



## Key Partnerships

### Finance

- Recent financing round with **Y Combinator's Continuity Fund** shows Monzo has large US-based financial partners

### OakNorth

- Partnership with Fintech unicorn OakNorth to offer customers Savings/ISA Accounts

### US Expansion

- Planned US-expansion via partnership

## Key Resources

### Brand, On-Platform Partnerships

- Pink, coral-colored banking cards are visible across the UK and worldwide
- Integrated Partners in platform offer comp. advantage

## Key Activities

### US Expansion, Unit Economics, Brand

- US expansion creates 'blue ocean' market for Monzo
- Unit Economics must continue to improve until profitable
- Differentiate brand

## Value Proposition

### A new Marketplace-Model of Digital Banking

- Core app helps users save money, manage budgets, easy transfers
- Offers Savings/ISA accounts, travel insurance and other services via Partnership
- Top-notch customer support



## Customer Relationships

### Digital Only, No Branches

- Community Forum is used to answer FAQs and basic questions
- Hold live Community Events

## Channels

### 'Marketplace' Model

- All app-based (iOS and Android)
- Offers channels into other providers (ie. OakNorth) for other financial services/ insurance products

## Customer Segments

### Millennials, Savers and Prosumers

- One-third of Monzo's UK users are aged 25-31
- Their services for budgeting, splitting bills, and managing money are a hit across generations
- Instead of a group of consumers that simply 'consume' Monzo's service every month, several thousand 'prosumers' have invested in the company via equity crowdfunding campaigns over the last 3 years

## Cost Structure

Technology Development, New Partner Integrations  
Marketing, Customer Support,  
Regulations, Compliance, Licensing

## Revenue Streams

**Primary:** Monzo Plus for £5-12 per month (6-12 month contract), that include ancilliary services (travel insurance, withdrawals, etc). They also offer Overdraft services for a small fee.

**Secondary:** Percentage of revenue (30-40 bps) on Interest accounts through partnership with OakNorth