

weld

pay with crypto everywhere

User pains

Banking Mistrust

Users diversify after bank collapses, as they lack control over money and access

Access Challenges

Most Web3 ecosystems can't withdraw crypto in a single transaction

Not your key, not your crypto

Inherent risks with all custodial card solutions

Insecure Exchanges

Marketplace ratings are the only measure of trustworthiness

Low Merchant Acceptance

Most merchants don't accept crypto payments

Lengthy Withdrawal Process

Multiple verification steps, including password, SMS, email, and 2FA codes, needed for fiat withdrawal from CEX

Multi-wallet Management

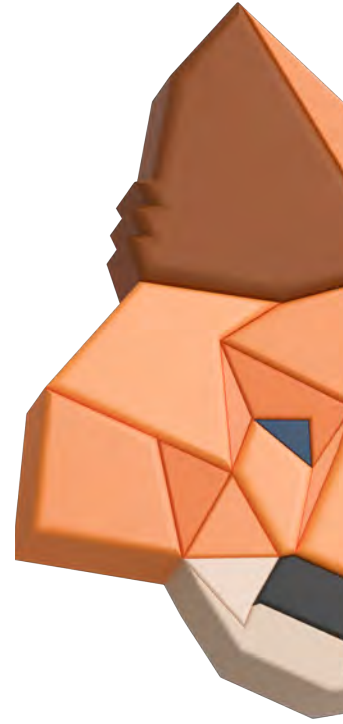
Clients with multiple wallets need different cards, leading to inconvenience financial management

Slow and Uncertain Fiat P2P

Fiat transfers take up to several hours when using P2P exchanges with unknown source of funds

Bank3.0

Non-custodial Crypto Neo-Bank for Digital Age



Connect Balances

- CEX
- DEX
- Blockchain
- DeFi
- NFT
- GameFi
- Wallet
- Metaverse
- Metamask

Manage finances

- Staking
- HODL
- Trade
- Crypto cashbacks
- Deposits and loans

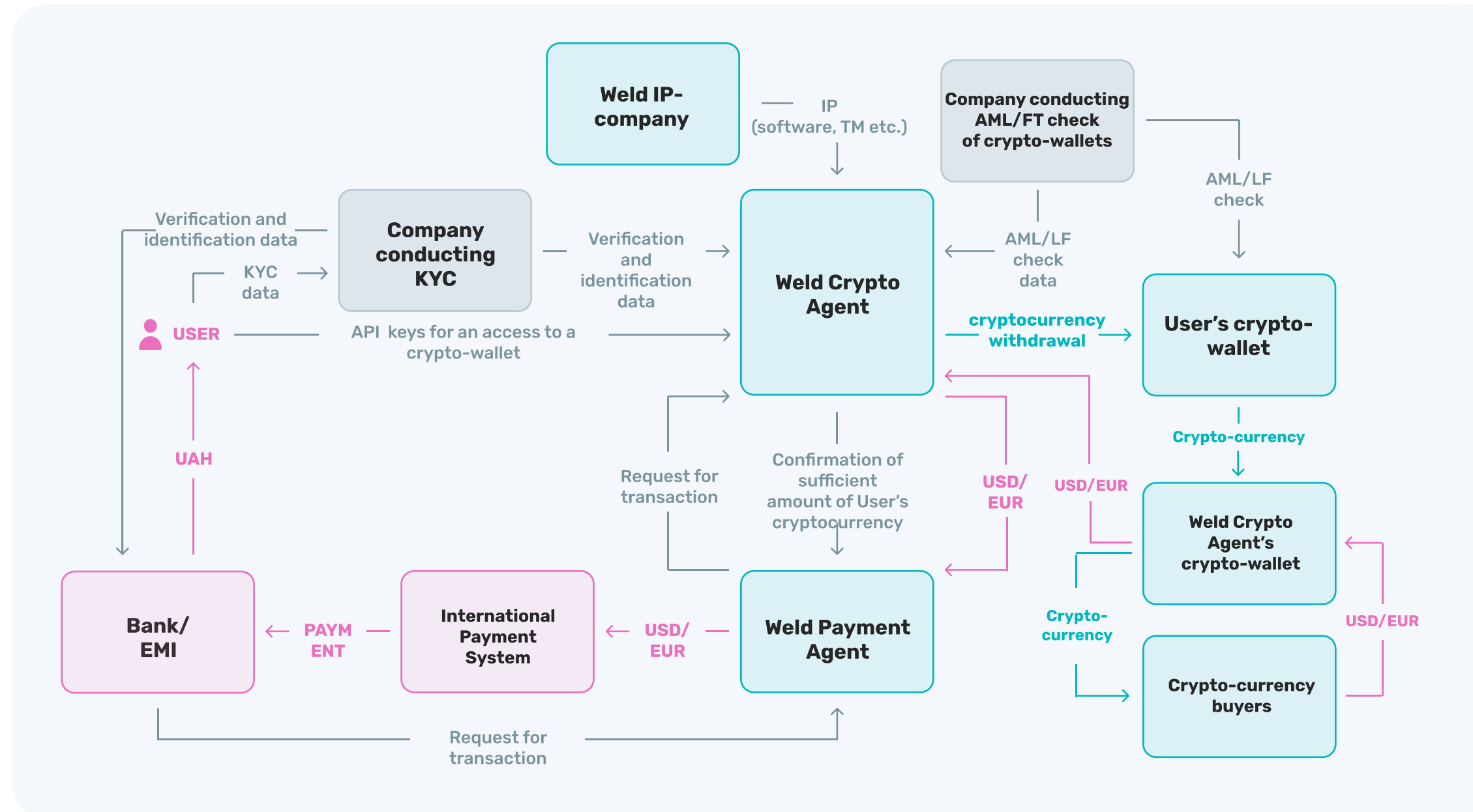


Pay everywhere

- Apple Pay
- Google Pay
- IBAN
- GAS station
- Booking
- Amazon
- Ebay
- Products market
- ATM

Payment Flow

4-second payment, powered by backend wizardry



Our Awards

1st and the only crypto card in Ukraine

Partnerships and grants



Top100 Europe
Blockchain Startup of
2023



The best crypto
startup 2022



Best crypto project
2023



Best collaboration
fintech + bank



AWS Web3 startup Loft
Accelerator alumni

Competition

	weld	WIREX	BINANCE	CRYPTOPAY	coinbase	Revolut	UNBANKED	crypto.com	bitpay
Available for Eastern Europe Clients	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multi Wallets and CEXes support	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B2B White-label	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-custodial	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payment card	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Loans	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cashback	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Up and running since Sept 2022

B2C Traction

Issued cards
15 000+

Referral rate
23%

Number of trx
270 000+

Total cards turnover
\$5 000 000+

Weld fee on the top
1.5%

Weld fee
\$75 000+

Mnth card spend
\$300+

Average payment
\$18

Target audience

- **Miners (1.5M)**
- **Traders (43M)**
- **Developers, Web3 employees (5M)**
- **Degens, geeks, crypto natives (54M)**
- **Small crypto investors, HODLers (310M)**
- E7 - Emerging markets with unstable fiat (4B)
- Unbanked, underbanked (1.4B)
- Antagonists of centralization and banks (500M+)
- Travelers, Cross-border payment users (400M+)
- Freelancers, digital nomads (35M+)





B2B2C white-label

We provide a best-in-class card solution for Web3 projects

- Blockchains
- Metaverses
- CEXes, DEXes, DeFi, GameFi platforms
- Wallets
- Mining pools

1 Million users in 1 year

We plan to attract users in 28 EU countries via B2C and B2B2C models from our partners

	# of users	aquisition cost, USD	card activ. rate, %	turnover, USD / mnth	Weld commission, %	gross revenue, USD / mnth
B2C stream	500 000	7 000 000	54	81 000 000	1,5	1 215 000
B2B2C stream	500 000*	0*	54	81 000 000	0,75	607 500

*100 000 card issuance in EU region have been confirmed as white-label solution by our B2B partners through contracts

Current customer
aquisition cost

\$14

Contribution margin
per user

mnth  \$ 3,37

year  \$ 40,5

Card spending
per user

mnth  \$ 300

year  \$ 3 600

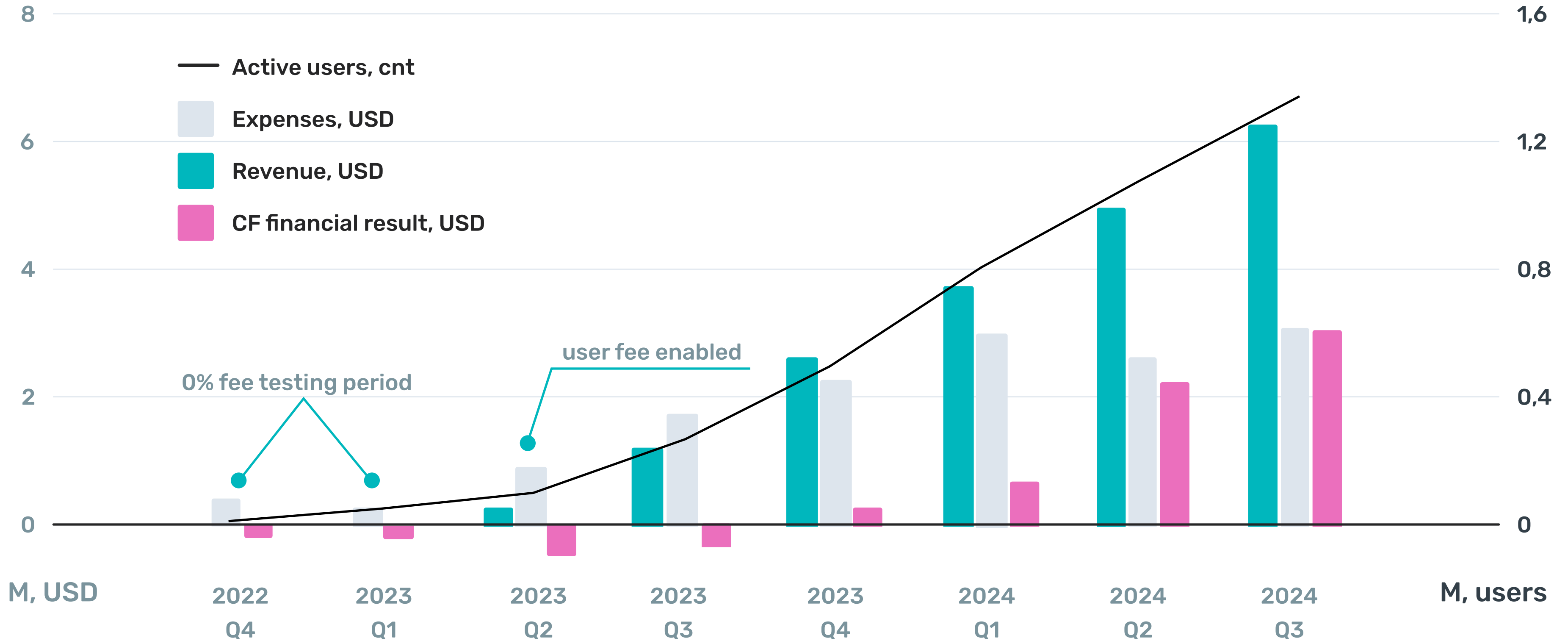
ROI

5 mnth

Pipeline of integrations and partnerships



Cash flow



Certification and compliance

Weld Money works with the Leading Authorities in Payments, Custody and Compliance



Perfect time to market



Crypto adoption level

major EU markets reached
5-10% crypto adoption*



Banking system crash

caused trust reduce to
centralized finances



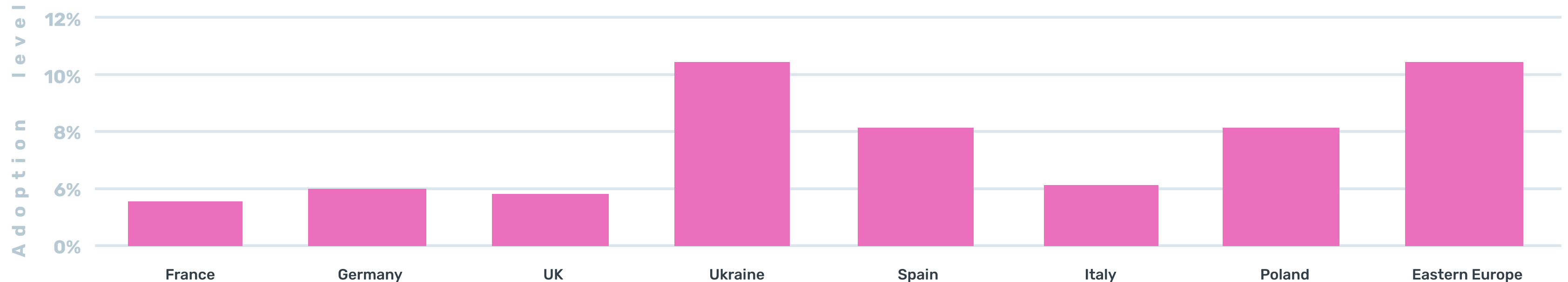
Bull market begins

growing demand for
infrastructure solution



Low market cap

good time to buy
shares



*according to World Economic Forum 2023 and triple-A research

Team

Alexey Bobok



Co-Founder, CEO

Over 10 years as managing partner in Financial and Payment companies (CreditCafe - 300k+ clients), successful company exit
10 years as DevOps, Network, DB, VoIP and System engineer, Infrastructure Architector

Alexey Meretskiy



Co-Founder, CBDO TradiFi

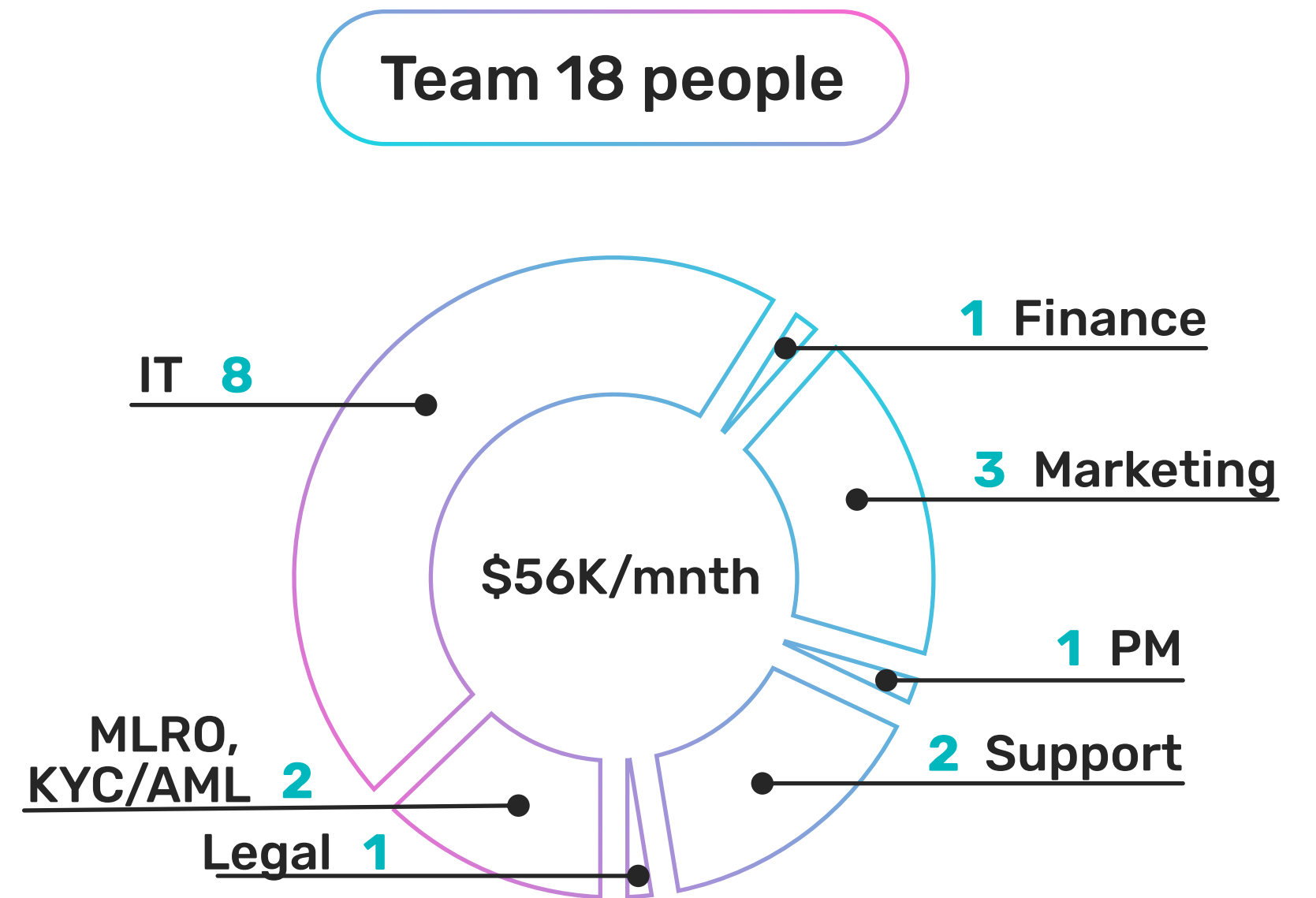
13+ years in insurance and financial sector as CBDO and Sales. Member of the board in Association of Leasing Companies and Financial Companies Association. Founder of GETCAR Leasing and CreditCafe payday loans company.

Iryna Lorens



Co-Founder, crypto CBDO

7 years in crypto trading. Crypto hedge fund COO (\$30M portfolio). Web Summit speaker.
Made a successful exit from the past business



Afterwords



**Alexey
Bobok**
(CEO)

Our journey has not been an easy one - we launched the first and only crypto card in Ukraine during the War

We have faced incredible challenges that traditional business problems don't even compare to. For example, our office was destroyed by missiles, our employees were located in occupied territories, we had to deal with curfews, lack of electricity and communication, immense stress, forced relocation, working from bomb shelters. But, we have never lost sight of our mission to revolutionize the financial industry.

Through it all, our team has remained unbreakable. We are a group of passionate individuals who refuse to give up. We have proven time and time again that we are capable of achieving the impossible, and we will stop at nothing to make our vision a reality.

*We have already disrupted the crypto fintech industry in Ukraine and will do so in the rest of the world. Do you want to be a part of this? **Join us!***

