

flywire

The Flywire Overview

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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, and Quarterly Report on Form 10-Q for the quarter ended September 30, 2021 which are on file with the Securities and Exchange Commission (SEC) and available on the SEC's website at www.sec.gov. Flywire's Annual Report on Form 10-K for the year ended December 31, 2021, expected to be filed with the SEC in the first quarter of 2022. 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.

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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.



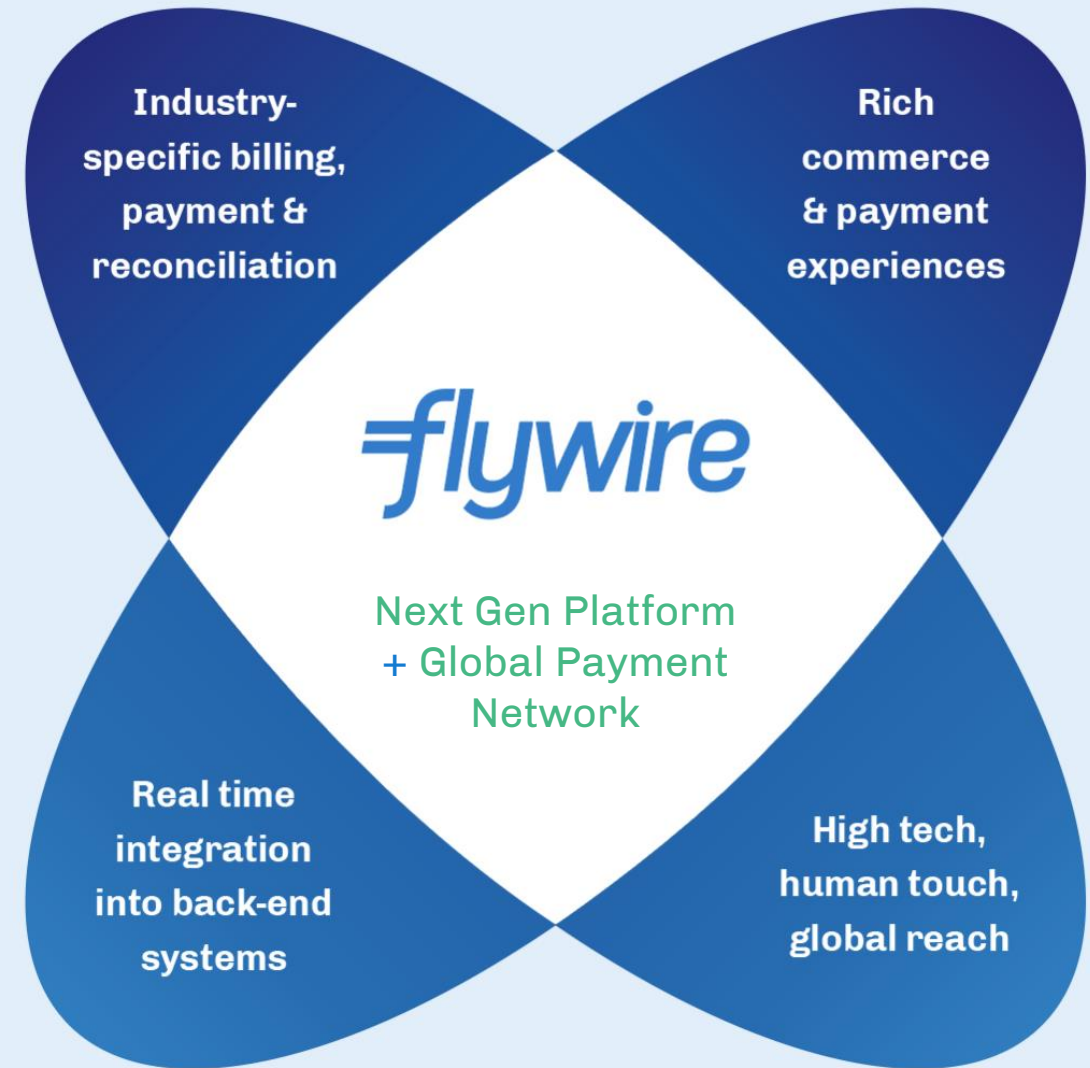
f Our mission is to deliver the most important and complex payments

We help our clients
get paid...

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



Software drives value in payments



2,500+

Clients Worldwide

700+

Global FlyMates

\$13.2BN

Total 2021 Payment
Volume



240+

Countries & Territories

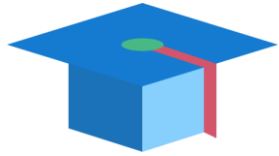
140+

Currencies Supported

10+

Years to Build
Payment Network

High-stakes, high-value payments in large markets



Education
\$660B TAM¹

>2,000 global institutions

>2M 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

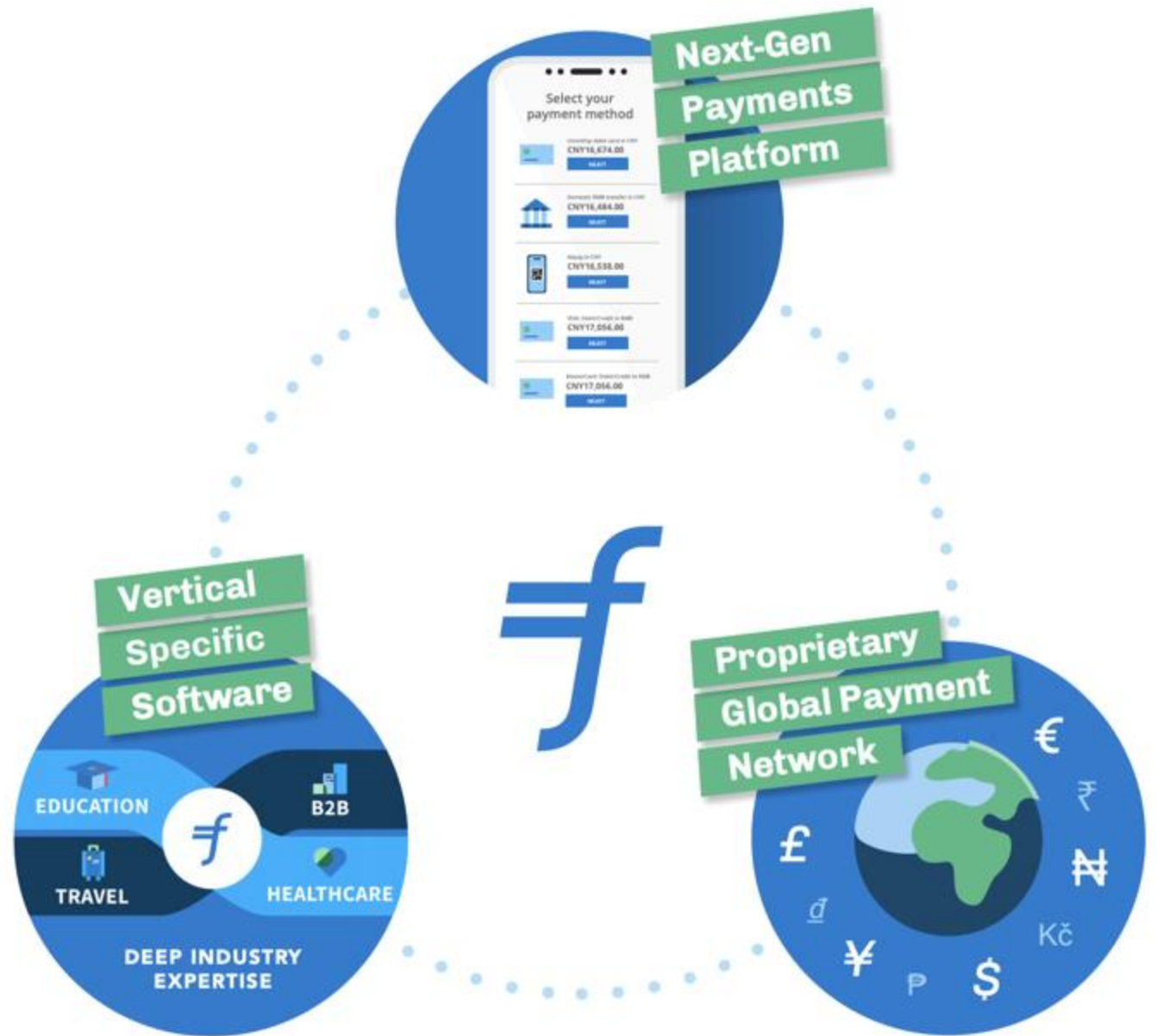


B2B Payments
\$10T TAM⁴

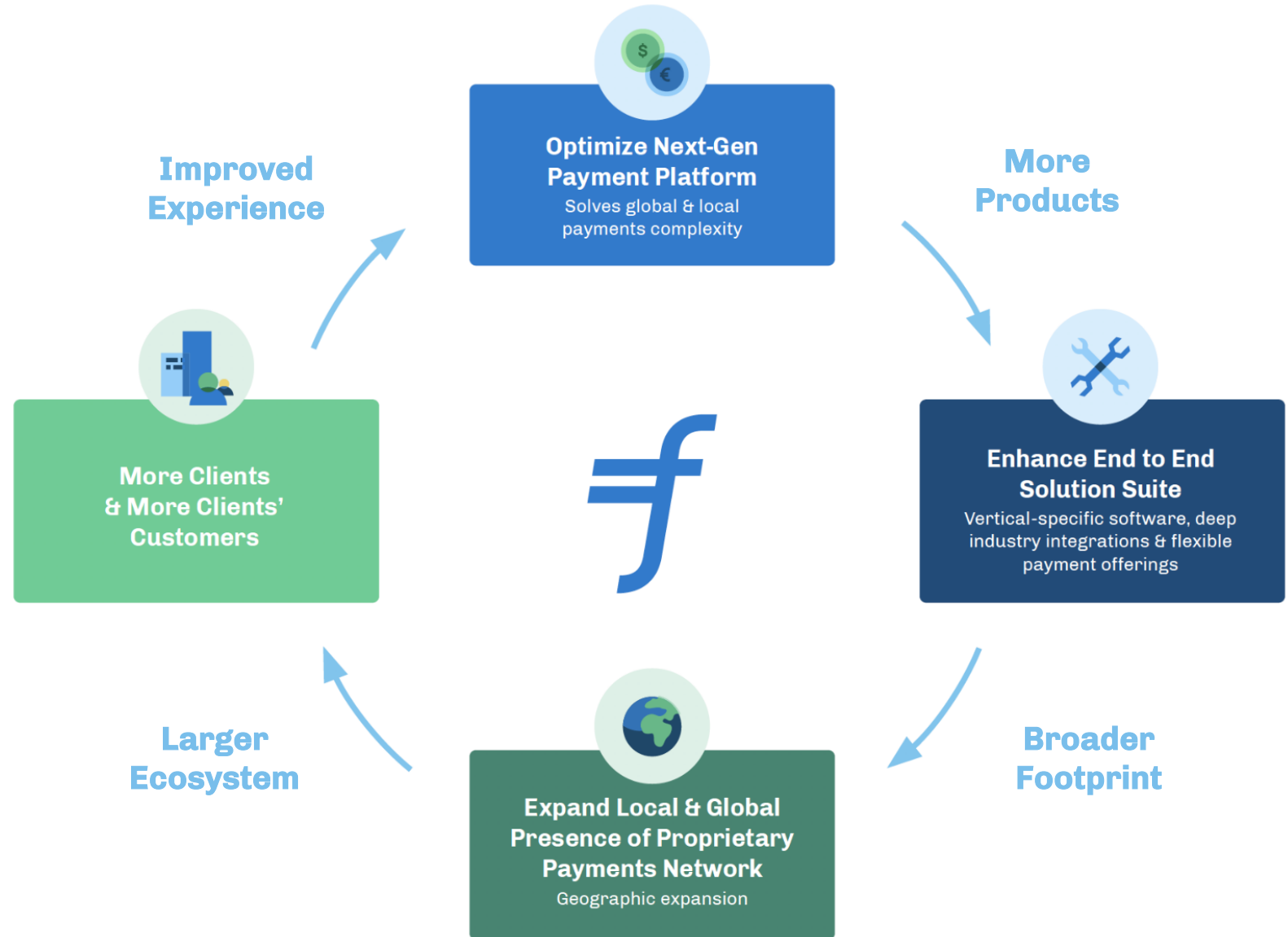
Unique network of assets
to support B2B



Our Flywire Advantage



Flywire Advantage fuels a powerful & accelerating flywheel



We have multiple strategies for continued growth

123%
Three-year average
dollar-based net
retention rate

Grow with
**existing
clients**

400+
New clients
added in 2021

Grow with
**new
clients**



Expand our
ecosystem
through
**channel
partnerships**

375+
Travel / B2B
new clients
and growing

Expand to
**new
industries &
geographies
& products**



Pursue
**strategic &
value-
enhancing
acquisitions**



**global
collaboration**



authenticity



fulfillment



f
**700+ FlyMates
representing
40+ nationalities
share the same
values**



**ambitious
innovation**



execution



**evolved
learning**



Thank You

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