

Bilderlings Pay

UK regulated financial and technology company

Q3 · 2024



BILDERLINGS



About Bilderlings

Our mission is to help customers achieve sustainable economic growth and financial well-being, focusing on affordable price, speed, convenience, and inclusivity.

- ✓ Headquartered in London
- ✓ 120+ employees, including Bilderlings Group staff in London and Riga
- ✓ Financial technology platform provider
- ✓ UK EMI licensed by the FCA in 2016
- ✓ Member of SWIFT, Mastercard, SEPA Inst, SEPA SCT and TARGET2 participant

What we offer our customers

We've done it all for you

Ecosystem partnerships with banks and payment providers to offer accessible financial products and tools to meet our customers diverse financial needs.

Payment specialists

Specialist cross-border payment platform: In house developed payment platform for small and medium sized businesses and individuals including freelancers and digital nomads.

Customer friendly

We prioritize customer-centric thinking and are committed to inclusivity and transparency. We strive to ensure that all customers feel valued and informed.

What Makes Us Different?



Innovative growth

Bilderlings has designed a Fintech platform with humans at the forefront of our minds. Our aim is to save our customers effort, time and money

Starting small

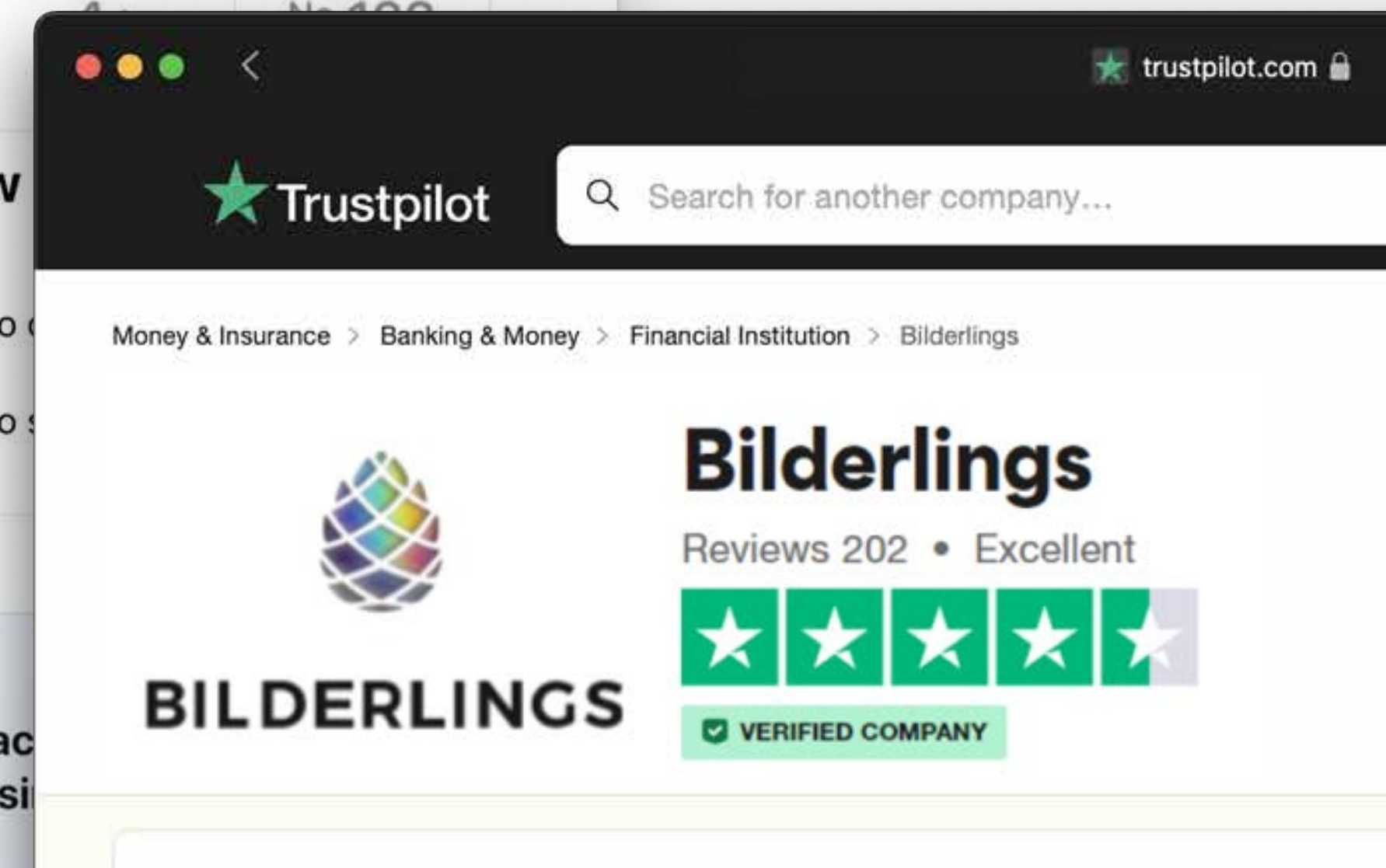
Since Bilderlings launched, we have kept planting the seeds of success for many start-ups and small business owners. We now connect more than 30,000 users, to enable them to reach counterparties across the world.

An expert eye

Our approach is to look through the eyes of our clients to understand their financial needs, to constantly innovate, and to assist them to grow and preserve their business and financial well-being.



**High level
of customer
trust**



The platform

- ✓ Highly customisable with rapid development capabilities
- ✓ Built using innovative technologies
- ✓ SCA/PSD2 complaint
- ✓ Risk-based payment channel assignments to coincide with partners risk appetite
- ✓ Cloud based and globally scalable proprietary Core Banking system
- ✓ Available via Mobile app and Web
- ✓ Google Security services in use
- ✓ Quick and easy integration via API



€178 000 000+

Client money balances (+29% growth)

Financial Performance & KPIs in 2023

↑146%
growth

Individual customer
growth

Increased by
↑13,3
times

Client payments
processed

+101%
growth

Client wallets
growth

Target Audience

Business

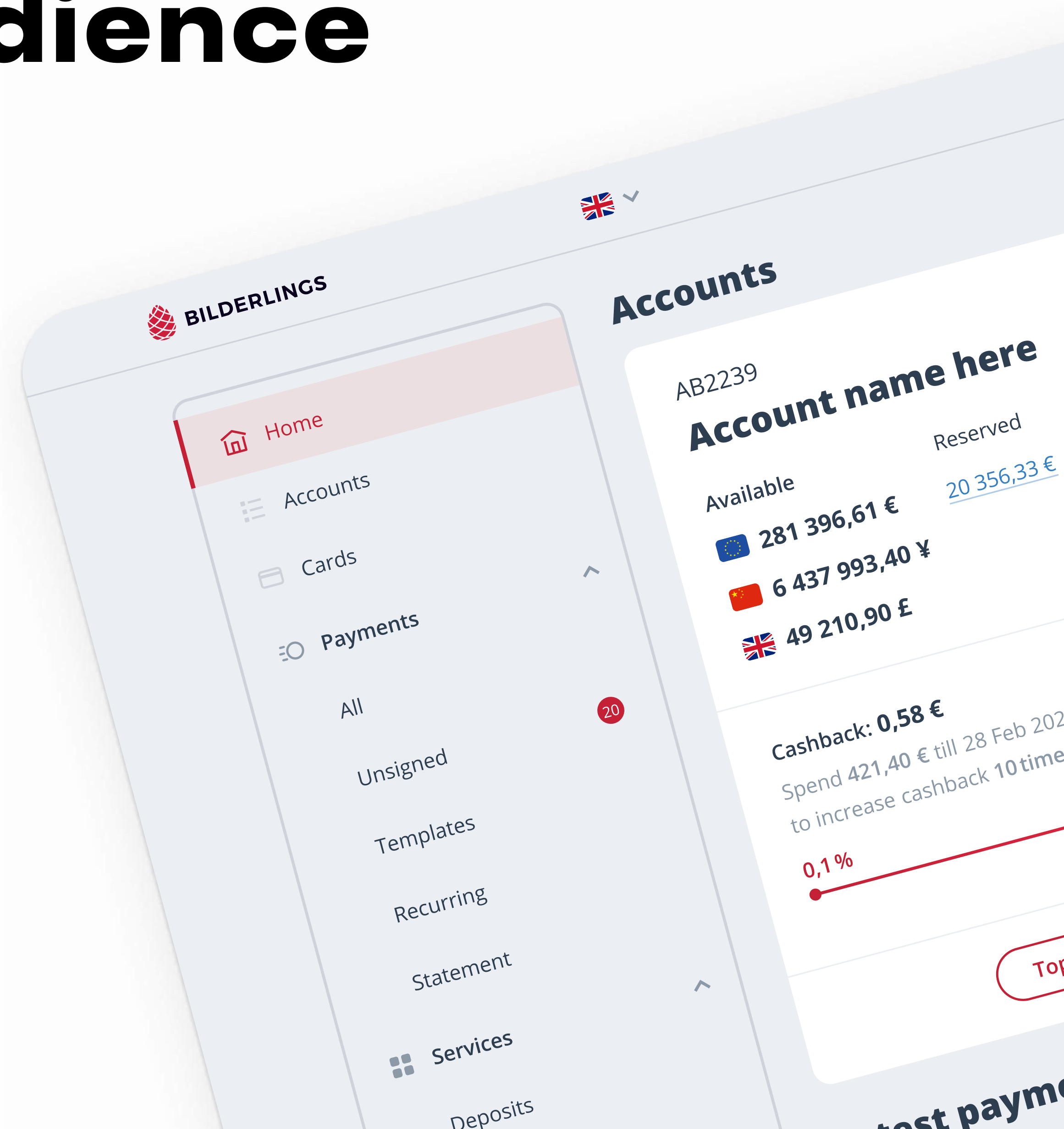
- Retail/Wholesale
- Transportation and Storage
- Information Technologies

Fintech

- Financial institutions, Banks
- Marketplaces
- P2P and Crowdfunding Platforms

Private

- Freelancers
- Influencers
- SME Business Owners



Products and Services

	Business	Fintech	Private
Multi-currency Current Account with Individual IBAN	✓	✓	✓
SWIFT / SEPA (Inst) / FPS	✓	✓	✓
Segregated Accounts	✓	✓	
Virtual IBANs		✓	
Instant Open Banking Payments	✓		
Assistance in Safeguarding Accounts Opening		✓	
Currency exchange 24/7	✓	✓	✓
Virtual and Physical Payment Cards	✓	✓	✓
Apple Pay / Google Pay	✓	✓	✓
Mobile App	✓	✓	✓
Bilderlings API	✓	✓	
Personal Account Manager	✓		✓
Card Cashback	✓		✓
Savings (For eligible customers in a reliable European Bank)	✓		✓
Bilderlings Startup	✓		✓
Acquiring	✓	✓	
Salary Project	✓	✓	
Mass Payouts	✓	✓	

A Strong AML Culture

- ✓ Automated Transaction Monitoring with AI Technologies
- ✓ External Audit Partner BDO
- ✓ Risk Based Approach to Onboarding
- ✓ Internal Audit + Compliance Monitoring (Internal Assurance)
- ✓ AML Teams Independent From the Business
- ✓ Robust AML/KYC Policies + Procedures
- ✓ Strong Risk Management Framework
- ✓ Payment Channels and Products Individually Assigned to Customers



What are we seeking from ecosystem partners?

Custody Solutions

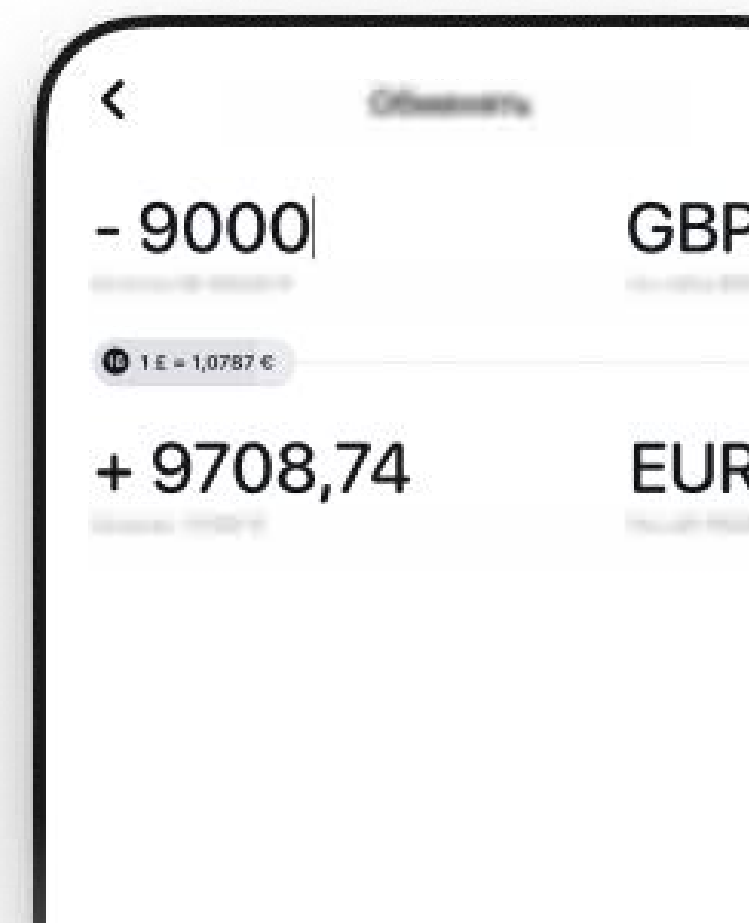
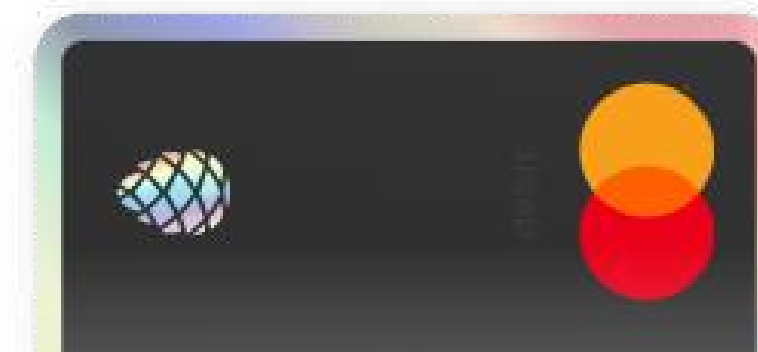
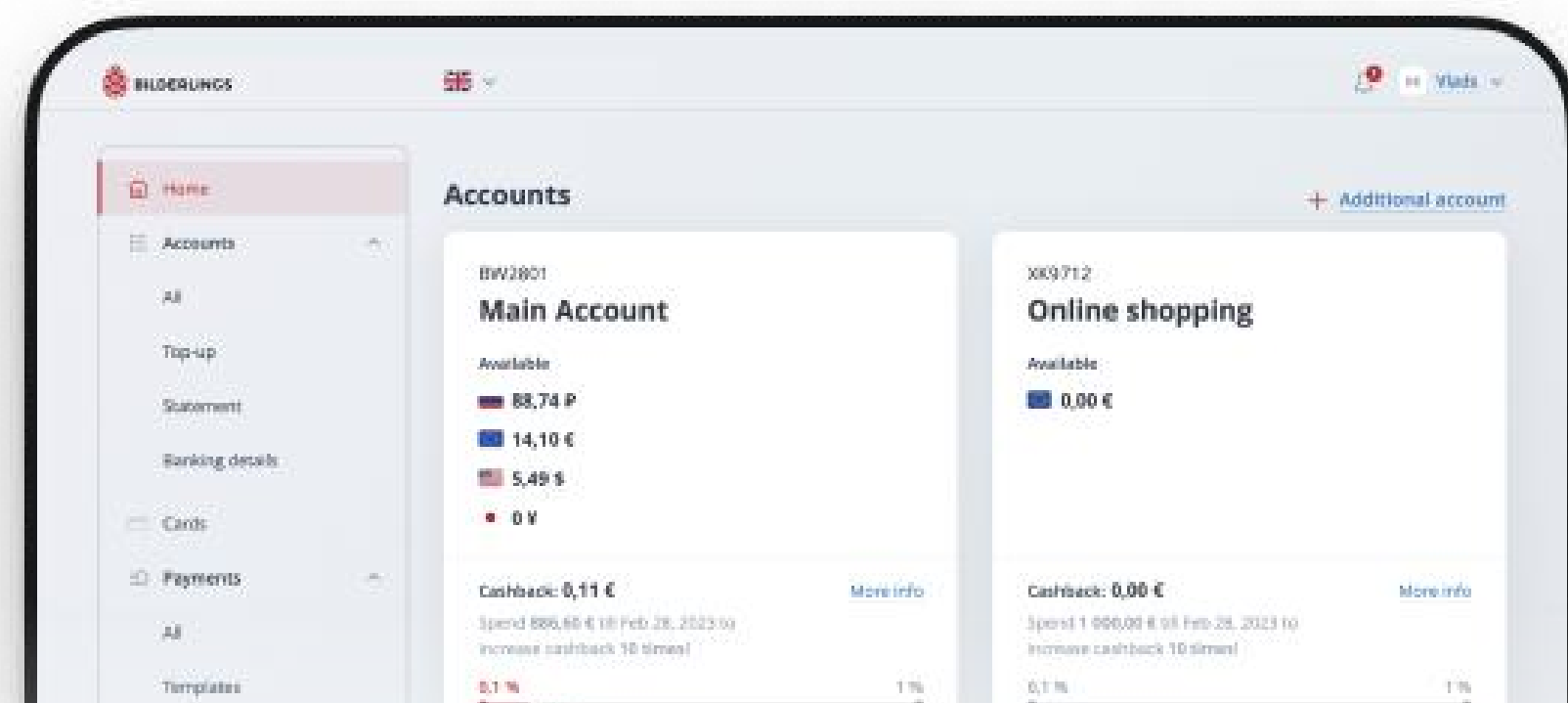
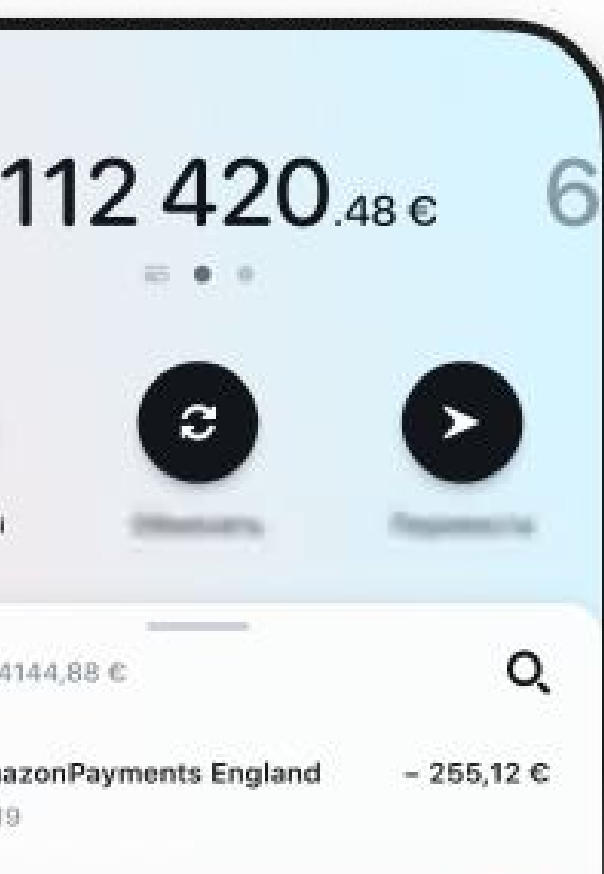
Safeguarding

Payment rails

Correspondent banking accounts

Forex and Custody solutions

Money market opportunities



Leadership Team



Jelizaveta Peskova
Founder



Aleksandrs Peskovs
Founder



Andrejs Kuzins
Founder



Deniss Polakovs
Director, Money Laundering
Reporting Officer



Dmitrijs Kuvsinovs
Executive Officer, Head of
Sales and Marketing



Svetlana Krasovska
Director, Chief Financial
Officer



Doug Laming
Head of Safeguarding



Kevin Whyte
Head of Regulatory and
Financial Crime Oversight



Jurijs Meitalovs
Chief Technology Officer



Dmitrijs Starovoitovs
Head of Correspondent
Banking



Andris Rudzitis
Head of Investments

Ready to start working with Bilderlings?

info@bilderlings.com

+44 2039 368203

bilderlings.com

