

One Card That Will Replace all Your Bank and Reward Cards



Highlights

- 1 Partnership with Visa
- 2 Successfully raised \$500K seed round
- 3 Highly experienced FinTech team
- 4 \$11 billion market opportunity
- 5 Featured on Entrepreneur, International Business Times, TechStartups and more

Our Team



Leo Goriev

15 years of entrepreneurship, 9 years in application design and development for international banks and fintech.

For the last five years, our team has had a chance to work with different banks and conduct in-depth reviews with their clients. We found that that people are not seeking better banks or merchants. They are seeking better experiences. Card Blanch is a solution that creates a seamless shopping experience with no change to existing banks and rewards.



Artem Laktionov

PSM certified leader, 9 years of project management experience, 4+ years of managing complex software development projects for international banks.



Egor Skorniakov

13 years in software development in different industries of various complexity.



Egor Avetisov

14+ years in the banking sphere. A former head of innovation in one of the biggest retail banks in Europe.

Pitch



Problem

On Average, Every American Has

4
Credit/Debit Cards

10+
Loyalty Program Cards

- To carry all their banking cards all the time
- To remember which card has the best deal at the specific merchant
- To carry all their discount cards
- To waste time presenting and applying discount cards at the cash desk
- To deal with account duplicates within one merchant
- To be aware that not all banks provide contactless payments

*CardRates, CNBC

Market Size

Key Market - USA

176M

Cardholders in the USA
With 1.06B Cards in Use

144B



* Statista, Nilssonreport, Shift



Purchase Transaction
Projected 2025 USA



*These numbers reflect a current market and not company projections for Card
Blanch.

Solution

We Combine Your Loyalty Programs and Bank Cards Into One Card

CHASE BANK OF AMERICA WELLS FARGO Citibank

Walmart amazon macy's

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1. Install and register in the Card Blanch application.

2. We pull and show all your rewards and discount cards.

3. Connect all your bank cards.

4. Activate Card Blanch card.

5. Add Card Blanch card to your digital wallet.

1. Visit your favorite store.

2. Swipe Card Blanch card at the cash desk.

3. We check and apply your discount.

4. We select your bank card to secure the best deal and charge it.

5. You receive rewards from your bank (if applicable).

- No need to carry all your reward and bank cards to get the best deal
- Card Blanch algorithms decide which connected card is the best to use for the given merchant.
- Never miss a chance to get a discount
- Smart monthly settlement
- All merchant reward programs in one app
- Complete spendings analytics
- Tailored recommendations to maximize your rewards

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Competition

Other solutions:

- Don't solve both problems
- Don't provide discounts and offers management
- Manual process of adding and managing cards/rewards
- Not easy to use



FLIZE

CURVE

Key Ring

STOCARD



Revenue Model

- Merchants cashback
- Users monthly subscription model
- Up-sale for merchant rewards
- Up-sale for banking card



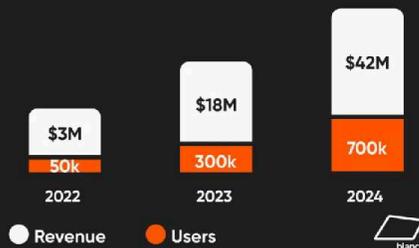
\$1.5B

Revenue From Discount Transactions

\$11 Billion Market Opportunity

\$10B

Revenue From Monthly Subscription Model



Roadmap

Alteryx - Outsourcing Company Established

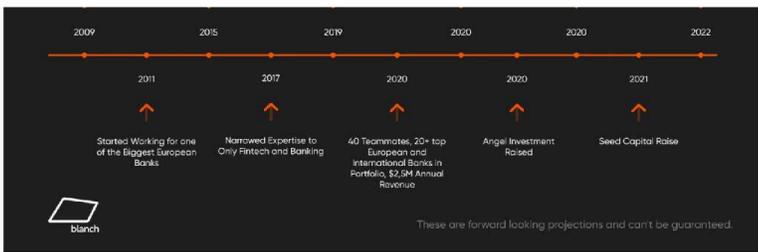
Alty - Software Product Design and Development Company Established

Become the official partner of VISA

Won two reddit awards

Started Developing Card Blanch Product

Product Launch



Team

Board Members



Leo Goriev
Founder & CEO

15 years of entrepreneurship, 9 years in application design and development for international banks and fintech.



Artem Loktionov
COO

PSM certified leader, 9 years of project management experience, 4+ years of managing complex software development projects for international banks.



Yegor Skorniakov
CTO

13 years in software development in different industries of various complexity.



Egor Avetisov
CPO

14+ years in the banking sphere. Former head of innovation in one of the biggest retail banks in Europe.

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Team

Advisory Board



Artem Didushko
Card Business Expert

13+ Years in banking and fintech. Leadership positions in companies like OTP and VISA.



Olexii Sharavar
Fintech Tech Expert

15+ years of experience in lean operations, change management, digital technology, engineering, strategy, delivery, and transformation. CTO in Beeline.



Sveta Laska
Card Product Expert

18+ Years in Banking. Head of Card Products Direction in one of the biggest retail banks in Europe.

Next Steps

Next Steps

- Finalize product development
- Execute go-to-market strategy
- Launch an aggressive marketing campaign
- Sign partnership with a bank partner
- Create patent portfolio

\$1M

Seed Round

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These are forward looking projections and can't be guaranteed.

\$0.5M

Successfully Raised Angel Investments



Your whole wallet in one card

Card Blanch combines all your reward and banking cards into one single digital or ceramic card and application.



Complete spending analytic in one place

Paying with Card Blanch is fantastic because you don't need to use any other budgeting apps or old fashioned excel to get 360 angle insights on your spendings.