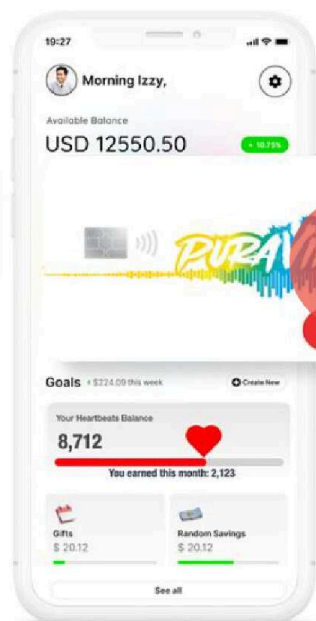




**AI-Powered
credit card**



with
**financial
tools**



and
Lifestyle rewards
that resonate with your passions...



500

Google for Startups

Startup School

INVEST IN PURAVIDA INC.

This AI-powered Credit Card helps you live large... Unlock music festivals, travel and more...

joinpuravida.com Los Angeles, California



Technology

Fintech & Finance

B2C

AI

Events & Festivals

Highlights

1

We are on a mission to spread happiness in the world through music... and financial services

2

Solid traction 150,000+ installs and 20% week-over-week growth*

- 3 +1 Million User Target in 5 Years and \$1.2 Billion Revenue Ambition by Year 5
- 4 \$100 Revenue per User/Month: \$50 subscription | \$30 network spending | \$20 loyalty program
- 5 Signed with Mastercard a multi-million dollar deal to build the coolest lifestyle payment card*
- 6 Launching in Ibiza the capital party city of the world for Initial Traction then spreading globally
- 7 Highly experienced team in fintech and music festivals - combined 3 exits | Music Events +1M people
- 8 Super achievers on our Advisory Board with more than \$1 Billion+ in Collective Exits

Featured Investors



Ronaldo Mouchawar 

Invested \$138,411 

Follow

Syndicate Lead

Ronaldo is the godfather of entrepreneurship in the GCC. He sold his startup Souq.com to Amazon.com for \$850M in 2017 and became the CEO of Amazon.ae - Amazon's highest growing region with more than 100% Quarter growth

"I myself am a startup founder who built and scaled Souq.com, which was acquired Amazon in 2017.

My journey has taught me what it takes to bring big visions to life and the challenges of scaling companies from the ground up.

I met Danny Abba, the founder of PuraVida, 4 years ago. Our mutual love for music

brought us together, but it's Danny's resilience, eagerness to always learn, and his ability to turn challenges into opportunities that sold me on PuraVida's amazing opportunity.

Danny is not just building a product; he's on a mission to spread happiness in the world by crafting experiences that aligns financial well-being with personal passions and I honestly see in PuraVida the seeds to be a transformative disruptive play."



Other investors include [500 Global](#) [Notable](#) , [Farah Foustok](#), [Henri Asseily](#) & 39 more

Our Team



Danny Abl Founder - CEO (5x burner)

A fintech expert & a serial entrepreneur with 2 exits under his belt - PinPay; the Venmo before Venmo and SHOOP an NYC startup that provides tools for local shops to compete with eCommerce. He also launched Uber in KSA as a 3rd-party service provider



Philip Pulitano Cofounder - Head of Music Festivals & Partnerships

Phil is a pioneer of the music festival industry. He is the co-founder of the BPM Festival; an annual world-class electronic music festival that hosts more than 70,000 people and takes place in Costa Rica the land of PuraVida (formerly Playa Del Carmen)



Khalil Shadid Cofounder - Head Bus Dev & Sales (2x burner)

Khalil is the founder of Reserveout.com, a restaurant booking app servicing more than 50,000 outlets. Before starting Reserveout; Khalil was a system engineer at Cisco, leading a team of 20 members in charge of \$200M+ in sales



Nadia Safa Head of Product Delivery

Nadia is the heart and soul of PuraVida. She moved from Bankiom where she was

instrumental in bringing our platform to life



Batoul Faraj Senior Event Manager (3x burner)

Batoul is an event management specialist. She has managed more than 25 events hosting 1 million visitors



Eli Touma Head of Monetization & Loyalty Programs

Eli has designed and managed multiple loyalty programs with more than 2 million users and a variety of rewards ranging from cash backs to miles



Dawar Khan Head of System Integration

Dawar has also moved from Bankiom to PuraVida. He is a digital security expert and was behind all the intricate integrations at Bankiom. He has developed multiple platforms in payment, eCommerce and banking

An AI-powered credit card with financial tools and lifestyle rewards that resonate with your passion!



Subscribe to
your passion!

500

Google for Startups

Startup School

"With PuraVida we wanted to build more than a digital bank or just another credit card ... but rather a subscription to the good life!"

Driven by our AI technology and our deep understanding of what truly matters to you, PuraVida wants to pave the way for your financial freedom — while enabling you to live your best life.

PURAVIDA IS CREATING THE CREDIT CARD FOR THAT
MOMENT IN YOUR LIFE WHEN YOU WANNA

Live life to the MAX!



PuraVida is a pivot of a digital bank we started called Bankiom.

Our Journey

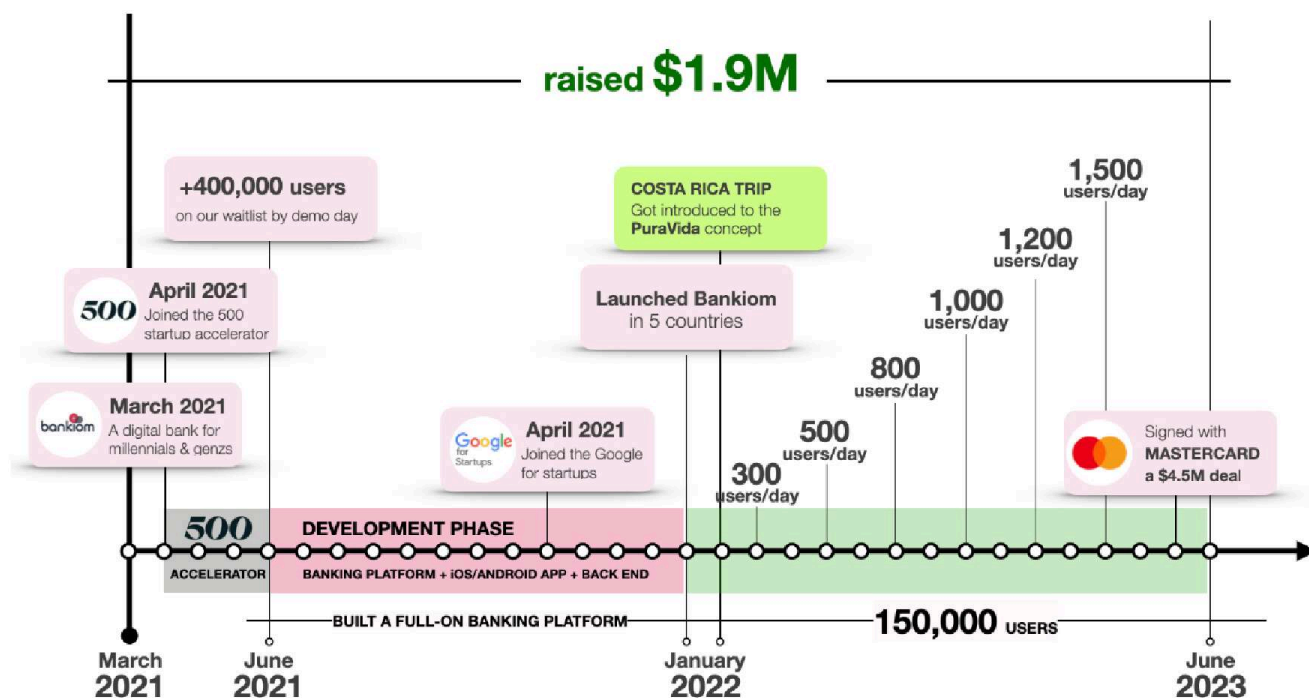
from bankiom to PuraVida!!!

The story of Bankiom.

Our roots are in Bankiom, a digital bank that made waves with its swift, hassle-free banking solutions.

We raised \$1.9M and built a full-on banking platform with card issuance capabilities, iOS and Android apps and AI-powered financial tools.

Our Traction at Bankiom



Built a full-on banking platform - Acquired 150,000 users - Raised \$1.9M

Bankiom went through 3 accelerator programs — 500 Global, Google for Startups, and YC Startup School.

Traction/User Engagement:

- 400,000 users on our waitlist by demo day
- 150,000 users installed our app and activated their accounts
- 30,000 users were verified and issued cards
- **Weekly Growth:** 20% week-on-week

- **Strategic Partnerships:** Signed with Mastercard a strategic partnership

We also signed a multi-million dollar deal with Mastercard.



*These statements pertain to Bankiom - PuraVida will be buying Bankiom within the coming 3 months for a representative \$1

Despite our early success, we encountered 2 crucial challenges:

1. **The need for a sustainable revenue model with better unit economics**
2. **Pesky regulatory requirements that were delaying our growth**

It became clear to us that moving forward, we need to drastically improve our unit economics and design a licensing free model... and the best way to do that is talking to your customers to understand better their pain points.

Addressing the real problem.

Today's banks and credit cards miss the mark for Millennials and Gen Z, creating financial stress instead of support. Their rewards are often complex and disconnected from what younger consumers truly value.

While talking to our customers we identified 2 main pain points:

1. Most of our customers have high anxiety about their finances
2. The overwhelming majority are disappointed with their card benefits

1. A Generation in Distress.

68%

of Millennials & Genzs are struggling with **high anxiety** and **depression** and the majority **link their unhappiness to money**

A tone-deaf banking system, combined with the constant comparison of the outrageous lifestyles on social media, has left the majority trapped in a cycle of financial anxiety and unhappiness.

2. Card's Benefits are outdated, impersonal and overwhelming...

- Their rewards catalogs are overwhelming
- Their points are hard to redeem
- The customer experience is inconsistent

MOST ACCUMULATED POINTS EXPIRE WITH NO EASY REDEMPTION SCHEMES

In fact, and after speaking with our users, they were only able to identify the miles and cashbacks reward programs.... And the majority feel that even those programs are not that valuable for them.



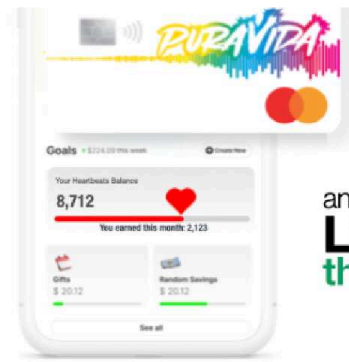
Now imagine a credit card that fixes your finances and rewards you with experiences you love ❤️

Enter PuraVida!!

An AI-powered credit card with amazing lifestyle rewards that resonate around your passions!



**AI-Powered
credit card**



and
Lifestyle rewards
that resonate with your passions...

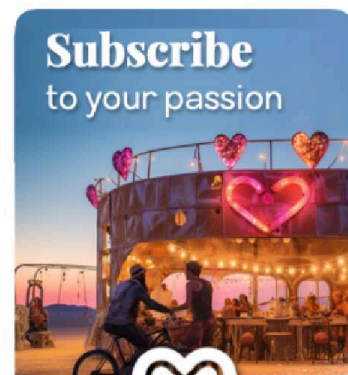
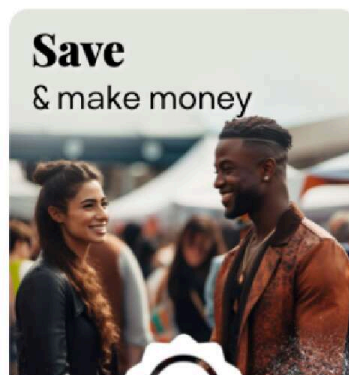


WE USE AI TO HELP YOU:

- **Organize your finances:** Though our AI-driven personal finance tools that will organize your finances so you don't have to worry about making ends meet.
- **Save & make money:** We provide you with discounts that you can invest so that you start saving money and building some passive income revenue streams.
- **Subscribe to your passion:** Last but not least, we give you access to amazing curated experiences that revolve around your passions.

...and we're starting with
music festivals

Your **PuraVida** card will allow you to:





AI-based
personal finance
manager



Discounts
that can be
invested



Access
music festivals on a
subscription basis

...think of it as a subscription to the Goodlife!

The origins of PuraVida...

Our AHA moment happened during our trip to Costa Rica where we got introduced to the Pura Vida way of life!



Video unavailable

[Watch on YouTube](#)



In our pursuit of happiness at PuraVida; we discovered a simple yet potent formula for happiness:

SIMPLE FORMULA FOR HAPPINESS:

HAPPINESS = THE LACK OF **UNHAPPINESS** + FOLLOWING YOUR **PASSION**

Eliminate UN-happiness & Follow Your Passions...

Our approach is two-fold:

1. **Eliminating UNhappiness:** To be happy, first you need to eliminate all sources of unhappiness and anxiety. Through our AI-powered financial tools; PuraVida works on organizing your money and optimizing your finances to eliminate a major source of unhappiness and anxiety
2. **Following your PASSION:** Once we organize your finances and switch you to wealth mode, you will have the mental space to follow your passion. PuraVida has designed a loyalty program that allows you to subscribe to your passion and access those real-life unforgettable experiences.

Our mission became to spread PuraVida in the world through passion... and financial services!

...and this is how



Your Passion, Our Priority.

PuraVida makes it easy for anyone with a Mastercard to earn rewards they actually want rather than the standard hard-to-redeem hard-to-use reward points that current banks are offering on their cards.

Earn rewards towards something you love rather than vanilla points

Imagine earning rewards tailored to your true passions. With PuraVida, that's what we do. You tell us what you love, what you are passionate about and we'll customize a reward program just for you... with amazing experiences that you love

PuraVida is a credit card that rewards you for doing what you love ❤️

Our initial focus? Music festivals.

With your PuraVida membership, you can access all the music events, and get your name on the guestlist of nightclubs for free... and while using your PuraVida Mastercard for everyday spending you earn "heartbeats" ❤️— our points system — that you can redeem for experiences you love

From backstage passes, to flights and accommodation: each grocery bill and dinner out brings you a step closer to the festivals on your list.

Our unique card will provide access to:



- Guest lists
- Music events
- Concierge services
- Lifestyle managers
- Amazing after-parties

on subscription basis

Gone are the days of unreachable bank rewards - Our heartbeats ❤️ - are designed to be straightforward, easily redeemable, and relevant to you and what you love. In just a few months, you can redeem your heartbeats, and cross off that first festival off your bucket list.

Adding more passion verticals...

Once we own the music festival vertical... we plan to expand to other verticals like Football, Soccer, F1, Travel, Food Experiences etc...



soccer



FORMULA 1

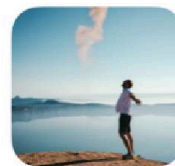
formula 1



the nfl



the nba



wellness



culinary

Think of Netflix
For life experiences.

- Monthly subscription to access amazing events
- Passion based perks & points

Subscription based lifestyle platform

PURA VIDA

DESIGNED FOR THE PASSION ECONOMY
PICK YOUR PASSION

NETFLIX for real-life memorable experiences

PuraVida provides tools for banks to become in sync with the needs of their customers.

In its final form, PuraVida's goal is to become a **fintech happiness platform** empowering banks to issue their own PuraVida cards with relevant loyalty perks & benefits that revolve around their customers' passions...



A YouTube video player thumbnail for PuraVida. The background is a scenic landscape with a man standing on a rocky outcrop, looking out over a body of water and mountains. The PuraVida logo is in the top left, and a large red play button is in the center. Text overlays include 'PURA VIDA... building the digital bank for those who are see...', 'SUBSCRIBE TO THE GOOD LIFE!', and 'Watch on YouTube'.

PURA VIDA... building the digital bank for those who are see...

Copy link

PURAVIDA
SUBSCRIBE TO THE
GOOD LIFE!

Watch on  YouTube

500  

"At PuraVida we believe that the banks of the future should be more

At PuraVida we believe that the values of the future should be more human and should leverage it's clout and it's economies of scale to unlock those memorable experiences that money can't buy"





Our Target Market

H. E. N. R. Y. S
High Earners Not Rich Yet

At the heart of PuraVida's mission are the HENRYs - High Earners Not Rich Yet.



This group, primarily composed of Millennials and Gen Zers, aspires to experience life to its fullest. They seek more than just financial success; they crave vibrant experiences, adventure, and the joy of living in the moment.

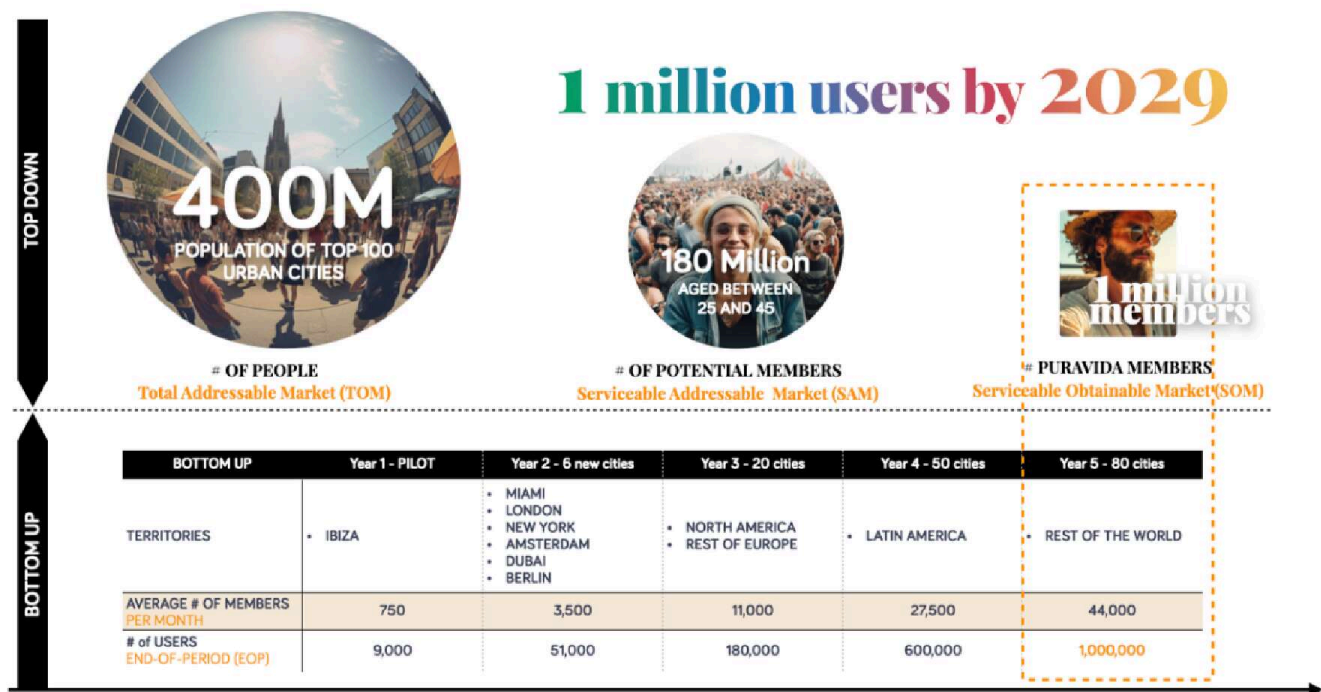
-  the Creators
-  the Music lovers
-  the Innovators
-  the Travel enthusiasts

the backbone of every healthy economy

Catering to this dynamic demographic, PuraVida offers not just banking solutions but a lifestyle enhancement, promising a blend of financial flexibility and access to exclusive experiences.

Massive opportunity.

Our goal is to get 1 million users in 5 years



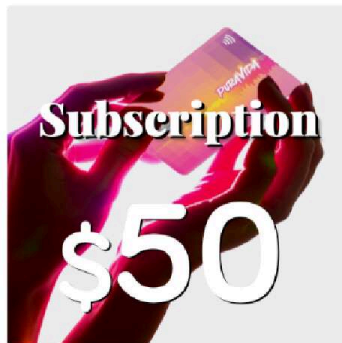
**Forward-looking projections are not guaranteed.*

Our business model and revenue:

PuraVida makes money from 3 main revenue streams

We generate \$100 per user per month:

We generate \$100 per user/month



- **Subscription fee:** We charge a subscription \$50 per month as a base subscription fee. This fee can be paid on a monthly basis by the user or it can be incorporated into the credit card fees through the annual fee.
- **Spending on our network:** We forecast that our users will spend on average an additional \$30 per month on top of their base package.
- **Loyalty program - Heartbeats:** \$1 spent converts to 1 Heartbeat. We charge our partnering banks 1 cents for every heartbeat earned. With an average monthly spend of \$2,000, PuraVida should be generating around \$20 per user per month from our Heartbeat loyalty program.

**Forward-looking statements are not guaranteed.*

Our Path to a Billion-Dollar in Revenues.

Our projections are ambitious yet grounded in the value proposition we offer: by the fifth year, we aim to surpass \$1 billion in revenue.

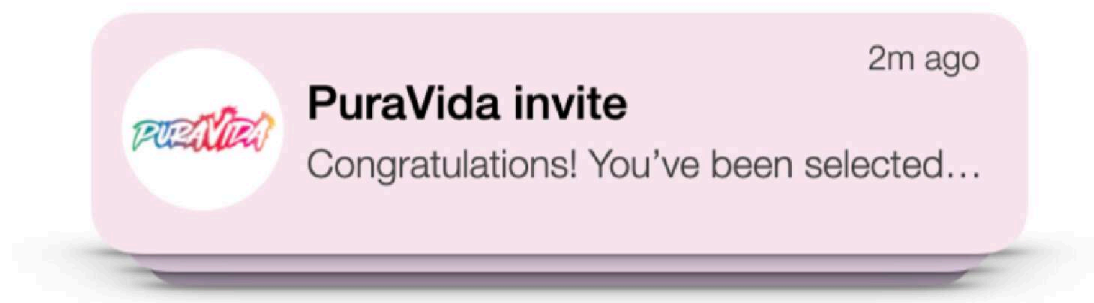
PuraVida expected revenues by end of 2029



**Forward-looking projections are not guaranteed.*

How does it work?

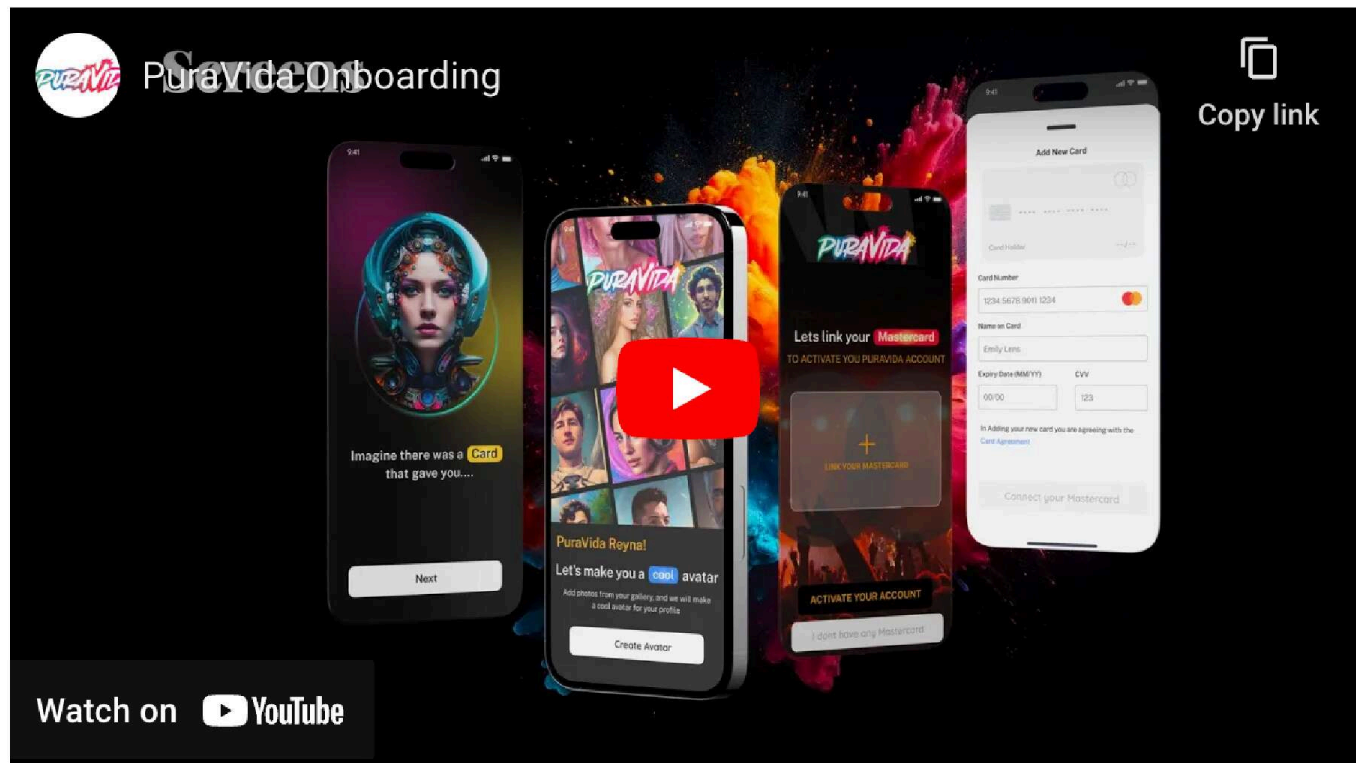
It starts with an invite...



Once you download the PuraVida app...you embark on a personalized journey where you will:

- Create your PuraVida Name

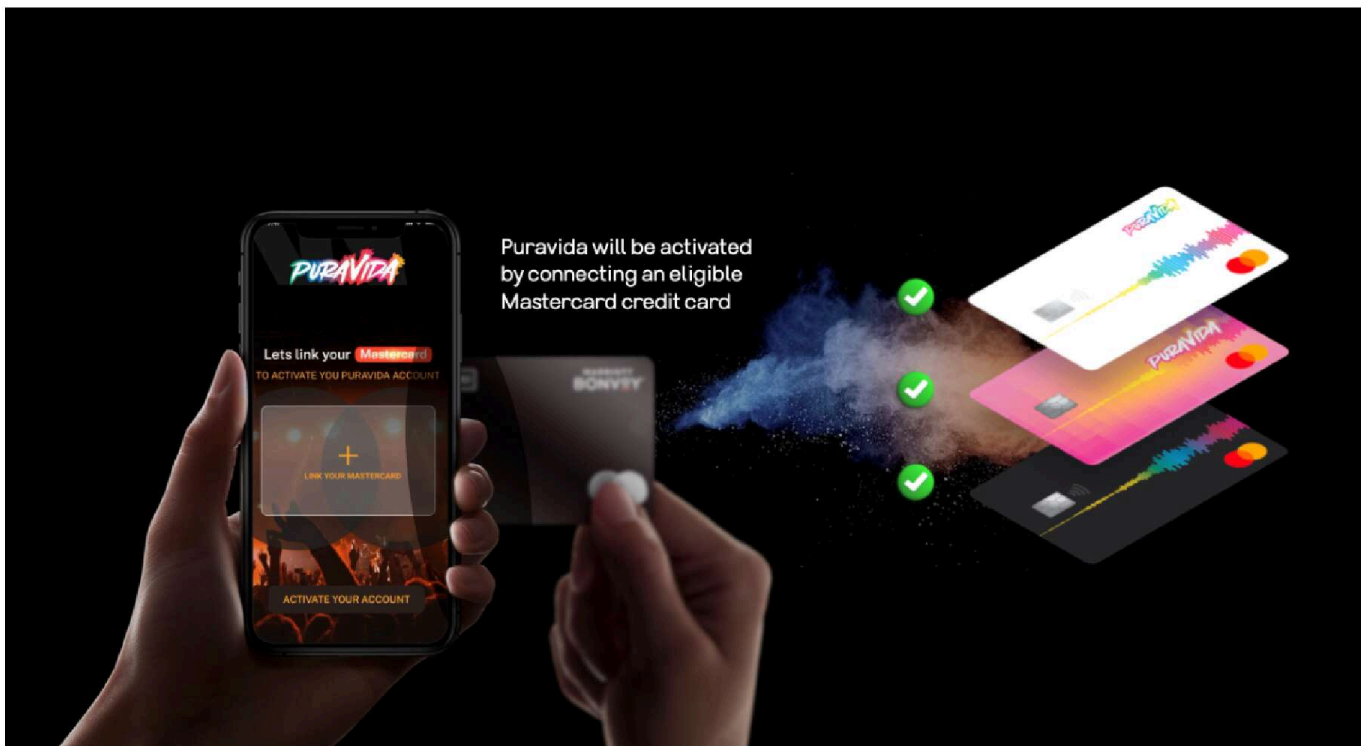
- Create your **PuraVida Avatar**
- Tell us more about you, what you love, what you are passionate about, the events you've been to, the ones you dream of going to...
- Commit to our pledge of bringing the best version of yourself to PuraVida
- Boom you are good to go!



Welcome to PuraVida!!!

Activate PuraVida with your Mastercard...

To activate your PURAVIDA account all you need to do is link any of your Mastercard credit cards.



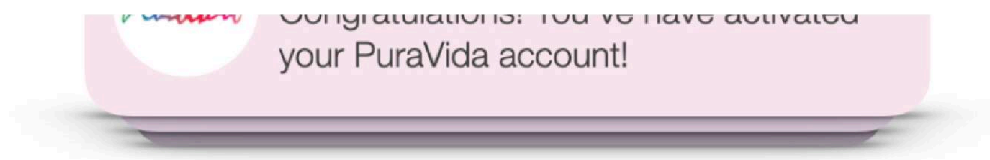
Activate your PuraVida membership with any Mastercard

If you don't have a Mastercard, PURAVIDA will issue you one through our partnering bank:



PuraVida is built on the backbone of Mastercard's World Elite and will provide all World Elite privileges on top of ours

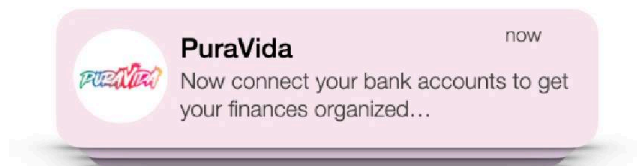




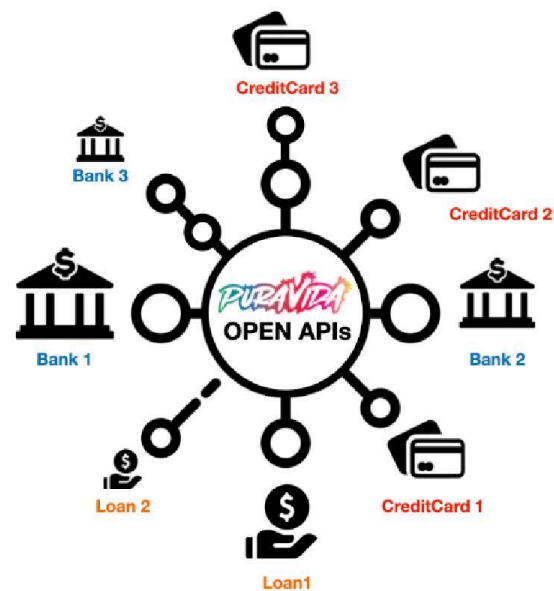
Eliminating UN-happiness.

Once activated, you have 3 simple steps to get going and let our algorithm switch you to Wealth mode:

Step 1: Connect All your Banks



You connect all your bank accounts through our **OPEN APIs**



Connect your banks though our open banking APIs that cover 90% of all financial institutions in the US, Europe and Asia.

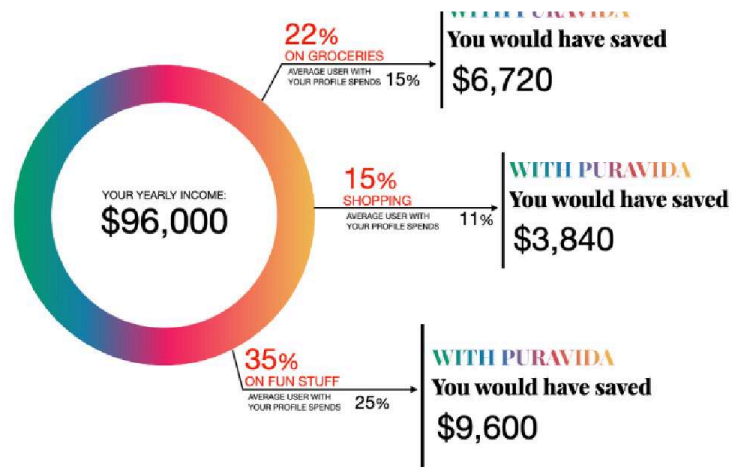
We use AI to make sense of all your finances by providing you actionable insights on on how to:

1. Organize your money
2. Save money
3. Make money while you sleep

Step 2: Get Actionable Insights

We are powered by OpenAI and have integrated ChatGPT in our app to look into all your connected banks and provide you with **actionable insights** on how to:

- Organize your money
- Save money
- Make money



Step 3: Save & Make Money by switching to WealthMode!

Activate Wealth Mode



PuraVida now

You have paid \$185.00 at Nobu and received an automatic 15% discounts amounting to \$27.75

Would you like to invest your discount?

YES Amount will be credited to: YOUR PORTFOLIO

NO Amount will be credited to: YOUR PURAVIDA CARD

Save money
by accessing our discounts



Make money
by investing those saving
in the market

\$12,000
YOUR TOTAL SAVINGS
12.5%
OF YOUR INCOME



Switch to WealthMode with PuraVida by investing your discounts

PuraVida pays for itself... and some more

Follow your passion...

Once that is done, we unlock for you a whole new world of benefits

and perks related to your passion...

...and we're starting with
music festivals



The PuraVida Benefits:

PuraVida is built on top of the Mastercard World Elite card. Our members will receive all the world elite perks on top of our PuraVida benefits.

What you get with PuraVida:

- **2 backstage upgrades per year to any music festival you want**
- **Free access to our all PuraVida weekly pop-up events (+50 pop-ups per year - Parties in secret location, Sunrise after parties...)**
- **Free access to our yearly flagship events (2-day music festivals)**
- **Free consumption in all PuraVida events**
- **Discounts for up to 25% on: Selected fine-dining outlets / hotels / airlines**
- **Your name will be on the guest list of all your local nightclubs in your city**
- **A 24/7 dedicated lifestyle manager that will make sure you get the best service in town**

Users pay a monthly subscription to access these unique experiences

that take place across the planet and will accumulate heartbeats to redeem towards those experiences.

A Strategy for Growth: From Ibiza to the World!

We are launching PuraVida this Summer in Ibiza; the party capital of the world... then expanding to all the party cities in the world!

PHASE 1: LAUNCH IN IBIZA

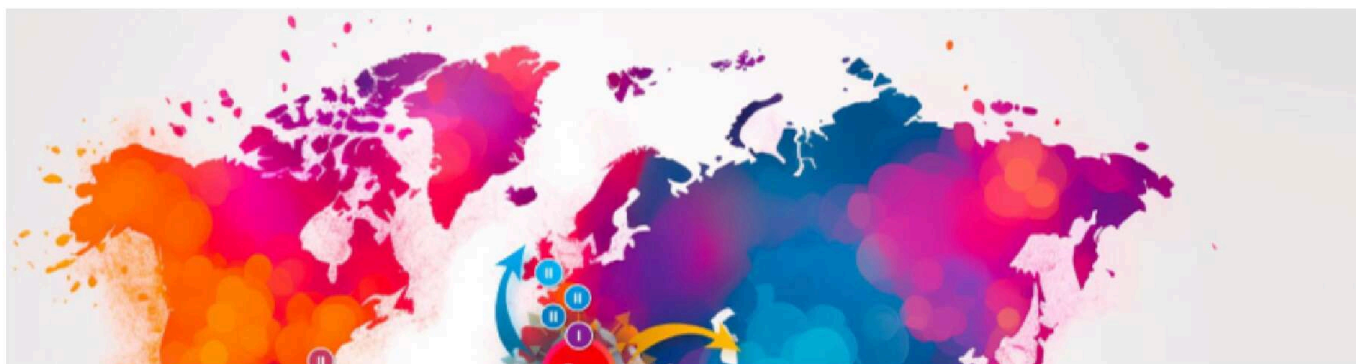
24h/7 After-parties in private villas all over Ibiza



Partnering with Ibiza night clubs to become their designated after-party destination

Ibiza and Beyond: Charting PuraVida's Expansion

Phase I starts with 24/7 after-parties in private villas in Ibiza, our vision extends globally, aiming to penetrate every major party city worldwide.





Launch in Ibiza then spreading PuraVida in all major cities

Our expansion plan has a phased out approach designed to amplify our brand presence and strategically aligns with our understanding of the target market’s yearning to experience those unforgettable moments.

Year 1 - PILOT	Year 2	Year 3	Year 4	Year 5
1 City	6 Cities	20 Cities	50 Cities	80 Cities
<ul style="list-style-type: none">• IBIZA	<ul style="list-style-type: none">• MIAMI• LONDON• NEW YORK• AMSTERDAM• DUBAI• BERLIN	<ul style="list-style-type: none">• NORTH AMERICA• REST OF EUROPE	<ul style="list-style-type: none">• LATIN AMERICA	<ul style="list-style-type: none">• REST OF THE WORLD

PuraVida’s expansion plan

Our Expansion Playbook

Our expansion strategy draws inspiration from Uber’s successful playbook, a model our founder is intimately familiar with from launching Uber in KSA.

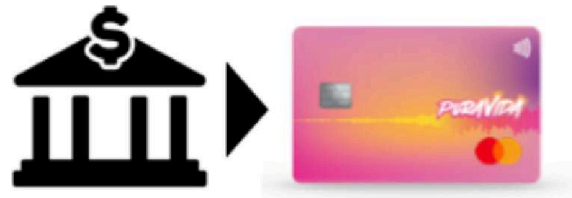
This strategy involves a three-step approach:

BUILD SUPPLY | LOCALIZE | DUPLICATE & REPEAT

Step 1

BUILD SUPPLY SIDE

Partner with at least 1 bank
to issue our credit cards in that territory



Step 2

LOCALIZE OUR SERVICE

Build the PuraVida Local Ecosystem

- Partner with the local nightlife
- Organize weekly events
- Launch PuraVida yearly Flagship Music Festival

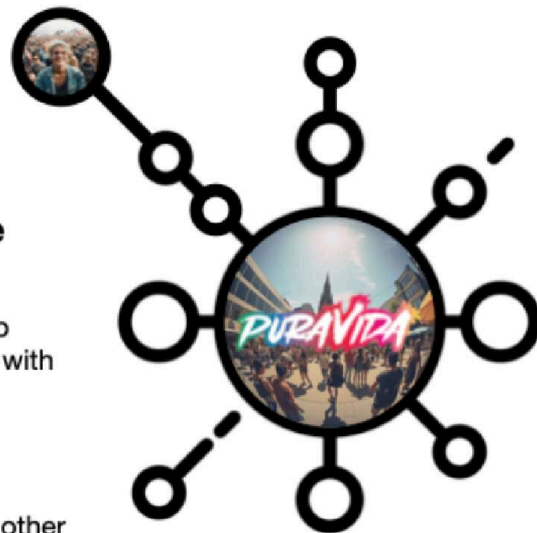
Partner with Complimentary Verticals in the Local Scene

Restaurants, art scene, hotels, airlines, sports teams etc... to amplify our PuraVida perks and power our AI-financial tools with discounts

Add Relevant Verticals

Once we own the music vertical in that city we start adding other verticals prioritizing them according to their relevance to that city

eg: when we go to Madrid we will prioritize soccer and partnering with Real Madrid or when we launch in Miami we will prioritize partnering with the Miami Heat or the Miami Dolphins



the nfl



the nba



wellness



culinary

Step 3

DUPLICATE & REPEAT

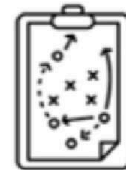
Launch Units

These are SWAT teams that come in and launch in any specific territory then move on to the next



Create A Launch Playbook

Once we launch in a specific city, we document the learnings in our launch Playbook... the wins, the failures, what to do, what not to do, what works, what doesn't...



Repeat

by duplicating the PuraVida model in every city we go to...



Introducing Our Board of Advisors: The Architects of our Success.

We have rockstars as advisors whose collective expertise has paved the way for over \$1 billion in successful exits:

With over \$1 Billion dollars in collective exits

500 Global growth mentor



**Tash
Jefferies**

Tash was our growth mentor at 500 Startups. She is a growth expert with global experience helping startups to create, launch, and expand

Amazon.AE - CEO



**Ronaldo
Mouchahwar**

Ronaldo is the godfather of entrepreneurs in the GCC. He sold his startup Souq.com to Amazon.com for **\$850M** in 2017.

Shopzilla Founding Partner



**Henri
Asseily**

Henri is a tech entrepreneur, co-founder of Bizrate, which he sold for **\$525 million**. He was also the managing partner of Leap a \$120M VC fund.

their online presence.



Notable Achievements

500 Global growth mentor

300 startups advised

400K users helped us in getting on the our waitlist

Currently he is the VP of Amazon MENA and leading Amazon highest growing region with more than 100% Quarter growth



amazon.ae

Notable Achievements

CashU / souq.com founder

\$850 Million exit to Amazon

amazon.com VP MENA

His passion for technology and unwavering determination make him a key figure in the global tech landscape... and a great asset to PuraVida



Notable Achievements

Bizrate / Shopzilla co-founder

\$525 Million exit with Shopzilla

Our advisory board has more that \$1 Billion in collective exits

Meet the founders



Danny Abla

Founder

Chief Executive Officer

A hustler, a fintech expert, a part-time DJ, and a 5x burner

Danny is a serial entrepreneur with 2 exits under his belt:

- **PinPay**; the Venmo before Venmo
- **Shoop**; an NYC startup that provides tools for local shops to compete with eCommerce.
- He also launched **Uber** in KSA as a 3rd-party service provider

Danny is also the founder of Bankiom the digital bank that PuraVida is pivoting from

Hustler, fintech expert, part-time DJ, and a 5x burner

Philip Pulitano

Co-founder

Head of Music Festivals & Partnerships

The OG of music festivals

Phil is a pioneer of the music festival industry with more than 20 years experience in the field.

He co-founder **the BPM Festival**; an annual world-class electronic music festival that hosts more than **70,000 people** and takes place in Costa Rica the land of PuraVida (formerly Playa Del Carmen, Mexico).

Phil has made more than a million people dance, and with PuraVida we gonna make 1 more million people dance their heart out



The OG of music festivals



Khalil Chadid

Co-founder
Head of Business Development

Serial entrepreneur, super positive energy and 2x burner

Khalil is the founder of **Reserveout.com**, a restaurant booking app servicing more **than 50,000 restaurants**.

Before starting Reserveout; Khalil was a system engineer at **Cisco**, leading a team of 20 members in charge of \$200M+ in sales

Khalil is PuraVida, his energy and his vibe is what we want everyone at PuraVida to experience

Serial entrepreneur, super positive energy and 2x burner

OUR COMPETITIVE ADVANTAGE

WHY US?

WE ARE EXPERTS IN OUR FIELD

- OUR **RUNNING PLATFORMS** ARE PROCESSING MORE THAN **1M TRANSACTIONS PER WEEK**.
- **TOP 50** FINTECH INFLUENCER IN MENA
- BUILT **VENMO** BEFORE VENMO
- FOUNDED AND MANAGED **THE BPM FESTIVAL** FOR 17 YEARS

WE ARE PASSIONATE

- FOUNDER IS A **PART-TIME DJ** AND AN **F1 EXPERT** WITH **DEEP** UNDERSTANDING OF **FINTECH, MUSIC & SPORTS**
- CO-FOUNDER IS A **LEADER** IN THE **MUSIC FESTIVAL** INDUSTRY

WE ARE HUSTLERS

WE ARE FRUGAL

WE BUILT A **FULL ON BANKING PLATFORM** AND LAUNCHED IT WITH **LESS THAN \$2M**

WE ARE WELL ADVISED

WE HAVE A **ROCKSTAR ADVISORY** BOARD THAT HAVE BUILT AND SOLD AMAZING COMPANIES WITH MORE THAN **\$1B** IN EXITS

WE TALK TO OUR CUSTOMERS

- WE HAVE TALKED WITH MORE THAN **500 CUSTOMERS**
- EVERY TEAM MEMBER **FROM INTERN TO CEO** HAS

- **3 EXITS** BETWEEN CO-FOUNDERS.
- **STARTUP DNA**
- SUPER **RESILIENT** FOUNDERS

- A WEEKLY CUSTOMER SUPPORT SHIFT
- COLLECTED **VALUABLE INSIGHTS** ON OUR TARGET MARKET

WHY NOW?



EARLY **MARKET ENTRANT**

WE CAN OWN THE **LIFESTYLE BANKING** VERTICAL NOW



NO LICENSING REQUIREMENTS

STRUCTURED OUR VALUE PROPOSITION AS AN ADD-ON TO BANKS WITH **ZERO LICENSING REQUIREMENTS**



STRATEGIC **PARTNERSHIP**

SIGNED WITH **MASTERCARD** A **STRATEGIC PARTNERSHIP FOR 5 YEARS** TO UPGRADE OUR USERS' LIFESTYLE

We are PuraVida... Our mission is to spread happiness in the world through music... & financial services!



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if you love life...
if you love music...
if you are passionate about our mission...
INVEST IN PURAVIDA!



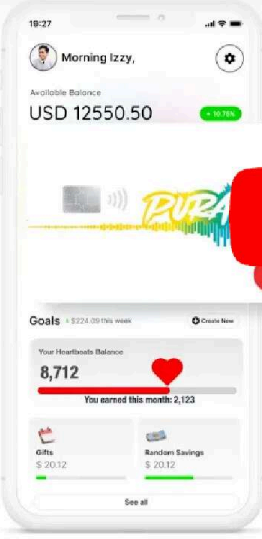
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