





MISSION

At Tintra we are breaking the mould. We are the world's first financial institution whose mission is to truly understand and provide inclusive banking to the emerging world. Not pay lip service to fiscal inclusion but to actually achieve it from the ground up. Proactive assistance to, rather than passive resistance against, these markets is our focus.

USING PATENTED AI TECH TO DEMOCRATISE EMERGING MARKET BANKING

Bias drives the prejudice in how 'the west' interacts with emerging economies and as much as it is hard to hear – it is humans driving that bias.

We are passionate about solving this issue by removing human intervention in KYC/AML processes to improve accuracy eliminate prejudice in emerging markets



■ 281 + 1.07%

■ 566 + 2.08%

AI ADOPTION IS CONTINUING ITS STEADY RISE: 56 PERCENT OF ALL RESPONDENTS USE AT LEAST ONE FUNCTION OF AI TECHNOLOGY. OUR PATENTED TECHNOLOGY IS AT THE CORE OF OUR BANKING INFRASTRUCTURE.

WE ARE REIMAGINING WHAT IT MEANS TO BE 'COMPLIANT' USING ADVANCED MACHINE LEARNING TO MAKE 'CORRECT' DECISIONS THROUGH AI, REMOVING KYC/AML HUMAN BIAS.

MAKING THE ABILITY TO MAKE PAYMENTS FOR TRADE FREE FROM PREJUDICE A REALITY.

WE ARE BUILDING AN EMERGING MARKET CLEARING BANK

One that truly understands the emerging world need and does so not by overlaying western thinking on to these territories but by understanding the cultural nuance that can drive true fiscal inclusion.



■ — 281 + 1.07%

■ — 566 + 2.08%



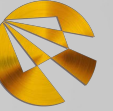
\$18.2TN global trade flows, but not all transfers are easy

Traditional Banking infrastructure sees jurisdictions as 'good' or 'bad'- which is clearly not correct

Emerging markets have become the industrial engines of the western world and will account for 63% of flows by 2035
World bank



Source: 1 UN Contrade; OECD; World Economic Forum; IHS; TradeAlert; BCG analysis. Note: Corridors represent ~30% of global trade. Not included are: intra EU = ~20%; intra NAFTA = ~8%; China (including Hong Kong) = 4%; intra Southeast Asia = 3%; rest of world = ~35%. Global trade keeps your cell phones cheap



\$6.4T struggles to move from 'bad' to 'good' countries annually

The last decade has seen a flurry of innovation that has created frictionless banking in developed markets

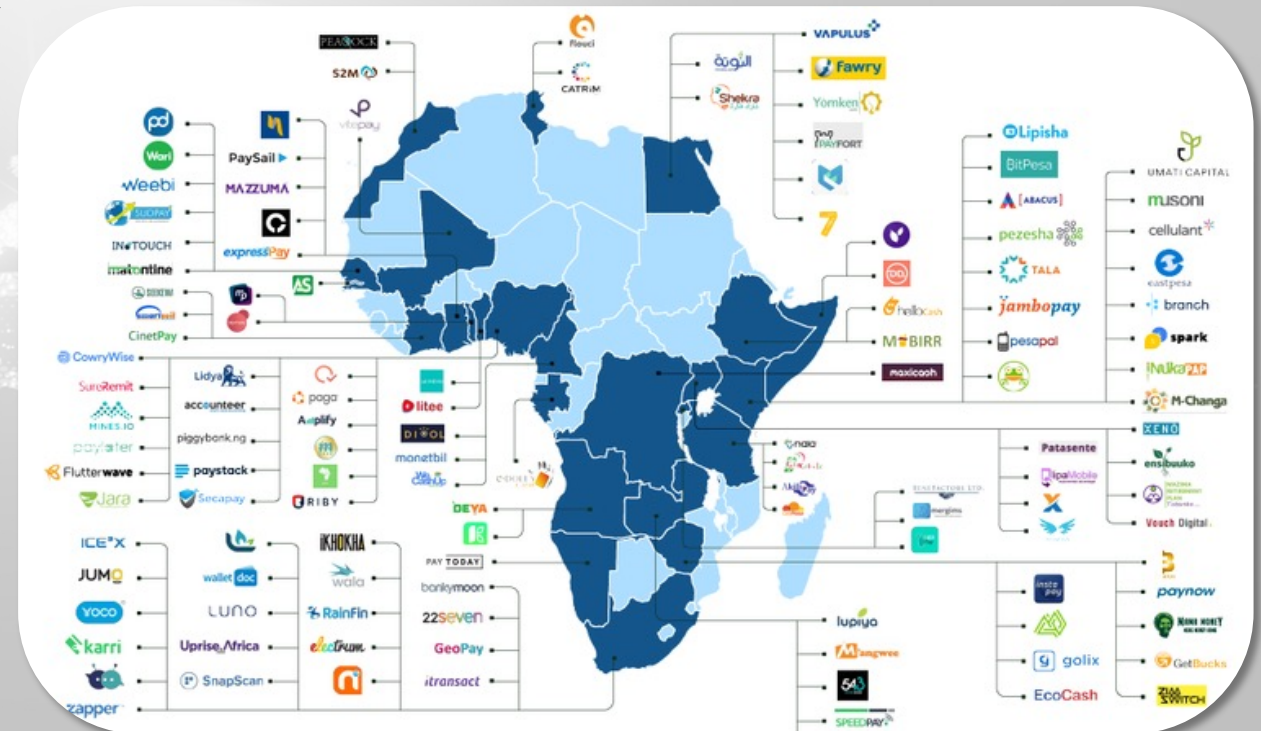
Revolut

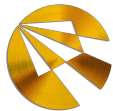
Wise

stripe

The Problem starts when they try to Connect

As seen earlier the emerging world is solving their internal needs at the same pace





Why is this? Western compliance teams can't (or won't) discern a 'good' client from a 'bad' one

SO IN TURN LABEL A JURISDICTION AS 'BAD'

A "GOOD" customer from 'GOOD' place has these options



Even a "BAD" customer from a "GOOD" place has these options

Revolut
chime
N26

Of course - nobody wants 'BAD' customers from 'BAD' places



THIS IS THE GAP



"good guys" from 'bad' places"

Are Grossly Under Served



This obviously flawed model results in a range of issues

Higher Fees

(layered complex solutions)



Blocking of funds

(up to 3 months in some instances)



Lots of friction

(multiple providers, KYC checks etc)



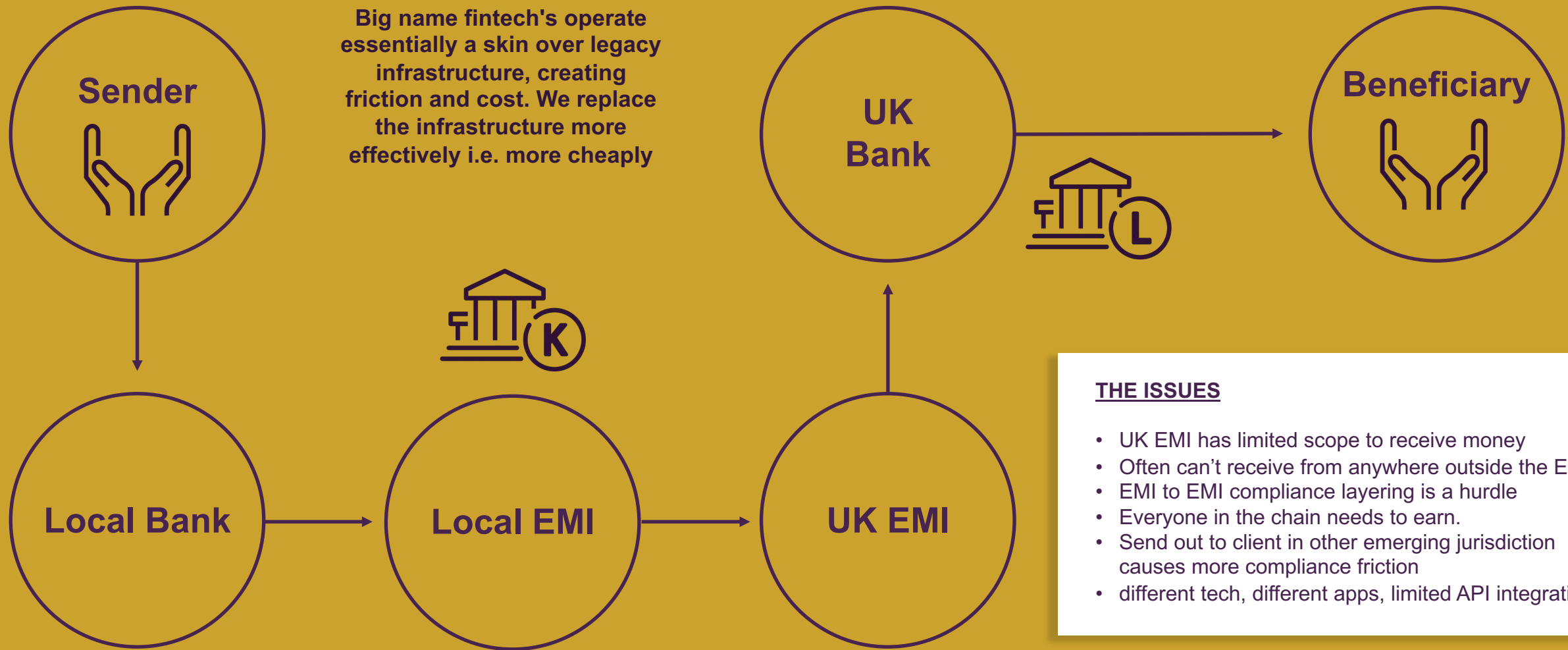
Unfair Playing Field

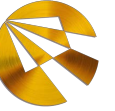
(what a UK business does for \$20 might cost a Kenyan company 1%)





Example: A Kenya to London payment currently works like this





Digital players such as Stripe solve part of the problem

- **An EMI needs legacy bank infrastructure.**
- **EMI's are easy to build but they are limited in scope because of this.**

Lack interface to close trading loops

UK EMI's are trying to solve the challenge. They don't have the deep relationships and understanding of the markets they target.

Conversely EMI's from emerging markets do understand it but cannot get a foothold in developed markets without constant challenges.



EMIs struggle without infrastructure

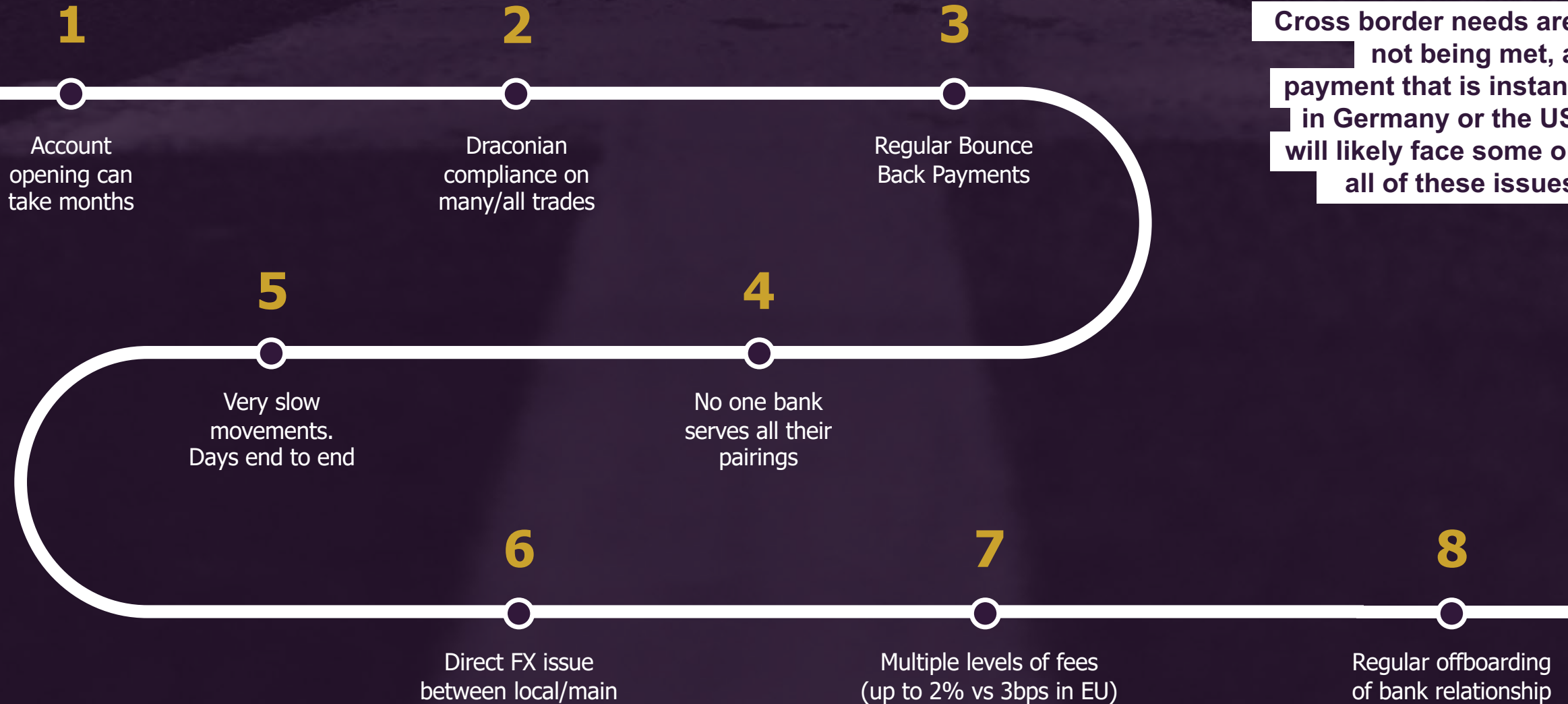
EMI's sit atop a legacy bank so are always governed by their model and rules which results in 'more of the same' when it comes to account openings and payment flows.

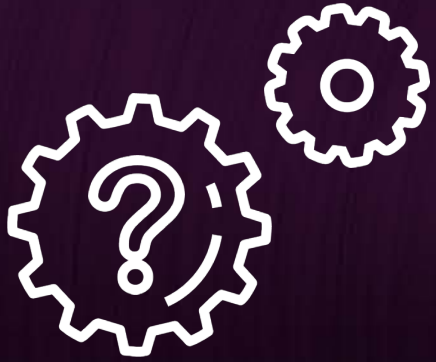
A payment can need 3 EMI's to get from A to B.





Corporates Are Faced with Constant Issues

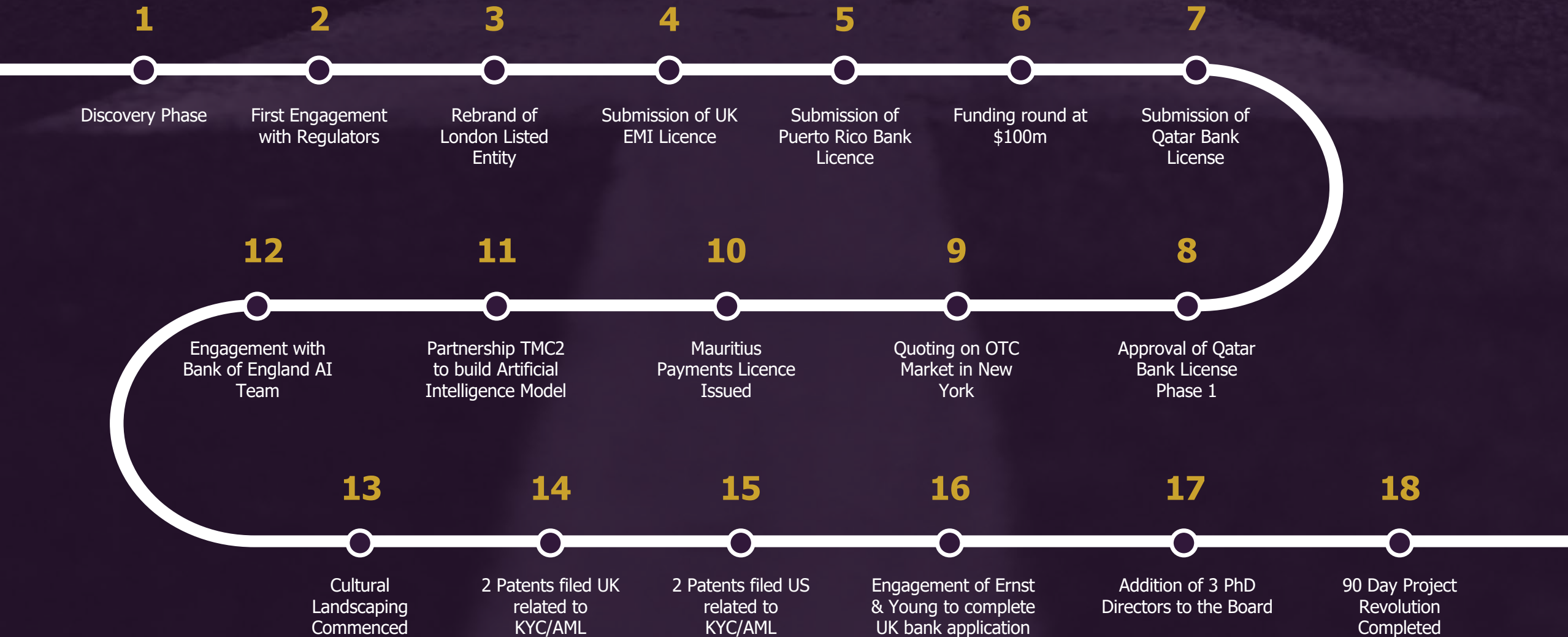




OUR ROAD MAP **MARCH 2021 TO** **JANUARY 2024**



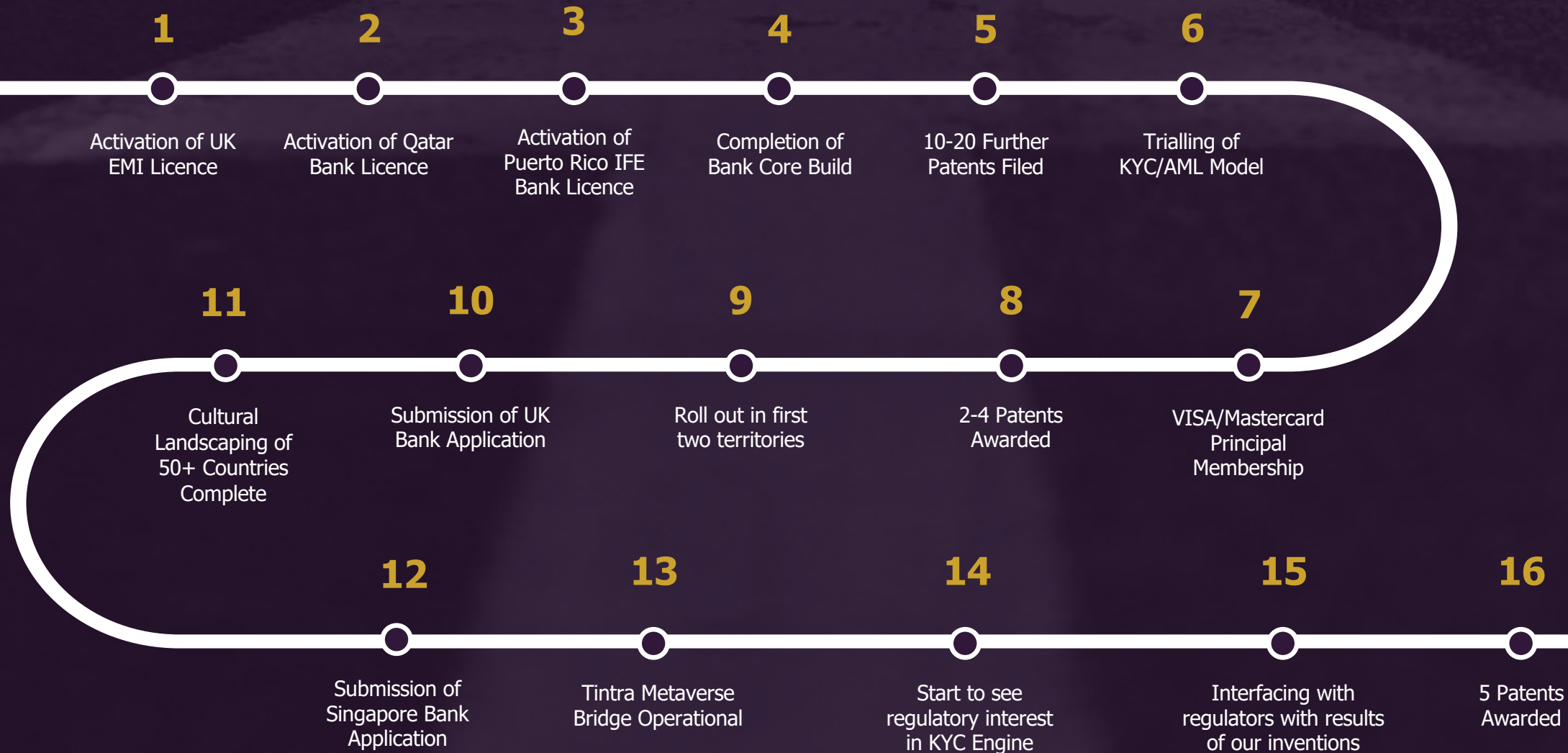
Phase One - March 2021 – September 2022





Phase Two - October 2022 – January 2024

(Non-Sequential Order)





Solving the Problem by Building the Infrastructure

We are building integrated Open banking that provides SaaS to our clients sitting over our own global banking platform.

Closing the gap between emerging markets and developed countries using scalable infrastructure and API innovation





We believe the solution is regulation forward not only tech forward

The Competition is Microsoft We are Apple

| MICROSOFT | | OUR COMPETITORS | |
|----------------------------|--|-----------------------------|--|
| Makes Software | | EMI Tech | |
| Uses Others Hardware | | Uses Legacy Custodian | |
| Has to conform to Hardware | | Has to conform to custodian | |

| APPLE | | TINTRA | |
|-------------------------|--|------------------------------|--|
| Makes Software | | Tintra EMI | |
| Makes Hardware | | We own the bank | |
| Closed Loop Reliability | | We control flow & Compliance | |



Four Banking Licenses in Key Regional Hubs to Provide Open Banking Access that Understands the Needs of Emerging Markets Without Prejudice

Others have vertical solutions. We are unique in the horizontal. We provide a regulation first open banking infrastructure designed for emerging markets.

A Hub & Spoke bank and EMI network where we control the API stack and the compliance framework.

Whereby we integrate 'in country' partners onto our infrastructure

London & Qatar, Singapore & Puerto Rico





Kenya to London Now Looks Like This

**Open Banking
Infrastructure to
provide a global
platform unlocking
emerging market value**





PRIMARY REVENUE MODEL



Roll Out Strategy

OUR MODEL IS FULLY VERTICALLY INTEGRATED

Full vertical integration that see us clear our own funds via UK & US (via Puerto Rico) banking licenses, provide fully regulated custody whilst also being the tech back and front end.



FOCUS ON SERVING FINTECHS, LEGACY BANKS AND LARGE CORPORATES IN OUR TARGET MARKETS

By doing this we help these businesses as they cross borders in an infinitely more frictionless way and at reduced costs due to our pricing of true rather than perceived risk.

Our scaling ability is vast, we are not a bank or a fintech but we are an infrastructure business.

As such, if we are successful then we do not really have direct competition.





Our revenue model is defined, clear and achievable.

Our revenue model is defined, clear and achievable.

However following our risk-off strategy we have created support models that give other routes to revenue should they be required.

Cross border transactions made more cheaply and without friction at scale



Licensing of our technology and inventions for fintechs and banks across the emerging world



License the Web3 technology to major institutions struggling to adapt

