

Press and Media Kit

March 2021

Wirex is a worldwide digital payment platform and regulated institution that has forged new rules in the digital payments space. In 2015, the firm developed the world's first crypto-enabled payment card that gives users the ability to seamlessly spend crypto and traditional currencies in real life.

Wirex was created in 2014 by CEOs and co-founders Pavel Matveev and Dmitry Lazarichev, who identified the need to open up the esoteric world of cryptocurrencies and make digital money accessible for everyone. With the core aim of making it as easy as possible to use digital assets in everyday life, Wirex provides a trusted and cost-effective service for crypto and traditional currency transactions by incorporating the next generation of payments infrastructure integrated with cryptocurrency blockchains

With nearly 3.5 million customers across 130 countries, the company offers secure accounts that allow customers to easily store, buy and exchange multiple currencies instantly at the best live rates on one centralised mobile app. Quick and simple crypto transfer options are available, as well as the freedom to spend 150+ traditional and cryptocurrencies in more than 61 million locations around the world using the Wirex card.

Wirex continues to develop the product in line with market developments, whilst adhering to regional regulations and securing appropriate licensing where it exists. A proven industry pioneer, Wirex launched their own native utility token, WXT, and introduced the world's first crypto reward programme, Cryptoback™, which earns cardholders up to 2% back in WXT for every transaction they make.

Wirex is based in London, with offices in Singapore, Kyiv, Tokyo, Toronto, Dallas, Dublin and Atlanta. With over \$5bn worth of transactions processed already and rapid expansion into new territories, including the US and Japan, Wirex is uniquely placed to support and promote the mass adoption of a cashless society through creative solutions.

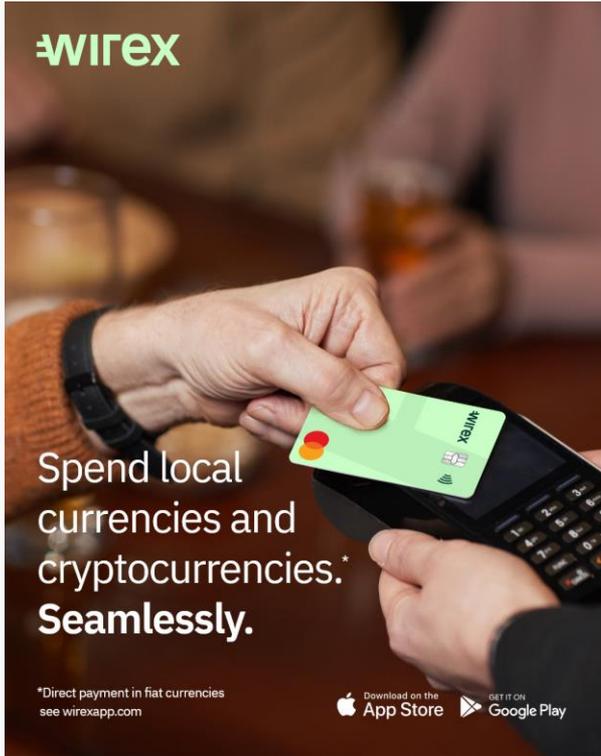
Wirex's Goal

Wirex was created in 2014 by CEOs and co-founders Pavel Matveev and Dmitry Lazarichev to make the digital economy **accessible to everyone**.

With conventional banking channels notorious for high fees, slow transactions and inconvenient access, consumer and corporate demand for alternative forms of payment is growing steadily.

The world of cryptocurrency can be opaque and esoteric; Wirex attempts to address these issues by providing a **simple, trusted** and **cost-effective** service for digital transactions in **everyday life**, whether it's buying a loaf of bread, exchanging currency for travel or settling up a restaurant bill.

Wirex's mission is to bridge the gap between conventional and digital currency with an overall goal to usher in a **cashless society** and the **mainstream adoption** of the digital economy.



WIREX

Spend local currencies and cryptocurrencies. **Seamlessly.**

*Direct payment in fiat currencies see wirexapp.com

Download on the **App Store** GET IT ON **Google Play**

WIREX

There's a reason why nearly **3.5 million**
customers across **130 countries** already
use Wirex

Wirex is empowering everyone to enjoy the advantages of a world where all currencies (crypto and traditional) are equal

We give customers the power to use their money, their way, on one borderless payment platform. Buy, store, exchange and spend crypto or traditional currencies, anytime, anywhere.

We want to make it easier for **crypto-enthusiasts** to make exchanges

- Committed to promoting the mass adoption of digital currency by making it easier to use in everyday life
- Providing transparency, convenience, speed and low fees
- Offering regulatory experience and a safe environment in a space often associated with risk

We want to make it easier for **mainstream consumers** to have control of their finances

- Democratizing access to digital alternative banking services
- A must-have money-lifestyle app that adds value to users' lives
- A free solution to slow and costly conventional payment methods

Wirex Core Product

We're an innovative platform that continues to develop our product in-line with market developments

Contactless Wirex Visa/Mastercard Card

The world's first contactless payment card that gives users the ability to seamlessly spend numerous digital and traditional currencies in over 61m locations globally

Fully-Featured Crypto Wallets

Send and receive transfers to crypto wallets across the globe at the best in-market rates

Live In-App Messages

Easily track payments and manage your spending

Instant exchange

Convert money instantly between any of the supported traditional or cryptocurrencies at live interbank and OTC rates

Wirex Token (WXT)

Our native token, awarded to customers for every purchase made with their Wirex card

Easy Account Top-Up

Fund your accounts by credit/debit card or blockchain

Cryptoback™ Rewards

The world's first crypto rewards programme in which customers can earn up to 2% rewards back in WXT on every purchase made in-store and online with their Wirex card

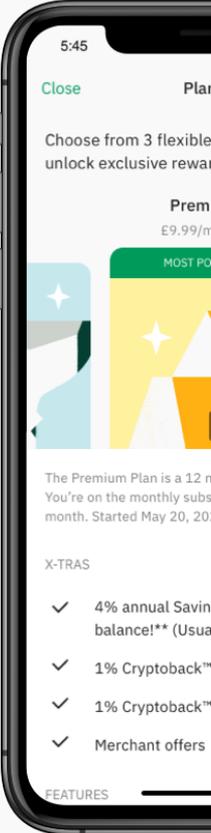
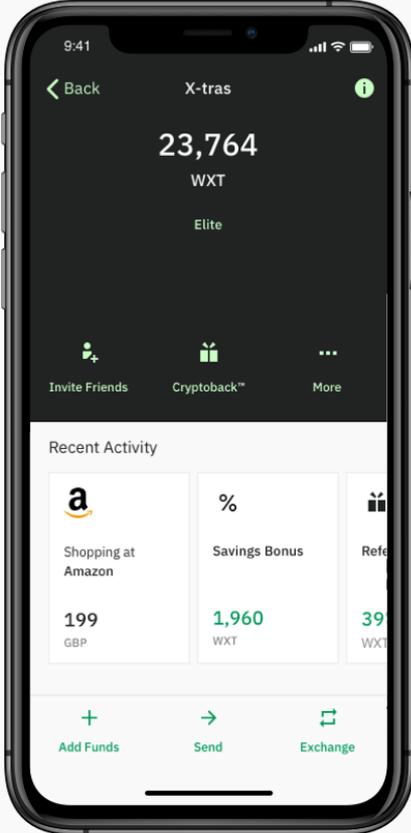
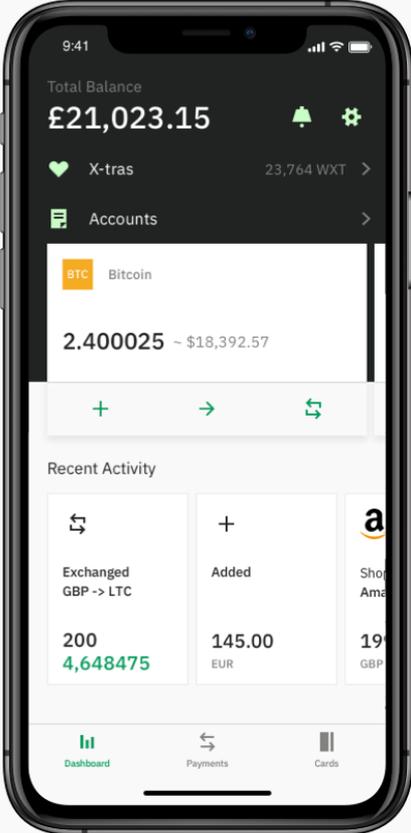
User-Friendly App and Web Interface

Store up to 20 crypto and traditional currencies in one account, accessible 24/7 wherever you are

Send Money to Contacts

Sync your mobile's contact book and easily make payments to their Wirex accounts

Seamlessly buy, hold, exchange and spend multiple traditional and cryptocurrency in one intuitive platform



Wirex's Multicurrency Mastercard in the UK & EEA

After becoming Mastercard's first crypto-native principal member, we're bringing the digital economy to UK and EEA customers with our brand new crypto-enabled Mastercard debit card

- Seamlessly buy, hold, exchange and sell 150+ traditional and cryptocurrencies, anywhere in the world
- Real-time conversion at point-of-sale
- No FX fees
- Free fiat-to-fiat exchange
- Free international ATM withdrawals
- No card or account management fees
- Free express delivery
- Instant exchange at interbank and OTC rates
- Up to 2% Cryptoback™ rewards on in-store and online payments

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Wirex's Multicurrency Travelcard in Singapore

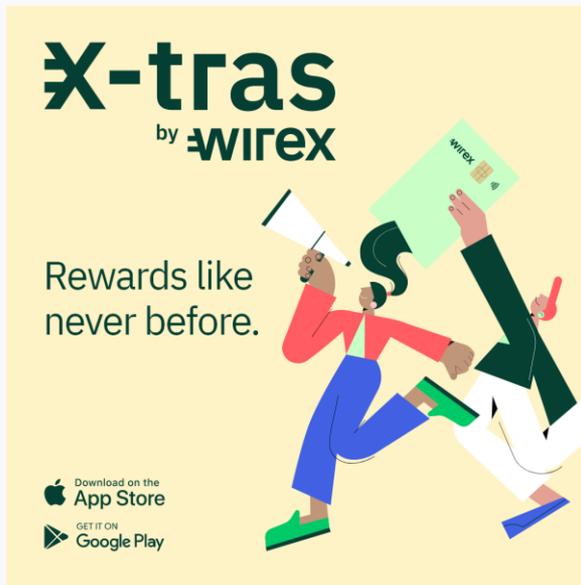
We're revolutionising borderless payments in Singapore by bringing traditional and cryptocurrencies onto one connected platform and making them spendable with the next-gen Wirex multicurrency Visa debit card

- Seamlessly buy, hold, exchange and sell 150+ traditional and cryptocurrencies, anywhere in the world
- No FX fees
- Free fiat-to-fiat exchange
- Free international ATM withdrawals
- No card or account management fees
- Free express delivery
- Instant exchange at interbank and OTC rates
- Up to 2% Cryptoback™ rewards on in-store and online payments



X-tras Rewards Programme

We launched the world's first Cryptoback™ rewards programme, and have now revamped this scheme to help our loyal customers get even more from their money.



- Option to choose from 3 versatile pricing plans
- Up to 2% in Cryptoback™ rewards on purchases made in store **and** online
- Up to 12% Savings Bonus on WXT account balance*
- Earn up to \$10 with a unique referral link

Coming Soon

We're on a mission to put the power of the digital economy into everyone's hands, which means we've got big plans to help make crypto accessible for all

- X Accounts Savings Pots – offering up to 6% interest on crypto holdings
- US launch
- Japan launch
- In- app live rates

The #DigitalMoney
Movement is almost here.



WIREX

Safety & Security

We use sophisticated and resilient technology to ensure customer's money is safe with Wirex

- **Licensed and regulated** platform
- Comply with **regulatory frameworks** and actively seek out licencing requirements
- Endeavouring to lead by example in the sector and apply **'gold-plated' standards** where regulations don't exist
- Our infrastructure is independently audited and tested on a regular basis, and are **PCI DSS Level-1 certified**, the highest level possible
- Partnered with **regulated card issuers**, to utilise the Europay Mastercard & Visa (EMV) standard that increases card security
- Use a **risk-engine tool** to track fraudulent card transactions and unauthorised access, including automated KYC processes
- **3D secure** enrolment to protect online and offline transactions
- **Multisig security model** on wallets, using access keys stored in multiple locations
- **Two-factor authentication** (2FA) to address the issue of password vulnerability
- A dedicated **Customer Support** team on hand to help with 24/7 in-app live chat
- Keep documents and sensitive data for-your-eyes only using TLS and 256-bit AES **encryption technology**

The Team

Wirex are proud to have spent the last six years building a truly talented, international team.

We are based in London with offices in Singapore, Kyiv, Tokyo, Toronto, Dallas, Dublin and Atlanta. With expansion into new territories imminent, we expect the number of locations to grow.

The company employs over 200 highly-skilled and dedicated staff who deliver new products and upgrades quickly and efficiently to ensure that Wirex continues to provide a world-class product.

Our in-house team also consists of diligent Marketing, Compliance, Finance, Product, Legal, Customer Support and HR staff to ensure that Wirex provides cutting-edge services for our nearly 3.5 million users. With such a breadth of knowledge and experience, we strive to position ourselves as thought leaders within our field.



Wirex Executives' Biography

Pavel Matveev is the CEO and co-founder of Wirex. He leverages 15 years of experience in software development and IT management from his previous work at Barclays Capital, Morgan Stanley, BNP Paribas and Credit Suisse.

Pavel is responsible for the high-level functioning and growth of Wirex, with a specific focus on new product development and platform evolution.

He is seen as a leading figure in the arena of mass adoption for cryptocurrencies and is a highly sought-after speaker at blockchain and payments conferences around the world. He has published numerous articles in key international publications, and spoken at various blockchain and payments conferences around the world including Money 20/20 Europe, The Pay Expo, Shift Money and Finsum Japan on topics including cryptocurrency, fintech, business and the economy.

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Pavel Matveev,
CEO and Co-Founder

Wirex Executives' Biography

Dmitry co-founded Wirex in 2014 and has been an integral force in the rapid growth of the company. He has 20 years' worth of experience as a financial adviser across international projects in the finance, oil, gas and real estate industries, and is a serial entrepreneur. He holds an Executive MBA from London CASS Business School and a Bachelor of Economics and Management.

He is responsible for Corporate Strategy, Finance and Compliance at Wirex, and leads a team that have expanded into Europe, North America, Canada, Singapore and Japan.

He is seen as a significant voice in the crypto and blockchain arena, and is a high-profile evangelist for the development of the digital economy.



Dmitry Lazarichev,

CEO and Co-Founder

Contacts

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