

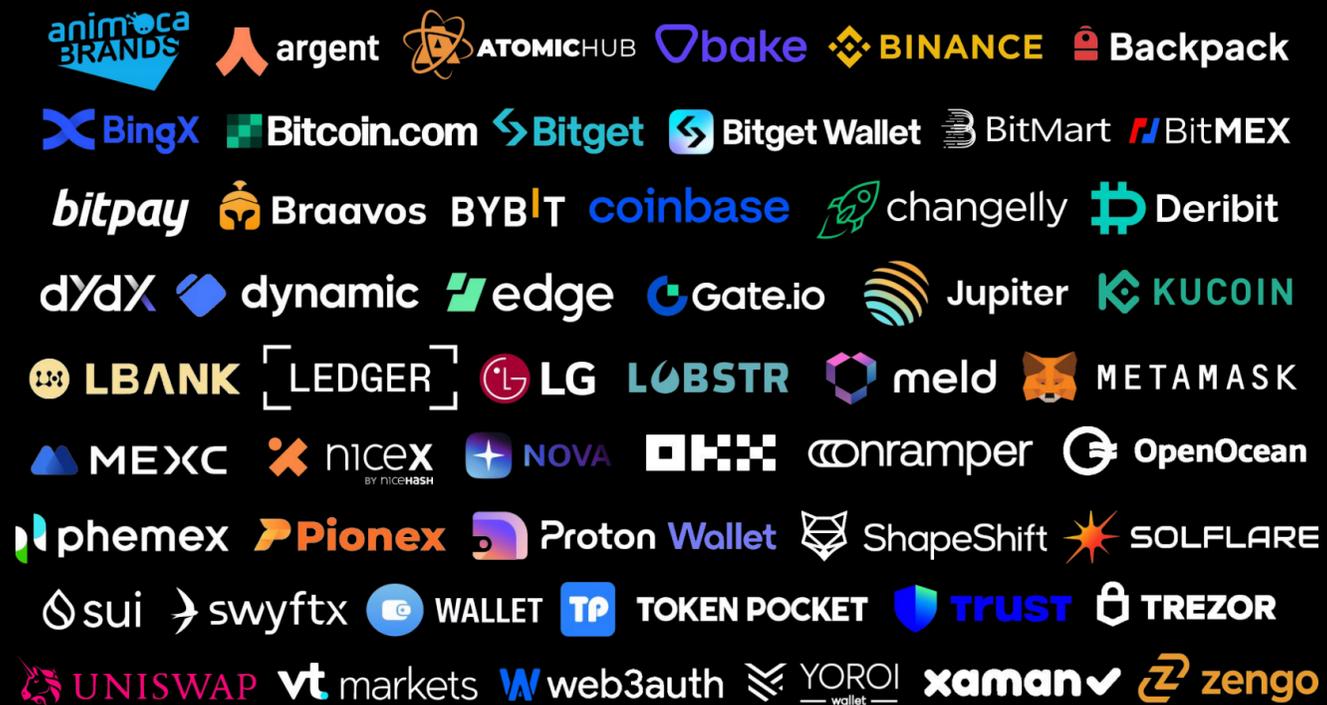
BANXA

**Embedded
Crypto**

Infrastructure for the digital ownership era

Our mission:

Enabling economic innovation through crypto infrastructure**



\$5 bn
sales

Fiat<>crypto transfers

1.5 bn
global user access

Partner network reach

152
countries served

Across all major corridors

10 years
building in crypto

From mining to NFTs

Leading infrastructure platform that **delivers results** for partners



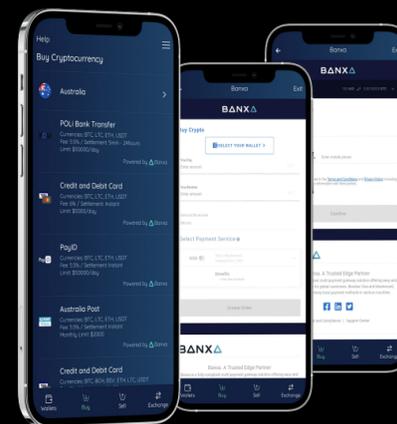
On / Off Ramp

Allows customers to buy and sell crypto (including stablecoins) using credit cards and local payment options, easing the friction on what has traditionally been a complex user journey. Banxa receives a fee (circa 3%) from all transactions processed.



NFT Checkout

Allows customers to easily purchase NFTs directly via our global network of payment options. We handle the fiat payments and compliance side of the journey, and our partner's customers receive full non-custodial ownership of their NFTs without a crypto intermediary.



Embedded Crypto

Banxa has started to modularise its platform to offer even more flexible and plug and play integrated infrastructure, now also allowing traditional finance or web2 companies to operate seamlessly in web3. Banxa can provide payments, compliance solutions & complex token fulfillment in different jurisdictions around the world.



Integration Services

Banxa's global distribution is attractive to various projects to place themselves at the forefront of a large user base. On an ad-hoc basis, Banxa provides listings of tokens and chains for one time fees.

Loved by global clients

“Using Banxa’s embedded fiat bridge has helped us dramatically raise the bar and make the world’s best web3 user management platform.”

Itai Turbhan
CEO, Dynamic

“Banxa has proven itself over many years to be a significant part of the core web3 stack and I'm excited to continue our close collaboration with them into the future, in order to bring the benefits of crypto to further widespread adoption.”

Dante Disparte
Chief Strategy Officer, Circle

“We’re incredibly proud of the work we’ve done in partnership with Banxa to lower the barrier for people to access web3”

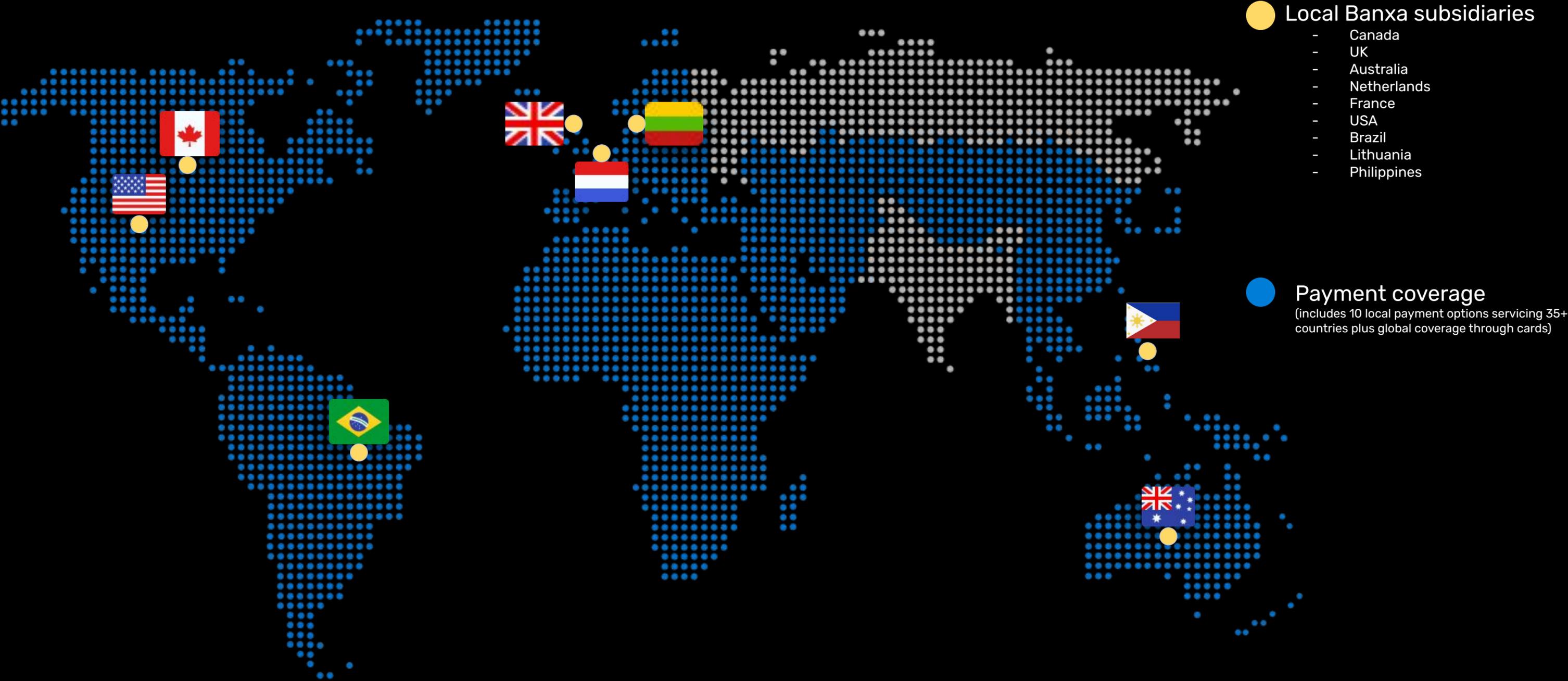
Alain Meier
Head of Identity, Plaid

“I wanted to take a moment to celebrate the Banxa devs here. Together we’ve made history - we can mark this as the first time a decentralized infrastructure protocol is as accessible as a SaaS app.”

Bryan Berman
Ecosystem Manager, The Graph



Large **moat** backed by a Global Network Of Licenses combined with a **competitive advantage** via Local Payment Methods



Unmatched global inventory of Crypto Licenses obtained via lengthy and costly processes, only to get tougher amid growing regulations

Licenses & Registrations

- **USA**
37 Money Service Business (MSB), Money Transmitter (MTLs)
- **UNITED KINGDOM**
Crypto Exchange Provider (MLR Registration), Custody and Exchange, FCA
- **AUSTRALIA**
Digital Currency Exchange (DCE), Custody and Exchange, AUSTRAC
- **THE NETHERLANDS**
Virtual Asset Exchange Service Provider (VASP), Custody and Exchange, Dutch Central Bank/ DNB
- **CANADA**
Money Service Business (MSB), FINTRAC, State Trust Company
- **LITHUANIA**
Digital Asset Exchange Operator, Custody and Exchange

Applied & In Process

- **USA**
State Money Transmitter Licenses (MTLs), State Trust Company, FinCEN/respective states, Custody and Exchange
- **THE NETHERLANDS**
Markets in Crypto Assets (MiCA)

Transitioning to New Licensing Regimes

- **BRAZIL**
Fintech License
Custody and Exchange

Pipeline

- **Hong Kong**

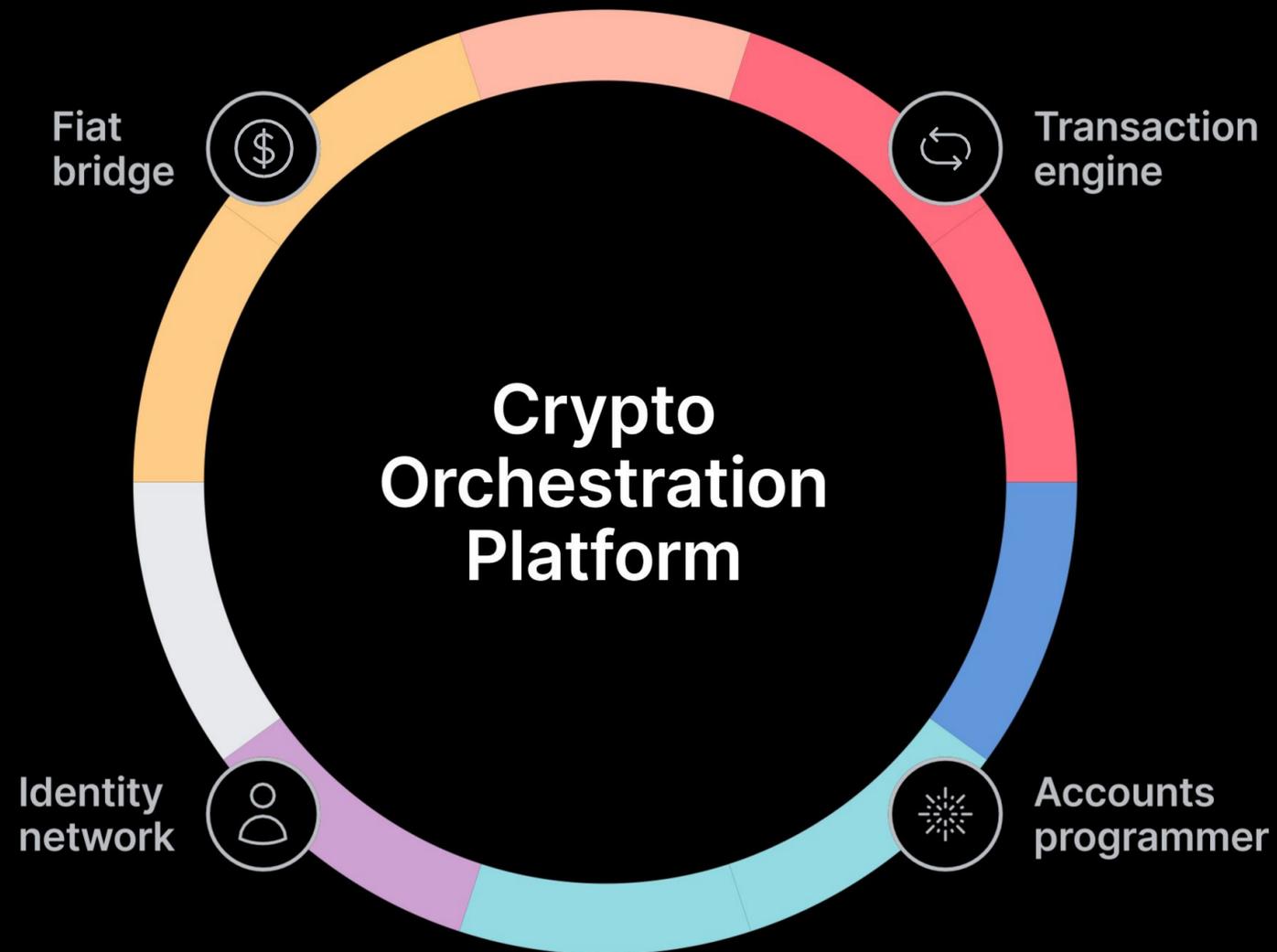
In Research Stage

- **Mexico**
- Argentina**
- Colombia**
- India**
- Singapore**
- Malaysia**
- Japan**
- Vietnam**
- Thailand**
- South Africa**

Local and global payment methods leading to the highest conversion rates in market

	Global	Europe/UK	North America	South America	APAC	Africa
Existing	   	   	  	   	   	
Roadmap		  			<p>Local Payments:</p> <p>India Indonesia Malaysia Philippines Singapore Vietnam</p>	

**The majority of businesses need
an abstraction layer**



A BETTER WAY

A real time programmable crypto-money stack.

Move at the speed of light and build the next generation of digital and financial experiences, with a simple set of APIs to access the best of crypto and fiat.

A platform for the full money lifecycle

Fiat bridge

Global IO between fiat and digital currencies.

CURRENCIES

USD, EUR, GBP, AUD, CAD, BRL + >50 minors

PAYMENT RAILS

Cards, digital wallets, bank transfers, SWIFT

MODALITIES

Branded stablecoins, flexible monetization

Transaction engine

Crypto transactions across networks, tokens, contracts.

NETWORKS

L1s, L2s, app-chains

TOKENS

Widest industry support

LIQUIDITY

Localised pools, multi-redundant execution

Identity network

Platform-wide user base passed for fraud & KYC.

FRAUD

Full-liability management powered by advanced AI

KYC

Low friction and individually risk-scored capture/verification

KYB

Seamless business and sub-account onboarding

Accounts programmer

Multi-modal address generator and policy maker.

CRYPTO ACCOUNTS

Non-custodial, MPC and multisig

FIAT ACCOUNTS

Flexible FBO accounts in major regions

ACCOUNT MANAGEMENT

Policy engine & session keys

We hear about new use cases businesses are interested in every day and aim to provide the core capabilities to let them build these.

**We estimate we could reach
\$350bn issued through this
network by 2028**

Now is the time - tailwinds



1

Consumer change

The largest wealth transfer in history is underway with millennials and gen-Z as the beneficiaries.

A generation comfortable and excited by crypto where the lines are blurred between banks and wallets.

2

UX-ready

Passkeys, session keys, rapid block confirmations, negligible network fees.

Self custodial crypto is no longer any harder than most financial apps - in many ways it will be significantly easier.

3

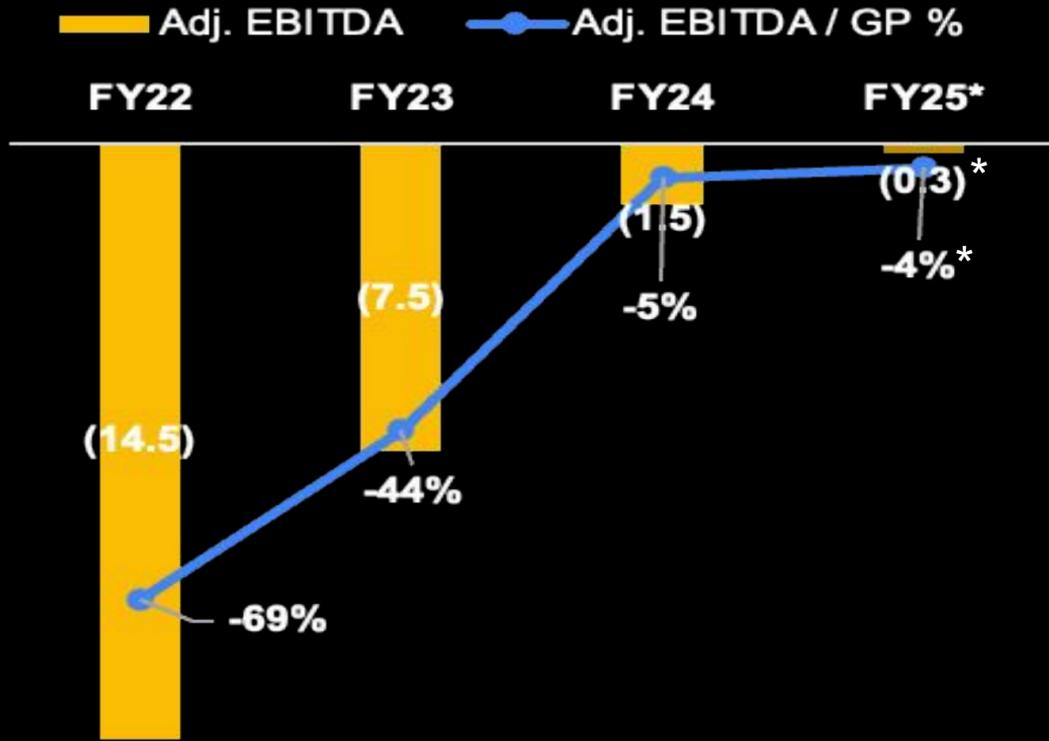
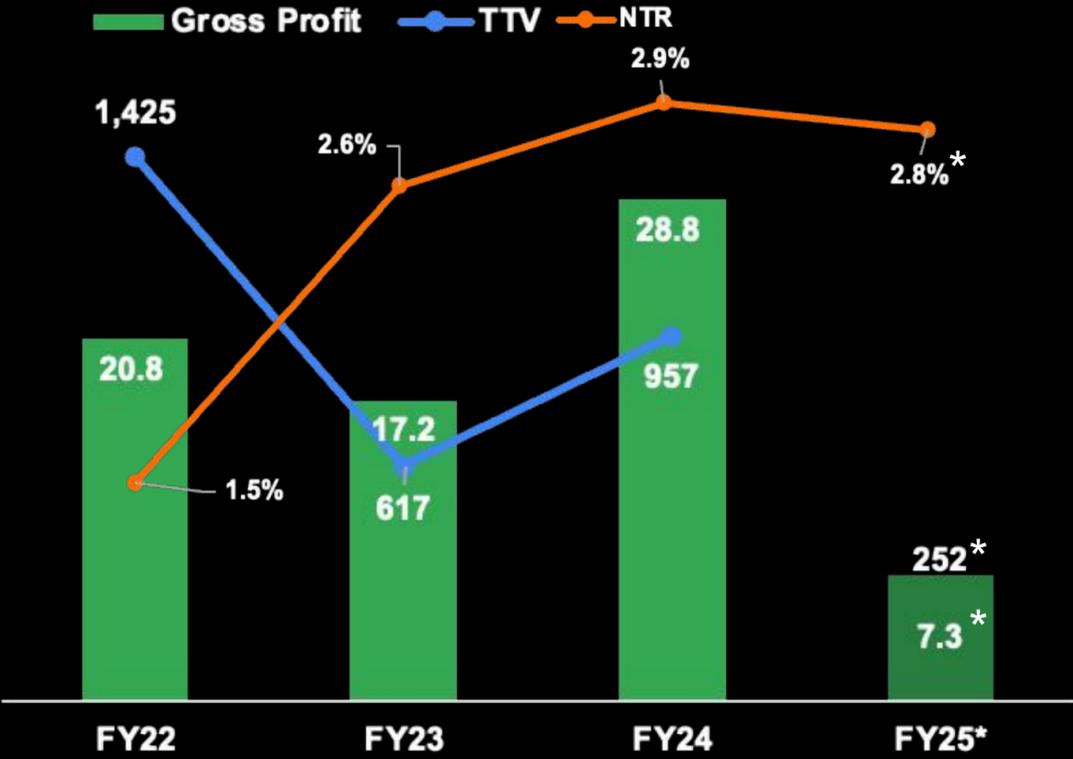
Regulatory relief

An administration positive about crypto and structural clarity emerging across the globe.

We believe we're at the start of the first megacycle.



Strong Financial Performance



Discipline across the business as we focus on aggressively driving top line growth to scale heading into 2025

*FY25 numbers are for 3 months of fiscal year 2025, up to Q1 (September quarter end)
All numbers are in AUD \$ millions

The Team: 150+ crypto enthusiasts



Holger Arians

COFOUNDER, CO-CEO



Zafer Qureshi

DIRECTOR, CO-CEO



Patrick Maguire

CFO

LEGAL, COMPLIANCE,
FINANCE: 46



Sean Moynihan

COO

OPERATIONS: 78



Iain Clarke

CTO

TECH: 29



Josh D'Ambrosio

CCO

SALES: 9



Tom Chalmers

CPO

PRODUCT: 5

Corporate Structure

Banxa Holdings Inc.

TSX-V: BNXA | OTCQX: BNXAF | FSE: AC00

BNXA / BNXAF Share Price (Feb. 21)	CAD \$0.95 / USD \$0.68
Market Cap	CAD \$48M / USD \$35M
Common Shares Outstanding	45.6M
ESOP	3.7M
Warrants	2.9M
Float	~33.1M
Fully Diluted	~59.3M ¹
Insider Holdings	~35%

1) Includes ~7.1M convertible debenture common shares

Forward-looking statements

This presentation contains "forward-looking statements." The statements contained in this presentation that are not purely historical are forward-looking statements. Forward-looking statements give the Company's current expectations or forecasts of future events. Such statements are subject to risks and uncertainties that are often difficult to predict and beyond the Company's control and could cause the Company's results to differ materially from those described. In some cases, forward-looking statements can be identified by terminology such as "may," "should," "potential," "continue," "expects," "anticipates," "intends," "plans," "believes," "estimates," and similar expressions. These statements include statements regarding moving forward with executing the Company's global growth strategy. The statements are based upon current beliefs, expectations and assumptions and are subject to a number of risks and uncertainties, many of which are difficult to predict. The Company is providing this information as of the date of this presentation and does not undertake any obligation to update any forward-looking statements contained in this presentation as a result of new information, future events or otherwise, except as required by law. We have based these forward-looking statements largely on our current expectations and projections about future events and financial trends affecting the financial condition of our business. Forward-looking statements should not be read as a guarantee of future performance or results and will not necessarily be accurate indications of the times at, or by, which such performance or results will be achieved.