 25M hardworking entrepreneurs in Europe with a turnover of 0.2–100 MEUR per year, creating jobs and growth. We all share the common pain points of dealing with banks and managing expenses.

Our solution is simple



Instant issuing of a card that
**is physical and/or virtual,
credit or prepaid and
Apple Pay & Google Pay.**

Our solution is simple



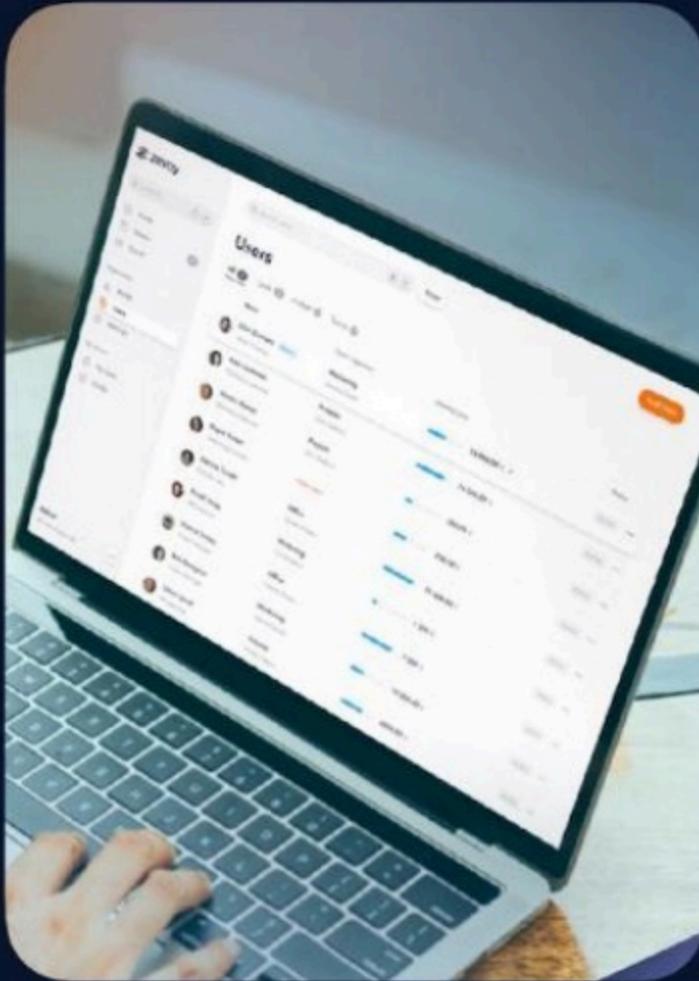
A seamless mobile application to
scan your receipts,
view all expenses
and manage your card.

Our solution is simple

1

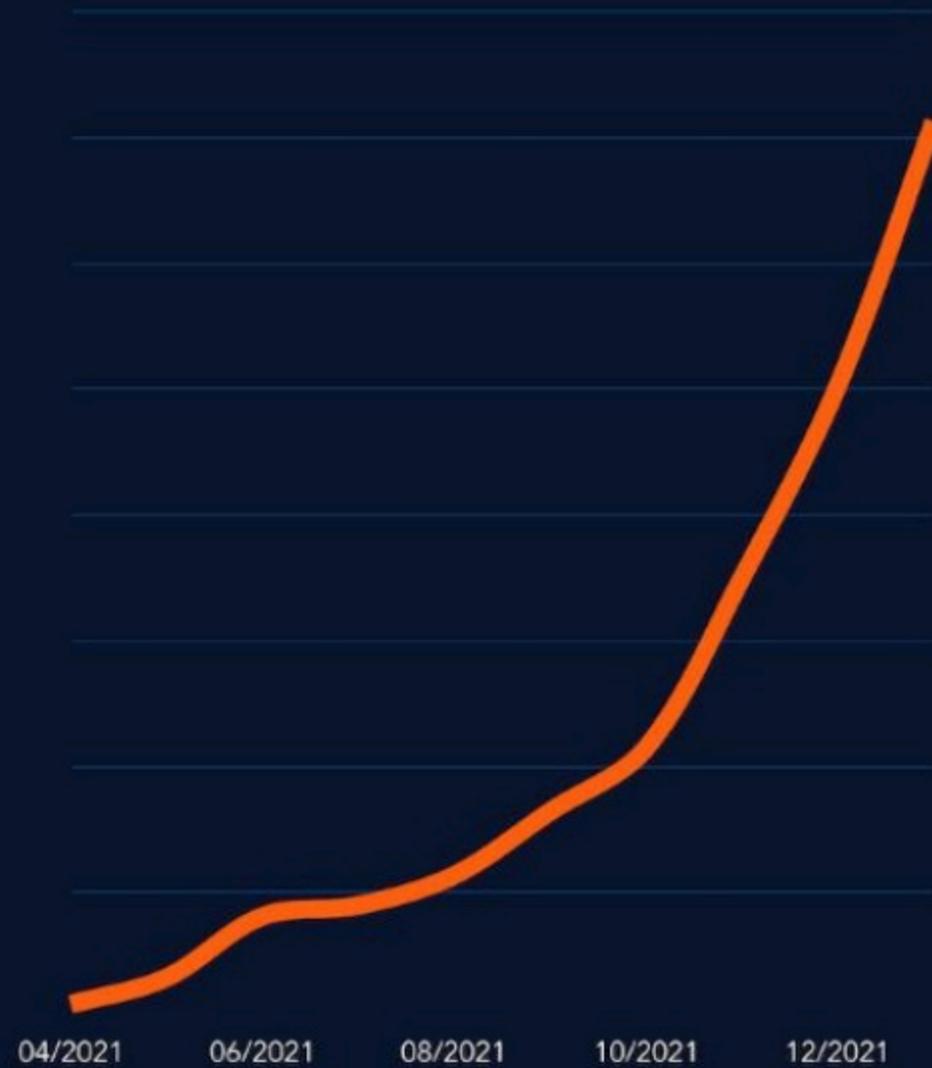
2

3



A user-friendly hub to
**view all company expenses,
manage all cards and limits,
and forward expenses to
accounting.**

Our outbound sales model works



80%

customers with A+ ratings or better

1/10

cold call → demo → signing

100+

signed new customers per month

2

markets live (Finland and Sweden)

We are taking the Wolt route to capture our share of the €170B* market

- Pleo, Soldo, Spendesk etc. all battle in the West – competing in the same markets will make them bleed
- Our expansion route offers better organic growth (more SMEs and a limited amount of large corps) and favourable demographics (younger population and growing education levels)

* Source: Soldo



A seasoned team securing success

The team has extensive experience from the bank & card payments industry as well as tech startups.



Christoffer Rosqvist, CEO

20+ years' experience of full value chain within the cards, payment and retail banking business. From building new teams to leading business areas and driving new businesses to leading operations.



Joakim Lundborg, CTO

Experienced CTO in fintech companies with more than 10 years in leading positions. Last position as CTO at Wrapp/Meniga. The set-up of Zevoy is his home turf.



Ron Lindqvist, CMSO

Business development professional backed up by 10 years of experience from high growth cloud technology firms and strong B2B sales track record



Mikko Kiviniemi, CPO

18+ years in developing digital products and brands in various roles around product and design. Worked in both consulting and in-house roles creating new value for business and customers.



Jonas Strahl, CFO

15 years' experience of the full value chain within the payment business - from programming and architecture, software solutions, business modelling, accounting and financial/legal administration.



Valteri Hasa, COO

25+ years in risk management, operations and compliance in various roles in various banks and consulting firms. Worked together with Christoffer and Jonas for +10 years



Aage Reerslev, strategy

Experienced serial entrepreneur with demonstrated history of building several internet and fintech companies. Digital strategy, mobile applications, management, business development and marketing strategy.

Current status: 35+ FTE in the team, Helsinki, Stockholm and Skopje



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