



TRANSMUTE

Peer to peer currency exchange

Problem

- **Lower costs** is one of the biggest priority for the rising number of international travelers
- **Cash** is king when you are traveling aboard
- **Currency exchange** is not flexible or cheap
- **Currency ends up** sleeping at home after your trips

Solution

- **Save money** when exchanging currency (no fees, real rate)
- **Flexible way to exchange currency** within our network of users (transmuters)
- **Reinforced security** by knowing our customers
- **Plan your currency exchange** needs ahead of time
- **Enhance experience** by sharing tips & stories

Market validation

- **Increase of 58% in the next 10y** of international travels
- **U.S.** are the second most visited country and citizens are the second biggest travelers in the world
- **85%** of global consumer transactions worldwide are still made in cash (Mastercard study)

Market size

- **75M U.S. citizens** traveled to international regions in 2016
- **\$3B** sleeping currency in the U.K. (Visa study)
- **1.8B international travelers** visitor / arrivals per year by 2025

Product

- **Mobile iOS** app platform
- **Travelers create** offers of what to exchange / get
- **Travelers search** offers on Transmute platform
- **Review** the currency, amount, location, date/time...
- **Travelers validate** the deal
- **Meet and perform the exchange**

Trend

- **Trust in P2P exchange and social experiences** (airBnB, ...)
- **Trust in P2P payments** (venmo, ...)

Business model - Phase 0

- **Free platform and services**
- **Marketing** to build up the community at key locations
- **Commercial Ads**

Business model - Phase 1

- Hybrid solution exchange

2018

1% of U.S. international travelers

Avg transaction amount \$50

1.2M per year

2020

10% of U.S. international travelers

Avg transaction amount \$50

5M per year

- API backend with third partners

Market adoption

International events



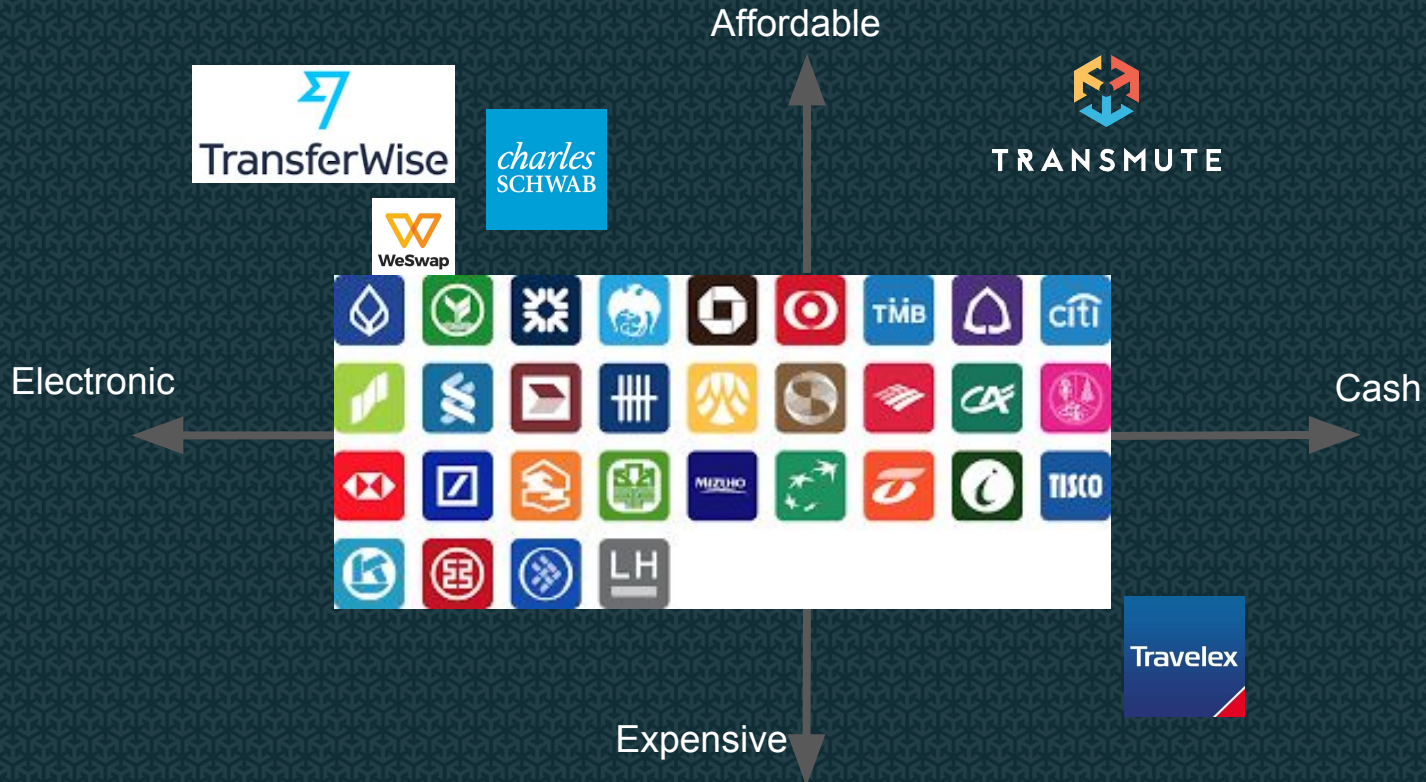
Social Media



Partnership



Competition



Competitive advantage

- **Ease of use** with multiple user features
- **API back-end platform for partners** (AirBnB, Expedia....)
- **Pre-analysed realistic phases of development**
- **User transaction safety**
- **Building a community by listening and knowing** international travelers

The Team

Transmute founders started as a strong friendship 15y ago at EPITECH (European institute of technologie) without fading when we arrived on both coasts of the US in 2010 and continue exchanging ideas and potential projects to start.

Florian CHANIER

Founder, CEO

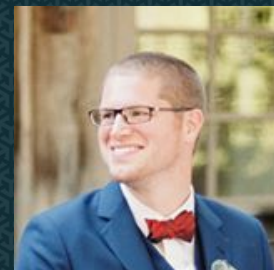
Early entrepreneur in engineering services (E-nergy), Senior financial IT & Business Analyst with 11+ in capital market including +6y on trading floors in NY.



Arnaud THIERCELIN

Founder, Head of product & engineering

Previous entrepreneur, lead engineer at DJI SF with 10+ years technical experience building complex mobile and backend systems and teams.





TRANSMUTE