

# Live Q&A– Business Banking & Payments!

19 February 2025



REPUBLIC OF ESTONIA  
E-RESIDENCY

# Hosts



**Raimo Matvere**

Head of Partnerships  
e-Residency



**Aet Tammis**

Project Manager  
e-Residency

# Speakers



**Selli Ganža**

Business Client  
Manager

LHV



**Naomi Feltham**

Global  
Partnerships  
Manager

Wise



**Celia  
Raubenheimer**

Head of Sales

Wamo



**Toni Kivinen**

Narvi

CEO



**Edouard Roca**

Head of Business  
Development

Wallester

# What we'll cover today...

Who can apply

**1** **E-Residency & business banking:** Basics you need to know

**2** **Choosing a business Banking solution:** LHV (traditional bank)  
Wise (fintech)

**3** **Business Banking and payment solutions:** Wamo, Narvi, Wallester

# E-Residency & business in Estonia?

- Today is all about business banking for (future) estonian companies created by e-residents
- Watch the recording of [January general Live Q&A](#) about e-Residency!
  - Sign up for the next [Live Q&A's in our event calendar!](#)
  - Next one in March will be about startups!
- Visit e-Residency [website!](#)



# Why become an e-resident?

- Register an **EU-based company** 100% online from anywhere
- Run business remotely with **24/7 secure access** to Estonian e-services
- **Digitally sign documents** to highest eIDAS standards (as strong as handwritten)
- Join a community of **over 110,000 like-minded people** from 170+ countries



# Why do business in Estonia?

Where entrepreneurs go to do business, 100% digitally and from anywhere in the world.

## EASE

Make business easy at every stage

## TRUST

Do business securely in the world's most digital country

## OPPORTUNITY



















Access opportunities for your business to thrive

## COMMUNITY

Connect to the world's entrepreneurs

# Who can help me with my company finances?

- 140+ expert business service providers on the e-Residency Marketplace
- Business banking
  - Two traditional banks
  - 8 business Banking fintechs
  - Card issuers
  - Payment gateway & processing providers
  - BaaS

|   |   |   |
|---|---|---|
| <div> <b>Xolo</b></div> <div>✓ We help solopreneurs run borderless EU businesses.Xolo is the most popular e-Residency...</div> <div>★ 4.8 (217) </div>                    | <div> <b>Wise</b></div> <div>Wise is a global technology company building the best way to move and manage money around...</div> <div>★ 2.8 (24) </div>                          | <div> <b>LHV</b></div> <div>We believe it is important to support global entrepreneurs with our products and services, offering fast...</div> <div>★ 3.6 (13) </div>      |
| <div> <b>wamo.io</b></div> <div>wamo offers e-Residents a straightforward path to establish their business presence in Europe...</div> <div>★ 4.0 (8) </div>              | <div> <b>Paysera</b></div> <div>Paysera LT UAB offers both businesses and individuals a constantly growing ecosystem of...</div> <div>★ 2.6 (7) </div>                          | <div> <b>Intergiro</b></div> <div>Smart business banking from Sweden. Offering multi-currency banking, virtual cards, plastic cards...</div> <div>★ 3.8 (5) </div>        |
| <div> <b>Payoneer</b></div> <div>Payoneer helps companies from all over the globe receive cross-border payments as easy as if they were...</div> <div>★ 2.0 (4) </div> | <div> <b>Coop Bank</b></div> <div>We believe that it is important to support international entrepreneurs with our services, offering fast and...</div> <div>★ 2.0 (4) </div> | <div> <b>Juni</b></div> <div>Juni is the financial companion that provides ecommerce entrepreneurs with an all-in-one financial platfor...</div> <div>★ 1.0 (3) </div> |

# Business Banking options



## Estonian banks

Personal visit required

Strong connection



## Fintechs

Open account online

Widest choice

No business loans



## Other EEA banks

Existing client relationship

# Business Banking comparison

|                              | LHV               | Coop              | Narvi   | Intergiro      | Juni              | Wamo                | ConnectPay          | Payhawk             | Paysera             | Finom             | Wise              | Genome              |
|------------------------------|-------------------|-------------------|---|----------------|-------------------|---------------------|---------------------|---------------------|---------------------|-------------------|-------------------|---------------------|
| Fintech                      |                   |                   | ✓   | ✓              | ✓                 | ✓                   | ✓                   | ✓                   | ✓                   | ✓                 | ✓                 | ✓                   |
| Traditional bank             | ✓                 | ✓                 |   |                |                   |                     |                     |                     |                     |                   |                   |                     |
| IBAN                         | EE                | EE                | FI  | SE             | DK, GB            | NL                  | LT                  | LT                  | LV                  | NL                | BE                | LT                  |
| Application online           |                   |                   | ✓   |                | ✓                 | ✓                   | ✓                   | ✓                   | ✓                   | ✓                 | ✓                 | ✓                   |
| Credit/ debit/ pre-paid card | Business Debit MC | Business Debit MC | TBA   | Business Debit | Business Debit MC | Business Debit VISA | Business Debit VISA | Business Debit VISA | Business Debit VISA | Business Debit MC | Business Debit MC | Business Debit VISA |
| International payments       | ✓                 | ✓                 | ✓   |                | ✓                 |                     | ✓                   | ✓                   | ✓                   | ✓                 | ✓                 | ✓                   |
| Business loans               | ✓                 | ✓                 | + Payment Gateways: Stripe, Payoneer, Paysera, DECTA, OuiTrust, ConnectPay, Genome, LHV + |                |                   |                     |                     |                     |                     |                   |                   |                     |

# Substance in Estonia

- Rent an office
- Hire employees
- Hold Board Meetings
- Register assets
- Relocate
- Become a digital nomad

<https://www.e-resident.gov.ee/bringing-business-to-estonia/>



LHV



LHV is  
**a much  
better bank**



# LHV is the biggest domestic financial group

**Our mission** is a better access to financial services and capital.

According to **our vision**, people and enterprises have the courage to think big and start things, setting ambitious goals and investing in the future.

**Our values** are to be simple, supportive and effective.



# LHV helps your business grow

- The best everyday banking services – a user-friendly **internet bank** and **mobile app**
- Take your business to a new level – **flexible financing products** that meet your company's needs
- **One system for processing all payments** – convenient for you and your customers
- **Exclusive offers** from our partners for LHV business customers
- **Free payments** within Europe

# LHV expectations from our customers

- **Transparent** collaboration with LHV
- **Translucent operations** and clear connection to **Estonia**
- **Understanding** of the business activity
- **Legitimacy of the origin** of the assets
- **Verification of the identity in person** in our Tallinn, Tartu or Pärnu office

# Price list

## Price list

|                                      | COMPANIES REGISTERED IN ESTONIA WITH<br>NON-RESIDENT OWNERS <sup>(1)(2)</sup> | COMPANIES REGISTERED<br>ABROAD   |  |
|--------------------------------------|---|--|--|
|                                      |   | European Union and Norway (excluding<br>Cyprus, Luxembourg, Malta and the United<br>Kingdom) | Companies<br>registered<br>elsewhere<br>in the world |
| Opening an account <sup>(3)</sup>    | 300 €   | 300 €  | 600 €  |
| Monthly fee                          | 30 €  | 30 €   | 60 €   |
| Bank card monthly fee                | 2 €   | 2 €  | 2 €  |
| Euro payments within the SEPA region | Free of charge  | Free of charge   | Free of<br>charge                                    |

(1) Fee won't apply for Estonian citizens living abroad.

(2) A company with at least 25% ownership belonging to legal entities registered outside Estonia or to non-resident private persons, or that has a non-resident ultimate beneficiary.

(3) Once the account opening application has been submitted and the application fee paid, the client's information and submitted documents will be reviewed. In the event that the bank is ready to enter into a client agreement, no additional account opening fee will be incurred. If the bank is not prepared to enter into a client agreement, the fee for submitting the account opening application will not be subject to a refund.

Additional information on the [price list and terms and conditions](#)

# Account opening process



**Submit application form online** – fill out the application on our website.



**Submission of documents** (non-residents@lhv.ee)  
company information and e-resident data.



**Assessment** – our specialists analyze the application.



**Identification** – verification of identity in person.



**Account opening** – upon successful assessment, the account will be ready for use.

# Benefits of our bank



**Daily Banking and cards**



**Investing**



**Loan and leasing**



**Payment acquiring**



**Virtual card**



**LHV Connect**



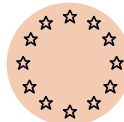
**Deposits**



**Trade finance**



**LHV Salary Payment**



**Free of charge** european payments



**Instant payments** up to 100,000 EUR

# Thank you!

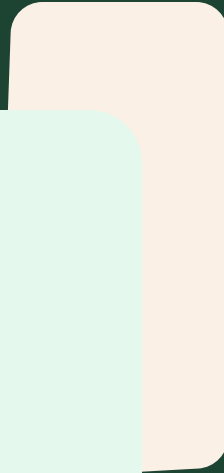
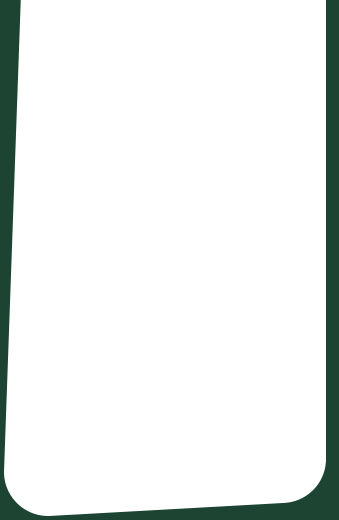
# Questions?

Selli Ganža  
Business Client Manager

seli.ganza@lhv.ee  
T +372 684 2240

This seminar is for informative purposes and is not intended as a recommendation to buy or sell securities mentioned.

# Wise



# WISE BUSINESS





Naomi  
Feltham

Global Partnerships  
Manager

Wise



# Content



01

Wise

02

Product Offering

03

Service

04

Becoming a customer

05

Q&A

# What is Wise?

**12.8 million**

active  
customers

**\$16 billion**

held in Wise Accounts  
today

**\$37 billion**

moved across borders every  
quarter

**100,000**

new customer sign ups each  
week

**6000+ staff**

from 125 nationalities

**\$2.2 billion**

saved by Wise users in banking fees  
last year



# WISE BUSINESS

One account, low fees, fast payments, no monthly subscription



Hold & Send  
money in over  
40+ currencies



Account  
Details in 9+  
currencies



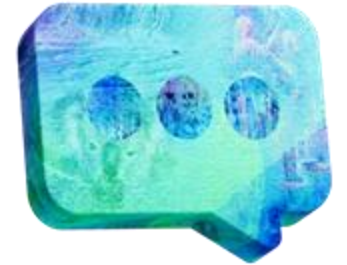
Digital and  
Physical card



Invoices



Assets



Customer  
Service

# SEND

**Send money to 45  
different currencies and  
70 countries**

Fast, low cost international  
transfers  
with the mid-market  
exchange rate



Argentine Peso



Australian Dollar



Bulgarian Lev



Brazilian Real



Chilean Peso



Chinese Yuan



Colombian Peso



Costa Rica Colon



Czech Koruna



Canadian Dollar



Swiss Franc



Danish Krone



Emirates Dirham



Egyptian Pound



Euro



British Pound



Georgian Lari



Hong Kong Dollar



Hungarian Forint



Indonesian Rupiah



Israeli Shekel



Indian Rupee



Japanese Yen



Kenyan Shilling



South Korean Won



Sri Lankan Rupee



Moroccan Dirham



Mexican Peso



Malaysian Ringgit



Norwegian Krone



Nepalese Rupee



New Zealand Dollar



Philippines Peso



Polish Zloty



Romanian Leu



Swedish Krona



Singapore Dollar



Thai Baht



Turkish Lira



Ukrainian Hryvnia



Uruguayan Peso



United States Dollar



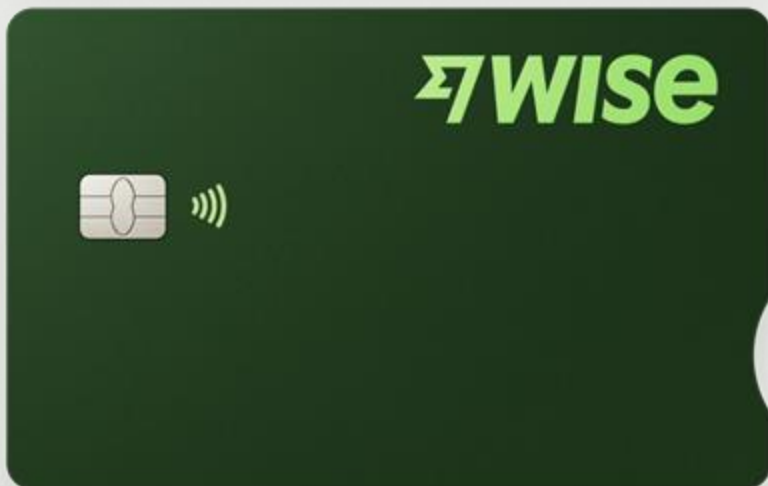
Vietnamese Dong



South African Rand



Zambian Kwacha



# SPEND

Spend all over the world at the real exchange rate, with low conversion fees and no subscription charge.

- Only pay a small conversion fee when you convert your money.
- Automatically convert your money at the real exchange rate.
- Physical and virtual cards available.
- Additional cards at 4 EUR each.

# RECEIVE

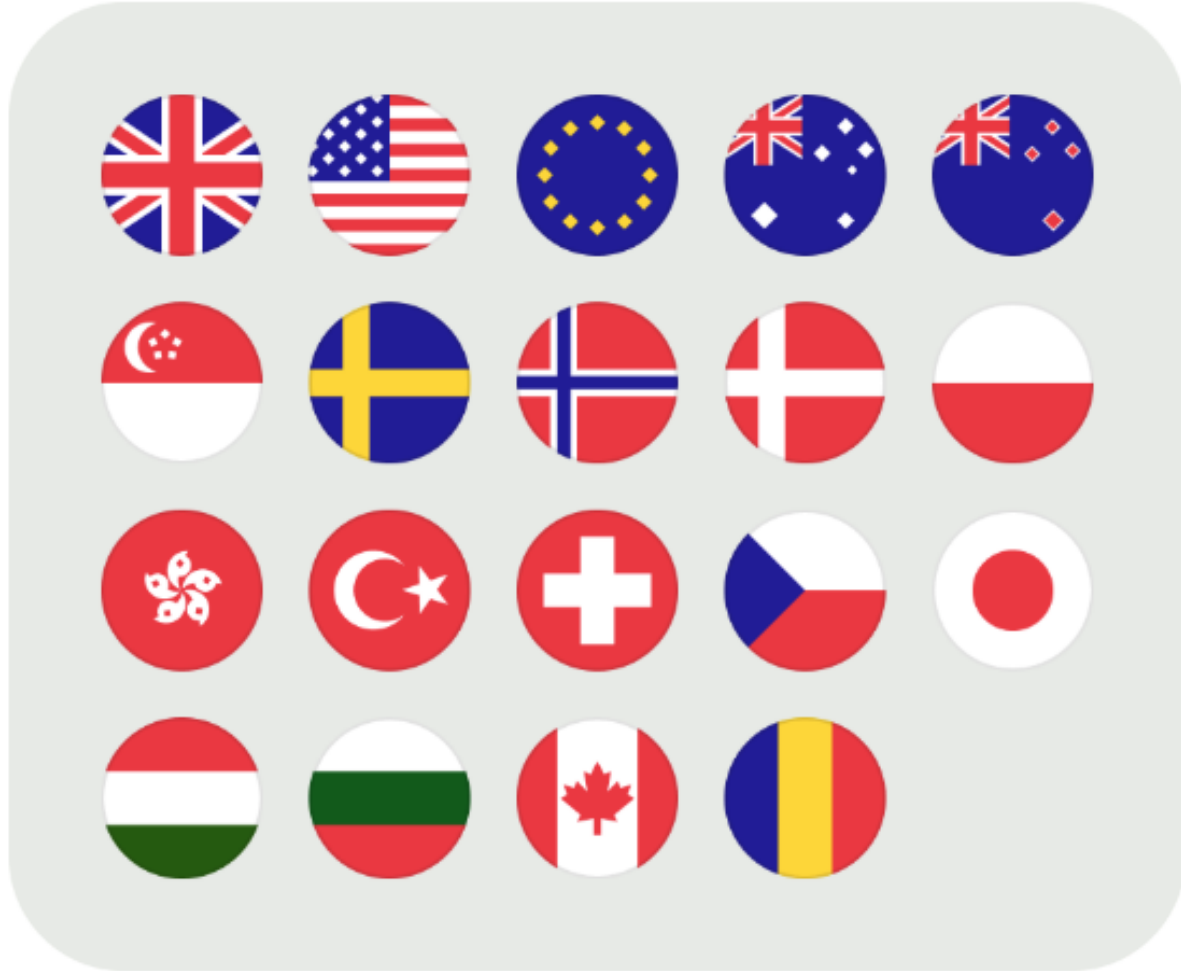
Receive money with local account details like IBANs, sort codes and routing numbers, just like your business is based there.

Do business without borders.

Let your customers pay in a currency they know and trust - convenience for them and peace of mind for you.


Share payment links and get your own unique account details to receive fuss-free payments.

The number of currencies you can receive money in depends on your location. [Check which currencies you can receive.](#)



# INVOICES

You send exactly

 GBP ▾

0 GBP

33.48 GBP

– 33.48 GBP

Bank transfer fee ▾

Our fee

Total fees


= 9,966.52 GBP

Total amount we'll convert

× 1.2041

Guaranteed rate (2h)

Recipient gets

 EUR ▾

[Get started](#)

## Pay vendors and bills internationally – and save money

Unlike banks and some other services we use the mid-market exchange rate. That means no hidden fees or exchange rate markups – and plenty of savings for our business customers.

# ASSETS

Earn returns on EUR and GBP by opening a Wise account and investing in a fund that holds government-guaranteed assets.

Start with a cent or penny. Spend any time, all while you grow. Capital at risk.

1

## Turn on Interest

Your money is invested in an interest-earning fund that holds government-guaranteed assets.



2

## Get gains daily

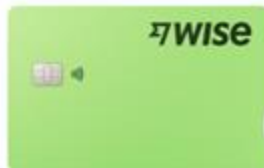
Returns are added to your money every working day — and you can use them right away.



3

## Spend any time

Continue to send and spend your money. With Interest, there's no need to lock your money away.



# CUSTOMER SERVICE



## OPEN YOUR ACCOUNT

Register through the E-Residency Platform or directly through our tracked link.



## ACCOUNT MANAGER

All E-Residency customers are prioritised during the onboarding and assigned a dedicated account manager.



## SETUP YOUR PAYMENT

Add funds, add recipients and send payments efficiently online.

# WHERE TO REGISTER?

Wise

Wise is a global technology company building the best way to move and manage money around the world. We were founded in 2011 with the vision of making international money movement fast, affordable, convenient and transparent. With Wise, you can create a multi-currency account which allows you to send, receive and hold and spend money in 40+ currencies. Our tools are designed to help make your business expansion into a new country as simple as possible.

[VISIT WEBSITE ↗](#)

4.8 ★ on App Store 147K reviews 4.8 ★ on Google Play 1.1M reviews

## YOUR NEXT PAYMENT IS FREE UP TO 5000.0 GBP

Your secret code was applied. Get the real exchange rate when sending money abroad.

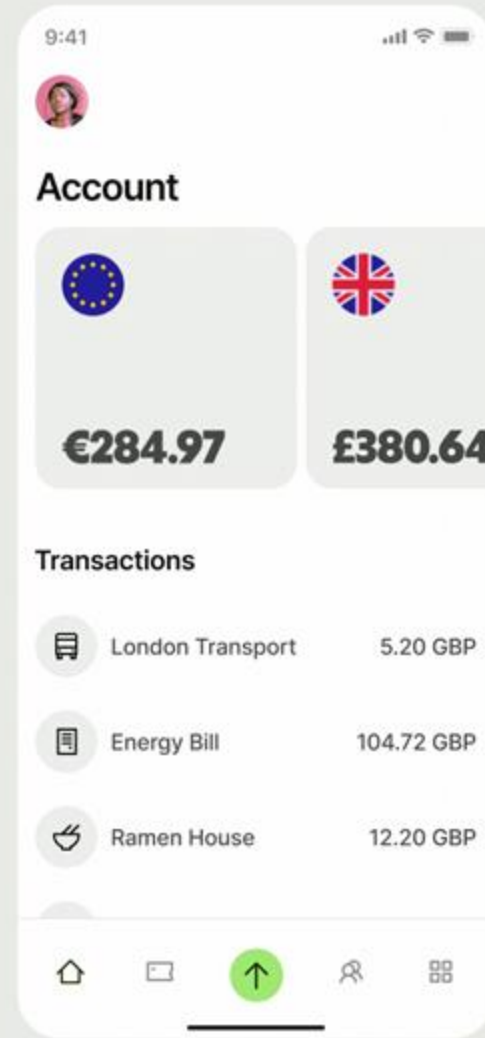
[Open an account](#)

[Send money now](#)



# WHAT DO WE ASK FOR?

- BUSINESS NAME
- COMPANY TYPE
- REGISTRATION NUMBER
- REGISTERED / TRADING ADDRESS
- BUSINESS OWNERS
- BUSINESS ACTIVITIES
- HOW WILL YOU USE WISE
- BUSINESS FUNDS



# SOME OF OUR CLIENTS



"Holding Euro account details allows us to get paid directly from our customers, without the need for exchange fees."

Stela & Momchil  
Founders, BeeHype

[Read their story](#)



"I know if I've got a Wise account, and my customer has got a Wise account, it feels safe".

Suzanne Noble  
Co-founder, Startup School for Seniors

[Watch Suzanne's story](#)

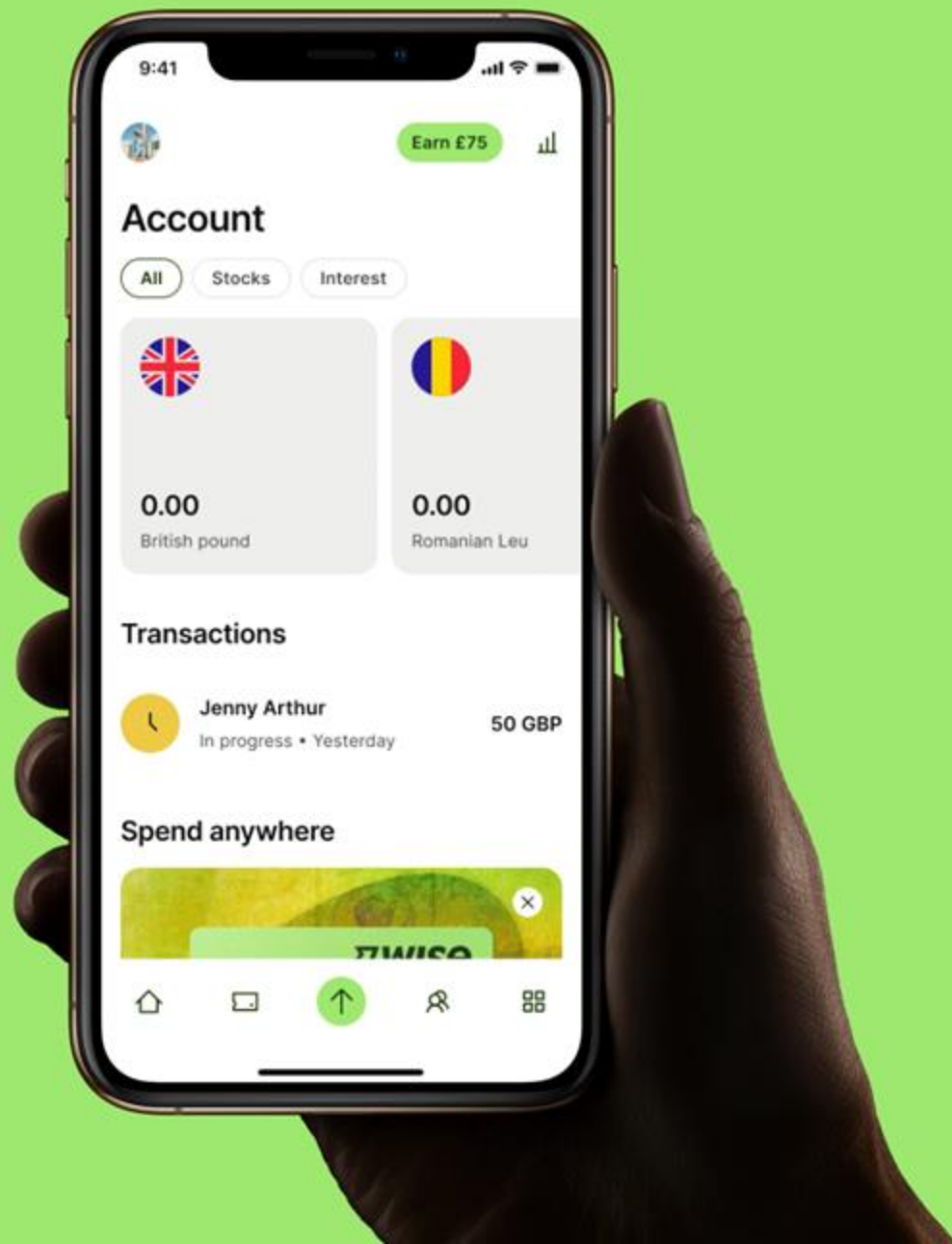


"Wise is a game-changer. It's easy to use, helps us save money, and is perfect for paying our remote team."

Simon Treulle  
Founder, Pangolia

[Read Simon's story](#)

# ONE ACCOUNT FOR THE WORLD'S MONEY





Naomi  
Feltham

Global Partnerships  
Manager

Email: [naomi.feltham@wise.com](mailto:naomi.feltham@wise.com)

Linkedin

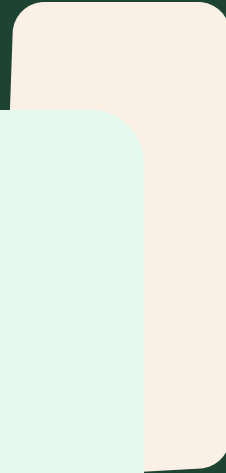
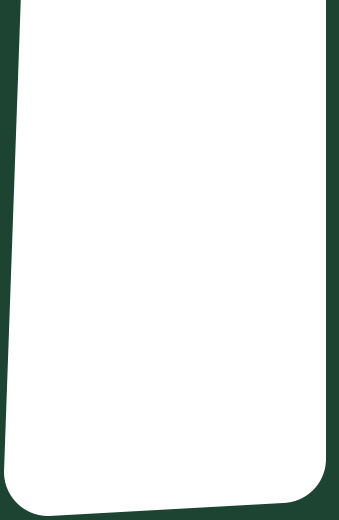




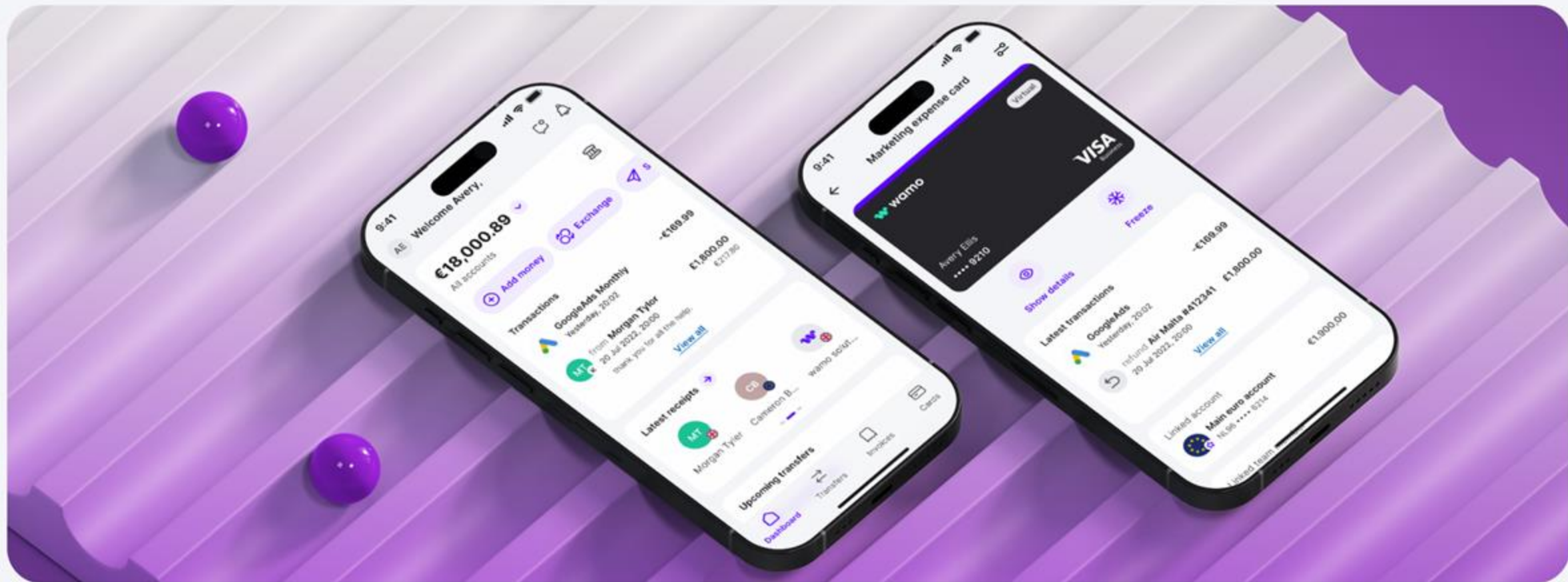
REGISTER



# Wamo



# Better business banking is here



Streamline your finances. Power your growth.

# Go global with wamo

Truly borderless business accounts

€18,999.76 

Main euro account



 Main



€18,999.76

Main euro account

£1,900.00

Marketing account



Ft18,999.06

Expense account



kr.8,900.00

UK Expense acco...



**Do business in EUR, GBP,  
DKK, SEK & more**

Take payments in 24 currencies  
for easy cross-border business



**LU, GB, and DK  
IBANs**

Enjoy local banking benefits  
across Europe



**Instant SWIFT and  
SEPA**

Speed up your global  
and regional payments



**Exchange EUR, GBP, and  
DKK effortlessly**

Get low-fee, no limit FX for  
fast and flexible payments

# Get Visa debit cards

Fuel your growth with super-secure spending power

01.

Virtual and physical Visa debit cards

Link a different card to every sub-account

02.

Choose between EUR, GBP, DKK or SEK

Multiple currency accounts make expansion simple

03.

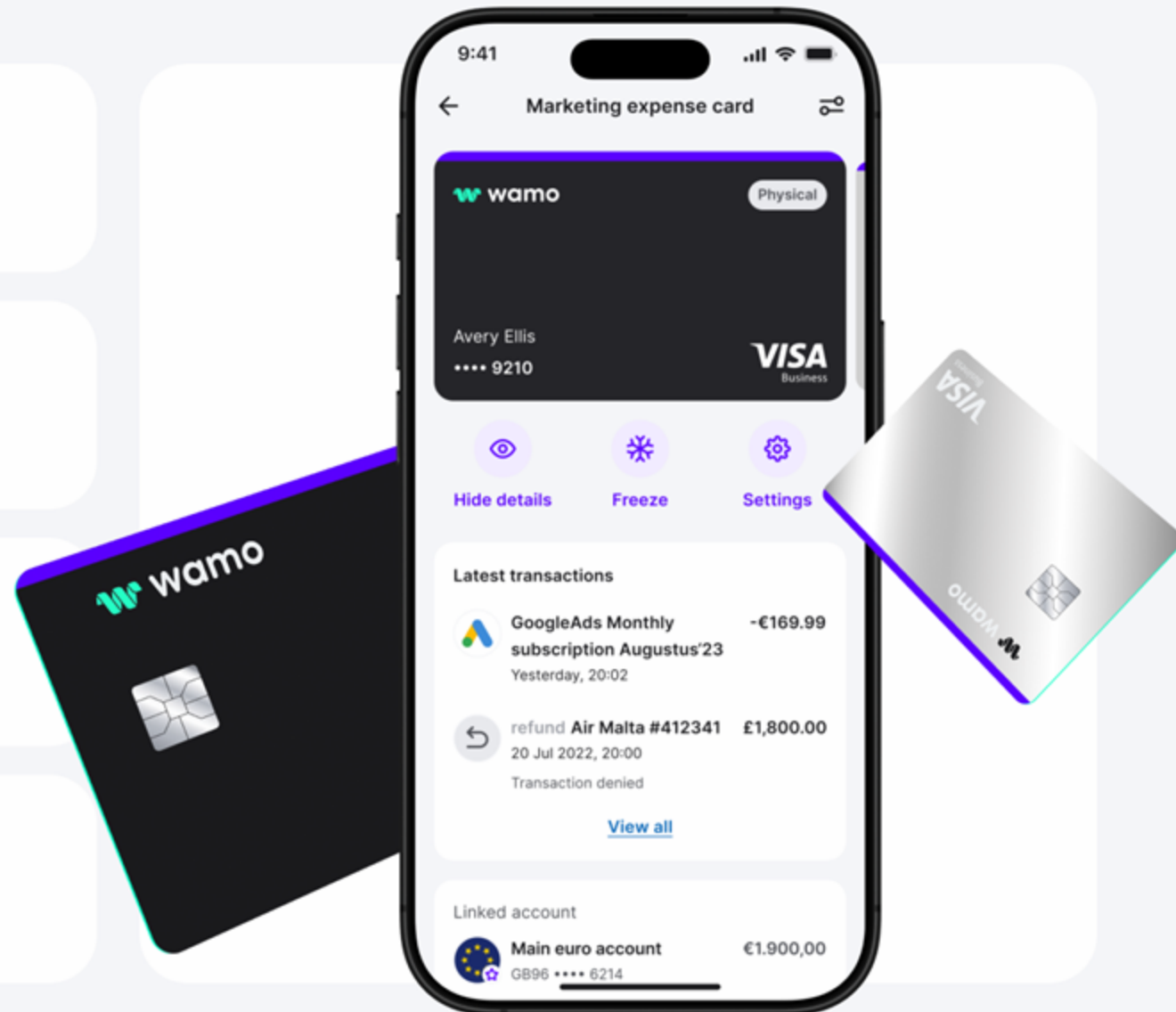
Capture expenses on-the-go

Categorize transactions as they happen

04.

Freeze, delete or block cards from the app

Never worry about a compromised card again



# In-app invoicing included on every plan

Simplify your billing process

01.

## Create and send invoices

Design professional invoices directly in the app

02.

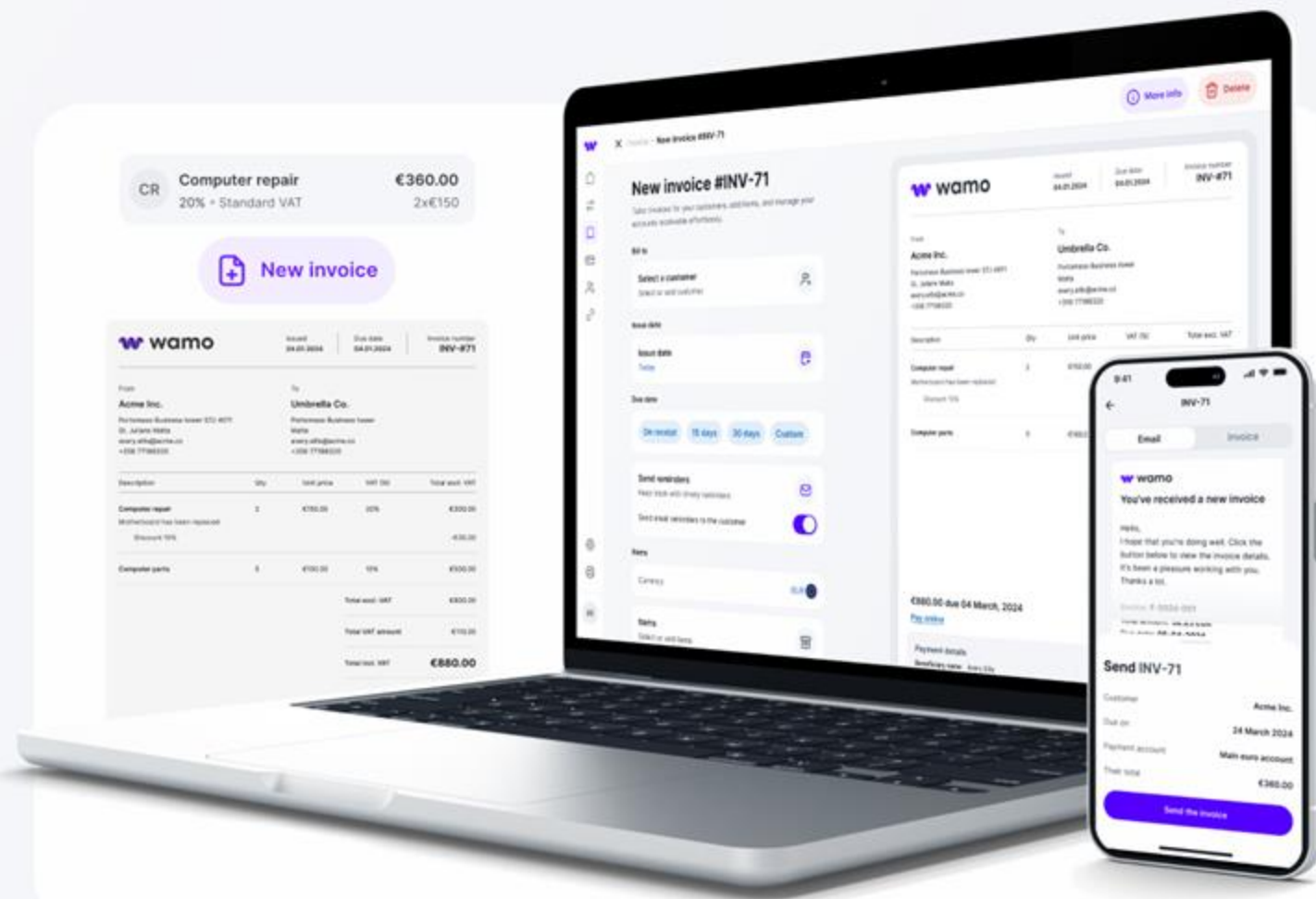
## Effortless invoice tracking

Keep tabs on all your payments from one place

03.

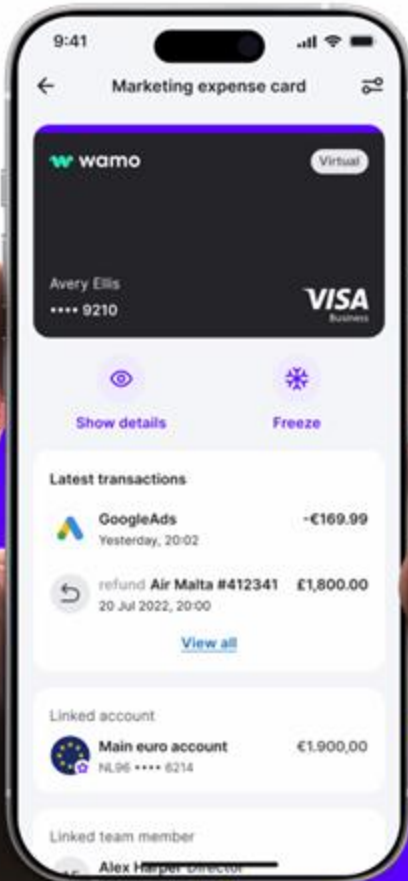
## Multi-currency capabilities

Easily accept payments in different currencies



# Empower your team

Simplified finances make growth easy



## Multi-card sub-accounts

Assign sub-accounts per project to budget better



## Manage every card

Issue virtual and physical cards from the wamo app



## Safe & Secure

Your money's safeguarded by licensed banks



## Get real-time alerts

Email and text alerts keep you on top of payments



## Stay in control

Link debit cards to sub-accounts and set spending limits



## Expert support

Speak to Team wamo whenever you need help

# Easily access expert support

We're here to help your business thrive

## Personalized assistance

Get tailored guidance based on your unique needs

## Human-led support

Speak with a real person whenever you need help

## Proactive problem solving

We address issues before they become obstacles



# Listen from an E-residency member



REPUBLIC OF ESTONIA  
E-RESIDENCY



*Soukaina El Khouch*

*Director at Oxytoseat*

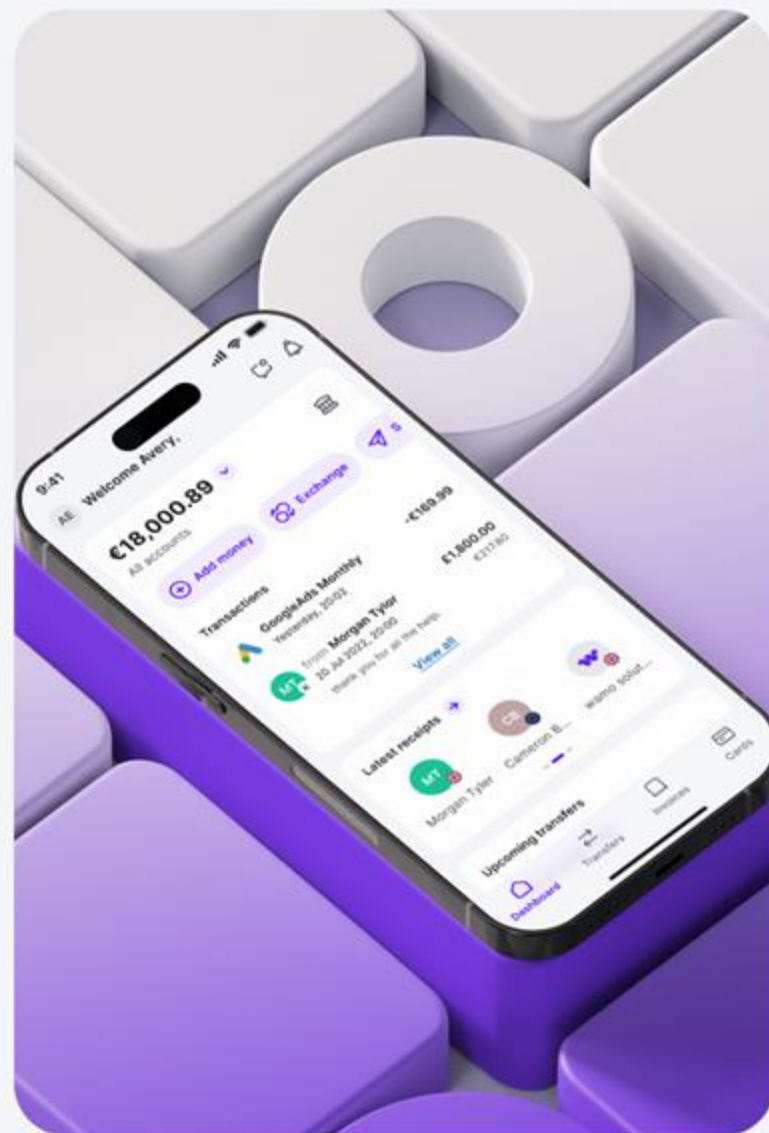
# Q&A

For more information visit [wamo.io](https://wamo.io)

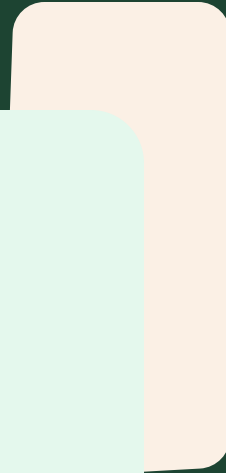
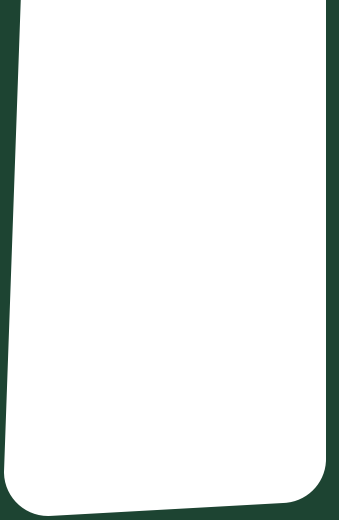
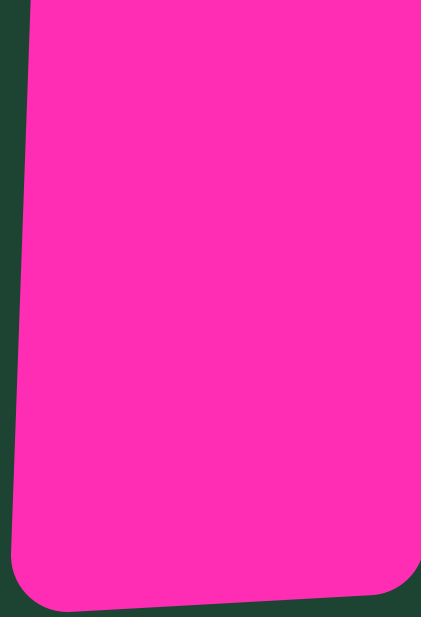
Sign up now and enjoy  
**3 months free!**



Scan QR to download  
the App



# Narvi





NARVI.COM

# Narvi Payments oy AB

**Better Banking** for Borderless Businesses



MADE IN FINLAND

Narvi Payments oy AB is an Authorized Electronic Money Institution (EMI).

Narvi's EMI license is granted by the Finnish Financial Supervisory Authority (FIN FSA) with the registration number 3190214-6.

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An aerial photograph of a vast, snow-covered mountain range under a clear blue sky. The wing of a white aircraft is visible in the upper left corner, and a portion of the fuselage is seen in the lower left corner, suggesting the viewer is looking out from inside the plane.

**Bringing Nordic  
reliability and  
design to  
international  
banking**

## **Built and regulated in Finland (EU)**

Inspired by the Nordic approach and design, the Narvi banking platform focuses on simplicity, transparency and providing a seamless user experience.



**Narvi is regulated in Finland as an Electronic Money Institution (EMI)**

We have passporting rights in 29 European Countries, enabling worldwide coverage.

# Core features of your dedicated business account

Manage your business banking online with Narvi. The trusted customizable platform designed for your international business.

Dedicated IBAN

SEPA Instant

Group Banking

Currency & OTC desk

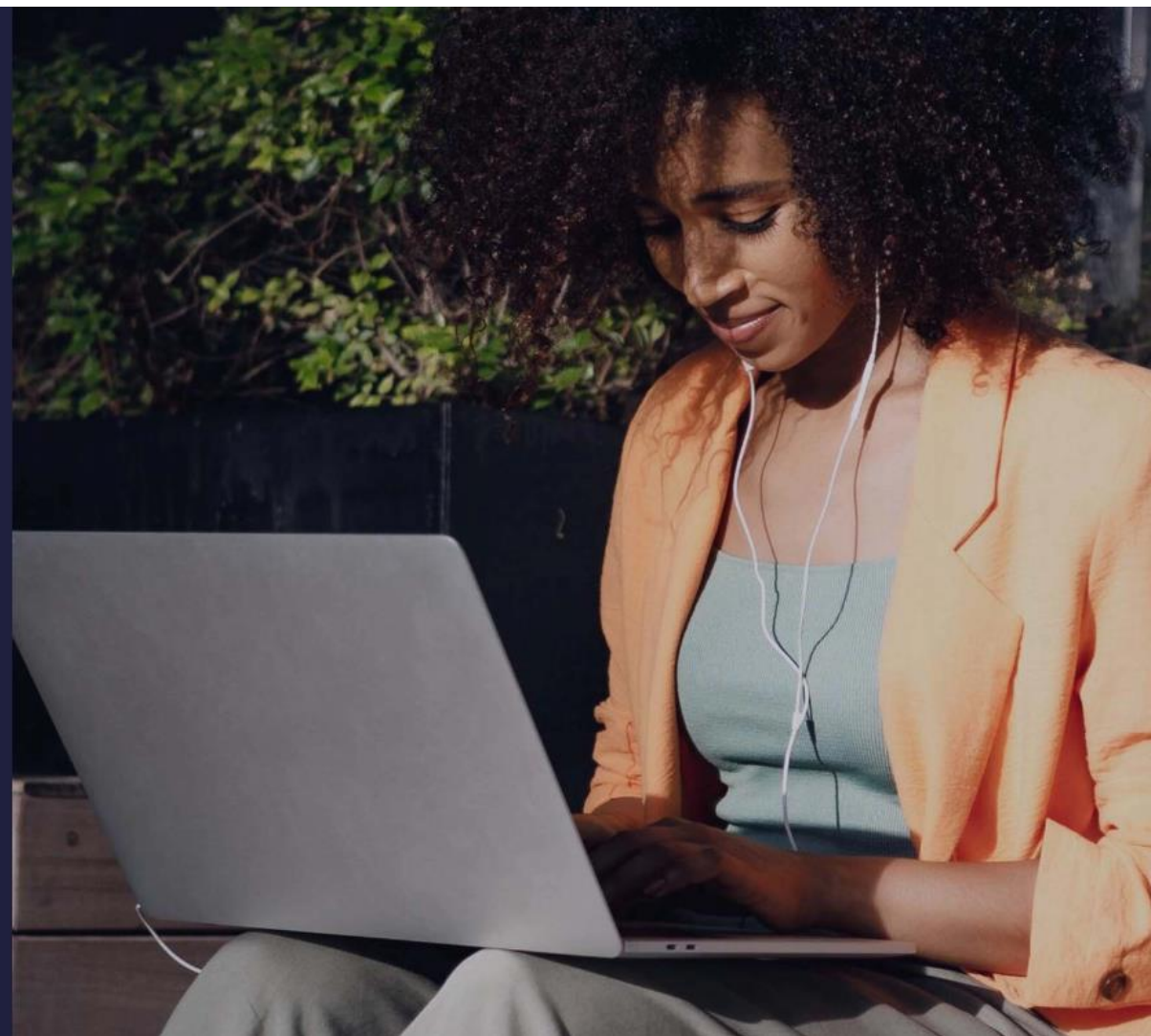
Multiple IBANs

Team access

API access

Fast Compliance

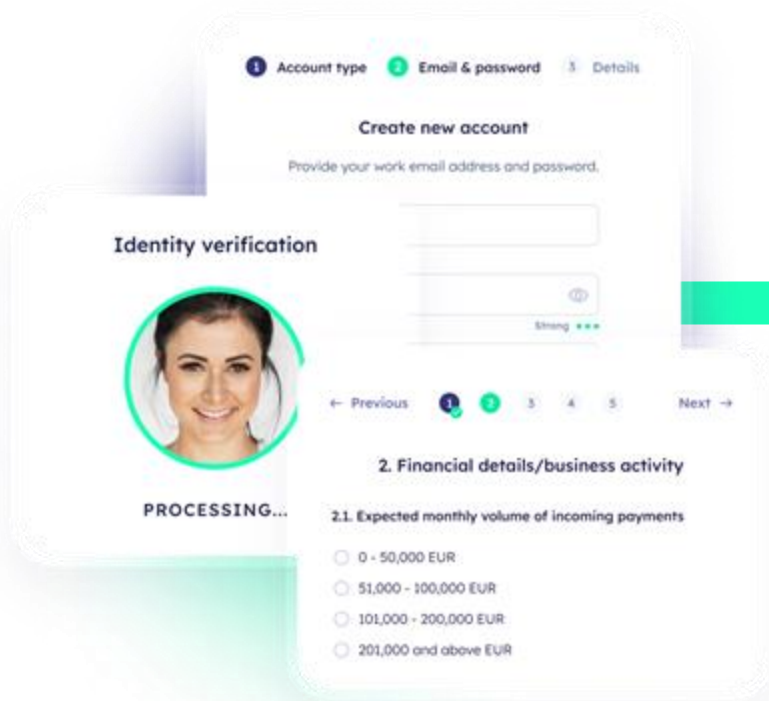
Hardware Security



# At Narvi we provide a fully integrated onboarding and banking experience for businesses

## 1 Digital onboarding

## 2 Online banking app



The onboarding interface consists of three steps: 1. Account type, 2. Email & password, and 3. Details. The current step is 'Email & password', where the user is asked to 'Provide your work email address and password.' Below this is a 'Strong' password indicator. A large green arrow points from the onboarding screen to the online banking app interface.

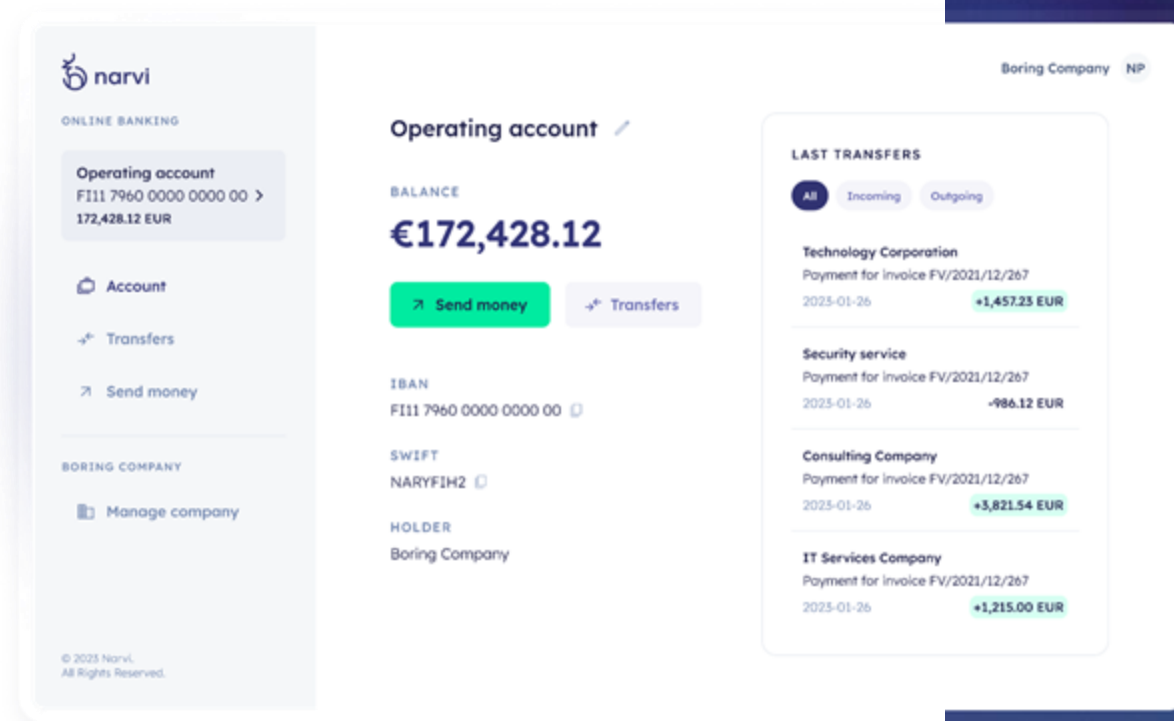
**Identity verification**

PROCESSING...

**2. Financial details/business activity**

2.1. Expected monthly volume of incoming payments

- ☐ 0 - 50,000 EUR
- ☐ 51,000 - 100,000 EUR
- ☐ 101,000 - 200,000 EUR
- ☐ 201,000 and above EUR



The online banking app interface shows the 'Operating account' with a balance of €172,428.12. It includes options to 'Send money' and 'Transfers'. The account details section shows the IBAN (FI11 7960 0000 0000 00) and the SWIFT code (NARYFIH2). The 'Manage company' section shows the company name 'BORING COMPANY' and the holder 'Boring Company'.

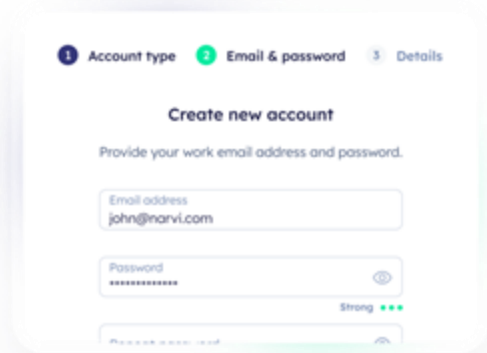
**LAST TRANSFERS**

| Transaction  | Date       | Amount        |
|--|------------|---------------|
| Technology Corporation<br>Payment for invoice FV/2021/12/267 | 2023-01-26 | +1,457.23 EUR |
| Security service<br>Payment for invoice FV/2021/12/267       | 2023-01-26 | -986.12 EUR   |
| Consulting Company<br>Payment for invoice FV/2021/12/267     | 2023-01-26 | +3,821.54 EUR |
| IT Services Company<br>Payment for invoice FV/2021/12/267    | 2023-01-26 | +1,215.00 EUR |

# Our digital onboarding process takes less than 15 minutes and will guide you step-by-step

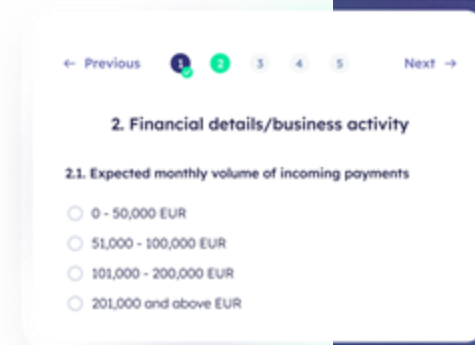
## STEP 1

Create user with email and SMS verification



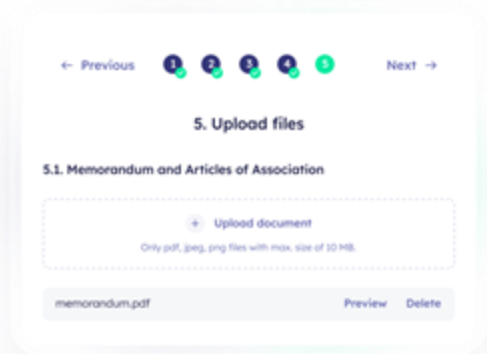
## STEP 2

Fill in details on your company - tell us about your business



## STEP 3

Upload company documents to help with the review



## STEP 4

Verify your ID and upload your proof of address



## STEP 5

Once submitted our compliance team will review and comeback with feedback on your application

SIGN UP ON:

[my.narvi.com/onboarding](https://my.narvi.com/onboarding)

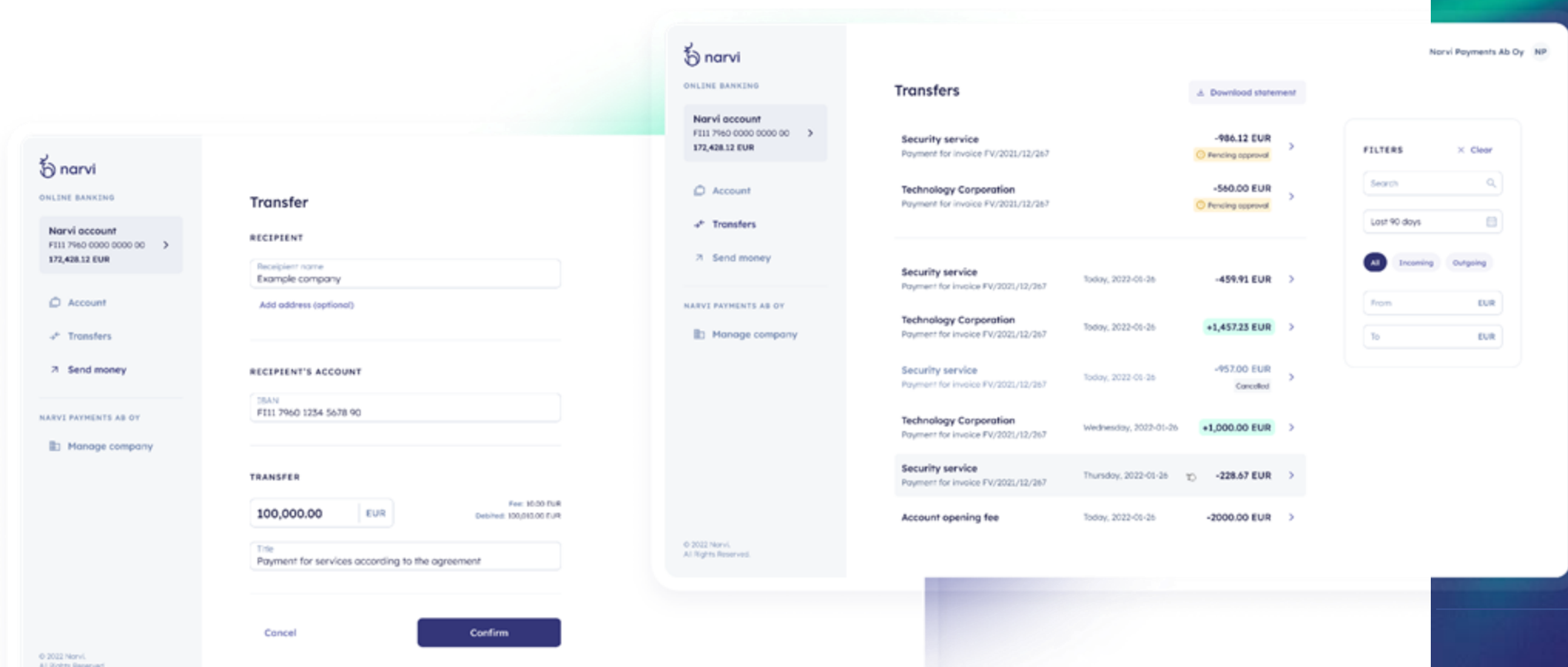
Upon approval, you will be granted access to your account and the myriad of features that come with it



A dedicated Finnish IBAN to receive and send payments in eurozone.



Use our online banking to view transactions, download history and make payments.



The image displays three overlapping screenshots of the Narvi online banking interface.

**Left Screenshot: Transfer Form**

- Header:** narvi ONLINE BANKING
- Account Summary:** Narvi account FI11 7960 0000 0000 90 172,428.12 EUR
- Navigation:** Account, Transfers, Send money, Manage company
- Transfer Section:**
  - RECIPIENT:** Recipient name: Example company; Add address (optional):
  - RECIPIENT'S ACCOUNT:** IBAN: FI11 7960 1254 5678 90
  - TRANSFER:** Amount: 100,000.00 EUR; Fee: 10.00 EUR; Debited: 100,010.00 EUR
  - Title:** Payment for services according to the agreement
  - Buttons:** Cancel, Confirm

**Middle Screenshot: Transfers History**

- Header:** narvi ONLINE BANKING
- Account Summary:** Narvi account FI11 7960 0000 0000 90 172,428.12 EUR
- Navigation:** Account, Transfers, Send money, Manage company
- Transfers Table:**

| Transfers              |                                    |               |                             |
|------------------------|------------------------------------|---------------|-----------------------------|
| Security service       | Payment for invoice FV/2021/12/267 | -986.12 EUR   | Pending approval            |
| Technology Corporation | Payment for invoice FV/2021/12/267 | -560.00 EUR   | Pending approval            |
| Security service       | Payment for invoice FV/2021/12/267 | -459.91 EUR   | Today, 2022-01-26           |
| Technology Corporation | Payment for invoice FV/2021/12/267 | +1,457.23 EUR | Today, 2022-01-26           |
| Security service       | Payment for invoice FV/2021/12/267 | -957.00 EUR   | Today, 2022-01-26 Cancelled |
| Technology Corporation | Payment for invoice FV/2021/12/267 | +1,000.00 EUR | Wednesday, 2022-01-26       |
| Security service       | Payment for invoice FV/2021/12/267 | -228.67 EUR   | Thursday, 2022-01-26        |
| Account opening fee    |                                    | -2000.00 EUR  | Today, 2022-01-26           |

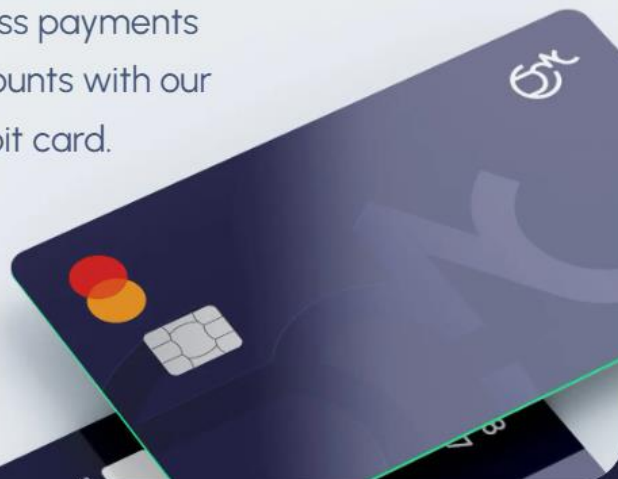
**Right Screenshot: Filters**

- Filters:** Search, Last 90 days, All, Incoming, Outgoing, From EUR, To EUR

COMING SOON!

## Your borderless debit card

Unlock seamless payments from your accounts with our borderless debit card.



COMING SOON!

## Multi-currency IBAN accounts

Receive payments in different currencies via the SWIFT network directly to your dedicated IBAN from 150+ countries.

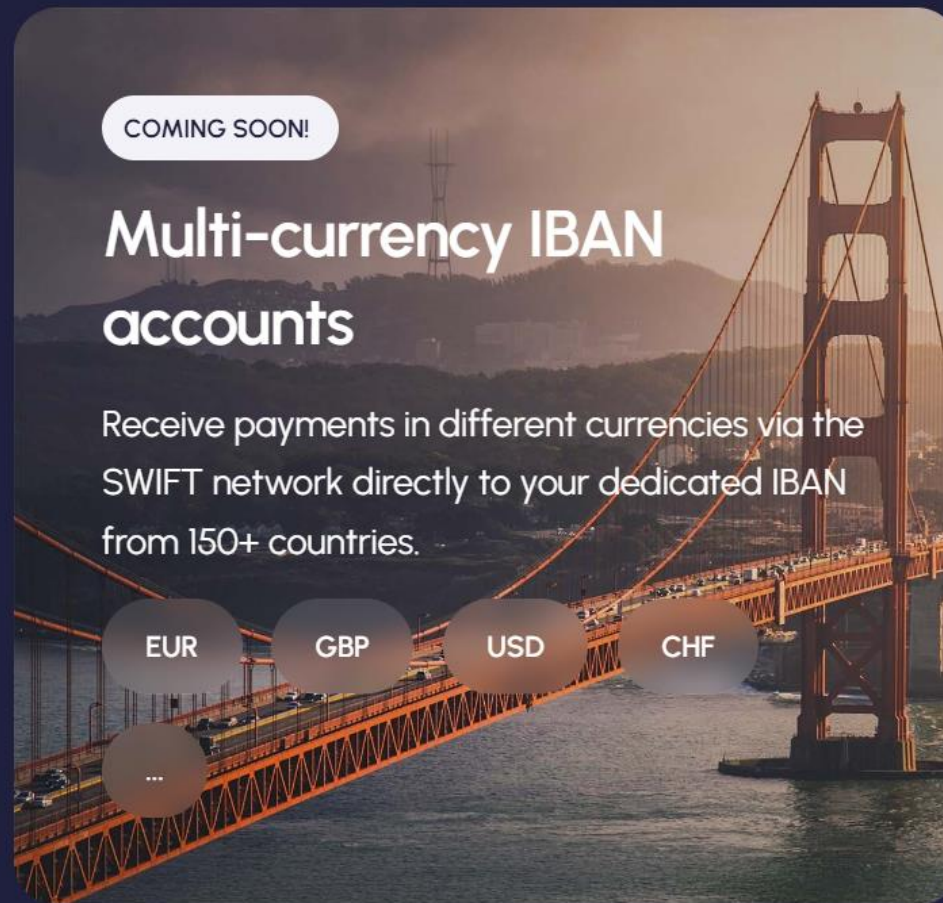
EUR

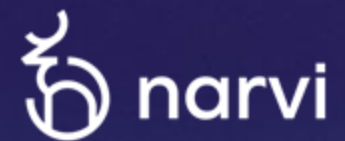
GBP

USD

CHF

...





# Thank you!

Open account at Narvi

WEBSITE:

[www.narvi.com](http://www.narvi.com)

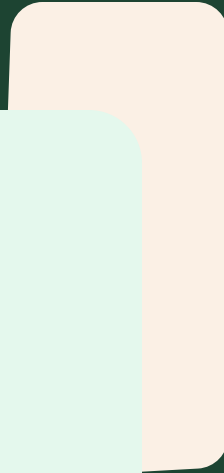
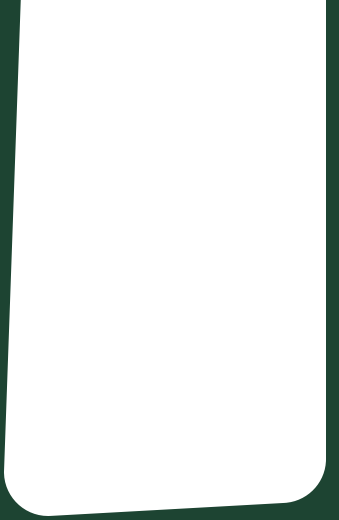
LINKEDIN

[www.linkedin.com/company/narvi-com](http://www.linkedin.com/company/narvi-com)

CONTACT US

[contact@narvi.com](mailto:contact@narvi.com)

# Wallester





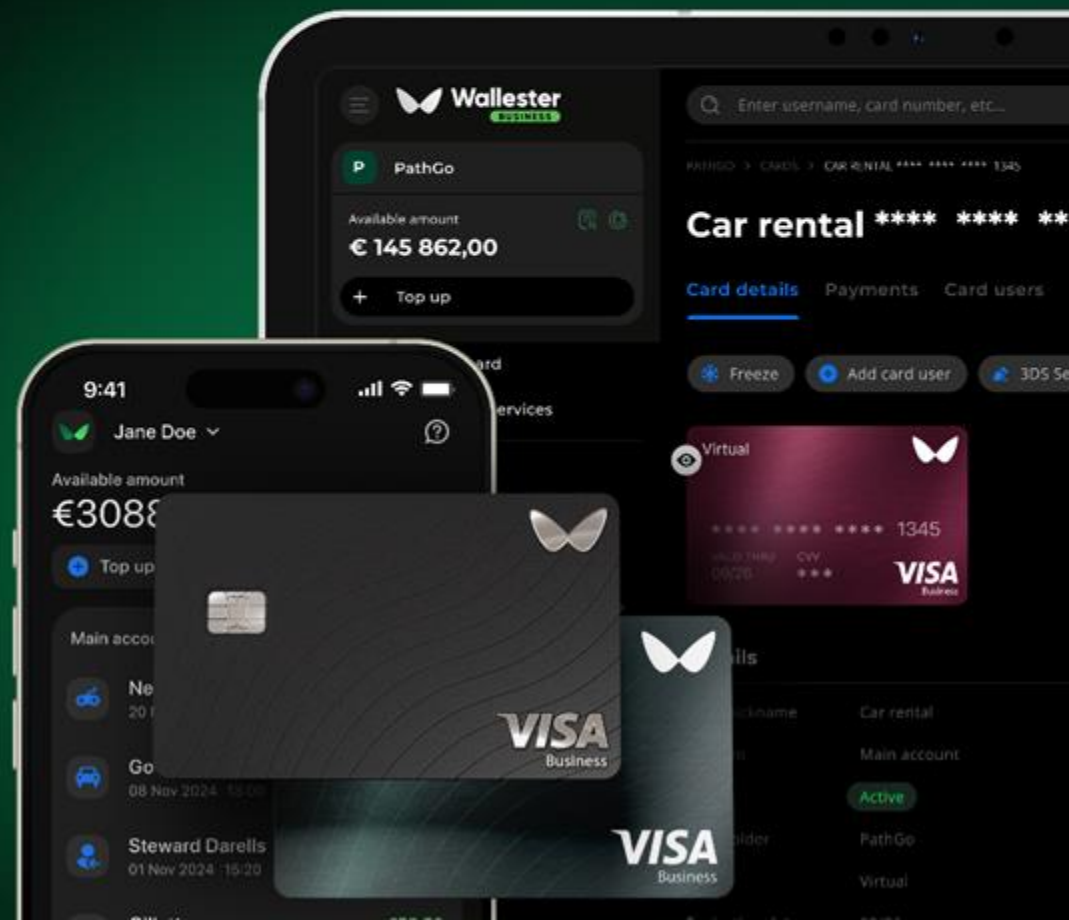
# Corporate Expense Management

## Made Easy

Wallester Business for e-Residents



A platform providing 300 free virtual cards with transparent pricing, designed for seamless corporate spending management.



# Challenges in

## Business Expense Management

- 1 High Payments Costs
- 2 Limited Access to Data and Metrics
- 3 Inconvenient Invoice and Receipt Management
- 4 Control of Corporate Spending
- 5 Lack of Automation and Integration
- 6 No Instant Payment Options
- 7 Complex Financial Data Gathering



# Smart Solution for Your

## Business Expense Management

1

### Create

Unlimited Physical or Virtual Cards

2

### Issue & Assign

Payroll or Expense Cards for your Team

3

### Centralize

All Company Expenses in One Place

4

### Integrate Seamlessly

Into your Business Tools

## MANAGE BUSINESS YOUR WAY

Open Your Account in 24 hours!

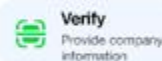


# Multitude of Great Features in One Platform



## Free and easy signup

Get your free business account up and running within 24 hours, and unlock the full potential of Wallester Business.



## Payroll batch payments

### Payouts overview

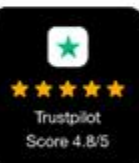
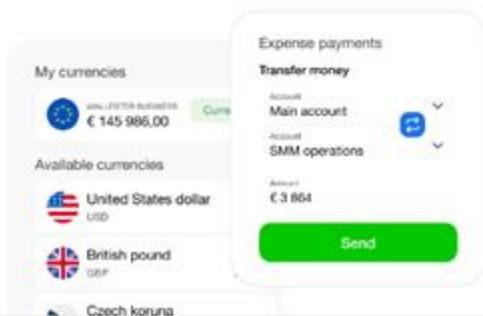
| NAME             | Amount  | Status    |
|------------------|---------|-----------|
| Joseph Williams  | €1,250  | Completed |
| Stephen Peterson | \$3,740 | Completed |
| Emily Bowers     | £8,875  | Pending   |
| Stephen Peterson | \$4,740 | Completed |

## Instant card issuing



## Multifunctional Client Portal

Easily create cards, top up funds, and manage your corporate spending, all in one place.



Get **300** Virtual Cards at No Cost

## Receipt attachment

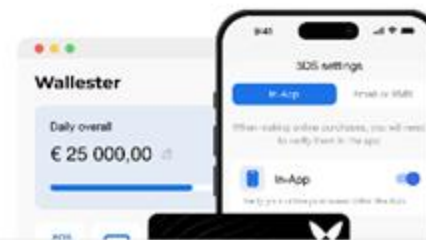


Raphael V. — COO

"This is the best application to manage and monitor all your invoices."

## Robust security

Ensure the highest level of protection for your data and transactions with our robust security measures.



# Case Study

## How Wallester Business Cards Fuel Growth on Amazon

### Company Overview

**Industry:** E-commerce (Electronics)

**Location:** United Kingdom

**Sales Platform:** Amazon Store (4.8-star rating)

**Business Model:** Seasonal product releases, no standalone website, relies on Amazon for brand awareness and customer acquisition

### Challenges

- Difficulty managing payments for frequent stock procurement
- Limited visibility into expenses and cash flow
- Need for streamlined purchasing to keep up with seasonal demand

### Solution

- 1 Introduction of Wallester Business Cards for real-time expense tracking
- 2 Simplified purchase processes and consolidated spending data
- 3 Improved control over budget and inventory restocking cycles

### Key Outcomes

#### Faster Stock Replenishment

Reduced downtime and missed sales opportunities

#### Enhanced Financial Control

Real-time tracking and transparent cash flow management

#### Stable Growth & High Satisfaction

Maintained a 4.8-star rating, demonstrating customer loyalty and positive feedback





**Wallester**

---

**Create Free Account Now**

[www.wallester.com](http://www.wallester.com)

# What's Next?



**1** Give us Feedback

**2** Ask questions on Reddit,  
Facebook or Contact  
support

**3** Contact your preferred  
fintechs and banks!

# Thank you!



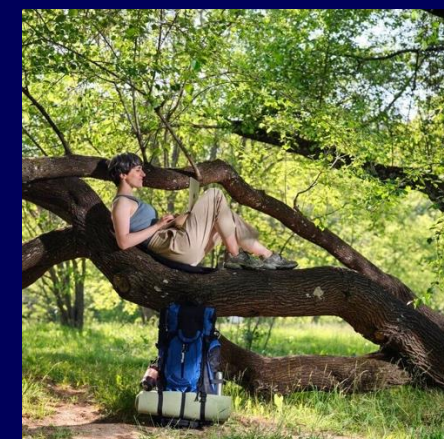
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