Series A Presentation

From Wayflyer

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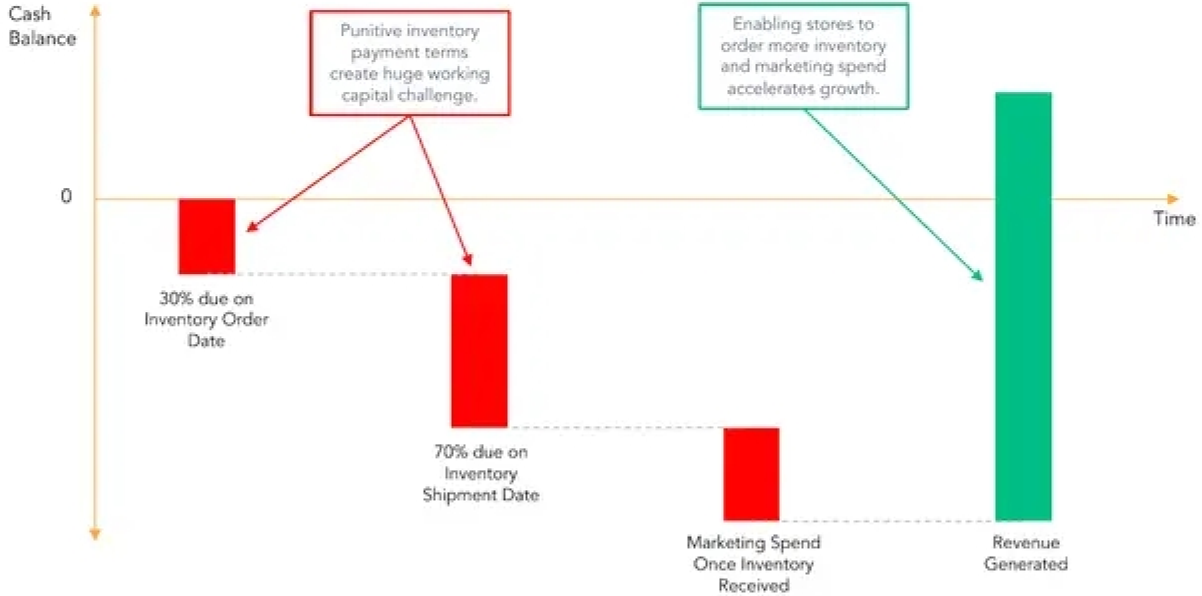
1. The Problem To Solve.

eCommerce has a working capital problem.



Traditional finance does not solve this problem.

Traditional Sources of Funds

Equity

A complex, expensive, dilutive form of capital

Debt

Time intensive and slow process with onerous covenants and guarantees.

Personal Funds

Usually a limited source of capital that is only available to a select few.

Wayflyer's solution to this problem.

One Simple Fee

Typically 4% - 12%.

No interest rates, credit checks, arrangement fees, penalties, personal guarantees or security required.

Daily Payback

Advance + Fee is paid back as a percentage of daily sales.

If the merchant does well, remittances go up, if sales slow, remittance sizes go down.

Shorter-terms

Typical duration for these instruments is 2 – 6 months.

Shorter duration dramatically reduce the risk of default.

Reliant on 1st party data

1st Party marketing data, website data and transaction data are used to price each offer and assess risk levels of applicants.

No warrants or equity

Unlike venture debt, the finance provider has no equity upside, the merchant maintains ownership.

Incredibly fast decision-time

Offers are generated within an hour of sign up. Underwriting process takes a day at most – even for deals that are >$1,000,000.

2. Story So Far.

Entrepreneurial founders backed by very experienced team.

Highway1
pwc

Jack Pierse
CFO, Co-Founder

McKinsey&Company
kubicle
CONJURA

Aidan Corbett
CEO, Co-Founder

VANTAGE
screenfluence

Dan O'Brien
VP, Sales

STARS GROUP
ORACLE

Niall Gormley
Head of Product, Engineering

cartrawler
Bank of Ireland

Margaret Kearney
General Counsel

Kyckr
BAE SYSTEMS

Edward Doyle
VP, Product

Investor profile – the world's top FinTech investors.

Investor	Portfolio			
Si Speedinvest	N26	wefox	tide	bitpanda
QED INVESTORS	nu bank	Current	SoFi	credit karma
DST GLOBAL	robinhood	Revolut	BREX	stripe

Global Network of Offices enables 24-hour support.

Wayflyer has proven its ability to scale – obtaining the resources, technology and expertise to do so.

Today: xxx Customers, xxx signed deals

- Launch in April 2020 – signed $600,000 in deals first month.
- Consistent growth month-on-month, highlighting clear demand for product.
- Technology stack designed to handle multiple currencies and payments protocol – typical time to launch in a new market ~1-3 months.
- US, UK and Australia contribute over 95% of all revenue
- Negligible default level

Supporting the world's fastest growing eCommerce brands.

Wayflyer customers grow faster.

tommi skin™

"Working with Wayflyer feels like a real working partnership. The bank turned us away and Wayflyer didn't"

Noah Hunter Dorsey,
Co-Founder of Tommi Skin

BOW WOW LABS

"Working with Wayflyer has allowed us to grow without diluting our ownership"

Jim Rodisch,
CFO of Bow Wow Labs

Geologie

"Wayflyer know us, they understand us, they're comfortable with our cycles and how we're using the capital. They're super-friendly and they're flexible. All of that is very difficult to get elsewhere"

Nick Allen
Co-Founder of Geologie

3. Our Strategy.

4. Product Overview.

Wayflyer's user experience - speed and access to data are the priorities.

* Customer make longer to accept offer and arrange call.

5. Go-To Market Strategy.

2 Major partnerships agreed in 2021.

3 major partnership opportunities exist with eCommerce platforms. These platforms will lend their brand and marketing channels to help acquire new merchant finance customers.

Partner	Details	Stage
WooCommerce	• Woo operates an 'Extensions Store' within its core application. • We will be the **only extension for Merchant Finance in the Store** – most likely for the next 12 months • **Woo will market Wayflyer to its customers** through email, banner placements and other channels • Expected **go-live time is end of March.**	Won
Adobe Commerce Cloud	• Adobe is keen to create **'Adobe Commerce Capital'** (formerly Magento), it's own brand product for Merchant Cash Advances • **Target is to advance $1bn** to merchants within 12 months of launch • Wayflyer signed exclusive partnership on 28th February. • Expected **go-live time is April 2021**.	Won

6. Financials.

Recent monthly cashflow summary.

Cashflow Tracking	Oct	Nov	Dec	Jan	Feb	Mar
Opening Free Equity Cash ($ USD)						
Operating Cash Burn						
Less Increase in First Loss Pool						
Closing Free Equity Cash						
Outstanding Balance at SPV's						
First Loss Equity Requirement						

Wayflyer.

Where eCommerce takes off.