

chance.

Digital branded credit cards
for LatAm

Team

We are experts in the industries of
retail, fintech, payments and loyalty



Matias Carro

Co-founder & CEO

STANFORD
BUSINESS



OCA



- Stanford GSB MS in Management
- 10 years in leading roles at **consumer banking** across Latam
- Head of **Payments & Fintech** for 15 countries across LAC



Stephi Szabo

Co-founder & CCO

ual: central
saint martins



- Fashion design & Marketing at CSM (UK)
- Co-founder & CEO of the **first Latam's fast fashion e-commerce** (Mes&Sage)
- **Country Manager** at regional level at Lacoste, Levi's & Forever 21

Accepting card payments **is expensive!**

Merchants pay fees
between 3-5%

Most of promotions are
bank/network driven (loyalty
goes to them)

Up to 10 different
providers/actors in the chain

Require internal operational
teams to handle the complexity
(conciliation, chargebacks, etc)

We believe in a **future** where → **the best way to pay** in terms of user experience & benefits, will be offered by the **merchants** themselves.

Nearly all of large merchants have **branded credit store cards**, while only less than 10% of **small to midsize** merchants do



We are gonna
tackle this



Chance **empowers small to midsize businesses** in Latam to offer their own branded, closed-loop digital credit cards. Starting with e-commerce

WIN



Issuer

- Lower customer acquisition cost
- Rewards funded by the merchant

WIN



Customer

- Customized rewards
- Access to credit

WIN

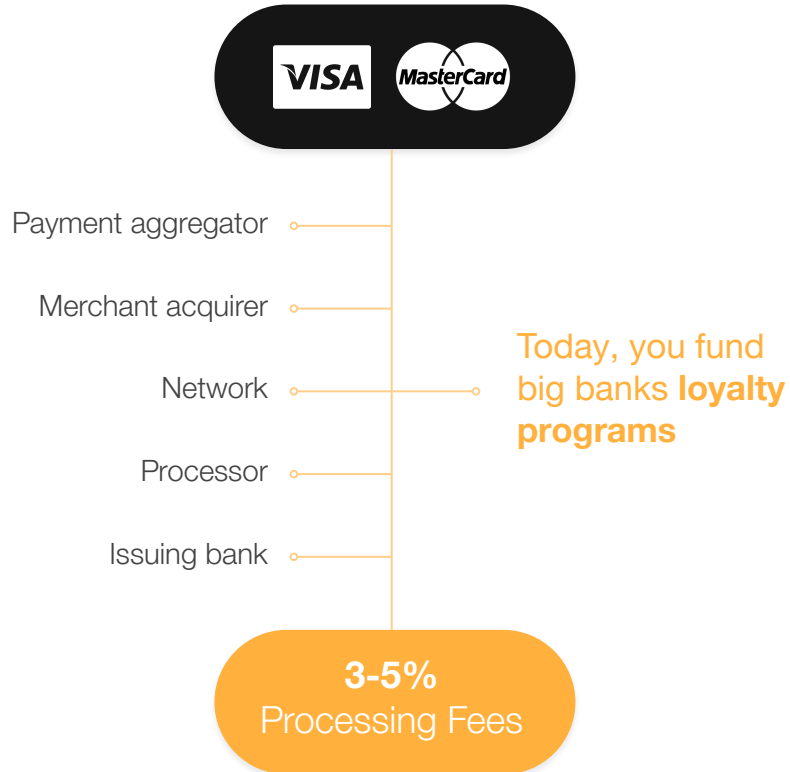


Merchant

- Higher lifetime value, higher frequency and AOV
- Lower card payment cost

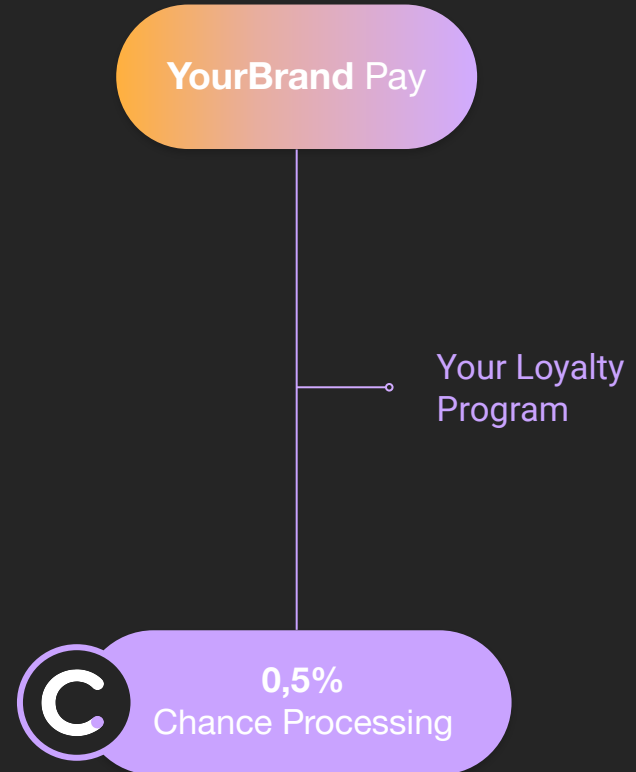
Old way

3 - 5% fees



Chance

0,5% fees

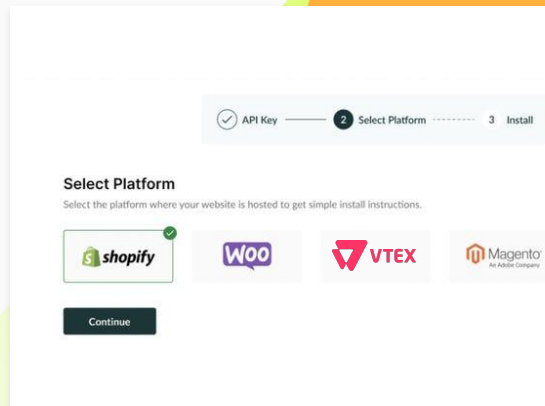


Product at a glance

Simple integration

Merchants onboard with a few simple clicks

- **Simple** onboarding
- Quick set up to **customize** branding and experience
- **Easy integration** via SDK or ecommerce plug-ins
- **Test and launch** in days



MacBook Pro

Branded payment method

The most rewarding way to pay



Brand awareness never stops



Loyalty



Low friction onboarding



Access to credit

Your Brand

Information > Shopping > Payment

Express Checkout

PayPal



VISA



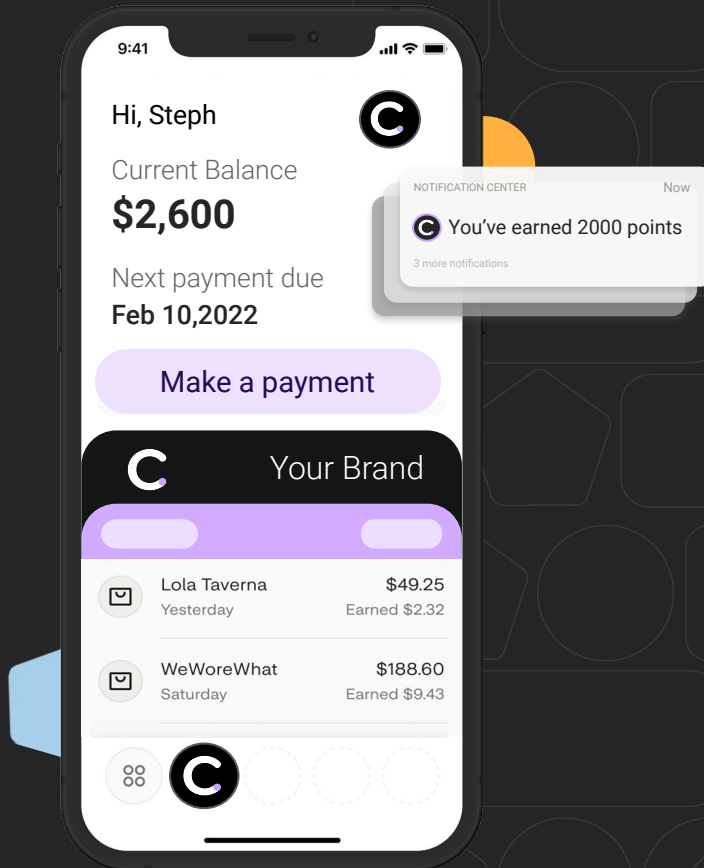
Nike Pay

Earn X% cashback rewards every purchase

For consumers

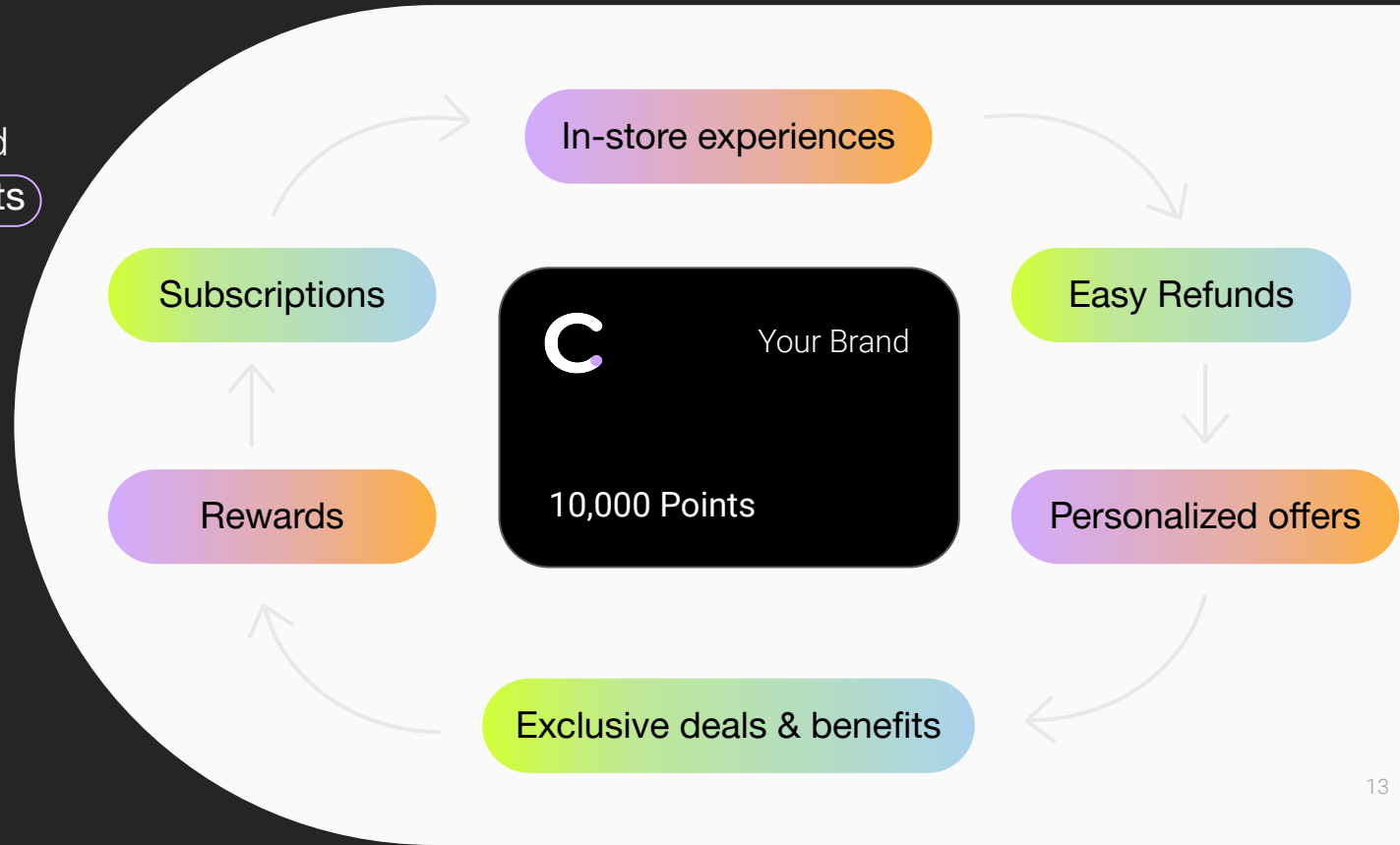
App + Digital Card

With a single App,
customers can **manage**
every card and rewards
powered by Chance.



The **power** of being at the **intersection** of the **customer** and the **merchant** generates opportunities

Building an
ecosystem around
branded payments



Tackling a **\$1 trillion opportunity**, starting with e-commerce that is growing 20% yoy

\$1 T

TAM

Latam retail
commerce 2021

\$85 Bi

SAM:

Latam e-commerce

\$20 Bi

México e-commerce

Starting with México
e-commerce

\$6 Bi

SOM

Midtail and small
ecommerce
merchants in Mexico

How do we **make money**?

Revenue model



Monthly
subscription fee
to merchants

Monthly per
active card fee
to merchants

0,5% of the TPV
(total payment
volume)

Interests and
fees for the
revolving credit
to consumers

Clients/Validation

Traction

1

8 signed LOI

2

Bank partner (México)
in negotiation process

Expected to close it in
next 60 days

GAIA

First dtc furniture
startup in México.
Digital credit cards
for users

VOPERO

Resale fashion
platform in México.
Digital credit cards
for users

troquer

Resale fashion
platform in México.
Digital credit cards
for users



trii: Investment
digital wallet.
Digital cards for
loyalty



Leading soccer
club in México.
Digital cards for
fans

FACTCIL
Financiación Inteligente

Digital lending
for gig economy.

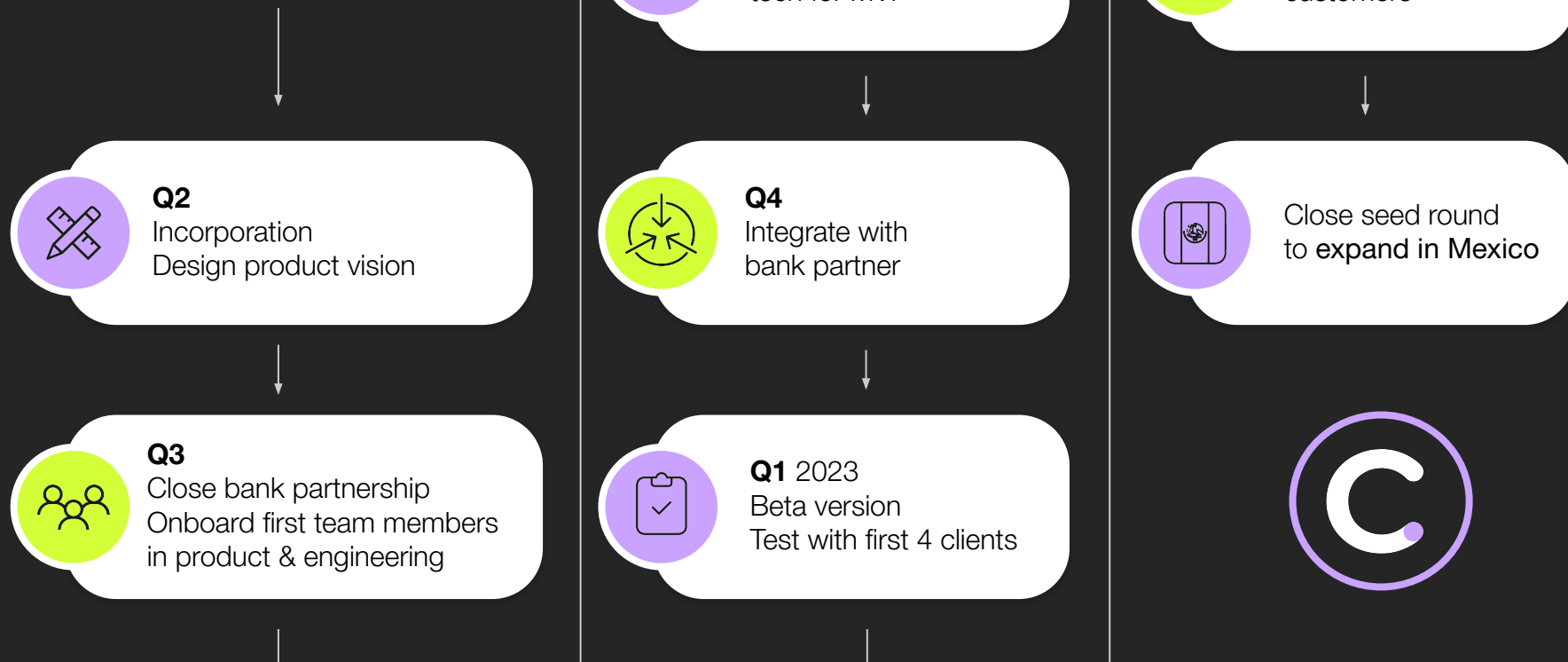
 **KALTO**

B2B checkout
in México.
Digital cards for
customers

 **Hoytrabajas**

Recruiting startup.
Digital branded
payments for users.

Go to market strategy



Team

World class Angel Investors



Andrés Bilbao

Co-founder
Rappi



Daniel Bilbao

Co-founder
Truora



Orkhan Abdullatev

Co-founder
Payrails



Ariel Burschtin

Co-founder
Pedidos Ya



Alvaro Garcia

Co-founder
Pedidos Ya



Fabian Gomez

Founder & CEO
Frubana



Esteban Peñaloza

Co-founder
trii



Juan Pablo Ortega

Co-founder
Yuno - Rappi



David Cuadrado

CTO
Truora



Diego Torres

Co-founder
trii



Thanks!

chancetech.io



chance.