

Bringing crypto into everyday life



- **APP LIVE** | WOOCOMMERCE | WIX | SHOPIFY
- **80+ INVESTORS** | RAISED £1,5M ALREADY
- **VISA & IBAN** | APPROVED
- **FOR EVERYONE** | CONSUMERS | MERCHANTS |
iGAMING | e-COMMERCE | CREATORS |
BETTING | EVERYDAY CRYPTO USERS



The Problem



Crypto is owned **but not usable**

a massive

580M+

people own crypto

only

<0.1%

can spend it or use it

this is a

\$3T Gap

in everyday payments

A massive gap between **crypto** and real-world **usability**

The Solution



One Platform. All financial flows

1.

FOR USER



Pay in Crypto

In-store & Online



Fiat <-> Crypto

Accounts, payments, cards, exchange



One App

Payments & scaling

2.

FOR MERCHANT



Get paid in Crypto

Settle in Fiat or Crypto



No POS

Instant settle, lower fees, no chargeback



Plug in / API

Live in 30 sec

3.

INFRASTRUCTURE



Local Payouts

Crypto > Fiat > Crypto
in **own name**



StableCoin Layer

Instant Global settlement



Built to Scale

API and Partners



Traction



Live infrastructure. Distribution partnerships. Scaling ecosystem.



LIVE

iOS & Android app **LIVE**

WooCommerce plugin **LIVE**

Payments in a physical stores **LIVE**

80+ investors onboarded £ 1,5M raised to date ☒

Named local accounts in 120+ countries ☒

Visa card program & IBANs **APPROVED**

EIS eligible for UK investors **APPROVED**



SCALING

Active iGaming & betting platform discussions

Partner ecosystem reaching **95,000+** merchants Via integration with **SAAVI Limited** (95,000+ restaurants on their platform)

Partner discussions reaching **100M+** potential users Via major **Ethiopian bank** (30M users) and SA transport cooperative (3M users)

Partner discussions reaching **1,3M+** potential users Via major CEE Food distributor **Rohlik.cz** (1.5M users)

Partner discussions reaching **1,5M+** potential users Via major Spanish **Palladium Hotel Group** (1.5M users)

GBP, SEPA & **multi-currency** IBAN infrastructure

Scaling across **payments**, **crypto** & **embedded finance**

Distribution access through **API** & **embedded finance** partnerships



Real traction.
Real momentum.



80+
Investors
onboarded



£ 1,5M
raised to
date



120+
countries
covered



95,000+
merchant
ecosystem access



100M+
potential users via
banking partners

The Product



Hybrid Financial Model, Built into One App



Crypto (decentralized)



Pay and receive via QR

In-store & Online



Global StableCoin transfers

Instant global payments



Self-custody

Your funds. Your control



Everyone welcome!

Light KYC

non-bankable user access



Seamless **Crypto** ↔ **Fiat** movements



Fiat (banking)



Local named Accounts

120+ countries



Multi-currency

Local GBP, SEPA, EUR, USD etc



Peymo Visa card



Built-in payment gateway

Accept Visa & Mastercard payments



Pay, send & receive in **Crypto** or **Fiat**, anywhere in the world



Merchants can start accepting payments in under 1 minute.
No onboarding required



582M+ Crypto users can now spend in **real life** and merchants can finally **reach them**

How it works?



Real Use cases. **Real value.**

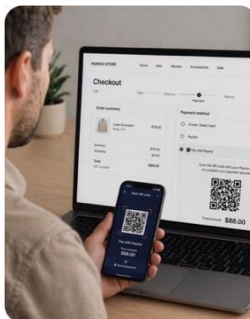
In-store payments

- ✓ Pay with QR
- ✓ No POS needed
- ✓ Instant settlement



On-line payments

- ✓ Pay at checkout
- ✓ No chargebacks
- ✓ WooCommerce 



Card payments

- ✓ Spend anywhere
- ✓ Apple Pay / Google Pay
- ✓ Works globally



Pay, send & receive in
Crypto or **Fiat**, anywhere
in the world



Fast, secure **stablecoin**
payments at real-world scale

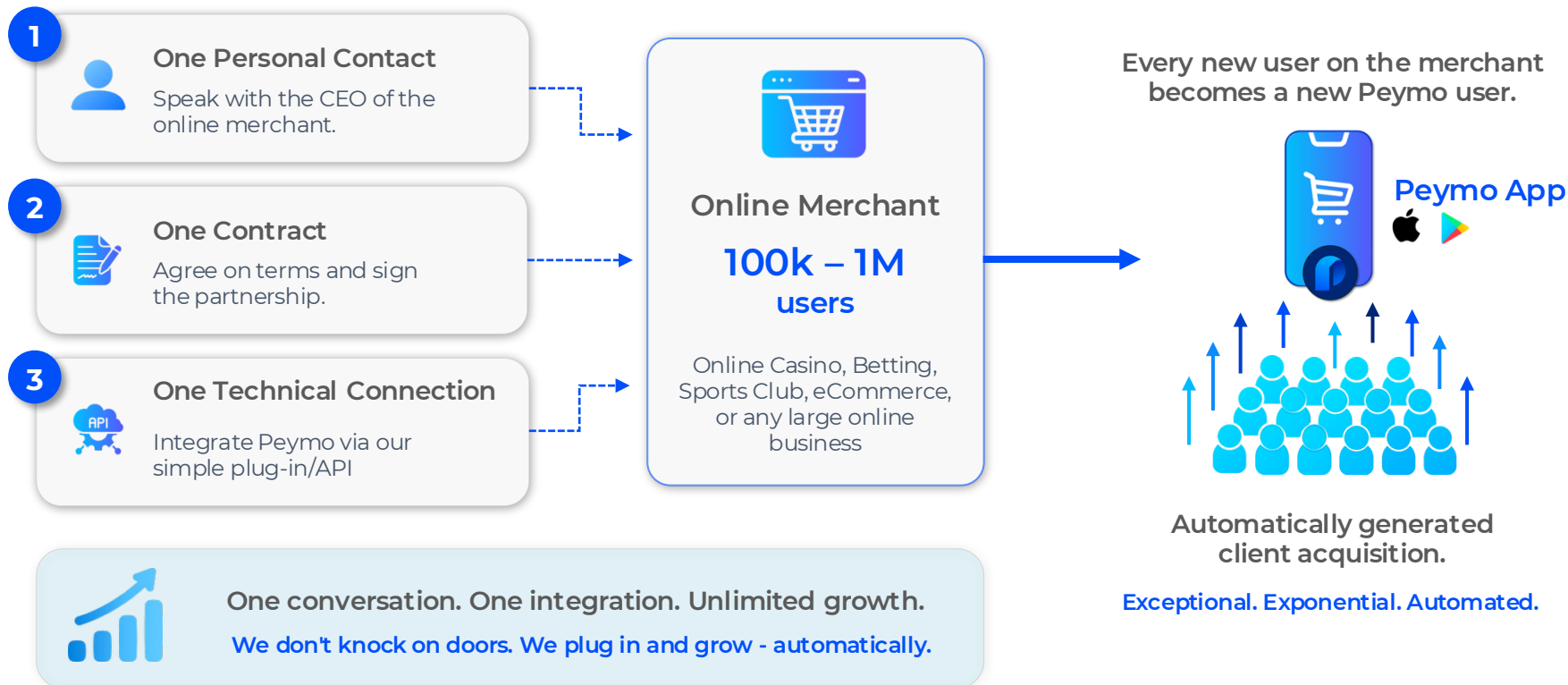


One App. All payments. For
Users and **Merchants**

Growth Engine



One Merchant. Three Steps. **Millions** of New Users.



Market Opportunity



Mass adoption exists, **but the usability is missing**

\$6T+

Global Crypto Market Cap

\$1.5T

Global Payments by 2027

\$1.3T

AI in Finance by 2030

Why Peymo wins?



Built to scale, turning payments into growth

1

**Hybrid, Crypto + Fiat,
ecosystem**

Decentralized Crypto, Fiat banking
& real-world payments in [One App](#)

2

**Crypto usable,
in real life**

Pay & Accept Crypto payments
online & in-store, [everywhere](#).

3

**Built-in
user acquisition**

Every transaction creates
[new](#) users

UNIQUE

Unlocking **582m Crypto users**, for real-world **payments**

Embedded finance & White label Infrastructure

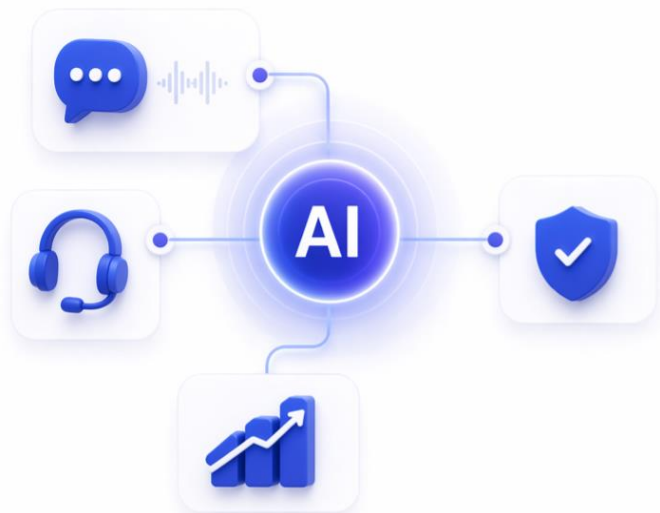
- ➔ Start accepting Crypto payments in under 1 minute
- ➔ Payments in Crypto or Fiat, settlement in Fiat or Crypto
- ➔ Accept Crypto payments under your own brand



AI-driven automation & scale



Reducing costs. Automating growth. Scaling globally



AI Personal Agent

Voice-enabled assistant, for everything!

AI Product & Development Optimization

Generates code, identifies issues and accelerates development

AI Operations & Support

Automated workflows and lower support costs

AI Marketing & Growth Engine

User behavior analysis & growth optimization

Business Model

Multiple revenue layers + automated user growth → higher valuation

1

Multiple monetization layers

Users, Merchants & Infrastructure fees

2

High ARPU potential

Banking, cards, payments & subscriptions

3

Low-cost scaling

API, White-Label & Embedded finance solutions

4

Built-in valuation growth

More users generate higher platform value



Go-To-Market Strategy



Scaling through **Users, Merchants and platforms**

1 B2C

Consumer growth

- AI-powered acquisition
- Crypto-native users first
- App, card & wallet growth

2 B2B Merchants

Payments & gateway adoption

- WooCommerce & POS rollout
- Online & in-store payments
- iGaming & e-commerce focus

3 Embedded Finance

Platform distribution

- API & White-Label licensing
- Embedded finance partnerships
- Global payout infrastructure

CONSUMERS
MERCHANTS



- SCAN
- DOWNLOAD
- PAY / RECEIVE

Platforms partner with Peymo for Embedded Crypto, Fiat and Payout Infrastructure In-store or API integration

Scalable User Growth



User growth drives monetization and platform value

USERS & ESTIMATED VALUATION POTENTIAL



Estimated Valuation Potential = Users x £850 Value per User



One million users
equals **£1B** value

*) Based on average enterprise value per user of ~ **£850** across comparable fintech and SaaS platforms.

FINTECH & SaaS BENCHMARKS (2026)

Company	Users / Scale	Enterprise Value	Value per user
Revolut	65M annual active users	£75B	£1,150+
Coinbase	120M verified users	£60B	£500+
Shopify	8.4M verified merchants	£140B	£16,600+ per merchants
Stripe	Millions of businesses	£70B	High-margin SaaS multiple

Average

~ £850 per user



1M+ Users → Unicorn-level valuation potential

Source: Public filings, investor reports, and market data (2026)

- Revolut: 65M annual active users, £75B valuation. Source: Revolut investor presentation, Feb 2026
- Coinbase: 120M verified users, £60B valuation. Source: Coinbase shareholder letter, Feb 2026
- Shopify: 8.4M active merchants, £140B valuation. Source: Shopify Q1 2026 financial report
- Stripe: £70B valuation. Source: The Information (Stripe valuation update), Feb 2026

Note: Valuations fluctuate with market conditions. **£850** per user represents the average across comparable fintech and SaaS platforms.

Competitive positioning



One platform. All essential financial layers

Capability	Peymo	Revolut	Coinbase	Trust Wallet	Stripe
Real banking (IBAN + card)	✓	✓	Limited	✗	✓
Non - Custody Crypto	✓	✗	✗	✓	✗
Real-world Crypto payments	✓	Limited	✗	✗	✓
Crypto <=> Fiat flexibility	✓	✗	✗	✗	✗
API / Embedded finance	✓	✗	✗	✗	✗
Merchant Crypto Payments	✓	✗	✗	✗	✗



Peymo is the only platform combining:
banking, crypto, payments & infrastructure in one



Banking



Crypto



Payments



Infrastructure

Investment Opportunity



THE ASK

£ 4,3M SEED ROUND

Fuelling the next generation of **AI-powered** financial infrastructure for **crypto, banking & embedded finance**.

200,000,000

Existing Shares

Number of Shares before
the New Issue of shares

41,666,667

New Shares

Number of New Shares
to be issued

£ 20.64M

Pre-Money Valuation

£ 24.94M

Post-Money Valuation

£ 0.1032

price Per Share

£ 4.30M

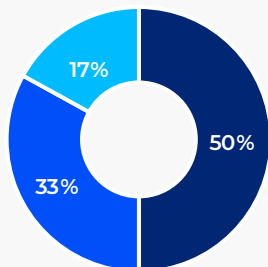
Total Raise



HMRC

**EIS Advance
Assurance
Awarded**

**USE OF
FUNDS**



50%

Product & Infrastructure

Core banking, AI modules,
gateway, APIs, integration
framework, infrastructure

33%

Growth & Distribution

Marketing & business
development, partnerships,
merchant expansion, agent
network

17%

Operations & Compliance

Compliance, customer support,
hosting, admin overheads, legal

Unique selling points



1. Banking + Crypto in One Platform

Self-custody wallet, IBAN accounts & payment cards

2. Spend and get paid with Crypto Anywhere

Pay and receive online, in-store and globally with seamless Crypto-to-Fiat infrastructure

3. Global Payouts in 120+ Countries

Send Crypto, recipients receive local Fiat in their own name

4. Embedded Finance & API Infrastructure

White-Label modules, payment gateway and scalable B2B integrations

5. AI-Powered Scaling Engine

Automated onboarding, compliance, support & acquisition

The Team



Led by executives from Apple, Google, Logica PLC, NTT, PayPal, BT, British Airways, Unilever and Europe's first EMIs



Tomas Bartos - CEO & Director

Tomas brings over 25 years of international experience in legal and financial structuring, specialising in fintech, regulatory compliance, and blockchain advisory. He has held senior roles in investment and technology groups including DTLG Fund, Logica PLC, and NTT, where he developed expertise in private equity, enterprise consulting, and cross-border telecom operations. His career spans Europe, the US, and Asia, combining institutional governance with entrepreneurial drive, and advising on fund structuring, digital transformation, and regulated financial frameworks. At Peymo, Tomas oversees overall strategy, legal affairs.



Peter Jaegarstierna - COO & Director

Peter is a recognised Electronic Money Institution (EMI) pioneer and seasoned C-suite executive with 15+ years in payments, compliance, and regulated financial services. As one of the first executives at a European EMI, he managed large-scale licensing, operational risk, and KYC/AML frameworks across multiple jurisdictions. Beyond fintech, he expanded retail to over two dozen outlets in Sweden, led Baltic market entries, and contributed to consumer M&A transactions with global leaders such as Unilever. At Peymo, Peter oversees Operations, Risk Management, Licensing, and Compliance infrastructure, providing the regulatory backbone for safe and scalable growth.



Martin Hopper - CFO & Director

Martin is a FinTech pioneer and financial strategist with deep expertise in UK administration, financial intermediation, and EIS/SEIS fundraising structures. Active since the early wave of UK digital finance, he has supported multiple growth-stage firms with financial modelling, capital structuring, and licensing applications, including cross-border projects spanning Europe and the Gulf region. He has advised on international asset structuring, investor reporting, and milestone-based fund allocation, giving him unique insight into how to balance regulatory compliance with entrepreneurial agility. At Peymo, Martin leads financial strategy, budgeting, and reporting, ensuring that capital is deployed effectively and transparently to maximise investor value.

The Team



Led by executives from Apple, Google, Logica PLC, NTT, PayPal, BT, British Airways, Unilever and Europe's first EMI



David Williams - CTO, AI Master

David is a Silicon Valley machine learning veteran and former Engineer at Apple, Google, and PayPal, bringing world-class expertise to Peymo's AI stack. At these global tech giants, he designed and deployed machine learning systems for fraud detection, payment optimisation, and user-scale automation. At Peymo he leads the development of AI-powered modules across onboarding, transaction monitoring, and GPT-based financial automation. His track record in scaling AI for billions of transactions provides Peymo with a unique technological edge, ensuring its hybrid banking platform remains ahead of industry standards in security, compliance, and customer experience.



Patrick Hames - CMO

Patrick is a UK veteran in capital raising, enterprise sales, and digital strategy, with senior leadership roles at BT, Verizon, and Southwestern Bell. Over his career, he has led multi-million-dollar revenue initiatives, built global sales teams, and executed digital transformation projects for some of the world's largest telecom groups. He has also advised high-growth startups on fundraising and go-to-market strategies, bridging the gap between early-stage innovation and corporate-scale execution. At Peymo, Patrick drives investor outreach, growth marketing, and strategic partnerships, positioning the company's brand to attract both institutional investors and mainstream customers.



Peter Keller - Head of PR and Marketing Strategies

Peter is a strategic communications veteran with expertise in brand positioning and international market development. His career with British Airways during its privatization under Prime Minister Margaret Thatcher honed his skills in transformation narratives. As founder of Starlite Pictures, he built partnerships across Prague, Los Angeles, and New York, collaborating with Guillermo Del Toro and Pierce Brosnan. As Vice President of the European Association of Producers, he developed industry advocacy expertise. At Peymo, Petr leads PR and marketing, managing investor relations, and building brand credibility in regulated markets.



The Future of AI Fintech Is Here

POWERED BY

- GREAT TEAM
- UNIQUE TECHNOLOGY
- EXPONENTIAL GROWTH

