



# Connecting Today's Borderless World

Investor Presentation | July 2021

Please see our SEC filings under  
"Payoneer Global Inc." for the most  
up to date information.

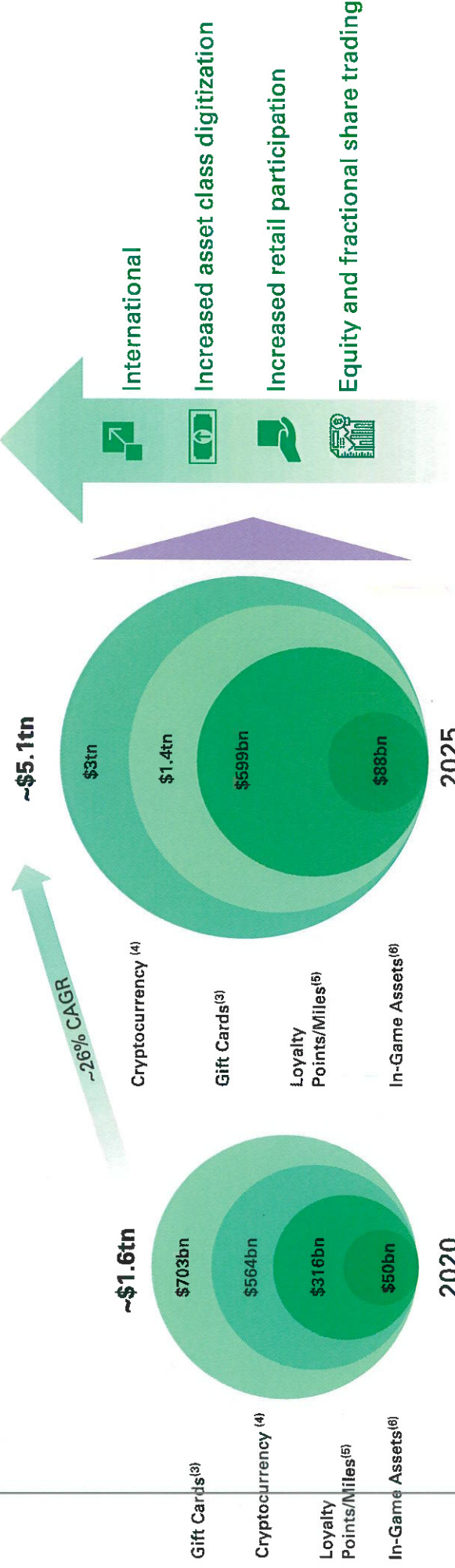
*Cover*

to 2 market + problems

# Large and Growing Market

Massive SAM<sup>(1)</sup>...

...With an "Unbounded" TAM<sup>(2)</sup>



(1) Serviceable Addressable Market. Dollar (\$) amounts represent notional amounts, not aggregate revenue.  
(2) Total Addressable Market. Dollar (\$) amounts represent notional amounts, not aggregate revenue.

(3) Allied Market Research.

(4) 2020 estimate based on CoinMarketCap. Global crypto market cap as of December 14, 2020. 2025 estimate based on projections from ARK Investment Management, LLC.

(5) Management estimates based on 2020-2024 data from Infront Research.

(6) Management estimates based on relevant industry data.





# Nextdoor is the neighborhood network

~1 in 3

U.S. Households

60M+

Verified Neighbors

27M+

Weekly Active Neighbors  
(WAUs)

U.S. household and Verified Neighbor data as of 3/31/21. WAUs reflect the average for the quarter ended 3/31/21.

~~Total market~~  
Problems

Network effects with online & offline connection is unique

Each social link is highly valuable because most commerce is local

Robust current digital advertising market, future new revenue models

Many vectors for sustained revenue growth

High barrier to entry: network difficult & time consuming to build

Only digital neighborhood network: purpose-driven & authentic

Proven team: set up for acceleration & execution



RexMD™ is a direct-to-patient telehealth brand that offers virtual healthcare for men nationwide. RexMD offers prescription medications and over-the-counter treatments for Erectile Dysfunction, Premature Ejaculation, Hair Loss, Insomnia, Testosterone Support and more.

✓ 4.6 Star Trustpilot Rating

✓ 4+ Star Ranking on Facebook & Amazon

✓ Expanding Portfolio of Condition-Specific Prescription Treatments

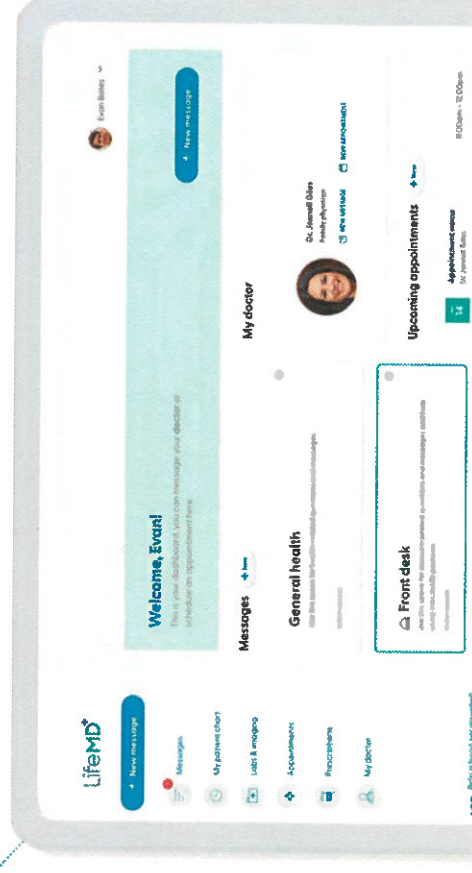




Community 1



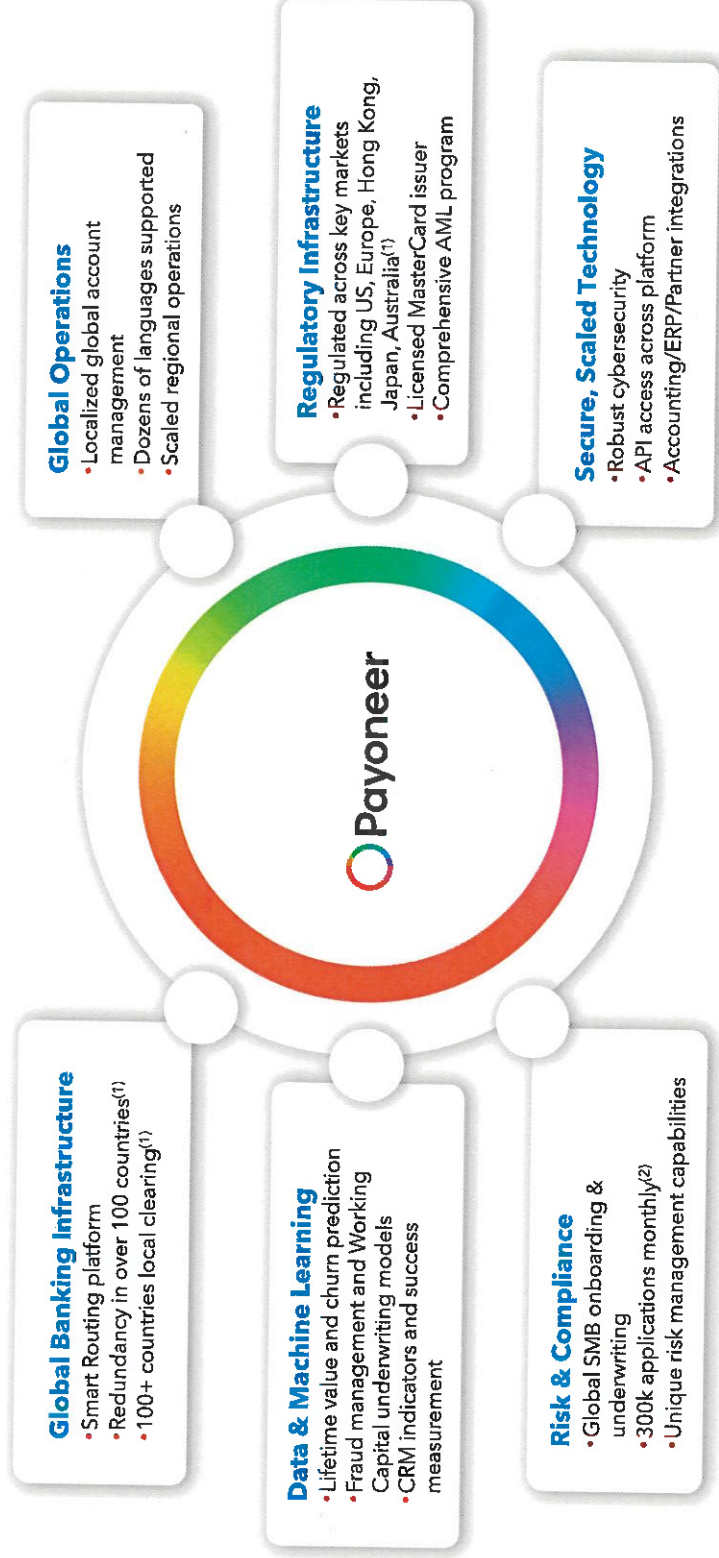
- A platform designed to accommodate a diverse portfolio of DTC telehealth offerings and primary care.
- Built to handle 50 state daily consult volume at scale without sacrificing quality of care or timely service.
- A mobile-first primary care platform enhanced by partnerships with Quest Diagnostics, Axle Health, Particle Health and Prescriptive.
- Designed with a compliance-first mindset, adhering to HIPAA standards with real-time monitoring tools.



# An End-to-End Telehealth Technology Platform

Communities before and after

# Our foundation: robust technology, risk and compliance infrastructure



1. As of December 31, 2020.

2. Based on an average of monthly applications from January 2020 to December 2020.

our products



## Our Health Service

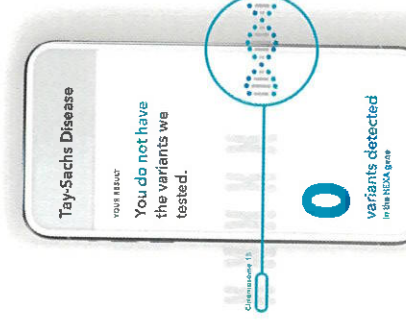
The First and Only Multi-Disease DTC Genetic Service That Includes FDA-Authorized Reports and Provides Personalized Genetic Insights and Tools

### Health Predispositions

14

Including:

Type 2 Diabetes (Powered by 23andMe Research)  
Celiac Disease  
Uterine Fibroids  
Chronic Kidney Disease  
G6PD Deficiency  
MUTYH-Associated Polyposis  
BRCA1/BRCA2 (selected variants)



### Wellness<sup>1</sup>

8

Including:

Muscle Composition  
Genetic Weight  
Alcohol Flush Reaction  
Saturated Fat and Weight  
Sleep Movement

### Carrier Status

40+

Including:

Cystic Fibrosis  
Sickle Cell Anemia  
Familial Hyperinsulinism (ABCC8-Related)  
Tay-Sachs Disease  
Glycogen Storage Disease (Type 1a)

### Pharmacogenetics

3

Including:

SLCO1B1 Drug Transport  
CYP2C19 Drug Metabolism  
DPYD Drug Metabolism

<sup>1</sup> Wellness information does not require FDA Authorization.

~~Community~~

Things that sellers love

# Making big changes to become the destination for Local

We are making the most significant changes to our marketplace in 10+ years...  
...and our new customer and merchant value propositions are beginning to resonate

## Merchant Value Proposition

Pre-2021

Now

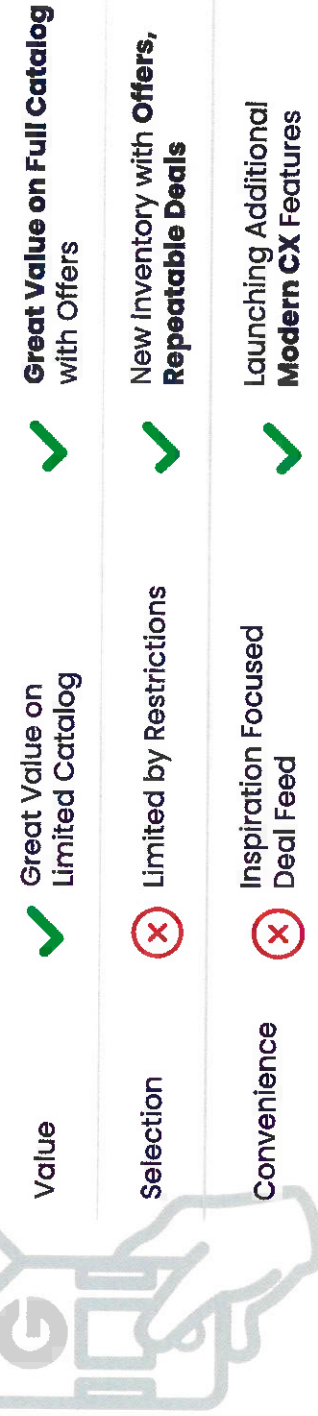


Ease	⊗ High Effort to Launch and Manage Deals	✓ Easy to Launch and Manage Listings with <b>self-service</b>
Reach	⊗ No Merchant Control	✓ Merchant Control with <b>Sponsored Listings</b>
Monetization	⊗ One Product at One Price Point	✓ Multiple Products at Multiple Price Points — <b>Deals, Offers &amp; Market Rate</b>

## Customer Value Proposition

Pre-2021

Now



Value	✓ Great Value on Limited Catalog	✓ <b>Great Value on Full Catalog</b> with Offers
Selection	⊗ Limited by Restrictions	✓ New Inventory with <b>Offers, Repeatable Deals</b>
Convenience	⊗ Inspiration Focused Deal Feed	✓ Launching Additional <b>Modern CX</b> Features



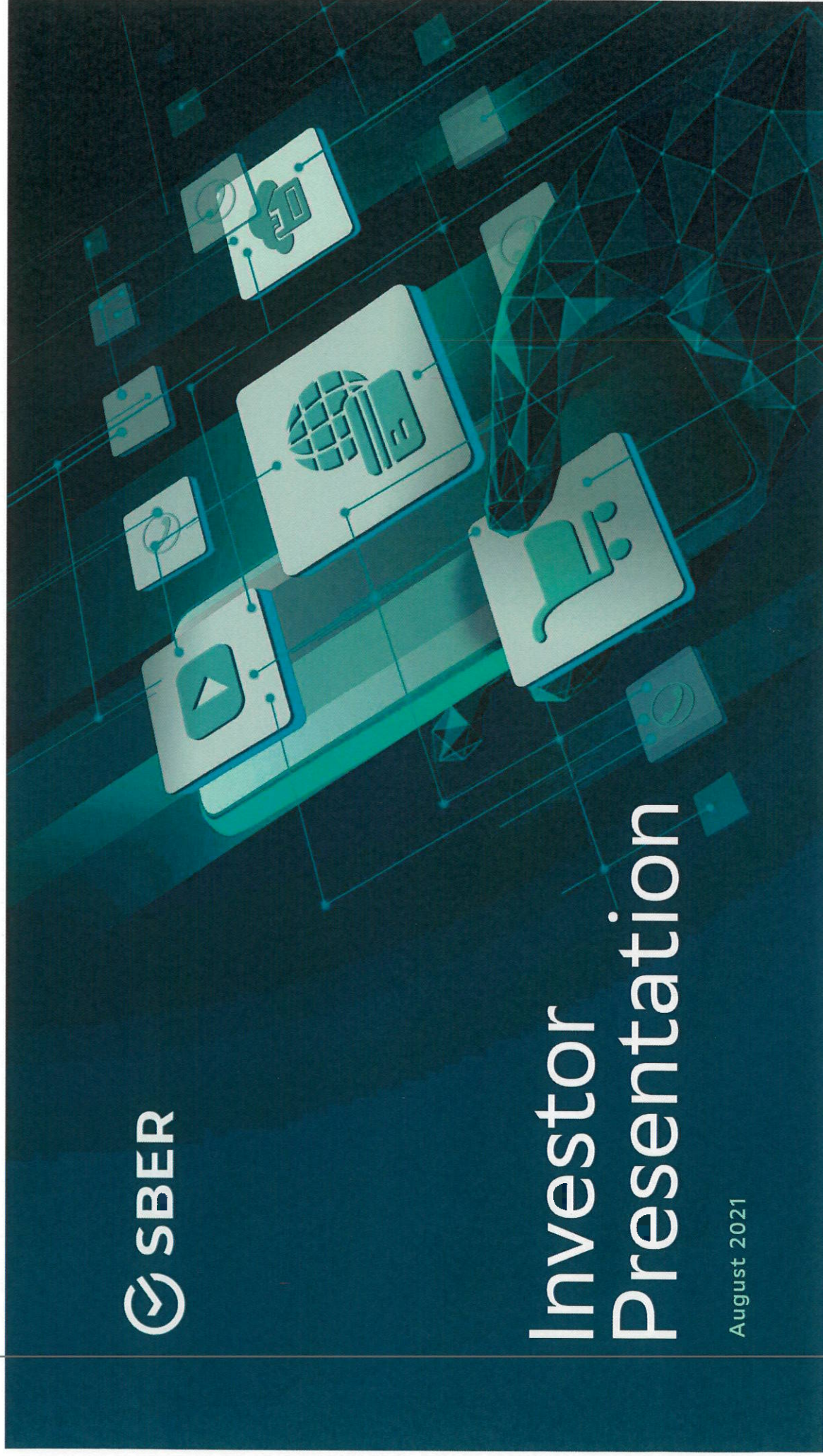


# Investor Presentation

August 2021

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*Cover / Artificial Intelligence*





AI Robots. P+V

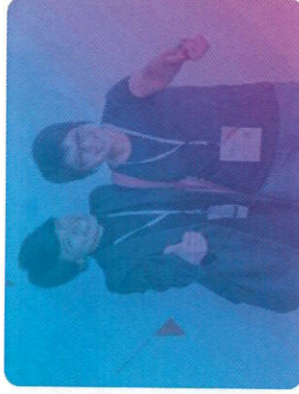
# We go to market globally with a trusted, empowering global brand

## The Payoneer brand



Brand is trusted and represents empowerment and connectivity

## Global & local teams



Local teams, global marketing platform, enable close engagement with customers

## Connecting marketplaces and SMBs



Connect marketplaces, partners and SMBs at events all over the world to engage, learn and grow

## Network effects



Connect marketplaces, partners and SMBs at events all over the world to engage, learn and grow

## In the Top 1,000 Most Trafficked Websites in the World <sup>(1)</sup>

1. Payoneer's Alexa Rank is 915 as of January 11, 2021 based on 90-Day Average Global Internet Traffic - <https://www.alexa.com/siteinfo/payoneer.com>

Virtual try-on and back office

# Simple Global Payments for Marketplace Ecosystems

Payoneer works with 9 of the top 20 most valuable companies in the world <sup>(1)</sup>

## Streamlined Global Mass Payments



Payoneer

## API Integration for Onboarding and Payment Flows

*"Payoneer provides the best-in-class support to Shopee's one stop cross-border seller solution."*

**Shopee**

1. As of December 31, 2020, based on market capitalization from CapitalIQ.



## Global Collections for Marketplace SMBs



Payoneer account



Mobile wallet



Local bank transfer



Physical & virtual cards



Bank wire

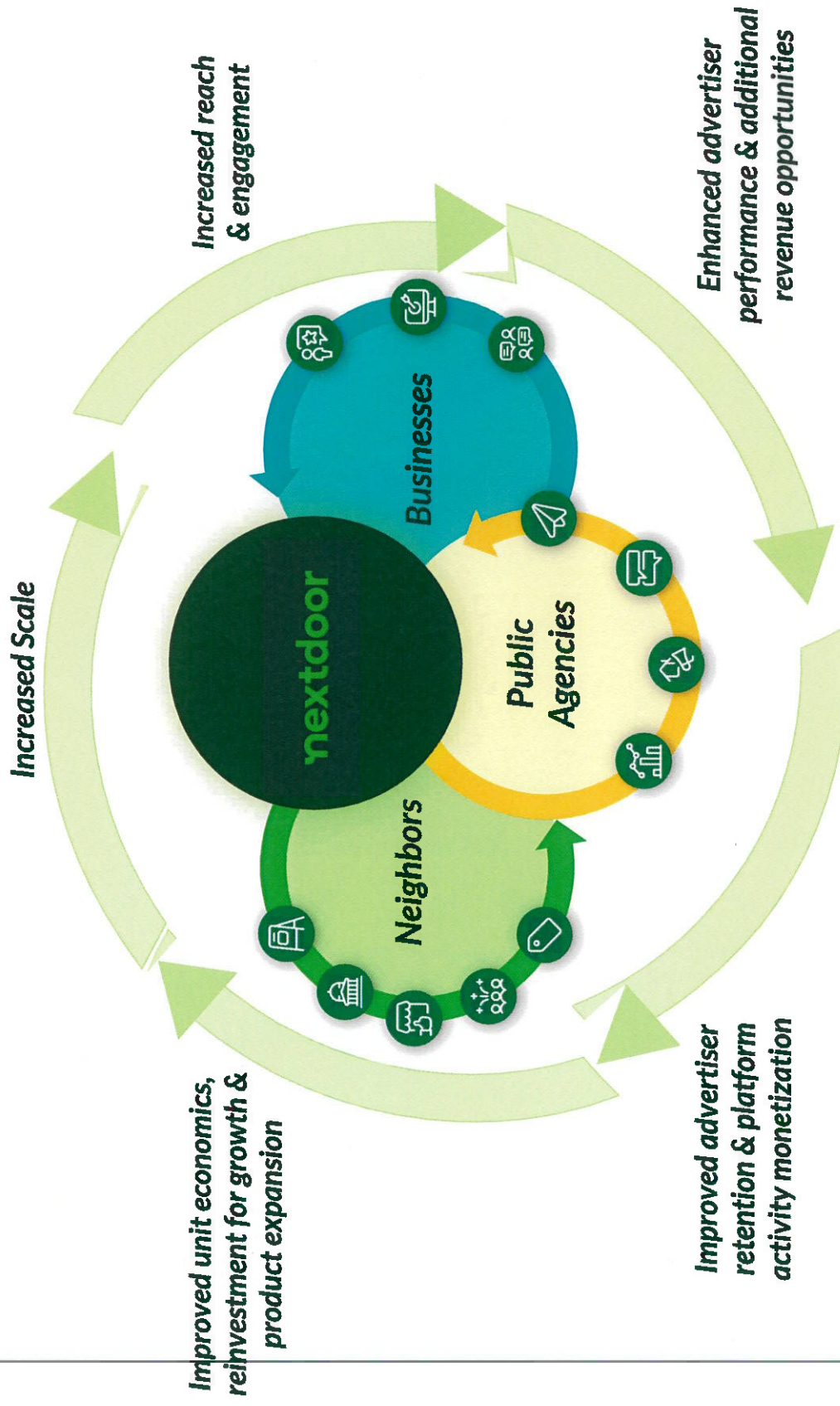


Paper check



Flywheel

## Viral growth loops reinforce the strength of our model



road map

# A multi-pronged strategy to deliver sustained growth

