TRAVERSE

Pay Anywhere. Always.

A premium, universal cross-border fintech wallet engineered for global citizens, frequent travelers, expats, and cross-border businesses.

The Problem

Traditional payment networks are fragmented, expensive, and stressful for global citizens

Cards Blocked Abroad

Traditional debit cards are routinely declined at foreign merchant terminals due to generalized fraud filtering and geo-restrictions.

Predatory FX Markups

Banks extract hidden margins up to 8-10% on direct card currency conversions and international cross-network processing fees.

Juggling Disconnected Apps

Expats and nomads must manage 3-5 disparate wallets, wiring platforms, and local accounts just to settle basic daily expenses.

Over 280 million international expats and 1 billion business travelers bear these transaction frictions every single year.

The Borderless Wallet

One universal multi-currency app. Any bank. Every location.

1 Live FX Auto-Conversion

Automatically settle in local currencies using real-time interbank wholesale exchange rates.

2 Direct Merchant Transfers

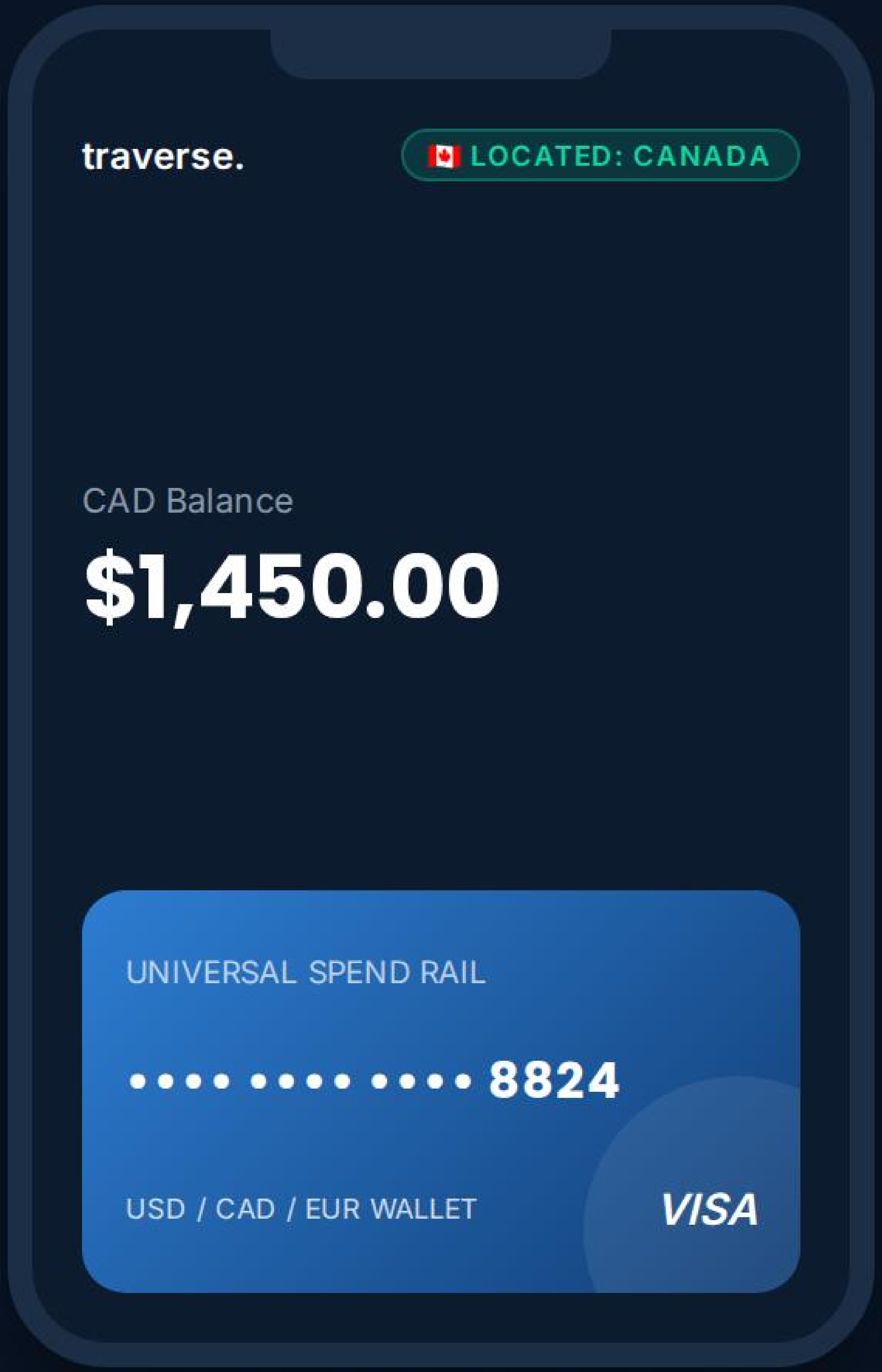
Instantly pay local merchants worldwide from anywhere by converting one currency to another directly on the spot.

3 Instant Virtual Cards

Deploy custom digital debit cards instantly across multiple currency nodes (USD, EUR, GBP, CAD).

4 Geo-Aware Optimization

Application auto-detects airport terminal zones upon landing to toggle the optimal local currency wallet.



MARKET GAP

Market Opportunity

Capturing a highly liquid, growing sector of digital nomads and global citizens

$900B+
Cross-Border Flow Addressable Volume

280M+
Active Global Expats & Citizens

12%
Annual Payment Volume CAGR

- Universal digital nomads and travelers spend over $120B in travel-related merchant fees annually.
- Cross-border banking remains highly localized, lacking intelligent, proactive terminal switching.
- Traverse serves digital-first global consumers who require friction-free, secure multi-currency pipelines.

How It Works

Three steps. Sixty seconds. Zero Friction.

1. Link & Fund

01

Connect any local account globally to fund your wallet instantly via SEPA, ACH, FedNow, or standard payment rails.

2. Auto-Detect

02

Touch down in a new terminal. Traverse identifies the location switch immediately, prompting live wholesale currency exchange in one tap.

3. Spend Anywhere

03

Pay like a local at any point-of-sale via card, standard bank routing rails, or digital payment gateways.

UNIT ECONOMICS

Business Model

Simple, highly scalable transaction-based revenue streams

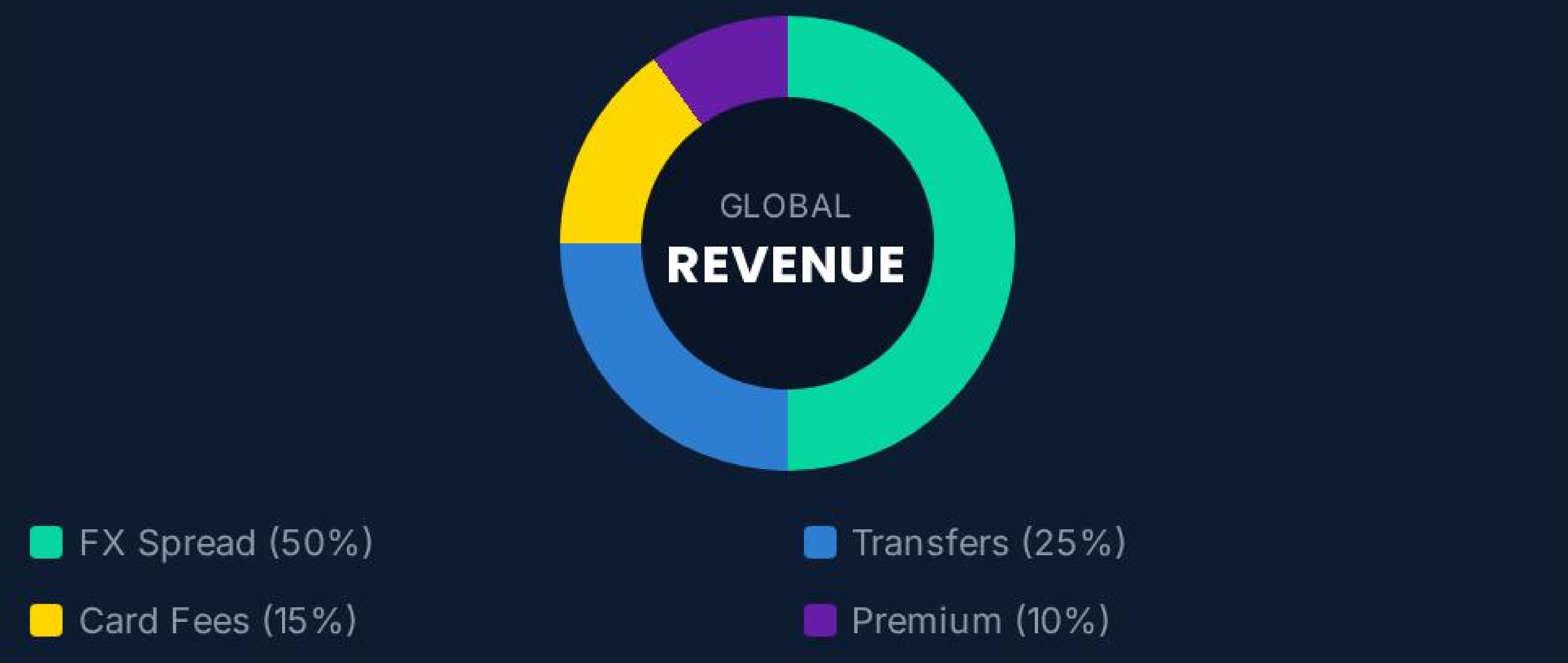
Forex Conversion Margin — 0.5% FEE
Transparent markup on live currency settlements

Direct Rail Transfer Fee — 0.5% FLAT
Cross-border clearings routing fee

Card Interchange Split — 0.3% SHARE
Card issuer transaction commission split

Traverse Premium — $4.99 / MO
Low FX conversion rates, priority support

Projected Revenue Mix



Traction & Roadmap

Accelerating development toward a borderless global payments launch

Foundational Traction (2026)

- ✓ Incorporated entity established (Lagos, Nigeria)
- ✓ Legal framework and direct partner rails finalized for US/EU corridors
- ✓ Initial clearing bank partnership frameworks confirmed
- ✓ Full UI/UX interactive wireframes designed (26 complete screens)
- ··· Core React Native codebase and Node.js backend setup in active dev

Roadmap Milestones

- **Q3 2026** — Full MVP Launch & Transatlantic Beta Corridor (US-UK-EU)
- **Q4 2026** — Formal licensing applications submitted for digital assets & money transmission
- **Q1 2027** — Primary global clearing bank API system online
- **Q2 2027+** — Global expansion rollout (APAC corridors, LATAM integration)

Why Traverse Wins

Optimized uniquely to handle fluid real-time currency requirements

Core Capabilities	Wise	Revolut	Traditional Apps	TRAVERSE
Auto Location Switch	✗	✗	✗	✓
Direct Global Bank Clearing	✓	✗	✓	✓
Multi-Currency Virtual Cards	✗	✓	✗	✓
Traveler-Optimized UX & Funding	✗	✗	✓	✓
Real-Time Forex Conversion	✓	✓	✗	✓

Go-To-Market

Identify strategic travel hubs. Accelerate expansion. Master the pipeline.

PHASE 1: TRANSATLANTIC

US-UK-EU Corridors

Targeting highly active digital nomads and transatlantic travelers. Partnering directly with expat networks, remote developer programs, and travel influencers.

PHASE 2: GLOBAL SOUTH

Emerging Market Bridges

Integrating fast-growing remote talent hotspots (LATAM, SEA, and Africa corridors). Securing key licensing and localized clearing rails.

PHASE 3: SME & PRO

Global Merchant Scale

Introducing premium card allocations, corporate travel management tiers, automated tax invoicing utilities, and global API merchant plug-ins.

The Founder & Partners

Uniquely equipped with scaling, technology, and robust payment orchestration pipelines

Core Leadership

A

Arthur

Founder & CTO

Full-stack engineer specializing in global payments infrastructure. Developed low-latency scalable architectures for major tech accelerators.

Integration & Settlement Nodes

OUTBOUND **Wise API**

Orchestrates seamless outbound payment processing and international corridor settlement pipelines.

INBOUND **Access Bank & GTBank**

Facilitates domestic inbound reconciliations, instant deposits, and direct clearing rails in Nigeria.

SEED FUNDING

The Ask

Seeking $500,000 USD Seed Capital Allocation (2026)

ROUND SIZE

$500K

Global Seed Round Allocation

Targeting 10,000 active global clearing users in Year 1 to drive $500K ARR in Year 2

Strategic Capital Deployment

- Multi-Region Money Transmitter Licensing & Legal Compliance — 40%
- Core Financial Infrastructure & Security Engineering — 25%
- Acquisition Channels & Transatlantic corridor marketing — 20%
- Global Operations Team & Direct Clearing Node setup — 15%

Join the Borderless Future

Build the ultimate global cross-border payments ecosystem with us.

invest@nexxogen.com www.traverseapp.io Lagos, Nigeria