



cashew

cashew.me

is@cashew.me

TEAM



cashew



INA SAMOVICH

CEO

15 years of experience in finance and business operations



VLADIMIR SERZHANOVICH

CBDO

Angel investor, with 25 years of entrepreneurship experience



TSIMUR KARNIYENKA

CTO

7 years of experience in banking software development



VIKTAR SUZDALTSAU

CFO

13 years of experience in finance and banking operations



Platform that allows banks to turn their
mobile applications into a means of payment
with a Point-of-Sale financing functionality

PROBLEM

Banks lose their clients due to high competition from Fintech and IT companies and in the payments and lending services sector

ETHICAL PROBLEM

_____ The financing options are only available at the large retailers or e-commerce platforms, where often there is no other choice for consumers

SOLUTION



Every solution developed before Cashew makes consumers to spend money.

Cashew solution allows people to manage their finances and make the right choices.

SOLUTION

Mobile Banking App powered by  cashew



**RELEVANT OFFERS
IN STORE**



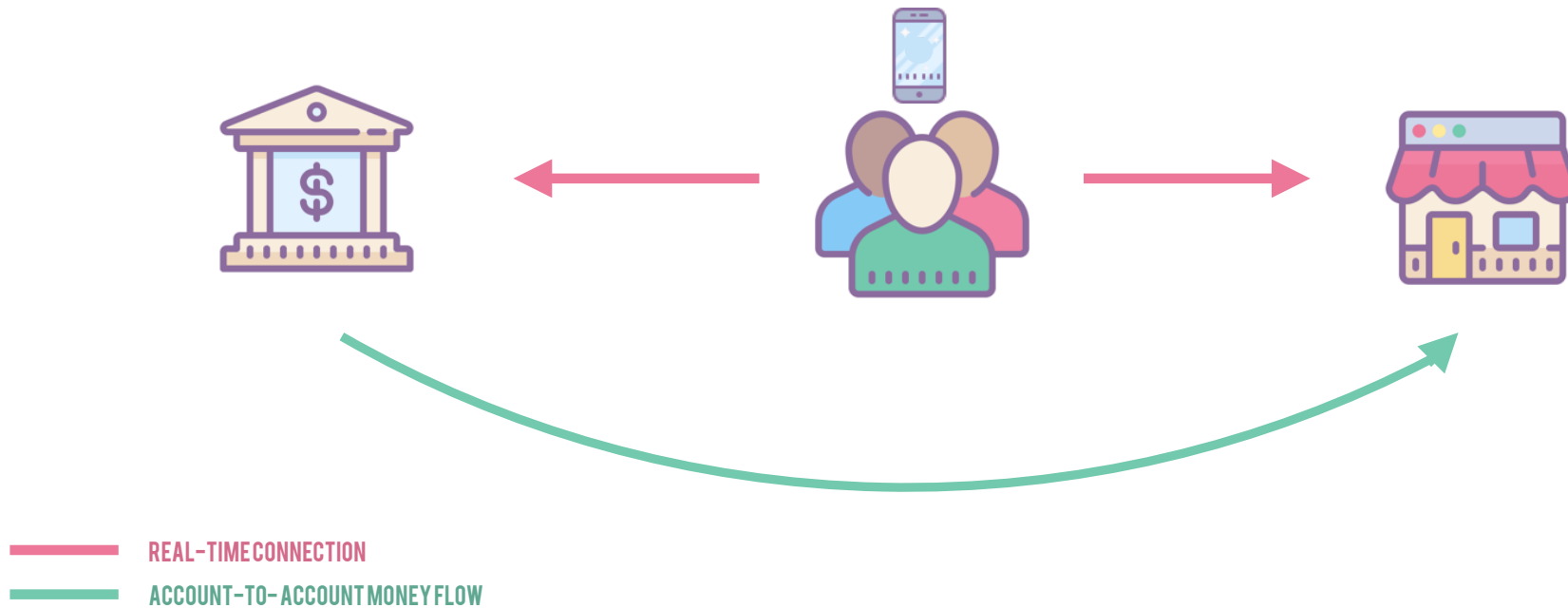
**DIRECT PAYMENT FROM
MULTIPLE ACCOUNTS**



**POINT-OF-SALE
FINANCING**

BREAKTHROUGH

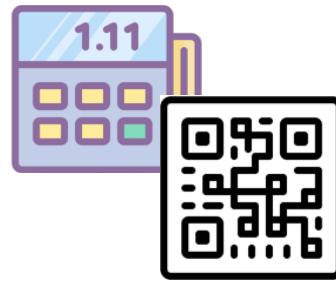
Cashew is the technology company that is enabling secured communication between banks and POS in unique and universal (QR, NFC, API, any other method) way



TECHNOLOGY



API & WEB VIEW

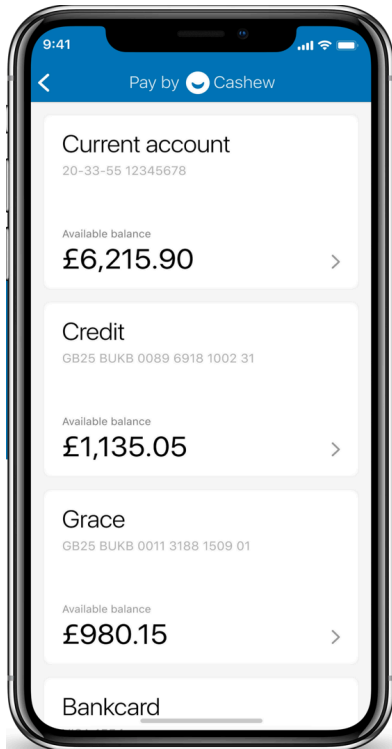


**API, NFC & QR CODE
SYSTEM**



IOT

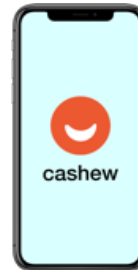
INTEGRATION



Banking App



API for POS

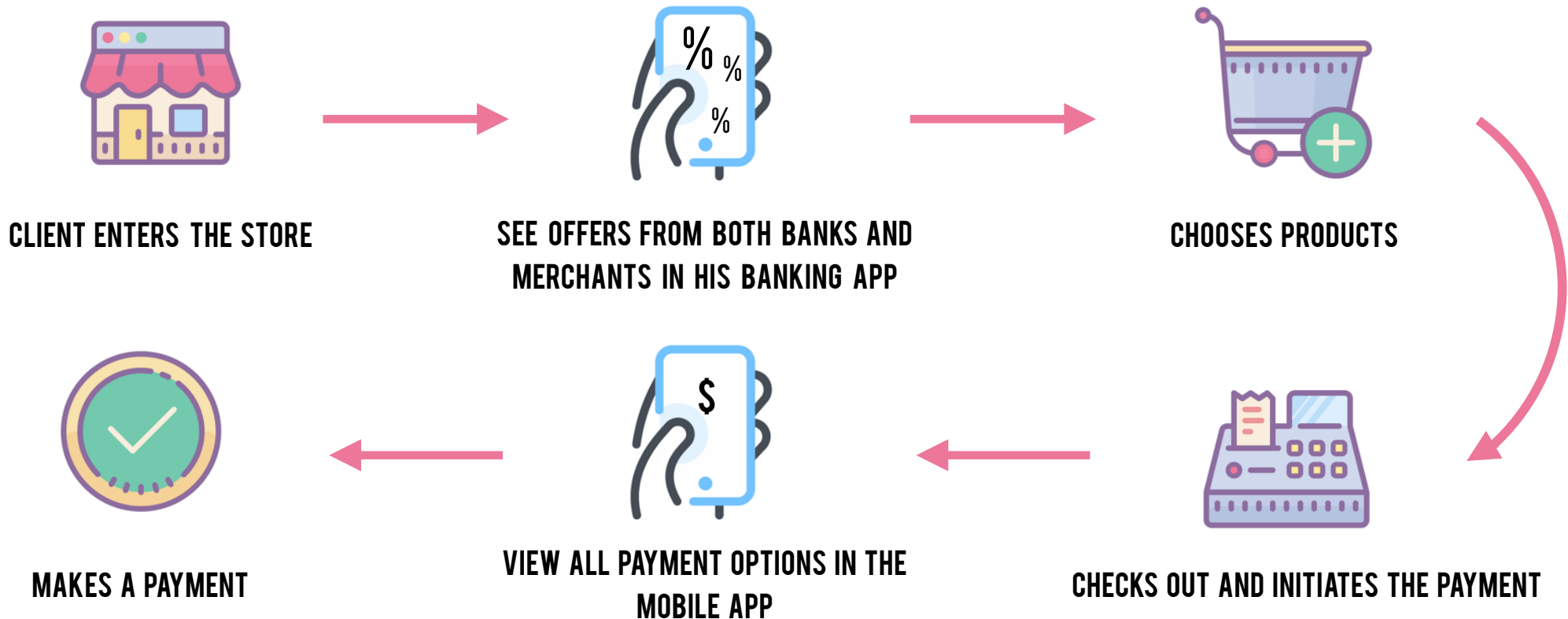


App for SMEs



API for eCommerce

CUSTOMER JOURNEY



MARKET: BELARUS



x15



162k

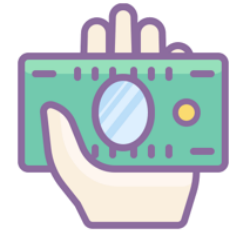


Age: 18 – 55

4.8M



\$14.3B



\$4.5B

DISTINCTIVE FEATURE

- Installment cards
- Card fees 1.6-2.8%

VALUE PROPOSITION

- POS financing
- 0.5% payment transaction fee

MARKET: THE UK



x20+



2.6M

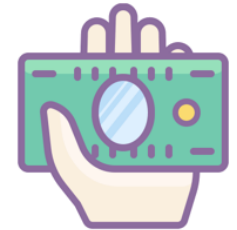


Age: 18 – 55

31M



£904B



£216.3B

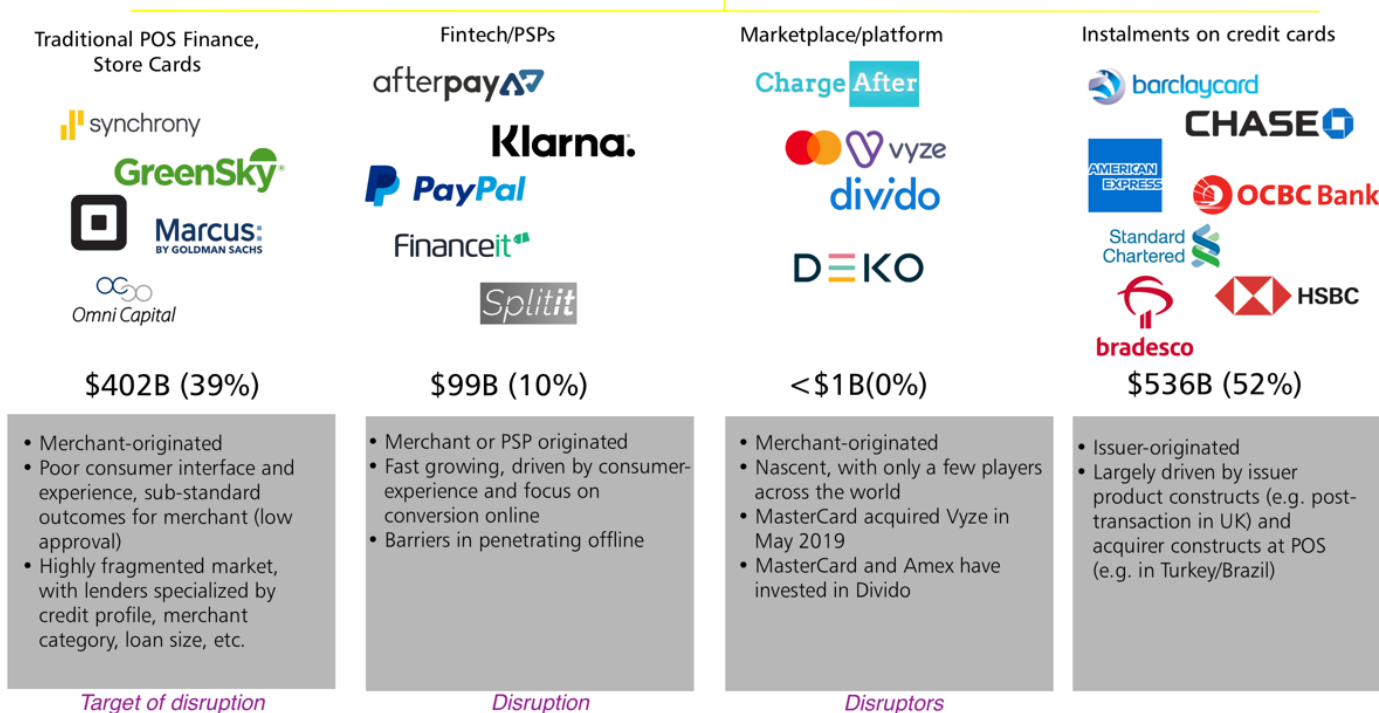
VALUE PROPOSITION

- POS financing
- Personalized offers during shopping process






TARGET

Merchant-originated POS Finance is being transformed by fintech and marketplace models

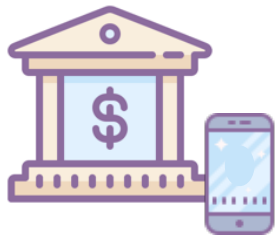
POS Finance



COMPETITION

					
Phone application payment method	✓	✓			✓
Lending		✓		✓	✓
Point-of-Sale financing			✓		✓
Payment & loyalty combination through the app		✓			✓
Personalized bank & store offer combinations		✓			✓
Smart payment recommendation services					✓

GO-TO-MARKET STRATEGY



**INTEGRATION WITH MULTIPLE
MOBILE BANKING APPS**

**PARTNERSHIPS WITH:
PSP, POS, LOYALTY**

MARKETING STRATEGY



**DIRECT SALES OR INTEGRATION
VIA PARTNERS' CHANNELS**

**MARKETING CAMPAIGNS WITH
BANKS AND MERCHANTS**

BUSINESS MODEL

Cashew is a bank-agnostic platform with two types of revenue streams:



SUBSCRIPTION PLANS



TRANSACTION FEES



MILESTONES

JAN '19

MVP

APR '19



**BARCLAYS
ACCELERATOR
POWERED BY
TECHSTARS**

SEP '19

**POC IN BELARUS,
BARCLAYS RISE
LONDON**

2020

GEP BY
LAUNCH IN THE UK



Department for
International Trade

FUTURE MILESTONES

FIRST INVESTMENT ROUND:

- **FURTHER DEVELOPMENT**
- **PILOT AGREEMENT WITH THE UK/EU BANK**

FOLLOWING INVESTMENT ROUND:

- **FULL INTEGRATION WITH THE UK/EU BANK**
- **OPERATIONS WITH FOCUS ON POINT-OF-SALE FINANCING**