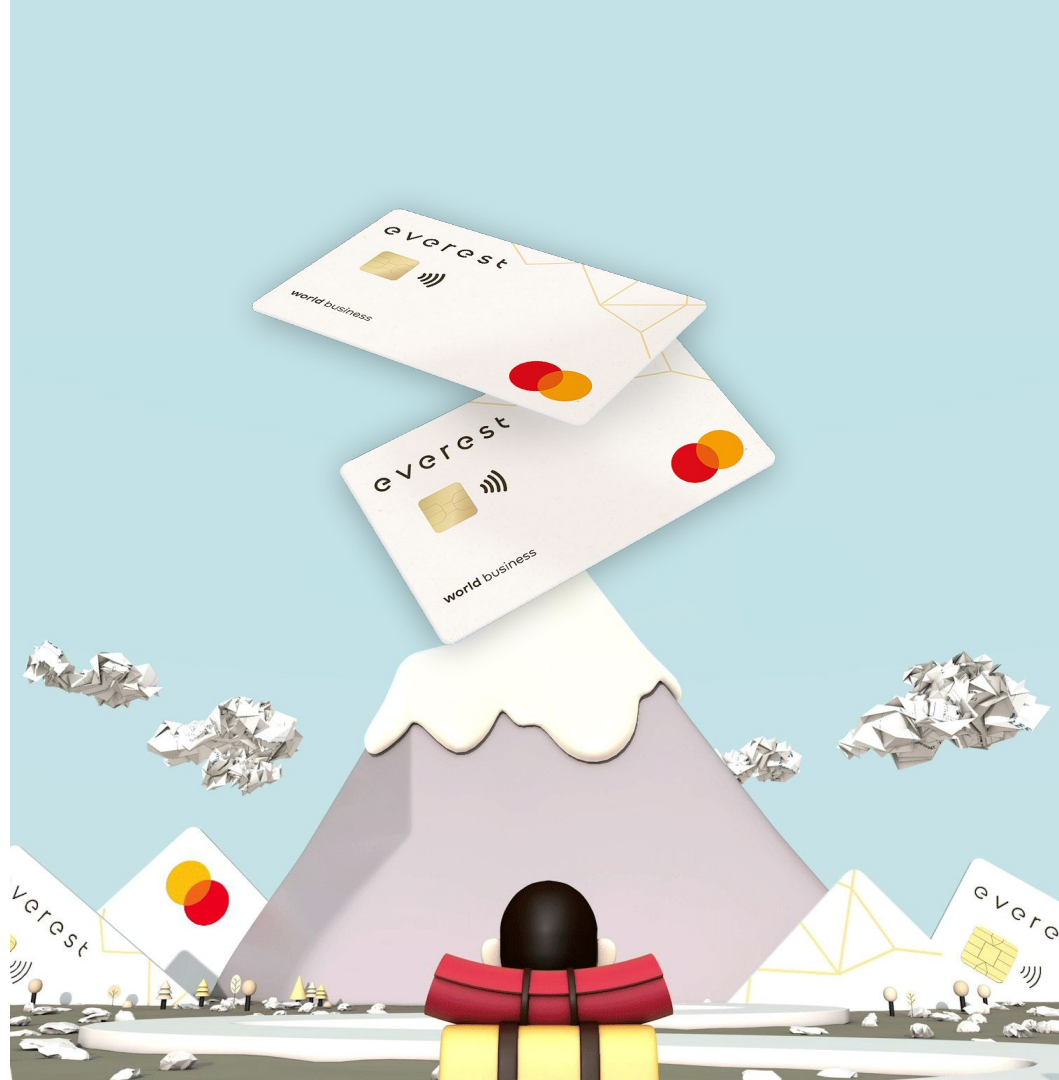


everest

payments made easy

Everest Press Kit 2020

Powered by SnapSwap,
a principal partner of Mastercard



Market Overview

9 out of 10 (86%) of small business owners in Luxembourg said they couldn't see their business expenses clearly within their bank account. (Source: SnapSwap internal study)

Small and medium-sized companies (SMEs) employ over 90 mil people in Europe and generate over 4 trln EUR of added value per year, however they don't have access to innovative financial tools quickly and seamlessly. (Source: Annual Report on European SMEs 2016/2017)

+25 million SMEs in EU (93% micro SMEs) (European Commission, SME AR 2018-2019)

+18000 Startups in EU (European Commission, SME AR 2018-2019)

What is Everest



Innovative expense management

- Team expense management tools
- 360° visibility
- Automated expense report



Increased purchasing power with flexible repayment

- Immediate access to corporate card advantages
- Repayment of the whole amount at month end or postponement up to 45 days



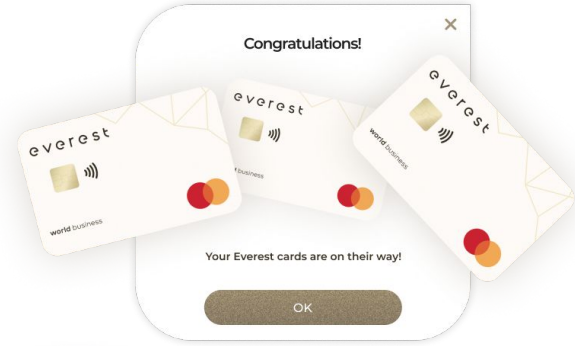
Card management tools

- Multiple cards for business team
- Instant virtual cards issuance
- 24/7 control of corporate cards



Everest community deals

- Special offers negotiated by Everest to its members, with excellent community partners such as Amazon Web Services, Spaces, Hotels.com, Klin.lu, Coach at Home and more





SNAPSWAP



Our Company

KEY FACTS

2015

- SnapSwap International S.A. is a fully licensed and **regulated Electronic Money Institution established in Luxembourg** since 2015.
- SnapSwap is a member of the Luxembourg Bankers Association (ABBL) and a SEPA participant, which grants access to credit and debit payment initiation.

2017

- SnapSwap offers **Snapprove™**, a **digital onboarding and KYC service** that allows to speed up the verification process, KYC data collection and allows to perform due diligence of customers.
- The service is offered to major financial institutions in all European countries since 2017. It won the **Open Talent competition** sponsored by Madrid-based BBVA the same year.

2018

- SnapSwap joined **Mastercard Start Path** in 2018, the global payments company's accelerator program.
- SnapSwap holds a **Principal Mastercard Membership** that allows the issuing of credit and debit cards and processing the transactions.

2020

- Everest platform and services are now available in Luxembourg with Belgium and Netherlands coming next. The company plans to extend the availability to other **Eurozone countries by 2022.**

Why Everest?

Everest supports **SMEs and startups** with the necessary financial tools to grow their businesses, enabling founders to focus on their products and clients.

Everest's goal is to **create a community benefiting from advanced financial technology services** and a full range of community deals.

Businesses order Mastercard cards for their teams and assign **virtual cards to particular** services and expenses.

With Everest, **financial management** is optimized through major time savings on reporting and accounting thanks to **real time expense control**.

Our Team

The CEO and Founder



Denis Kiselev in

SnapSwap was founded by Denis Kiselev who moved to Luxembourg from San Francisco 5 years ago. He started his career in financial services with the World Bank. An entrepreneur himself, Denis is all too well aware of the difficulties entrepreneurs encounter when setting up their companies, opening accounts or getting corporate cards.

The Team



Our experienced team of seasoned professionals is here to execute on our bold vision. Professionals in the banking & the payment sectors, our employees worked in major financial institutions and have in-depth knowledge of the financial services and technology.

The Board



Our Board of Directors includes three Independent Directors: Paul Helminger, Raymond Schadeck, Georges Schmit and two Executive Board Members, Artem Petsyukha and Denis Kiselev. Its members offers a diverse and complementary experience and expertise (financial, payments or business).

Our Community Partners

Hertz



Hotels.com™



AVIS®



SPACES.



**Coach
AT Home**



BDO

*Galeries
Lafayette*



Find more details on our community partners page [here](#)

everest

Design assets:

Find all the design assets
(logo, images, pictures) [here](#)

Press contact:

press@everestcard.com



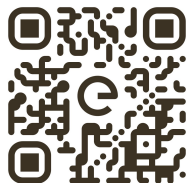
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