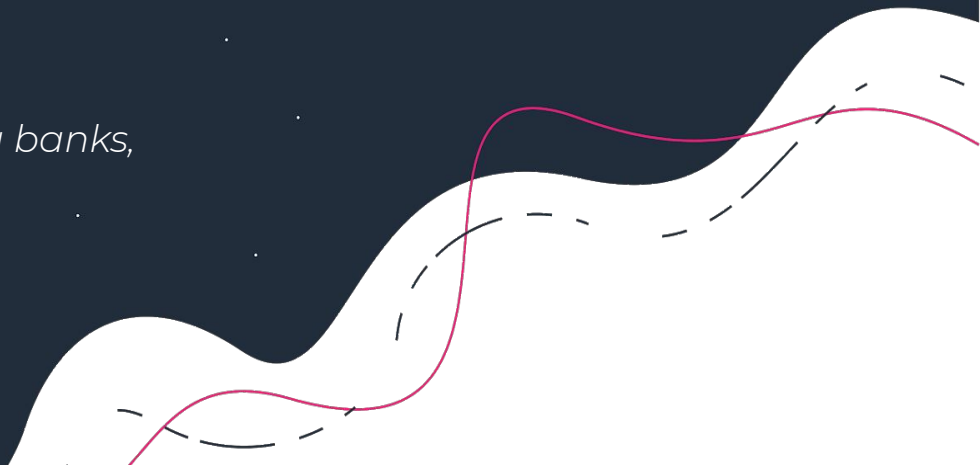




A global centre of excellence for digital design and engineering

*We solve big technology problems for leading banks,
fintechs, VCs, scale-ups and start-ups.*



FOUNDING PARTNERS



Samuel Hapak, CEO

Recognized by Forbes as one of the '30 under 30'
samuel.hapak@vacuumlabs.com



Matej Ftacnik, CXO

Founder of Be Money (LGBT+ bank)
EY Technology Entrepreneur of the Year
matej.ftacnik@vacuumlabs.com

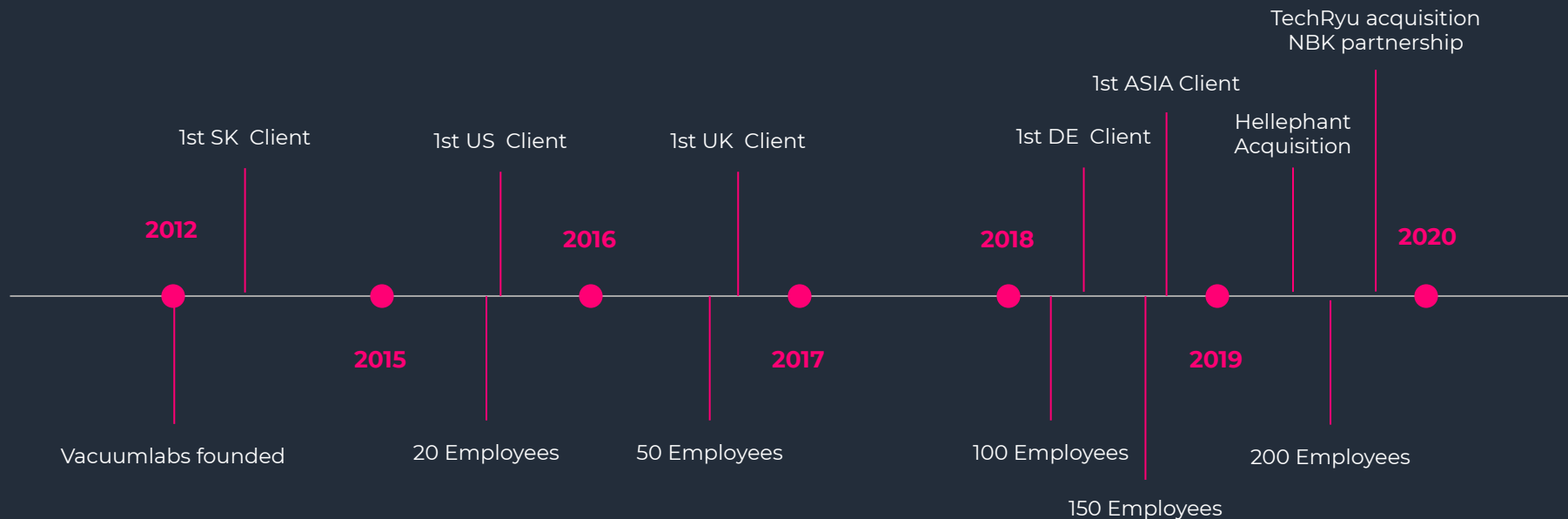


Tomas Kulich, CTO

Vacuumlabs engineering
departments leader
tomas.kulich@vacuumlabs.com



Company History



Technology Has Changed Consumer and Business Expectations Forever

“

“Every Company Will Be A Fintech Company”



Angela Strange

ANDREESSEN HOROWITZ

Software Is Eating the World

”

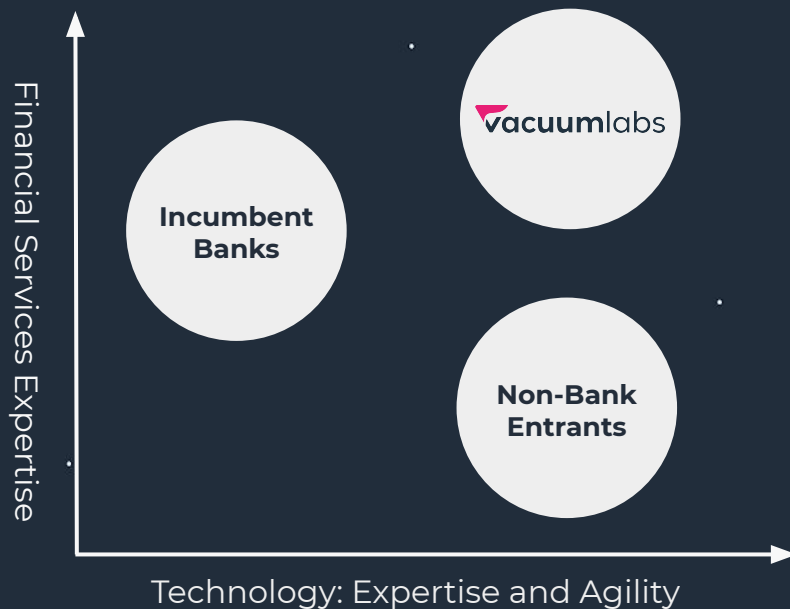
THE INDUSTRY CHALLENGE

1.

Banks Struggling to Innovate and Integrate New Technologies into their Legacy Infrastructure

2.

Non-Banks Struggling to Learn the World of Finance and Regulatory Frameworks

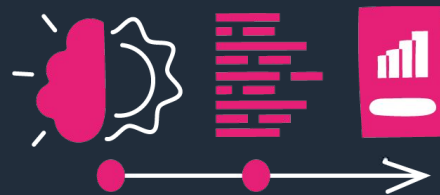


Both Camps Struggling to Choose from Rapidly Growing Choices of Modular Building Blocks: Cloud, Core Banking, KYC, Payments, etc.



We Are **Technology Builders**
Who Partner with Banks
and Fintechs.

Product Design. Software Engineering. Data Science.



*From Idea to Prototype to MVP
to Production*

— WHY VACUUMLABS?

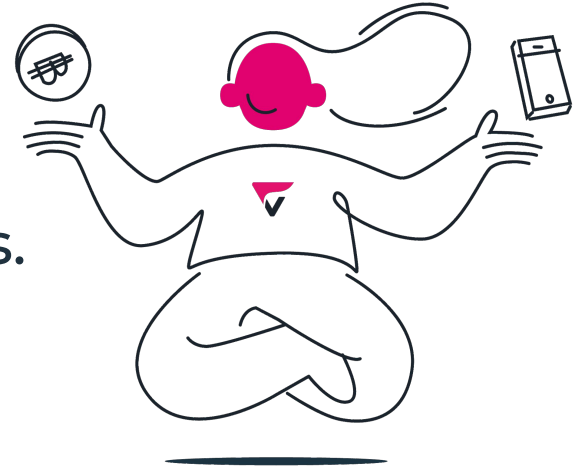
Our Goal Is To Help Build The Hong Kong and Asia-Pacific Fintech Ecosystem.

International experience transferred. Technologists cross trained.

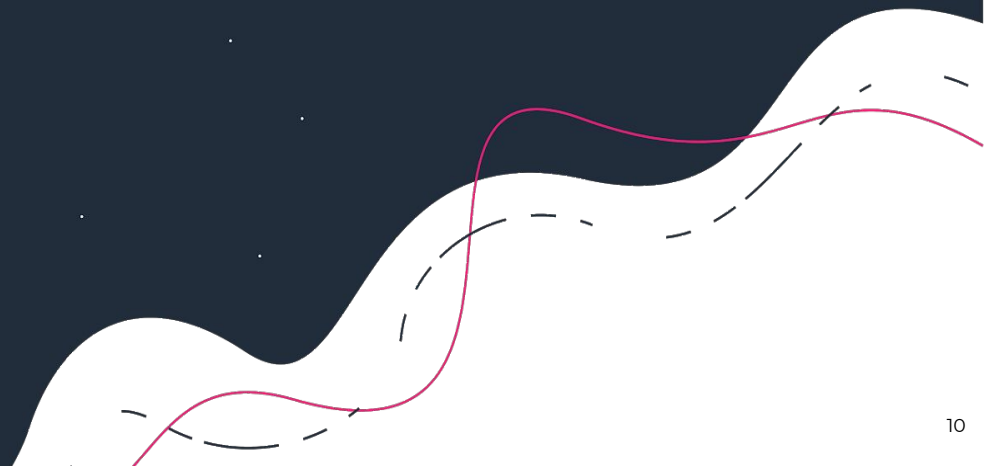
The Greatest Challenge Is Changing Mindset.

Legacy resources and/or old school system integrators do not have the digital skills, experience, toolsets and agile approach to innovate and move quickly.

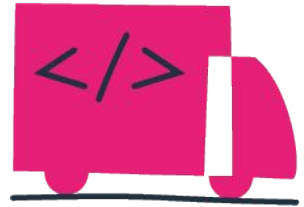
With Such a Vast Choice of Digital
Agencies, Development Houses,
Consultancies and Contractor Markets.
Why Partner With Vacuumlabs?



— People Make The Difference



Quality Engineering + Fintech Experience =
Better Product + Faster To Market





— Our Areas of Expertise

ENGINEERING

- Mobile applications
- Web applications
- Full stack development
- Data Pipelines
- Backend (micro)services

INFRASTRUCTURE

- Cloud (AWS, GCP, Azure)
- DevOps
- Containers
- Scalability and High Availability
- Automation and Testing

PRODUCT DESIGN

- Styling
- User Experience design
- Visual UX
- (low to high fidelity)
- Rapid prototyping

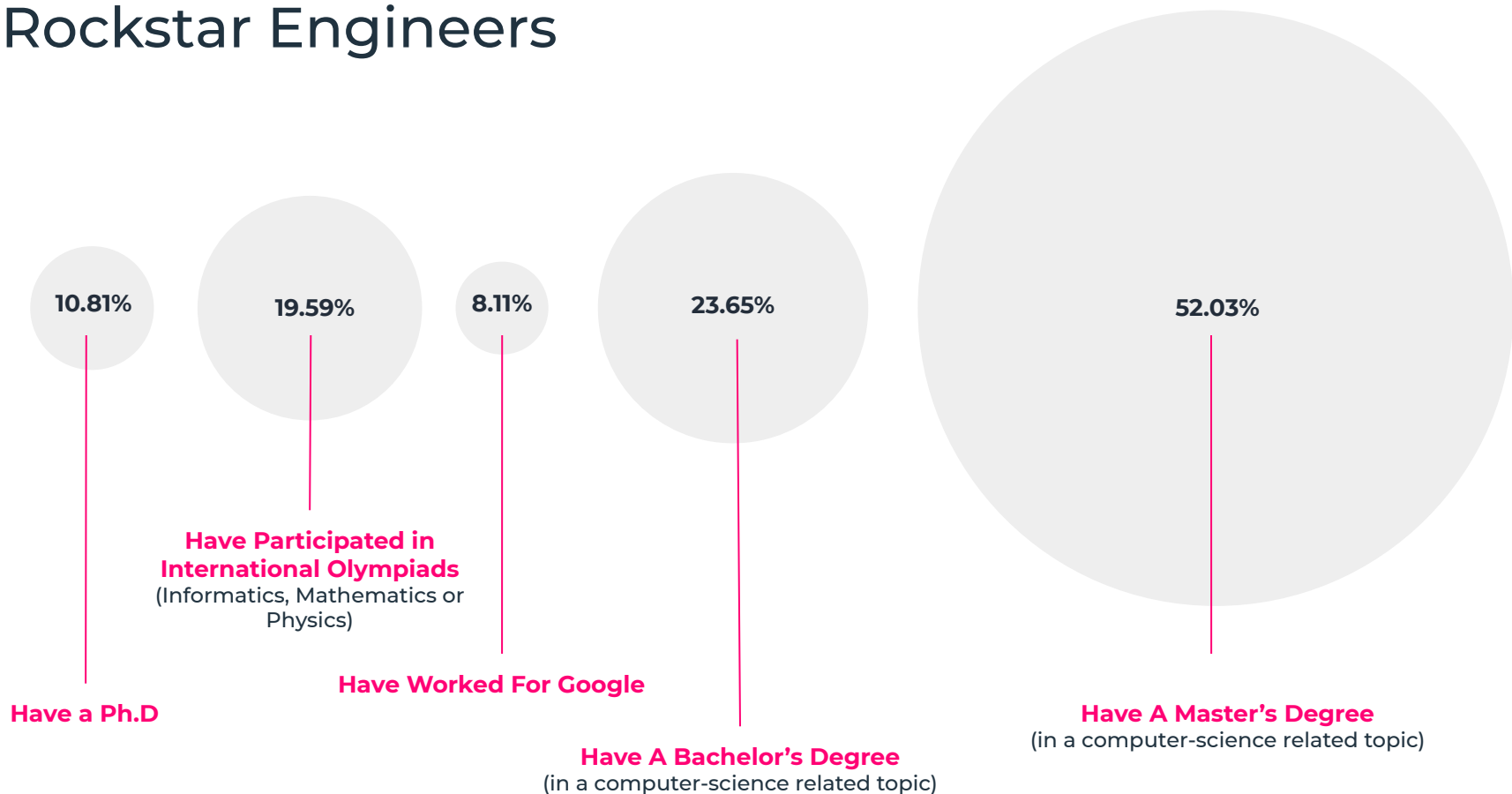
SUPPORT & MAINTAIN

- Tier-N support
- Managed Services

ANALYSIS

- Performance
- Security
- Architecture
- Tech Stack

— Rockstar Engineers



Our primary industry focus

Fintech

**Blockchain &
Crypto**

**Challenger
Banking**

Fintech



Functions

Ledgers and Digital Wallets

Accounts and Savings Pots

Send & Receive Money

Convert & Pay + FX

Prepaid Cards

Debit and Credit Cards

Loyalty and Rewards

Instant micro-credit

Installment Finance

Lending

Working Capital

Investments

Trading platforms

Cryptocurrencies and Wallets

3rd party services

Banking as a Service

ID&V, KYC, KYB

AML

Brokerage

Credit Decisioning

Card and Payment Processors

Exchanges

Marketplaces



Delivery

iOS and Android mobile applications

Web applications

Cloud infrastructure

On-premise deployment

Blockchain & Crypto



General Blockchain Consulting

Hypotheses Business cases Tech solutions validation



Hardware Wallets Integrations

Ledger, Trezor
Any other exotic wallet



New Blockchain Development

Forking and development of blockchains
For a specific purpose



dApps & Smart Contracts Development

Solidity, C++ or any other language



Lite Wallets, Clients, Tools

Mobile, Desktop & Web based Blockchain
explorers Data analysis tools



Integration Services

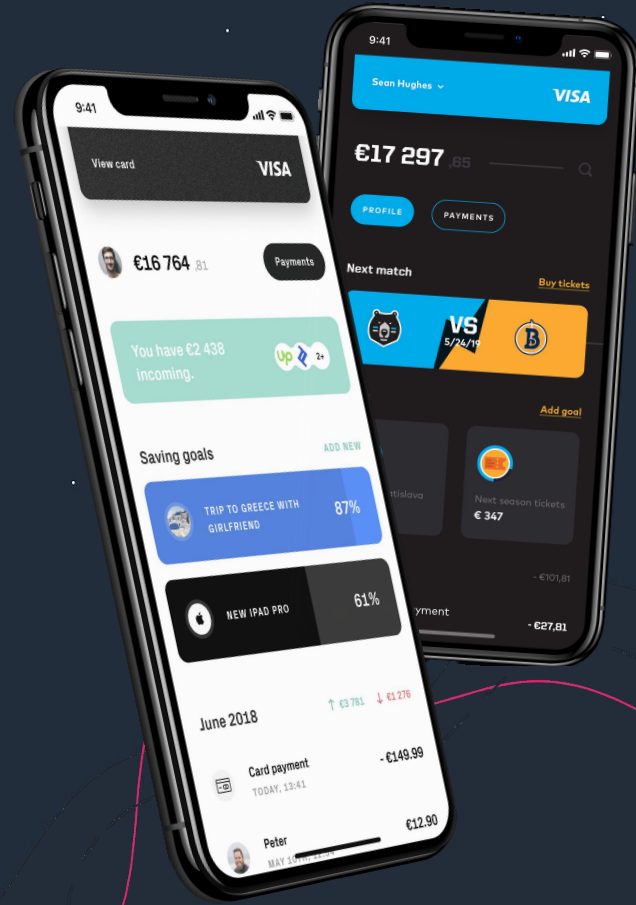
Blockchains Clients Wallets Exchanges, smart
Contracts etc.















We are a trusted Cardano ecosystem development partner

Challenger Banking

We enable you to get your digital banking or fintech proposition to market faster by turbocharging development of custom mobile and web apps. We leverage pre-built Vacuumlabs components that connect with **cloud-native Banking-as-a-Service platforms or Core Banking systems** and also provide a middleware layer for the integration of other 3rd party services into the apps.



— Experience With All Flavours of API-driven Banking

Cards, Payments, Digital Wallets With E-Money License	Cards, Payments, Digital Wallets, Lending With Banking License	Core Banking Systems Being Moved To The Cloud No License	Core Banking Systems Cloud-Native No License
   	 	 	 Thought Machine    70x

Logos are examples within each category for illustration purposes only.

Bespoke Services



Greenfield builds

Exclusive Team
Vision and Planning
Concept and Product Design
Engineering and Build
Maintenance and DevOps



Fluid workforce

Extend internal team
Increase delivery bandwidth
Fill skills or experience gaps
Supercharge current squads
OR End-to-end responsibility
for specific functionality



Spotlight insights

Product/UX Spotlight
MVP specification
User testing
Technology Spotlight
Performance Audit
Security Audit
Tech stack advisory



White label platform

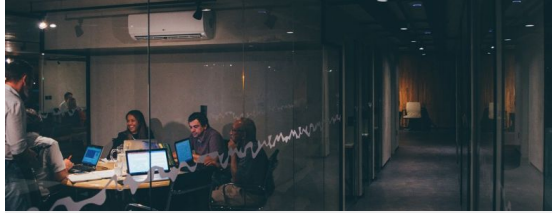
Brand and style for fast
go-to-market
Mix and match Accounts,
Cards, Savings, Payments, FX
Integrate with internal systems
or third party APIs

Top 3 Reasons Our Clients Engage With a Development Partner and Fluid Workforce



STARTUPS

1. Focus only on business growth not tech resourcing
2. Reduced time to market
3. Bang for the buck - hire a full team that has worked together for 4+ years



SCALEUPS

1. Access to specialised engineering talent to fill in the gaps
2. Highly skilled extension to the internal teams for rapid delivery of new functionality or to take full ownership of non-core parts of the product
3. Effortlessly onboard and offboard new talent, scale up and down as required



ENTERPRISE

1. Access to specialised engineering talent to drive innovation
2. Rapid prototyping and discovery workshops to test ideas for digital transformation.
3. Introduce new ways of working such as agility and continuous innovation

 vacuumlabs

Standard
Chartered 

 Railsbank

 Solarisbank

ERSTE  BANK

 Raiffeisen
BANK

 TRADE
LEDGER

 EMURGO

 twisto

 DanubePay

 METRO

 CARDANO
FOUNDATION

 KIWI • COM

CASHWORKS

 Be Money

 SteadyPay

 SPPS  SKPAY

 INPUT | OUTPUT

 Cledara

 INNOVATRICS
YOUR BIOMETRIC PARTNER

 CYBERTONICA

 Konsentus
Confidence in open banking

 Doconomy

 Qredo

 Stocktwits

BD SWISS 

— What our customers say

“

“Working with Vacuumlabs has been a great way for us to build our product quickly. They gave us the right people, right skills at the right pace, and it has been a great help into making us a world-class product.”



Joshua Bower-Saul
CEO and Co-founder of Cybertonica



CYBERTONICA

FINTECH

“Vacuumlabs has been a critical partner to EMURGO and Cardano, by providing us the flexibility of an extended team that feels and works as one of our own. We are pleased to have found a team that is competent, responsible and understand complex topics in crypto. We see ourselves working with Vacuumlabs for a long time.”



Nicolas Arqueros
CTO of Emurgo



BLOCKCHAIN & CRYPTO

”

Mox Bank

By Standard Chartered

Scope of Our Involvement

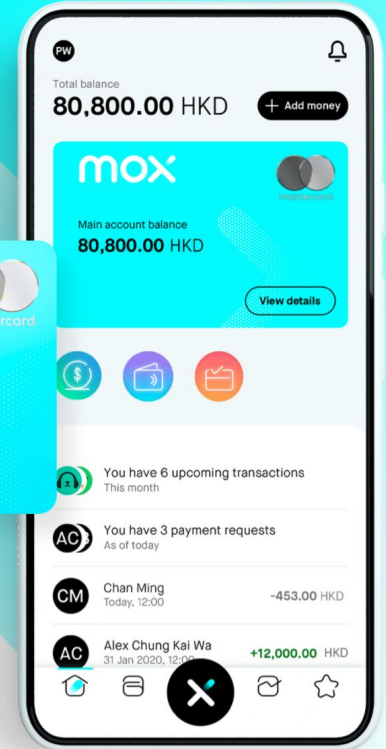
Mox is a new virtual bank in Hong Kong backed by Standard Chartered in partnership with PCCW, HKT and Trip.com.

We are providing a large and dedicated team who are leading the greenfield development of the mobile banking application.

Engagement Highlight

In addition to development, the team are providing comprehensive input across design, architecture, technologies and cloud services.

Asia's first
all-in-one
numberless
bank card



Your money is
safe with us



Standard Chartered is a leading international banking group, with a presence in 60 of the world's most dynamic markets, and serving clients in a further 85. Standard Chartered PLC is listed on the London and Hong Kong Stock Exchanges as well as the Bombay and National Stock Exchanges in India.

“

“Partnerships are a key part of our strategy. Getting the right talent on board is critical for a digitally-savvy operation and so the bank’s partnership with Vacuumlabs has been fruitful.”



Deniz Güven
CEO of Mox Bank



Your money is
safe with us



”

KIWI

Scope of Our Involvement

Vacuumlabs has made travel simple and accessible to everyone. Over 65 million flight searches are undertaken every day - including up to 30,000 booking changes per minute – as consumers maximise their budget with "virtual interlining" where flight itineraries combine traditionally non-cooperating airlines with a guarantee for missed connections.

We work in a development partnership with teams across 4 Vacuumlabs locations continually enhancing the front-end, flight aggregator, flight search algorithms, scalability and performance. While we represent 25% of the overall development capacity, we provide 75% of the architecture, team lead and senior engineering talent.

Engagement Highlight

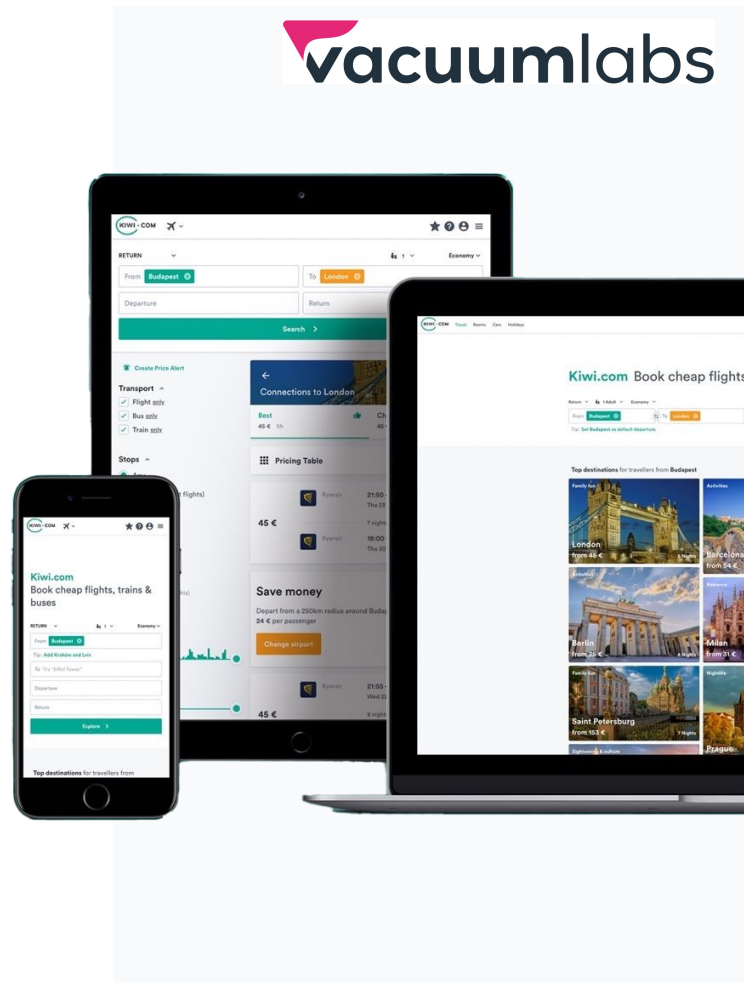
The codebase was comprehensively refactored and the front-end redesigned to improve the user experience and performance, allowing the system to scale in line with the rapid growth of the business.



Unique flight search engine, named one of the fastest growing companies in the world. US\$11m investment, 850+ employees, 1500% revenue growth YoY.

Deloitte.

Listed as 1st in Deloitte Technology Fast 50 companies in CEE 2017



Twisto

Scope of Our Involvement

Vacuumlabs helps Twisto provide instant point-of-sale credit to the online generation across Central and Eastern Europe. Consumers with a thin credit history - particularly young families, students and freelancers - receive fair pricing for short term credit while merchants have improved their mobile conversion rates and increased order size.

Our team is leading the enhancement of the solution and embedded Nikita risk engine to incorporate the country specific regulatory requirements and payments ecosystem.

Engagement Highlight

Significant code refactoring to improve the performance and response times of the initial solution, continuous feature innovation and continuous integration of new e-shops and 3rd party partners across different countries.



Twisto is the central payments hub for daily payments, which gives customers instant credit for their purchases and provides a transparent way to track spending, aggregating all monthly spending into a single invoice to be settled in full within the 45 day interest free period or via easy instalments.



Listed in the Top 50 Most Promising Start ups by Financial IT Pathfinder 2017.



Cledara

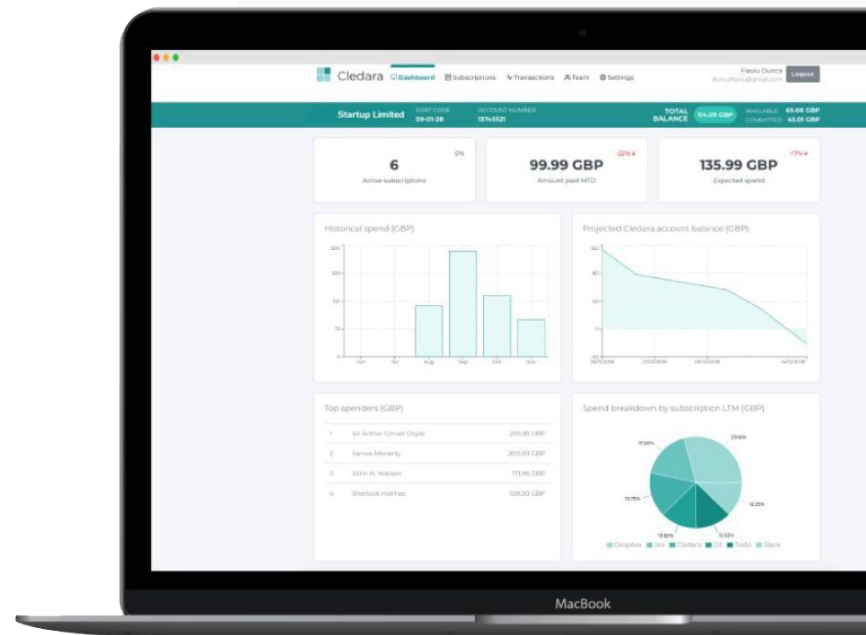
Scope of Our Involvement

Vacuumlabs is helping Cledara provide a SaaS-based vendor management system which helps technology companies collaborate, coordinate and scale their buying processes so they can save time and money. The solution combines virtual debit card technology with subscription management and more.

Our team led the design, engineering and deployment.

Engagement Highlight

Full integration with a card issuer and payments services provider.



Cledara combines financial services experience and deep technology and startup expertise. The team has worked with leading financial institutions and fintech startups including the European Bank for Reconstruction and Development, Caixa Bank, dopay and Railsbank. Cledara is supported by a wide range of advisors from companies such as Techstars, Mastercard, Bank Simple and more.

Cybertonica

Scope of Our Involvement

Vacuumlabs has helped improve the e/m-commerce purchasing experience for consumers through the provision of highly secure risk-based authentication across all channels. Consumers feel 100% safe online which reduces dropout rates and increases average basket size.

We provide a development team working in conjunction with the in-house team distributed across the UK and Russia. We are also the European hub for deployment within new corporate clients.

Engagement Highlight

In addition to leading front-end and back-end developments, the team worked extensively on a mobile SDK to capture meta data used by machine learning algorithms for fraud detection.

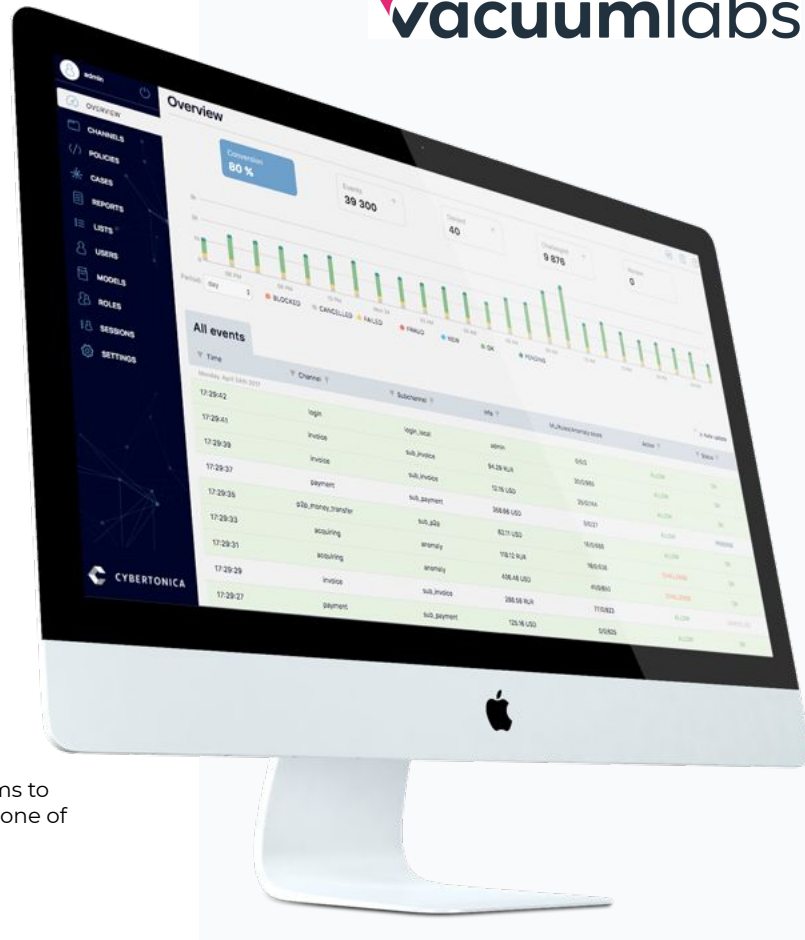


London-based Cybertonica services merchants and platforms to prevent fraud and create robust risk scores to increase the zone of trust for payers and payment systems worldwide.



Winner MPE 2018
Best Data Analytics and Science

The Vacuumlabs logo features a stylized pink and white 'V' icon to the left of the word 'vacuumlabs' in a lowercase, black, sans-serif font.





Michael Bruck

Managing Director, Asia

michal.bruck@vacuumlabs.com

+852 5395 5958