

What is IBAS (Innovative Banking and Attractive Solutions)?

IBAS is the fastest-growing licensed financial institution regulated by the Central Bank of Kosovo. It provides electronic money issuance, money transfers, payment credit, and investment advisory services in financial markets.

Unlike many fintechs in emerging markets, IBAS combines regulatory credibility with strong execution. Its team is composed of highly experienced financial professionals with proven track records in banking, payments, and digital innovation – **all working with a proactive and results-driven approach.**

What problem does IBAS solve?

IBAS **reduces financial friction for consumers and lowers sales costs for businesses, while driving higher revenues** for merchants. **For consumers:** IBAS makes financial services more affordable and enables them to reduce everyday costs on products and services they purchase. **For businesses:** IBAS increases sales while simultaneously reducing the cost of sales.

Unique Selling Propositions:

Toolless – enabling payments without the need for devices such as phones, cards, or peripherals.

Fundless – allowing payments without funds, available to those with regular income.

Limitless rewards – offering continuous benefits anytime, anywhere

SOM (Serviceable Obtainable Market) — In pounds

Savanta.com, validated the USPs and results are:

- **82% of UK businesses find it appealing, with 45% favor paying a percentage on each referral, 43% a fixed fee, 34% a subscription fee, and 16% an interchange fee.**
- **70% of UK consumers would use it for free, while 40% of them would pay — with 89% paying £0–£10, 7% £11–£20, 3% £21–£30.**

For businesses, of the UK's 5.5 million firms, 82% (4.51 million) find the solution appealing. Based on Savanta's split, 45% would pay 2% on £5,000 monthly transactions (£202.9m/month, £2.44bn/year), 43% a £30 fixed fee (£58.2m/month, £698m/year), 34% a £20 subscription (£30.7m/month, £368m/year), and 16% a 2% interchange (£72.2m/month, £866m/year). Altogether, this represents about £364m per month or **£4.37bn annually.**

For consumers, from 55.7 million UK adults, 40% (22.3 million) would pay. Of these, 89% would spend around £5 (£99.1m/month, £1.19bn/year), 7% about £15.50 (£24.2m/month, £290m/year), and 3% around £25.50 (£17.1m/month, £205m/year). Combined, this equals roughly £140m monthly or **£1.68bn yearly.**

What has IBAS achieved so far?

In the Kosovan market, IBAS currently serves around **50,000 clients, representing approximately 5% of the adult population.** IBAS has demonstrated **consistent revenue growth, with an average increase of more than 138%** over the past three years – **outperforming fintechs** such as Revolut, Monzo, Starling, N26, Wise, and Klarna. This performance has positioned IBAS in a financially stable situation, **achieving IFRS break-even** in the most recent year – an exceptionally rare milestone for fintechs, particularly those operating in smaller, cash-oriented markets. Despite being founded and operating outside the European Economic Area, IBAS has, thanks to its professional standards in technology, management, and strategy, **successfully joined SEPA (Single European Payment Area).** It has launched a unique and independent cashback programme. Furthermore, IBAS has built a partnership with **Mastercard** for card issuance and is in the final stages of collaboration with **Visa and Binance.** This will enable IBAS clients – and even Binance wallet holders who are not IBAS customers – to purchase crypto assets or convert their existing crypto holdings into fiat for spending anywhere in the world.

What is IBAS seeking in this phase?

To date, IBAS has successfully attracted approximately **€3 million in investment** from individual shareholders. We are now seeking an additional **€1 million in capital to expand our existing license in Kosovo.** This expansion will enable us to offer loans with maturities exceeding 12 months—a capability not permitted under our previous license. This capital infusion will also support **business development initiatives and further advance the technology behind our Toolless, Fundless, and Limitless rewards solutions.**

In parallel, IBAS is seeking €5 million in lending capital to support loan issuance, ensuring stable cash flow and maintaining the break-even point while avoiding cash burn. These funds may be structured as debt or convertible debt, offered at a competitive price.

What is the vision of IBAS?

IBAS aims to become the first fintech from Kosovo to list on **Nasdaq or the London Stock Exchange,** targeting a **market capitalization of at least USD 1 billion.** In the medium term, the company will continue expanding its portfolio of innovative financial products while extending its footprint, with a near-term focus on the **UK and Western Balkans.** Looking ahead, **IBAS plans global expansion beginning with the US market.** With its strong regulatory foundation, proven growth, and scalable business model, IBAS is well positioned to establish itself as a global player in the digital financial ecosystem.