

Press and Media Kit

July 2020

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 contactless payment card that gives users the ability to seamlessly spend digital 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 digital and traditional currency transactions by integrating the next generation of payments infrastructure integrated with cryptocurrency blockchains.

With over three 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 money transfer options are available, as well as the freedom to spend 150+ fiat and cryptocurrencies in more than 54 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 licencing where it exists. A proven industry pioneer, Wirex introduced the world's first bitcoin reward programme, Cryptoback™, which earns cardholders up to 1.5% back in Bitcoin for every in-store transaction they make. They also launched their own native utility token, WXT, which entitles holders to rewards and incentives such as heavily-discounted fees and higher Cryptoback™ rewards.

Wirex is based in London with offices in Singapore, Kiev, Tokyo, Toronto, Dallas and Atlanta. With over \$3bn worth of transactions processed already and rapid expansion into new territories, 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.

There's a reason why **3 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

- Democratising 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 Card

The world's first contactless payment card that gives users the ability to seamlessly spend numerous digital and traditional currencies in over 54m locations globally

Quick and Simple Money Transfer

Easily transfer cryptocurrencies across the world for free, or take advantage of integrated banking channels like Swift, SEPA and Faster Payments

Live In-App Messages

Easily track payments and manage your spending

Instant exchange

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

Wirex Token (WXT)

The Wirex Token entitles holders to rewards and incentives such as heavily-discounted fees and higher Cryptoback™ rates

Easy Account Top-Up

Fund your accounts by credit/debit card, bank transfer or blockchain

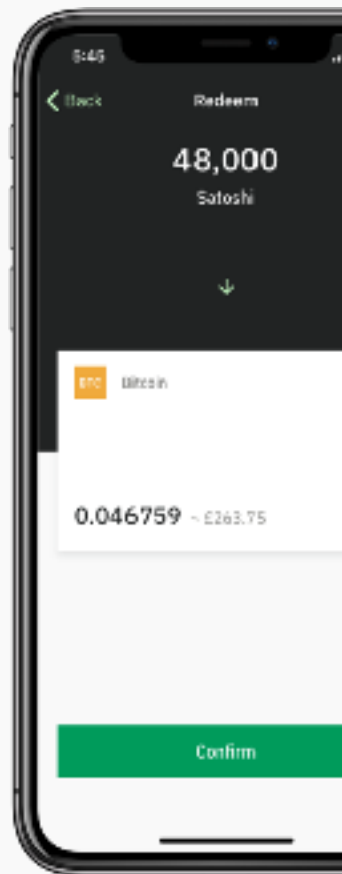
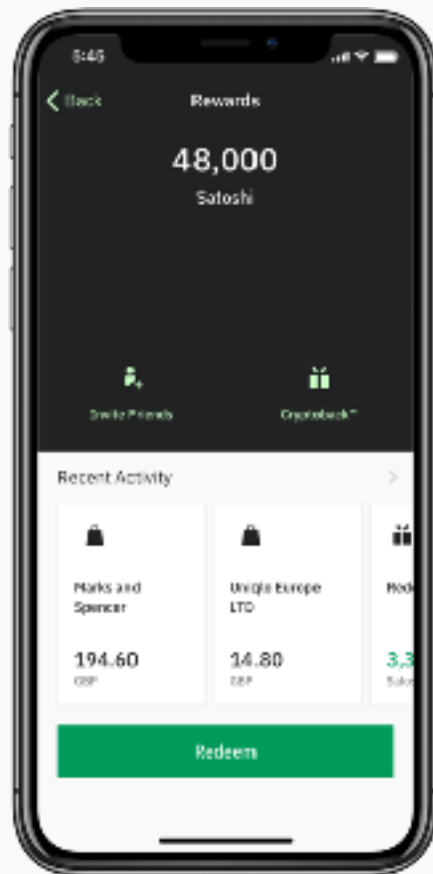
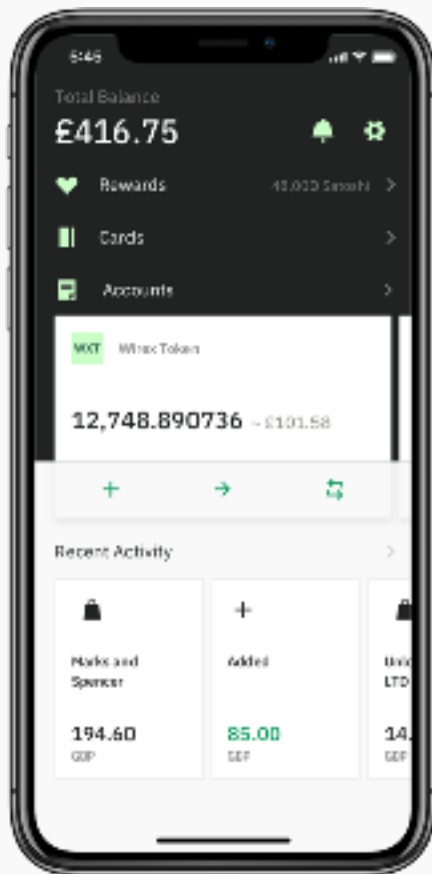
Cryptoback™ Rewards

The world's first bitcoin reward programme in which customers can earn up to 1.5% back in bitcoin on every purchase made in-store 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

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



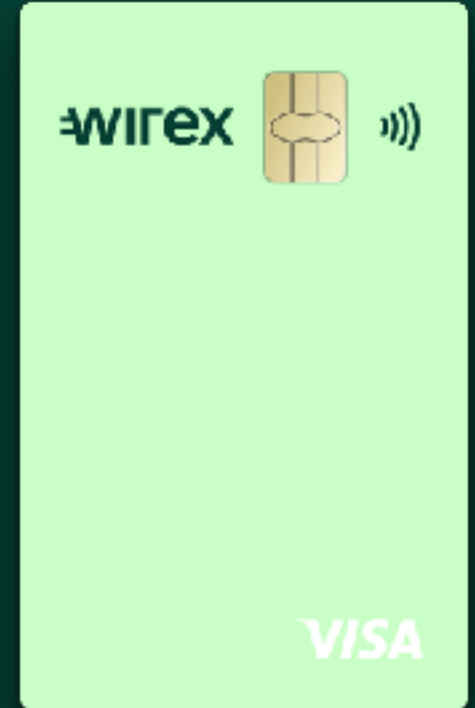
Wirex's Multicurrency Travelcard

We're revolutionising borderless payments in Asia Pacific by bringing traditional and cryptocurrencies onto one connected platform and making them spendable with the next-gen Wirex multicurrency travelcard

EEA and Singapore Travelcard

- Seamlessly buy, hold, exchange and spend up to 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
- Instant exchange at interbank and OTC rates
- Up to 1.5% Cryptoback™ on in-store payments

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 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, Kiev, Tokyo, Toronto, Dallas and Atlanta. With expansion into new territories imminent, we expect the number of locations to grow.

The company employs nearly 200 highly-skilled and dedicated IT professionals 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 3 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.



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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