



# THE 🌎'S FIRST PLATFORM FOR SHARED PAYMENTS

Designed to make *spending money together* seamless.



**easyJet**



**Dates**

**NETFLIX**



**Group  
Dinners**



**Uber  
Eats**



**HBO**

**Uber**

**IKEA**



**Hotels**



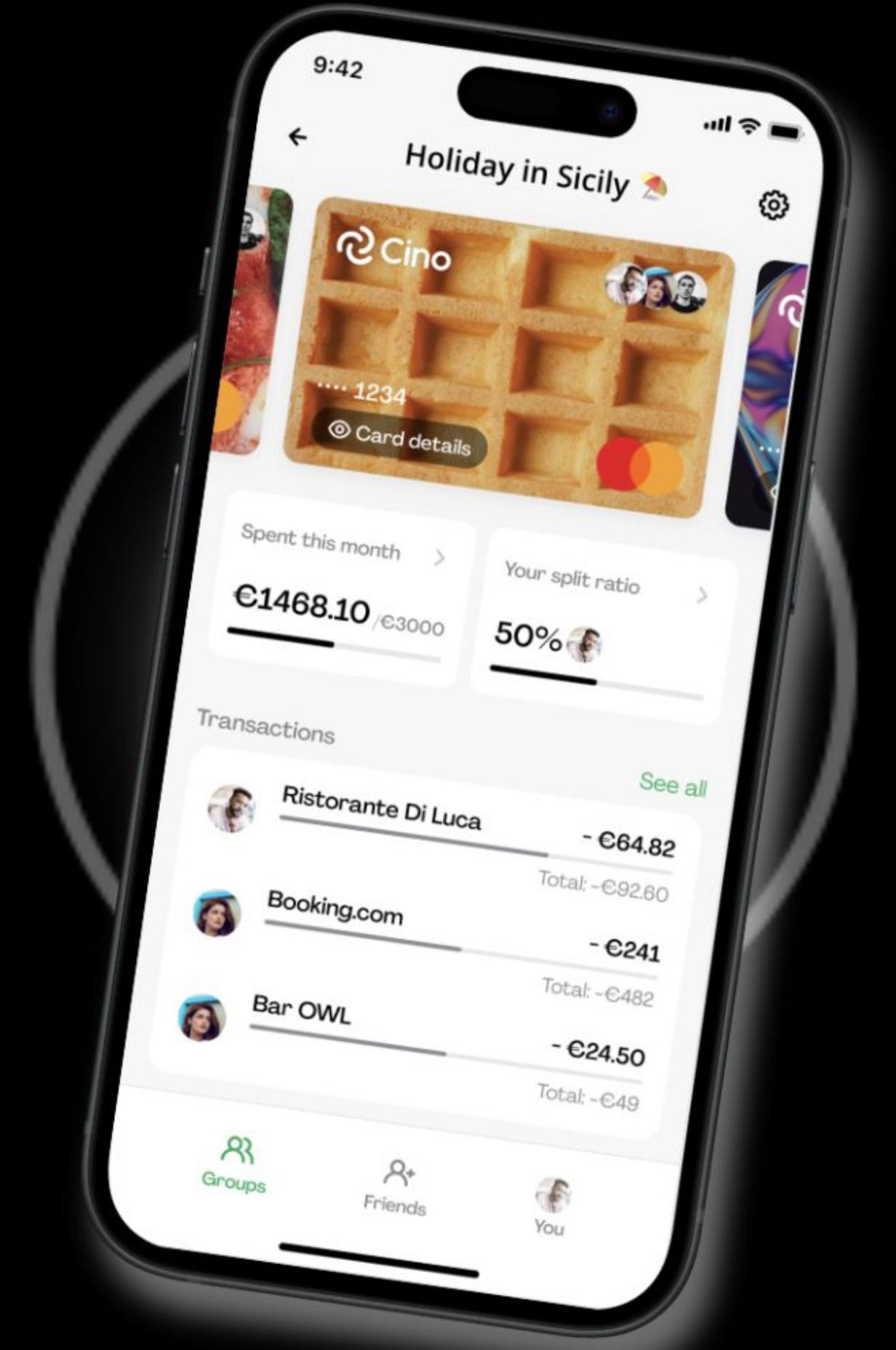
**Sports  
tickets**



**Groceries**

**Most costs  
are shared.  
Yet there is  
no way to  
pay together.**



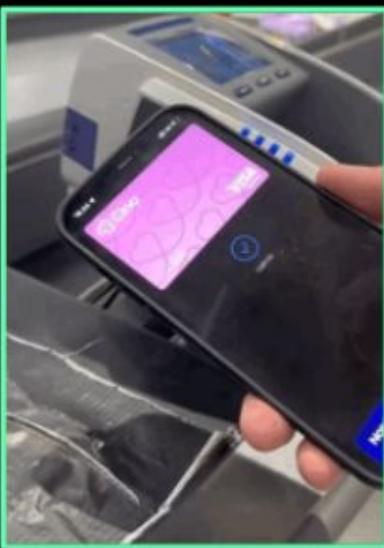


**Cino is pioneering  
shared payments,  
the new way to  
'pay together'.**

**We are the *first* and  
*only* card that splits  
payments in *real-time*  
with *any bank*.**



# Here's how paying together works



Nordea *pays €40*



BNP PARIBAS

*pays €40*



**€100**



Revolut *pays €20*

Anton taps to pay

...

Cino automatically  
debits everyone's  
share in real time

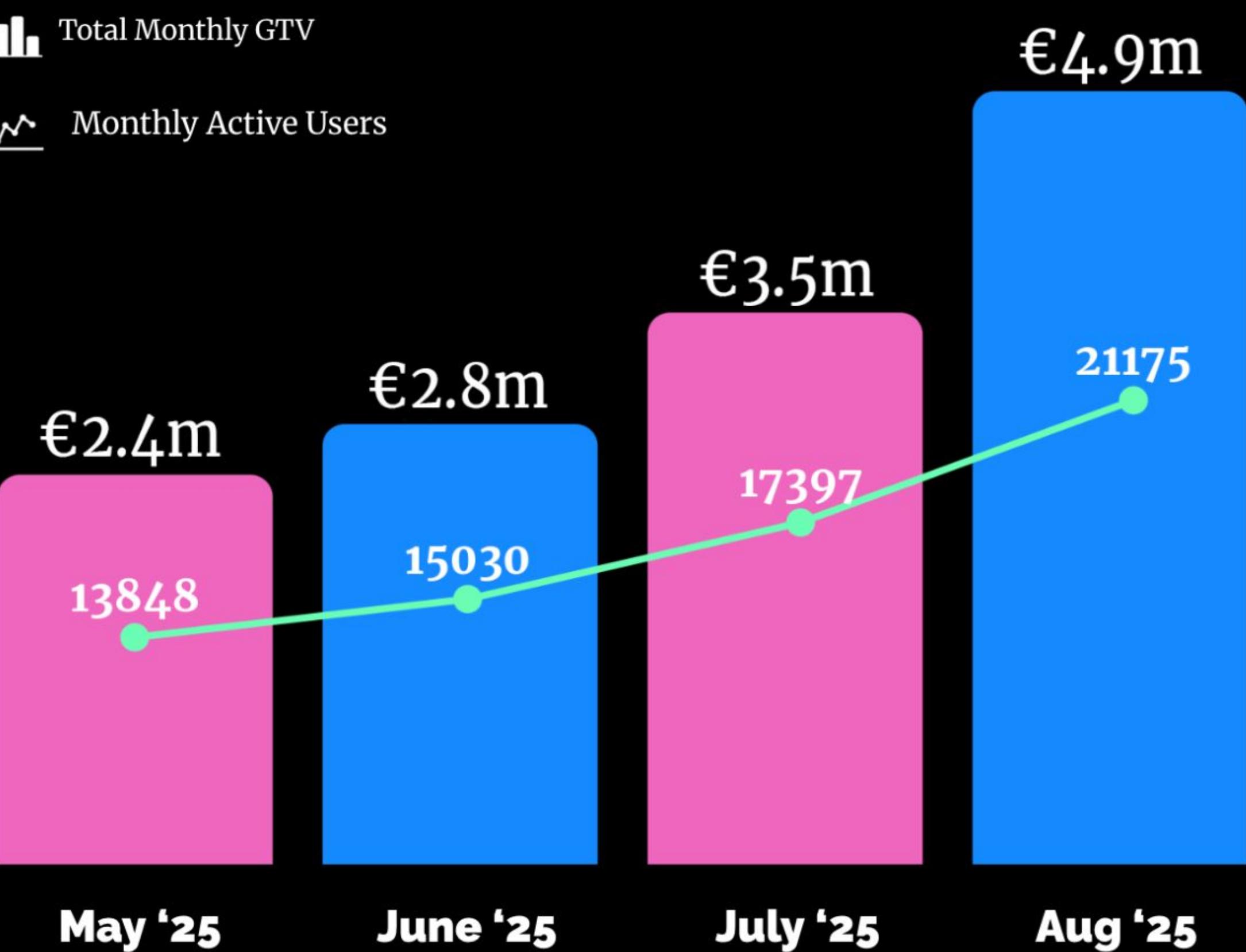
...

Merchant  
receives  
full amount



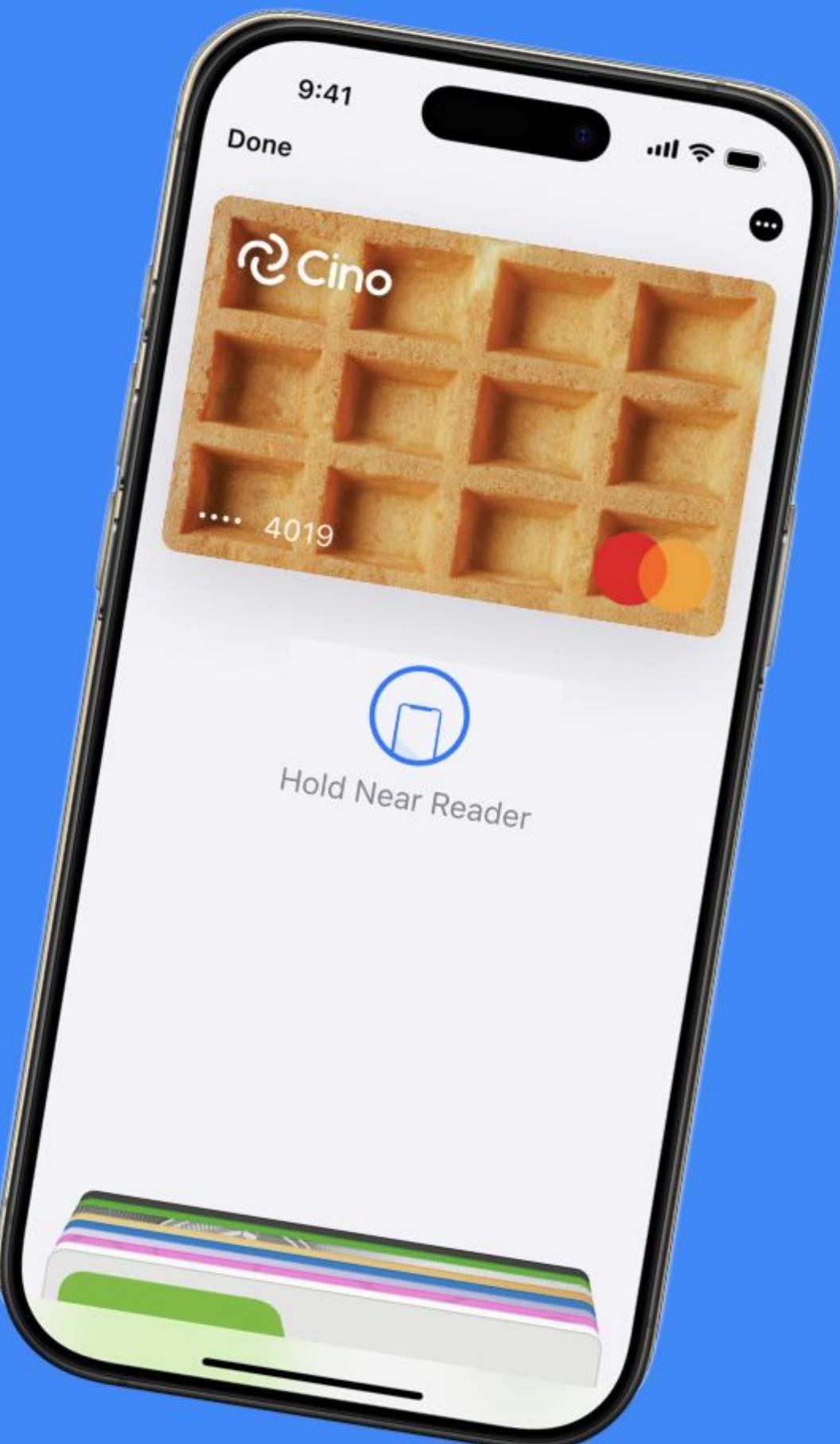
## 5x GTV GROWTH in 12 months

- €35M GTV
- 43% growth in Aug '25
- Avg. spend per user doubled YoY
- Blended CAC €12.5



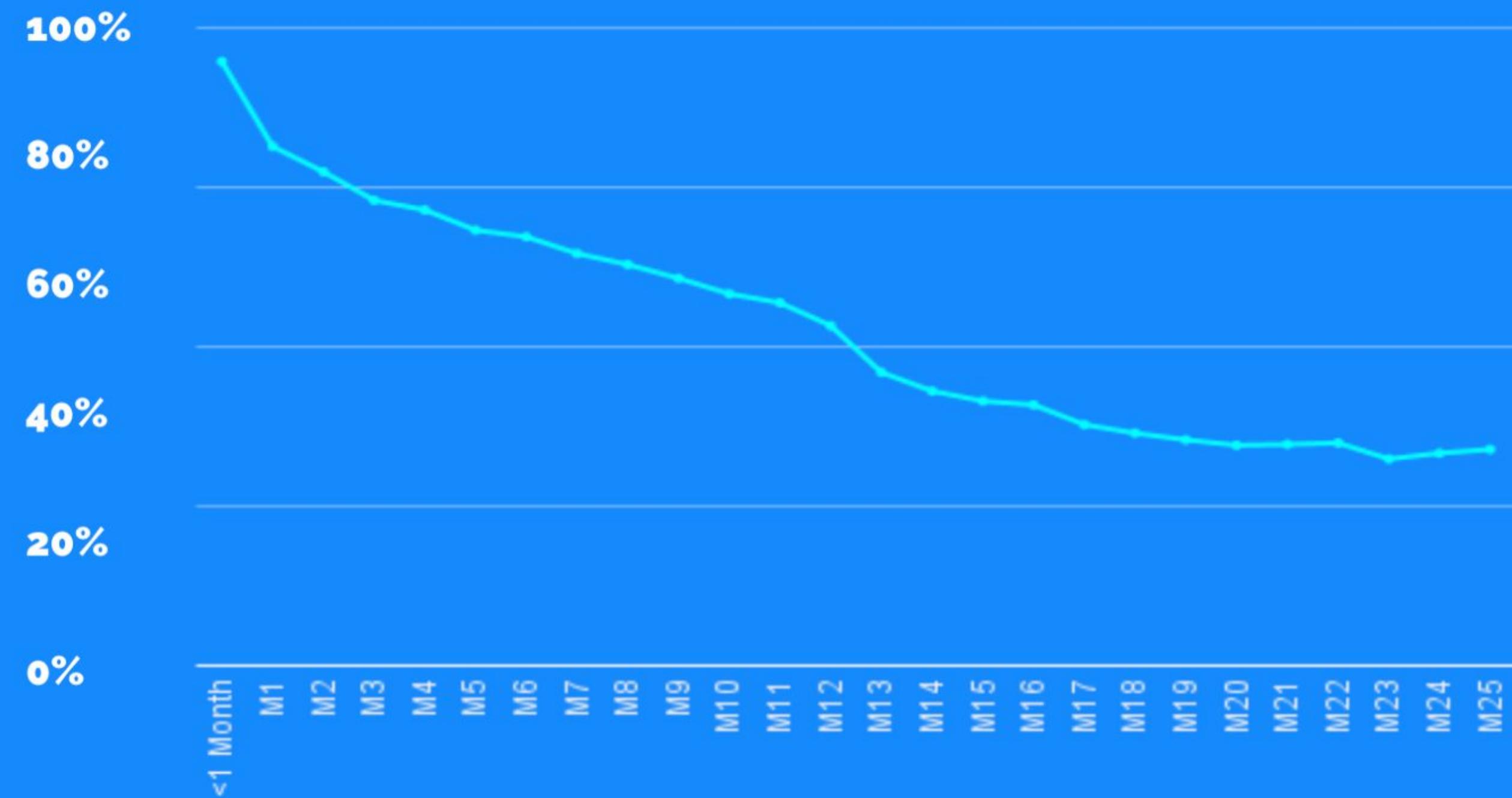
**The result? Cino  
is becoming the  
primary card in  
peoples' wallets.**

- Avg user = 17/tx/month
- Top 25% user = 25tx/month
- 75% WAU/MAU
- 28% DAU/MAU



# Cino has category leading retention

- 50% retention at month 12\* couple groups & 44% all groups
- ARPU: €4.4/mo
- ARPU: €14.4/mo (top 25%)



# **Why? Because Cino improves people's lives**



**“** Really wonderful & very convenient app. I'm using it with my girlfriend on vacation and - so far - I'm feeling really good. **”**



## **Best app for splitting expenses!**

My partner and I use this for all our travels and shared bills - makes things a hell of a lot easier to manage. Can't recommend enough.

**“** The Cino app has been revolutionary for my brother and I. Gone are the days he & I have to go through the excruciating process of finding out who owes what. **”**



## **Forever a Cino fan**

This is the best way to pay together. I can't tell you how much I LOVE not having to send payment requests.



## **The app I didn't know I needed**

Started using the app to split costs with my partner... it's VERY easy to set up and use... makes our lives SO much easier.

**“** I actually have nothing bad to say about your services. It's a great app that is helping my everyday life greatly... thank you!!! **”**



# How we make money

From Visa/Mastercard

**1.9%**

Interchange Fee  
*per transaction*

**1%**

FX Fee  
*(non-local currency)*

From Users

*FREE to use + monetized via premium features*

**€10 /mo**

Premium Features  
*inc. rent, custom  
cards, free FX, etc.*

Today

Coming Soon

# We're growing

## 1. Organic

By harnessing organic/native network building

Every user invites  
**2-4 users**

80% of growth is organic with no referral bonuses

## 2. Content

Popularising with video content. Next step: AI-powered content engine → 150 pieces/day live



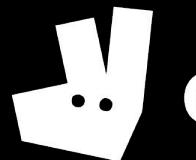
Germany  
**€243**  
2,000 installs

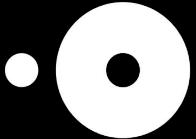
Finland  
**€300**  
5.1M+ views

## 3. B2B2C

By turning Partners into Growth Engines

Booking.com

 deliveroo

 OpenTable

Businesses want higher average tickets & happier customers. We turn every shared bill into an opportunity for them & for us.

## User discovers power of paying together

Businesses benefit  
from paying together

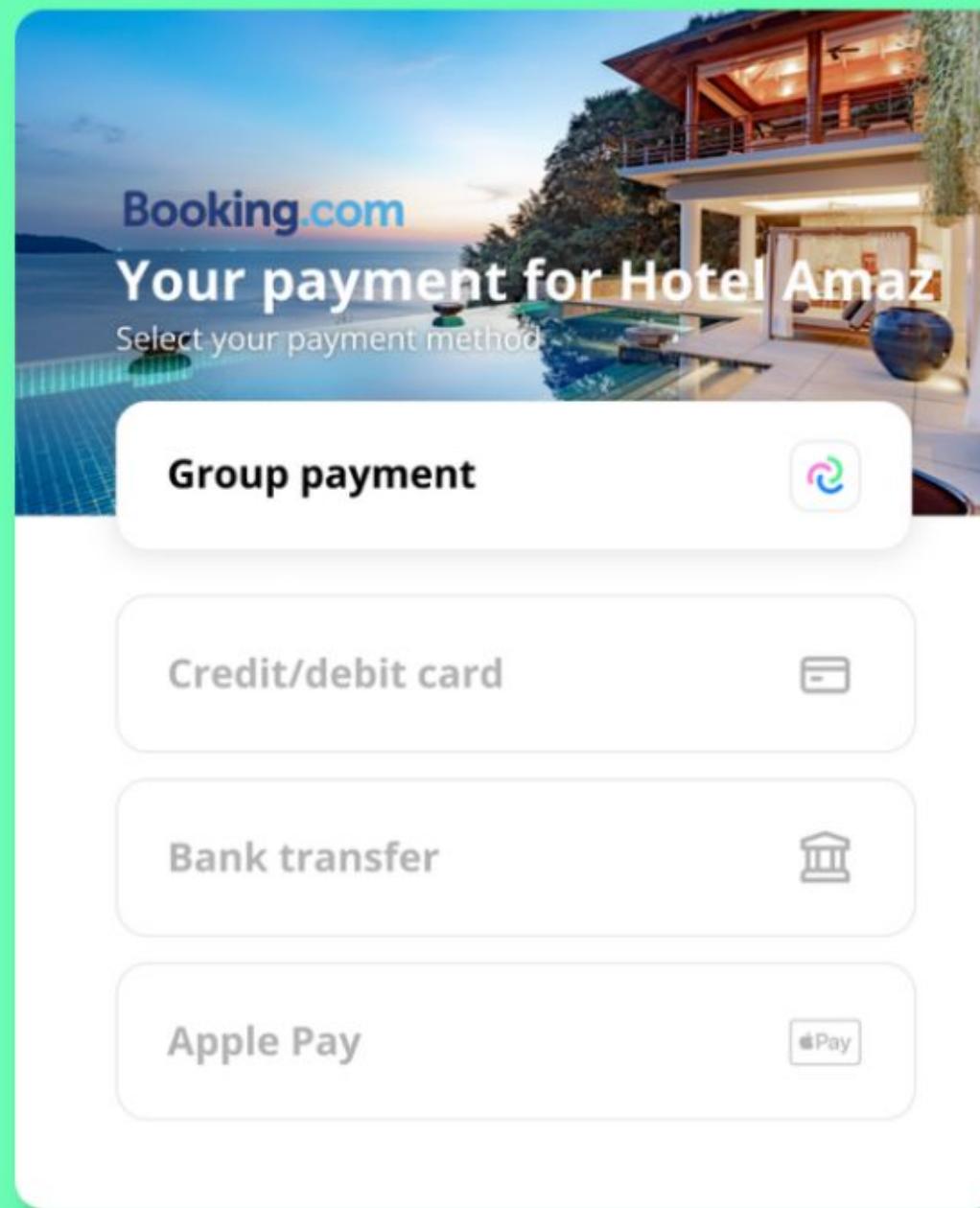
Starts using *Cino* for  
all shared expenses

Invites own network  
to use Cino

Introduces personal  
network to Cino



# By providing *businesses* with multi-player payments infrastructure, we'll solve for their biggest leakage in conversion



Your payment		Booking.com
Group payment		
Total	€900.00	
Participants		
You	€250.00	edit
Anna	€325.00	edit
Olivia	€325.00	edit
+ Add member		

- Reduce card declines
- Increase conversion  
(80% of payments are for more than 1 person)
- Decrease payment friction on high purchases
- Transparency on purchasers

Inbound demand from booking engines, reservation systems, and community apps



# A team **built to win** consumer FinTech

## Founders



**Elena**  
CEO and Product  
  
Built consumer products for million of users in fintech, dating, travel.  
**Booking.com**  
**bumble**  
**NAVAN**



**Lina**  
COO  
  
Human Centered Design & Consumer Psychology



## Team



**Gio**  
Senior Software Engineer  
  
 **UniCredit**  
**lastminute.com**



**Alba**  
Mobile Engineer  
  
  
**Delivery Hero**



**Katya**  
Product  
  
**Uber**



**Tom**  
Senior Software Engineer  
  
**dojo.**



**Keeva**  
Copywriter  
  
  
**CURVE**



**Hiroshi**  
Design



**Kylie**  
Social Media  
  




# Powering Every Shared Payment

1

## Cino Card (Today)

First bank agnostic card for real-time shared payments. Cino captures all shared spend, from daily payments to rent.

Market  
(100M users ICP)

**€15.5B**

Cino's target  
(annual)

**€155M**

10% penetration  
5% conversion at  
€10

2

## The Social Spending Hub (Next)

Cino builds the social financial layer that defines how this generation grows money together. Cino expands to savings, lending, mortgages, and investing collectively.

+€20B

**+€200M**

10% conversion  
of €200 ARPU

3

## Shared Payment Rails (Future)

Cino becomes the default rail for shared payments, embedded anywhere people pay together. It powers merchants to increase conversion, basket size, and transparency by showing who is buying, not just what.

+€50B

**+€125M\***

Ticketing and  
Travel

25% conversion  
@1% revenue



**€5.6M**  
*raised to date*

Balderton.  
capital

atomico°  
*syndicate*

CONNECT.

TERA  
VENTURES

Barney Hussey-Yeo 





# €15M

18 months+  
runway and  
growth

# 330k

**Active users**

- GTV €1B
- Revenue €27M

## New payment features

- Premium Features (launch rent)
- Build for friend groups
- Social features (friend maps, memories)
- Embedded Cino at Checkout

## Grow team

- Engineers (6) (incl. automation engineer)
- ML/Data Engineer
- Designer
- Customer support
- Videographer & Editor
- AI Marketing Automation Ops
- Copywriter



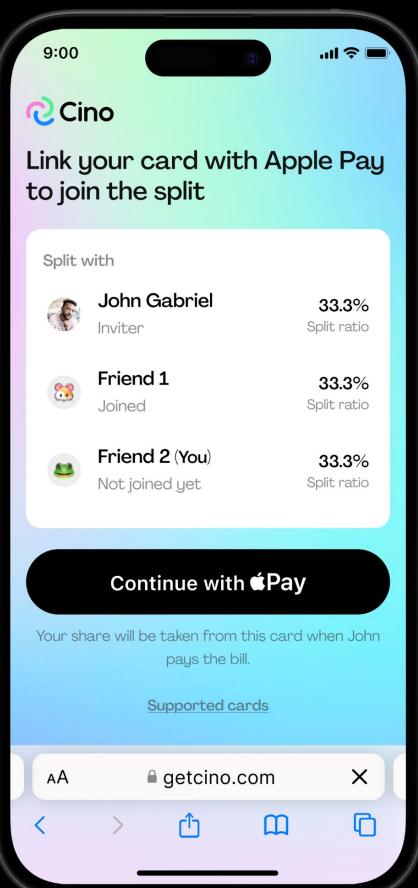
# Product Roadmap

Scale EU & UK

**Q4 2025**

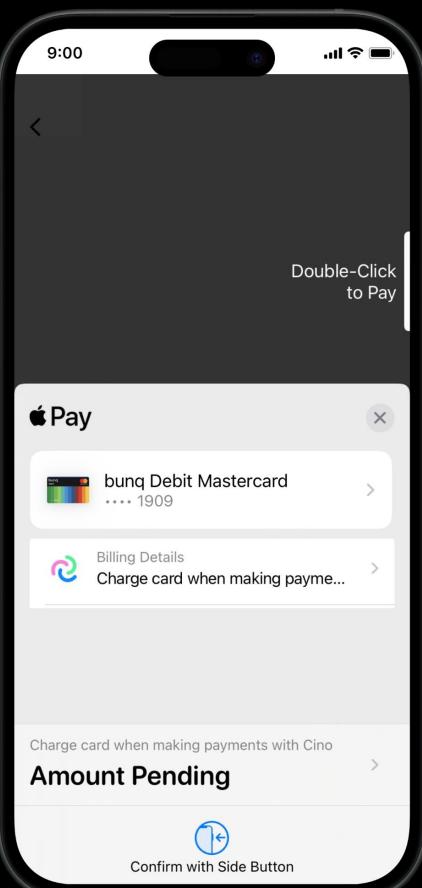


- Friendship Map (Goal: growth & engagement)
- Gamified Group Insights (goal: growth)
- Join shared payment without the app v.2 (goal: growth)

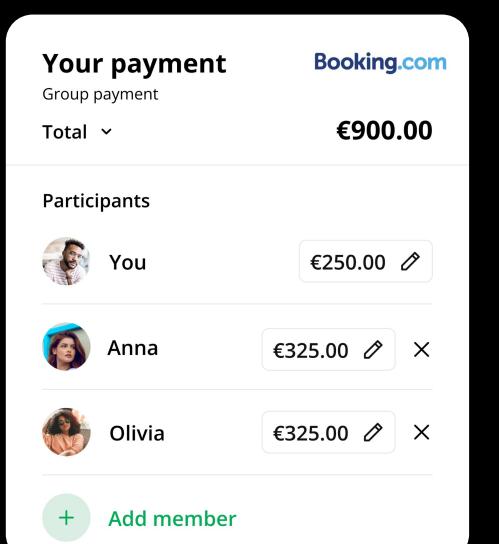


- Rent (goal: revenue)
- Collaborative Budgeting (goal: growth)
- Friendship Maps v.2 (goal: growth)
- Premium Features (goal: revenue)

**2026**



- Embedded Payments at Checkout (goal: revenue)
- Self-Assistance Agent
- Automatic Loyalty & Rewards (goal: revenue)



**2027**

