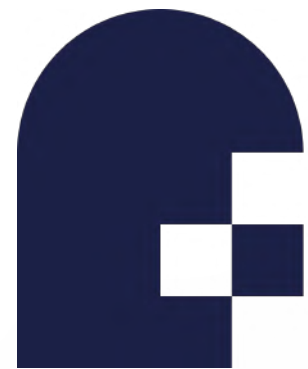


[AUGUST 2024]

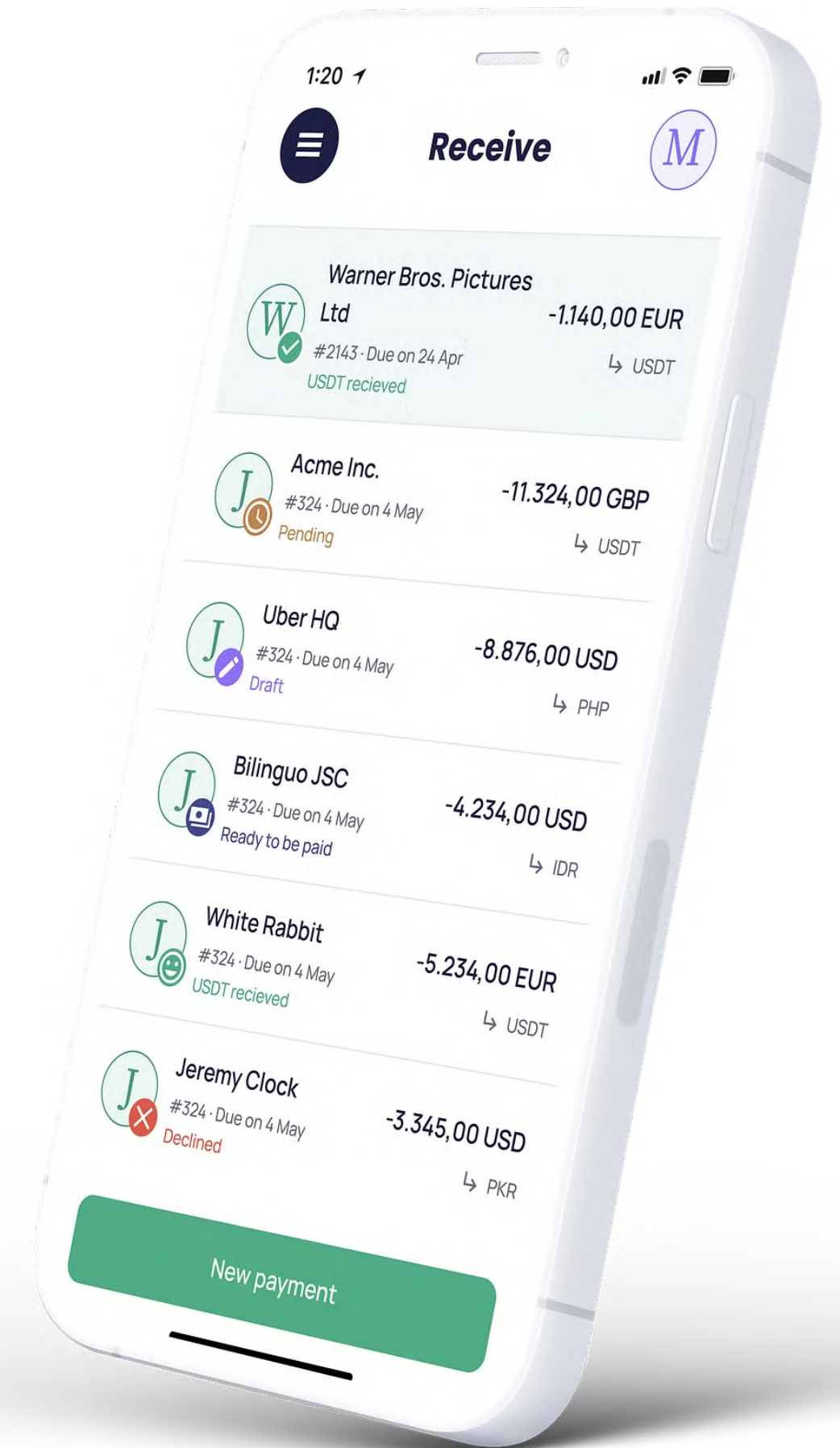


Archway

Global workforce paid simply

CROSS-BORDER INVOICING & PAYMENT SOLUTION

EU, US, UK → UNDERBANKED REGIONS



Cross Border Invoicing & Payment Solution

[UNIQUE VALUE PROPOSITION]

EU / UK / US Businesses → Workers in Underbanked Regions

Deep understanding of cross-border payment solutions.
Plug-and-play financial infrastructure.
Tailored local payment integration for global reach.

[OFFERING]

Cross-Border invoicing & payments within minutes

Wide range of fiat and digital currencies.
Stablecoins solving cross-border payment complexities.
Licensed, rigorously compliant and hassle free service.
Simple, flat fee 2-2.5% based on volume. No monthly fees.

[TEAM]

Proven Crypto Pioneers and Fintech Innovators

with a Track Record of Success.

PreSeed investor with 20yrs M&A.

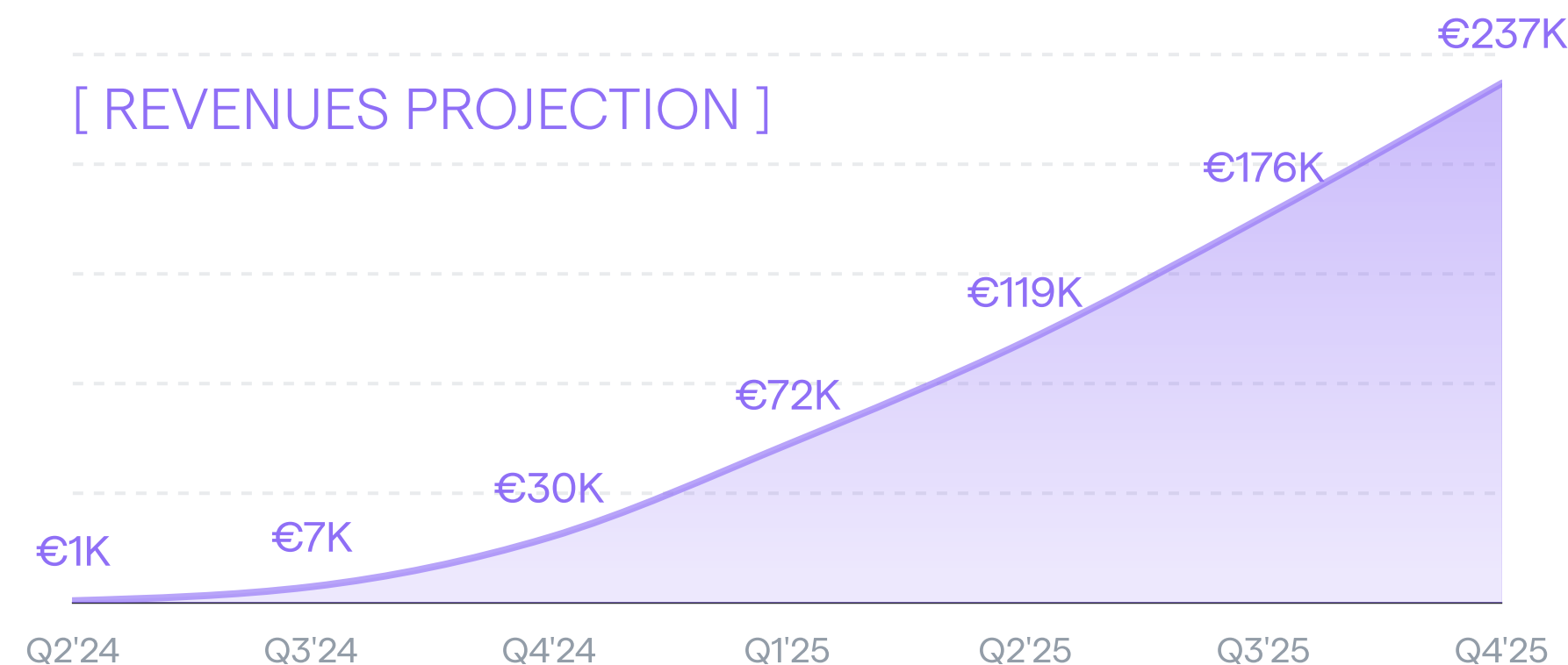
[TRAJECTORY]

Raised 600K EUR in Pre-Seed round.

Processed **1M+ EUR** to date.

23 countries served and **100-300K EUR**/month processed.

[REVENUES PROJECTION]



[MARKET TARGET]

Serve **100 countries** and process **10M EUR** / month by end of 2025.

Key Investment Highlights

[LARGE MARKET OPPORTUNITY]

McKinsey estimates a TAM of **640-730B EUR for global offshore outsourcing**, with a **SAM of 280-330B EUR** for transactions from USA & Europe to APAC. This excludes B2B e-com and wholesale.

[CORE TEAM]

Led by **industry veterans** with proven **fintech and crypto** track record, our team has ventured to build an **invoicing and payment platform** empowering world-wide workers and businesses with hassle-free, tailored payment solutions.

[LICENSED & INTEGRATED]

Registered as VASP in Bulgaria (EU).

Network of **modern financial partners** and in-house compliance allow flexible and secure transactions. Servicing underbanked markets while adhering to **international AML standards**.

[THE RIGHT SOLUTION AT THE RIGHT TIME]

Talent already flows digitally across borders. The money wants to follow. Archway's legal and financial infrastructure will be the **global conduit**.

<https://www.mckinsey.com/capabilities/operations/our-insights/global-business-services-sourcing-comes-of-age>

<https://www.mckinsey.com/industries/technology-media-and-telecommunications/our-insights/technology-and-telecommunications-b2b-customer-buying-trends-bright-horizons-with-some-warning-signs>

<https://www.mckinsey.com/featured-insights/employment-and-growth/the-emerging-global-labor-market-demand-for-offshore-talent>

[THE UNDERBANKED PROBLEM]

Cross-Border payments are slow and expensive for non-western regions, leaving many unbanked and underserved

"I can't have a PayPal account"

"My money gets blocked"

"FX exchange rate is 7%"

"Wire transfers take weeks"



[ARCHWAY SOLUTION]

Compliant financial infrastructure using cryptocurrencies and stablecoins to streamline cross-border payments and serve the unbanked.

"It's literally borderless"

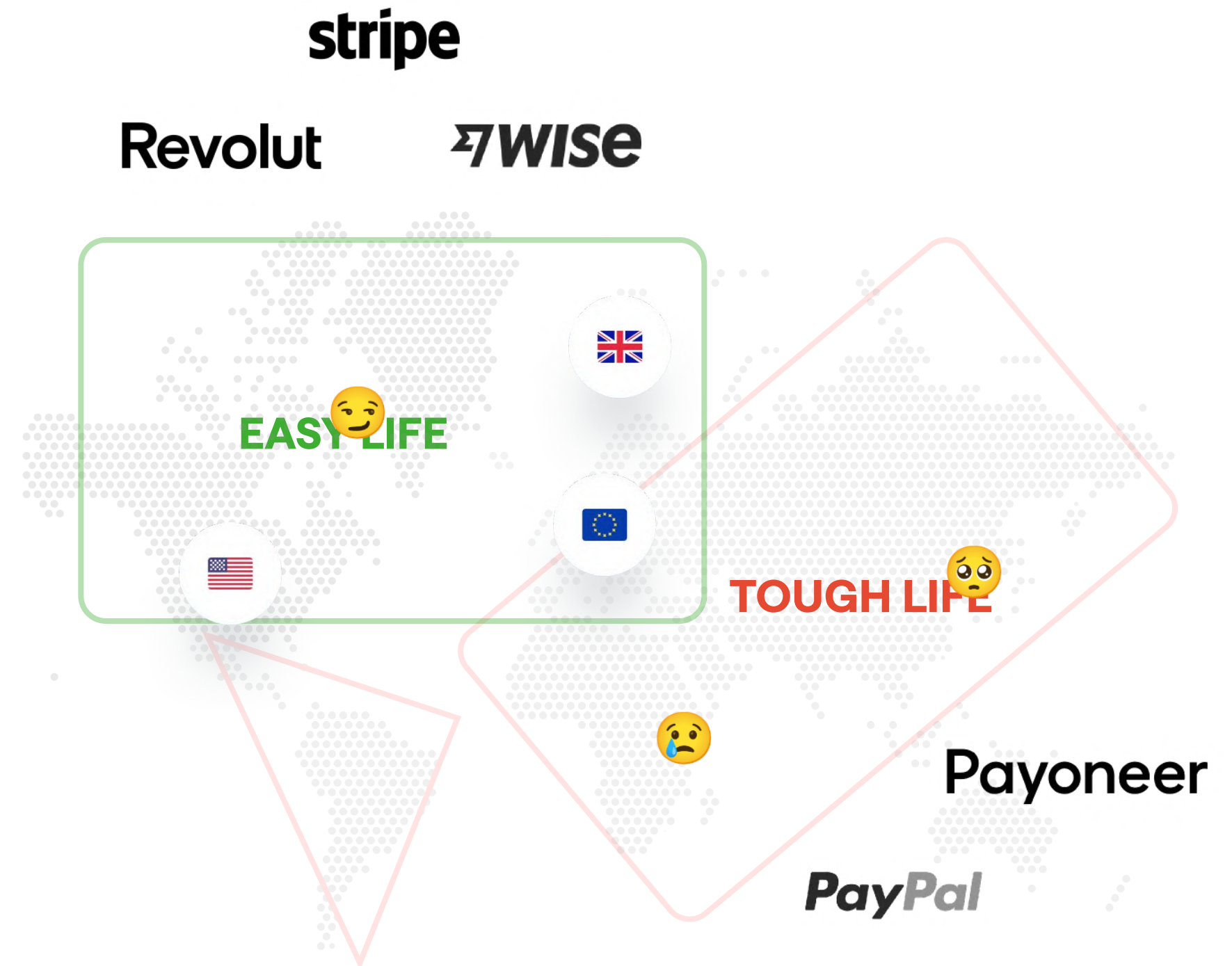
"Friendly individual support"

"Only 2% commission"

"Transfer took only 2 minutes"

"Doesn't [**X**] solve this problem?"

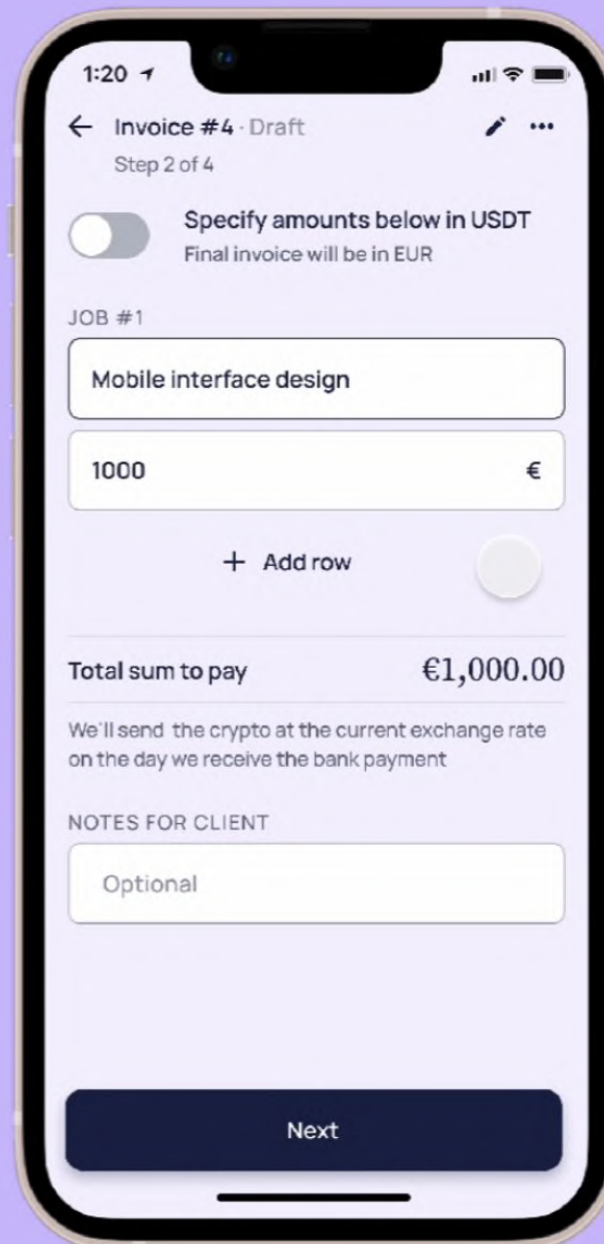
1. Market penetration of Neo-banks globally is less than 4%.
2. Legacy solutions (Paypal, Payoneer) used in overseas regions are unreliable, expensive (5%-15% in fees).
3. Limited access to both Neo-banks and legacy cross-border solutions for much of the third world.
4. Unreliable service - accounts frequently blocked, funds frozen for long period of time.



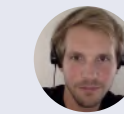
Invoicing solution at the core. Flexible pay ins and pay outs.



5. Describe jobs and amounts



After six months with Archway, I'm impressed by its fast transactions and excellent support. The platform is reliable, user-friendly, and has been a great asset to our business.



ALEX
CHRO @ AnyType.io | Raised \$14M | US & Portugal

Archway quickly became essential for paying our contractors. It's efficient and has streamlined our payment process, allowing us to focus on growth.



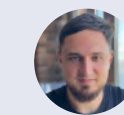
KIRTHY
CEO @ ComicoGames | Germany

Archway has improved our workflow by enabling quick, affordable payments to remote talents. Their instant support and willingness to help make them invaluable.



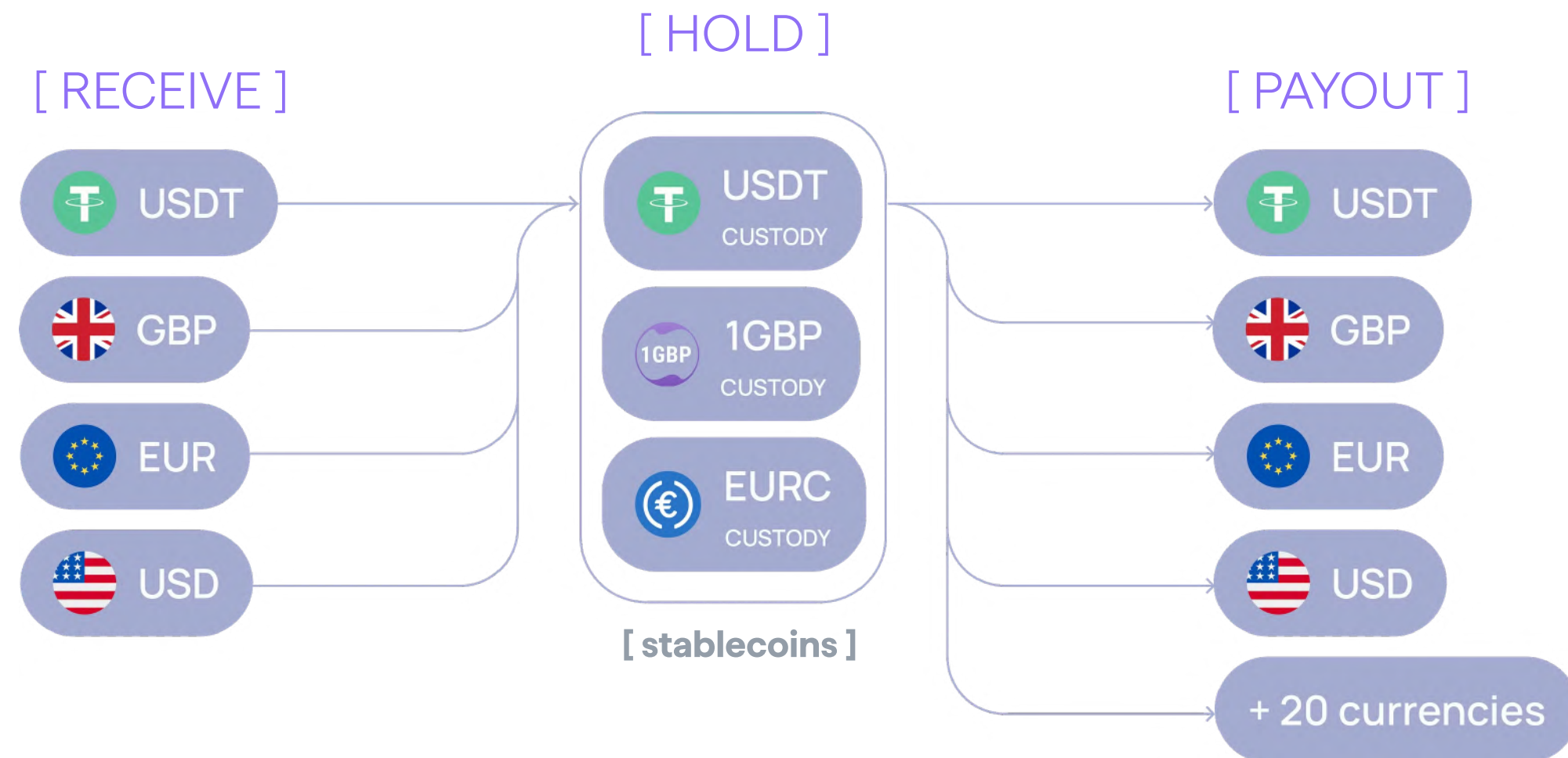
ALEXANDRA
CFO @ IT Career Hub GmbH | Germany

After a year with Archway, my payment processes are simpler. Payments in USDT are instant, fees are low, and support, especially Anton, is excellent. Highly recommended.



CONSTANTINE
CEO @ Code Motion FZ LLC

Infrastructure



[BUILDING MINDSET]

Our strong infrastructure supports current clients and seamlessly integrates new partners, expanding our services.

With our VASP license and a network of adaptable partners, we offer flexible onramp/offramp, fiat-to-fiat, and cross-border payments.

This makes us accessible to underbanked countries while ensuring full compliance with international regulations.

Roadmap

[ONGOING MILESTONES]

Q3' 24 **Ability to invoice in USD**

Q3' 24 **Fiat Payouts in APAC currencies**

Q4' 24 **MiCa Implementations + Travel Rule**

Q4' 24 **Close Seed Round**

Q1' 25 **Custodial Stable Coin Wallet**

[TARGETS]

Q4' 24 **Card Payments for Invoices**

Q1' 25 **Debit Card**

Q2' 25 **Agency of Records**

Q2' 25 **Payroll Toolset**

Business Model

[COMMISSION BASED]

2-2.5% flat fee, 90% profit margin

[COMPARING TO COMPETITORS]

PayPal/Payoneer 3x costlier

[FUTURE REVENUE SOURCES]

Fiat to Fiat transfers

USDT staking on custody wallets

Incoming card payment

Outgoing card payments

Payroll related services

Traction

[TOTAL PROCESSED]

1.5M+ EUR

[AVERAGE TRANSACTION]

1'800 EUR/invoice on 800+ transactions



Competitive Analysis

[FROM A PRODUCT PERSPECTIVE]

Comprehensive Solution: Archway.Finance combines fiat and crypto, offering versatile global B2B transactions for all service payments.

Global Reach: Archway.Finance has no geographical limits, enabling seamless transactions in underbanked regions.

Flexible KYC: No KYC under 1000 EUR simplifies onboarding in emerging markets.

Fast Transfers: Global transfers within seconds to 24 hours, faster than traditional banks.

Cost-Effective: Lower transaction fees make Archway.Finance a budget-friendly choice.

	Archway Finance	Deel & Remote	Bitwage & Rise	Paypal & Payoneer	Traditional Banks	Binance and other exchanges	Wise & Revolut	Ruul.io
Description	Cross-border business payment gateway. Fiat-Crypto / Crypto-Fiat	Payroll Solutions for remote long-term employees	Crypto Payments for long-term employees in Web3	International payment providers for contractors	FIAT centered entities. Not able to get out of their field.	CRYPTO centered entities. Not able to get out of their field.	Cross-border free and new banking with a heritage of trad. banking	Invoicing, payments, and Agency of Records legal solutions for freelancers and businesses
KYC Requirement	Recipients No KYC under 1000 EUR	Both sides	Both sides	Recipients	Payers	Payers	Payers	Both Sides
Geo Limits	No	Medium	Medium	Medium	Significant	Medium	Medium	No
Target Customers	Any B2B transactions	Hiring company + hired person	Hiring company	Freelancer or Contractor	B2B & B2C	B2C	Monthly CSC B2B is secondary	Hiring company + hired person
Speed of Transfers	from sec up to 24h GLOBALLY	3-4 days	3-4 days	4-7 days	4-7 days	from seconds to minutes globally	from seconds up to 4 days	from few secs to few days
Take rate	\$	\$5	\$	\$10	\$	\$	\$	\$50
Suitable for global payroll	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
Suitable for any service payments	Yes	No	No	Yes	Yes	No	No	No
Payment Transfers web2-to-web3 businesses	Yes	No	No	No	No	No	No	No
FIAT/CRYPTO oriented	FIAT & CRYPTO	FIAT mostly	CRYPTO mostly	FIAT only	FIAT only	CRYPTO only	FIAT mostly	FIAT & CRYPTO
Invoicing Solution	Yes	Yes	Yes	No	No	No	No	Yes

Full Competition Analysis in annex

Market Comparables

[FROM AN INVESTMENT PERSPECTIVE]

Early Entry: Archway.Finance, after a €600K pre-seed raised at a €6M valuation, offers investors an early-stage opportunity with high growth potential.

High Growth: Positioned for rapid scaling, Archway.Finance is set to grow significantly, similar to its more established competitors.

Fairly Valued: Compared to peers with valuations up to \$300M+, Archway.Finance is fairly valued and offers significant upside.

Market Capture: With a strong focus on underbanked regions, Archway.Finance is poised to capture untapped market share.

Scalability: Early investors can capitalize on Archway's potential to quickly scale its offerings in the global fintech space.

Company	BVXK	MergeMoney	Ruul.io	Jaalko	NativeTeams	Request Finance
Main Activity	Modern banking system for global digital asset financial services. Sending and receiving blockchain payments, currency conversion, and crypto payment integration at checkout.	Global banking and payments infrastructure for digital platforms. Services integrate compliance, banking, and payments into a single API and dashboard, facilitating multi-currency transactions and real-time payments across various regions.	Provides virtual corporate setup and work solutions for freelancers. Services include client onboarding, instant payments, legal tools, tax assistance, and crypto payouts.	Provides invoicing and payment management platform for freelancers.	Provides employment solutions for freelancers and remote workers. Including payment processing, invoicing, and compliance tools.	Offers a suite of financial tools for blockchain-based management, expense management, and payroll solutions.
Seed Round	\$120K, May 29, 2019	\$9.5 million (2020)	Unknown (2018)	\$1.27 million (2023)	\$1.92 million (2022)	\$5.5 million (2022)
Series A	\$40M, May 12, 2022	\$15 million (2021)	Unknown (2024)	N/A	\$6.61 million (2020)	N/A
Series B	-	\$25 million (2022)	N/A	N/A	N/A	N/A
Est. Valuation	\$200M +	\$300M +	\$100M +	\$8M +	\$40M +	\$33M +
Investors	Ash Park Capital, Avery Growth Capital, Base Capital (Cape Town), Base Capital Partners, Concorde, Rabai Partners, Tiger Global Management	Combase Ventures, Hashed, Ethered Ventures, Angel Investors (Borak Ventures, Jayanti Karan), New Enterprise Associates (NEA)	ITU Cekirdek Binance	Workup	Deven Ventures, FE Rouge Capital, Begni Capital	Animoca Brands, Balderton Capital, and Kango, Sebastian Bogner, Michael King, Elan Pulachov
Team Founded	311 2018	117 2020	30-50 2017	20-30 2022	100-120 2020	30-50 2020

More details in annex

We are raising Seed Round [**1.3M EUR**]

[INVESTORS PROFILE]

Primarily strategic investors with relevant financial markets expertise.

[INVESTMENT PURPOSE]

Extend the runway by 12 months till Series A

Expand the sales and development team + marketing budget

Introduce new products + connect pay-in/pay-out globally

Obtain a PSP/MiCA license

[PRESEED FUNDING]

[**2022 Q4**] [**400K**] Initial Founders investment

[**2024 Q1**] [**600K**] Pre-Seed Round.

- Institutional Investors with Founder participation.
- Full Due Diligence conducted.

[CURRENT & FUTURE FINANCIALS]

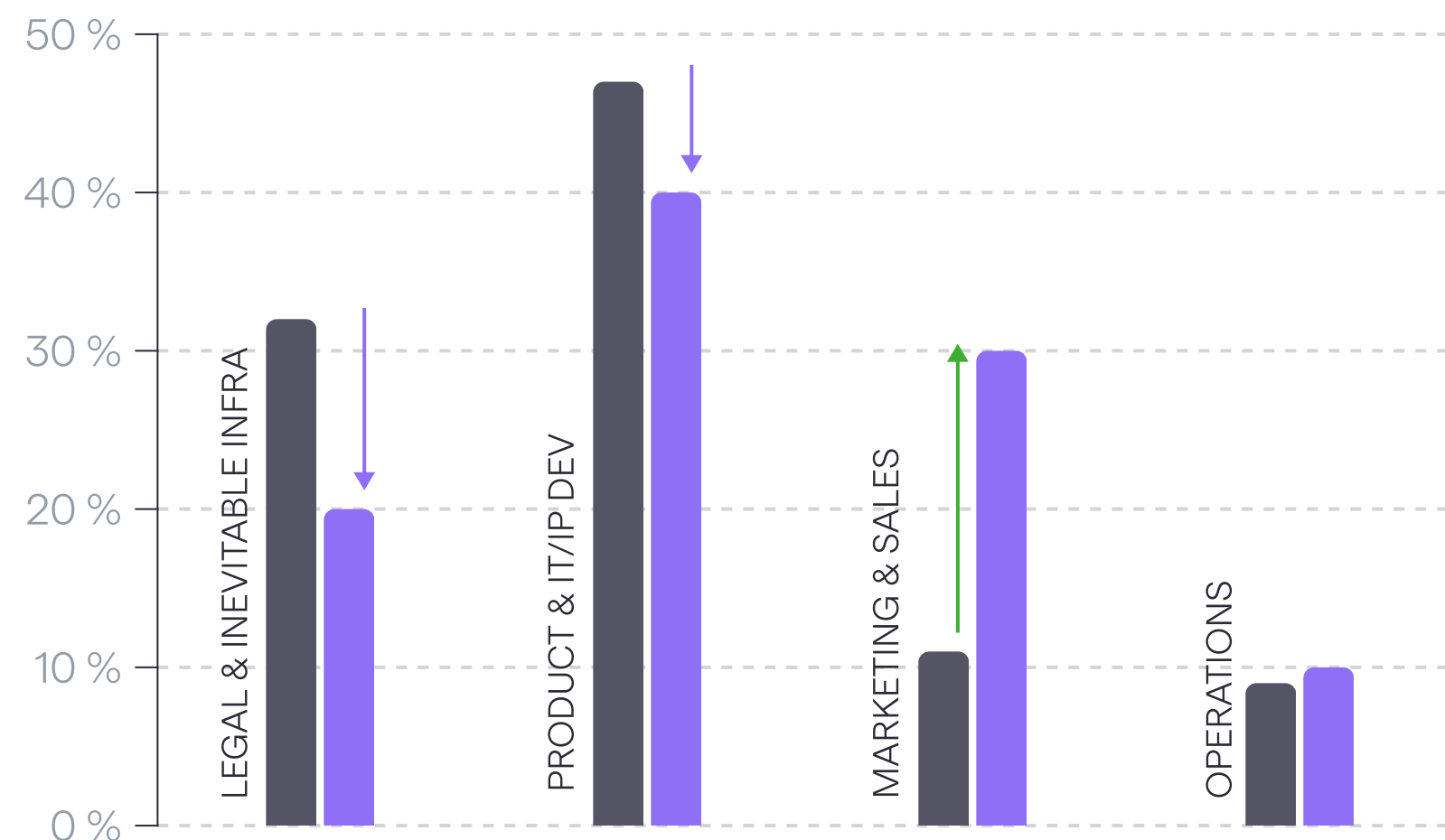
Runway: Until end of 2024. Current stakeholders are committed to fund operations till the successful closing of the seed round.

Valuation: **€9M** pre-money.

SAFE Note: **€12M** cap, **20%** discount till 1.12.24, 10% till 1.01.25

Burn Rate: **€80K** per month.

[EXPENDITURES **PRESEED** VS **SEED**]



Leadership Team

Archway.Finance was created
by serial fintech and crypto entrepreneurs.



ANTON TITOV
CEO & CO-FOUNDER

VENTURE BUILDER
CEO, CPO, CGO, CMO in multiple
companies & startups. 8 years in
product and business design
consulting & execution, with
300+ businesses tested.



ARNE BRUTSCHY
FOUNDING INVESTOR

BUILDER AND MAKER
PhD in AI and robotics.
Founder of Cryptosphere-Systems.
CTO of RISE Financial Technologies.
a London fintech startup.
Supports Archway as Interim CTO.



JÉRÉMIE DUBOIS-LACOSTE
FOUNDING INVESTOR

INNOVATOR AND BUSINESS ANGEL
PhD in Computer Science.
Founder of Cryptosphere-Systems.
Monero project core team member
(only 6 members worldwide).



REHAN O'GRADY
FOUNDING INVESTOR

CROSS-INDUSTRY ENTREPRENEUR
PhD in AI and robotics.
Founder of Cryptosphere-Systems.
Offshoring programme manager at
Willis Ltd. Patent holder for network
outage detection algorithm.

Investor



MIKE BORIS
PRE-SEED ROUND INVESTOR

EARLY-STAGE INVESTOR focused
on financial services, fintech, media
& entertainment. 25+ years
experience in investment banking
and venture capital. Investor in
Barion.com and SwarmMarkets.

2016 - till now

[[BARION.COM](#)]

Angel Investor
Member of the Board

2021 - till now

[[SWARM MARKETS](#)]

Angel Investor
Member of the Advisory Board

A history of success

2014-2016

[[BITCOIN ENTREPRENEURS & PIONEERS](#)]

5% of worldwide BTC transactions

2015 - 2021

[[MONERO ENTREPRENEURS & PIONEERS](#)]

15% of global Monero traffic

Experienced multidisciplinary team

Legal & Finance



NICK HADZHIYSKI
MLRO

Financial and energy law expert, specializing in EU AML, CTF, MiCA, and crypto regulations.



MICHAEL MUELLER
INTERIM COO

Finance professional with a focus on funding, operations, and compliance.



DESSLAVA SPASOVA
LEGAL ADVISOR

Specializes in corporate, commercial law, and crypto regulation.



JANJA PIGAC
INTERIM CFO

ERA Group partner, expert in process optimization with M&A experience.

Tech



GUY WILLET
SENIOR BE DEVELOPER

30+ years of BE + infrastructure experience



RONNY VERNAES
SENIOR FE DEVELOPPER

17+ years of FE development



VESELIN PETROV
Q&A SPECIALIST

15+ years in Q&A

Product



ARKADIY X.
HEAD OF PRODUCT

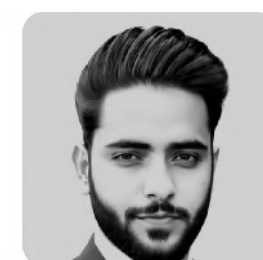
Senior Product Manager in EU Fintech with 300M funding and QIWI Bank

Sales



PAUL POLKANOV
HEAD OF BUSINESS DEV

7 years at Sales and Bizdev
Ex-Tiggy



UMER ISHAK
BUSINESS DEV

Growth @Abacus
SAP, B2B, AI powered sales



GIZELA OBLAD
TELESALES SPECIALIST

Skilled virtual assistant in sales, B2B client engagement.

UI / UX



VALERIIA DZANTIEVA
HEAD OF UX/UI DESIGN

Senior Product Designer.
Ex-Revolut, Ex-Sberbank

Marketing



ILIA ERMOLAEV
HEAD OF MARKETING

Ex-Microsoft
Ex-OctaMarkets



VANJOLA BELOVODA
SMM-EXPERT

Clients: MAIV Finance,
Rebubes Chain



KEVIN X
HEAD OF PPC CAMPAIGNS

PPC-lead in leading worldwide payment service



BLACKERMAN AGENCY
B2B META ADS



MARKET PARTNERS
SEO-AGENCY

Clients: MAIV Finance,
Rebubes Chain

Book a call

[Click to open Calendly](#)



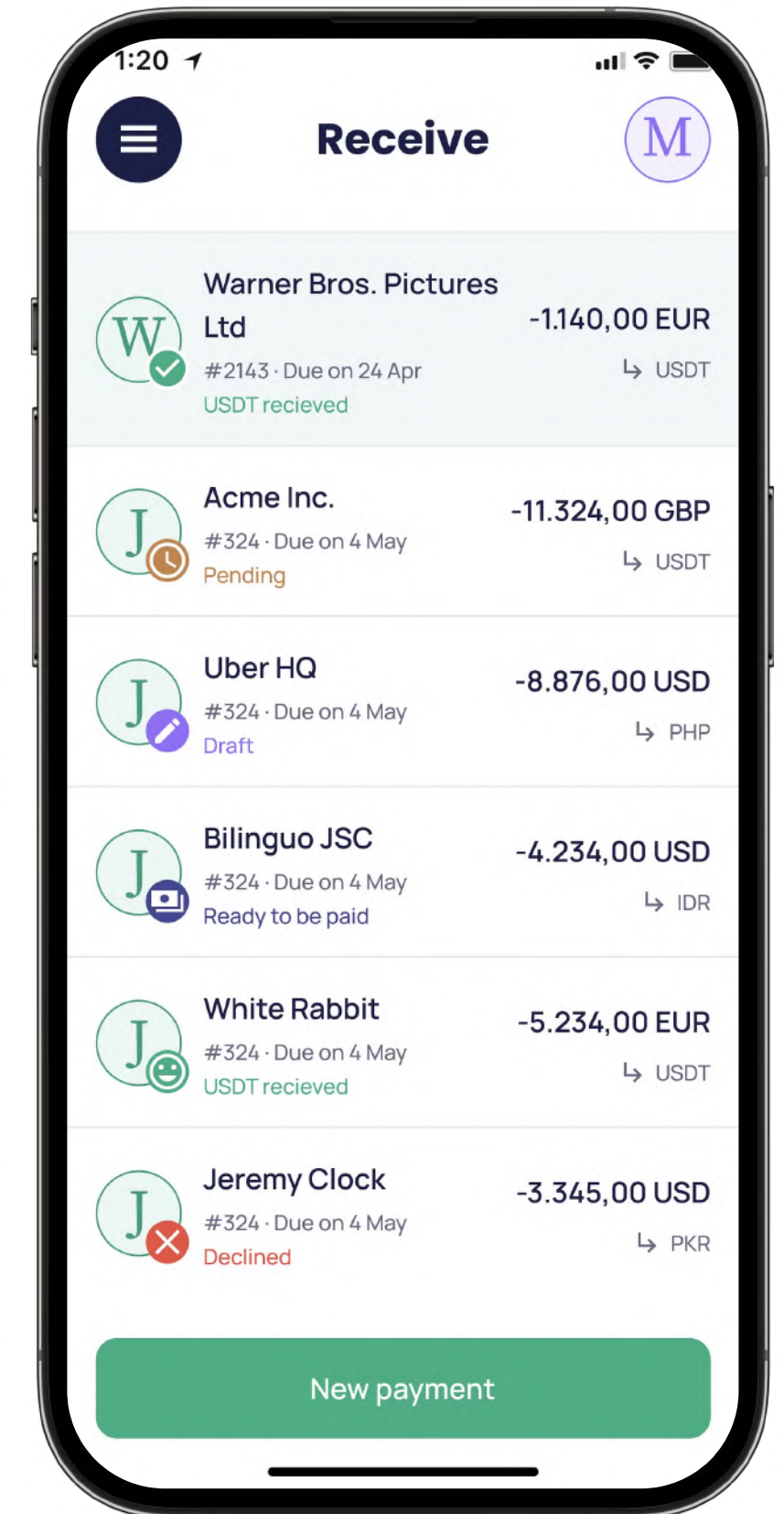
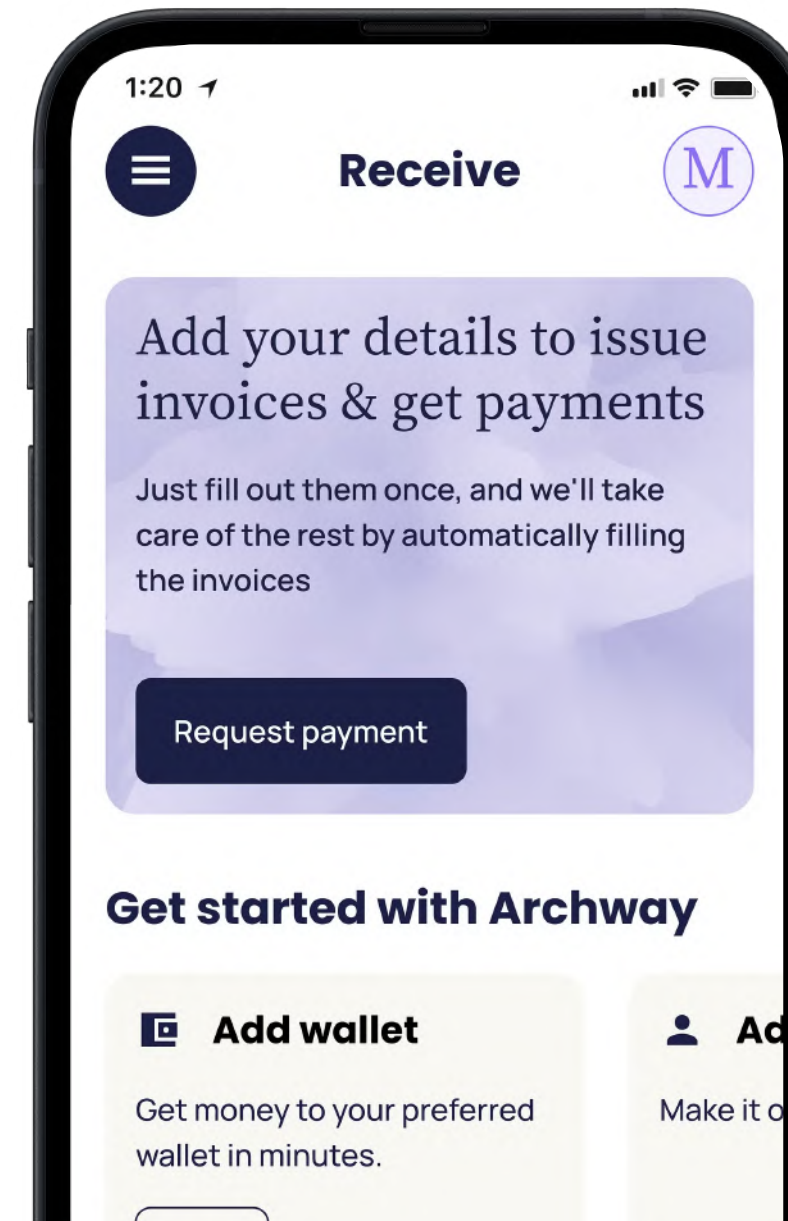
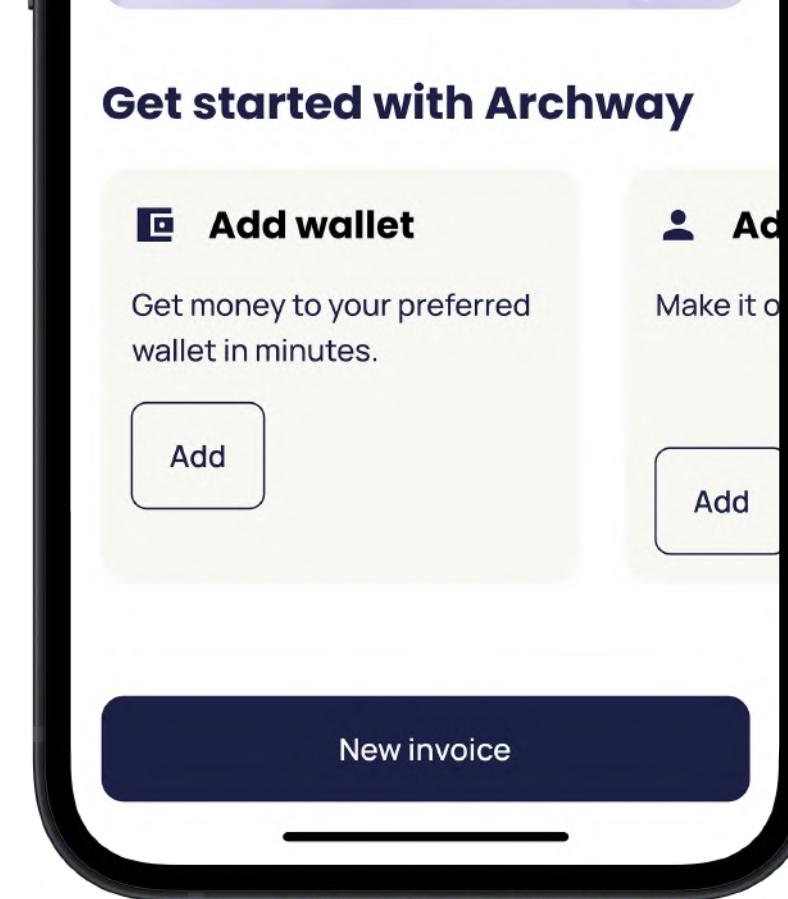
Contact

ANTON TITOV

CEO & Co-Founder ([LinkedIn](#))

anton@archway.finance

+420 774 576 161



archway.finance

Competition Analysis

	Archway Finance	Deel & Remote	Bitwage & Rise	Paypal & Payoneer	Traditional Banks	Binance and other exchanges	Wise & Revolut	Ruul.io
Description	<i>Cross-border business payment gateway. Fiat-Crypto / Crypto-Fiat</i>	<i>Payroll Solutions for remote long term employees</i>	<i>Crypto Payouts for long term employees in Web3</i>	<i>International payment providers for contractors</i>	<i>FIAT centered entities. Not able to get our of their field.</i>	<i>CRYPTO centered entities. Not able to get our of their field.</i>	<i>Cross-border trxs and neo-banking with a heritage of trad. banking</i>	<i>Invoicing, payments, and Agency of Records legal solutions for freelancers and businesses</i>
KYC Requirement	Recipients	Both sides	Both sides	Recipients	Payers	Payers	Payers	Both Sides
GEO limits	No	Medium	Medium	Medium	Significant	Medium	Medium	No
Target Customers	Any B2B transactions	Hiring company + hired person	Hiring company	Freelancer or Contractor	B2B & B2C	B2C	Mostly C2C B2B is secondary	Hiring company + hired person
Speed of Transfers	from sec up to 24h GLOBALY	3-4 days	3-4 days	4-7 days	4-7 days	from seconds to minutes globally	from seconds up to 4 days	From few secs to few days
Take rate	\$	\$\$	\$	\$\$\$	\$	\$	\$	\$\$\$
Suitable for global payroll	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
Suitable for any service payments	Yes	No	No	Yes	Yes	No	No	No
Payment Transfers web2<>web3 businesses	Yes	No	No	No	No	No	No	No
FIAT/CRYPTO oriented	FIAT & CRYPTO	FIAT mostly	CRYPTO mostly	FIAT only	FIAT only	CRYPTO only	FIAT mostly	FIAT & CRYPTO
Invoicing Solution	Yes	Yes	Yes	No	No	No	No	Yes

Market Comparables*

Company	BVNK	Merge.Money	Ruul.io	Juuli.io	NativeTeams	Request.Finance
Main Activity	Modern banking system for global digital asset financial services. Sending and receiving stablecoin payments, currency conversion, and crypto payment integration at checkouts.	Global banking and payments infrastructure for digital platforms. Services integrate compliance, banking, and payments into a single API and dashboard, facilitating multi-currency transactions and real-time payments across various regions.	Provides virtual company setup and work solutions for freelancers. Services include client invoicing, instant payments, legal tools, tax assistance, and crypto payouts.	Provides invoicing and payment management platform for freelancers.	Provides employment solutions for freelancers and remote workers, including payment processing, invoicing, and compliance tools.	Offers a suite of financial tools for blockchain-based invoicing, expense management, and payroll solutions.
Seed Round	\$132K, May 29, 2019	\$9.5 million (2020)	Unknwon (2018)	\$1.27 million (2023)	\$1.92 million (2022)	\$5.5 million (2022)
Series A	\$40M, May 12, 2022	\$15 million (2021)	Unknwon (2024)	N/A	\$6.81 million (2024)	N/A
Series B	-	\$55 million (2022)	N/A	N/A	N/A	N/A
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Team	311	117	30-50	20-30	100-120	30-50
Founded	2016	2020	2017	2022	2020	2020

* Based on best effort market research and estimates