

Maximum speed. Minimum fees. Full speed.

Sending money
across borders



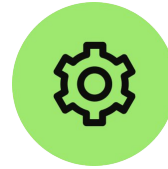
**Traditionally slow,
expensive and hard
to do**

International
banking

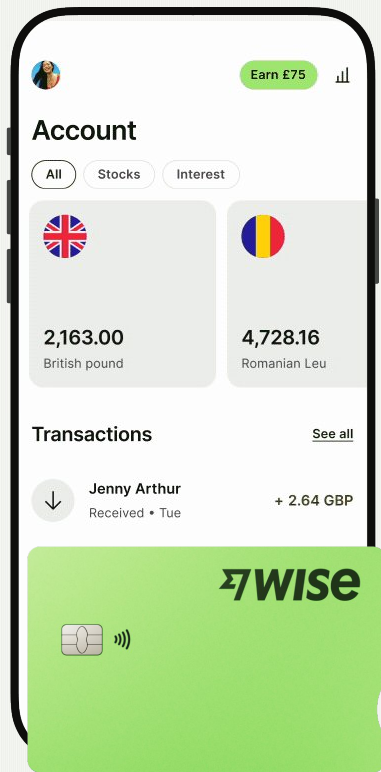


**International bank
accounts don't
really exist**

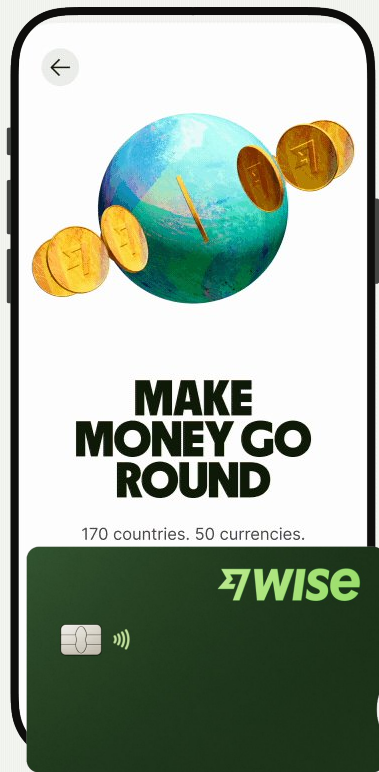
Underlying
technology



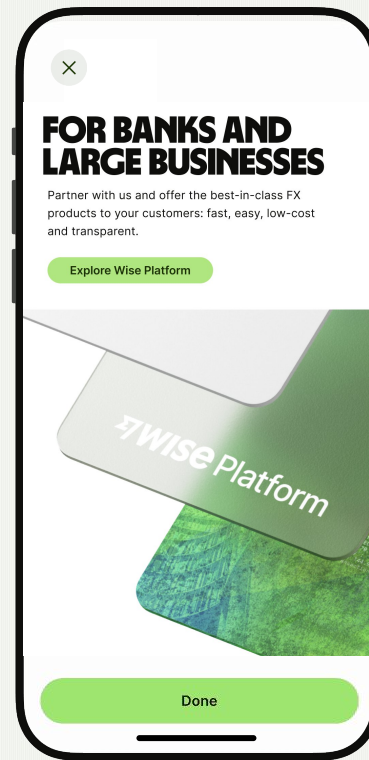
**Infrastructure has
not evolved in
decades**



Wise Account



Wise Business



Wise Platform

Network

90+

Banking and payment partners



Treasury

€200BN+

FX volume moves through our infrastructure annually



Experience

950+

Engineers committed to pushing 1,000 releases per week



Network

8

Markets with direct access to domestic payments systems

Network

160+

Countries in 40 currencies

Compliance

80+

Licences plus sub-second automated compliance checks

Operations

99.5%

Straight-through processing rate

Experience

75%

of end-to-end payments are instant (arrive in 20 seconds)

Experience

40+

Currencies available to receive via Swift and API

Global team

8,000

People focused on cross-border payments



Operations

24/7

Support worldwide



Experience

SUB SECOND

99% of end-to-end compliance checks in under a second



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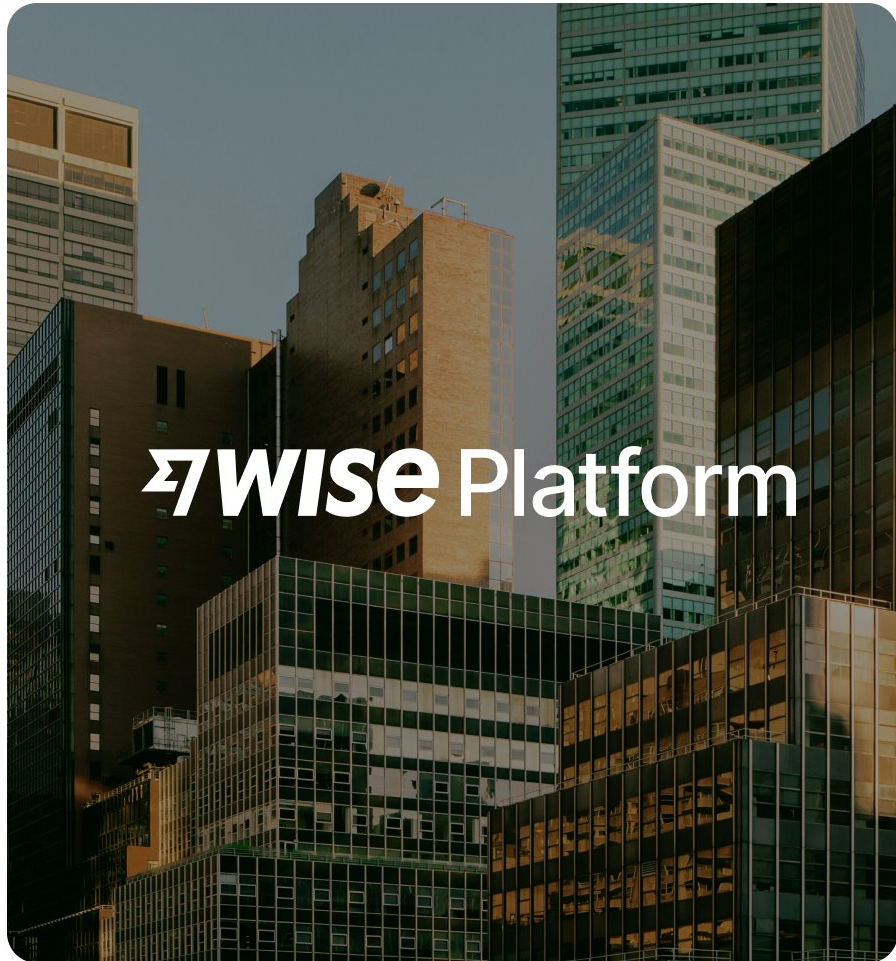


Experience

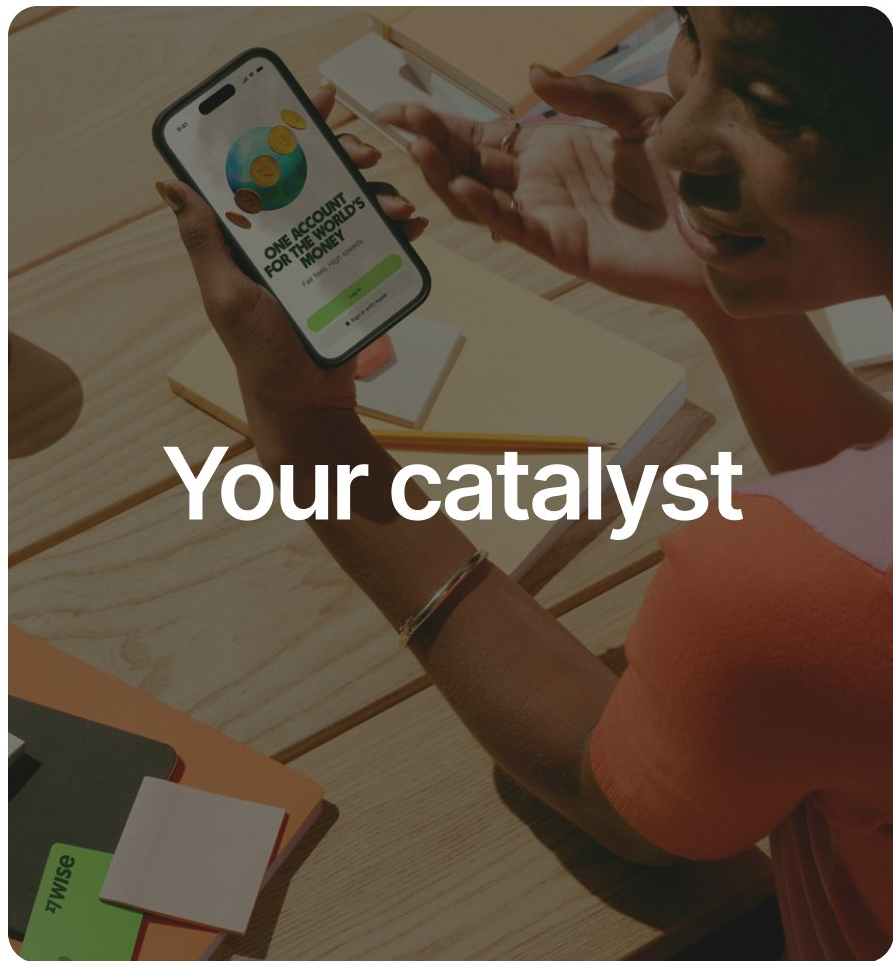
SUB SECOND

99% of end-to-end compliance checks in under a second





Wise Platform



Your catalyst

Our partners

North America

 Brex  Morgan Stanley

 Pay  ramp

 Andrews  upwork

 EQ Bank  bluevine

 Interactive Brokers  GLOBALIZATION PARTNERS

Europe & Middle East

 monzo  N26  Raiffeisen Bank

 temenos  SAB  IndusInd Bank

 bunq  Allica Bank  UniCredit

 Thought Machine  swan  GROUPE BPCE

 Qonto  Wio

Latin America

 nu  itaú  xp

Asia Pacific

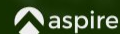
 standard chartered  Shinhan Bank

 moX  GMO AOZORA NET BANK

 ZA Bank  mandiri

 agoda  moin

 TIGER BROKERS  GoTyme bank

 aspire

 ProSpend  ufo

 moomoo  MBSB

CHANGE

Customer expectations



Technology



Financial crime



Regulation



PERCENTAGE OF CUSTOMERS WHO WOULD SWITCH AFTER EXPERIENCING...

Source: Swift - Low value payments report

Hidden fees

71%

Lack of clarity on exchange rate

68%

A payment failed to be delivered

66%

Customer expectations



Technology



Financial
crime



Regulation



Customer expectations



Technology



Financial crime



Regulation



Customer expectations



Technology



Financial crime



Regulation



Customer expectations



Technology



Financial crime



Regulation



Agility

Customer expectations



Technology



Financial crime



Regulation



Agility

CHANGE IS ACCELERATING



MOVE FAST, BUILD TOGETHER



**THANK
YOU**

Wise Platform

customerTransactionId: 94a0b399-1e15-49e0-b0d4-011010101010