



Your Personal Intelligent Finance OS

All your assets. Across fiat & crypto worlds.
Managed in one place.



Challenges

Multiple apps for various financial needs. Users face the inconvenience of managing finances through multiple apps and platforms, leading to confusion and inefficiency.

- ✗ Lack of control over finances
- ✗ Difficulty in managing traditional & crypto assets
- ✗ Security and privacy issues
- ✗ Inconvenient and expensive international transfers
- ✗ Difficulties with KYC and account opening

Our solution

One app for all finances.

Haia integrates bank accounts, crypto wallets, investments, and subscriptions into one platform, simplifying financial management.

- Smart financial insights
- Integration of two worlds
- Privacy and security come first
- Affordable international transfers
- One KYC — access to all

User Benefits



Unified Interface

All your financial data, from traditional accounts to crypto assets, in one chat with voice control feature.



Smart Recommendations

Haia analyzes your expenses, income and investments, offering ways to save and improve financial health.



Security & Privacy

We do not store user funds. All actions are confirmed directly through the banking app.



Multi-currency & Multi-language

Haia works with many currencies and supports multiple languages, making it accessible to users worldwide.

Technology

Open Banking (PSD2, SEPA, IBAN)
for integration with banks.

WalletConnect and other crypto wallet
connection options.

AI for expense analysis, budget optimization,
and financial decision forecasting.

PLATFORMS WE INTEGRATE WITH:

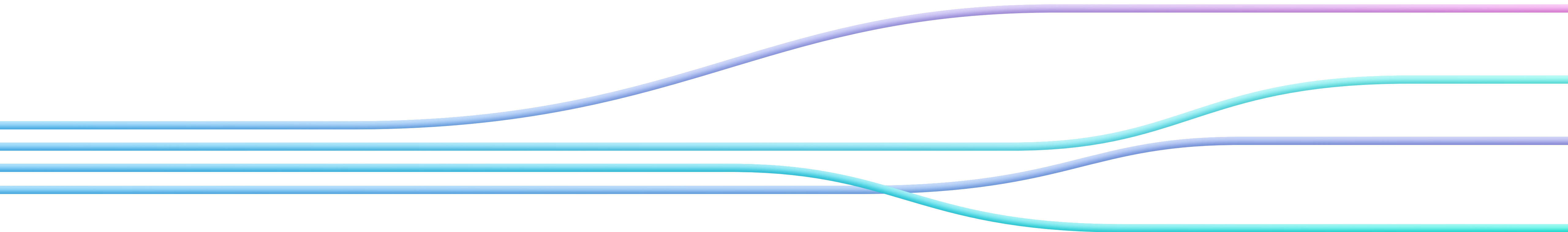


GoCardless

 **SALTEDGE**

 **TRUELAYER**

Revenue Streams



01.
Cost Per Acquisition

From **\$5** to **\$25** per user referred to the bank.

02.
TX Revenue Share

From **0.1%** to **0.5%** of transactions and currency exchanges.

03.
Crypto TX Fees

0.1—0.5% of liquidity and staking transactions.

04.
Subscription model

\$50/month for access to premium capital management features.

Target Audience

Busy professionals

People with multiple bank accounts and diverse financial needs.

Freelancers & digital nomads

Working with different currencies and accounts globally.

Investors

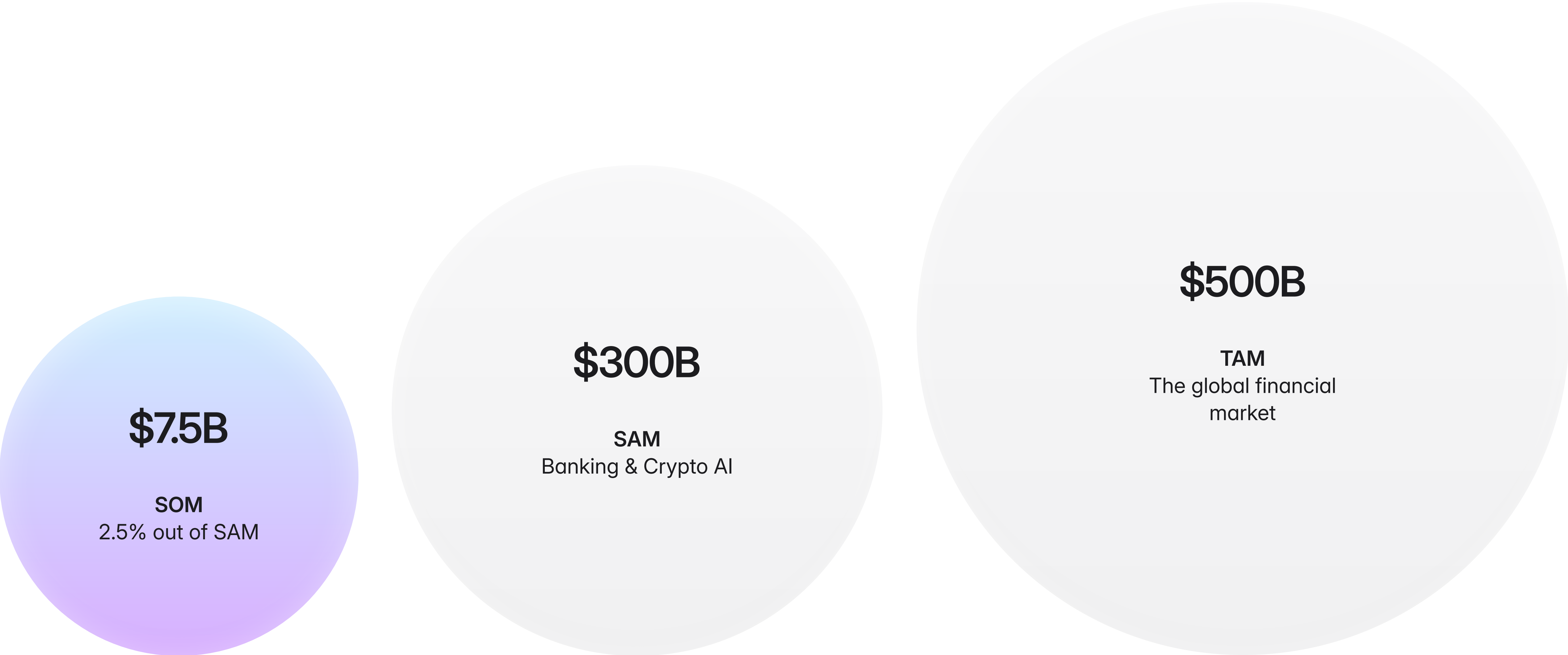
Seeking efficient ways to manage assets and investments.

Crypto enthusiasts

Managing both fiat and crypto funds.



Market Opportunity



Go-To-Market Strategy

Community building Q3 '25—Q4 '25

- Reach 500K+ community members
- Beta release of Haia
- Focus on building a community targeting both crypto users and those interested in managing traditional finances.
- Use targeted social media campaigns to engage these users.
- Mass brand promotion across social platforms
- Engage 100+ influencers (KOLs) in fintech, AI and crypto
- Generate viral content with a reach of over 5 million
- Launch an ambassador program
- Host 10+ Twitter Spaces and online webinars

Product launch Q4 '25

- Achieve 500K+ active users within the first 6 months
- Official release of Haia
- Launch user feedback and reward programs
- Attract 100+ influencers for educational content and UGC campaigns
- Host live demo events and educational videos

Ecosystem expansion Q1—Q4 '26

- Reach 1M users within 12 months post-launch
- Introduce 2+ new product models
- Focus on community transformation and user activation
- Launch referral programs to boost user acquisition
- Expand the ambassador program to 500+ KOLs

Web 2.0 Expansion Q1 '26+

- Reach 5M registered users
- Launch Haia in multiple languages and expand globally (Europe, Asia, Latin America)
- Launch Haia Academy for financial education
- Introduce advanced AI features such as credit scoring and personalized investment strategies
- Strengthen partnerships with global banks, fintechs, and payment platforms

Key Competitors



A personal finance management app with AI features but lacks a focus on cryptocurrencies.



Expense tracking and budget management but doesn't support crypto and DeFi integration.

Revolut

A financial platform offering banking and crypto services but lacks flexibility in settings.



A smart finance OS that unifies fiat, crypto and DeFi into one AI-powered interface but lacks widespread adoption.

Wirex

A digital payments platform combining traditional banking with crypto support but lacks advanced budgeting and AI-driven insights.



DeFi-focused portfolio manager with seamless crypto tracking and wallet integration but lacks support for traditional banking features.

Haia's key benefits:

Integration of bank accounts and crypto wallets in one app.

Flexibility in managing both fiat and crypto assets.

Smart AI assistant for personalized recommendations.

Roadmap

Q3 '25 Early development & community building

- Develop MVP with core features (bank account integration, crypto wallet support, expense tracking, budgeting).
- Launch community-building campaign on social media.
- Engage 50+ influencers for awareness.
- Attract 50+ early users for beta testing and feedback.

Q4 '25 Product launch & initial growth

- Official launch of Haia for public use.
- Goal: 500K active users in the first 6 months.
- Introduce referral programs for organic growth.
- Establish partnerships with key financial institutions and crypto platforms.

Q1 '26 Ecosystem expansion & feature enhancements

- Reach 1M active users through targeted campaigns and enhanced product features.
- Add 2+ new product models based on user feedback (AI-powered budgeting tools, personalized investment recommendations).

Q2 '26 Global expansion & Web 2.0 targeting

- Reach 5M+ registered users focusing on both crypto and traditional finance users.
- Launch Haia in multiple languages and expand global reach (Europe, Asia, Latin America).

Partners

Toqio's with its embedded-finance infrastructure and DataArt's AI engineering expertise offers a powerful, synergistic foundation for building a next-generation financial assistant: one that is fast to deploy, intelligent, compliant and deeply attuned to real-world finance workflows.

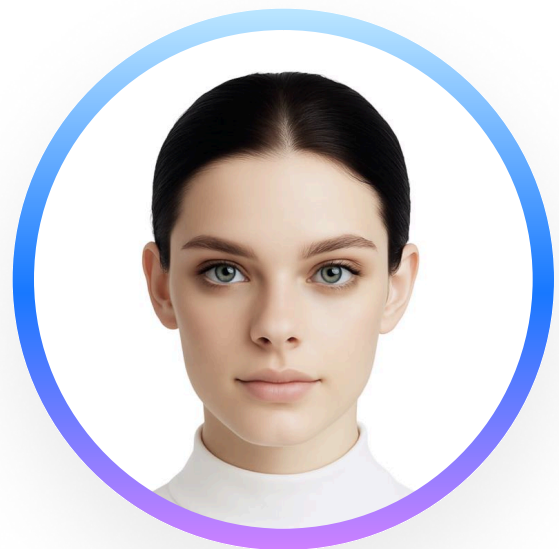
Become a Partner



APPLICATION DEVELOPMENT



INFRASTRUCTURE DEVELOPMENT



We're looking for
Investors to expand the product & scale it.

Next steps

Launch MVP and pilot projects with banks.
Expand AI features for deeper personalized recommendations.

Improve the World of Finance together.
Let's discuss, how we can cooperate.

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