



# STREAM

**Security. Trust. Reliability. Efficiency. Accuracy. Mobility.**



Transparenc  
y Deficiency

Operational  
Inefficiencies

Payroll  
Inefficien  
cy

Adoption  
Barriers

PROBLEMS

Integration  
Difficulty

Oversight  
Delays

Security  
Concerns

Statement  
Complexity





## COMPANY

MANUAL & ERROR -  
PRONE PROCESSES

REGULATORY COMPLIANCE  
&  
SECURITY CONCERNS

## EMPLOYEE

DELAYED &  
INACCURATE PAYMENTS

LIMITED INSIGHTS FOR  
PAYROLL & TAXATION

## BASIC WEB3 LIMITATIONS

BUSINESS NEEDS PRIVACY  
REGULATORS WANT INTEGRITY

USERS WANT TO BE PAID



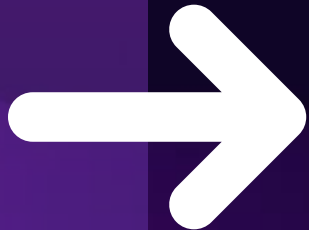
**CHARACTERISTICS**

**TRADITIONAL PAYROLL PROCESS**

- Manual Data Entry
- Paper-based recordings
- Lack of oversight

**SHORTCOMINGS:**

- High Inaccuracy Rate
- Insufficient Transparency
- Easily Manipulated



**IMPROVEMENTS**

**WEB2 EXPENSE MANAGEMENT SYSTEM**

- Automation
- Digital Records
- Self-Service Platforms

**SHORTCOMINGS:**

- Siloed, Fragmented Ecosystem
- Limited Customisation
- Poorly Integrated



**THE NEXT STEP**

**SMART CONTRACTS**

**TRANSPARENCY WITH PRIVACY**

**INSTANT PAYMENTS (GLOBALLY)**

**OPPORTUNITY**

**CUSTOMISABLE  
TRANSPARENT  
SCALABLE**





# Pain Points with Real Impact

**STREAM**

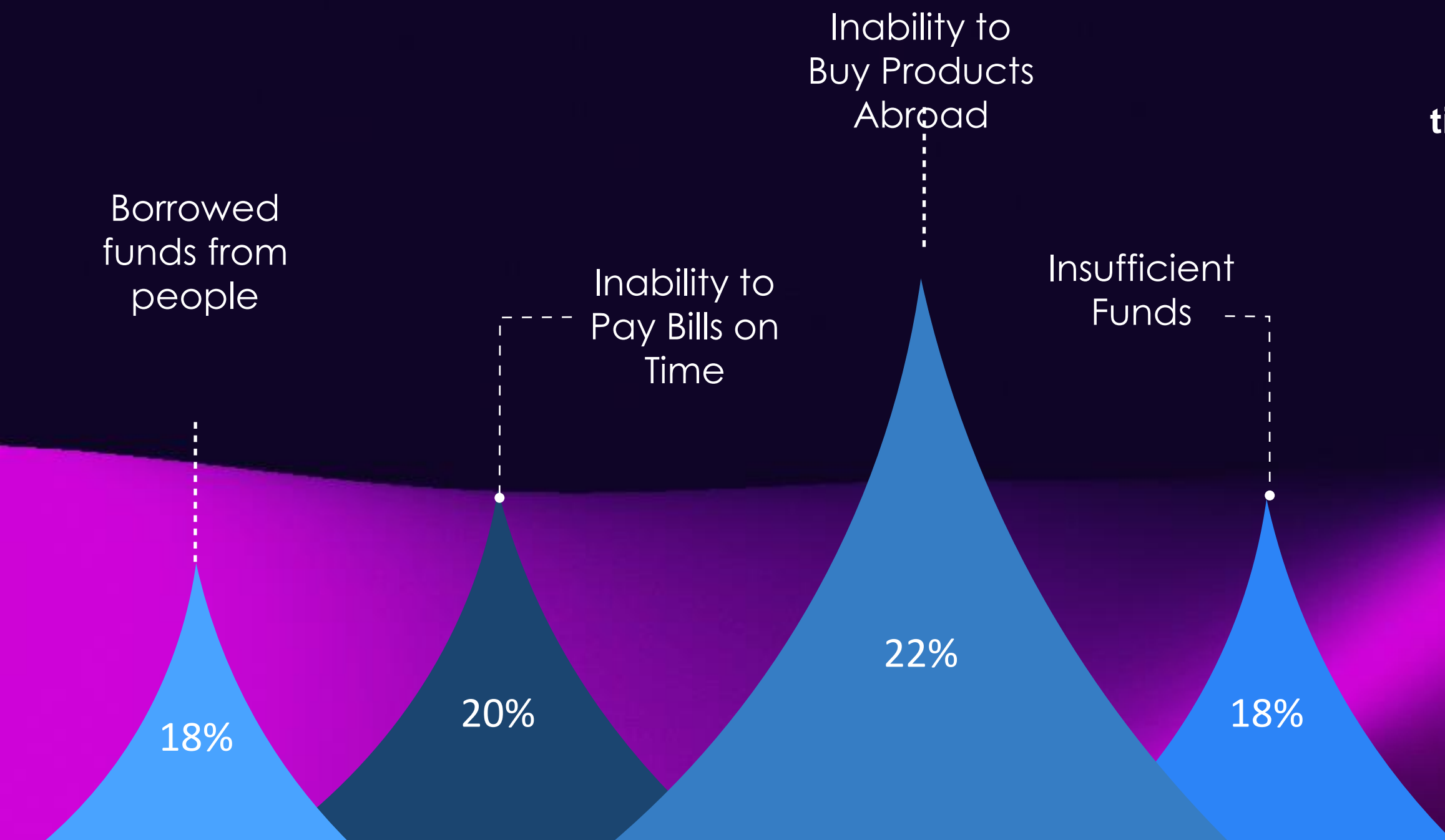


Figure 1: “Practical Impact of Late Cross-Border Payment Among Those who have experienced an issue on key expenses.

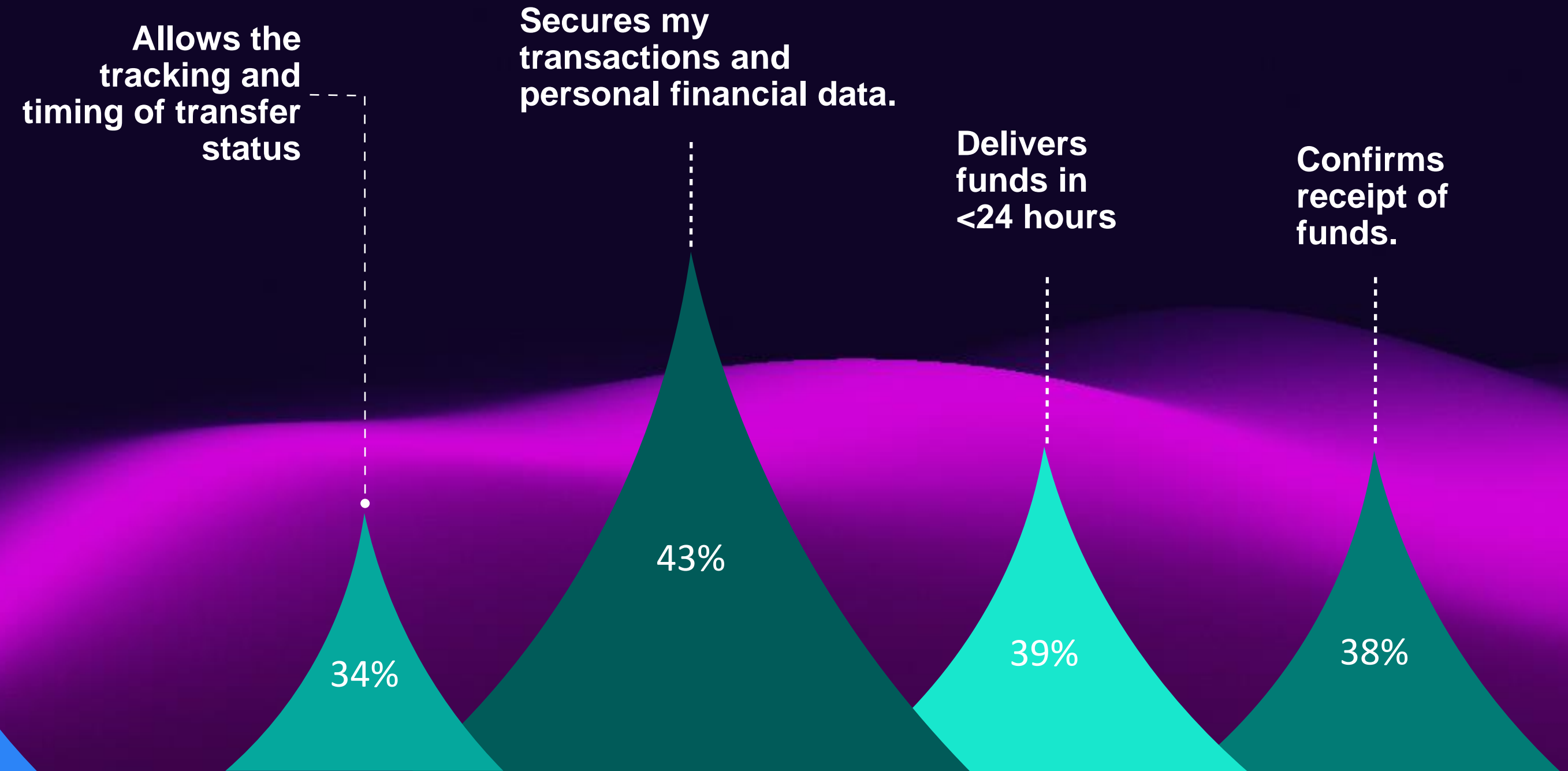


Figure 2: 4 of 6 Top Influencing Factors When It Comes To Choosing the Current Online Payment Solution.



# MARKET

TAM: Expense Management Systems Market

USD 2.5B

10% CAGR

SAM: White Collar Expense Management in North America and EU

600 Mio

Companies with significant international dealings, including payments to countries with diverse currencies (e.g., Vietnam, Morocco, Philippines)

- Dominant Cost Component: Payroll for white-collar professionals
- Geographic Breadth: Includes both local operations and overseas

SOM Tech-Driven Expense Realm in the UK and Beyond

Geography: UK = expansion to EU and USA

- Local transactions in Pound Sterling, alongside dealings in various global currencies

Industry = Tech = most costs =

- Market Niche: SMBs, particularly Start-Ups and Scale-Ups without entrenched legacy systems

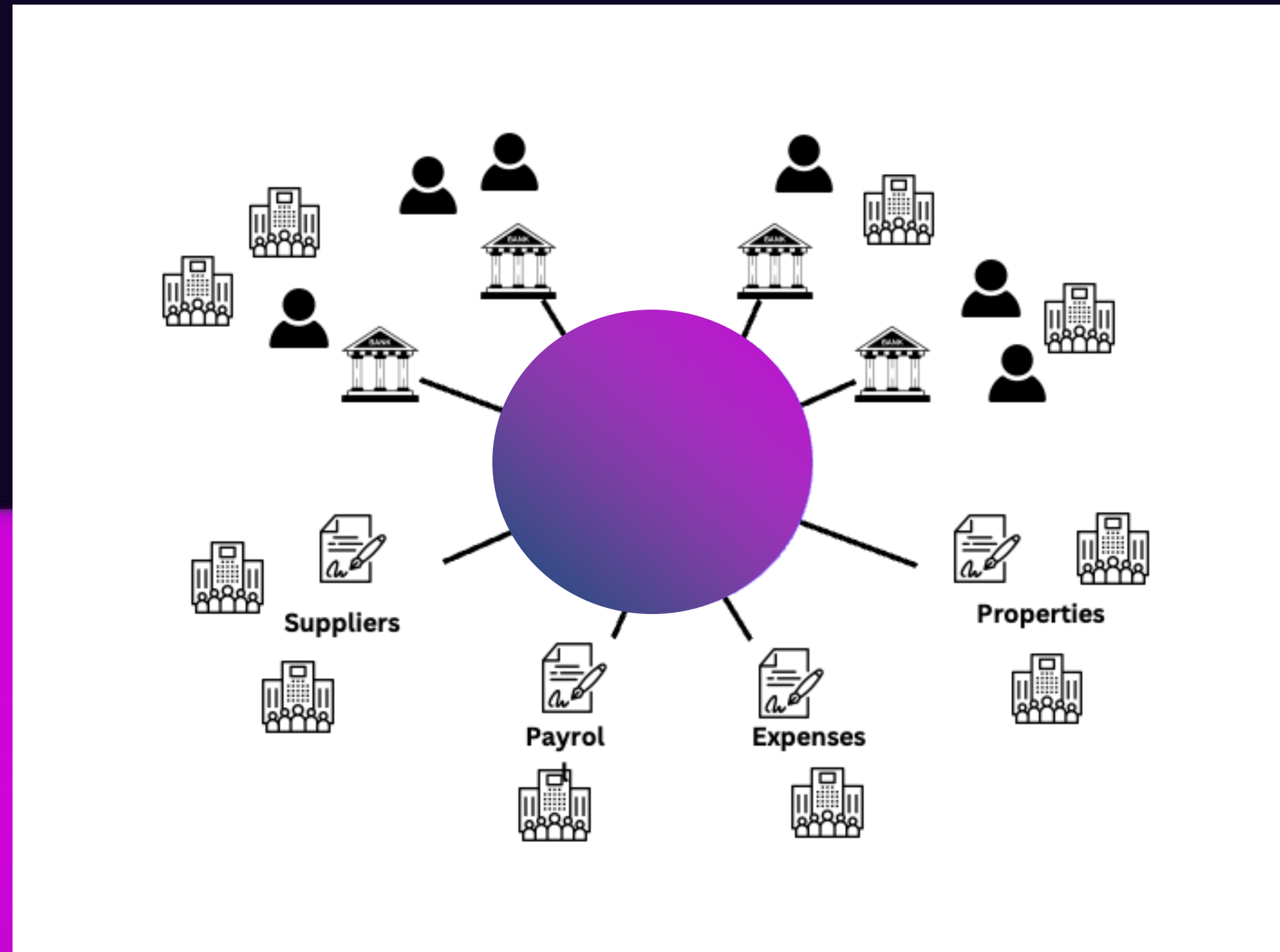
- Key Need: Streamlined payroll and expense

management solutions adaptable to global payments



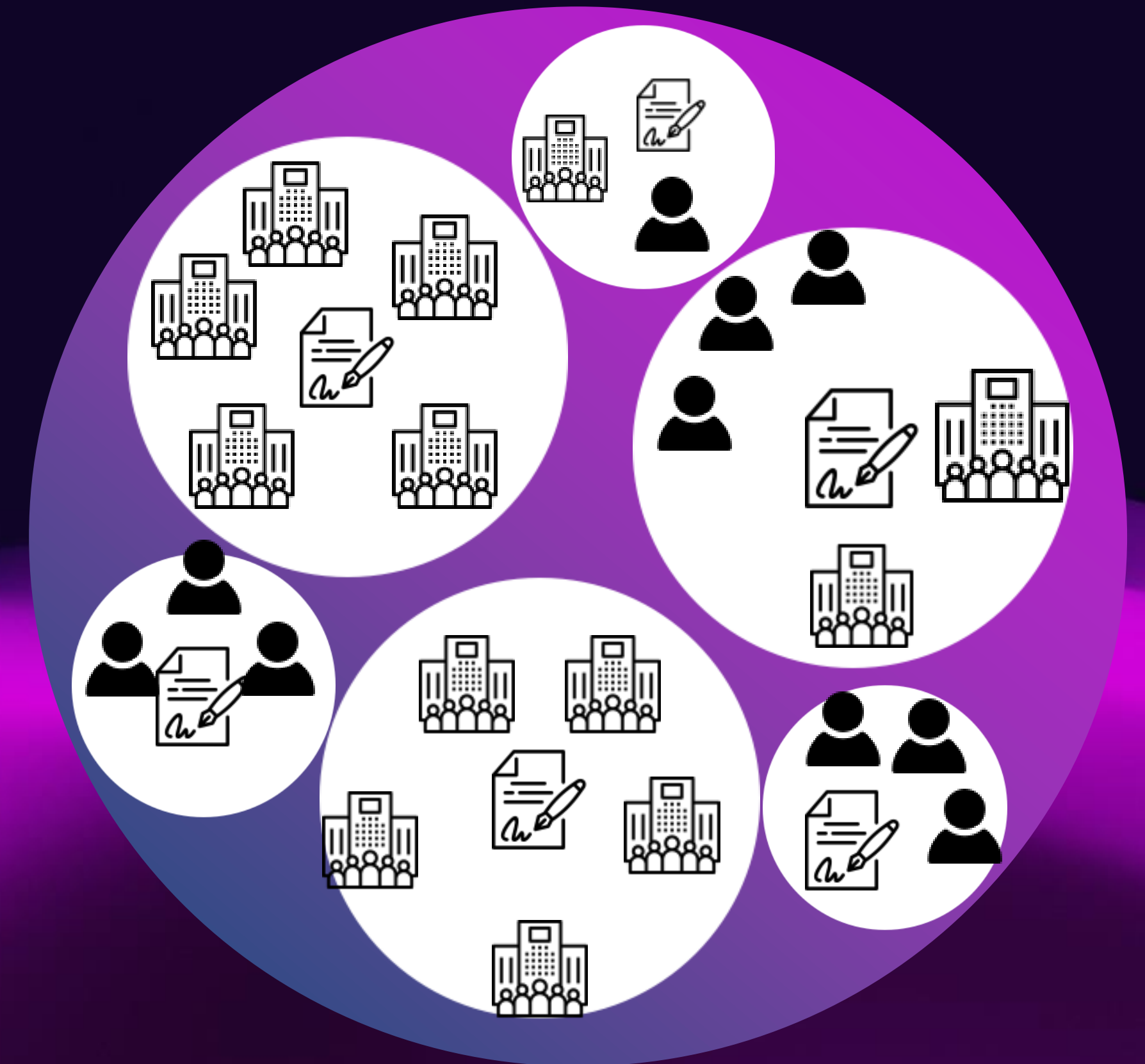
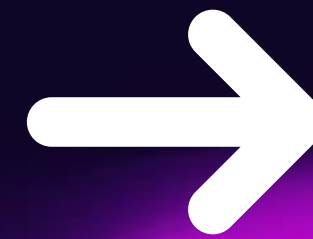


# OUR VISION



THE WISE OF Web3:

CONNECTING Web2 TO Web3



FINANCE-AS-A-SERVICE

Web3 WITH TRANSPARENT PRIVACY

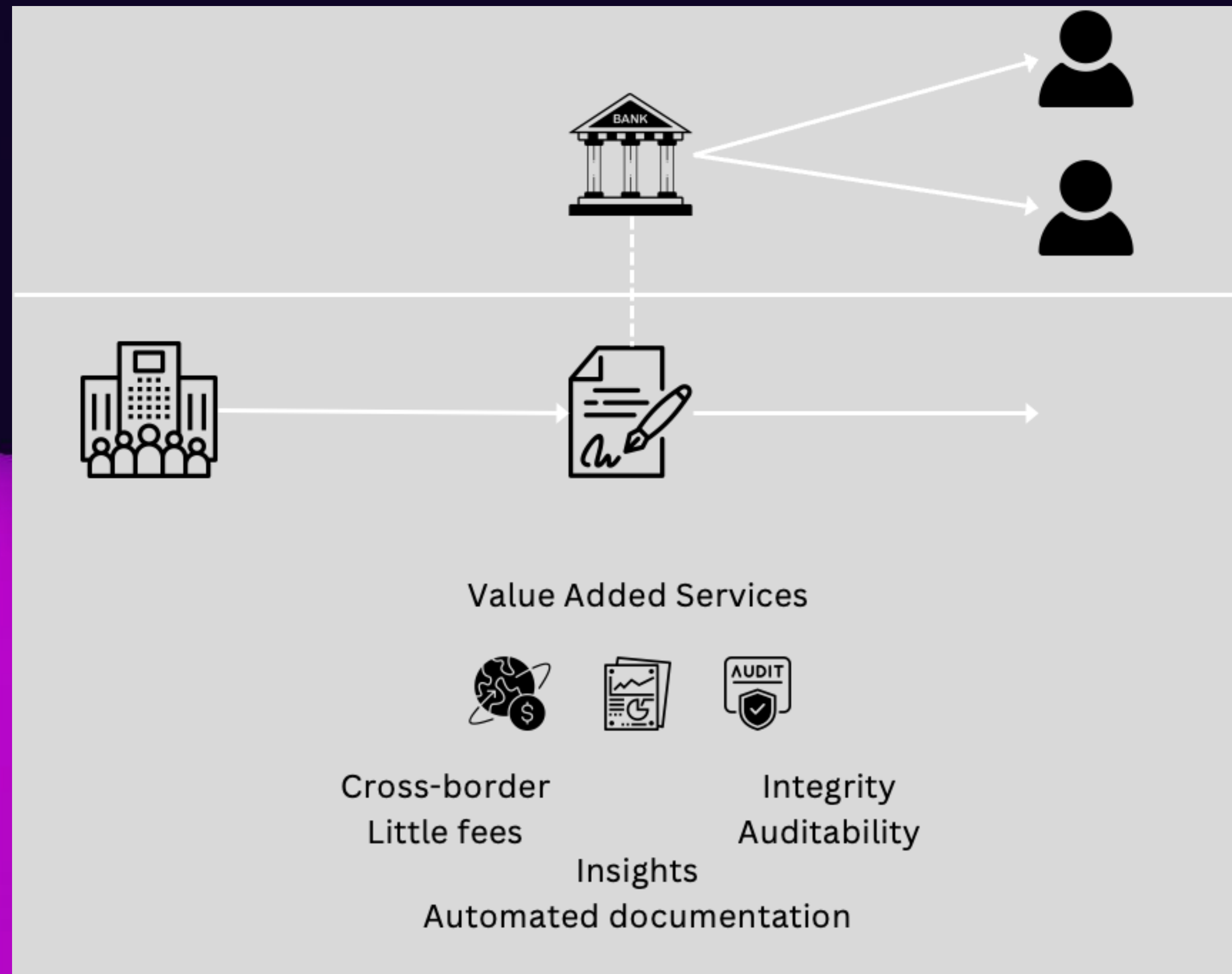




# STREAM

Web2

Web3



Starting with Payroll NOW

Value Added Services

Best of Both worlds  
(Web2 and Web3)

Transparency with Privacy  
0 Knowledge



1

## DATA COMPLIANCE

Precision: **100%**

accurate and precise  
auditable financial  
accounts.

2

## GATEWAY

Seamlessly bridging  
the gap between  
Web2 and Web3

$w2 \leftrightarrow w3$

3

## DATA PRIVACY

Security: **100%**

Unparalleled data  
protection and security  
ensured through (Zero  
Knowledge Proofs.)





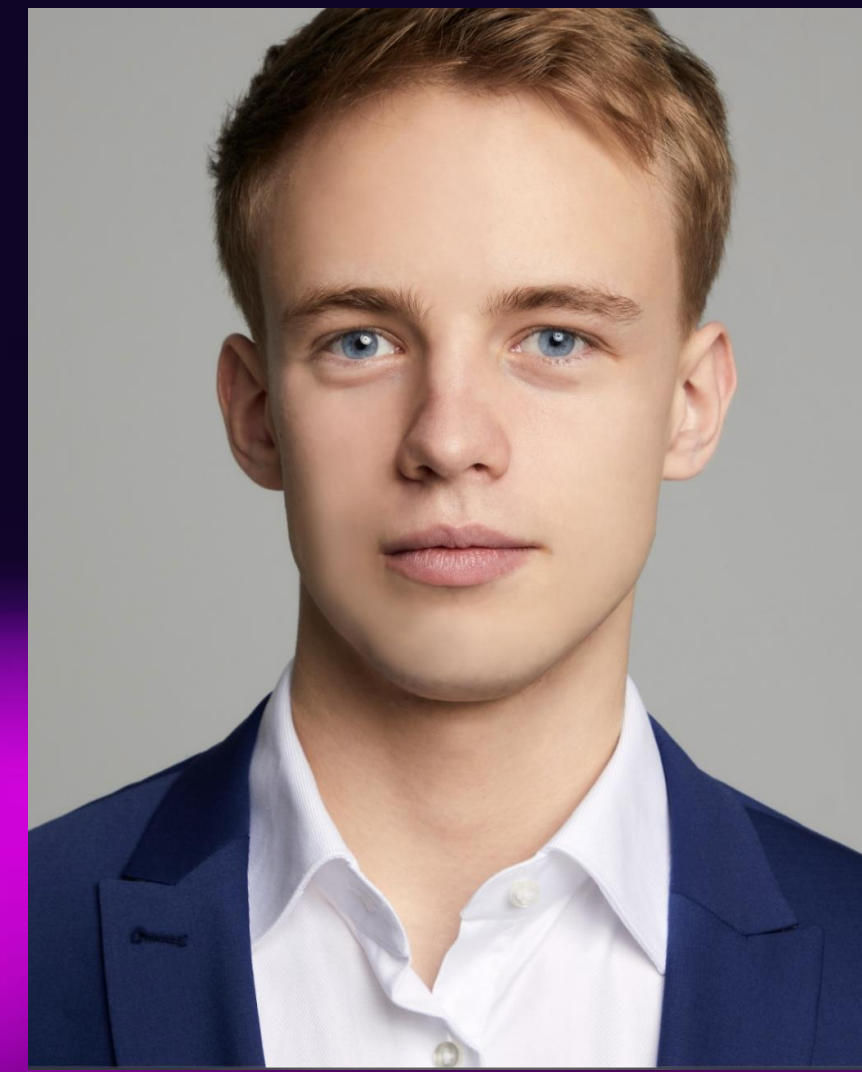
# TEAM



Dr. Ali Taqi Post  
Doctoral Research  
Fellow at Oxford  
University



Noella Spitz Software  
Engineer



Jean Zwerger FinTech  
Product Manager



Aziza al Mugheiry  
Scientific Researcher  
for UKRI

