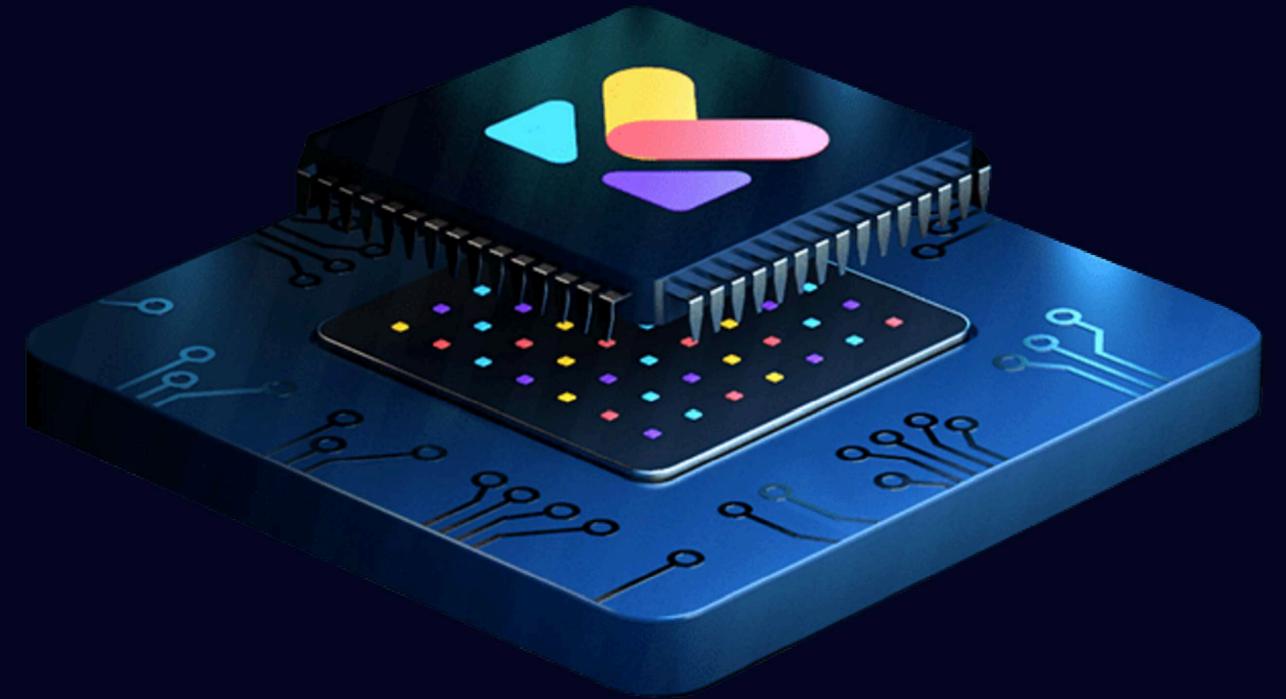




# Building the World's Smartest Bank Account

Using the power of Artificial Intelligence to guide your finances in real-time



[www.envel.ai](http://www.envel.ai)

founded at



pre-seed funding by



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# Problem



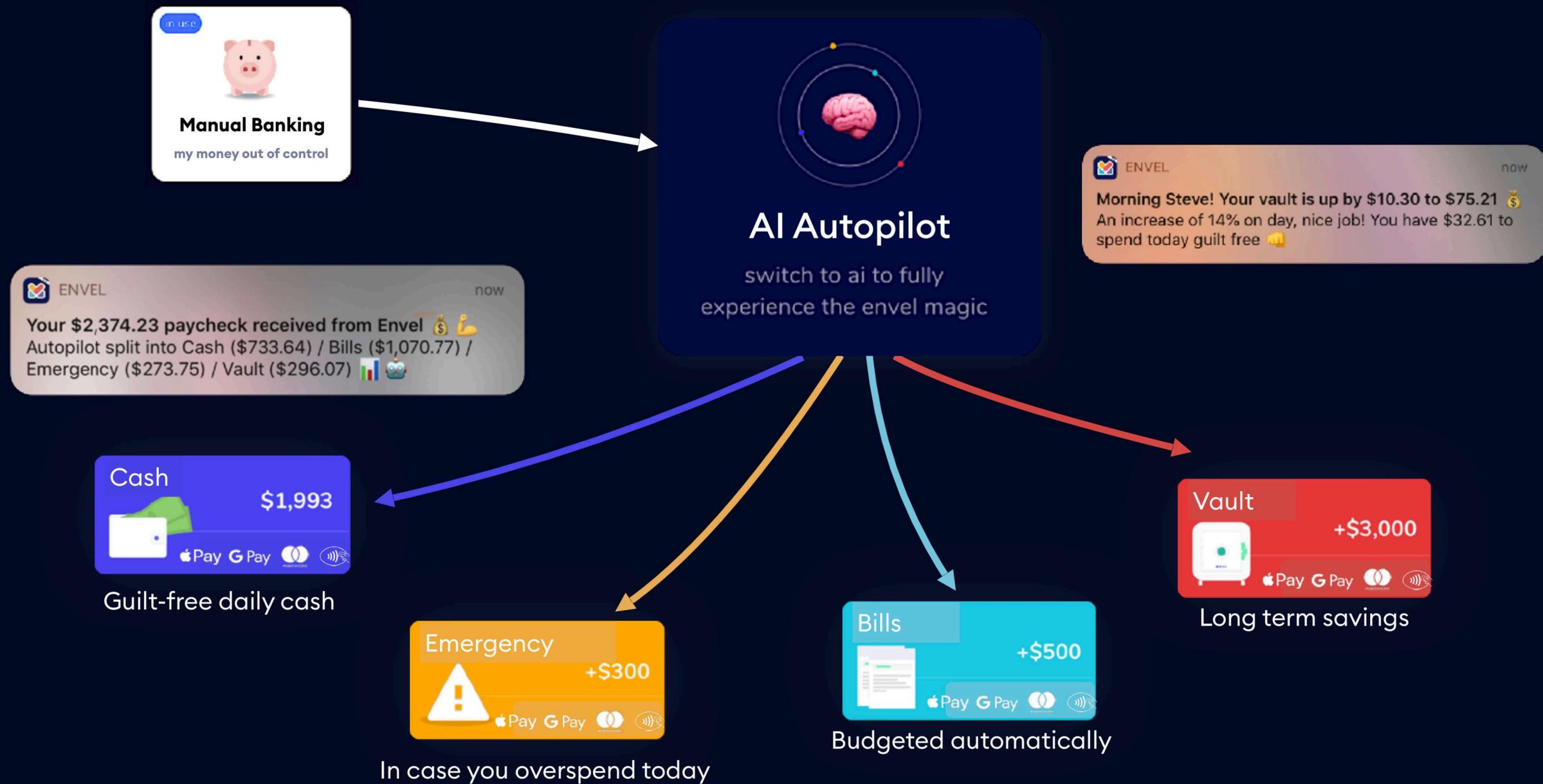
74% of employees in the US are living paycheck to paycheck<sup>(1)</sup>

They need help to budget, save and build wealth

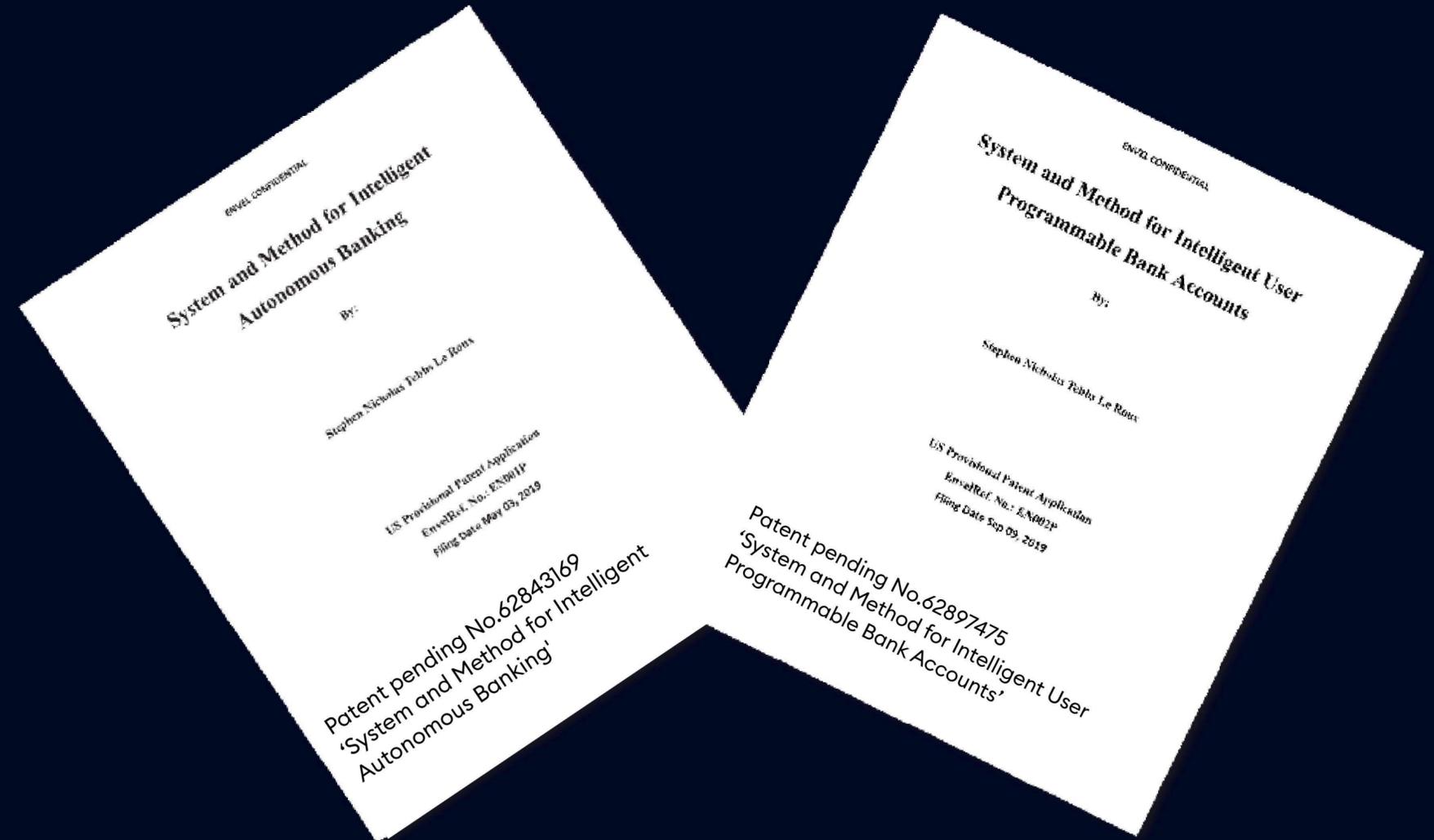
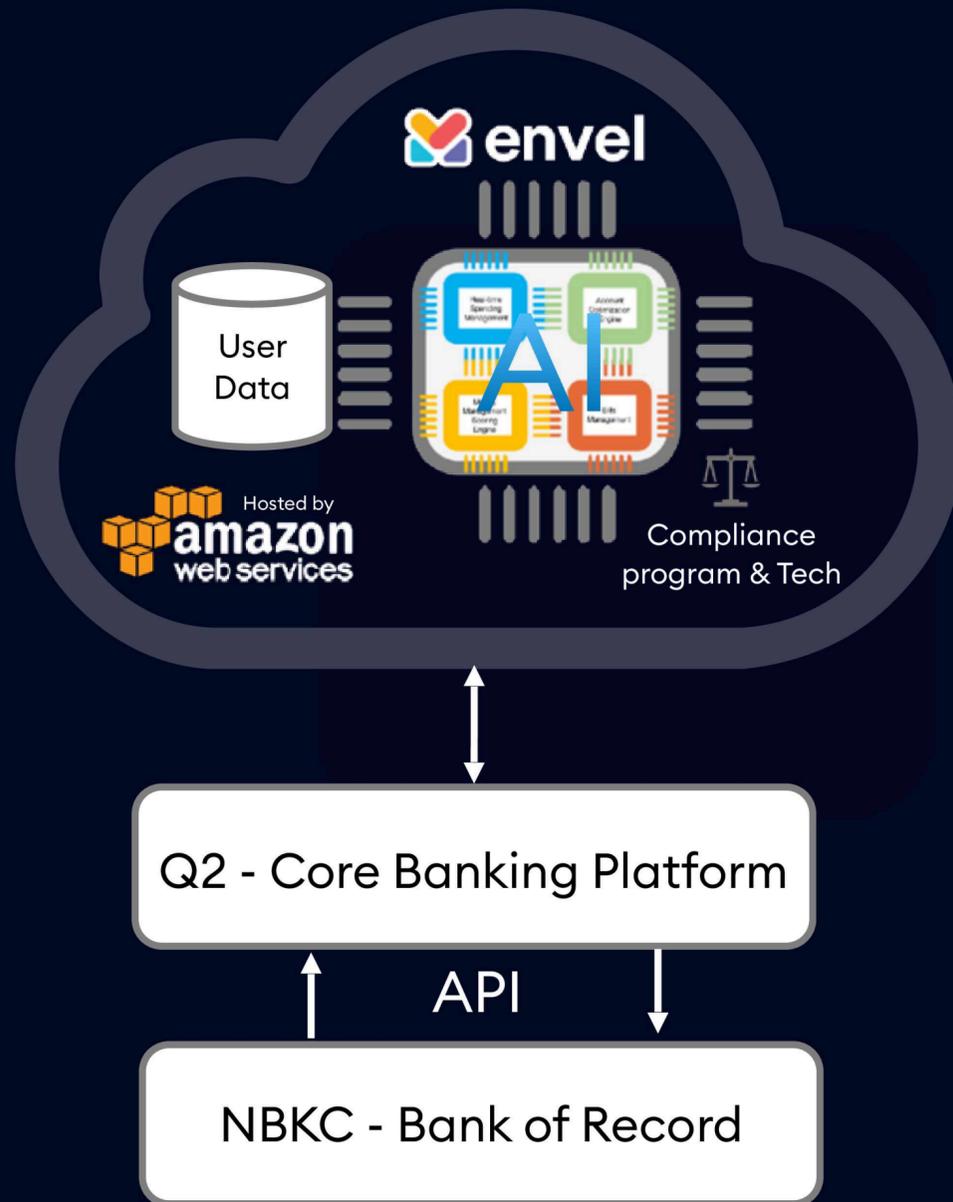
people need real-time financial guidance      budgeting takes discipline      banks don't proactively help

Using the intersection between  
**Artificial Intelligence** and **Behavioral Science**  
to improve people's **Financial Wellbeing**

# Banking on Autopilot



# Envel operating platform, partners and IP



Multiple Patents for Intelligent Autonomous Banking

# Market Opportunity



Envel has an opportunity to autonomously manage **\$1 trillion** flowing through the economy helping users become more upwardly mobile



**56 million\***

millennials / 36 million  
Gen Z students in the US



**100 billion dollars\***

in fees and interest earned by  
traditional banks from these market  
segments



**Other markets**

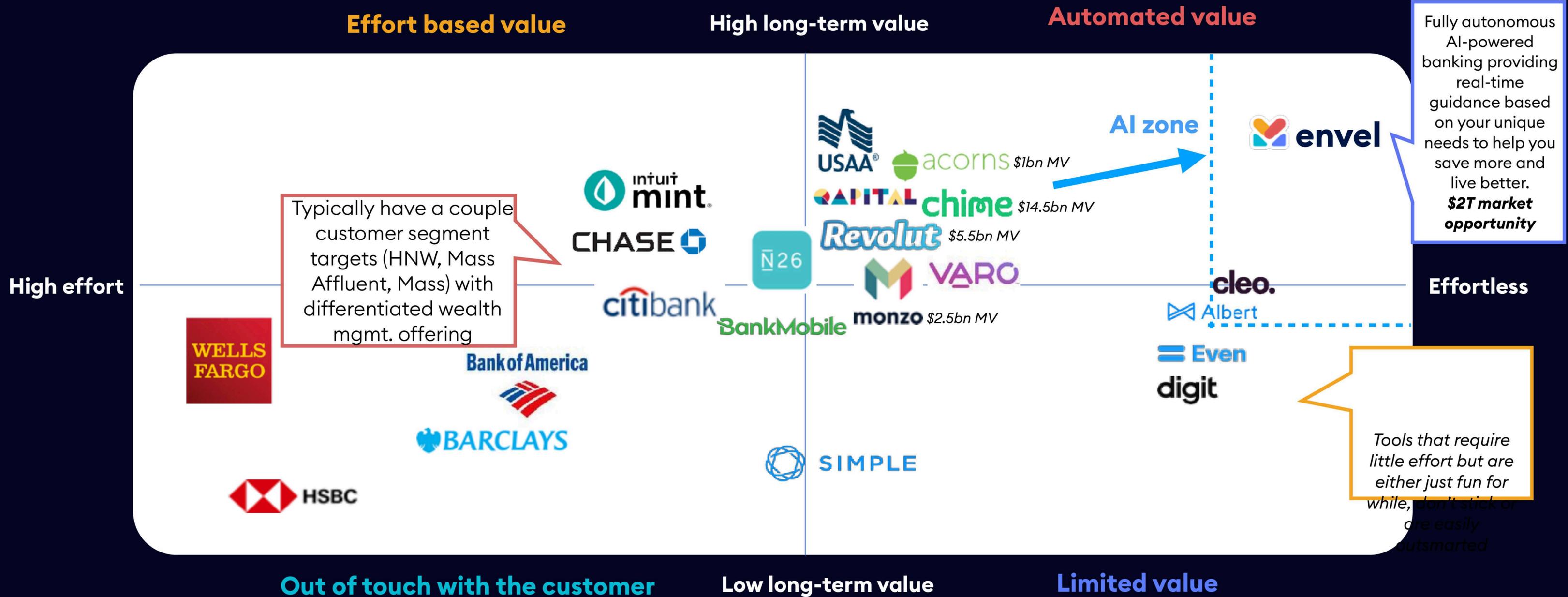
Banks to license our tech or JV in  
Canada, UK, EU and other  
countries

\* piloting gen z/millennials then serving paycheck to paycheck market

# Competitor Landscape



Level of personalization (driven by AI / Machine Learning / Automation)



# Funding and Investors



Seed raised 07 2020

**\$2.75M**

Crowdfunding target 12 2020

**\$1.5M**

Valuation

**\$15M**

## Seed Investors



**Fielding Miller**  
CEO, CapTrust - Largest  
RIA in US with \$362B  
Client AUM



**Paul Pagnato**  
CEO, PagnatoKarp  
Co-Chairman, Cresset  
Multi-family Office \$9.5B AUM



**Will Weisman**  
MD, KittyHawk Ventures,  
frontier tech investment  
firm. Executive Director at  
Singularity University



**David Canter**  
Executive Vice President  
Head of the RIA  
Fidelity Investments



**Jim Schleckser**  
CEO & Founder  
Inc. CEO Project



**Mike Baxter**  
Senior Partner  
Financial Services  
Bain & Company, NY



**Jim Haudan**  
CEO, Root, Inc. Top  
Management  
Consultancy



**Neal Rothermel**  
Principle Officer  
VMS BioMarketing



**Eric Becker**  
Founder & Co-Chairman  
Cresset Capital with over  
\$9.5B AUM



**Raj Sharma**  
Managing Director and Head  
Merrill Lynch Private Wealth  
Management

# Use of Funds



Seed raised 07 2020

**\$2.75M**

Crowdfunding target 12 2020

**\$1.5M**

Valuation

**\$15M**

## Operating Model to Maximize use of Funds

- All revenues in hard currency USD
- Lower cost tech and data science team in EU and SA
- 170% increased operational efficiency
- Result - \$2.75M equates to \$4.5M US resources



Roll out 3 new products and services



Expand Customer Acquisition & Marketing



Enhance AI Capability



Onboard new product partners



Expand Tech Team

# Product and feature roadmap



2020

2021

2022

- Autonomous banking and budgeting
- Apple Pay, Google Pay, Samsung Pay
- Open banking functionality
- Instant transactions

- Bill pay functionality
- Autonomous investing
- Community feature requests
- Premium services

- Tax services
- Insurance services
- Advanced investment services
- Ethical lending services

# The Envel Team



## Core Team



**Steve Le Roux**  
CEO & Founder



**Diederik Meeuwis**  
Chief of Staff & Co-Founder



**Craig Bond**  
President



**John Dithomas**  
Chief Compliance Officer



**Matthew Armandi**  
Chief Financial Officer



**Craig Bond**  
Chairman



**Steve Le Roux**  
CEO & Founder



**Mike Baxter**  
Partner at Bain & Company, New York



**Matina Dimitriadou**  
SVP User Experience Design



**Gabor Szanto**  
SVP Mobile Developer



**Alwyn van Wyk**  
SVP Product and Engineering



**Hugo Avila**  
Senior Software Engineer



**Brian Higdon**  
AML and RIA Director



**Dr John Paul Rollert**  
Adjunct Assistant Professor of Behavioral Science, Harvard



**Paul Pagnato**  
Co-Chairman Cresset



**Ted Hill**  
Partner and COO at B-Capital Group

## Advisors



**Shenine Botes**  
Senior Data Scientist



**Pierre Baard**  
Data Scientist



**Luke Petzer**  
Software Engineer



**Michael Pretorius**  
Web Developer



**Anuhya Challagundla**  
Community Manager



**Dr Bulent Aybar**  
Professor of International Finance, Harvard



**Dr Rory Lewis**  
AI and ML Strategy University of Colorado



**Dr Marwan Hassoun**  
IP and Innovation Strategy, MIT



**Jenny Broadbent**  
Cyber Security Expert, Former Ministry of Justice

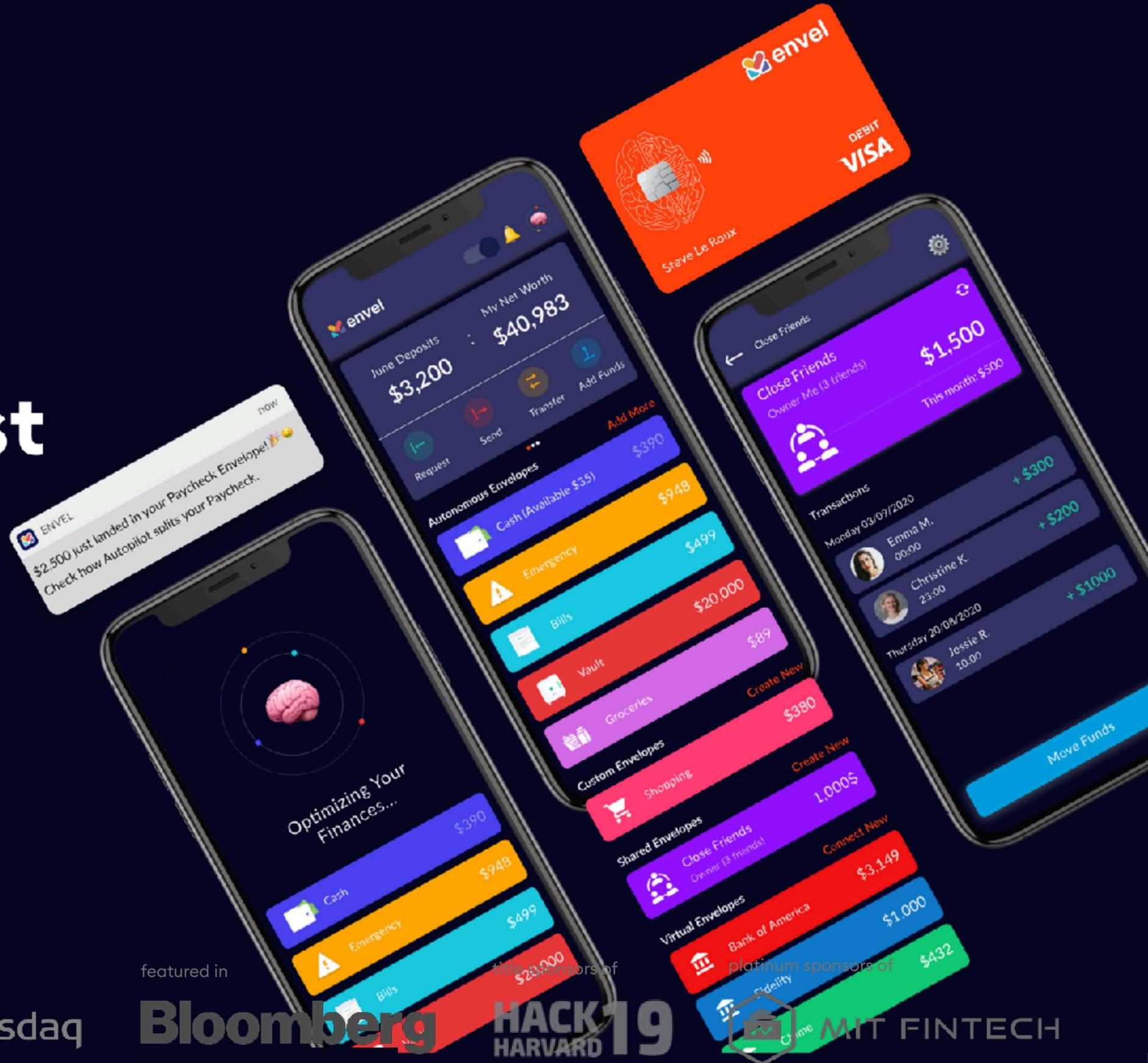
# In the Media



|  |   |   |  |  |   |   |   |
|--|---|---|--|--|---|---|---|
| <p><b>Bloomberg</b></p> <p>U.S. Banking Challenger Envel Raises \$2.7M Seed to ... launch first Autonomous Bank Account</p> <p><a href="#">read more ...</a></p> | <p><b>Nasdaq</b></p> <p>Envel announces world's first ai-powered...</p> <p><a href="#">read more ...</a></p>                      | <p><b>YAHOO! FINANCE</b></p> <p>Envel announces world's first ai-powered ...</p> <p><a href="#">read more ...</a></p> | <p><b>mobile payments today</b></p> <p>Envel uses ai to redefine banking for generation z</p> <p><a href="#">read more ...</a></p> | <p><b>HACK HARVARD</b></p> <p>Envel is title sponsor of the 36 hour Harvard 2020 hackathon...</p> <p><a href="#">read more ...</a></p> | <p><b>FintechLive!</b></p> <p>Envel is the New Simple Bank (Fintech Startup of the Week)</p> <p><a href="#">read more ...</a></p> | <p><b>HARVARD BUSINESS SCHOOL</b></p> <p>Envel presents at the HBS tech conference 2019...</p> <p><a href="#">read more ...</a></p> | <p><b>The Harvard Crimson</b></p> <p>Envel is title sponsor of the 36 hour Harvard 2020 hackathon...</p> <p><a href="#">read more ...</a></p> |
| <p><b>AP</b></p> <p>Envel announces world's first ai-powered ...</p> <p><a href="#">read more ...</a></p>  | <p><b>Fi FinTech InShorts</b></p> <p>Envel uses ai to redefine banking for generation z</p> <p><a href="#">read more ...</a></p>  | <p><b>CIO Techie</b></p> <p>Envel bank launches "driverless" money ...</p> <p><a href="#">read more ...</a></p>       | <p><b>FINTECH INSIGHT</b></p> <p>Envel announces world's first ai-powered ...</p> <p><a href="#">read more ...</a></p>             | <p><b>FINTECH RANKING</b></p> <p>Envel uses ai to redefine banking for generation z</p> <p><a href="#">read more ...</a></p>           |   |   |   |
| <p><b>FINTECH FUTURES</b></p> <p>enEnvel bank launches "driverless" money ...</p> <p><a href="#">read more ...</a></p>   | <p><b>FinanzNachrichten.de</b></p> <p>Envel uses ai to redefine banking for generation z</p> <p><a href="#">read more ...</a></p> | <p><b>DIGITAL JOURNAL</b></p> <p>Envel bank launches "driverless" money ...</p> <p><a href="#">read more ...</a></p>  | <p><b>IT BUSINESS NET</b></p> <p>Envel announces world's first ai-powered ...</p> <p><a href="#">read more ...</a></p>             | <p><b>envel</b><br/>taking the thinking out of managing your money</p>   | <p><b>KUAM NEWS</b></p> <p>Envel announces world's first ai-powered ...</p> <p><a href="#">read more ...</a></p>                  |   |   |



# The World's Smartest Bank Account



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