



Transferwise

Efficient Peer-to-Peer Currency Exchange

Helping individuals and businesses save on international transactions with transparent fees.

Seed Investor Presentation






ADD VISUAL

A split-screen image showing a traditional bank transaction on the left with high fees and a Transferwise transaction on the right with low fees, emphasizing the cost-saving benefits. Include the Transferwise logo on the right side.

TREND

The peer-to-peer currency exchange industry will grow to **\$10B!?** by 2030.

GROWTH DRIVERS

- »  Increasing globalization and cross-border transactions
- »  Growing adoption of mobile banking and digital payments
- »  Expansion of e-commerce and online marketplaces

OPPORTUNITY

\$10B

P2P currency exchange market by '30

20%

Monthly organic growth rate



ADD CHART

Suggest a line chart showing the historical and projected growth of the peer-to-peer currency exchange industry from 2011 to 2030, with the x-axis representing years and the y-axis representing market size in billions of dollars. Use data points for each year and a trendline to visualize the growth.

PROBLEM

Yet, customers are frustrated because banks charge high fees and hidden margins on currency exchange.

❌ PROBLEMS



High bank exchange fees



Hidden exchange rate margins



Limited currency options

➔ OUTCOMES



Expensive international transactions



Unfair conversion rates



Restricted global transfers

Transferwise

SOLUTION

Efficient peer-to-peer currency exchange

Helping global customers save money by exchanging currencies at mid-market rates.

Reduced exchange fees

Innovative peer-to-peer platform for currency exchange

Transparent pricing

Mid-market rates with no hidden fees or charges

Fast and secure transfers

Automated matching and conversion for quick transactions










ADD VISUAL

A side-by-side comparison of traditional bank currency exchange process and Transferwise's peer-to-peer exchange process, highlighting the differences in fees, exchange rates, and transaction times. Use contrasting colors to emphasize the benefits of using Transferwise.

Transferwise has saved users from 3% - 6% hidden fees on currency exchange.






FOUNDED Q2 2011

 Completed

-  Launched in 2011
-  £1M sent by users
-  70% repeat customers
-  £0 spent on marketing
-  20% monthly organic growth
-  GBP and EUR supported




Q1 2022

 In Progress

-  Expanding currencies
-  Increasing revenue per payment
-  Developing acquisition strategy
-  Targeting business payments
-  Preparing for USD support

Q1 2023 - Q4 2023

 Planned

-  Raise £650K by end of 2022
-  Reach financial breakeven
-  Expand to more currencies

MODEL

Operating on a B2C model with low transparent fees per transaction.





CORE SERVICE

£3!? /transaction
P2P Currency Exchange

- » 1. Exchange at mid-market rates
- » 2. Low transparent fees
- » 3. Fast & secure transfers

Providing peer-to-peer currency exchange for international travelers.

FOR INTERNATIONAL TRAVELERS

-  Affordable currency exchange
-  Peer-to-peer platform
-  Mid-market rates
-  Secure transactions



ADD VISUAL

A side-by-side comparison of a traditional bank transaction and a Transferwise transaction, showcasing the differences in fees, exchange rates, and overall process. Include visuals of bank logos and the Transferwise logo to emphasize the contrast between the two methods.

Individuals and businesses effortlessly exchange currency at fair rates for cost-effective transfers.

01



Book Payment

- Enter recipient details on our website
- Transfer source currency to our holding account



02



Convert Currency

- Money is automatically matched and converted at mid-market rates
- Send to recipient's bank account



03

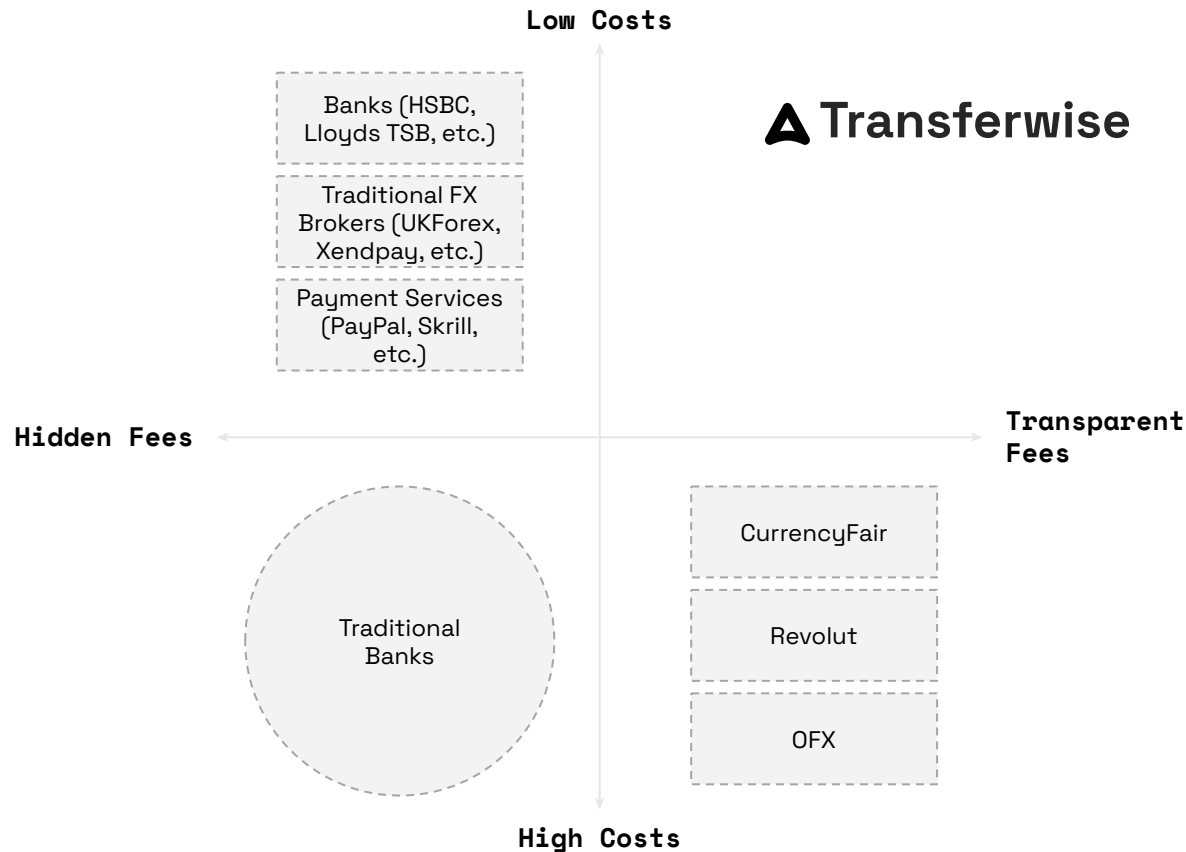


Secure Transfer

- Transferwise acts as the trusted third party
- Ensure safe and efficient transactions

ADVANTAGE

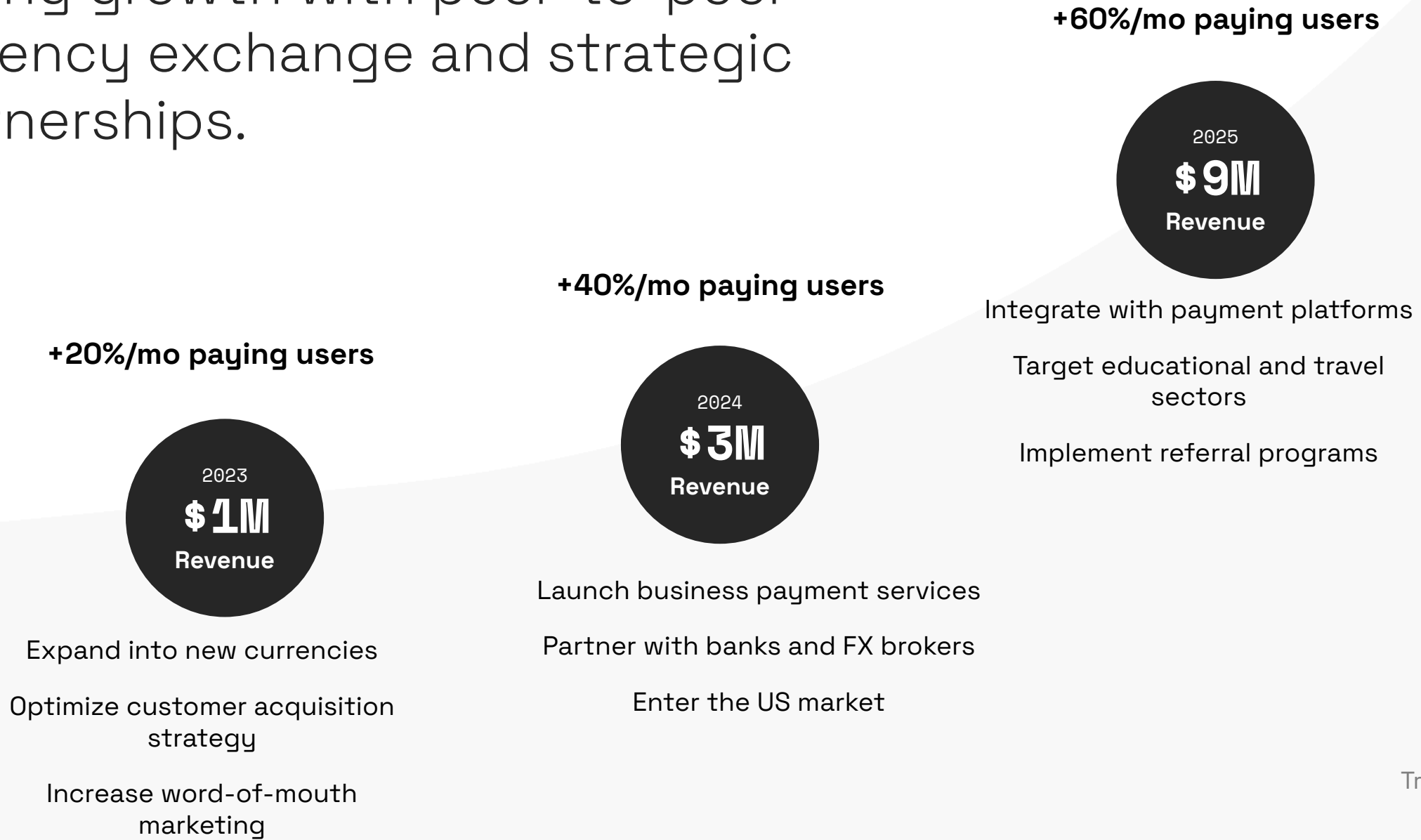
Transferwise uniquely saves customers money with transparent fees and competitive exchange rates.



KEY DIFFERENTIATORS

- ✓ Saves customers up to 6% on exchange rates
- ✓ Transparent fees with no hidden charges
- ✓ 70% of volume from repeat customers

Driving growth with peer-to-peer currency exchange and strategic partnerships.



Tapping a \$7B global market by 2025.

Launch

 GB ANNUAL MARKET OPPORTUNITY

\$7B

Global Currency Exchange

Based on banks' 3-6% hidden margin on exchange rate + fees

TOTAL
AVAILABLE
MARKET

\$1B

P2P Currency Exchange

Estimating 1/7 of TAM as P2P market

SERVICEABLE
AVAILABLE
MARKET

\$100M

UK P2P Currency Exchange

Estimating 10% of SAM as UK market

SERVICEABLE
OBTAINABLE
MARKET

Expansion

ADDITIONAL OPPORTUNITIES

\$2B/yr

 European Expansion

\$3B/yr

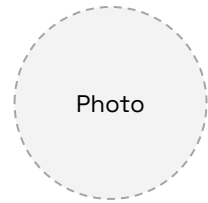
 US Expansion

\$7B/yr

 Global Expansion

TEAM

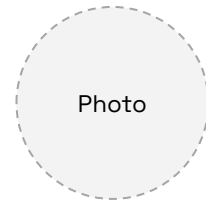
Led by a dynamic team with extensive expertise in financial services and technology.



Photo

Kristo Käärman
Co-founder & CEO

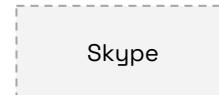
Financial services consulting with Deloitte and PwC



Photo


Taavet Hinrikus
Co-founder

Skype early employee
Angel investor, INSA



Projecting \$48M in revenue by end of 2026.

	2022	2023	2024	2025	2026
New Paying Users	1,000	2,000	4,000	8,000	16,000
Total Revenue	\$3,000,000	\$6,000,000	\$12,000,000	\$24,000,000	\$48,000,000
General & Admin.	\$1,000,000	\$1,200,000	\$1,400,000	\$1,600,000	\$1,800,000
Product Dev't	\$500,000	\$600,000	\$700,000	\$800,000	\$900,000
Marketing & Sales	\$500,000	\$600,000	\$700,000	\$800,000	\$900,000
Total Expenses	\$2,000,000	\$2,400,000	\$2,800,000	\$3,200,000	\$3,600,000
Operating Profit	\$1,000,000	\$3,600,000	\$9,200,000	\$20,800,000	\$44,400,000
Operating Margin	33%	60%	77%	87%	93%



ADD CHART

Create a bar chart showing the projected revenue growth from Y1 to Y5, with each year on the x-axis and the revenue in millions on the y-axis. Use different colors for each year, and include data labels to display the exact revenue amount for each year.

Raising \$650k to reach \$3-\$5 in revenue per payment by end of 2012.

\$650k

18! Months of Runway

30%

General and Administrative

40%

Product Development

30%

Marketing and Sales

INVESTMENT WILL ENABLE...

- ✓ Expanding our supported currencies (CHF, SEK, PLN) in preparation for USD
- ✓ Developing a scalable customer acquisition strategy to increase growth
- ✓ Improving back office, support, and payment systems to achieve financial break-even



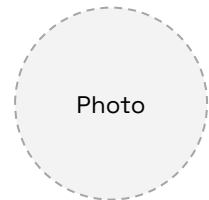
Transferwise

WHY NOW

Expansive market with high fees and hidden costs

Impressive £1M in customer trust and 70% repeat customers

Organic growth at 20% monthly with zero marketing spend



Kristo K

Co-founder, CEO

ADD YOUR EMAIL HERE



ADD VISUAL

A photo of a world map with currency symbols representing different countries, connected by arrows to illustrate the ease of currency exchange through Transferwise



Pitches.ai



**This is an enhanced version of an
original pitch deck from years ago.**

Learn how to enhance yours at <https://pitches.ai>