



All Your Cards in One
November 2018

BT
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The Telegraph

TECHCRUNCH

THE SUNDAY TIMES

Forbes

THE WALL STREET JOURNAL

★ Trustpilot ★ ★ ★ ★ ★

The Mission

Free Your Money

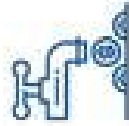
Curve simplifies and unifies the way you spend, send, see and save.



The Problem



Our Money is disconnected, fragmented across numerous products and services, making it expensive to track, manage and move.



The benefits of the unbundling of financial services are not realised, without a platform acting as the single point of access.



Data is not being leveraged to its full potential to uncover more value-adding products and services.



The Solution

Positioned as "All Your Cards in One Card" - Curve is an Over The Top money aggregation platform built upon existing rails, that unlike Challenger Banks and Mobile Wallets, does not require you to switch your bank account nor change behaviour.



The Time is Right Now

With the continued fragmentation of financial services we should expect to see more fintech companies and specialist cards.

+5M

People

In aggregate have signed up to at least one challenger bank



12

Products

a 30+ year-old uses on average on a frequent basis



+1K

Fintechs

provide better, faster, cheaper products and services, yet most remain unknown



Once In a Lifetime Market Opportunity for Curve



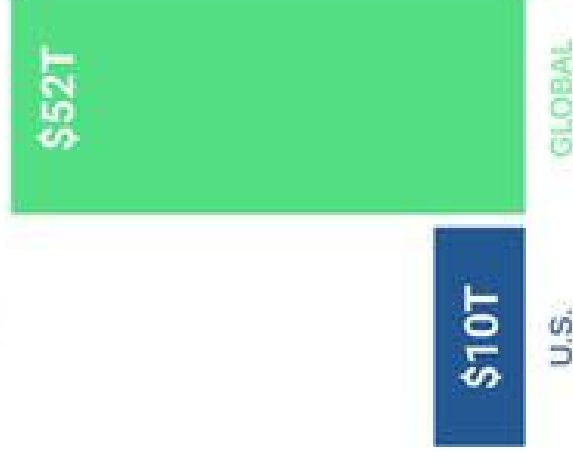
Across consumer finance, mortgages, SME lending, retail payments and wealth management globally.
Curve's focus on origination & sales accounts for 65% of the profits in the industry.

Global banking revenues and profits by activity, 2016

U.S. \$ billions		Balance-sheet provision		Origination/sales	
Core banking	Lending		1,153		281
	Current/checking account			596	149
	Deposits			216	54
Fee-based business	Investment banking			120	162
	Transactions/payments				620
Asset management and insurance					605
Total revenues			2,035 (53%)		1,471 (65%)
Total after-tax profits			404 (35%)		245 (65%)
ROE			4.4%		20%
		Credit disintermediation		Customer disintermediation	

The Phoenix Rules: Remitting the Risk for an Ecosystem World. McKinsey Global Banking Annual Review 2017. The Federal Reserve Payments Study, 2017 Annual Supplement U.S. and Global Card Volume represents 2026 projection based on The Niskan Report

Card Volume



All Your Cards in One



Card



Insights

Time Travel

Mobile Wallet

0% FX

Cashback

With all your cards in one, your money experience across all your cards and accounts is upgraded and supercharged with features and services that can only be found with challenger banks. Users can then pay with the Curve card or wallet everywhere Mastercard is accepted.



TopPitchDeck

Curve's Value Lies in Serving as a Fintech Convergence Platform in an Increasingly "Unbundled" Financial World

Curve is in a prime position to rebundle the financial world, and assemble the most holistic global consumer data platform with Read/Write access permissions.



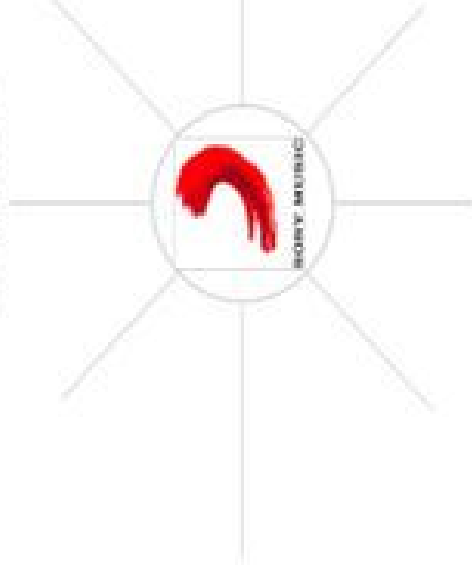
As New Technology Emerge, Markets Disrupt

Efficient markets operate in Bundles. The Bundles own both Distribution and Publishing, and the Company value chain and DNA is usually based on one key element – the technology available to distribute the product / content.

Bundled Music Market

Owning both Distribution and Publishing, dictated by the technology available

DISTRIBUTION

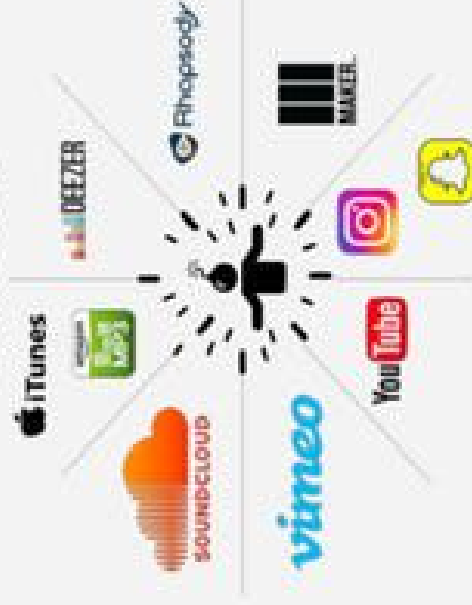


PUBLISHING

Market Unbundling

New technology to distribute and publish music created a A disconnected world of music

DISTRIBUTION



PUBLISHING

Rebundling Music

Connecting the fragmented world of Music, moving distribution and publishing to the cloud

DISTRIBUTION



PUBLISHING

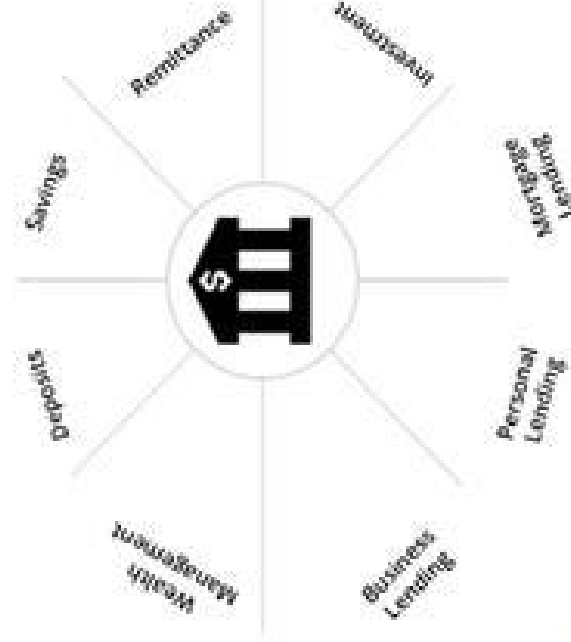
The Opportunity – Spotify for Money



Banking has been unbundled, disconnected across numerous products and services, creating imbalance. It is inevitable that the market will move back towards balance - a new bundle will emerge.

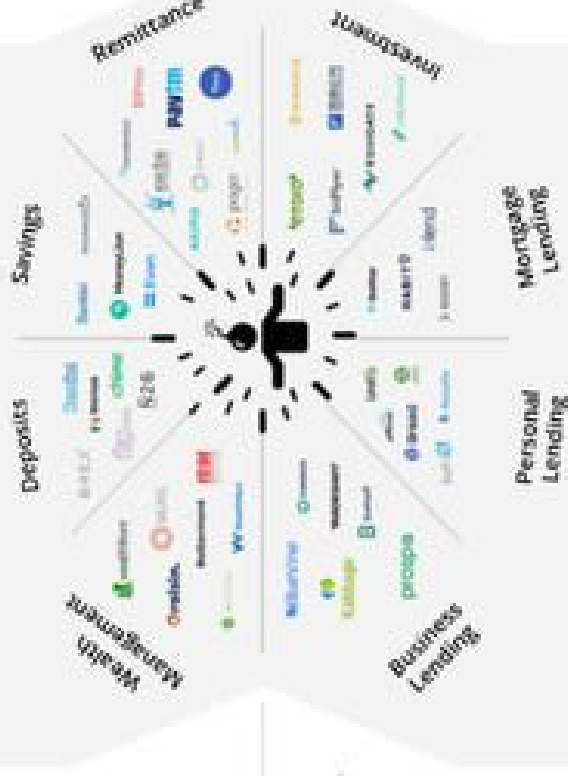
Bundled Market

The Bank, previously acted as the bundle for financial services



Market Unbundling

A disconnected world of money



Rebundling Banking

Connecting the fragmented world of money, moving Banking to the Cloud



Our Goal for 2020: Build a New Category – OS for Money

– and Become the Category King in Europe



Build hyper-personalised, contextualised, pro-active and differentiated propositions

Connect, simplify and unify the world of money

Assemble the most holistic consumer data platform

Reach 2M

Goals

Planned Actions

2020

Further scale and optimise acquisition channels, and continue to introduce propositions across key money activities (Spend, Send, See and Save)

Increase data aggregation and data engineering capabilities, by continuing to connect to various money pools and data sources.

Heavy focus on connecting and partnerships with providers of financial products and services, satisfying the holistic needs of our customers.

Build defensibility by utilising the flow of data on the platform to recommend, protect, and uncover value to our customers. These suggestions should be contextual, pro-active and personalised.

We invest and build products that enhance the user experience and focus on automation, optimisation and facilitation.

In each of these areas our planned actions are broadly an acceleration of what we are already doing.



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Leadership Team



Includes alumni from INSEAD, Cambridge, St Andrews, Amazon, Betfair, Facebook, McCann Erickson, P&G, Philips, Samsung and Visa



Shochar Bialick, Founder, CEO
Serial entrepreneur, INSEAD MBA, LL.B
Law, BA Economics, and (partial) degrees
in B.Sc Computer Science



Alejandra Massalin, Head of Marketing
Over 20 years of marketing experience in blue-chip companies such
as P&G, Merck Inc. and Philips. MSc Industrial Engineering and MBA.



Amabel Peiglas, Brand & Comms Lead
Built Soho House, Spotify and Heixia brands. 12 years as Managing
Partner McCann-Erickson. Built a startup that was acquired by Perfumery
Douglas. Global Client Partner at Facebook.



Carlos Wylder, Head of Design
Previously led Samsung's Visual Display team in London. Over 11 years of
experience creating synergies between software & hardware products.



Dawe McKenzie, Head of Finance
Over 10 years experience in fintech, startups and at PayPal Solutions, a
joint venture between MasterCard and eBay.com.



Jon Cumberlege, Head of Operations
Jon has an eclectic mix of work experience over 25 years, as an army
officer, investment banker and maths teacher. Jon was part of the founding
team of Betfair.com where he ran the operations from 12 people to 800.



Kate James, People Operations
Over 10 years experience working in prominent startups such as Enterprise
UK and TOMS shoes. Passionate about self development, she is BPRM
qualified and is currently studying towards a CIPD.



Matthew Collings, CTO
19 years experience in applying technology for competitive advantage.
Previously at CompuNetMarket growing their technology team from 15 to
over 200 across multiple locations.



Matthew Phillips, Head of Business Development
14 years of commercial experience including running Quantessentially's
commercial business across 65 markets worldwide, working with brands
such as Amlin, MasterCard, Ferrari and Gucci.

Supported by Prominent Fintech Investors and Experts





Reviews (1,121)



Reviews (795)



Reviews (1,303)

Jason Bell



November 7, 2018

Awesome concept! From 6 cards to 1 in no time at all. Also cashback on most purchases. App is so easy to use, and connecting existing bank cards is a 2 minute job.

Melda LG



November 5, 2018

Absolutely brilliant. Can now track purchasing across multiple cards within one app, and I only need to carry one card with me. Came within two days.

Ben Harris



October 18, 2018

I've been using curve for around 2 months. Probably one of the best of its kind. Having the ability to use all of my cards in one is, time saving, wallet space saving and all around less hassle. I love the go back in time feature so I can select a different card if I've used it by accident.

AmieF



November 5, 2018

The Curve card is the most convenient and useful item that I carry with me! Great that you can lock your card if ever it is lost or stolen by using the app. Even better for me is using the card abroad... It has saved me so much money in the ATM and transaction fees alone. I would recommend this to both personal and business users.

Ashley_Simmz



November 5, 2018

Since receiving my card I haven't put it down. I like the ability to see where I'm spending money via the instant updates.

Luis Perez



November 5, 2018

Since receiving it I have nto used anything else at all. I have 4 credit card and 3 debit cards and haven't attached to Curve. Certainly I do not have to remember all the pins for all my cards. I only need my Curve pin.

Robjp



November 1, 2018

Love the card design, dark blue sheen on the front with all the info on the back. Very classy! I get rewards for spending at certain retailers (of my choice), as well as using it on holidays without being charged through the nose by my bank. I'm really enjoying the 'budgeting insights', helps me save money and watch what I spend.

thomfoun



October 22, 2018

A very convenient way to keep track of your spending as well as allowing you to reduce the number of cards in your pocket. I also like the fact that if you lose the card you can just lock it in your app and not have to cancel all your cards which saves time waiting for your cards and reduces the risk of someone copying it.

Mrbmh1985



October 25, 2018

Great app, insightful and demonstration of innovation.



TopPitchDeck

Subscriptions

REVENUE



Get more from your Curve with a sustainable revenue stream.



Curve Blue



Curve Black



Curve Metal

Price	Fee	£14.99/month
Annex	Pay-as-you-go, 0.65% of top-up amount	Unlimited
FX	Spend: £500/month, 2% after ATM: £200/month, max of £2 or 2%	Spend: Unlimited (for use £30,000 / year) ATM: £600/month, max of £2 or 2%
Insurance	-	Travel & Gadget (incl. Collision Damage Waiver)
Card Type	Plastic	18g Stainless Steel

WE ARE NOT A CHALLENGER BANK



We do not ask users to displace their money and move it to our account to enjoy our offering

People have multiple use cases of money. That is why we have so many cards in our pocket. Business, personal, joint account, offshore accounts, credit cards, debit cards, you name it. Challenger banks are unable to answer all these use cases and it is extremely unlikely that all the companies that provide these products and services will disappear.

The future of money is not a better bank

As much as Spotify did not build a better Sony Music and Amazon did not build a better Walmart, the convergence of money services will not be a better bank. It will start the rebundling as a pure distribution layer, connecting users money, and capitalising on its access to data.

The future is something different

It is an OTT convergence layer connecting all your money into one access point, agnostic of where you live, what financial services you use, or how you use them. It is a platform that capitalise on your data to provide you with a better experience and value-added services. It makes you smarter with your money, because it thinks for you.