



## Summary

[www.flywalletpay.com](http://www.flywalletpay.com) | [www.flywallet.it](http://www.flywallet.it)



Connecting  
**everything**  
with your  
**finger**

# About Flywallet

**Flywallet is an innovative startup that connects payment, mobility and health services by enclosing them in a single ecosystem and putting safety first, thanks to biometrics and proprietary wearable and IoT technologies.**

Our main product is Keyble, a new type of wearable that adapts to the user's lifestyle, created with eco-sustainable materials and inspired by made-in-Italy fashion.

Our vision is to make people's life more simple and secure, thanks to biometric authentication on wearables, and become the standard solution for everyday life services authentication.



# Problem



According to CRIF - Mister Credit Observatory on identity theft and credit frauds in H1 2020 damages by credit frauds were about €65 million with 11.200 victims.



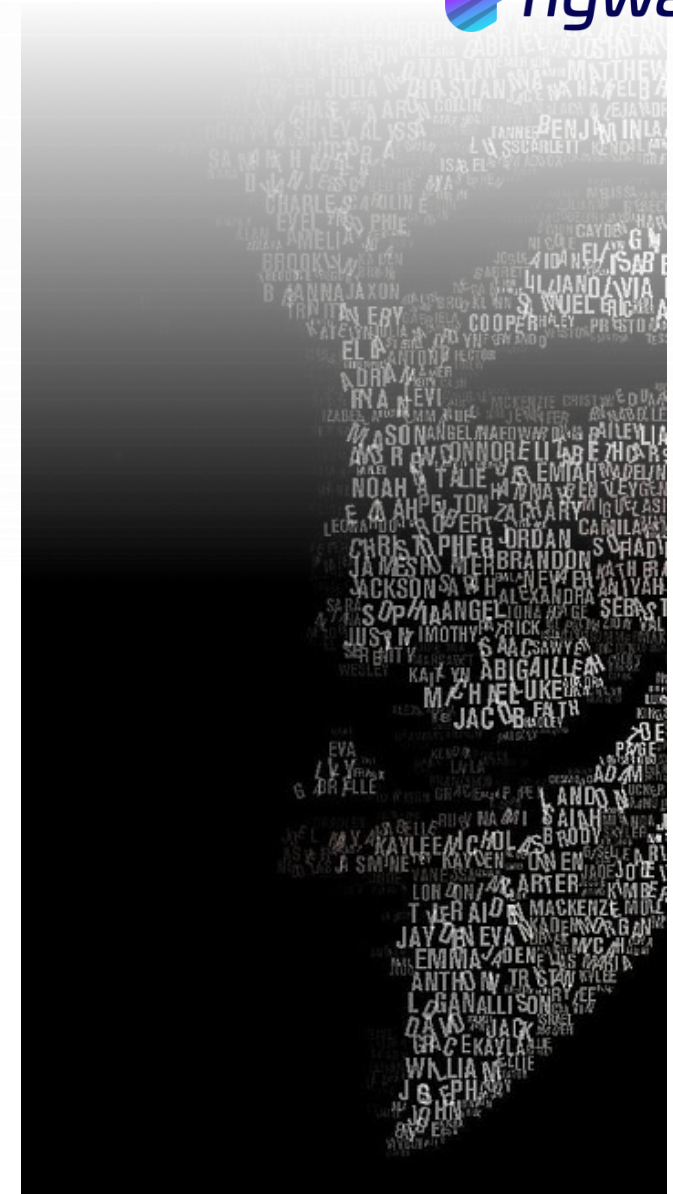
According to the 2021 Identity Fraud Study by Javelin Strategy & Research Americans faced costs of about \$56 billion last year, with a total of 49 million victims.



In 2020 Ho Mobile data breach involved 2.5 million of users potentially exposed to Sim Swap Fraud



COVID-19 pandemic showed us the need of personal medical devices for health monitoring with more customizable services.





# Solution

We propose what we refer to as **“Biometric Wearable Platform as a Service”**, a platform that connects, thanks to our wearable, different ecosystems.

Our device, Keyble, is a new type of wearable that adapts to the user's lifestyle. It consists in a smart module which can be inserted into fashion accessories such as bracelets or watch straps and is equipped with biometric sensors for user authentication and to monitor their health.

Through the fingerprint, the user enables payments in stores, passwordless access to online services, ticketing for public transport, loyalty cards, access to gyms, offices and homes, car door locks and digital identity.

Security is based on cryptography at the hardware level thanks to a Secure Element. The user's identity is verified by means of biometric authentication, all communication takes place via contactless (NFC) or Bluetooth, and the devices can communicate securely with the companion application and the Flywallet Platform.

The process of enrolling biometric data on the wearable is carried out in a secure environment through the companion app and by verifying the identity of the user, thus ensuring that only the real owner can use Keyble, which is not guaranteed by smartphones, for example, which do not allow for a certain match between the owner and the stored biometric data.

Flywallet Platform include the 1<sup>st</sup> wallet in the world for biometric wearable enabled to tokenization of Mastercard (2021) and Visa (2022) payment cards.

The device can monitor user's vital parameters and make medical grade analysis for cardiac arrhythmias, blood oxygen saturation and body temperature.

(Medical Device Certification in Q1 2022)



Ticketing

Wellness



Automotive

Access Control & Proximity





# Flywallet Platform



- *Biometric Wearable Platform as a Service*  
Open API Oriented Platform (open to connections through APIs towards the Partner services);
- 1<sup>st</sup> wallet in the world for biometric wearable enabled to tokenization platform for payment cards of Mastercard (2021) and Visa (2022);
- Remote device upgrades and digital health data accessible through APIs.



Insurance



Smart Health



Security  
Login & Access



Smart Building



Payments PSD2



Loyalty



Travel



e-Mobility



Automotive



Identity

flywallet® presents **Keyble**



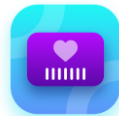
Payments



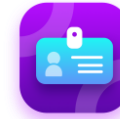
Ticketing



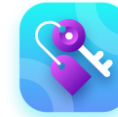
Passwords  
& Logins



Loyalty  
cards



Badges



Home  
keys



Car  
keys



Digital  
Identity



Fingerprint & ECG ID



Vital signs monitoring



HR - ECG - SpO<sub>2</sub> - Temp



Motion sensors



Voice interface

# Market Opportunity



Global Wearable Payment Market Size  
\$12.93 Billion in 2021  
\$80.39 Billion by 2028  
CAGR 29.8 % from 2021 to 2028  
(Grand View Research)



In 2020 Italian Transaction Volume €  
Contactless 8.5 Billion (+29%)  
Innovative Payments 4.7 Billion (+55%)  
Mobile & Wearable 3.4 Billion  
(Milan Polytechnic Observatory)



Global Health Wearable Market Size  
\$21.3 Billion in 2021  
\$111.9 Billion by 2028  
CAGR 26.8 % from 2021 to 2028  
(Grand View Research)





# Company Profile

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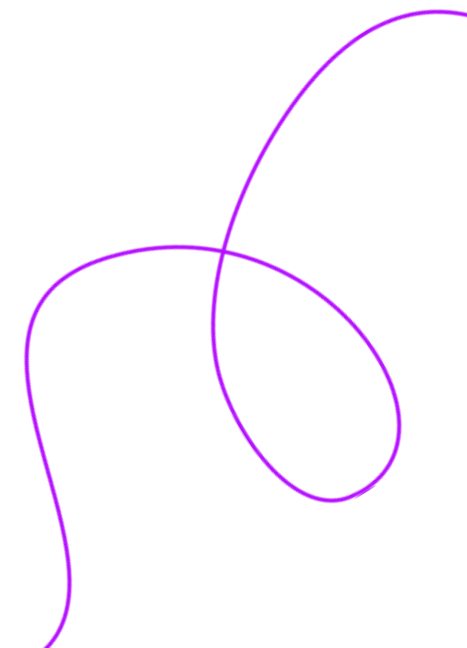




# About Flywallet

*People will pay in total security replacing the traditional wallet with a biometric wearable device.*

Flywallet platform is a unique ecosystem that connects all the services you use in daily life. Every service can be enabled through Keyble or the Flywallet app in a simple and secure way thanks to your fingerprint.



# Our creed



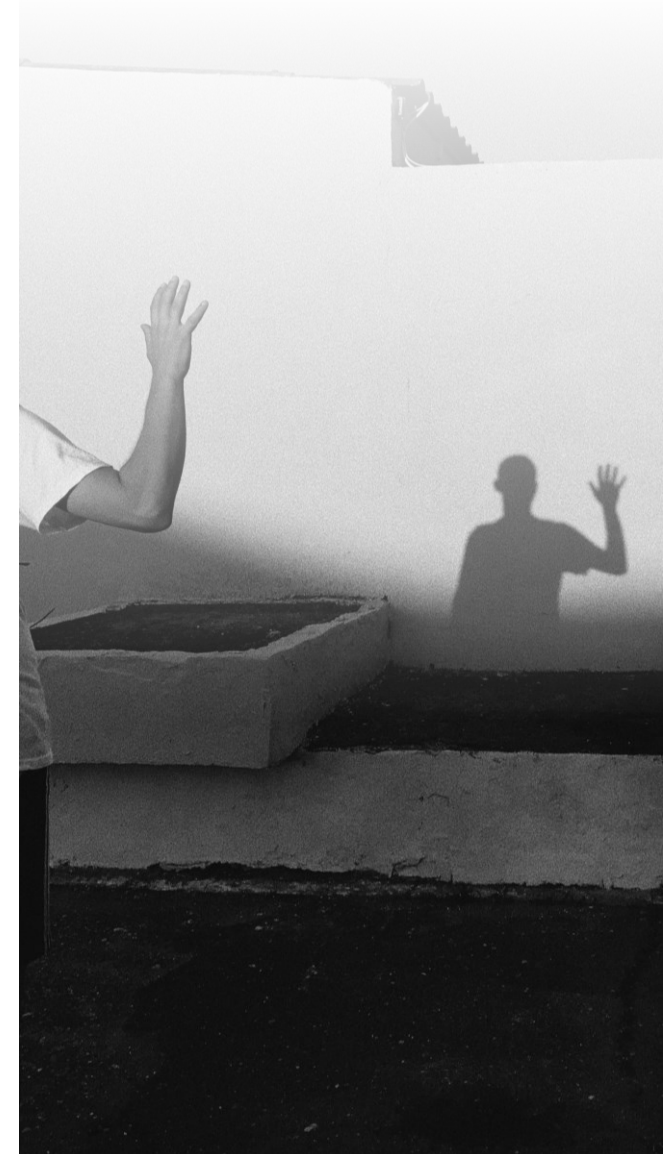
Build new realities based on the empowerment of human interpersonal connections.



Make simple people's life establish ourself as Digital Identity Platform.



We set all on security, avoiding risks of users data breaches.



# Flywallet Platform



- *Biometric Wearable Platform as a Service*  
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Identity

# Keyble

*Designed for enhancing the greatest gift to be unique.*

It's a smart key protected by your fingerprint for allowing **payments, loyalty cards, password, smart key e digital identity.**

Thanks to the fingerprint sensor only the owner can access to the features of his Keyble module.

1

Put your fingerprint for verifying your identity.

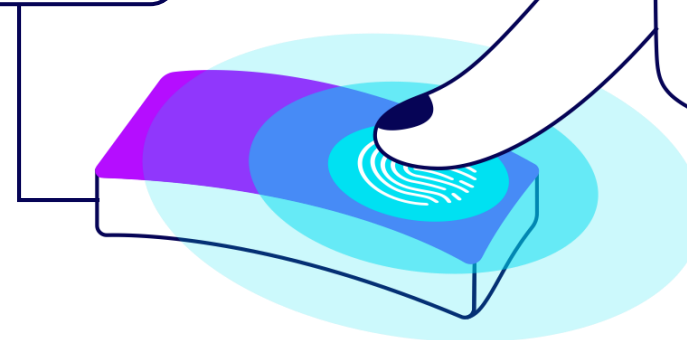
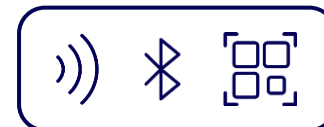
2

Approach the wearable to the terminal.

3

Let's wait for **contactless NFC** communication (POS or terminal: turnstile, cars, charge station, etc.)

Or wait for **bluetooth** communication (PC or smartphone)  
Or show the **QR Code** on the display





Interchangeable smart module

(It can be inserted in bracelets, wratch strap, etc.)



AMOLED Display with colours 0.95"



Fingerprint sensor for biometric authentication

(for assuring the exclusive use by the owner)



Waterproof 5 ATM



Battery powered, with wireless charge



Green materials, aluminium and recycled plastic



Sustainable straps of various types on request

(milanese, TPU rubber, leather, green leather, fabric)

MADE IN ITALY





Contactless (NFC) e Bluetooth (BLE) Connectivity



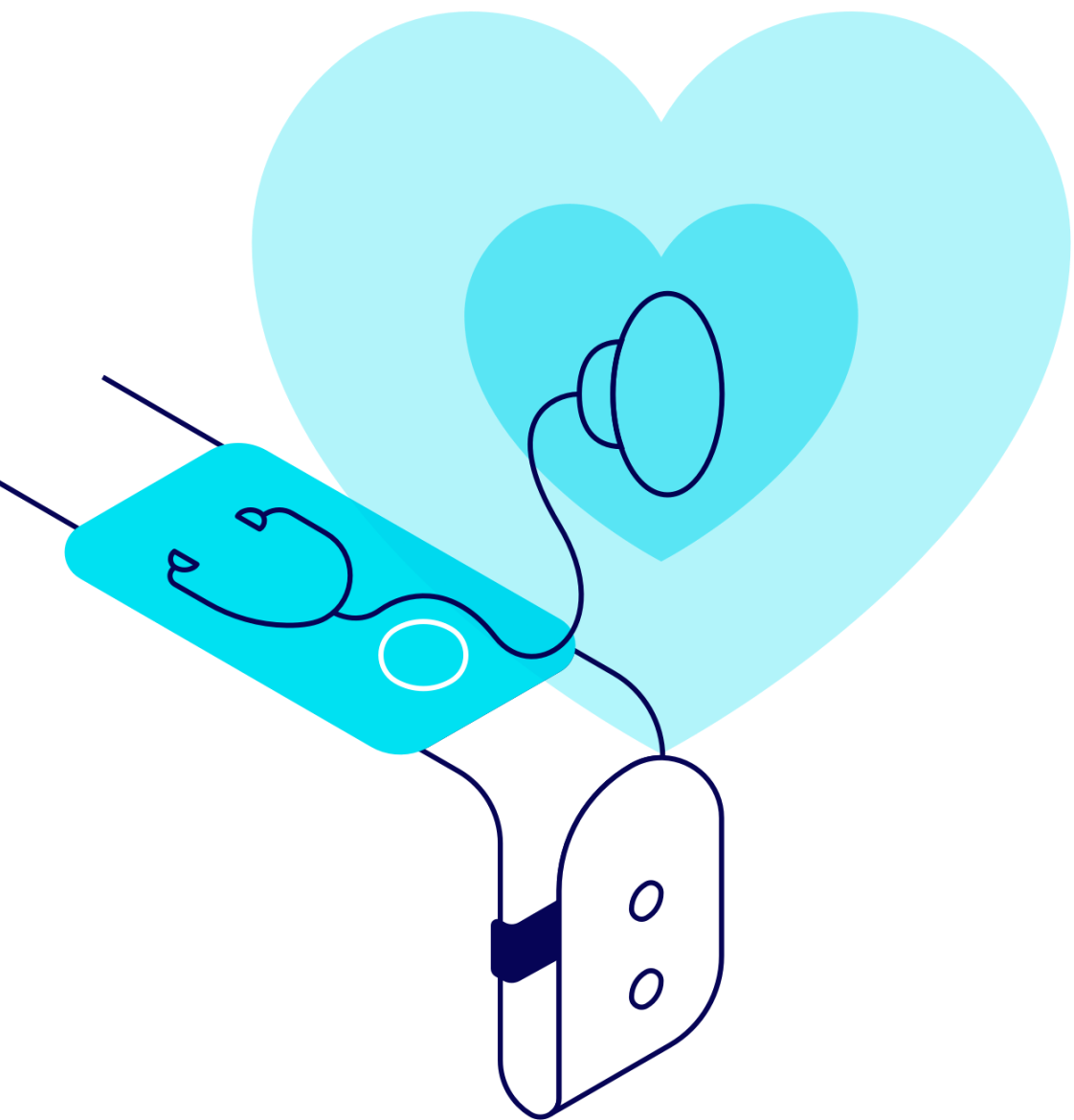
Vital sign monitoring sensors: heartrate, HRV, SpO<sub>2</sub>, ECG, ECG biometric authentication, Electrodermal activity (EDA), stress, 3D accelerometer + 3D gyroscope, temperature



Secure Element with Tamper Protection, microchip for protecting the sensitive data of device, hardware level security



No Internet connection required



# Smart Health Features



Vital Signs  
Monitoring



ECG – HR – SpO<sub>2</sub>  
Cardiac arrhythmias  
Blood oxygen saturation  
Body temperature



Motion  
sensors



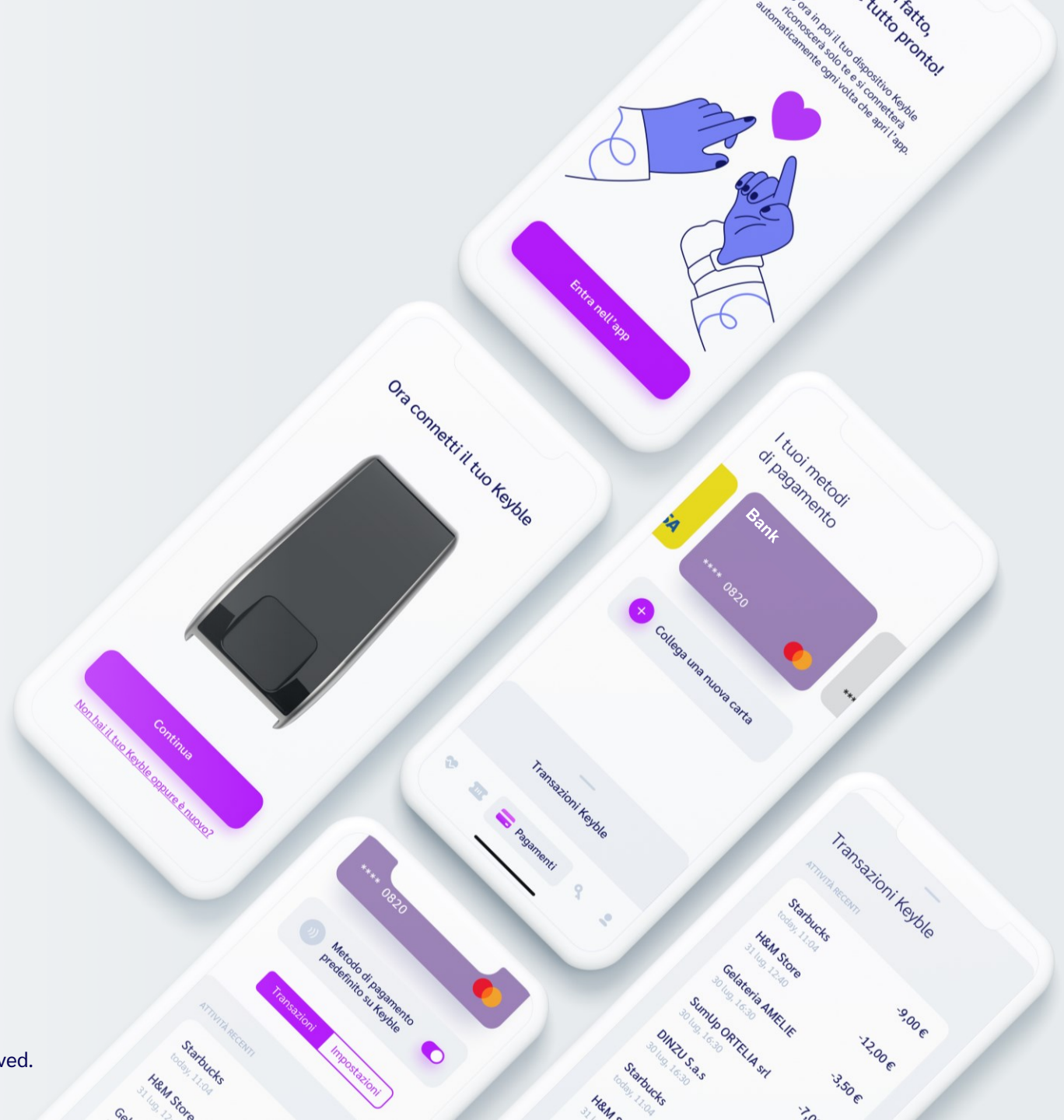
Voice  
Interface

# The app companion

*We have created an app for configuring Keyble.*



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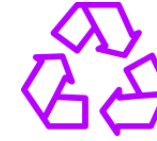
# Circular Business Model



**WEARABLE DEVICE**



**OPEN API PLATFORM  
(PSD2)**



**GO TO MARKET WITH ISSUERS,  
BANKS, INSURANCE COMPANIES  
& PARTNERS**

Partner Fee:

- Keyble - Basic fee 70€ one time, services included for 2 years
- Keyble – from 3<sup>rd</sup> year Basic Fee - 25€/year
- Extra fee for Digital Services Health+, e-Signature/SCA Token

# Track Record



2016 - 2018

Finalists at



2019

Special prize ACEA & Best Fintech Startup Prize



2020

Italian Fintech Observatory



2021

Selection and Participation at





# Track Record

1 Collaboration  
with **ICCREA Banca**

8 Companies Interested  
(Bank, Insurance and Services field)



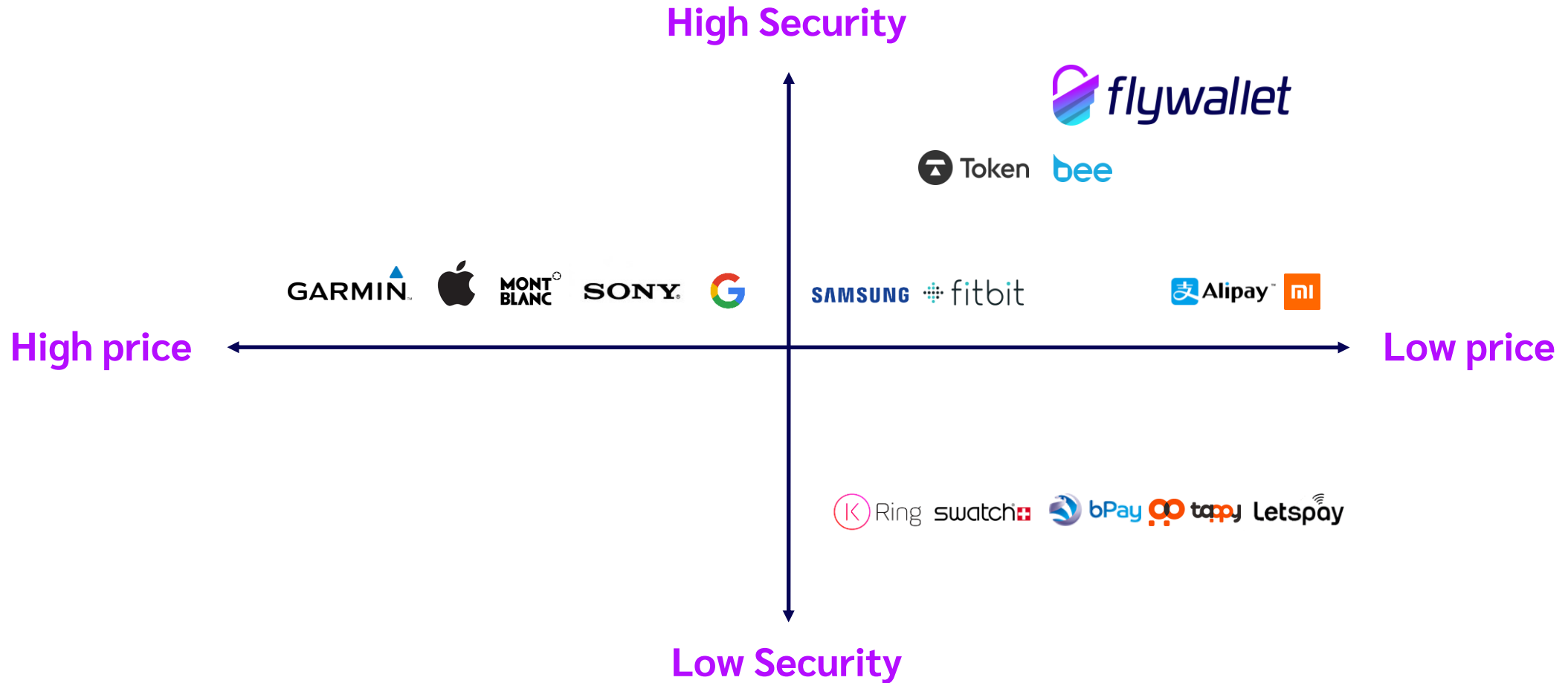
Community Member of  
**Fintech District**



Talking about us:



# Competitive Market





Feature	Keyble	Watch Series 6	Sense	Inspire	Charge 4 Special Edition	Fit2	Galaxy Active 2	Galaxy Watch 3	Venu	Google Wear	Mi Band 6	Band 5	GTS 2	Band 6	Watch	Band 6
Price	70,00 €	439,00 €	329,99 €	99,99 €	169,99 €	49,00 €	269,00 €	409,00 €	379,99 €	≈250,00 €	49,99 €	34,90 €	169,90 €	45,00 €	229,90 €	60,00 €
OS	Flywallet OS	watch OS	Fitbit OS	Fitbit OS	Fitbit OS	Tizen	Tizen	Tizen	Garmin	Wear OS	Xiaomi	Amazfit	Amazfit	Huawei	Huawei	Honor
Activity Tracker	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Sleep Monitoring	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Fingerprint ID	✓															
ECG ID	✓															
ECG I lead*	✓		✓				✓	✓								
SpO <sub>2</sub> *	✓															
Temperature*	✓															
Fall Detection	✓	✓			✓	✓										
Payment	✓		✓		✓		✓	✓	✓	✓						
NFC Features	✓															
Pwdless Login	✓															
Access Control	✓															
Digital Identity	✓															
Adv. Digital Serv.	✓															
Cloud Security	✓															

# Team



**LORENZO FROLLINI**

Founder, CEO & CTO  
Business & Product Dev

*La Sapienza University of Rome*



**ALESSANDRO MASSIMIANI**

Co-founder, CIO  
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*La Sapienza University of Rome, Deloitte*



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Co-founder, Art Director

*ABA - Rome Academy of Arts*



**MATTEO EGIDI**

Co-founder, COO & CFO  
Finance & Legal

*La Sapienza University of Rome, Di Tanno Associati*



**FRANCESCA R. ROSSI**

Visual & Brand Designer,  
UI/UX Designer

*RUFA - Rome University of Fine Arts*



**ELY ROZENBERG**

Industrial Designer

*RedDot Design Award 2012, ADI  
Compasso d'Oro, Good Design*



**FABIO LAGATTA**

Wearable Engineer

*IoT Expert,  
Genesi Elettronica*



**PASQUALE CAVALLO**

Software Engineer &  
Architect

*University of Salerno,  
Banking & Telco Experience*



**DAVID VITTORI**

Frontend Developer  
IOS & Android

*Polytechnic of Turin,  
Banking Experience*



**BIO-MEDICAL**

Bio-Medical Engineer

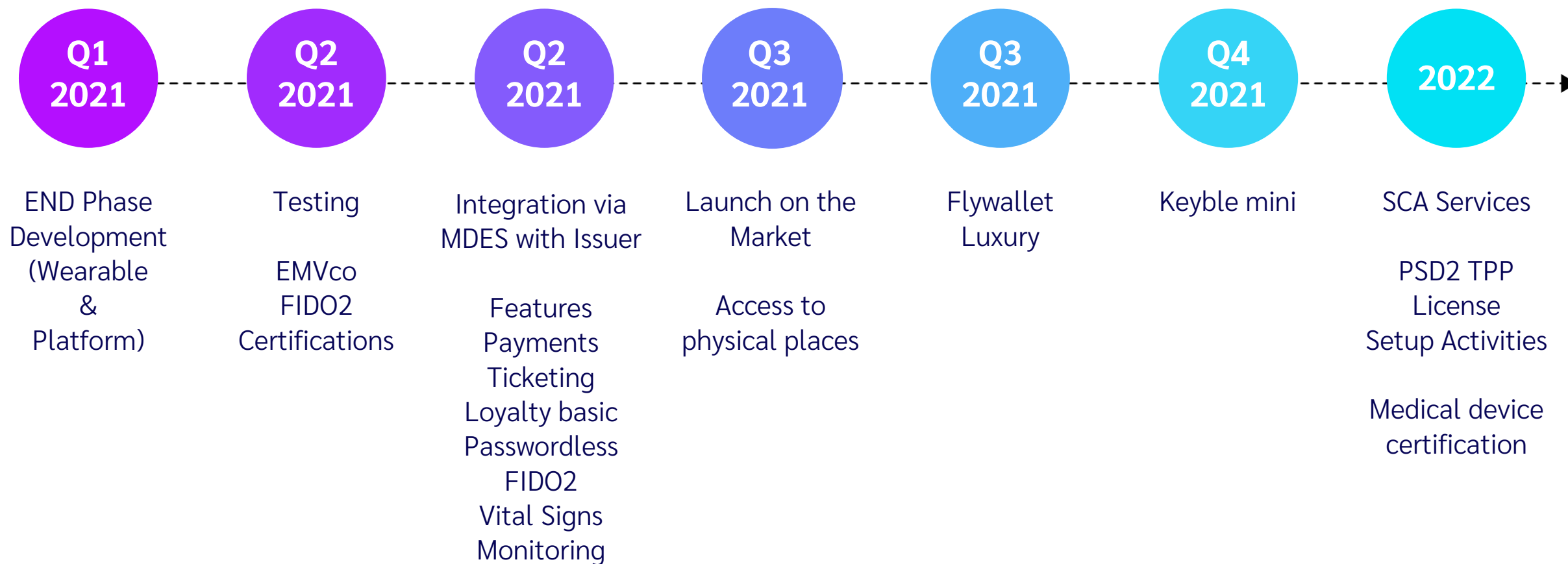


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# Road map







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we got you covered.