

CRYPTOWALLET

Investor Deck

This is CryptoWallet.com



A neobank bringing crypto to the same level of adoption as fiat currency



Crypto card with the most cryptos and lowest fees on the market



Spend crypto directly online or in stores with no conversion necessary



Crypto-powered IBAN accounts. Pay any SEPA invoice, like rent or bills, in crypto!



Earn crypto through cashback rewards, staking, and our referral program



Not to mention all the other basic function of a wallet like, buying, selling, swapping!

We're making crypto **easy** and convenient to use at last.

The Market for Crypto Cards

Over **420 million** people worldwide now hold crypto (10% of global internet users)

275% increase in crypto holders between 2022 and 2023

5% of adults in the US already own a crypto card, but the selection of cryptocurrencies is small and the fees are high

Visa crypto cards saw **\$2.5 billion** in turnover in Q1 2023

Why Do People Want Crypto Cards?

- Spend crypto anywhere you go
- Access more than 800 crypto assets from a single card
- Cashback rewards on card purchases
- Fewer steps in converting and spending their money
- Lower fees than wire transfers
- Simple to use

The year is 2024. A drone can bring you peanut butter and compression socks in the middle of the night. But your bank still closes at 5



Why Do People Want CryptoWallet.com?



Spend Crypto Directly

with no conversion required



Lowest Fees On Market

at just 0.8% per card transaction



More Cryptos

than any competitor



No Annual Fees

for using card



Brand Potential

with memorable name and high-value domain



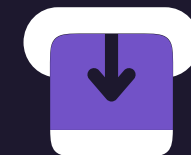
Simple to use

with clean UI and fast onboarding to order a card



Thought Leader

building a brand with educational content

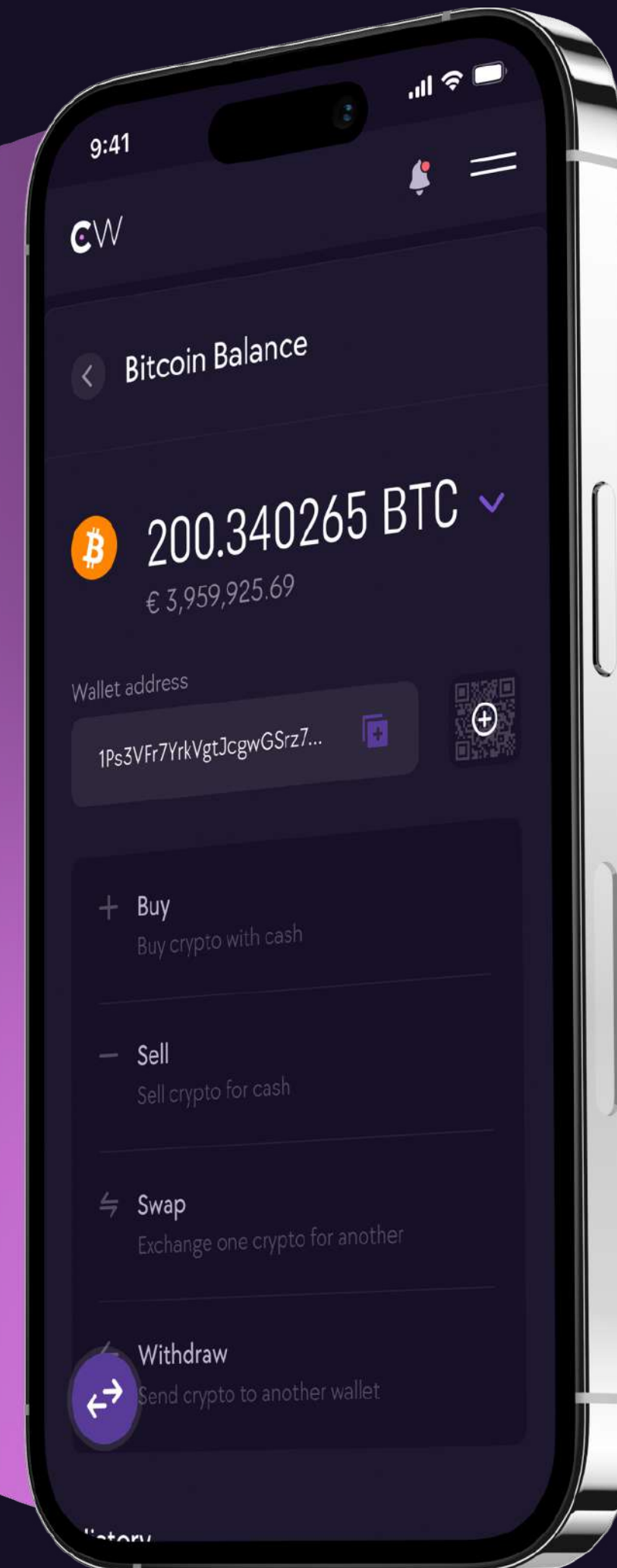


Peace of Mind

We guarantee 100% refund in case of compromise

Our Target Audience

- Web3 developers
- Crypto company employees
- Blockchain sector employees
- Miners
- Stakers
- Yield Farmers
- Traders and investors
- An estimated 5% of global remote contract workers (freelancers)





Market Overview

Our Target Market

EEA Countries

- Europe is the largest crypto transaction power in the world
- \$1 billion in crypto transacted from 2022-2023
- 25% of all global crypto activity comes from Europe

Global

- CryptoWallet.com is targeting all international markets
- Asia market launch for cards scheduled for late 2024



CryptoWallet.com is licensed in Estonia and we are fully legally compliant in handling cryptocurrency operations in all EEA countries.

What We Solve

Options for Spending Crypto

Exchange crypto and send to bank account

- Working with multiple accounts
 - More complicated than crypto
 - More tax liabilities
 - Dealing in multiple currencies
-

Use competing card

- Very limited selection of cryptocurrencies
 - Expensive
 - Competing apps are not purpose-built for ordering a card, confusing interface
-

Order a card from CryptoWallet.com

- Lower fees and 10x more assets than any competitor
- App is designed with card users at the forefront
- Fast, affordable, easy to understand, very few steps involved
- Buy and sell crypto for crypto or fiat at real slippage-free market rates, low fees, and high limits
- Manage crypto from an IBAN just like you would fiat

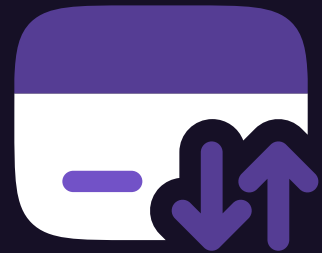
CryptoWallet.com vs. Other Cards

Card	Number of Supported Cryptos	Conversion Fees	Cashback
CryptoWallet.com	800+ supported cryptos	0.8%	Up to 3%
Crypto.com	22 cryptos	2.5%	Up to 5%
Coinbase	8 cryptos	2.49%	Up to 4%
Nexo	55 cryptos	1.49% – 3.49%	0.5%
Wirex	36 cryptos	2.7%	Up to 8% with WXT token
Bybit	5 supported cryptos	0.9%	up to 10%

The background image shows a robotic arm with a gripper reaching towards a human hand. The scene is dimly lit with a blue tint. A large, solid magenta shape, resembling a stylized arrow or a corner, points from the bottom left towards the center of the image.

Business Model

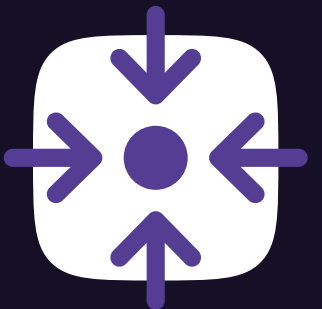
Business Model: How Our Ecosystem is Monetized



Card transactions
and spend flow



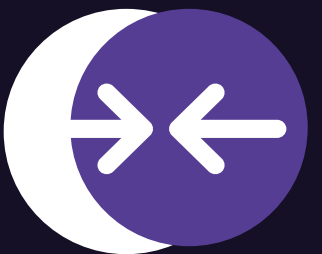
Buy, sell, swaps,
and staking fees



Crowdfunding
through IEO



API for business
partners



B2B
exchanges



Listing
tokens

We're Targeting a 3:1 LTV to CAC Ratio

How?

- Attractive referral and affiliate programs
- Long-term content marketing campaigns since 2021
- Charging projects for token listings
- Influencers and PR activities
- Brand ambassador program
- B2B Partnerships with crypto projects

30,000

**whitelist users are
planned to receive card**



Goal by 2025:

**100,000
users**

Tokenomics

SPEND Token is the key that unlocks
the CryptoWallet.com ecosystem



Spend

SPEND Token Utilities

Our native SPEND token is a vital utility token aimed to benefit customers and the platform alike.

CryptoWallet.com Cards

- Order free cards
- Unlock higher card tiers
- Up to 3% cashback paid in SPEND tokens

CryptoWallet.com App

- Referral Rewards in SPEND tokens for each new user who signs up
- Service fee discounts

CryptoWallet.com Earn

- 6% APR when staking SPEND
- Up to 3% APR when freezing SPEND in order to upgrade card tier

SPEND it

- Receive a 50% discount on service fees on buying and selling crypto if you pay them with SPEND
- Deflationary by its nature, buy back and burn mechanics

Token Distribution

Allocated to	Percentage	Tokens	Vesting
Team	20.0%	200,000,000	36 months cliff, then monthly unlock over 12 months
Advisors	3.0%	30,000,000	12 months cliff, then monthly unlock over 24 months
Seed Sale	4.0%	40,000,000	6 months cliff, then monthly unlock over 24 months
Private Sale	6.0%	60,000,000	3 months cliff, then monthly unlock over 21 months
Public Sale	7.0%	70,000,000	25% on TGE, then monthly unlock over 3 months
Marketing and Liquidity Fund	15.0%	150,000,000	3.33% unlocked on TGE for Initial Exchange Liquidity, then monthly unlock over 36 months
Operational Reserve	15.0%	150,000,000	5% unlocked on TGE for Initial Exchange Liquidity, then monthly unlock over 24 months
Cashback Rewards	10.0%	100,000,000	0% unlocked on TGE for Initial Exchange Liquidity, then monthly unlock over 36 months
Staking Rewards	20%	200,000,000	Locked-up at TGE, and will be unlocked on a rolling basis at a decaying growth rate
Total	100.0%	1,000,000,000	

Roadmap

Q1 2023

- ☒ Public platform release
- ☒ Wallet release
- ☒ Fiat on/off ramp launch

Q2 2023

- ☒ Buy/Sell crypto from/to Cryptowallet.com Accounts
- ☒ +3 new liquidity providers added
- ☒ +5 new networks added
- ☒ White label Buy/Sell experience widget

Q3 2023

- ☒ Mobile app release
- ☒ Referral Program launch
- ☒ +2 liquidity providers added
- ☒ +2 networks added
- ☒ Checkout and Widget for external clients

Q4 2023

- ☒ B2B opportunities
- ☒ +100 Crypto Supported
- ☒ +2 liquidity providers added
- ☒ Security system updates
- ☒ User experience improvements

Q1 2024

- ☒ USD fiat currency added
- ☐ Crypto swaps
- ☐ Wallet becomes custodial (network fee paid in tokens)

Q2 2024

- ☐ Card product launch
- ☐ SPEND Token launch
- ☐ Recurring payments

Q3-Q4 2024

- ☐ Asia market expansion
- ☐ SPEND token listed on +2 new CEXes
- ☐ SPEND token listed on +2 new DEXes
- ☐ User base reaches 100,000

Meet The Team



Aleksandr Pacha

CEO

Crypto evangelist and business angel since 2012, Aleksandr is a savvy CEO with a strong background in International Relations. Grows startups and leads them to success



Dmitri Ahmarov

COO

With deep expertise in IT and product development, Dmitry has over 10 years experience in Top Management roles, driving the teams to the peak of performance



Aleksei Arno

Chief Legal Officer

Legal advisor since 2016, offering robust expertise in tech startup regulations and compliance, particularly within the blockchain industry.



Aleksandr Smirnin

Business Development

Driving revenue growth and expanding market presence, Aleksandr excels in strategic thinking and relationship-building. His expertise in deal Negotiation and Innovative strategy implementation fuels organisational success

+30 Teammates

Unleash your crypto's full potential.

Buy, Sell or Spend crypto assets with our crypto card.

Buy

Sell

You send

1200

MAX

€ EUR

▼

You get

0.04773703

MAX

Bitcoin

▼

Buy now