

cashew.me

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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

ETHICALPROBLEM

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



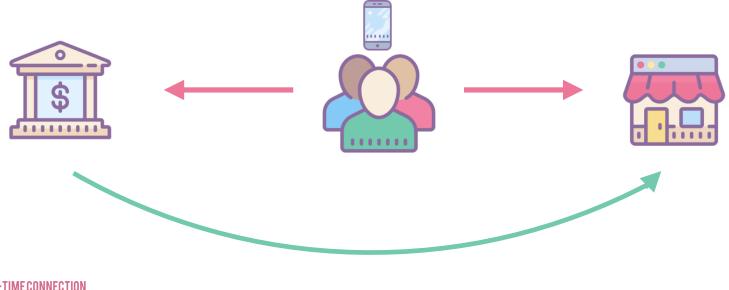
DIRECT PAYMENT FROM MULTIPLE ACCOUNTS



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





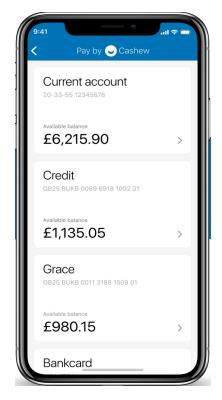


API & WEB VIEW

API, NFC & QR CODE SYSTEM

IOT

INTEGRATION



Banking App



API for POS

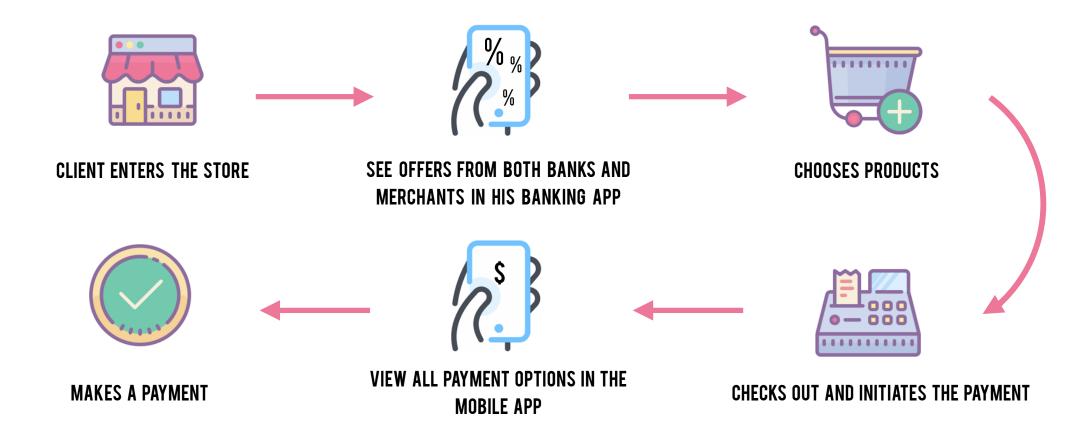


App for SMEs



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







2.6M



Age: 18 – 55 **31 M**



£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 Fintech/PSPs Marketplace/platform Instalments on credit cards Traditional POS Finance. Store Cards afterpay^7 Charge After barclaycard CHASE synchrony Klarna. **N** vyze GreenSkv. **P** PayPal divido OCBC Bank Marcus: Standard Chartered Financeit* DEKO ∞ HSBC Omni Capital bradesco \$536B (52%) \$402B (39%) \$99B (10%) <\$1B(0%) Merchant or PSP originated • Merchant-originated • Merchant-originated Issuer-originated • Fast growing, driven by consumer- Nascent, with only a few players · Poor consumer interface and Largely driven by issuer experience and focus on experience, sub-standard across the world product constructs (e.g. postoutcomes for merchant (low conversion online MasterCard acquired Vyze in transaction in UK) and Barriers in penetrating offline approval) May 2019 acquirer constructs at POS Highly fragmented market, MasterCard and Amex have (e.g. in Turkey/Brazil) with lenders specialized by invested in Divido credit profile, merchant category, loan size, etc. Target of disruption Disruption **Disruptors**

COMPETITION

	G 🛊 🔯	TESCO Pay+	Klarna. mash	RateSetter Z O P A		
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:











MILESTONES 2020 **JAN'19 APR'19 SEP '19 MVP BARCLAYS** POC IN BELARUS, **ACCELERATOR BARCLAYS RISE GEPBY** Department for **POWERED BY LONDON TECHSTARS** LAUNCH IN THE UK

FUTURE MILESTONES

FIRST INVESTMENT ROUND:

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

FOLLOWING INVESTMENT ROUND:

- FULL INTEGRATION WITHTHEUK/EUBANK
- OPERATIONS WITH FOCUS ON POINT-OF-SALE FINANCING