



Corporate Overview



Disclaimers and Forward-Looking Statements

This presentation includes forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 and Section 21E of the Securities Exchange Act of 1934, as amended. All statements other than statements of historical facts contained in this presentation, including statements regarding Flywire's ability to successfully implement Flywire's business plan, future results of operations and financial position, business strategy and plans and Flywire's objectives for future operations, are forward -looking statements. The words "believe," "may," "will," "estimate," "continue," "anticipate," "intend," "expect," "plans," "potential," "seeks," "projects," "should," "could" and "would" and similar expressions are intended to identify forward -looking statements, although not all forward -looking statements contain these identifying words. Flywire has based these forward-looking statements largely on Flywire's current expectations and projections about future events and financial trends that Flywire believes may affect Flywire's financial condition, results of operations, business strategy, short -term and long-term business operations and objectives, and financial needs. These forward -looking statements are subject to a number of risks, uncertainties and assumptions that are described in the "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations" sections of Flywire's Final Prospectus for its initial public offering, which is on file with the Securities and Exchange Commission (SEC) and available on the SEC's website at www.sec.gov. Additional factors may be described in those sections of Flywire's Quarterly Report on Form 10-Q for the quarter ended June 30, 2021, expected to be filed with the SEC in the third quarter of 2021. In light of these risks, uncertainties and assumptions, the forward -looking events and circumstances discussed in this presentation may not occur and actual results could differ materially and adversely from those anticipated or implied in the forward -looking statements. You should not rely upon forward -looking statements as predictions of future events or performance.

In addition, projections, assumptions and estimates of the future performance of the industries in which Flywire operates and the markets it serves are inherently imprecise and subject to a high degree of uncertainty and risk. All financial projections contained in this presentation are forward -looking statements and are based on Flywire's management's assessment of such matters. It is unlikely, however, that the assumptions on which Flywire has based its projections will prove to be fully correct or that the projected figures will be attained. Flywire's actual future results may differ materially from Flywire's projections, and it makes no express or implied representation or warranty as to attainability of the results reflected in these projections. Investments in Flywire's securities involve a high degree of risk and should be regarded as speculative.

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The information in this presentation is provided only as of June 30, 2021, and Flywire undertakes no obligation to update any forward-looking statements contained in this presentation on account of new information, future events, or otherwise, except as required by law.

This presentation may include certain non-GAAP financial measures as defined by SEC rules. Flywire has provided a reconciliation of those measures to the most directly comparable GAAP measures, which is available in the Appendix.

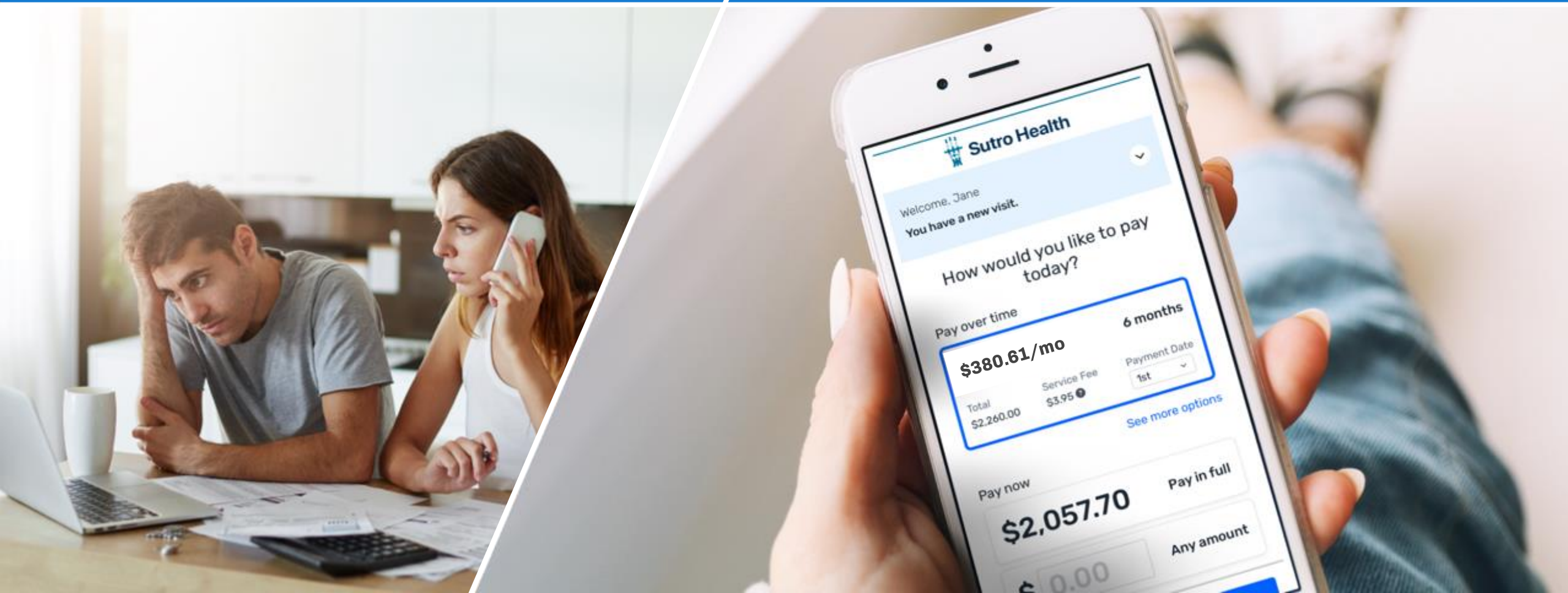
The digitization of
payments is inevitable...

... and in some sectors it
has already occurred



...but many sectors
are still complex

...the next decade will
see a wave of
digitizing payments in key
industries





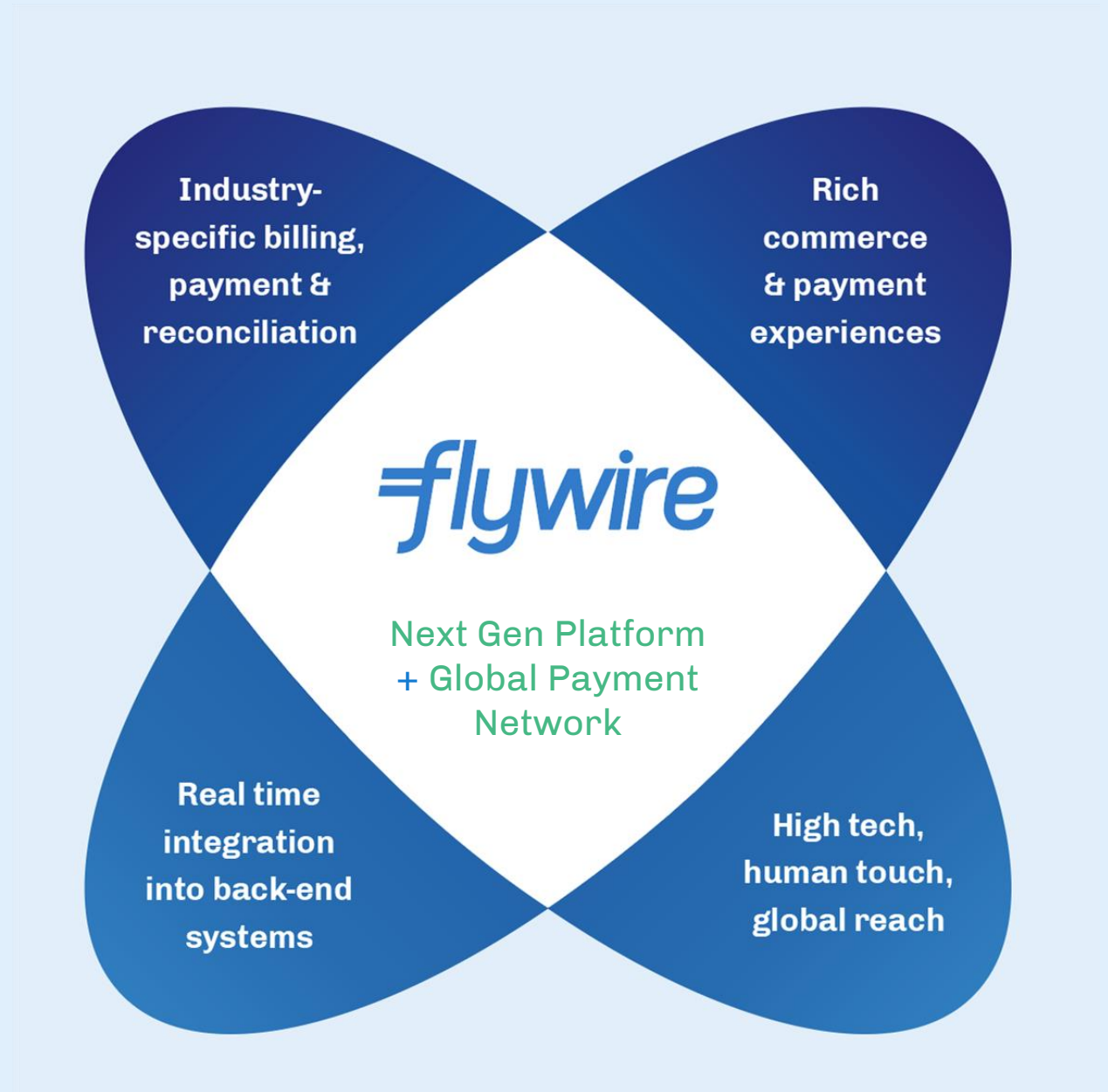
$\neq f$ Our mission is to deliver the most important and complex payments

We help our clients
get paid...

...and their customers
pay with ease from
anywhere in the world



Software drives value in payments



High-stakes, high-value payments in large markets



Education
\$660B TAM¹

>2,000 institutions

>1.6M students globally



Healthcare
\$500B TAM²

>80 healthcare systems

4/top 10 US health systems
ranked by hospital size



Travel
~\$530B TAM³

Large travel operators/
accommodations



B2B Payments
\$10T TAM⁴

Unique network of assets
to support B2B



1.OECD & EY Parthenon report (Education); 2. Centers for Medicare & Medicaid Services and Patients Without Borders (Healthcare); 3. IBISWorld and management's estimates (Travel); and 4. Juniper and management's estimates (B2B).

Legacy payment processes yield limited results

Without
Flywire

Poor & Limited Payment Experiences



Limited
experiences



Missing payment
options

???

No tracking/support

Inflexible Systems Integration



Inaccessible
data



Legacy and
disparate



Maintenance

Operational Burden



Manual reconciliation
& inaccuracy



Lack of visibility &
payment delays



Complex fees

Payment Ecosystem Complexity



Many
providers



Regulatory
compliance



Security/ PCI

Flywire delivers superior and simple experiences

With
Flywire

Single source
solution



- ✓ One provider for pricing, solution, and support

Great payment
experiences



- ✓ Happy customers and higher payments yield

Powerful software &
deep integration



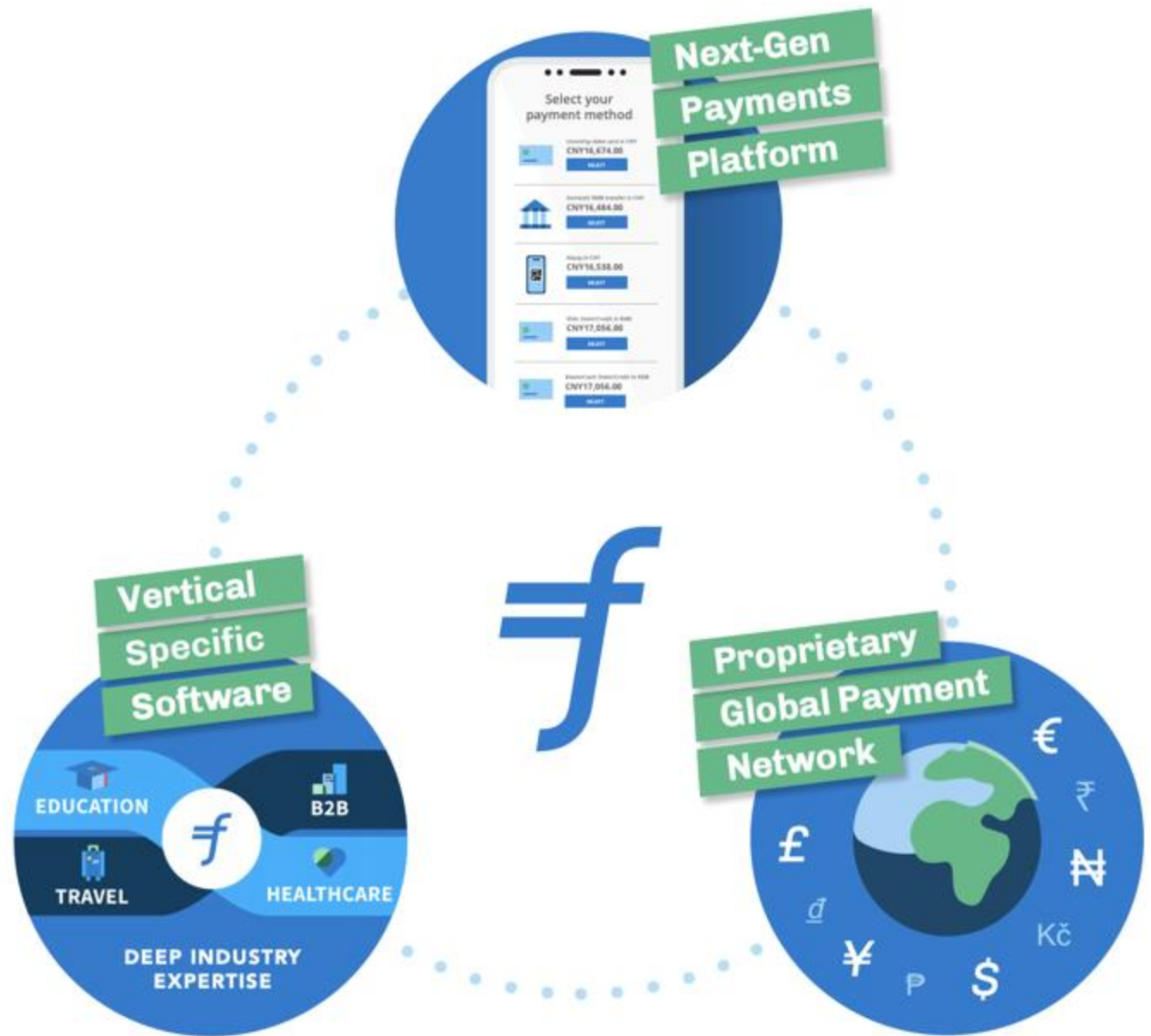
- ✓ Proven integrations in complex environments

Proprietary
Payment Network

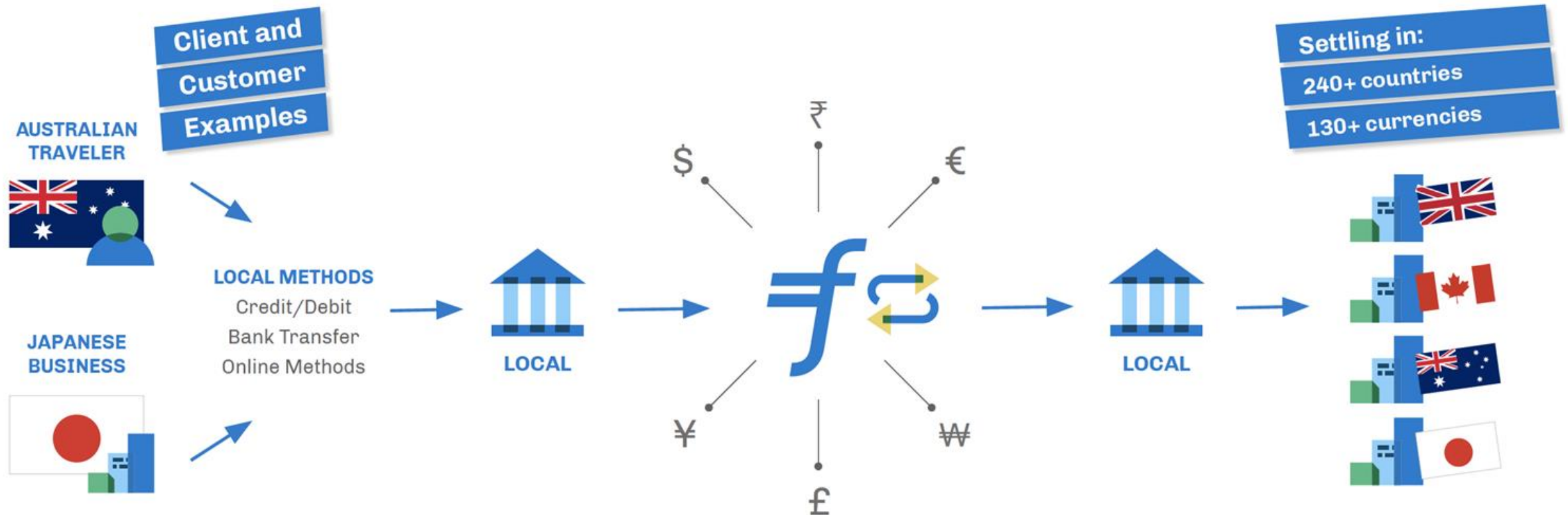


- ✓ Domestic and international payments solved

How our Flywire Advantage works

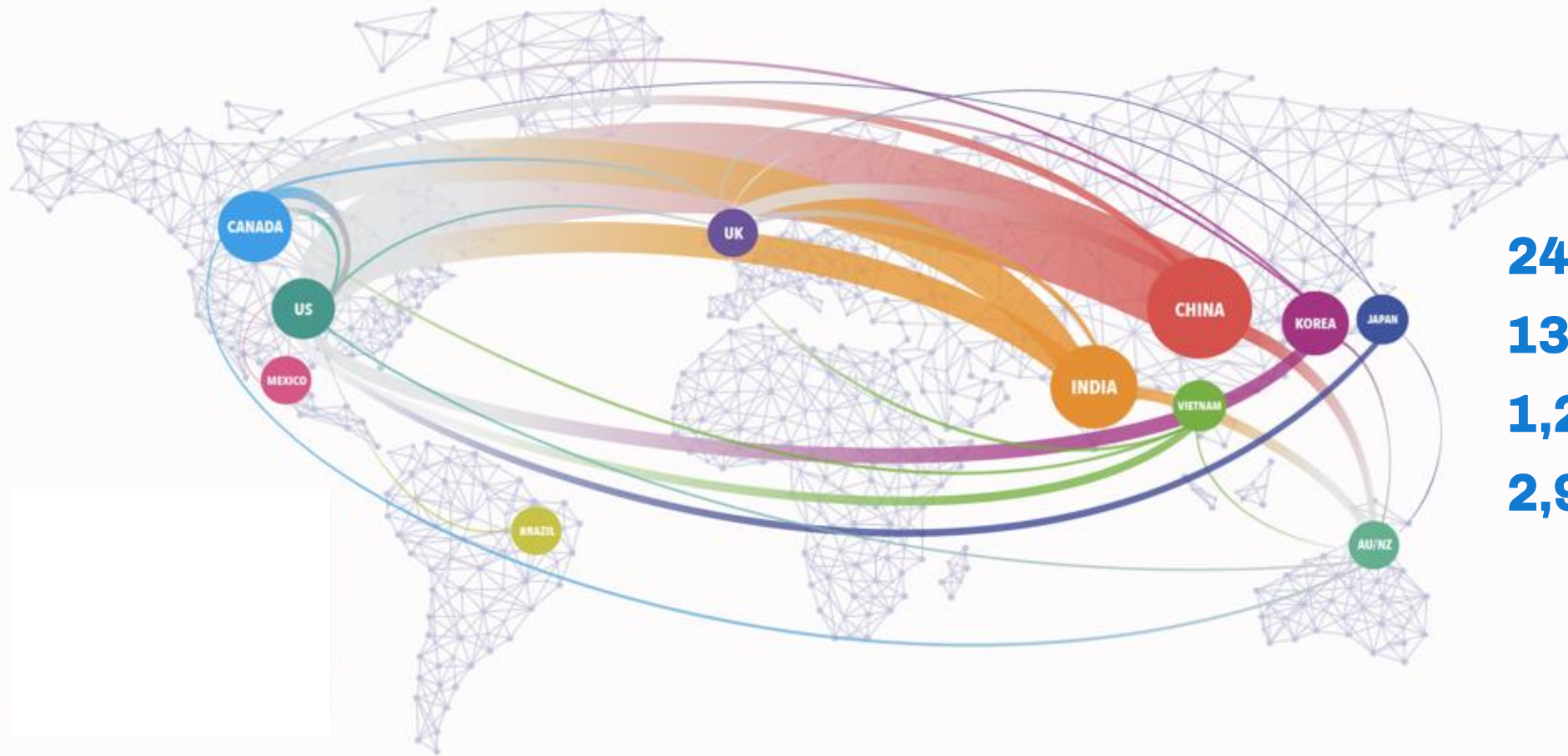


Our next-gen payments platform supports the entire lifecycle of a cross-border or domestic transaction



API and Embedded Solutions | Enhanced Invoicing and Reconciliation Tools | End-to-End Processing
Recurring, Plan & Split Payment Options | Single Sign-on & Checkout | PCI/Security

Our **proprietary global payment network** provides clients with a **unique set of payment methods**



240+ countries and territories

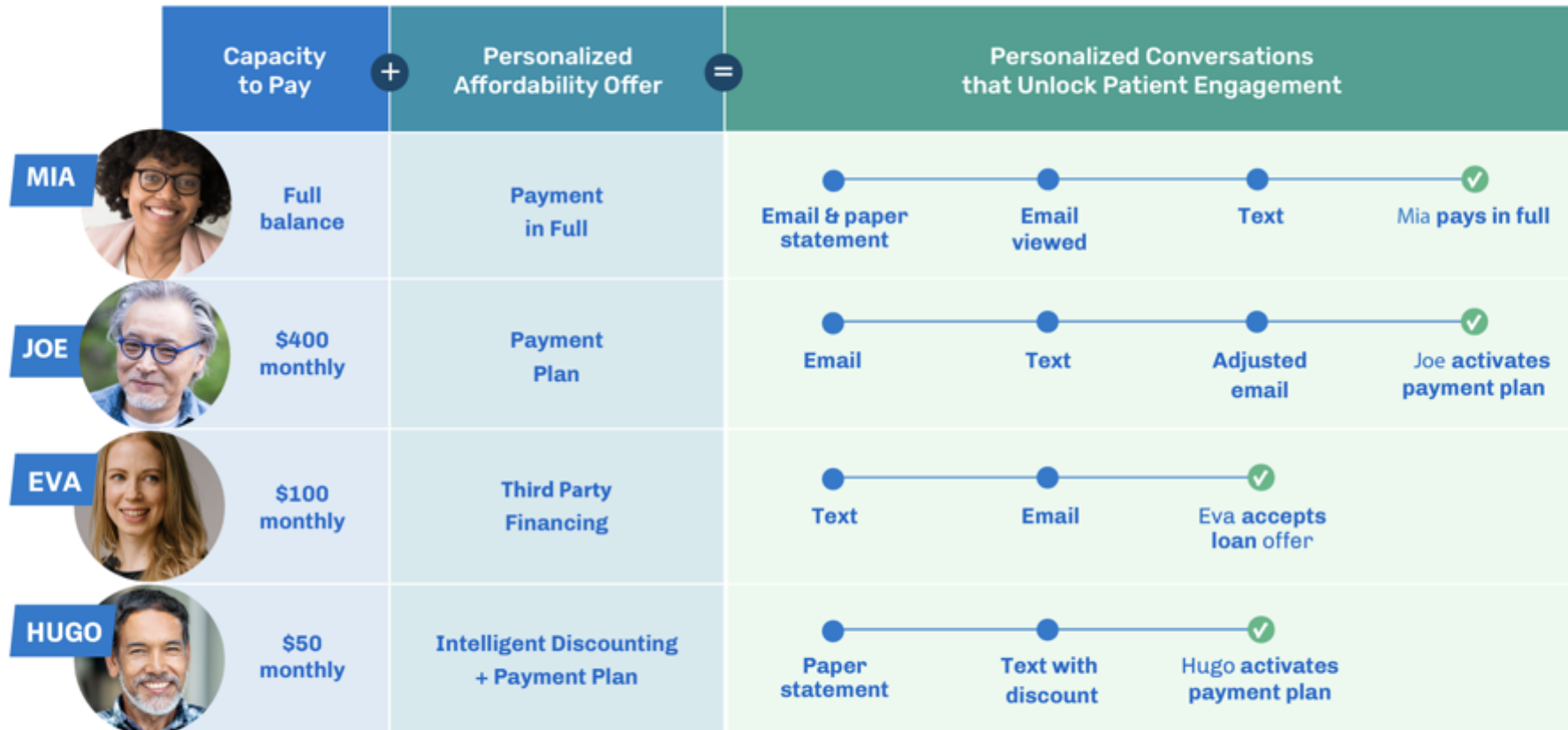
130+ global currencies

1,200 currency pairs

2,900 geographic corridors

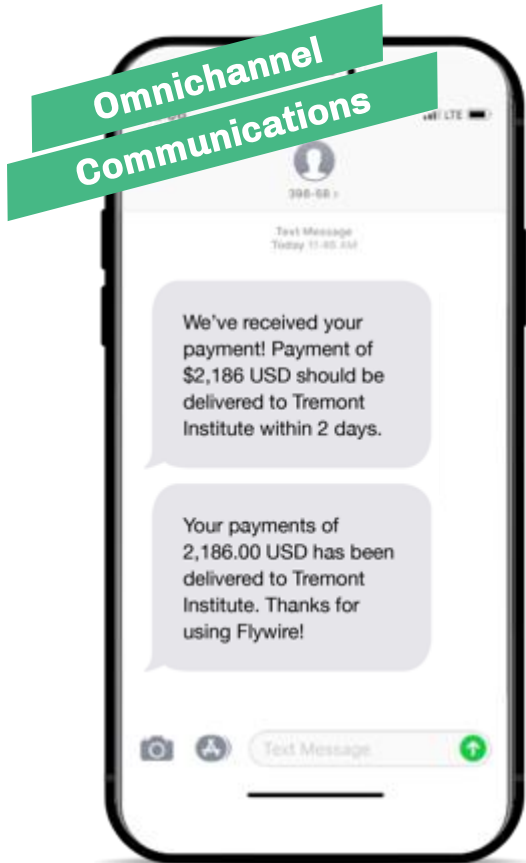
**Choice of Local Payment Methods | Domestic and International
Optimized Transaction Routing | Global Settlement**

We go beyond payments with vertical-specific software backed by deep industry expertise

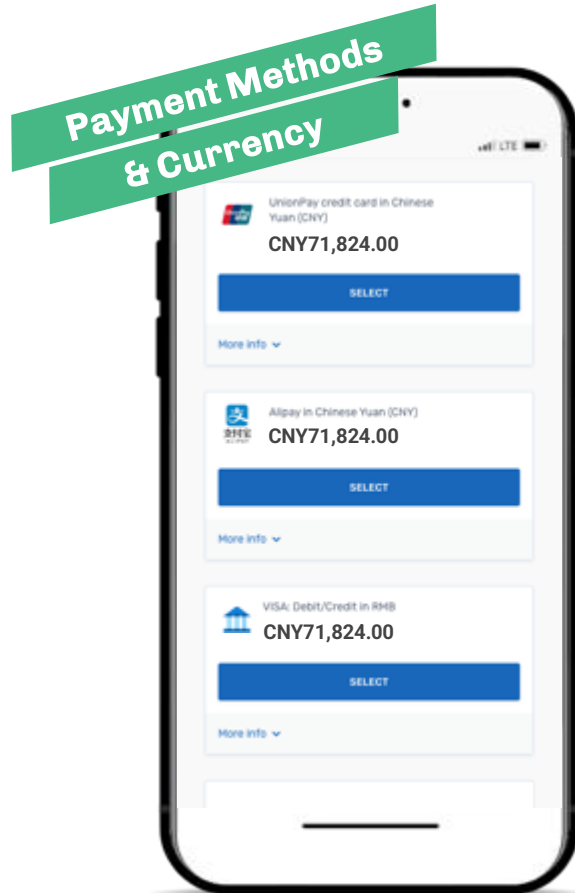


Personalized engagement with interactive customer experience

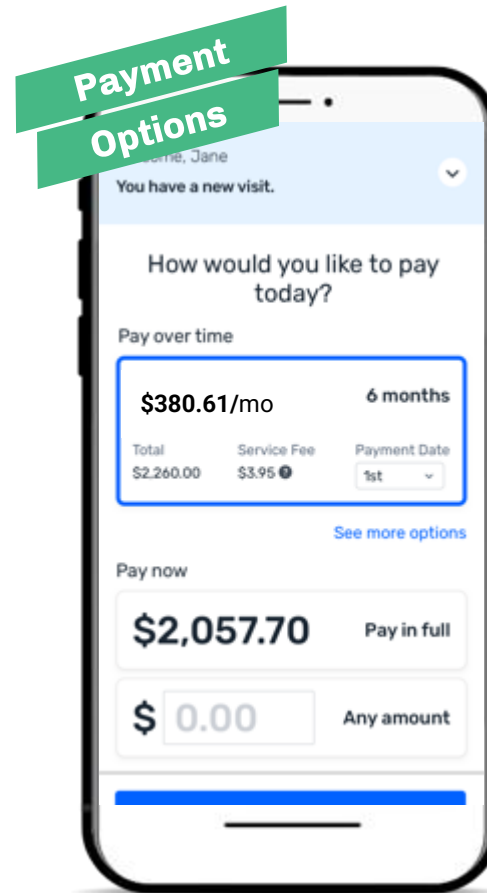
A radically improved customer experience



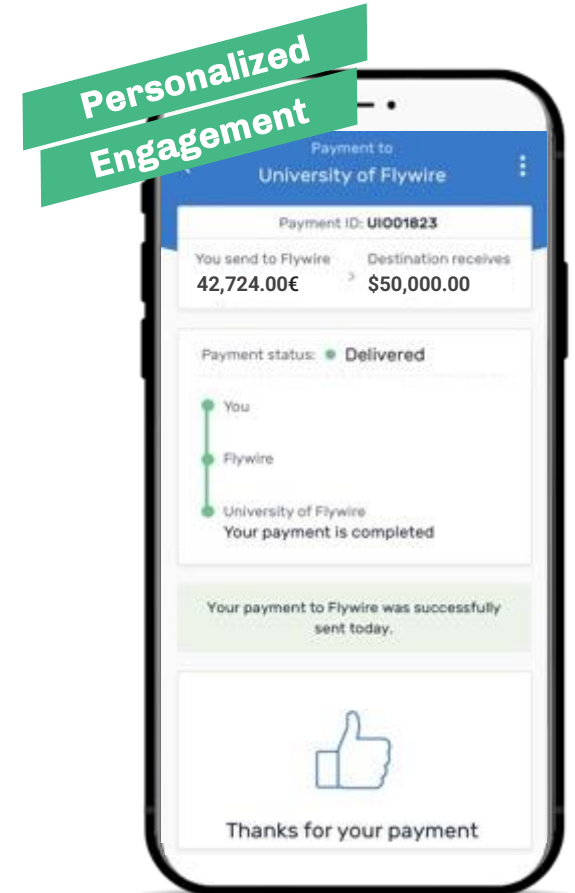
**SMS, Chat, Email,
Text, Phone**



**Bank transfer, credit/
debit, cards, APMs**



**Payment plans, Auto-pay,
advanced scheduling**



**Real-time updates,
notifications, & confirmations**

Client stories

Building long-term trusted partnerships to help our clients grow their organizations

THE UNIVERSITY OF
TENNESSEE
KNOXVILLE



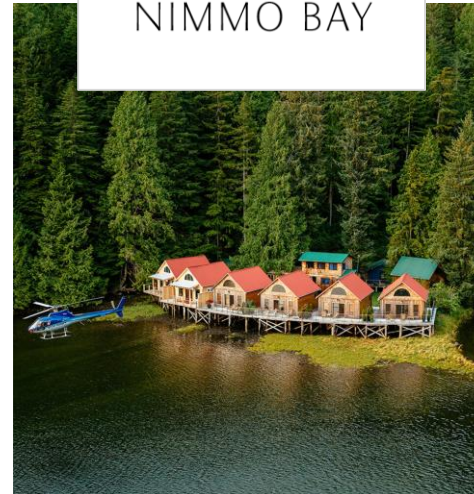
+4x
Increase in
payment plans¹

Advent Health



+70%
Increase in self
service
collections²

NIMMO BAY



+ 25%
time saved per
week managing
payments¹

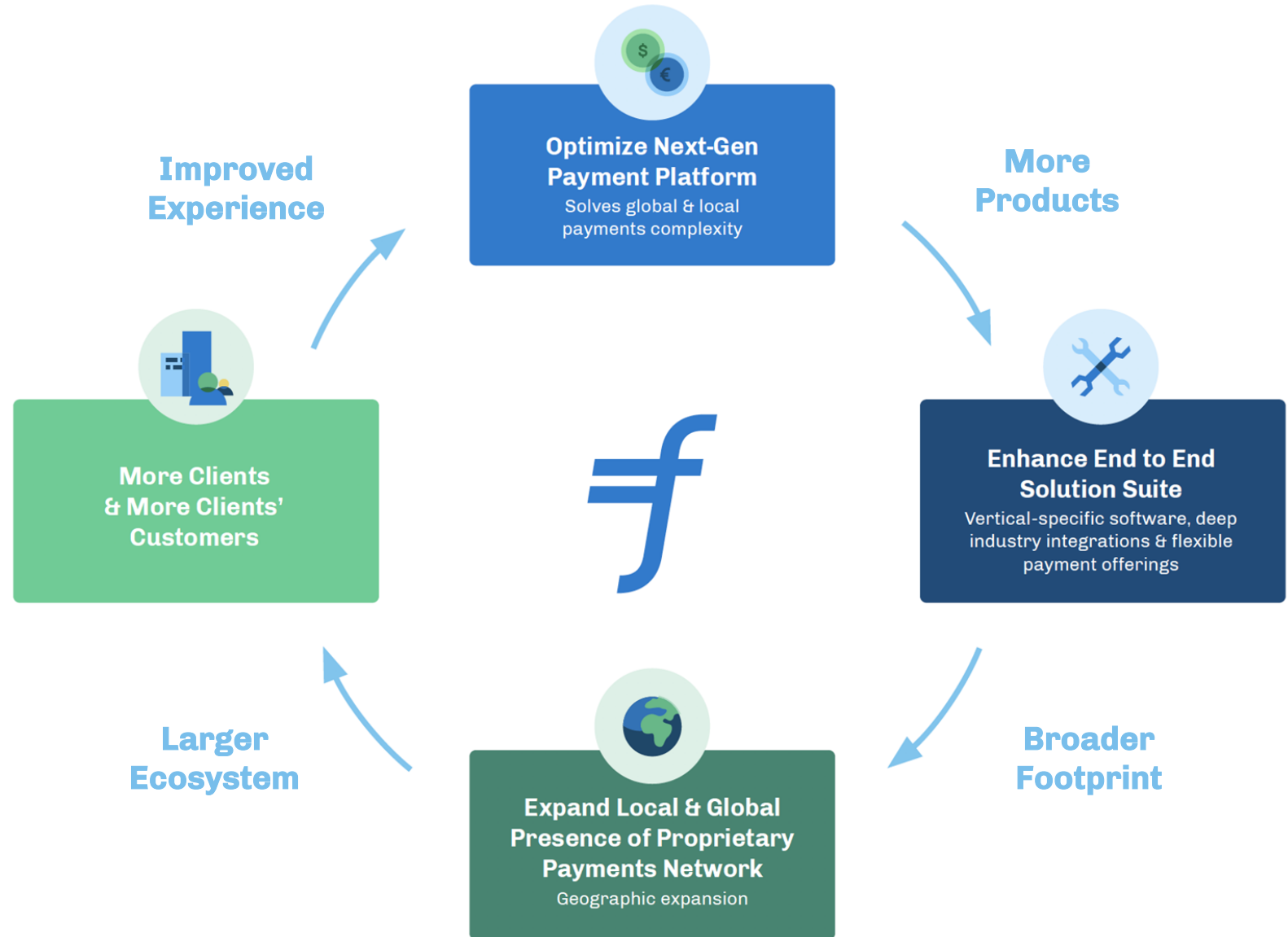
AppsFlyer



up to **50%**
saved on fees and
credit card
transactions¹

1. Within one year of implementing Flywire
2. Over a three year time period after implementing Flywire

Flywire Advantage fuels a powerful & accelerating flywheel



Benefits of our flywheel are visible in our client metrics

400+
New clients
added in 2020

118%
Dollar-based
net retention rate¹

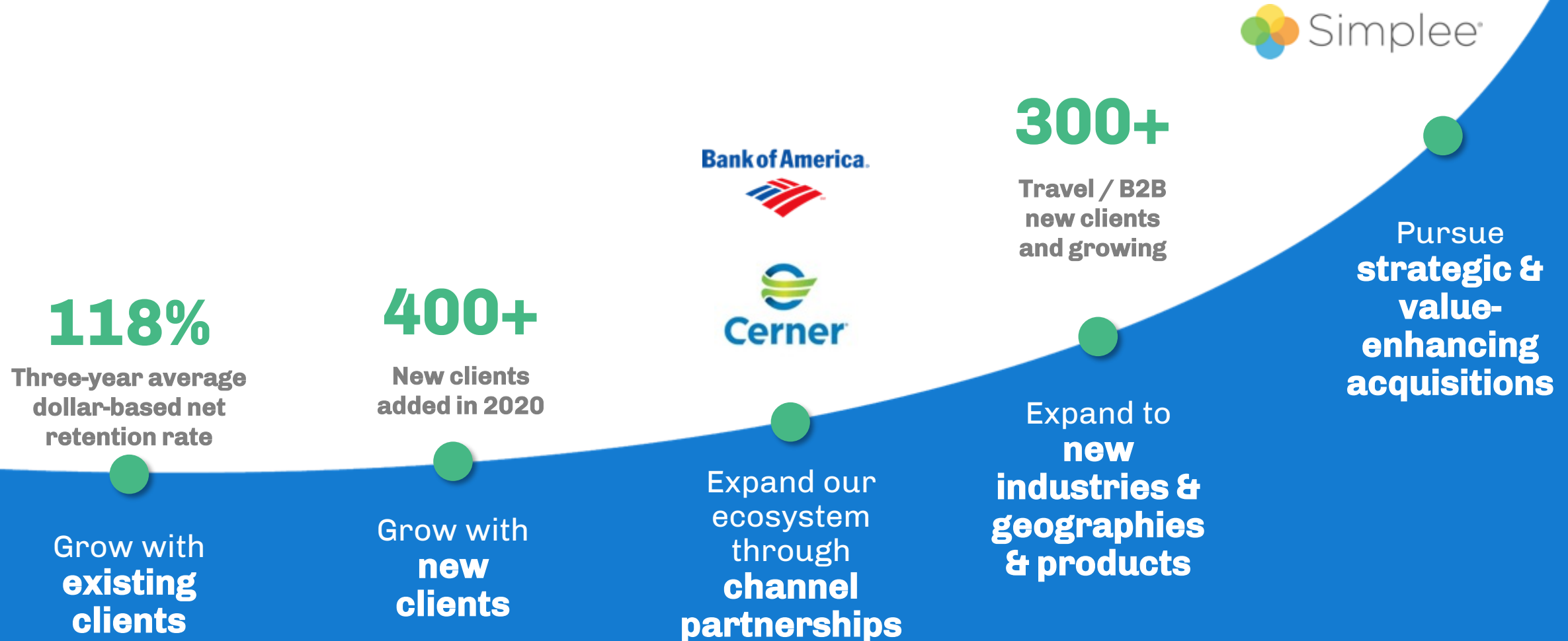
64
NPS
score²

97%
Client
retention²

1.Three-year average 2018 - 2020

2.Year ended 31-Dec-2020.

We have multiple strategies for continued growth



Our go-to-market approach

Direct Sales



**Local and
Regional
Reach**



**Vertical
Specific
Expertise**



**Domain-Experienced
Relationship
Management**



**Digital
Marketing
Capabilities**



**Trusted
Brand**

Channel Partners



**Technology
Partners**



**Payments
Partners**



**Bank
Partners**



**global
collaboration**



authenticity



fulfillment



**550+ FlyMates
representing 40+
nationalities
share the same
values**



**ambitious
innovation**



execution



**evolved
learning**





Why Flywire?

**High-stakes,
high-value
global & local
payments**

**Robust
business
model with
sticky client
relationships**

**Extensible
solution across
global & local
industries &
markets**

**Innovation
mindset &
execution-driven
culture**