



Empowering Modern Teams with a Global Financial OS **Built on Tax-Compliant FIAT and Stablecoin Payments**

Outdated Financial Infrastructure for Global Builders



Tax Compliance Blockers

Global SMEs and AI startups can't accept stablecoins due to tax and operational complexity.



Access Gap

Only large enterprises in emerging markets access modern tools – SMEs juggle providers, risk, and compliance.



Fragmented Tools

Founders are forced to manage payments, taxes, and revenue across disconnected systems.



Built for Yesterday

Today's tools weren't designed for lean, distributed teams selling worldwide from day one.

Financial OS Designed for the Next Generation of Teams



Tax-Compliant by Design

As a Merchant of Record, every transaction includes built-in global tax compliance.



Stablecoin + FIAT

Get paid in the currency of your choice with built-in compliance and security.



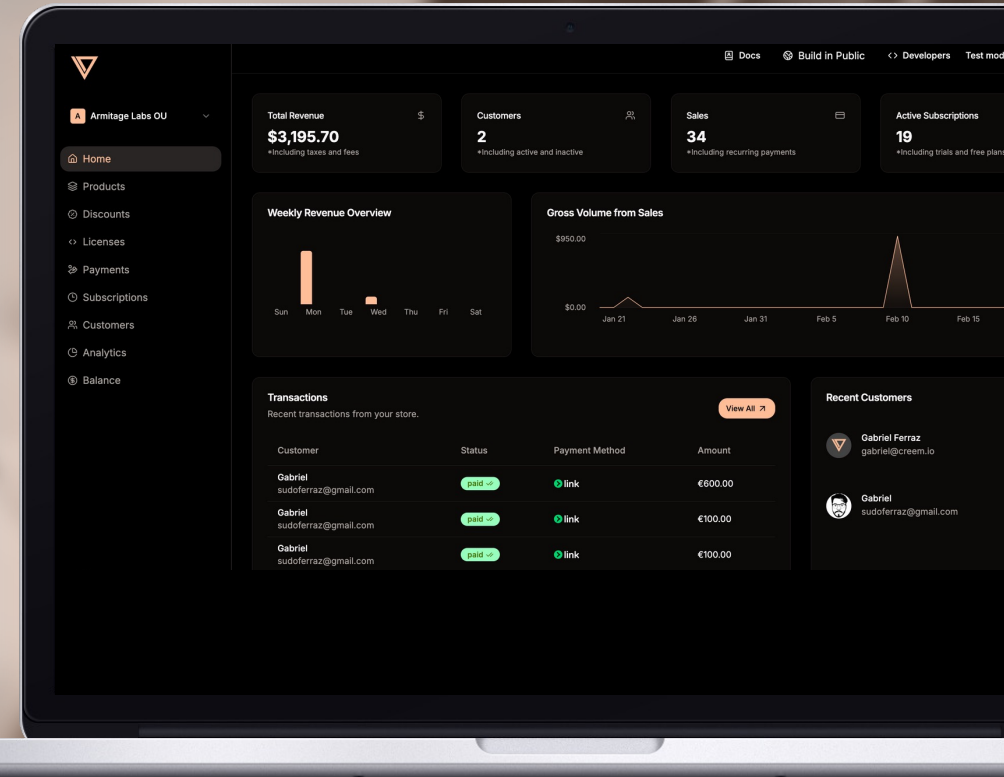
AI-Native Infrastructure

From automated revenue ops to global support, we're designed for AI-native businesses in mind.



Collaboration-Ready

Revenue splits and partner bonuses built directly into payment workflows.



A Complete Financial Stack in a Single Platform

01 Merchant of Record Infra

Fully integrated MoR infrastructure for global reach.

02 Multi-Currency Support

Accept and payout in both Stablecoins and FIAT globally.

03 Tax Compliance Engine

Smart tax logic for automated reporting and remittance.

04 Revenue Splits

Easily allocate earnings across team members and partners.

05 AI-Native Billing

Billing systems built for AI-native startups and digital tools.

06 Dev-First Integration

One integration unlocks all tools – fast and scalable.



Why Teams Choose Creem – More Revenue, Less Headache

Save Time + Money

Eliminate hours of manual compliance and expensive intermediaries.



Go Global Faster

Launch cross-border sales from day one with no red tape.



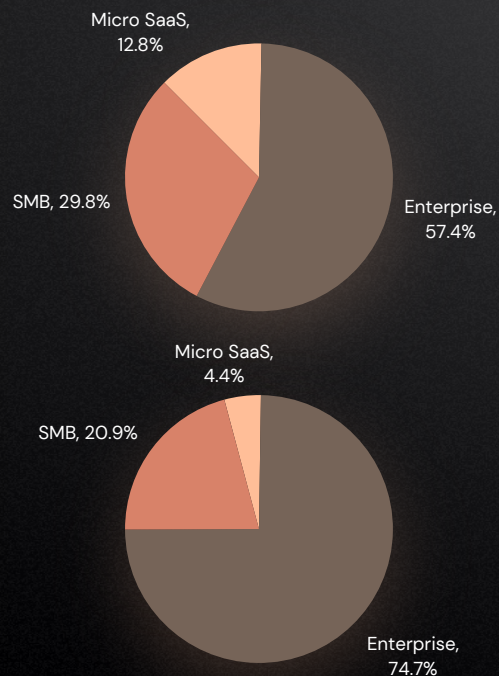
One Stack to Scale

Everything modern digital teams need to grow, built-in.

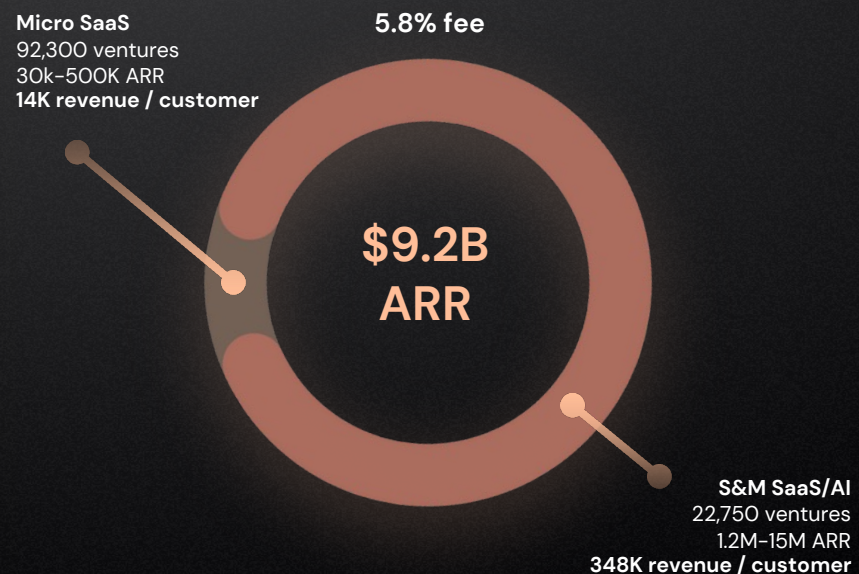


A Massive Shift in How Teams Build & Sell Globally

SaaS Payments Market Share



Market Size – Only Payments product



We're Looking at:

AI Wrappers / Agents

Micro-SaaS

Indie Hackers

S&M SaaS

as well as:

Content Creators

Digital Products

Online Courses

Why We Win where Others Can't

Feature/Capability	Creem	Merchant of Record Platforms gumroad 🍋 lemon squeezy paddle 🌀 FastSpring	Payment Infrastructure Providers adyen stripe 2checkout 🌐 checkout.com
Offers Merchant of Record model	✓	✓	✗
Supports Stablecoin Payments	✓	✗	✓ (But not MoR compliant)
Revenue Splits & Team Bonuses	✓	✗	✗
Supports Emerging Markets	✓	✗ / Limited	✗
Not Dependent on Stripe Connect	✓	✗ (Most)	✓
AI-Native Business Support	✓	✗ (often offboarded)	✓ (Only enterprise customers)

The Financial OS for Digital Entrepreneurs

What Revolut did for consumer fintech, Creem is doing for the new generation of global digital teams – **merging MoR and EoR models, embedding finance at every layer.**



Go Upmarket without Leaving the Long Tail Behind

01

Upmarket from the Bottom-Up

91% of users generate just 21% of GMV – we're shifting focus to higher-value SaaS teams.

Begin monetization via YouTube ads

02

Indie to Enterprise Path

Start with builders and scale with them as their revenue and complexity grow.

Partner with MENA brands for deeper integrations

03

Serve what We Can Win Now

We prioritize merchants we can support today with minimal friction and high impact.

Host branded virtual or live events

Strong Growth with 0 Marketing



Accelerating GMV

From \$3.7K in October to \$139K in March – Consistent MoM growth.



Lean Team, Real Revenue

\$116K ARR and \$482K processed by a 2-person team in just 6 months.




0-Cost Growth Engine


All traction driven inbound; outbound tests show high conversion potential.


Traction


Loved by Indie Hackers & VC Backed SaaS

SignalTheory

 Stable Diffusion

 KIE API

 Modul.so

 Florin Pop

Insane.



Lera
Founder of ClipWing

More options for accepting payments + diversifying risks + really nice fees system! Also I really love how they treat their customers - I haven't waited for their replies longer than 1 min!.



Mike Nikles
Loopback Founder

Integrating Creem with Loopback was incredibly fast—it took less than two hours from when I first heard of it to rolling it out in production. The documentation, the product, and the support from the team were all fantastic.



Fabrice
Founder at CodeNova Media

For us, choosing Creem.io as our Merchant

support is our superpower!" Indeed, I felt it. I hope they continue to thrive, and I will recommend them to my friends.



Andrei Hudovich
Founder of ListingCat.com and BlueskyMeter.com

I migrated from Stripe to Creem today. SudoFerraz responded to my DM in less than a minute! And the account was approved in the next 5 mins... I'm impressed by the onboarding experience!



Thomas Hamard
Founder of XBlockBot

I've officially switch from @lmsqueezy to @creem_io Why? LemonSqueezy ate into my revenue with their fees, while Creem has no fees until \$1,000, and even then, they're crazy cheap



Tolani Lambe
HushFlow AI Founder

very good rates for mon and support that is impossible to beat! The platform is a little new, but you can already do 90% of all use cases. I was able to integrate Creem with our app, in just a couple of days! I would highly recommend it for people that want to start offering SaaS or digital products and don't want to deal with VAT and accounting.



Tobias Bengtsdahl
VC Investor at Antler

I love working with Gabriel, Alec and the team behind Creem - they will change the world for indie hackers!



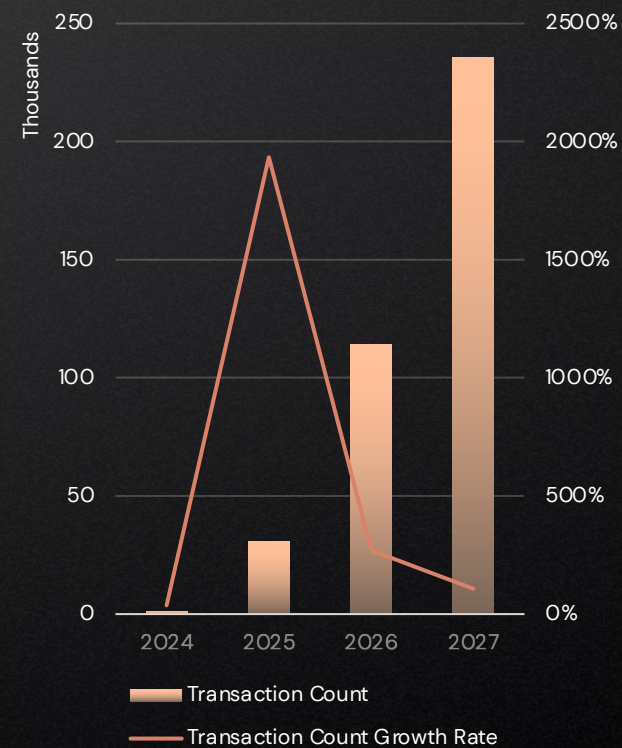
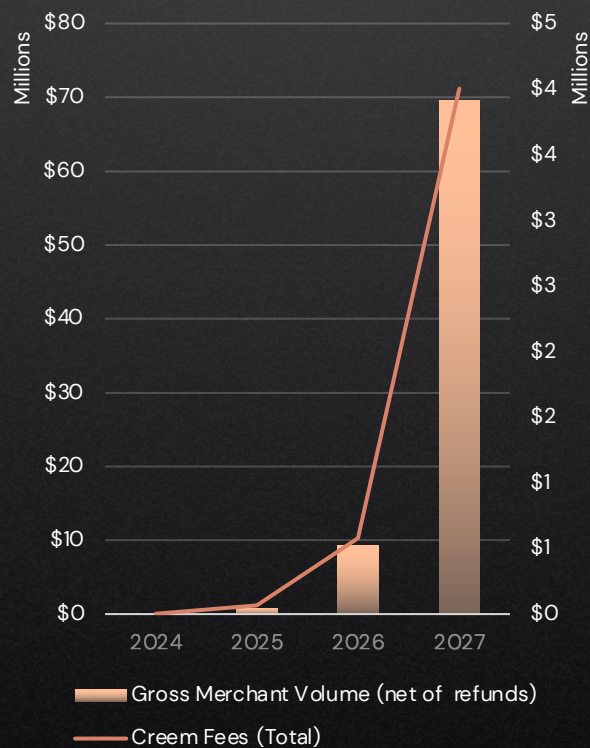
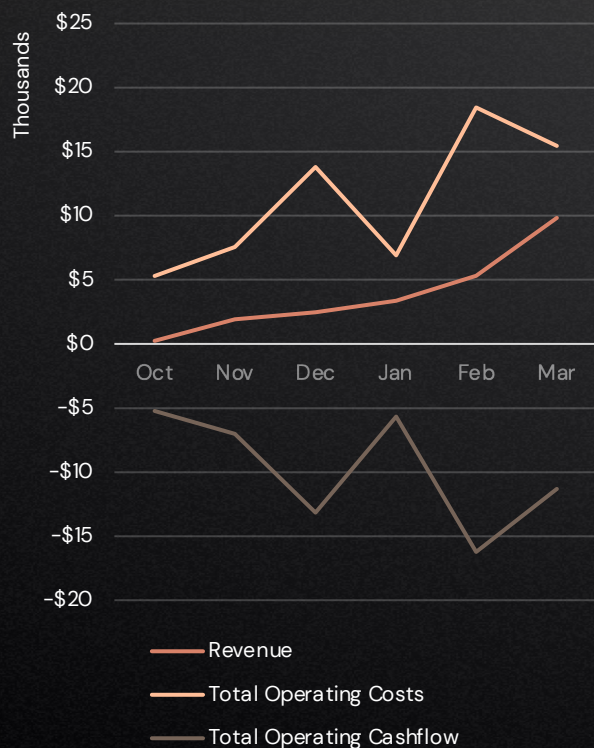
Carl Poppa
Founder of SaaS Boilerplates

First payment on Creem has landed! The whole process was, dare I say it, smooth as cream...



Lefteris Chatzipetrou
Software Architect at CoreTechLogic

Clear Revenue Model with Scalable Unit Economics



We Have the Domain Expertise & the Excellent Advisory Team



Gabriel Ferraz, CEO

Ex-Crypto Payment Gateway (\$200M GMV), 1st crypto software agency in Brazil

Google  Change  Orbital.



Alec Erasmus, CTO

Built NFT card infra, led 30+ engineers at crypto brokerage

 adyen  Change  payfast
by network



Matt McGuire

Advisor



Jason Pljnaker

Advisor



Revolut



Sean Rach

Advisor



Michael Zargham

Advisor



Join our mission to create the Financial OS to empower the next wave of digital businesses and teams building globally from day 1