

The private neobank for global citizens.

Borderless money, an on-device AI accountant,
and encrypted messaging — yours alone.

BORDERLESS MONEY

ON-DEVICE AI

ENCRYPTED MESSAGING

The legacy system builds walls where there should be bridges.

Immigrants pay steep fees for slow cross-border payments, while people in emerging economies watch local currencies erode savings — with no access to stable yield.

Our survey of 1200+ target users confirms the demand.

70%

concerned about privacy & surveillance

60%

want higher yields & lower fees

40%

hit compliance & onboarding friction

30%

want personalized, intelligent features

One account. Three superpowers.

01

Effortless access & global reach

EU IBAN, debit card, and instant, fee-less transactions in USD & EUR.

02

Superior returns

Stable savings yield — up to 7% APY in USD and up to 5% APY in EUR.

03

AI-Concierge

A fully confidential AI assistant that analyzes, automates, and guides your money.

A neobank that just feels like a neobank.

Instant, borderless, and self-custodied. The blockchain backbone is invisible — users never need to think about it. Our MVP was validated with a 1200+ user group in Q4 2025.

/ PRIVACY

On-device AI accountant

A confidential AI (on-device LLM) reads your statements, transfers and tax data on your phone. Reports and tax guidance are generated without your financial documents ever leaving the device.

/ PRIVACY

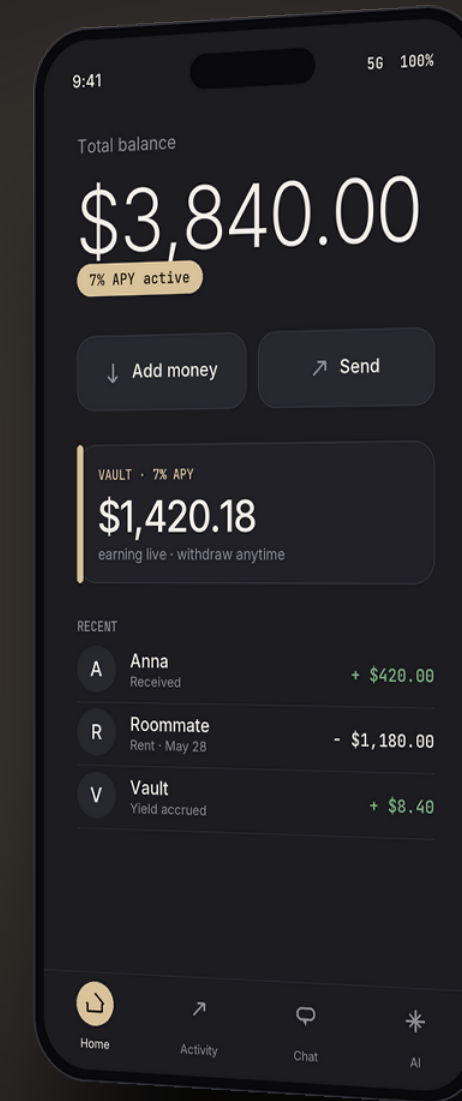
Encrypted messenger

Built on the SimpleX protocol — the first messenger with no user identifiers of any kind, quantum-resistant and end-to-end encryption. Request money and chat without sacrificing your privacy.

/ PRIVACY

Private by default

Self-custodied; open with no KYC — only basic verification when you order a physical card. You are in full control of your personal data.



The financial layer for global remittance corridors.

TAM

€40B+

Global remittance & DeFi yield, annually

SAM

100M+

Users in emerging economies & corridors

SOM

500K+

EU → SE Asia / Eastern Europe beachhead

| | CORE FOCUS | AI | ON-DEVICE PRIVACY | ENCRYPTED MSG | SERVES |
|---------------------|--------------------|-----------|-------------------|---------------|--------|
| Wise / Revolut | Fiat remittance | Minimal | No | No | Sender |
| Nexo / Ledn / Ready | Native yield | Minimal | No | No | Holder |
| kastelfinance | Yield + remittance | Concierge | Yes | Yes | Both |

Four revenue streams, one viral loop.

01

Investment yield share

Transparent commission on yield earned in user vaults.

02

Subscription

Premium unlocks card and AI assistant; waived above ~\$1K balance.

03

Interchange

Fees on top-up, withdrawal and card transactions. P2P stays free.

04

Affiliate

Curated deals on VPNs, eSIMs and travel via AI concierge.

UNIT ECONOMICS

\$1,400

B2B ARPU

\$400

B2C ARPU

Gamified viral loop: 10% rev-share to referrers;
free premium at 10+ invites.

\$2M to launch, with a clear path to margin.

2025

Foundation

Market research, beta, 300+ users.

H1 2026

Pre-launch

Incorporation, sublicense, agentic AI, iOS ready.

H2 2026

Public launch

iOS live, scale users, card issuance.

THE ASK — \$2,000,000 PRE-SEED (EQUITY) · DELAWARE · 18 MO

| | |
|-------------------|----------------|
| Legal & Licensing | \$400K · 20% |
| Marketing & GTM | \$912K · 45.6% |
| Team | \$528K · 26.4% |
| Infrastructure | \$107K · 5.4% |
| Variable | \$53K · 2.7% |

BASE CASE — MID SCENARIO

| | | |
|--------------------------|------------------------------|------------------------|
| ARR M18 \$2.9M | AUM M12 \$15.6M | LTV \$9,882 |
| CAC \$24 | GROSS MARGIN 76.9% | RUNWAY 47 mo |

Operators who have lived the problem.

Denis Iakushin

TECH & MARKETING

Led teams of 30+ engineers.

[linkedin.com/in/delneg](https://www.linkedin.com/in/delneg)

Mike Antonuk

WEB3 TECH

EU CBDC research; contributed to Intel.

[linkedin.com/in/mike-antonuk-34247a18b](https://www.linkedin.com/in/mike-antonuk-34247a18b)

Valera Brizhatiuk

PRODUCT & LEGAL

Secured high-barrier fintech & telecom licenses.

[linkedin.com/in/valerii-brizhatiuk](https://www.linkedin.com/in/valerii-brizhatiuk)

Borislav Merinov

BUSINESS DEV

Attracted \$100M+ in investments.

TRACK RECORD

Tawasal — 0 → 3.5M users, 600K DAU

Bearle — venture studio, \$500K+ ARR

Swisstronik — \$11M+ raised

UNFAIR ADVANTAGES

— Deep B2G, HNWI & tech / web3 network.

— We build solutions for the pains we experienced ourselves.