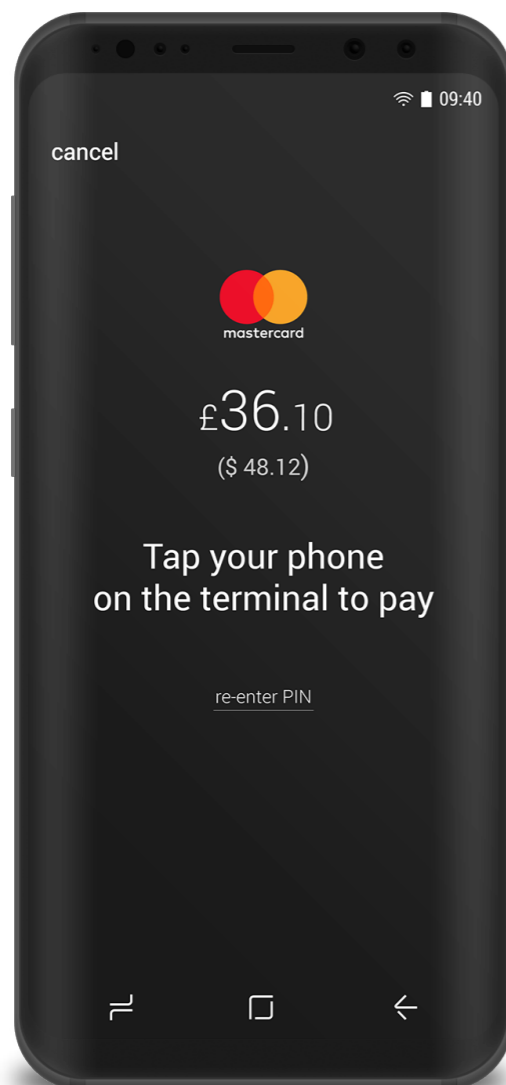




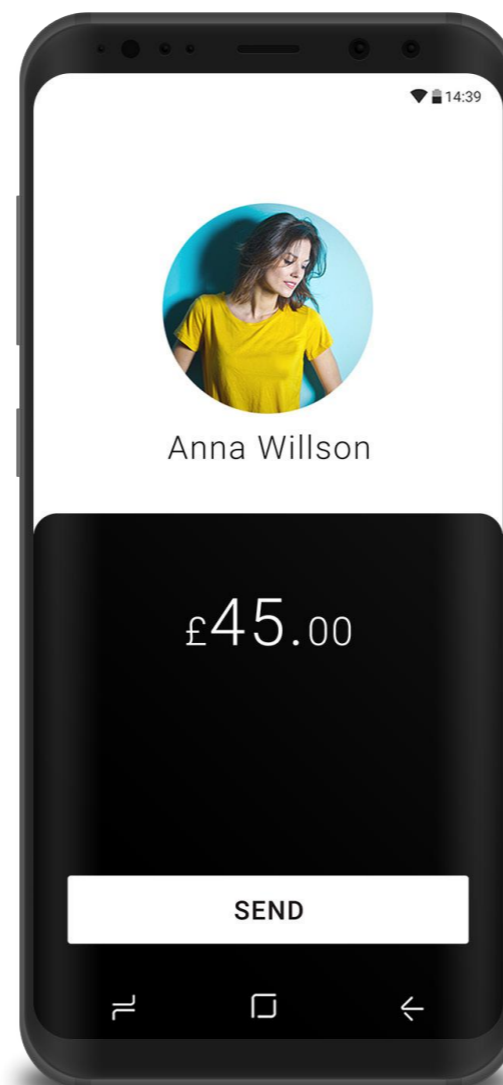
let your wallet breathe

Pay with phyre

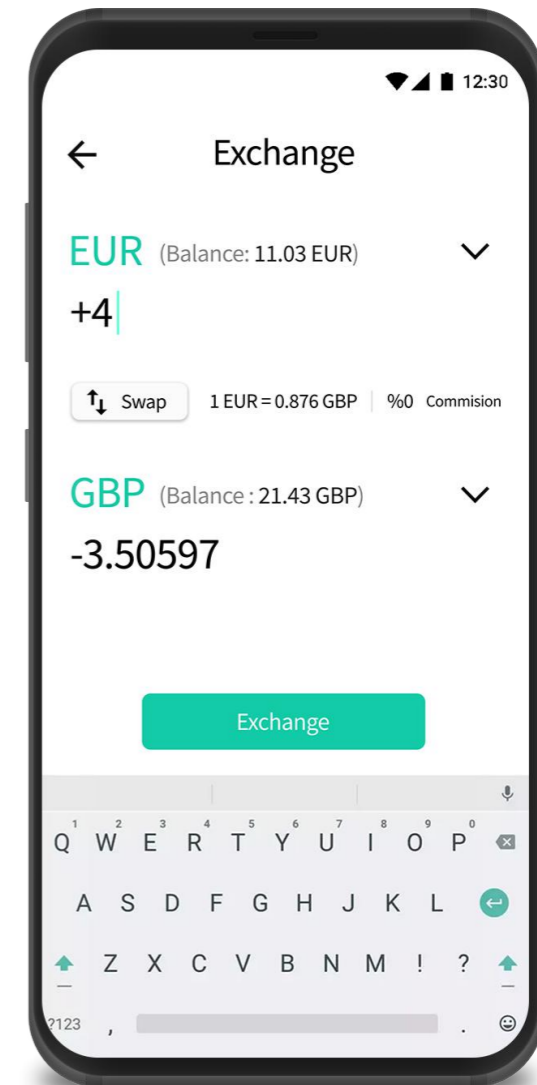
Tap your phone
to pay on any
contactless terminal



Send and
receive money
from friends



Get multy-currency
account and
great FX rates

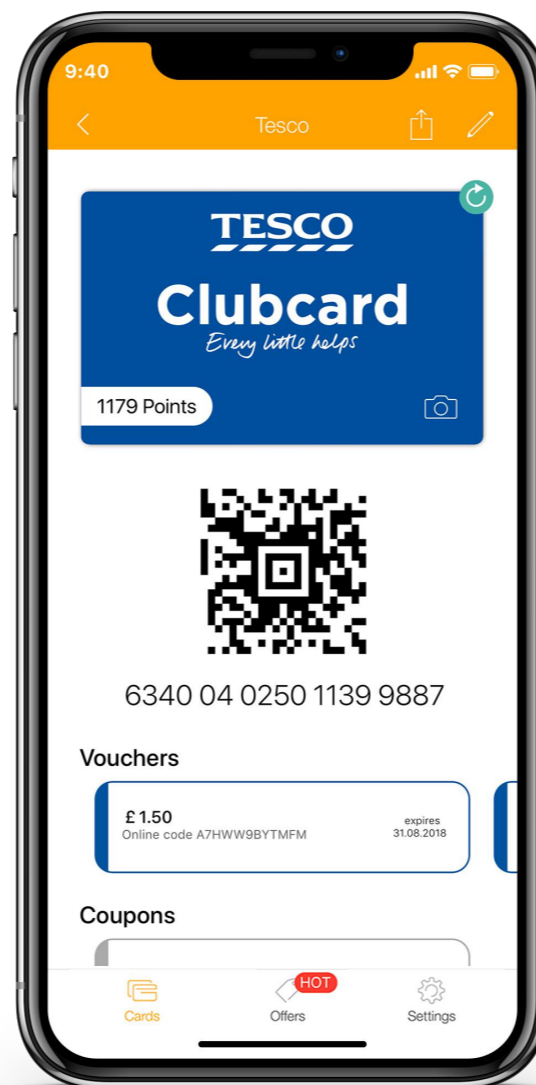


Get perks with phyre

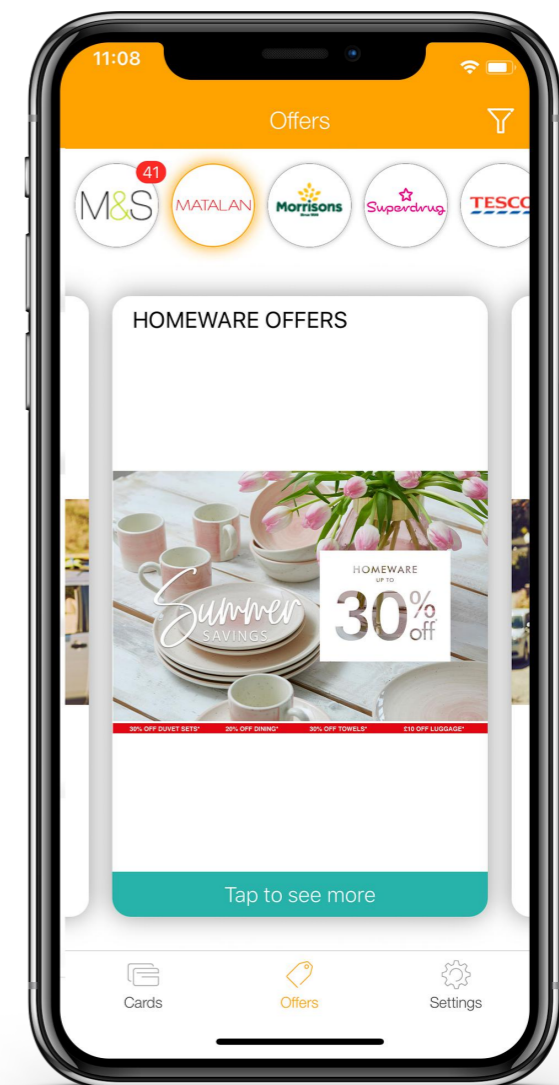
Digitize all
your loyalty cards
and free your wallet



Use your
loyalty cards
and vouchers



Get special
offers from your
favourite retailers



How it works

1

Open an account
for free

2

Load money with
no fees

- use any payment card

3

You are
all set

- tap your phone to pay on any contactless terminal
- send and request money for free

phyre merchant services



**Single provider for accepting e-commerce
and transactions at brick and mortar locations**

Customer engagement and acquisition

Loyalty program & Analytics

How we make money



From users

FX, monthly fee (free for the first year)

From merchants

marketing and payment accepting services

From financial services providers

affiliate fees for services sold via phyre

Founding team



Ivo Georgiev

Co-founder & Chairman

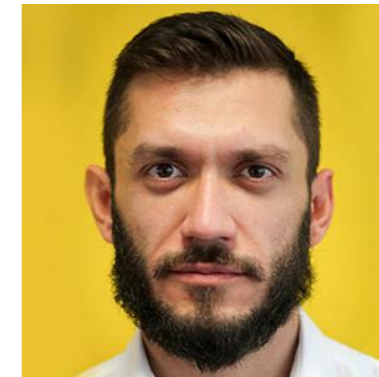
Ivo has over 20 experience in financial services. He was a co-founder and CEO of TBIF, which he grew to EUR 3 billion in assets. He has been doing business with Valeri since 2012.



Valeri Valtchev

Co-founder & investor

Valeri has founded 15 ventures and invested in more than 20 companies across 9 sectors. Took 5 to market leadership. Exited 6.



Konstantin Djelebov

Co-founder & CEO

Konstantin has been working in tech from 11 years, as a CTO he co-founded the biggest multi-retailer loyalty network in Bulgaria: getti. Doing business with Ivo and Valeri since 2014.

We partner with the best



PAYNETICS



mastercard.



GPS

global processing services