

# COIL

TIME IS MONEY

**ZERO COST TO THE END CONSUMER**

DESIGNED FOR PAYMENTS





“Smart Watch Bought By Banks In Bulk & Given  
Away For **Free** Instead Of Plastic Cards”



83%

**OF GEN Z  
WANT TO  
PAY WITH A  
WEREABLE**

14%

**ACTUALLY  
OWN ONE**

70%

(1.6 billion people)

**UNTAPPED MARKET**





## PROBLEMS



### Why Wearable?

Current expensive solutions don't work for everyone (cheapest is \$160 Fitbit & Apple watch is \$400)

People don't like to pay with phones:

iPhone 2/10,  
Apple watch 8/10



### Why Banks?

Not enough differentiating products

**Banks desperate to innovate to prevent being disintermediated by FinTech newcomers**  
(Revolut, N26, Venmo, Apple+Goldman Sachs) **and retain Gen-Z customers**



# Why not just pay with a phone?



**24%**

**iPhone** users use  
apple pay



**+80%**

**Watch** users  
ACTIVELY using  
apple pay



# OPPORTUNITY

Clear market need for a fully featured accessible  
wearable payments device

With Coil Banks Can Now:



Get new customers



Retain old ones

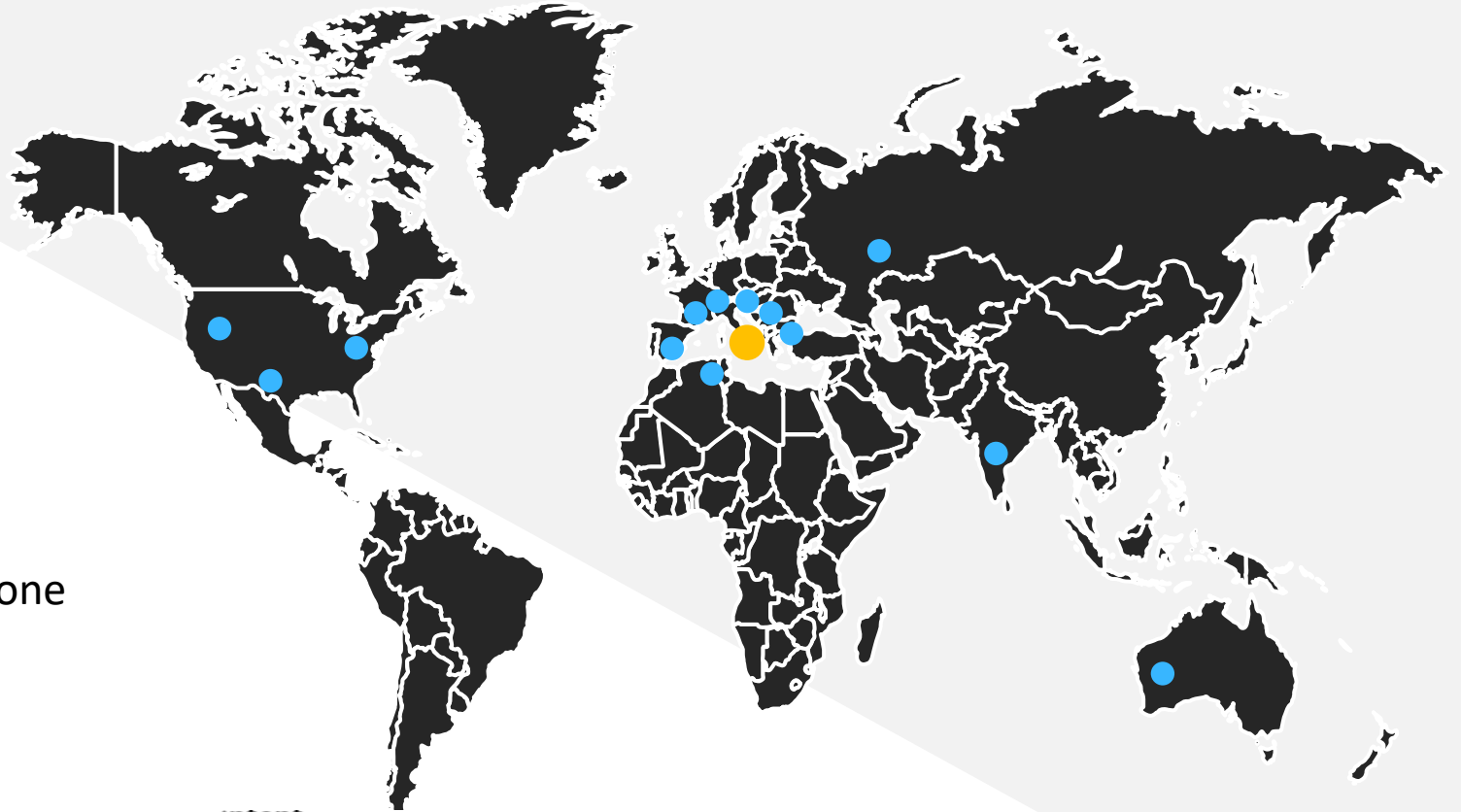


Increase transactions

More than 25.000 banks globally

# TRACTION

- 3 signed-up bank partners
- Distribution partnership with IBM
- 19 total banks in the pipeline
- - +150k devices on wrists in year one alone
- Current pipeline interest is +10 million devices



ICICI Bank



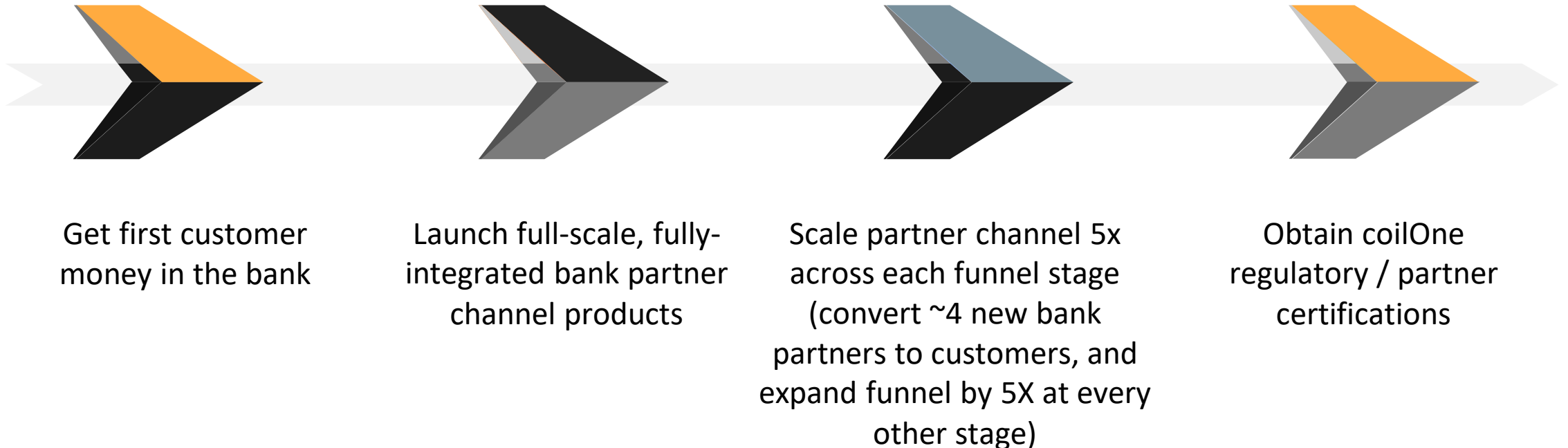
Intent



# ASK

**We seek investment of 1.5M USD**

With this investment, we will complete the following milestones:





# TEAM



**Aljai Andrejas**  
**Co-Founder & CEO**

Serial entrepreneur with exits, **Co-Founder @ Reveel Technologies**,  
Co-Founder @ MikMik  
Technologies (Plug And Play & Tech  
Wildcatters alumni)



**Matej Drev, PhD**  
**Co-Founder**

Experienced Corporate Finance and  
Biz Ops Leader, **Engagement Manager**  
**at McKinsey & Company in SF**,  
former Assistant Professor at Georgia  
Tech, Carnegie Mellon PhD



**Aleksander Vozel**  
**VP of Sales**

+20« years of executive experience  
in banking, former **Vice President**  
**and Board Member of Abanka.**  
**Senior Adviser at Deloitte EMEA**



**Rok Ajdnik**  
**Co-Founder & CEO**

Software Engineering Expert,  
Co founder and **CTO Reveel**  
**Technologies @ Mikmik**  
**Technologies**



**CPO**

Senior global mobile payment  
executive at one of the world  
largest hardware company



+ 5 ADDITIONAL EMPLOYEES AND CONTRACTORS

# ADVISORS



**Jure Leskovec**  
**(Data & Analytics)**

Tenured Professor of Computer Science at Stanford University & **Chief Scientist at Pinterest**



**Chirantan Chatterjee**  
**(Asian Market & IP Strategy Advisor)**

Tenured **professor of strategy & economics at Indian Institute of Management Ahmedabad** and Teller Fellow at the Hoover Institution at Stanford University.



**Eva Jelnikar**  
**(Security & Product Strategy Advisor)**

**Head of Strategy for Domestic Appliances - Philips**  
Ex-Global Director of Cybersecurity, Partnerships, and M&A, Singtel & Singtel Capital



**Jakob Gajsek**  
**(Strategy Advisor)**

Chief Executive at Ljubljana University Incubator, Co-Founder of ABC Accelerator



*University of Ljubljana*



# THE FUTURE OF PAYMENTS

# COILONE

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## Smartwatch Capabilities

- Call info
- Answer/reject call
- Read/send text messages
- Fitness tracker features
- **App creation capabilities**



## Smart Wallet Features

- Contactless payments (tap to pay')
- Select multiple payment options
- Check balance
- Review payment history
- Split check with friends and family
- Send and receive money easily
- NFC (active)
- MiFARE contactless
- Magnetic stripe emulator
- ACCESS CARDS

## Enhanced Security

- **Skin detachment sensor**
- **Password protected**
- **Strong encryption**

# COIL ECOSYSTEM



## CoilOne

Wearable device/  
Smart watch



## CoilPay

Proprietary coilPay  
integration software & Ai









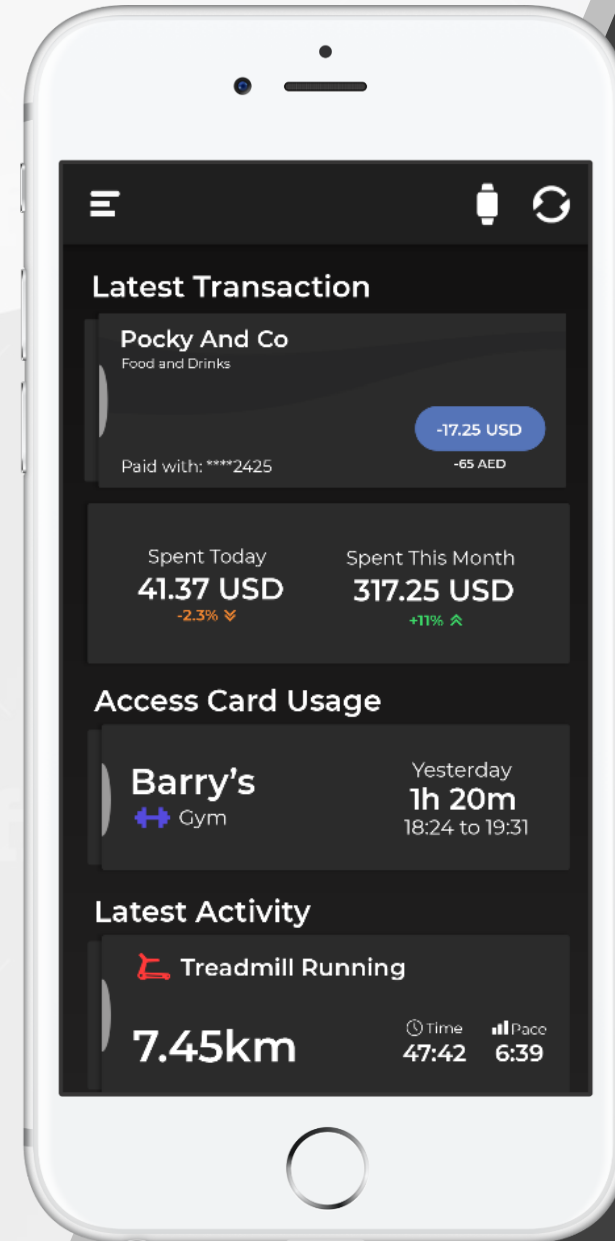
## CoilDev

On-device app ecosystem  
Universe of Microapps

# COILPAY

## White label solution

-  In-app & on-device money management system
  - AI-powered spend analytics
  - Powerful spend control features
-  coilOne settings hub
-  Seamless integration with any existing bank payment solution
-  Serve as contactless payment platform in-a-box for banks that do not have one
-  Stand alone system with prepaid cards for B2C market (think Revolut with custom wearable instead of cards)
-  Integration capability with other payment systems like Paypal, Amazon, Coinbase...



# COILDEV

App ecosystem that create stickiness to users and lasting value to any bank partner



## Two-sided Platform:

- Enables developers to build coilOne-native apps (e.g., for smart parking payments, hotels,...)
- Provides app ecosystem to coilOne users bringing out the most from all coilOne functionalities (e.g., smartwatch, fitness tracker, gps,...)



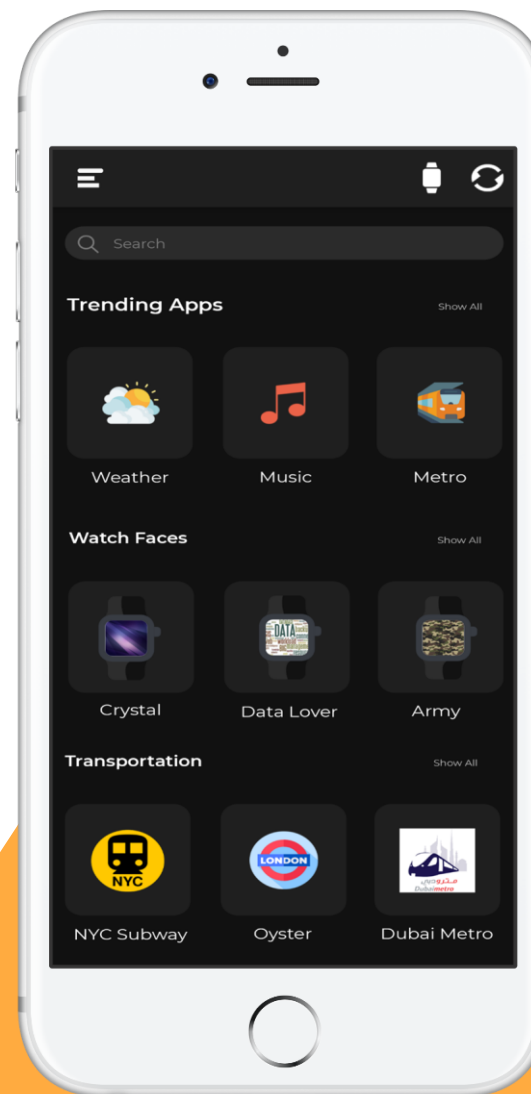
## Development solution for coil wearables



## App store for coilOne users



## Supercharged integration with existing enterprise payment provider systems



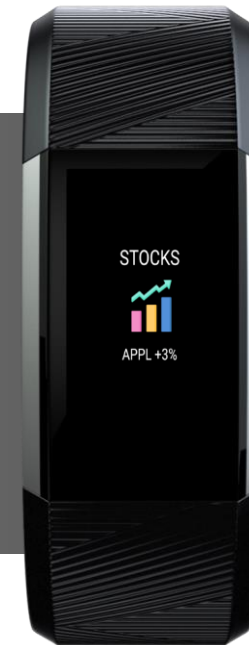
# APPS FOR COIL

## Build Apps

Ⓢ Proprietary Micro App ecosystem

## Create New Partnerships

For the first time ever banks can leverage their customer reach to Ⓢ create meaningful partnerships with third party brands and services.



- Club memberships
- Hotel chains access
- Metro Cards
- Budgeting

**FEW App Use cases**

- Careem
- Grocery stores...
- IFTTT
- Tickets,...



## MARKET SIZE

**\$1.9**  
**TRILLION**

Global payments  
market

TODAY

\$9 B



2025

\$31 B

Smartwatch market

TODAY

\$208 B

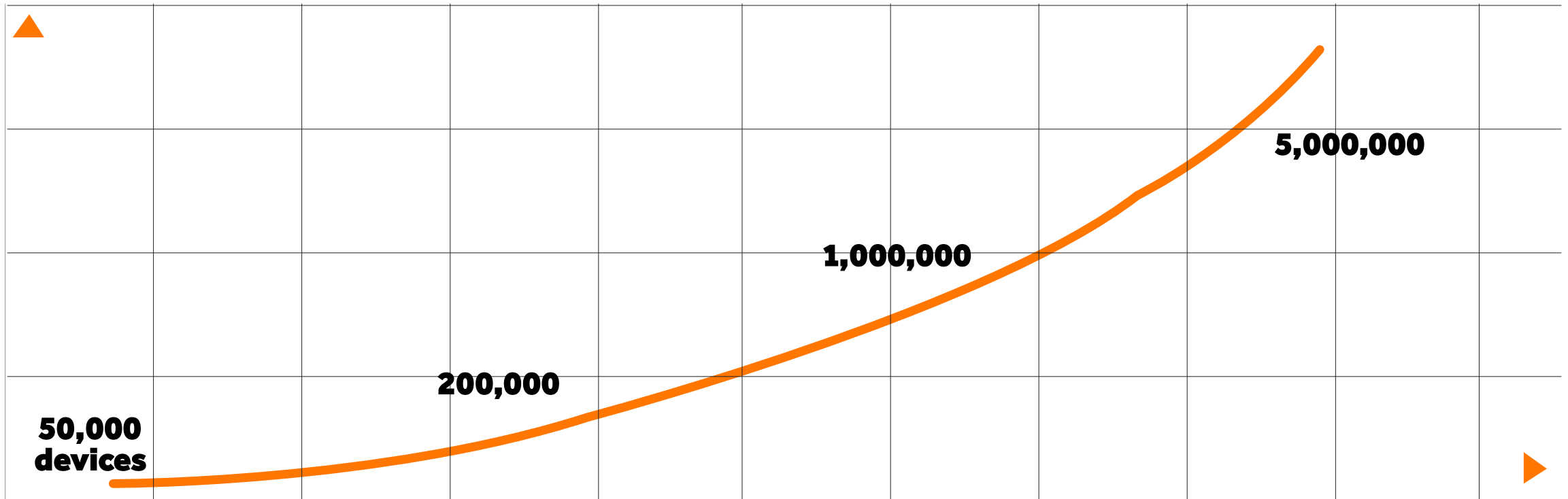


2025

\$801 B

Global contactless payments market

# coilONE RAMP



## July 2020

- 1<sup>st</sup> coilOne bank product launched
- 4 additional partner products signed and in development

## Jan 2021

- 4 coilOne bank products scaling
- 50k devices/small bank
- CoilDev app ecosystem functional and scaling

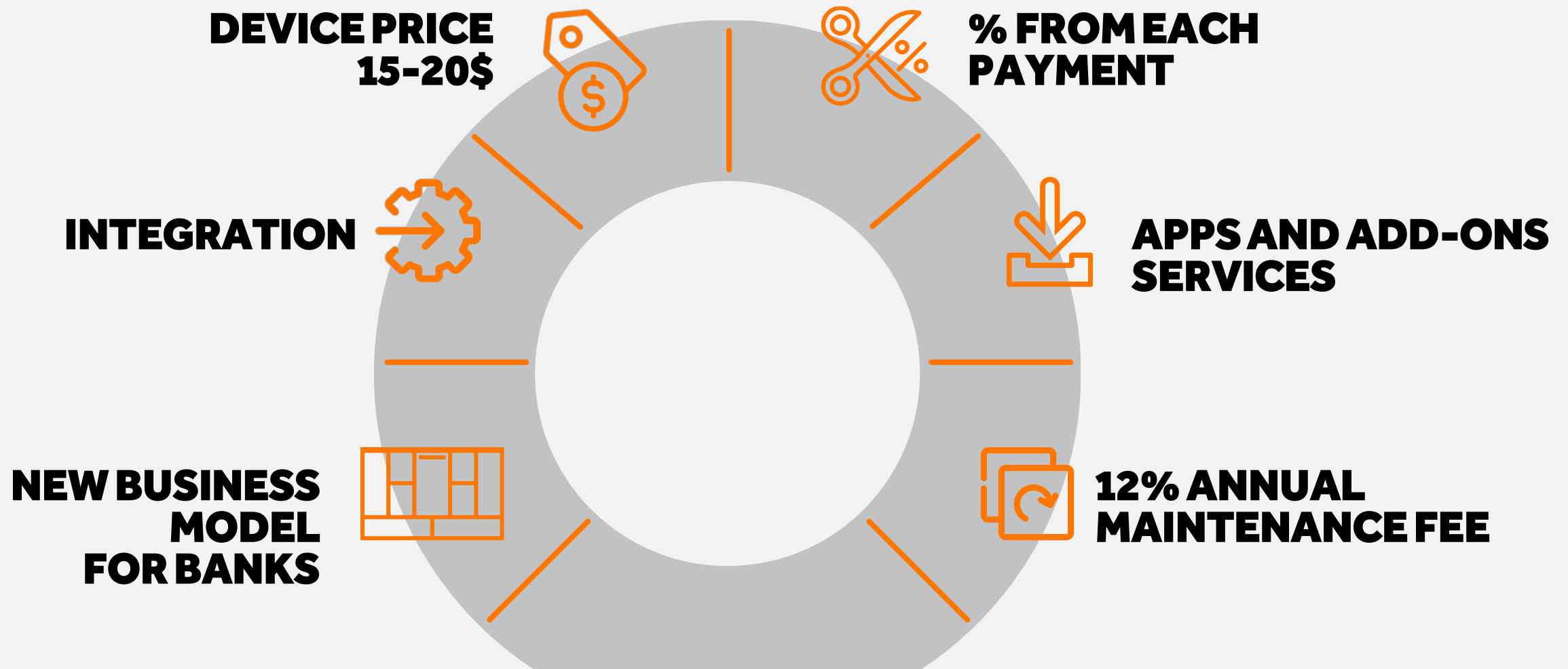
## Aug 2021

- Million-user milestone
- 7+ global bank products scaling
- 500k devices/mid size bank

## May 2022

- Five-million-user milestone
- coilOne B2C launched
- Tier 1 global banks scaling

# HOW WE MAKE MONEY





THANK YOU

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