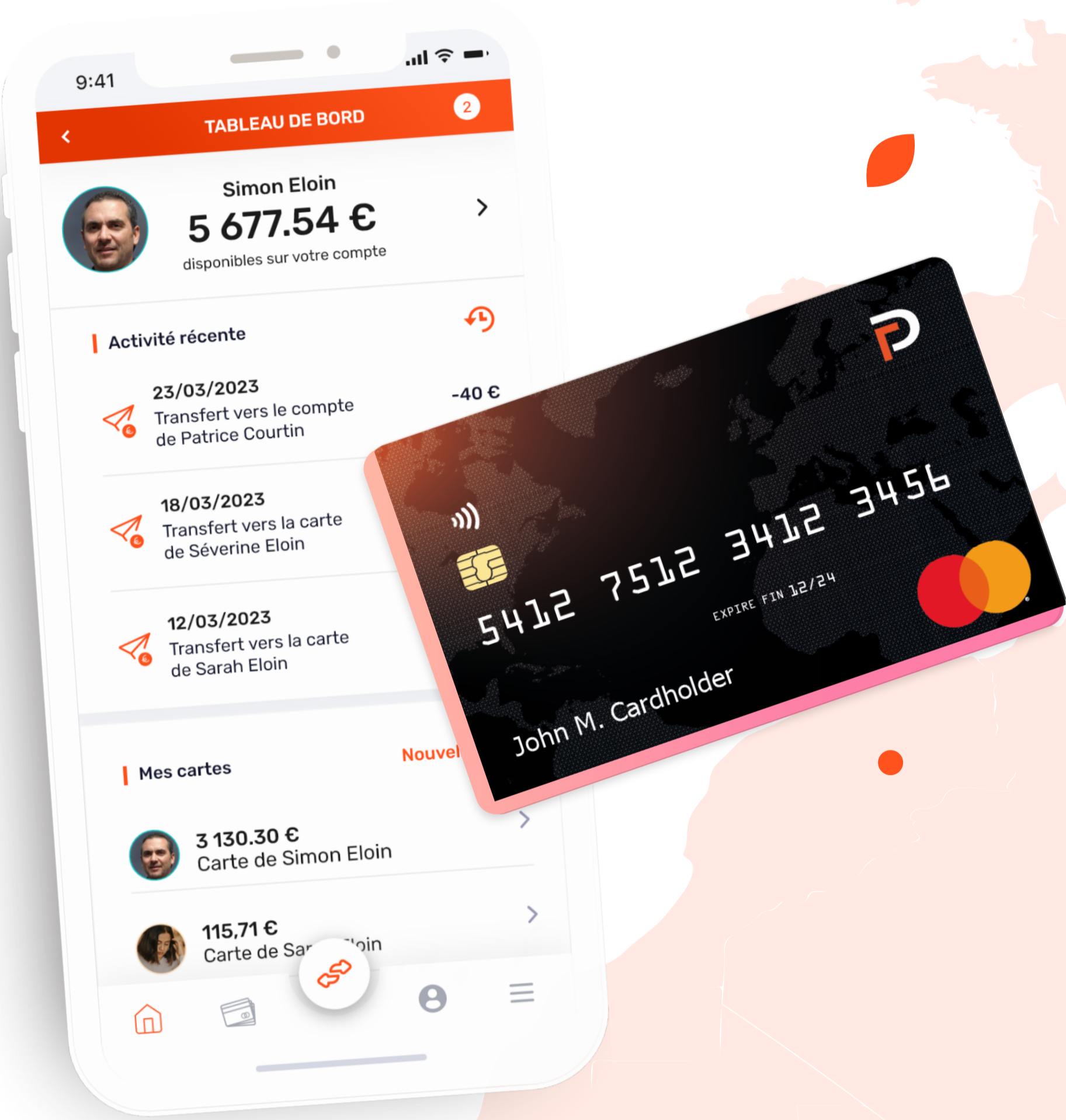


BUSINESS SUMMARY

PayTrip is a pioneering fintech company, using prepaid card technology to disrupt the money transfer industry and provide socially responsible solutions for sustainable finance.



PROBLEM & SOLUTION

The traditional money transfer industry has overlooked certain groups, excluding them from essential financial services and digital commerce.

PayTrip disrupts this pattern, giving permanent access to these crucial services for individuals traditionally excluded from the banking system.

VISION & AMBITION

Our vision is to lead the payment and money transfer sector between Europe and French-speaking African countries.

We're dedicated to facilitating financial solidarity among relatives and friends, fostering financial inclusion, and enabling money transfers worldwide through our innovative, secure, and accessible technology platform.

TECHNOLOGY & SECURITY

Our cutting-edge platform uses advanced AI and machine learning tools to detect, alert, and fix security issues. These technologies allow us to offer a seamless and secure customer experience, while also preventing fraudulent activities.



PayTrip has been certified PCI DSS Level 1 in 2022, reflecting our commitment to ensuring top-notch security.

TARGET MARKET

- PayTrip's financial solutions are specifically tailored to meet the unique needs of diaspora communities residing in Europe, fostering stronger economic connections with their homelands
- We empower them to maintain close Financial ties with their families back in their home countries, particularly in Francophone African nations.

EXPANSION & FUNDING

PayTrip is launching a fundraising round to accelerate innovation and drive growth. We're targeting investment firms focused on ESG (impact funds) and Fintechs.

Key geographical areas for our expansion include Belgium, Italy, and Africa, offering large opportunities for PayTrip's growth.

CREATION

2017

CITY

Orléans

DEVELOPMENT LEVEL

Growth & scale

SERIE A

2023 Q4

INVESTORS

ESG FINTECH

RESPONSABILITY & BUSINESS VALUE

- PayTrip differentiates itself by becoming the primary account for its users, which encourages consistent and recurrent usage. We strategically focus on Africa, primarily French-speaking regions, establishing a unique position in this niche market.
- PayTrip's card-based model, combined with favorable foreign exchange rates, facilitates payments and instant global money transfers. **Our commitment to inclusion and Community solidarity not only enhances our brand recognition, but it also substantially lowers our customer acquisition costs.**

2022 KPIs

21%
EBITDA

3,8 X
Revenue 2021

38 M€
in client deposits

PAYTRIP ADVISORY BOARD



Denis Bernaert
Regional Vice-President of Salesforce & Private investor



Michel Lamboley
President of Geneo's Strategic Committee & Former CEO of Keolis

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