

INVESTOR PITCH DECK 2024

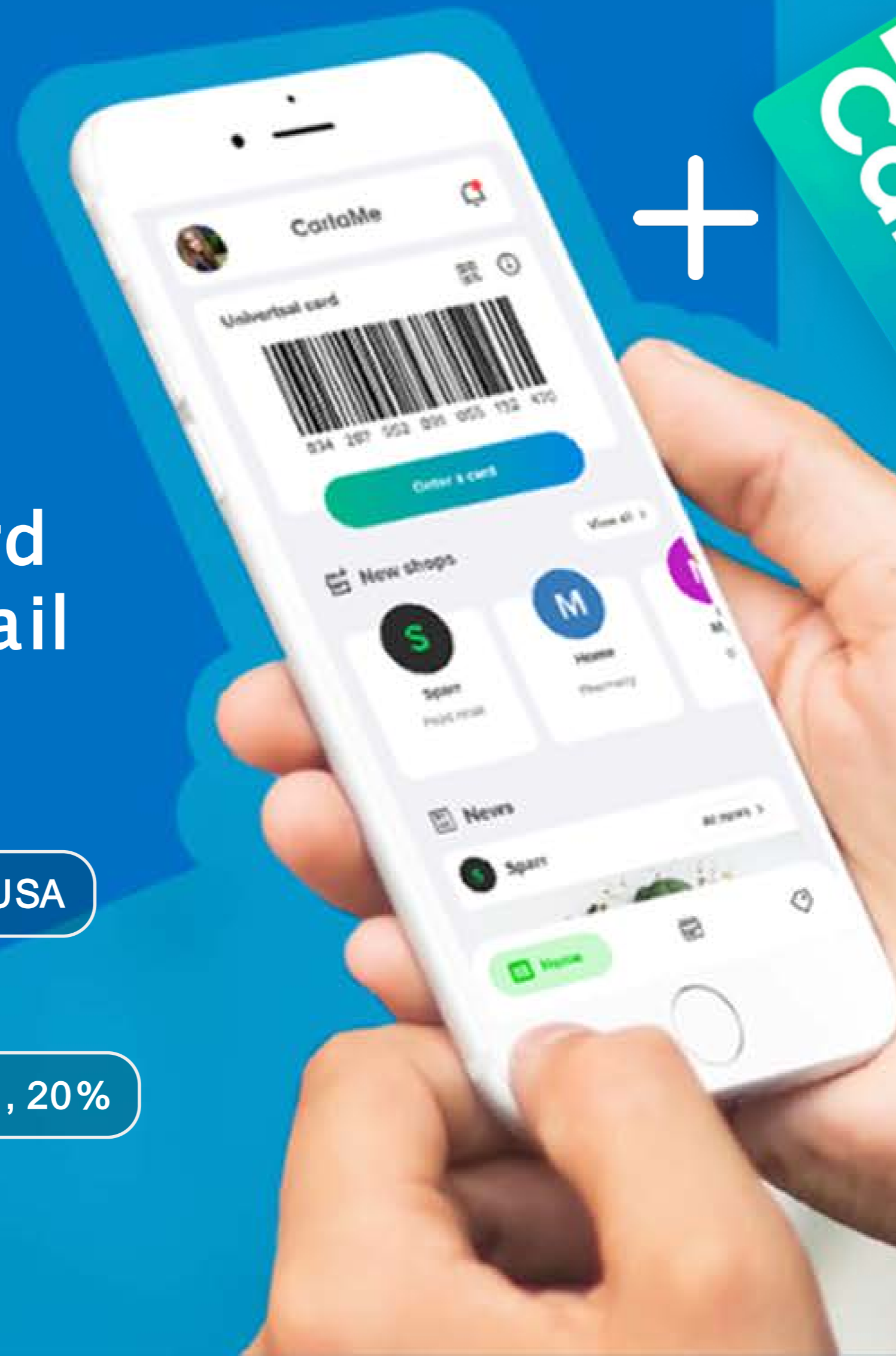
CONFIDENTIAL

Brand of the Year
awarded
by **VISA**



CartaMe

Mobile app with universal loyalty card
& payment card + marketplace of retail
loyalty programs



Category: **B2C, B2B**

Sectors: **FinTech**

Legal location: **Delaware, USA**

Geo markets: **EU, US, MENA, Asia**

Year of foundation: **2017**

Capital raised: **\$1.5M**

Pre-money Valuation: **\$20M**

Seed Round: **\$5M, 20%**

Target Return: **8X in 5 years**

Exit: **IPO or Company Sale**

CartaMe business goals

Revenue

\$80K
2023 → \$1.55M
2025

Issued Cards

30K
2023 → 297K
2025

App MAU

56K
2023 → 430K
2025

LTV / CAC per card

280%
2023 → 350%
2025

LTV / CAC per user

310%
2023 → 420%
2025

Problems solved

Service Providers

VISA

- CAC for 1 issued card decreases from 10\$ to 2,5\$

BANKS

- CAC for 1 issued card decreases from 100\$ to 10\$
- Frequency of card use is increasing from 2 to 8

End-users

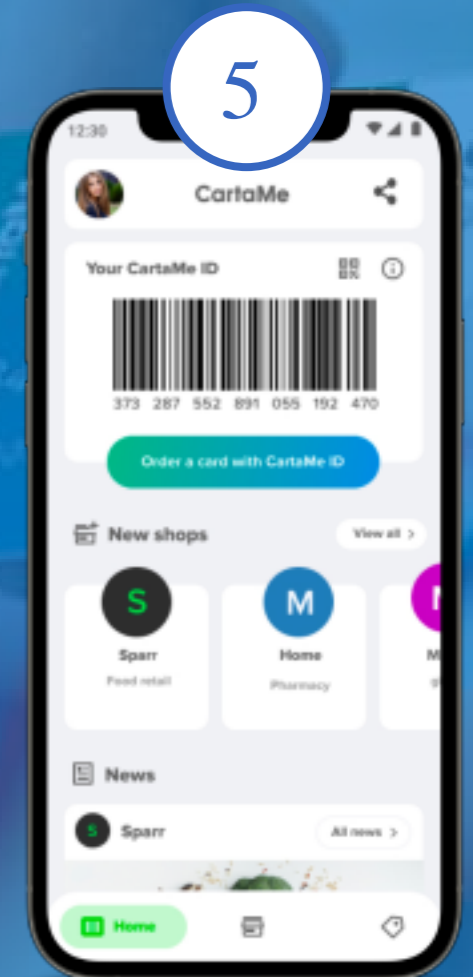
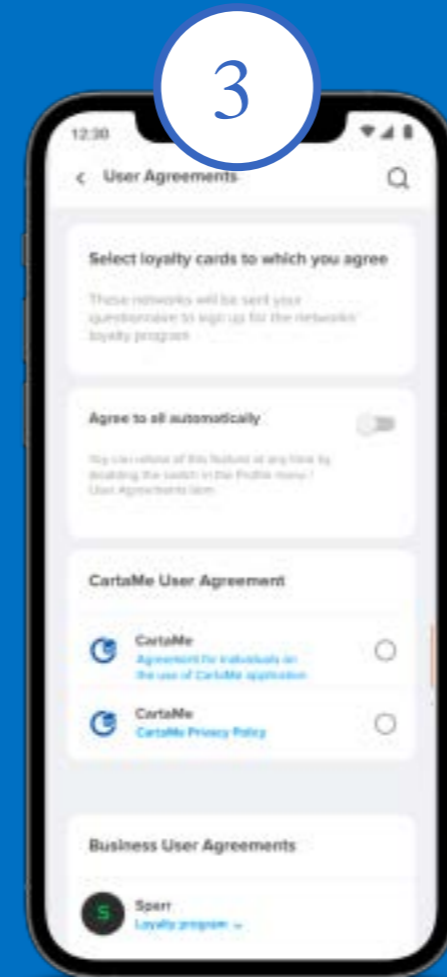
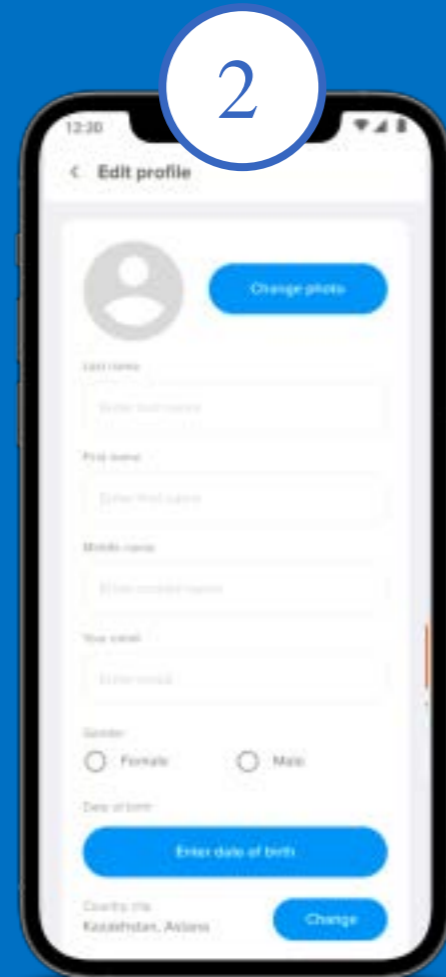
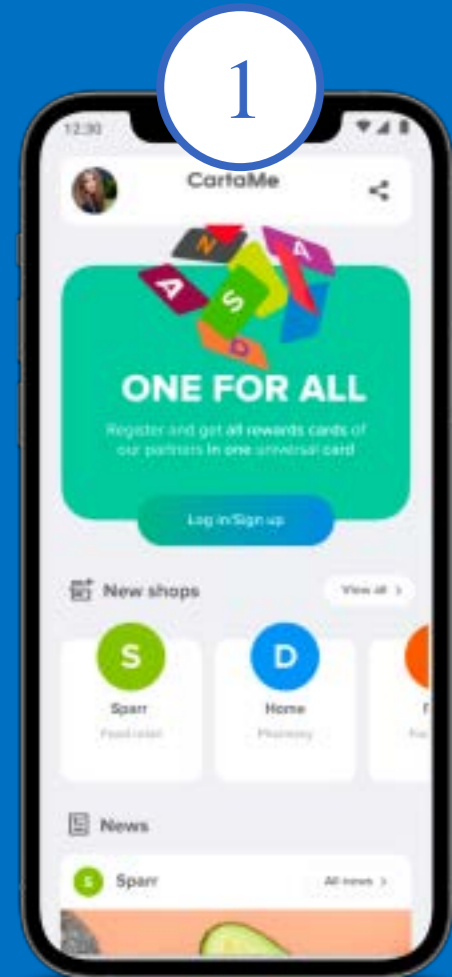
USERS

- Multiple loyalty cards replaced with only one
- Connecting to a new loyalty program from 10 mins to 2 taps

RETAILS

- Customer LTV increases +40%
- Customer database value +10%

CartaMe - USER'S PATH



1
Install CartaMe mobile application

2
Fill in the questionnaire and receive a personal CartaMe ID code in the application

3
Provide consent to participate in partner loyalty programs

4
Order a bank card with CartaMe ID

5
Present your CartaMe ID at the point of sale, get a discount and pay with CartaMe card in one action

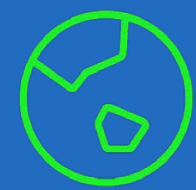
more than 30% of CartaMe users

CartaMe infrastructure

Partner's cashier's area

Revenue Streams

Banks & IPS 1



Int'l Payment Companies

pays for cards issued with CartaMe ID



for each issued active card



Banks

pays for cards issued with CartaMe ID & user data access



for each transaction

Retail 2



Large Retailers

pays for data transmit channels, shopping offers announcements, access to non-customers, and access to new customer details



per month for each retailer



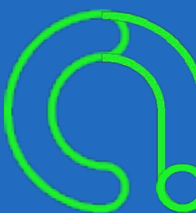
All Retailers

pays for transmitted leads to the retailer's loyalty program



per lead

Advertisers 3



Google AdMob

pays for ad views in the CartaMe app



for each 1000 ad viewers



Banks, Retailers, Product Manufacturers

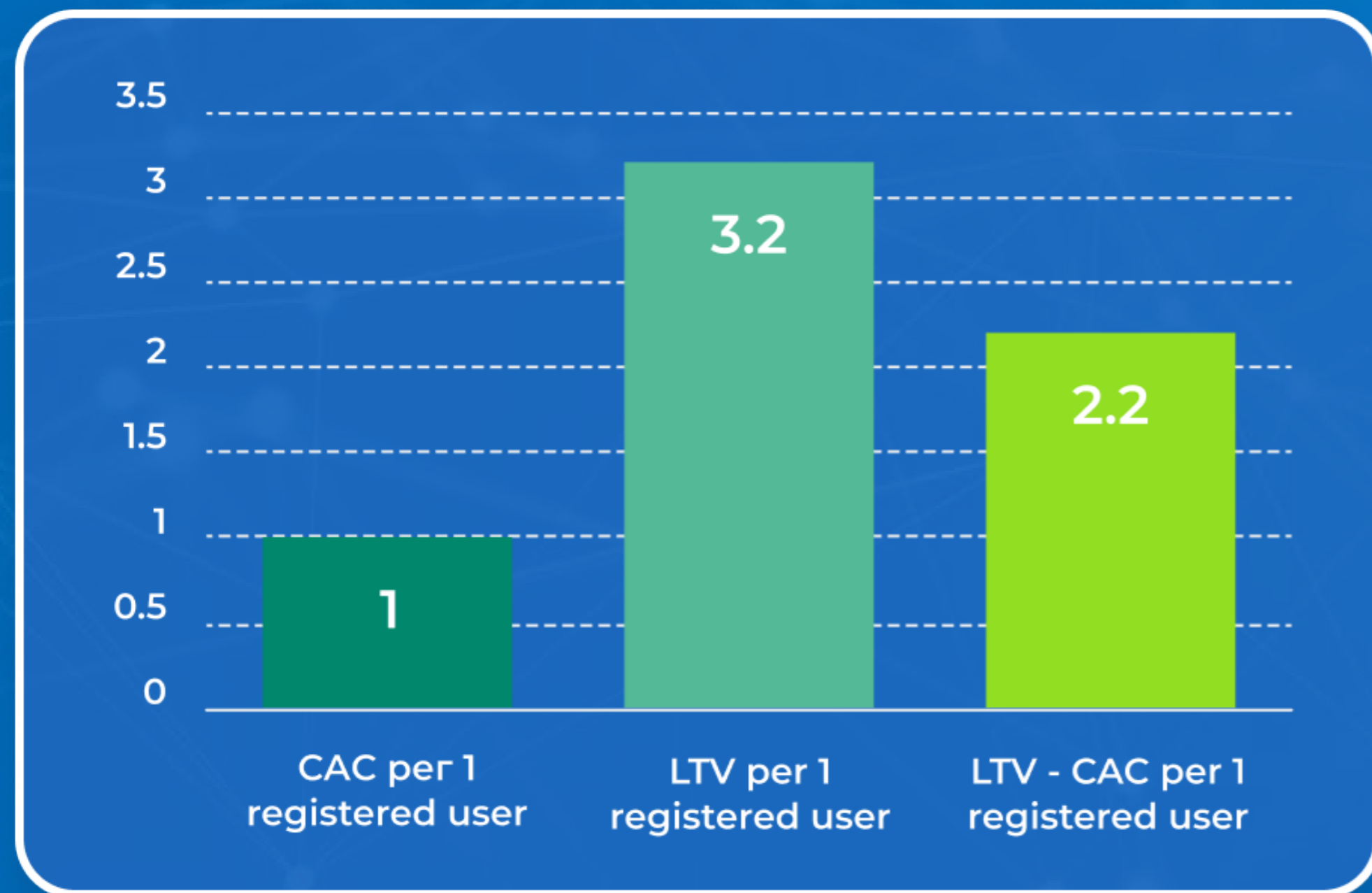
pays for direct advertising to the CartaMe app



per month

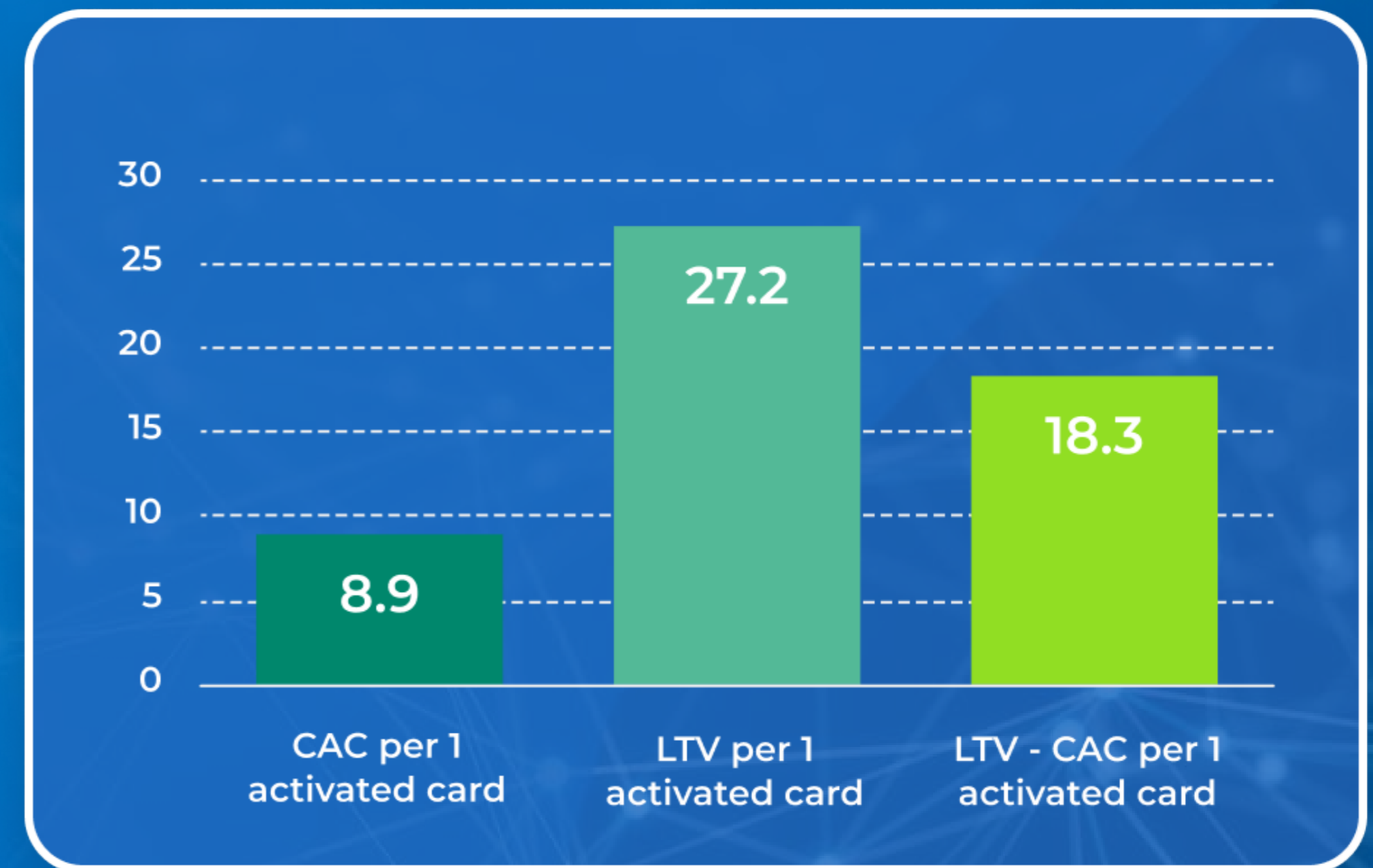
Unit Economics

USD per 1 registered user



LTV / CAC per 1 registered user - 3,1

USD per 1 activated card



LIV / CAC per 1 activated card - 3,1

Market Size

Global Market



Over 13 billion
issue of bank cards



Over 100 million
offline retail shops



Over 5 billion
users solvent core
aged 18-64

TAM

Target Market

36 countries

United States, Canada, Europe,
MENA, Turkey & Central Asia



Over 2 billion
issue of bank cards



Over 15 million
offline retail shops



Over 750 million
users solvent core
aged 18-64

SAM

Target Market Share

36 countries

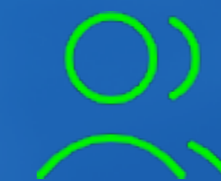
United States, Canada, Europe,
MENA, Turkey & Central Asia



Over 54 million
issue of bank cards



Over 6 million
modern retail shops



Over 220 million
users solvent core
aged 18-64

SOM

For Retailers

Announce shopping offers

Collect customer feedback

Personalize offers, discounts, and prices

Automated sign-up process and data collection

Access to users who newly signed up

Opportunities to cross-sell / cross-marketing

For Users

One card for all payments and multiple loyalty schemes

Receive various shopping offers in one place

Get discounts and pay via the same app

Multi-channel, seamless online/offline experience

Single place for all retailers' info (location, opening hours, etc.)



Co-brand of bank and retailer

VISA or Mastercard indoor loyalty program



Affiliate program of a big retailer



Co-brand of bank and retailer

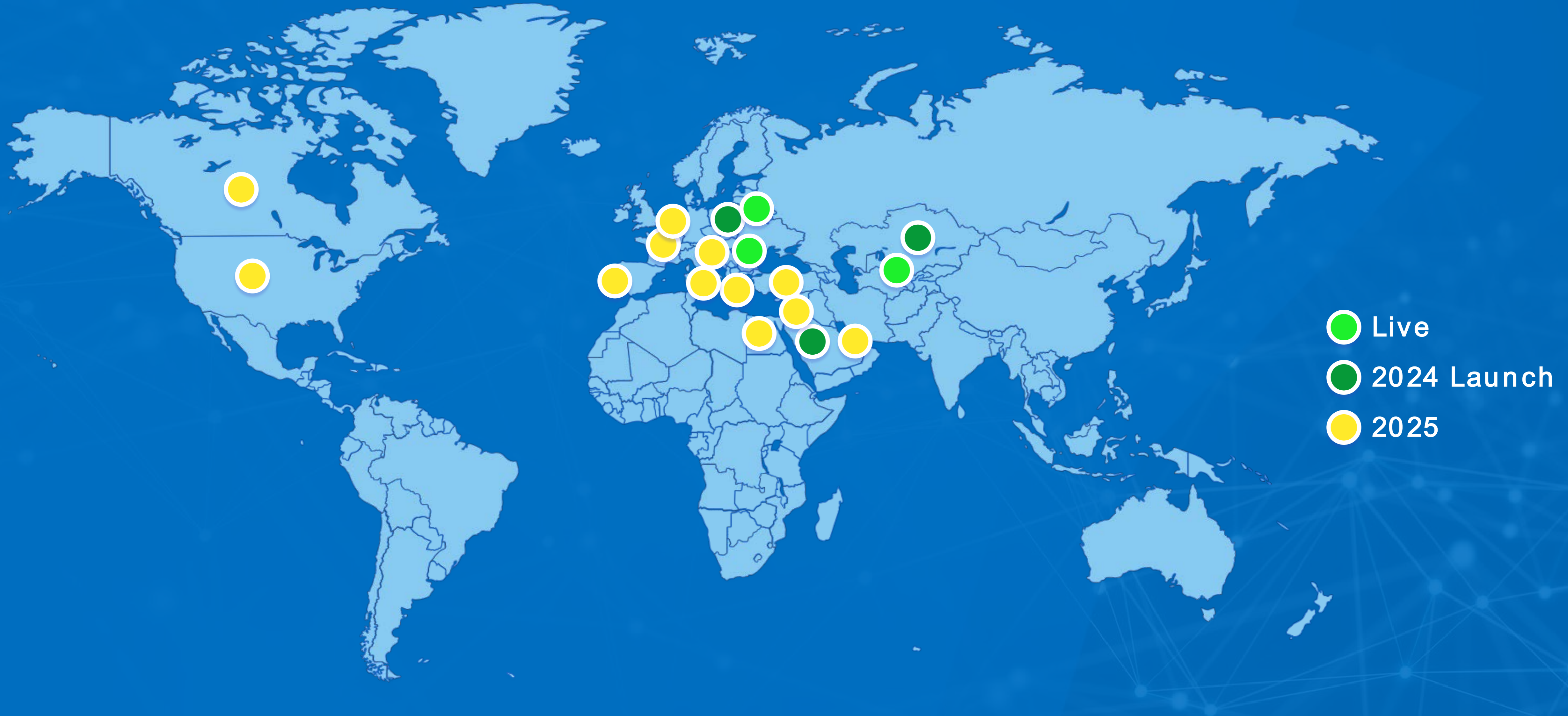
VISA or Mastercard indoor loyalty program



Affiliate program of a big retailer



Our users geo



Key Milestones

2017

Concept, team, and budget formation
Investments of \$260,000 from founders

2018

MVP CartaMe on Android

2019

MVP CartaMe on iOS

2020

CartaMe 2.0 Android / iOS

2021

Won "VISA Brand of the Year Award" & direct contract with VISA
Raised \$396,000 from top bank managers
Appraised by KPMG at \$1,600,000

2022

Raised \$1,500,000 from private investors
Investors' valuation at \$7,500,000
Launched partnership with VISA (co-branded bank card)

2023

Upgraded app for unlimited scalability
Registered companies in 4 countries and trained regional managers
Paid back convertible seed loans



Our Team



Andrei Dylenok

CEO & Founder

Founder and head of the CartaMe Global group of companies. 20 years of successful experience in business and sales leadership. 7 years of experience in IT from MVP to CartaMe software package. Attracted \$2M+ investments to the project



Dmitry Fitsner

CBDO & Co-Founder

Sales and Marketing Director of the CartaMe Global Group. Ex-CBDO of the largest marketing agency Fabula, ex-CBDO PERNOD RICARD Minsk, ex-CMO of Minsk Crystal Group holding. Successful experience in attracting investments



Victor Shipalov

CTO & Co-Founder

20 years of experience in IT Ex-CEO of IT projects in mobile communications & mobile applications for banks & businesses. CartaMe from MVP to CartaMe Global software package 10 years of experience in integrating various retail & banking systems with external systems

Our Team



Leyla Mukayeva

Managing Director (Kazakhstan)

Ex-Corporate Director and Head of Operations Jysan Bank Head office. 20 years of successful experience in banking and digital transformation of one of the largest bank in Kazakhstan



Marcel Chirca

Managing Director (Southern Europe)

Ex-CEO (14 years) EXIMBANK-Gruppo Veneto Banca, Ex- Regional CEO at DIGITAL FINANCE INTERNATIONAL, Ex-team leader and project manager (M&A) at IUTECREDIT EUROPE. 30 years of experience in banking, microfinance, payments and fintech



Jamshid Isokhudjaev

Managing Director (Central Asia)

Ex-CEO (9 years) "Huawei Software Tech. Investment Tashkent". Ex-CMO (3 years) UzMobile, "PayBox" (Freedom Pay), "UzKassa". Best Sales Manager Medal Award from Huawei Headquarter (China)



Tomasz Wroblewski

Managing Director (Western Europe)

Ex-CEO (15 years) Watsons Ukraine, Ex-Regional CEO (3 years) A.S. Watson Group Eastern Europe (4 countries), 17 years of experience in strategic marketing & sales, successful management of digital & multi-channel transformation in retail.
EMBA

Planned OpEx | CapEx

(from 07/2024 till 12/2028)

Cost structure

Currently seeking:

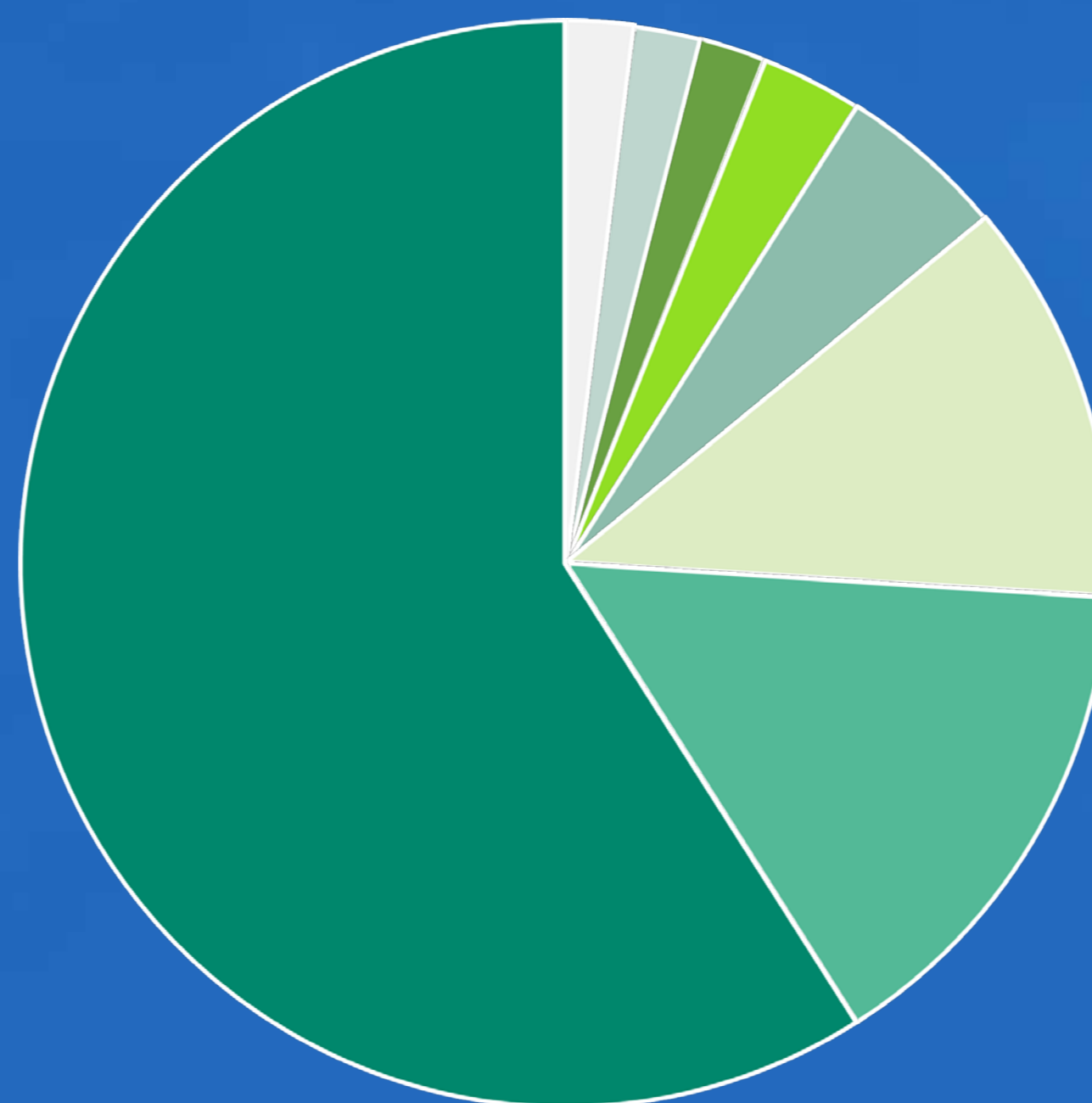
\$5,000,000

For 20% of the company's shares



Our Target

To ensure an ROI of 600% - 800% by the end of 2027

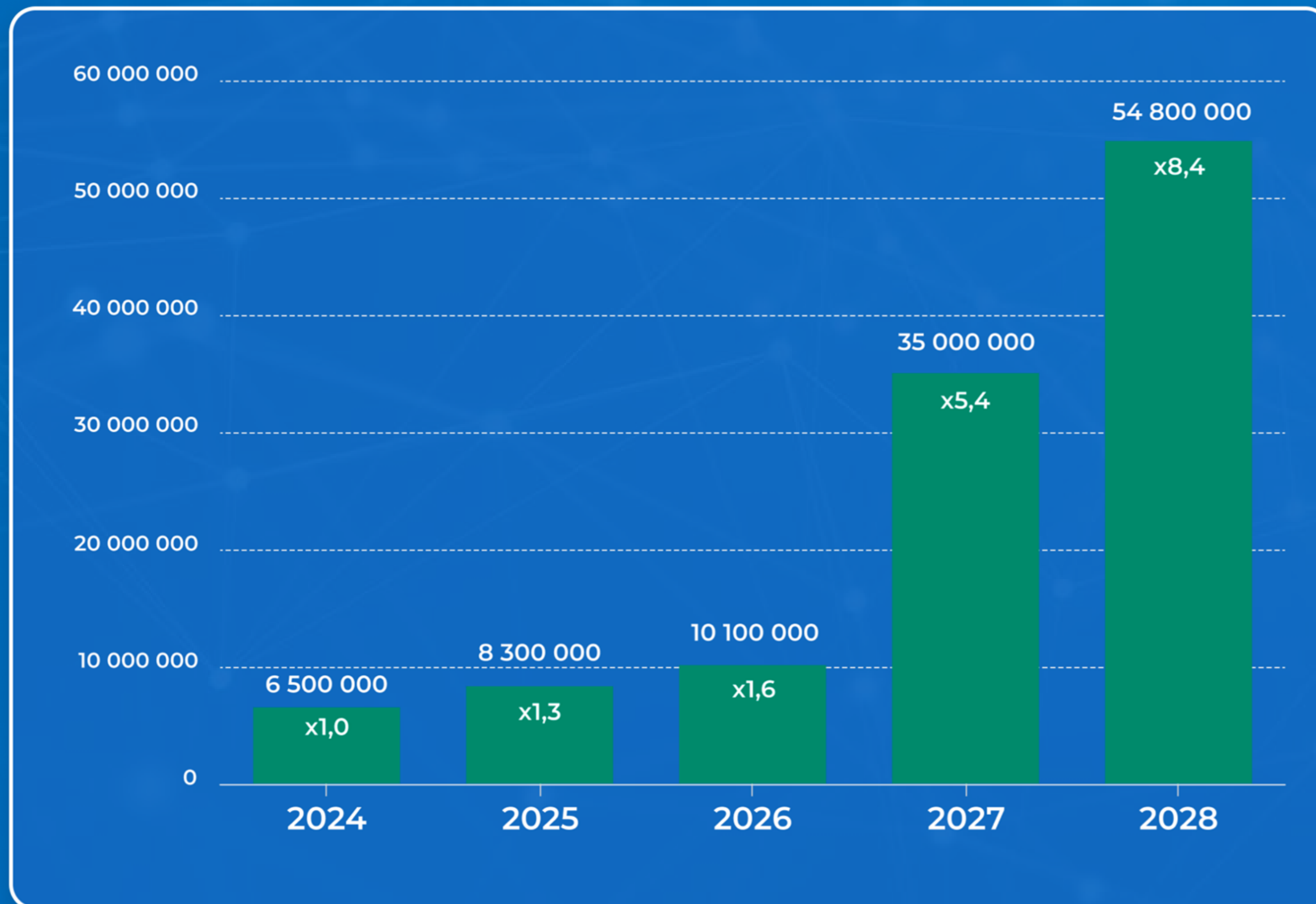


- Integration costs with large retailers 2%
- License fees for the use of TM and software copies 2%
- Bank integration costs 2%
- General running costs 3%
- Product support costs 5%
- Product development costs 12%
- Salary 15%
- Product promotion costs 59%

For effective project localization, it is necessary to hire an experienced leader for each market who has a good understanding of the local market and can successfully negotiate local deals. The CEO can be based in any country and oversee the business using the KPI tools of the local manager and their team.

Investor's cash flow

Valuation of the investor's business share



Partial Exit

Sale to late-stage investors

Company Sale

To an international payment system (Visa, Mastercard, UnionPay, etc.) or to a large ambitious financial or payment institution

IPO

USA or European Stock Exchanges

IMPACT REPORT

prepared by order IBM HPA Team

Company Impact Overview

According to Vested Impact, which measures holistic external value creation and impact of companies products and services;



CartaMe has an overall impact rating of 13, indicating an overall low positive impact company



CartaMe has a direct positive impact on 2 United Nations Sustainable Development Goals; including Poverty, Economy & Jobs



CartaMe has a direct negative impact on 1 United Nations Sustainable Development Goals; including Climate



Most positively impacted SDG's:



Thank You

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VISA



CartaMe

The Next Generation Card For All
Payments & Loyalty Schemes

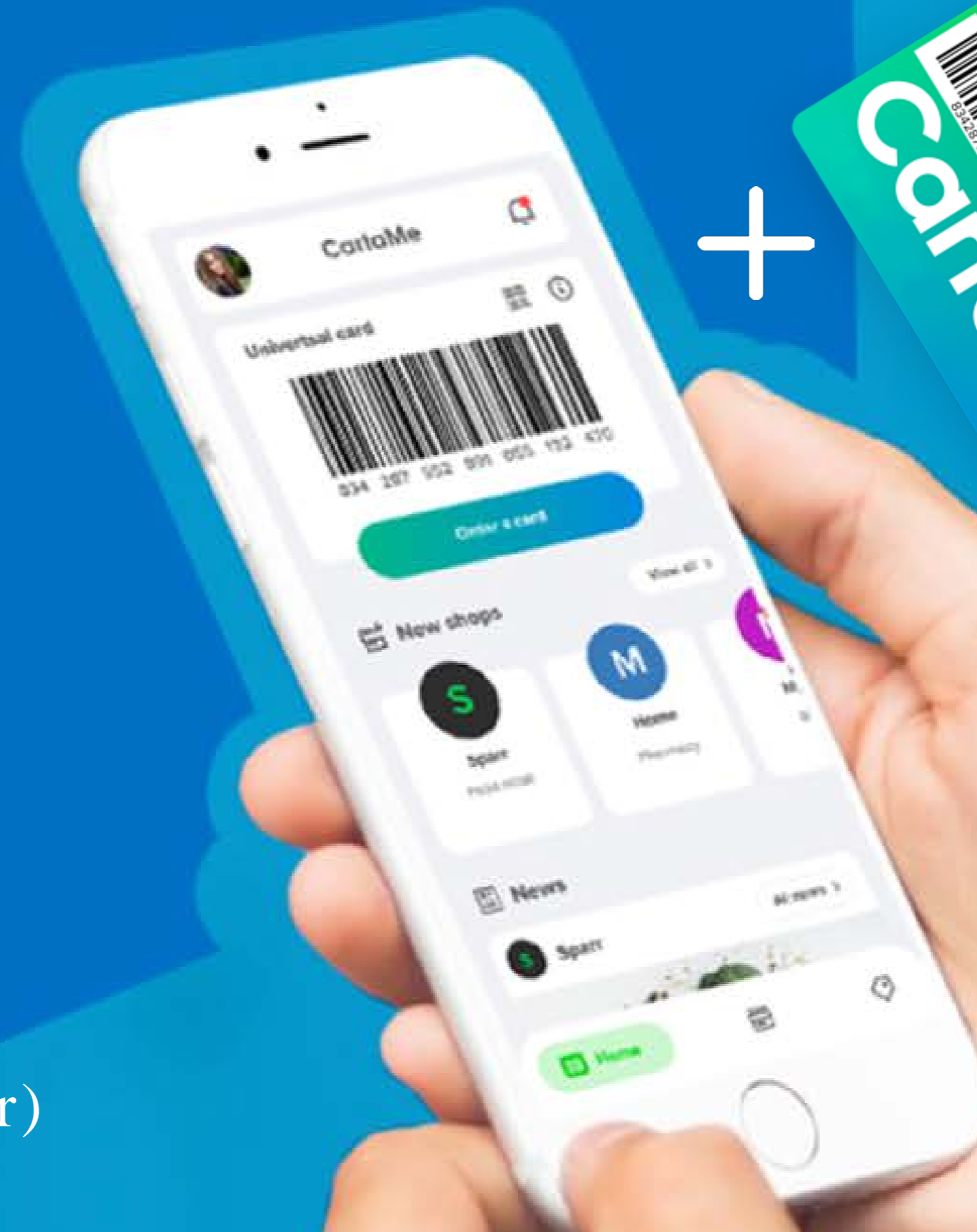


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Andrei Dylenok (CEO & Founder)

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