

Krevia: Building Portable Credit Across the EU

A credit identity platform for young people, expats, and migrants.



50M Young Europeans Face a Fragmented Credit System

■ Fragmented Credit Data

Credit history is locked within national borders, creating invisible barriers for 50M mobile citizens.

■ Unserved Underbanked

High-potential students and expats are routinely rejected due to lack of local credit history.

■ High Costs of Mobility

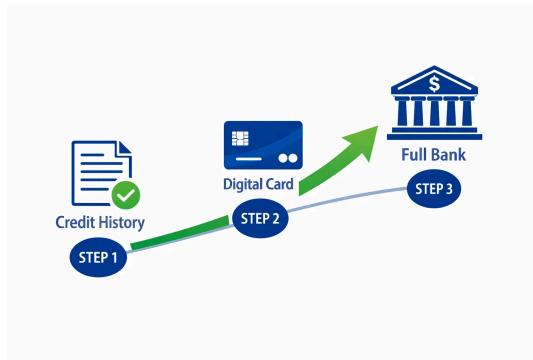
Travelers pay excessive foreign fees and lose rewards for their cross-border lifestyle.

€2.3B TAM

ANNUAL REVENUE OPPORTUNITY ACROSS EU FINTECH



Three-Phase Vision: From Credit Identity to Pan-EU Bank



PHASE 1

Credit Identity

€5/month credit-building service reporting to 26 EU bureaus over 24 months.

100% Margin SaaS

PHASE 2

Digital Card

Travel-focused rewards with 3% cashback on flights and trains via partners.

Interchange + Fees

PHASE 3

Full Bank

Multicurrency accounts, BNPL, lending and insurance for mobile Europeans.

Lending Spreads

Strategic Advantages & Network Effects

— Proprietary EU Credit Data

Normalized credit profiles across 26 states create a significant barrier to entry for competitors.

— Strategic Partnerships

Exclusive integration deals with Lufthansa, SNCF, and Booking.com to drive user utility and retention.

— Powerful Network Effects

A growing user base attracts better rewards, fueling viral growth and lower acquisition costs.



Unit Economics: Pure Margin SaaS with 15:1 LTV:CAC

REVENUE MODEL

€72M ARR Target

Based on **600K users** at €5/mo — LTV €120.

GROWTH EFFICIENCY

15:1 LTV:CAC

Low **€8 CAC** driven by viral referrals.

OPERATIONAL MARGIN

100% Margin SaaS

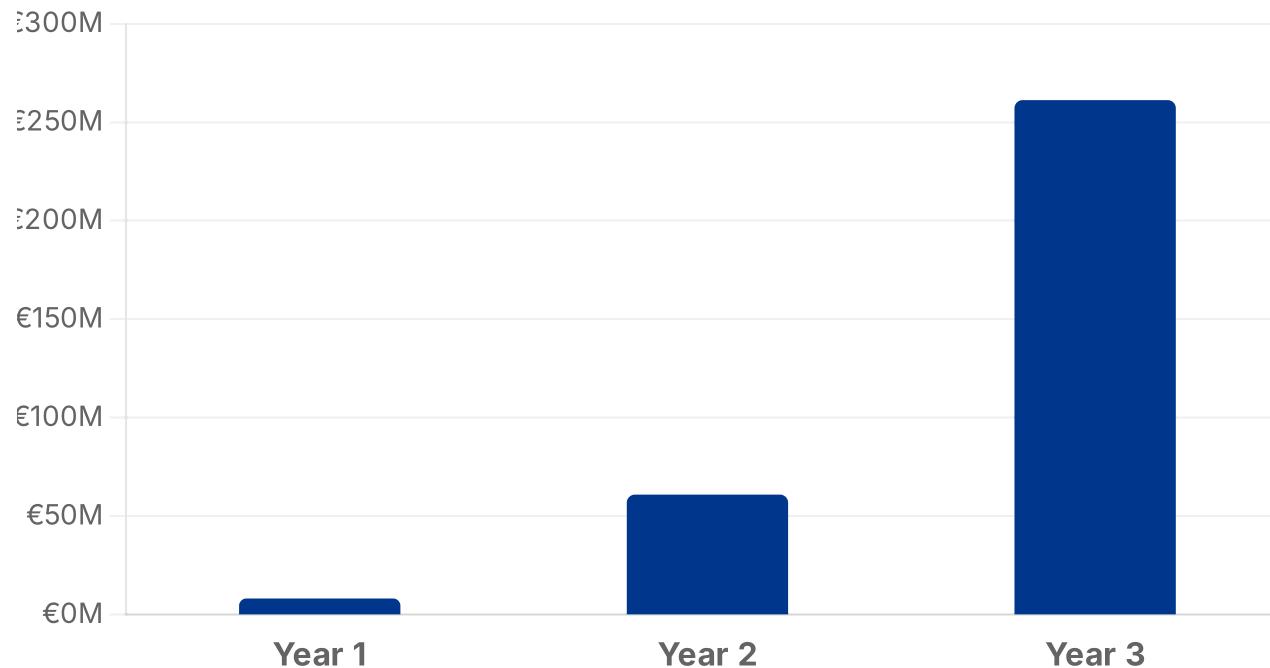
Phase 1 requires **no working capital**.

PROFITABILITY PATH

Year 2 Positive

Clear path to profitability via subscription and interchange.

Financial Projections: Scaling to €280M Revenue by Year 3



2M Users

Targeted user base by Year 3 across major EU hubs.

33x Growth

Revenue expansion driven by product phase transitions.

€140 ARPU

Blended annual revenue per user across all services.

*Projections based on current MVP traction and market expansion model.

Current Traction and 6-Month Execution Roadmap

— Current Traction

- ✓ **Interactive Prototype:** 3-phase product flow live at eucredit-demo.vercel.app.
- ✓ **Estonia-Ready:** Incorporated for startup visa; compliant thinking from day one.
- ✓ **Business Model:** €5/month SaaS with clear unit economics and CAC assumptions.

— Next 6 Months

- **Backend MVP:** Build working infrastructure and integrate with EU credit bureau APIs.
- **Compliance:** Establish real KYC/AML infrastructure for financial operations.
- **Beta Launch:** Onboard first 1,000 beta users to validate growth assumptions.

PRIMARY USE OF FUNDING

Engineering

Compliance

Bureau Integrations

User Acquisition

Why Now: The Perfect Storm for EU Credit Innovation

Capitalizing on regulatory shifts and unprecedented market demand.

REGULATORY TAILWINDS

PSD2, EU Mobility Directives and the Credit History framework are now broadly implemented across member states.

MARKET DEMAND

50M+ underbanked young Europeans demand digital-first, cross-border financial experiences.

ECOSYSTEM MATURITY

Fintech infrastructure has reached critical mass with rising funding for innovative credit products.

Our Goal: Build the EU's first unified credit identity platform and achieve a Strategic Exit to a Major European Bank by Year 5.