

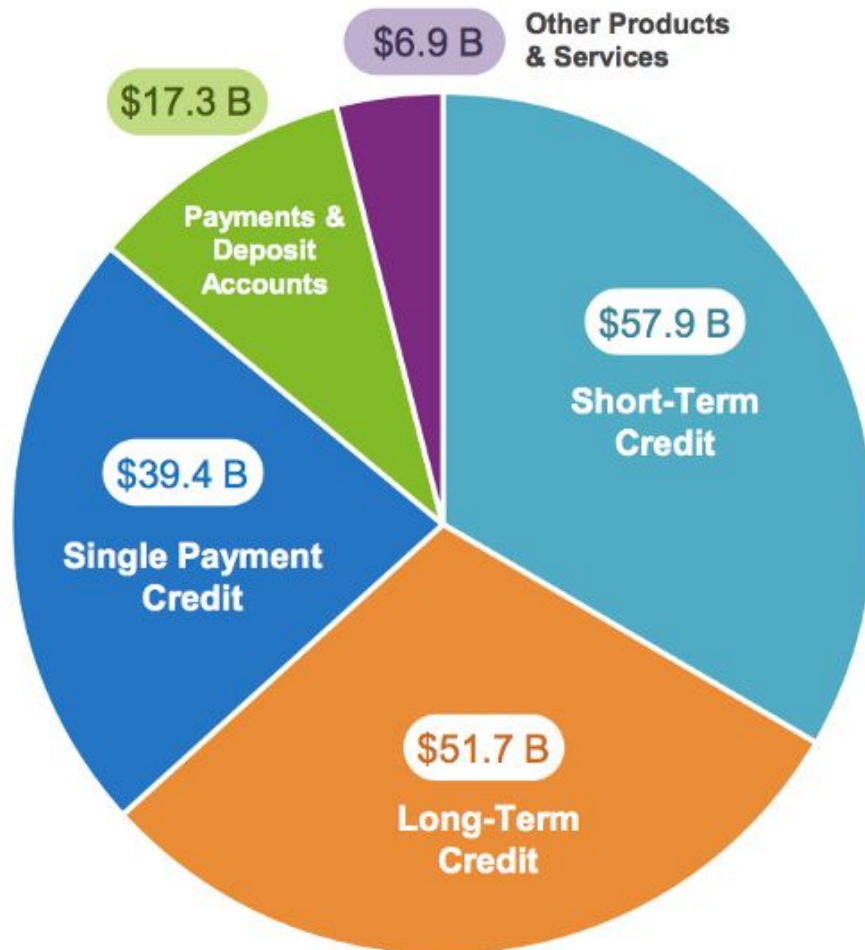
# kanviv

The Money Coach App

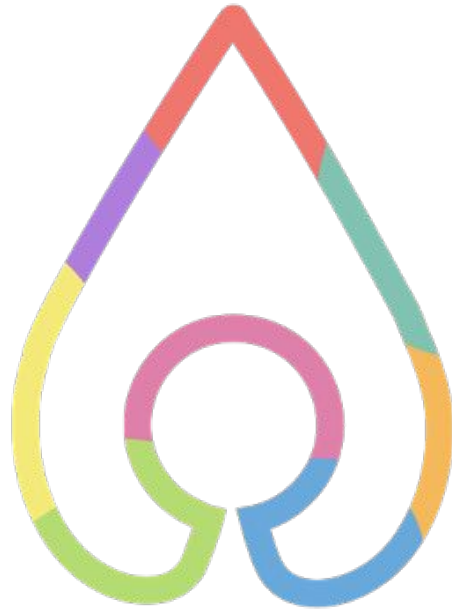
# PROBLEM: YOUR BANKING ENVIRONMENT IS DUMB

---

2016 Fee & Interest Revenue: \$173.2 Billion

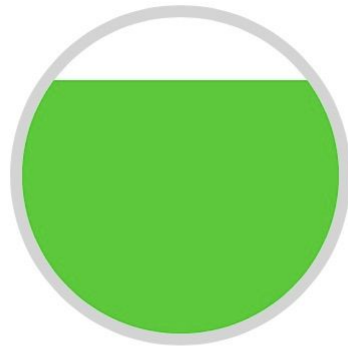
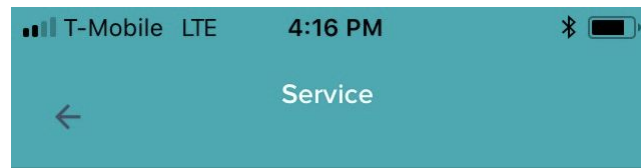


**156 million**  
**Americans feel**  
**financially**  
**insecure** and  
their banking  
experience is a big  
part of the problem.



**Konviv is re-imagining the  
relationship that you have  
with your money.**

# SOLUTION: A Money Coach that can manage money for you keeping your money safe in category buckets.



Amount in Bucket: \$1297.51  
You have Spent: \$200.47  
Total Bucket Capacity: \$1497.98

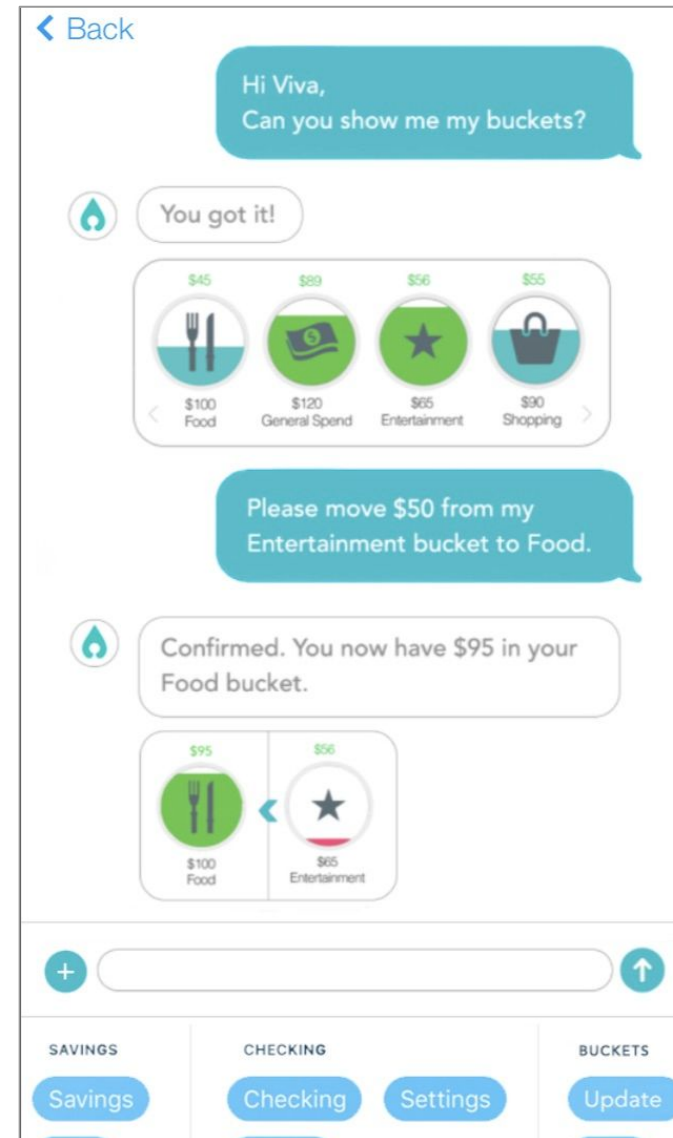
Adjust bucket

Transfer Money

Transaction History

Date	Description	Amount
1/19/2018	T-MOBILE	\$75

AI Money Management System



+ Chatbot Money Coach in Your Pocket

# MARKET SEGMENT: MILLENNIALS

---

Millennials face financial anxiety and are looking to mobile financial solutions to ease their angst.



**70% use digital + mobile  
as main means of  
banking.**

**64% stressed about  
finances.**

# MARKET SEGMENT: GIGSTERS

---

Millennial and Gen-Xers who participate in the gig economy do so mostly **out of necessity**.

About 50% of  
Millennials already  
freelance.

68 million freelancers  
in the US.\*

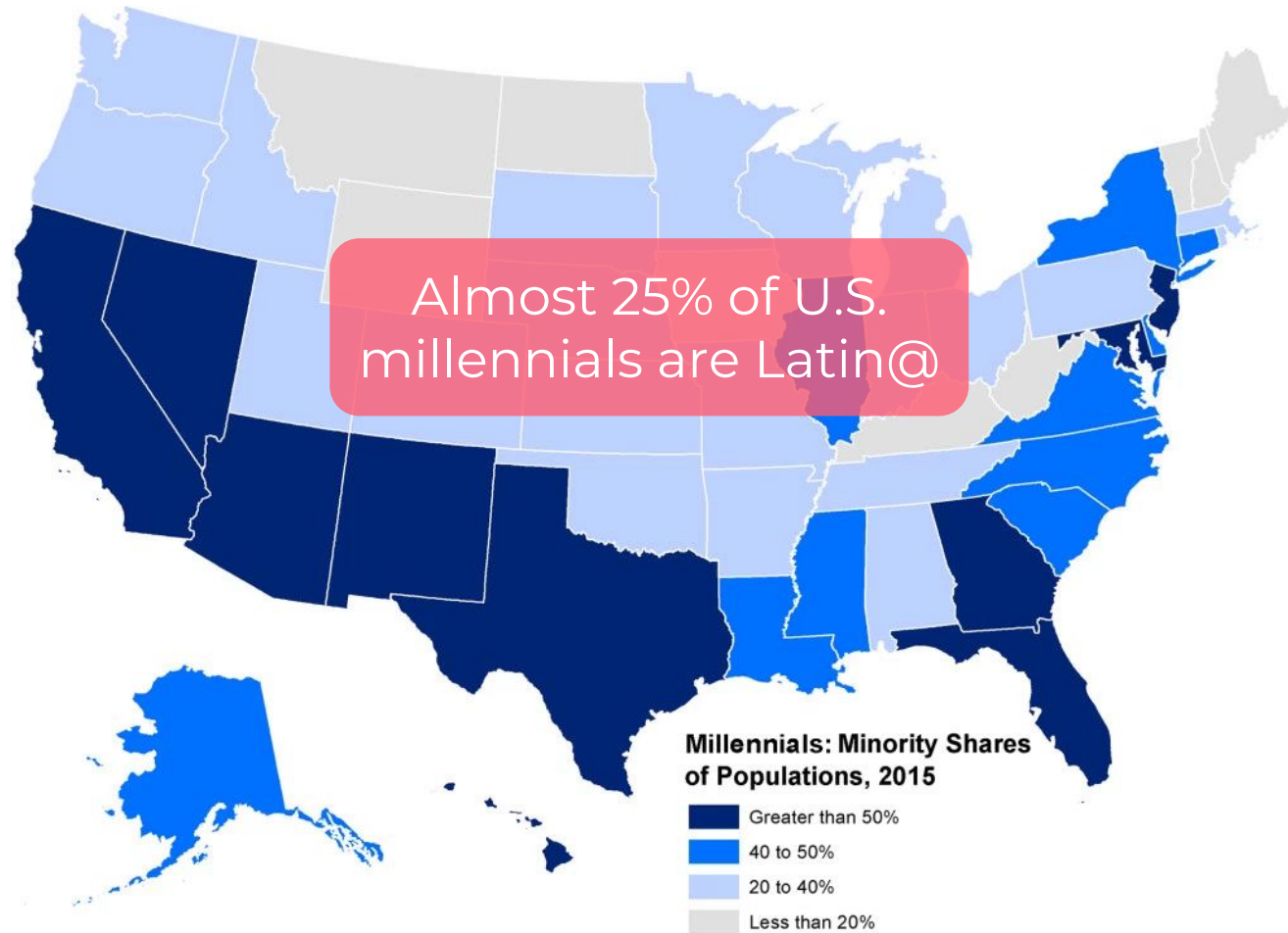
\*Expected to double in 4 years.



# MARKET SEGMENT: LATINO MARKET

**Gaping hole** in fintech products servicing Spanish-speaking users in US and abroad.

Must move quickly.



**38M** banked Latinos in the US  
~50% struggle financially

**41M** Native Spanish speakers in the US.

**400M** native Spanish speakers worldwide, 21 countries.

# MARKET OPPORTUNITY

**\$20B**

US Total Addressable Market  
for digital and mobile  
financial interface solutions

**\$7B**

Millennials and  
Gen-Xers that use  
digital + mobile as main  
means of banking

**\$1B**

Konviv  
serviceable  
market



# REVENUE

## Basic Monthly Subscription

**\$6.99** / month

Auto-connect to all bank accounts

Automated monthly bucket allocation

Emergency savings bucket

Bill tracking

Insights

## Premium Subscription

**\$9.99** / month

Auto-connect to all bank accounts

Automated monthly bucket allocation

Emergency savings bucket

Bill tracking

Insights + guidance

Debts tracker

Chatbot functionality

Group bucketing and **much more!**

## Now:

- Tiered Subscription Model
- Lead Generation + Advertising
- Banking Licensing Fee
- Corporate Partnerships

# MARKET VALIDATION

---

## User testing:

“I need this product.”

209 individuals  
surveyed/interviewed  
with multiple prototypes

2+ years of research

## Banks partnership conversations:



# FINANCIAL TECHNOLOGY MARKET

● Existing

● Unclear

**konviv**

**mint**

**You Need  
A Budget.**  
**everydollar™**

**Even**

**TALA**

AI-Based Money  
Management Tools



Real-Time and Dynamic  
Buckets (Rent, Bills, Food...)



Financial Insights



Chatbot Assistant



Personalized AI-Driven  
Coaching/Recommendations



Multilingual



Internal Credit Score



Lending Solutions



Emerging Markets



# LEADERSHIP TEAM

---



Luz Gonzalez  
Co-founder  
CEO



Deep Datta  
Co-founder  
COO



Harsha Sanjeev  
Senior Engineer



# EXIT STRATEGY

- Highly viable M&A prospects. Multiple buyers possible → competitive bidding
- IPO considerations

## Large Banks

Bank of America 

Capital One 

WELLS  
FARGO 

Deutsche Bank 

## Social



## Other

Walmart   
Save money. Live better.

## Fintech

 PayPal

intuit®

9F 玖富  
9Fbank.com

 LEARNVE\$T™

# Legal Team + Advisors

---



Amanda Galton  
Partner, Orrick



Jojo Malolos  
CEO, WING  
Managing Partner,  
Access One Billion



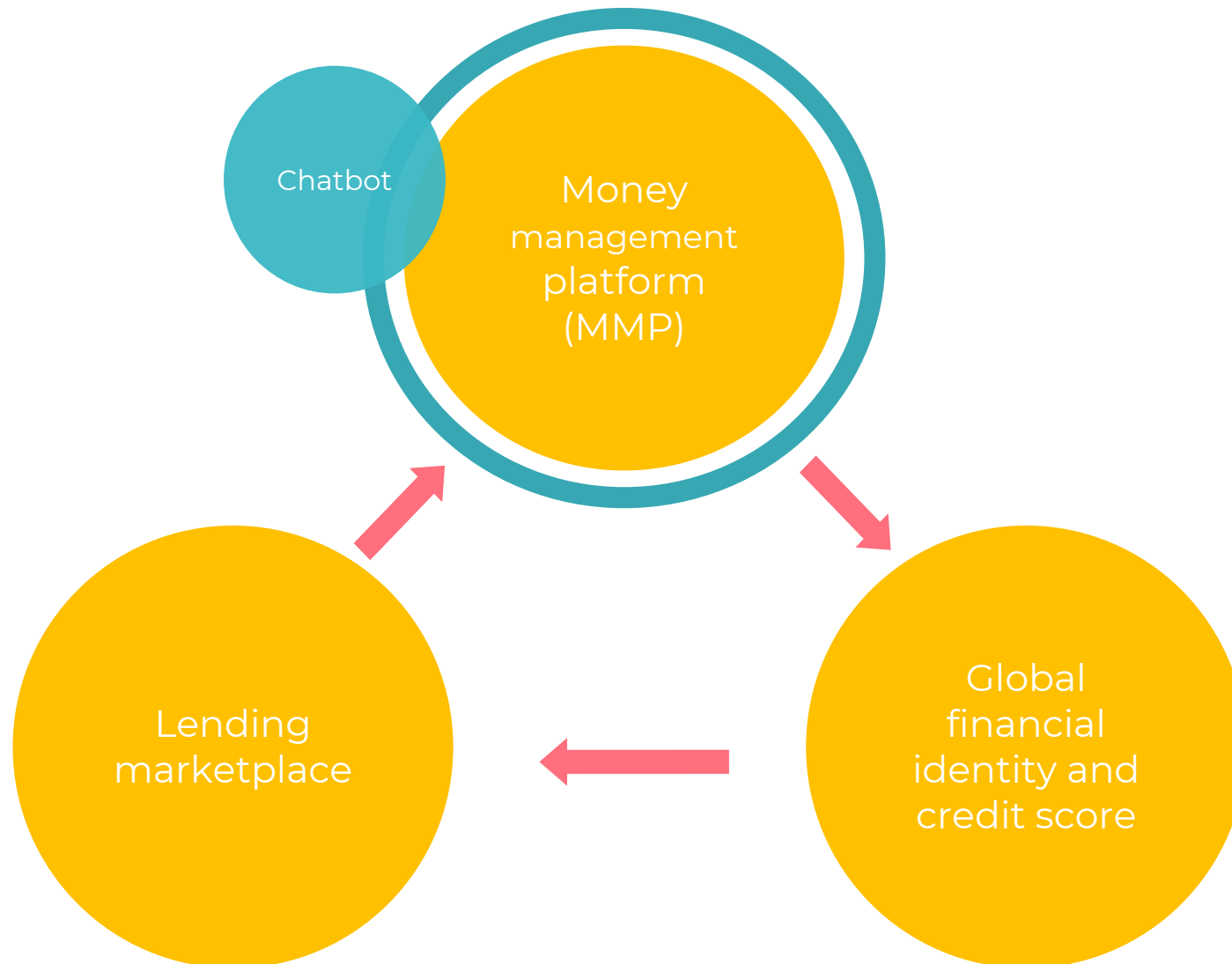
Freeda Kapor Klein  
and Mitch Kapor  
Kapor Center for  
Social Impact, LPFI,  
Kapor Capital



# THE BIG PICTURE- Global Financial Ecosystems

---

Globally scalable banking products and services



**VIDEOS**





What are your thoughts on Konviv?



