

Moneytree

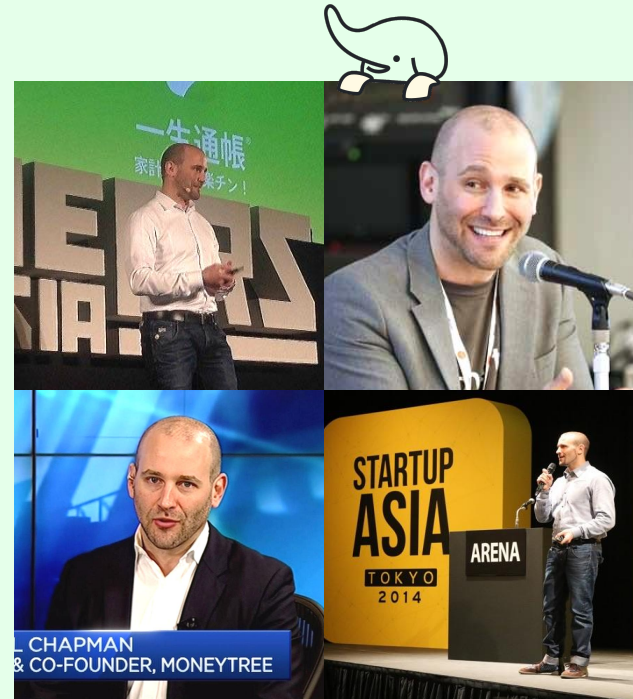
**A personal data platform based in
Japan and Australia**

Paul Chapman
Chief Executive & Founder

About Me

Australian entrepreneur, passionate about product, privacy & customer service excellence

- Graduated Monash University, Australia
- Studied at Saitama University, Japan
- CTO & Founder, Thomson Reuters cvMail
- Two decades of Japan experience
- Fluent in Japanese
- Student/teacher of Aikido for 20 years
- Father of two



Moneytree by the numbers

2+ billion

Transaction data stored

60

Moneytree LINK clients

2,700

Connected services in Japan

13+ million

Credentials stored

2

Global Markets

4.5 million

Moneytree users

※ as of April 2020

Our mission

Moneytree is a **personal data platform** that ***respects and protects privacy***, with rigorous security & regulatory compliance.

Everybody deserves to feel secure and in control of their **financial wellbeing**. We do this by enabling greater accessibility, transparency, and higher quality services.

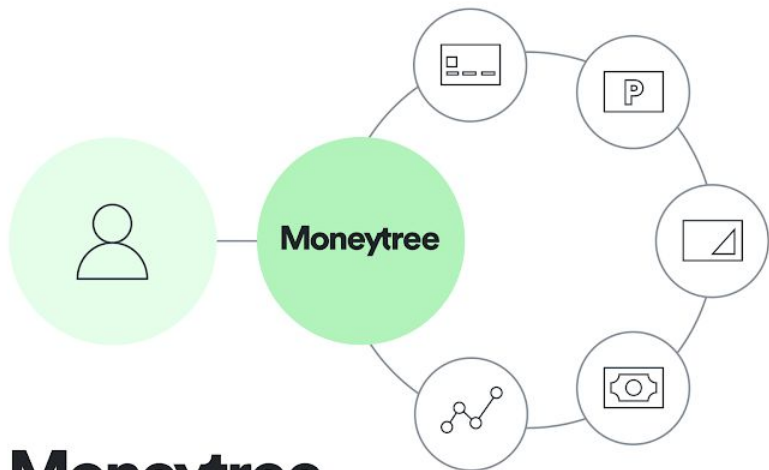
Our team hail from **diverse backgrounds and nationalities**, coming together under a unified mission to create *a fair data economy for all*.

Private, safe & secure *Accessible & empowering*

No data sales *Data portability* *Own your data*



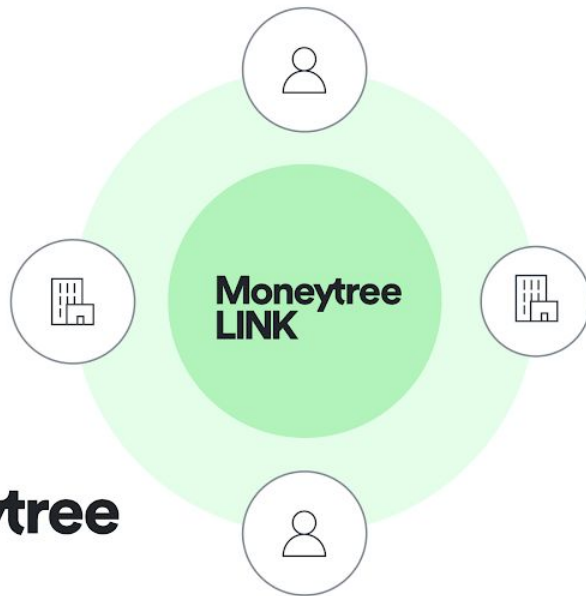
Our services



Moneytree

Personal finance management service

Moneytree enables you to see and safely store all your financial data - savings, loans, credit cards, loyalty points, superannuation and shares - from different providers, in one place.



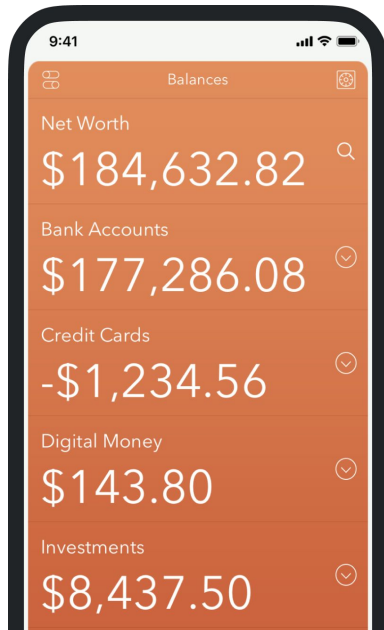
Moneytree LINK

Financial data platform

Moneytree LINK dramatically expands the possibilities of financial industry services, providing state-of-the-art account aggregation technology coupled with cloud technologies to seamlessly bridge multiple systems.

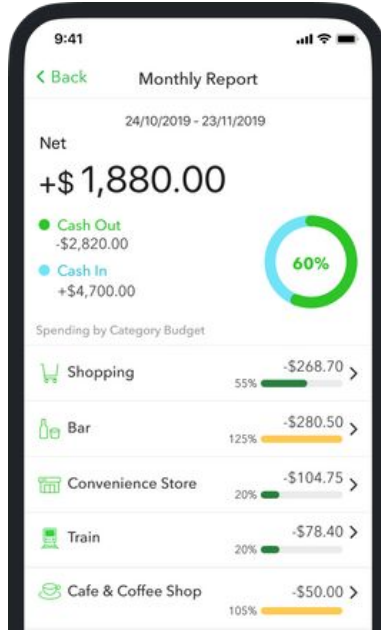
Moneytree

Simple and easy money management



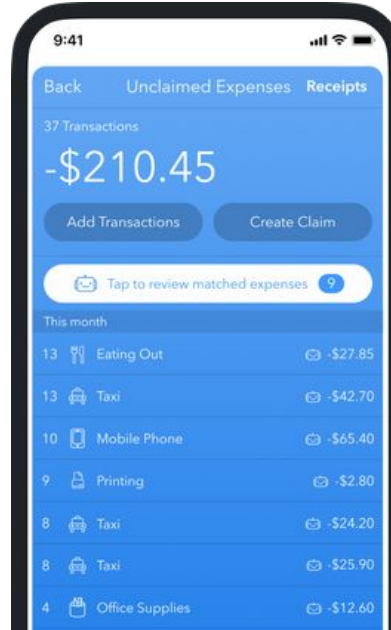
Moneytree Grow

Improve your finances with budgeting and reporting features



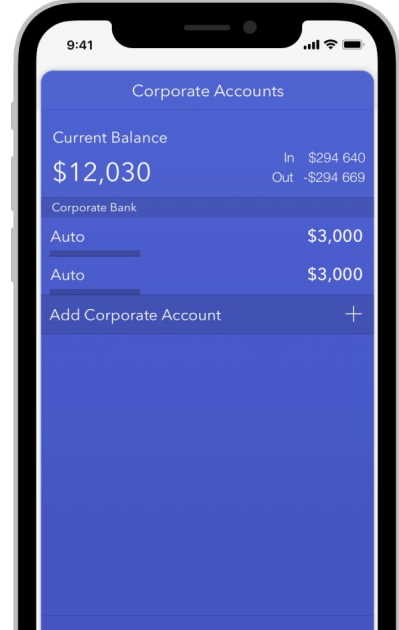
Moneytree Work

Manage your business expense smarter in addition to your daily money management

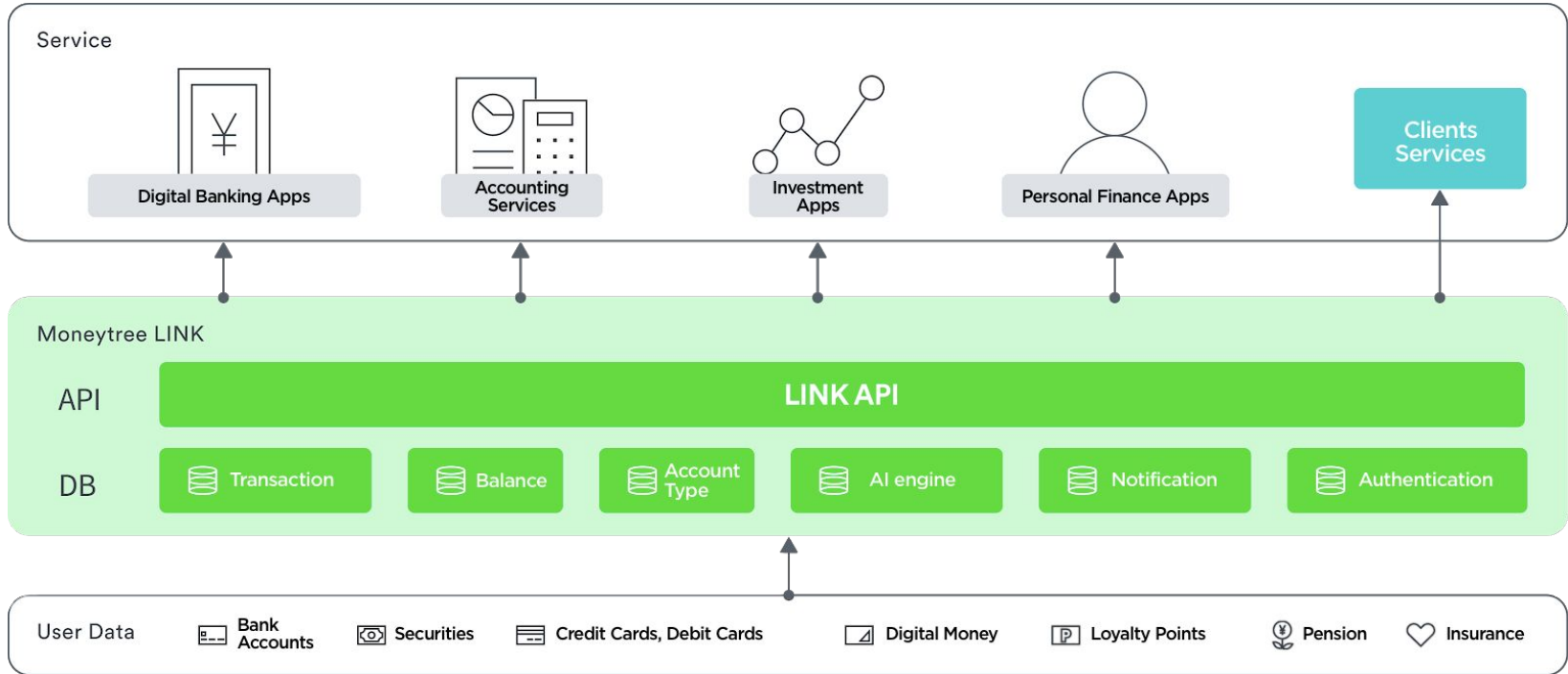


Moneytree Corporate

Know your company's finances at your fingertips anytime, anywhere



Moneytree LINK: Financial Data Aggregation



Enabling Business across the Data Lifecycle

Data can only be transferred to third parties with the user's consent. It provides the best solutions to deliver a superior financial service experience along the data lifecycle with a privacy-first framework.



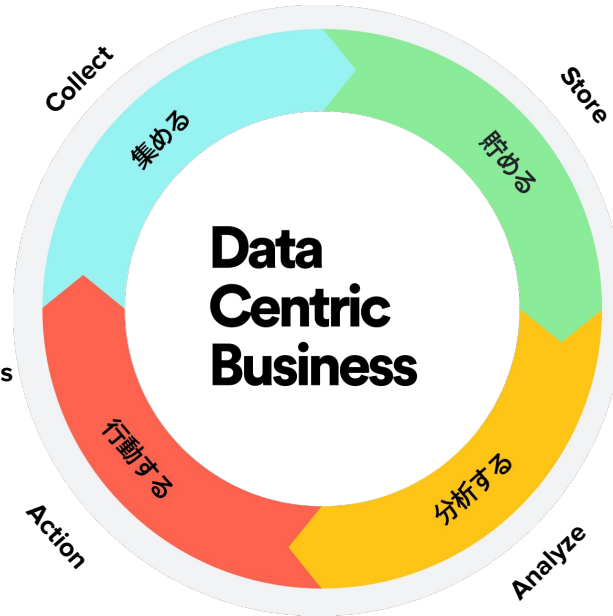
1. Collect Data with Consent

World leading UI/UX leveraging real time data acquisition via a privacy first framework.



4. Action - Create Data Experiences

Fintech solution ideation, design and implementation consulting & support. Partnering to realize data driven experiences built on Moneytree LINK.



2. Store & Organize Data

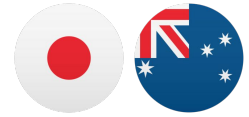
Safely combine, categorise and store fragmented external data and siloed internal data.



3. Analyze Data

Realtime and batch processing of accumulated data, extracting signals essential to digital engagement, sales, marketing, compliance and strategy.

Made with in Tokyo + Sydney



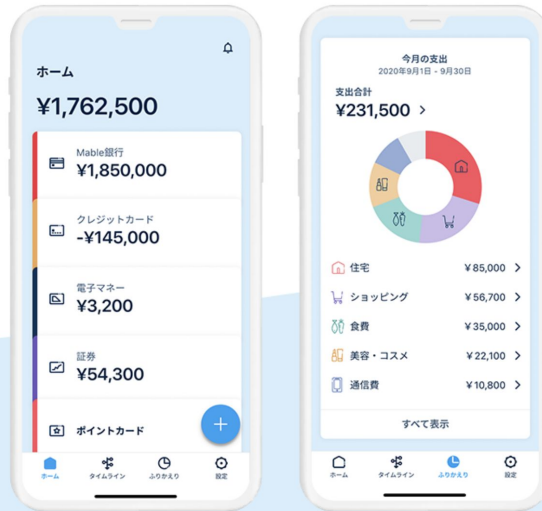
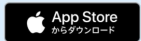
Mableとは

セキュリティ

つかいわけ口座

おかねの『できる』で
自信が持てる

わたしのお金 まるわかりアプリ Mable モバイル



Transforming Japan's Largest Bank

Mable is a mobile digital banking service delivering integrated data management, personal financial management and account opening capabilities for **Mitsubishi UFJ Bank**.

Partnering with a client team, Moneytree researched, designed and developed a totally new experience for customers of **Japan's biggest bank**.

Our professional services teams in Tokyo & Sydney provided essential know-how in design, development and product management making this possible.

A Trusted Partner

Moneytree is Trusted by Banks

- Backed by Japan's Megabanks, top regional banks, Salesforce and Fidelity
- Partnered with over a dozen banks for solutions, including a host of API-based solutions (inbound, outbound, read, and write)

Established Name in Fintech

- Known for award-winning, best in class UX
- Operating in multiple global markets
- Working closely with financial institutions, financial services companies, regulators, trade bodies, and the broader tech community

Investors

MIZUHO



Key Customers

Bank



Accounting・ERP



Credit card



Lending



Investment



Why Japan?

- Reasons for starting up in Japan
- Key challenges/learnings
- Hidden value of Japan market for us
- Pros/cons of doing business between Australia and Japan



Thank you

Moneytree