



26 February 2025

**Freelancer Limited**

# 2024 Full Year Results

**Matt Barrie**  
Chief Executive Officer

ASX: FLN  
OTCQX: FLNCF

[investor@freelancer.com](mailto:investor@freelancer.com)



# FY24 Results

**Building the Amazon of  
Services:  
Powering Global Commerce.**



**Payments**



**Labor**



**Freight**



# Group Financial Snapshot FY24

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## Resilient Performance, Strong Foundations

- **Gross Marketplace Value (GMV):** A\$948.6M (↓7.1% vs. FY23)
- **Revenue:** A\$53.1M (↓4.2% vs. FY23)
- **NPAT:** –A\$(0.8)M (vs. +A\$0.2M FY23); 2H24 turned positive at A\$0.2M
- **Operating Profit (excl. FX):** A\$0.8M (↑19% from A\$0.6M FY23)
- **Operating Cash Flow (excl. FX):** A\$5.8M (↑205% from A\$1.9M FY23)
- **Net Cash Flow:** A\$0.8M (vs. –A\$2.4M FY23)
- **Cash Balance:** A\$23.2M (↑9.5% from 1H24, no net debt)

**Leaner, cash-generative with a 2H24 profitability rebound sets the stage for FY25 success.**

GMV represents the underlying transaction value between third parties which is the basis for Freelancer's revenue, i.e. the value of services performed (Freelancer); goods shipped (Loadshift) or goods / services exchanged (Escrow).



# Business Segment Spotlight FY24

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## Momentum Across Our Ecosystem

- **Freelancer**
  - **GMV:** A\$130.5M (↓1.3%); Revenue: A\$40.6M (↓8.2%)
  - Revenue drop primarily due to non-core legacy engineering consulting services revenue.
  - **FY24 Wins:** Huge turnaround in client acquisition. 4Q24 on pcpc new client deposits ↑18.6%, project size ↑29.3% to US\$334, retention ↑5%.
  - **AI Edge:** Supercharging growth with AI-powered productivity, enterprise AI services, and a marketplace primed for the AI revolution.
- **Escrow.com**
  - **GMV:** A\$818.2M (↓7.9%); Revenue: A\$10.4M (↑14.5%)
  - **FY24 Wins:** Improved take rate to 1.3% (↑25%), US\$50M record IPv4 deal; domain sales steady at US\$92M in 4Q24.
  - **Growth Focus:** Deepening e-commerce and automotive partnerships.
- **Loadshift**
  - **GMV:** ↑15% YoY; Quotes per job ↑12.5% to 6.3.
  - **FY24 Wins:** Zoom-powered audio & video calling to deliver next leg up, load tracking
  - **Leadership Boost:** New team driving enterprise scale in 2025





# Strategic Vision & FY25 Outlook

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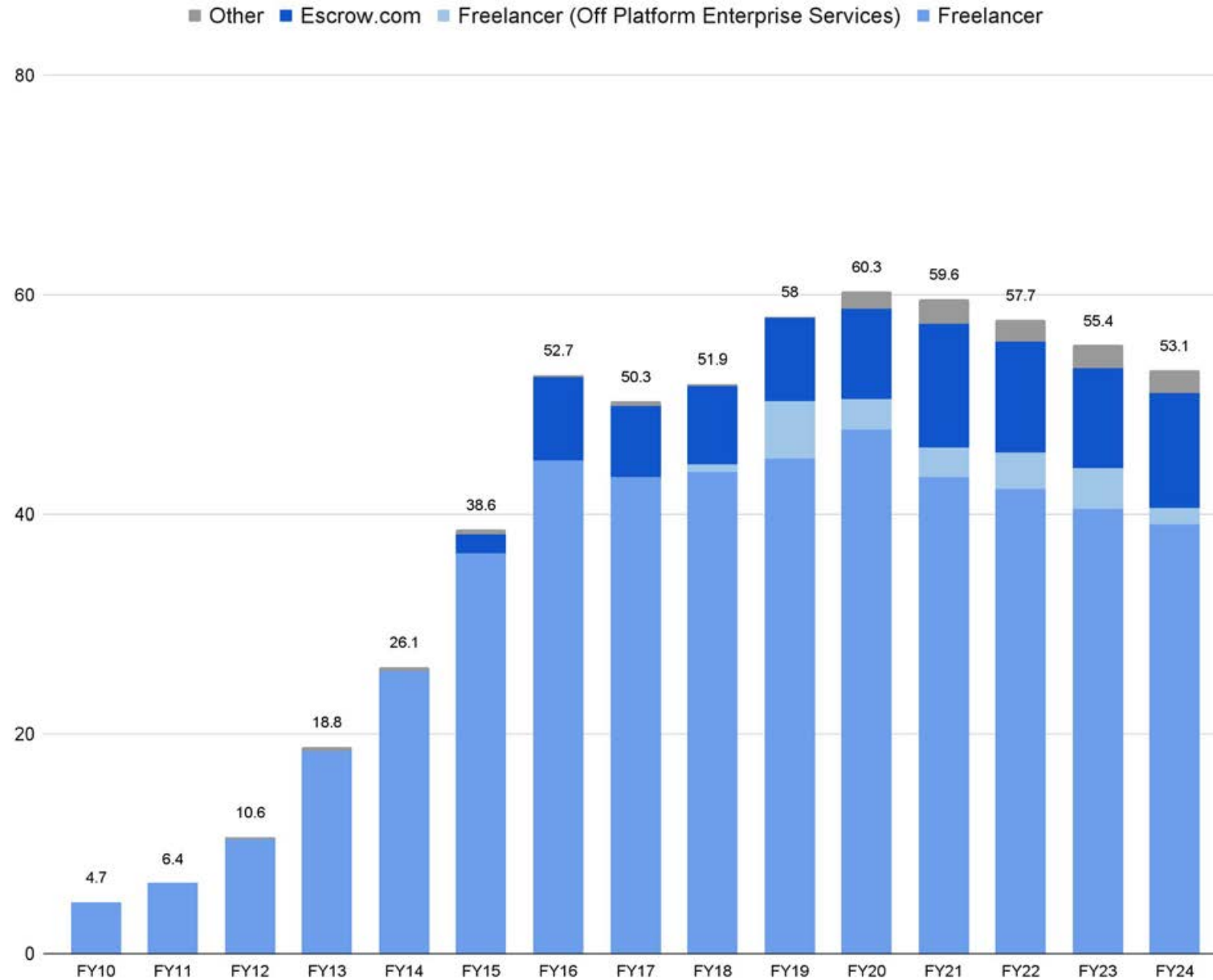
## Positioned for Growth in a Transforming World

- **AI Leadership:** In FY25, we will launch new AI training programs and expand partnerships with tech giants, building on our success in mobilising 130k+ for AI model training.
- **Customer Acquisition:** Doubling down on winning new clients with proven momentum from FY24.
- **Retention Focus:** Prioritizing stickiness in FY25 to drive repeat engagement and long-term value.
- **Cost Discipline:** FY24 operating costs ↓5.8%, unlocking sustainable profitability.
- **Market Catalysts:**
  - **Freelancer:** Customer acquisition, AI-driven demand, NASA/government wins.
  - **Escrow.com:** Expanding into high-value verticals and e-commerce giants.
  - **Loadshift:** Enterprise freight growth with cutting-edge platform upgrades.

**Lean, focused, and ready to ride the AI wave, targeting double digit revenue growth and sustainable profitability in FY25, supported by A\$23.2M in cash reserves.**

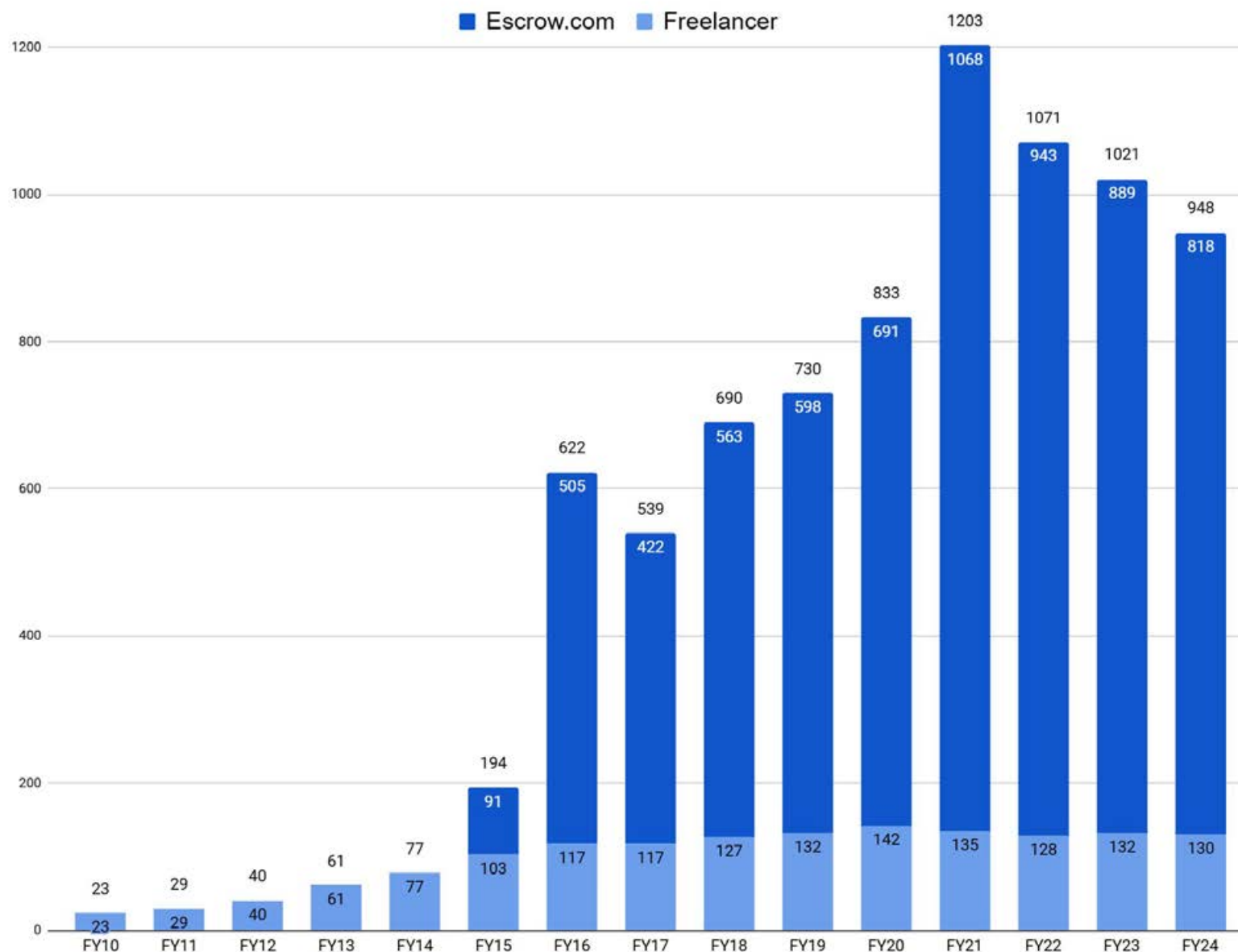


# Group Revenue FY24





# Group Gross Marketplace Volume FY24

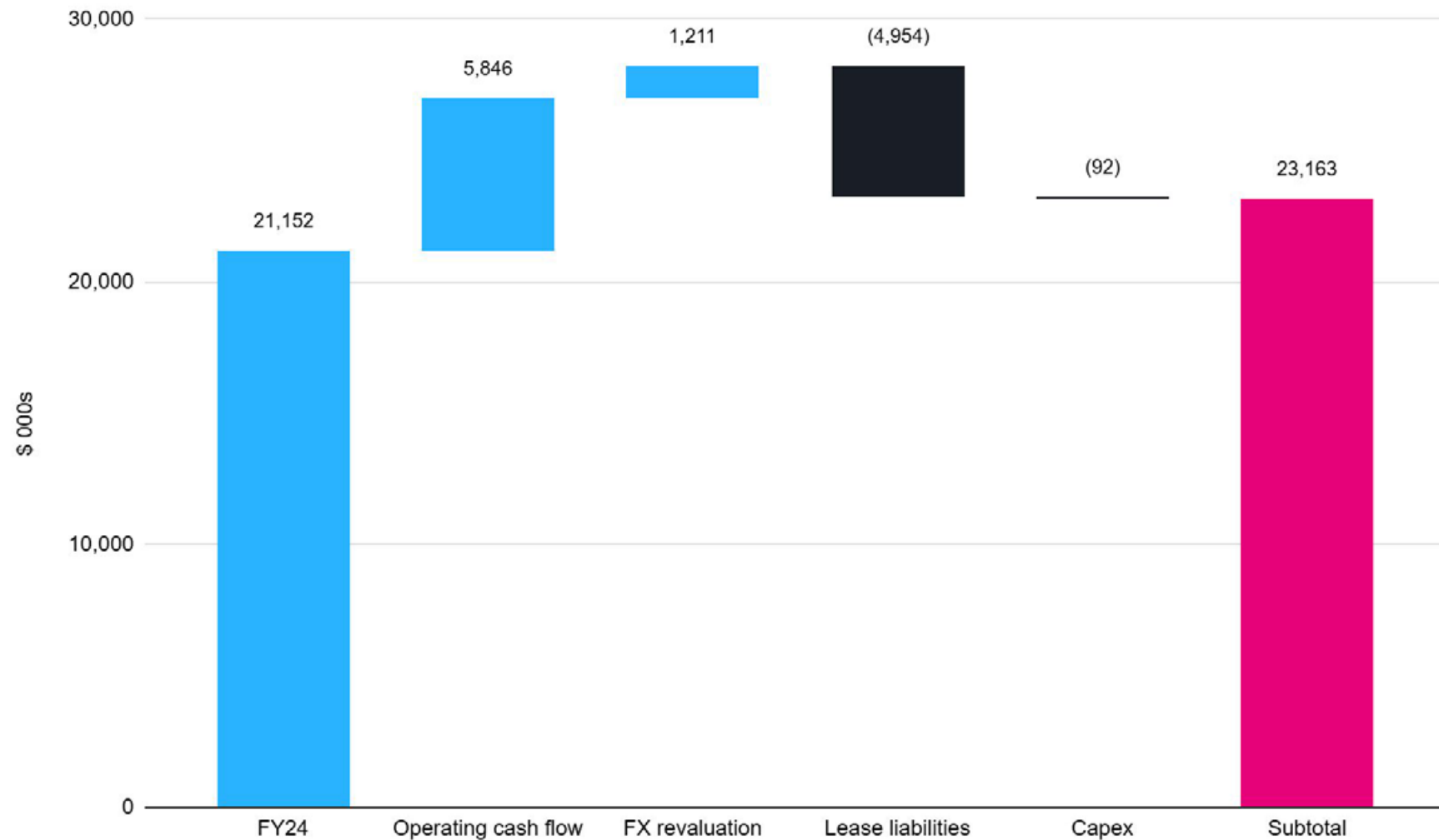


\* Represents the underlying transaction value between third parties which is the basis for Freelancer's revenue, i.e. the value of services performed (Freelancer); goods shipped (Loadshift) or goods / services exchanged (Escrow). Based on Freelancer's unaudited management accounts which have not been subject to an auditor's review.



# Cash Flow Profile FY24

Cash & cash equivalents at \$23.2 million at 31 December 2024 ↑9.5% from 1H24





# Summary Profit & Loss FY24

**Group FY24 NPAT:** \$(0.8)m vs \$0.2m in pcp.

**Revenue down 4%:** Driven by reduced legacy engineering consulting, offset by 18.6% new client growth in 2H24.

**Gross margin at 81.9%:** Lower gross margin due to increases in 2FA costs, some of which were one off, and lower margin legacy enterprise services.

**Gross margin increased to 83.9% in 2H24:** Escrow take rate improved across the year after one offs and improvements in legacy affiliate program.

**\$1.7m unrealised FX loss:** revaluation of foreign denominated assets & liabilities after AUD/USD ↓7% in 2H24 (↓9% for FY24).

**Costs down 5.8%:** Payroll ↓8% supporting leaner base.

**Underlying strength:** Adjusted NPBT up 19%, with 2H24 improvement signaling FY25 profitability.

**Outlook:** Lean cost base, AI innovations, and client growth target double-digit revenue rise in FY25.

(A\$m) 1 Jan - 31 Dec	FY24 Actual	FY23 Actual	Change
<b>Net Revenue</b>	<b>51.0</b>	53.3	-4%
<b>Gross Profit</b>	<b>41.8</b>	44.2	-6%
<i>Gross margin (%)</i>	<b>81.9%</b>	83.0%	-1.2%
Other income	<b>0.5</b>	0.3	n/m
Employee expenses	<b>(19.6)</b>	(21.4)	-8%
Administrative expenses	<b>(11.5)</b>	(11.8)	-2%
Marketing related expenses	<b>(5.4)</b>	(5.5)	-2%
Occupancy costs	<b>(4.9)</b>	(5.0)	-3%
Foreign exchange	<b>(1.9)</b>	(0.2)	n/m
Share- based payment expense	<b>(0.1)</b>	(0.1)	n/m
Depreciation	<b>(0.2)</b>	(0.3)	n/m
<b>NPBT</b>	<b>(1.3)</b>	0.2	n/m
<b>NPAT</b>	<b>(0.8)</b>	0.2	n/m
<b>Excluding share-based payments, depreciation &amp; unrealised fx losses</b>			
<b>Operating profit</b>	<b>0.8</b>	0.6	+19%

## Notes

- ❖ Occupancy costs adjusted to include depreciation of \$4.5m (FY23: \$4.5m) and finance costs of \$1.3m (FY23: \$1.7m) relating to property leases and deducting sublease rental income of \$1.6m (FY23: \$1.8m).
- ❖ Depreciation excludes depreciation arising from AASB16 leases.
- ❖ \$0.4m unrealised fx gain taken directly to FCTR



# Summary Balance Sheet FY24

**Cash & Equivalents at A\$23.2m:** Up 9% from FY23, no net debt

**Trade Receivables ↓46%:** Reflects shorter settlement times and enhanced collections, boosting efficiency.

**Right of Use Asset ↓32%:** Lower due to depreciation in line with lease terms and reduced lease liabilities (down 27%), optimising occupancy costs.

❖ Deferred tax assets reflected net of Deferred tax assets of \$11.3m and Deferred tax liabilities of \$(2.6m).

❖ Reserves include non controlling interest in Loadshift Group.

(A\$m) 31 December 2024	FY24 Actual	FY23 Actual	Change
Cash and cash equivalents	23.2	21.2	+9%
Trade and other receivables	2.5	4.7	-46%
Other assets	3.4	3.5	-3%
Plant and equipment	0.2	0.3	n/m
Intangibles	34.1	34.1	-
Right of Use Asset	9.2	13.5	-32%
Deferred tax assets (net)	8.7	8.1	+7%
<b>Total assets</b>	<b>81.3</b>	85.3	-5%
Trade and other payables	37.1	36.7	+1%
Lease Liabilities	12.4	17.0	-27%
Other liabilities	5.1	4.8	+6%
<b>Total liabilities</b>	<b>54.6</b>	58.5	-7%
<b>Net assets</b>	<b>26.7</b>	26.8	-
Contributed equity	38.9	38.9	-
Reserves	5.6	5.0	+12%
Retained earnings	(17.8)	(17.1)	+4%
<b>Total equity</b>	<b>26.7</b>	26.8	-

# Board of Directors

Technology focused entrepreneurial board with successful exits to major global corporations



**Matt Barrie**

Chief Executive Officer & Chairman

BE (Hons I) BSc (Hons I) Syd.  
GDipAppFin MAppFin  
HonDLitt Macq.  
MSEE Stanford SEP GAICD FIEAust

Matt Barrie is an award winning technology entrepreneur. Matt was Adjunct Associate Professor at the Department of Electrical and Information Engineering at the University of Sydney where he taught Cryptography for fifteen years and, later, Technology Venture Creation. He is the co-author of over 20 US patent applications. Previously he founded and was CEO of Sensory Networks Inc., a vendor of high performance network security processors which sold to Intel Corporation (NASDAQ:INTC).



**Darren Williams**

Non-Executive Director

BSc (Hons I) PhD (Computer Science) MAICD

Darren transitioned from Executive Director and Chief Technology Officer of Freelancer to Non-Executive Director in late 2015. In his time as an executive he was responsible day-to-day for strategic leadership of the company's operating and technical direction. Darren has experience in computer security, protocols, networking and software. Prior to joining Freelancer, Darren was a co-founder of Sensory Networks, where he held the roles of Chief Technology Officer and subsequently Chief Executive Officer. In 2013 Sensory Networks sold to Intel Corporation (NASDAQ:INTC).



**Simon Clausen**

Non-Executive Director

Founder & CEO of PCtools

Simon is a founding investor of Freelancer. Simon has more than 17 years experience in high growth technology businesses in both Australia and the United States. His technical expertise includes proficiency in multiple software development languages, computer security and vulnerability analysis, and he is co-author and inventor of a number of technology patents. Simon founded and was CEO of PC Tools, which he grew to over \$100 million in revenue, more than 250 employees and offices in 7 countries. PC Tools was acquired by Symantec Corporation (NASDAQ:SYMC) in October 2008 in one of Australia's largest ever technology acquisitions.



**Patrick Grove**

Non-Executive Director

Co-Founder & Group CEO at Catcha Group

Since founding Catcha Group in 1999, Patrick has built an extensive track record of founding, building, acquiring, listing and growing both private and public Southeast Asian digital businesses. Today, he is widely recognized as one of the leading entrepreneurs in the region, having founded and taken 6 digital businesses from their early stages to initial public offering in Australia and Southeast Asia, including the iProperty Group – which was acquired by REA Group in 2016 in one of the largest ever acquisitions of a Southeast Asian internet company at the time; iCarAsia and Frontier Digital Ventures.



**Craig Scroggie**

Non-Executive Director

CEO & MD of NEXTDC

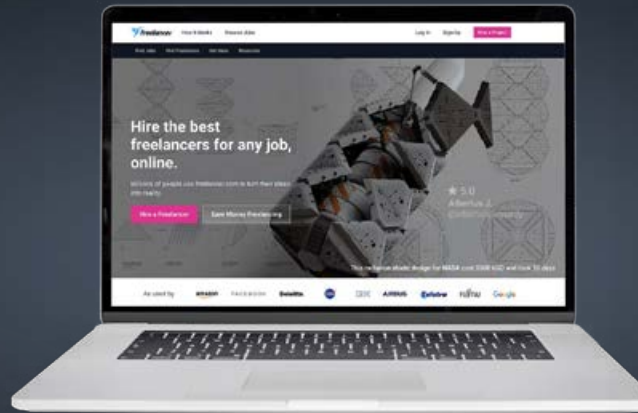
As CEO An ASX 100-listed technology company and Asia's most innovative Data Centre-as-a-Service provider. With over 30 years of experience in the ICT industry, Craig brings a wealth of knowledge and expertise to Freelancer's board. Throughout his career, Craig has held senior positions with industry giants such as Symantec, Veritas Software, Computer Associates, EMC Corporation, and Fujitsu. Under Craig's leadership, NEXTDC has become a cornerstone of Australia's digital economy, providing critical services to businesses across the country and beyond.



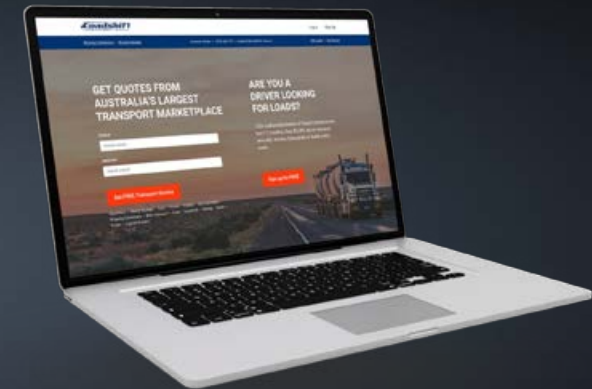
# Building the Amazon of Services: Powering Labor, Payments & Freight



#1 Global escrow leader,  
securing worldwide commerce  
US\$7,400,000,000 in payments



#1 Global labor platform,  
connecting 79M+ users for  
US\$5,000,000+ in jobs



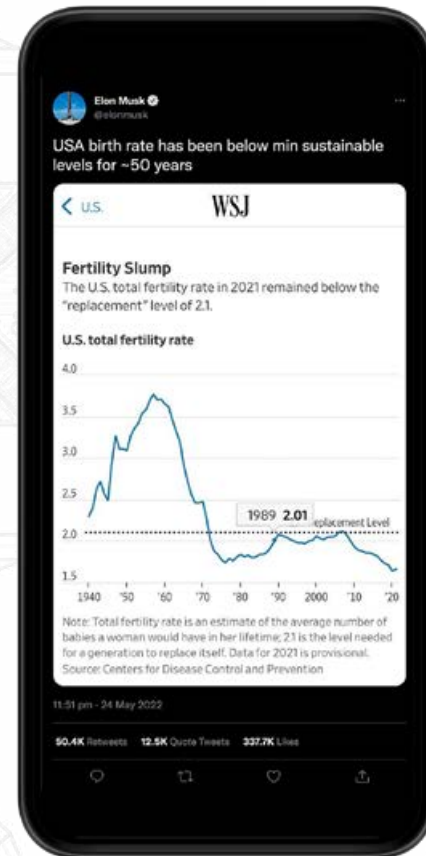
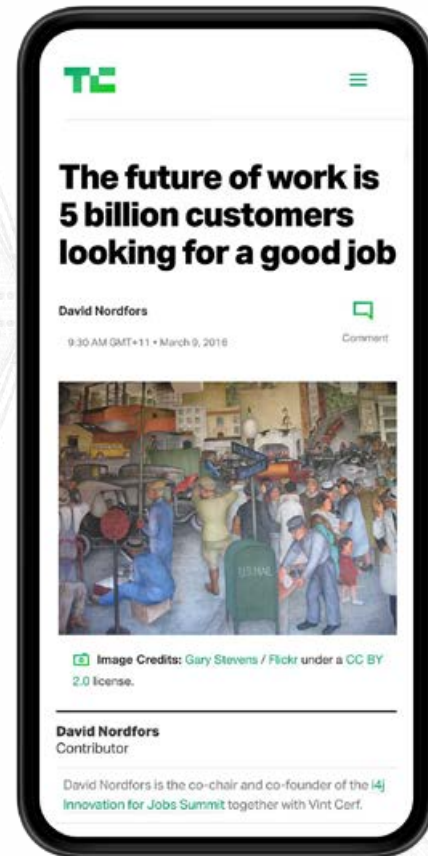
#1 Australian heavy haulage,  
expanding to global platform  
800,000,000km in freight

Freelancer Limited  
ASX: FLN, OTCQX: FLNCF





# Your partner in the new world of work



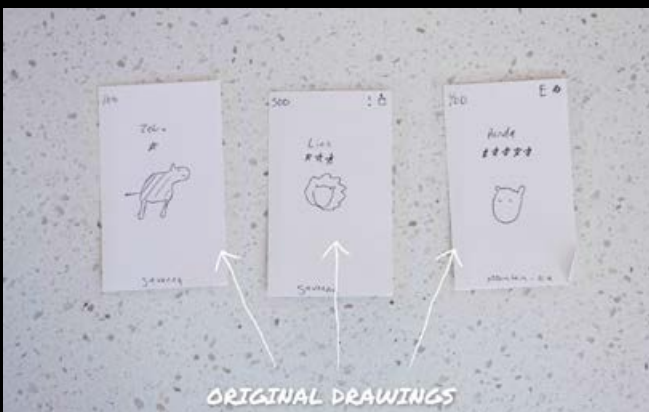
# Solving a trillion dollar problem



# Make it real.

This game product design cost and took 30 days make

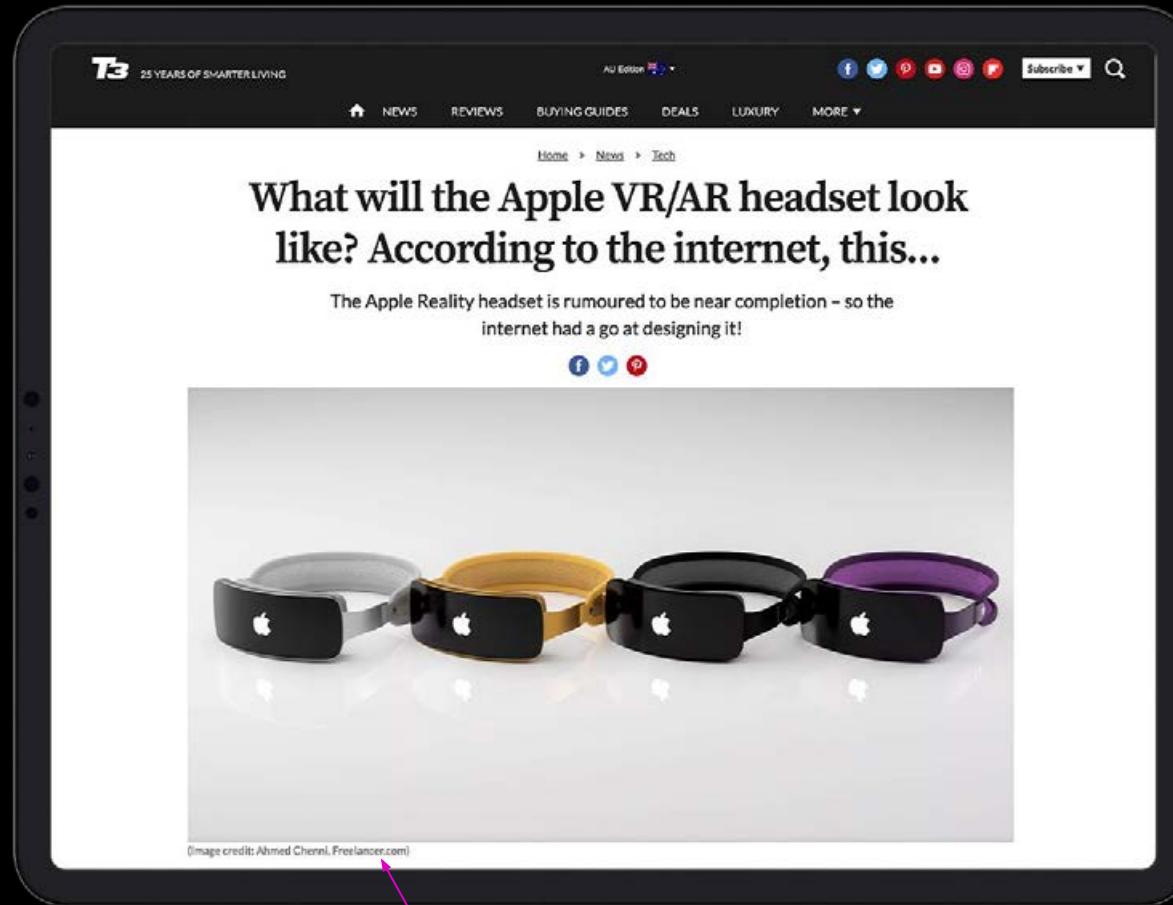
**\$2500 USD**





# Create the Future

We help entrepreneurs & organizations create products & services of the future.



This Apple VR headset concept cost  
and had 56 entries in 14 days

**\$500 AUD**



# Change lives.

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“Coming from a third-world country and the smallest in West Africa where opportunities are very limited, Freelancer has helped me expand globally by helping me make a living from something that I really have a passion for, design.”

**Sulayman Sanyang**

Video & Motion Graphics  
Banjul, Gambia



5.0/5.0 rating, 24 reviews



Transform your business with

# AI DEVELOPMENT

Your new  
receptionist  
just ate Siri  
for breakfast.

Get your AI Action plan now at:  
**[Freelancer.com/ai](https://www.freelancer.com/ai)**

Web Development >> App Development >> AI Development





# Freelancer's Online Economy

- USERS
- JOBS POSTED
- JOBS DONE

**Note: Sample of projects awarded in 2020.** The pink lines indicate where projects are being posted by employers, and the blue lines indicate where the projects are being performed by freelancers. Thicker lines indicate a higher volume of work. White dots indicate the location of Freelancer's users. Edges are sampled data from awarded projects in the period indicated.



# Freelancer's Online Economy - United States

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# Freelancer's Online Economy - Europe

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# Freelancer's Online Economy - Australia

An abstract network visualization featuring a dense web of thin, glowing lines in shades of blue and pink against a black background. The lines radiate from several central points, creating a complex, interconnected pattern that resembles a digital or social network. The overall shape of the network is roughly triangular, with the base at the bottom and the apex at the top left.



# Freelancer's Online Economy - India

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## Regional Websites



### North America

-  US (International)
-  Canada
-  Jamaica
























### Latin America

-  Argentina
-  Brazil
-  Chile
-  Colombia
-  Ecuador
-  Mexico
-  Peru
-  Uruguay
















### Africa

-  South Africa
-  Kenya

### Europe

-  United Kingdom
-  European Union
-  France
-  Germany
-  Greece
-  Portugal
-  Spain
-  Czech Republic
-  Sweden
-  Iceland
-  Ireland
-  Italy
-  Netherlands
-  Turkey
-  Poland
-  Romania
-  Ukraine
-  Norway
-  Hungary
-  Finland
-  Denmark
-  Albania
-  Slovenia

### Asia Pacific

-  Australia
-  New Zealand
-  Hong Kong
-  Bangladesh
-  India
-  Indonesia
-  Japan
-  Korea, Republic of
-  Malaysia
-  Pakistan
-  Philippines
-  P. R. China
-  Singapore
-  Thailand
-  Vietnam

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## Languages

### Afrikaans

- Bahasa Indonesia
- Bahasa Malaysia
- বাংলা
- Català
- Čeština
- Dansk
- Deutsch
- ελληνικά
- English
- Español
- Suomi
- Filipino
- Français
- हिन्द
- Magyar
- Italiano

### 日本語

- 한국어
- Norsk-Bokmål
- Nederlands
- Polski
- Português
- Română
- Shqip
- Slovene
- Svenska
- Kiswahili
- Thai
- Türkçe
- Tiếng Việt
- Українська мова
- 中文(简体)

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## Currencies

### USD

- NZD
- AUD
- GBP
- HKD
- SGD
- PHP
- EUR
- CAD
- ZAR
- INR
- JMD
- CLP
- MXN
- IDR
- MYR
- SEK
- JPY
- PLN

### BRL

- CNY
- DKK
- VND
- AED
- ARS
- BDT
- COP
- PKR
- CHF
- HUF
- ILS
- KRW
- NOK
- QAR
- RON
- SAR
- THB
- TRY

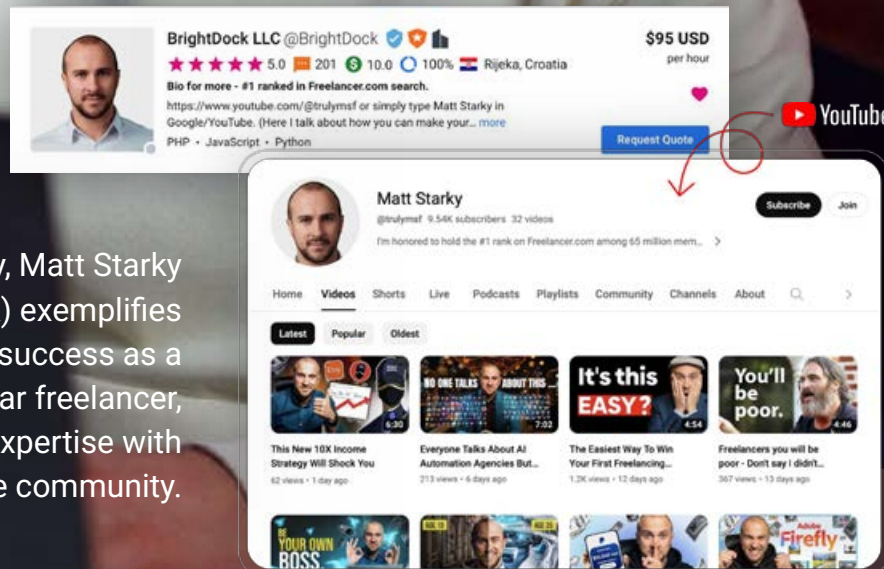
# Change Lives.

Freelancer is changing lives around the world, creating opportunity for entrepreneurs, small businesses and large organizations alike. Our platform connects you with talented professionals globally, delivering exceptional work at competitive rates.

79M+  
REGISTERED USERS

25M+  
JOBS POSTED

Today, Matt Starky (@Brightdock) exemplifies freelance success as a million-dollar freelancer, sharing his expertise with the community.



76%  
OF PROJECTS  
RECEIVE BIDS  
WITHIN 60 SECONDS

51  
AVERAGE BIDS  
PER PROJECT



# The Industry's Most Trusted Talent Platform

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Freelancer outranks all major competitors globally for customer satisfaction:

**4.5 "Excellent"** rating on Trustpilot from 15,440+ verified reviews

**4.8 out of 5** on SiteJabber across 18,659+ customer ratings

**#1 position** consistently maintained among freelancing platforms worldwide

When you partner with Freelancer, you're choosing the platform that businesses trust most.



**Freelancer**

Reviews 15,440 • Excellent



✓ VERIFIED COMPANY



**Freelancer**

★★★★★ 4.8 (18,659 reviews)

[www.freelancer.com](https://www.freelancer.com)



[Write a Review](#)

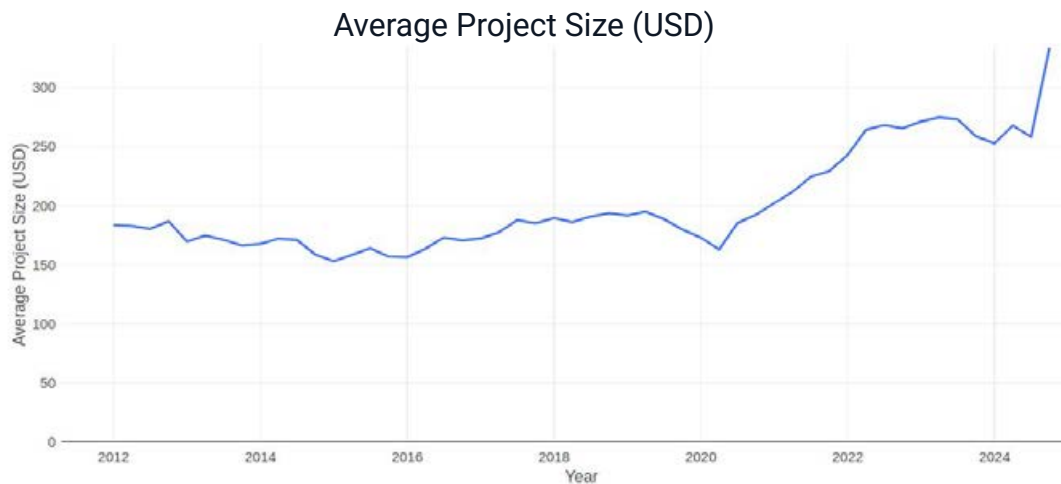
[Ask a Question](#)



# Marketplace Dynamics FY24

**“Every job, every country, every language, every currency, at any time”**

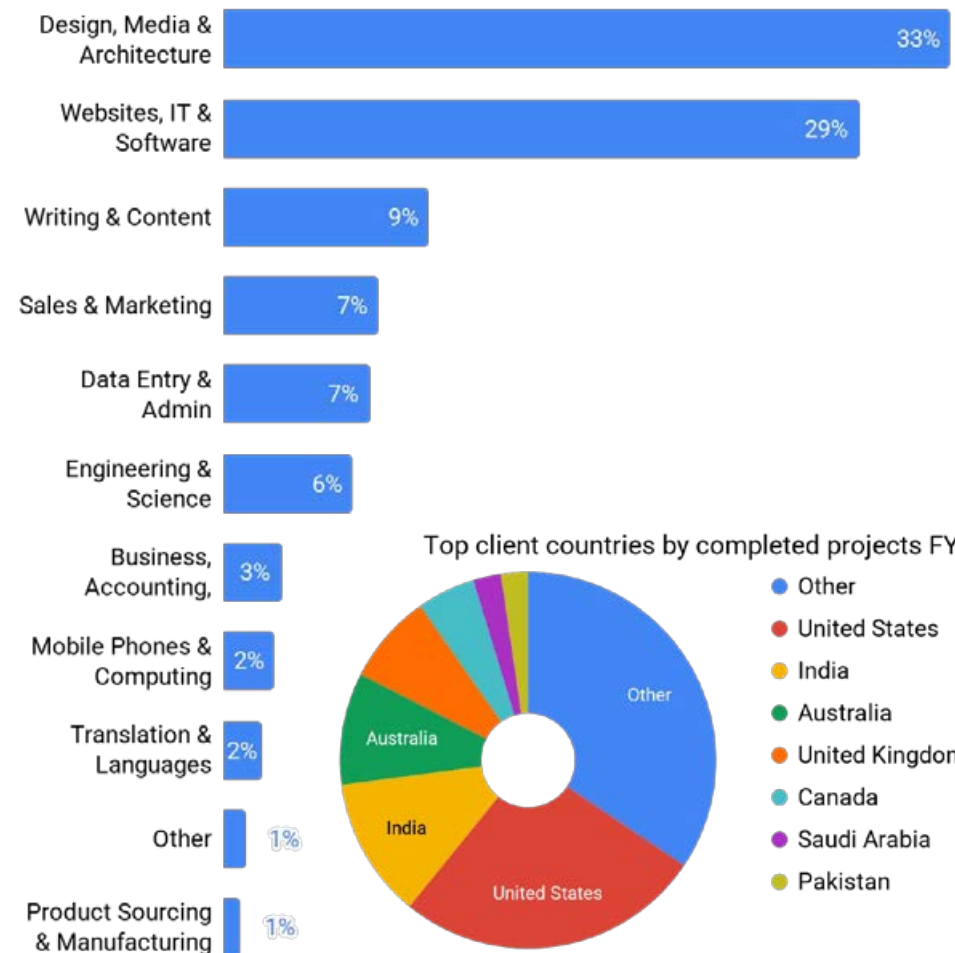
- Over 3,000 job categories as diverse as Aerospace Engineering, Biotechnology, Sales, Manufacturing, Mechanical Engineering
- Complexity & sophistication growing over time
- Average project size was US\$334 in 4Q 2024<sup>2</sup>, up 29.3% on pcp.



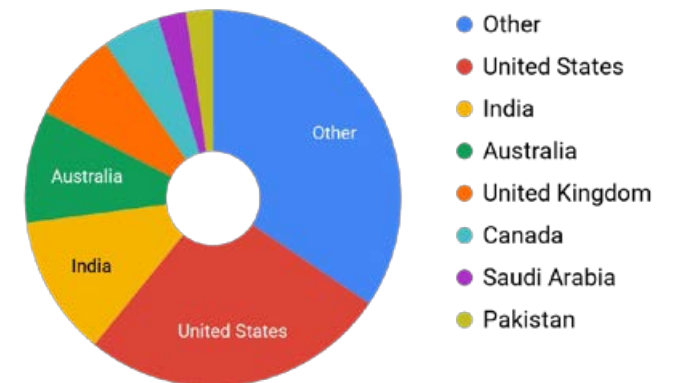
1. Based on the number of completed projects in FY24

2. Defined as the GMV over the time period, divided by the count of projects with GMV within the time period.

Top completed project categories by count FY24



Top client countries by completed projects FY24





# **Freelancer: The World's Largest Cloud Workforce**

**Lowest cost, largest range and powered by AI**

## **Global Talent Network:**

80+ million users across 247 countries & territories, 3,000+ skills, 33 languages, and 38 currencies

## **Unrivalled Market Liquidity:**

No platform globally matches our talent pool or response rate

## **Client-Friendly Model:**

- Free to post jobs, receive quotes, review portfolios, and chat
- Only 3% commission when you award projects

## **Freelancer-Friendly Platform:**

- Free to browse projects, submit bids
- Free to create profiles & build portfolios
- 10% commission on awarded projects

**Start today—post your job for free**



# Projects

*Write a brief & budget and watch the bids come in*

*51 freelancers bid on average!*

## From Project Brief to Expert Bids in Minutes

Post your requirements and budget to connect with skilled freelancers globally. Choose to pay a fixed price or hourly rate with secure Milestone Payments protection.

*Browse portfolios, reviews, and chat with candidates*

**67%**

of projects receive bids within 60 seconds

**51**

bids on average per project

**Home design for a lake view lot** Complete

The project entails creating a comprehensive set of 15 high-quality renderings, both exterior and interior, for a residential property located in Miami, Florida. This will involve the development of a detailed 3D model of the residence, which captures its architectural nuances, environmental context, and design aesthetics. The initial phase will include the creation of preliminary renderings to visualize the basic layout, design elements, and color schemes. These preliminary renderings will serve as the foundation for subsequent refinement and corrections.

Freelancer	Bids	Average bid
Susan P. @sustap	35	\$3,184 USD

**Susan P. @sustap** Residential Architect and 3D Modeler \$3,200 USD in 14 days

**Robert Y. @roberty** Home Design Specialist \$3,100 USD in 12 days

**Suresh M. @sureshdesigns** Architectural Designer \$3,000 USD in 14 days

**Andrew W. @andywhomes** Custom Home Planner and Designer \$3,500 USD in 16 days

**Kelly S. @kellys** Scenic Property Architect \$3,230 USD in 12 days

**Phillip H. @phillip** Interior 3D Modeler Expert \$3,210 USD in 13 days

**★★★★★ 5.0**

**Home design for a lake view lot**

Went above and beyond to understand the project requirements. While his work is excellent, he is a great person to work with. I would highly recommend working with this freelancer.

Garima L. @TLC2019



# Contests

Pay only for results,  
get **unlimited creativity**

Post contests for any type of work: logos, website designs, naming, packaging, illustration, and product concepts & more. Receive multiple solutions and only pay for the winners.

**Unmatched creativity:**

1,400,000+ entries per month  
15,000,000+ entries per year

**93%**

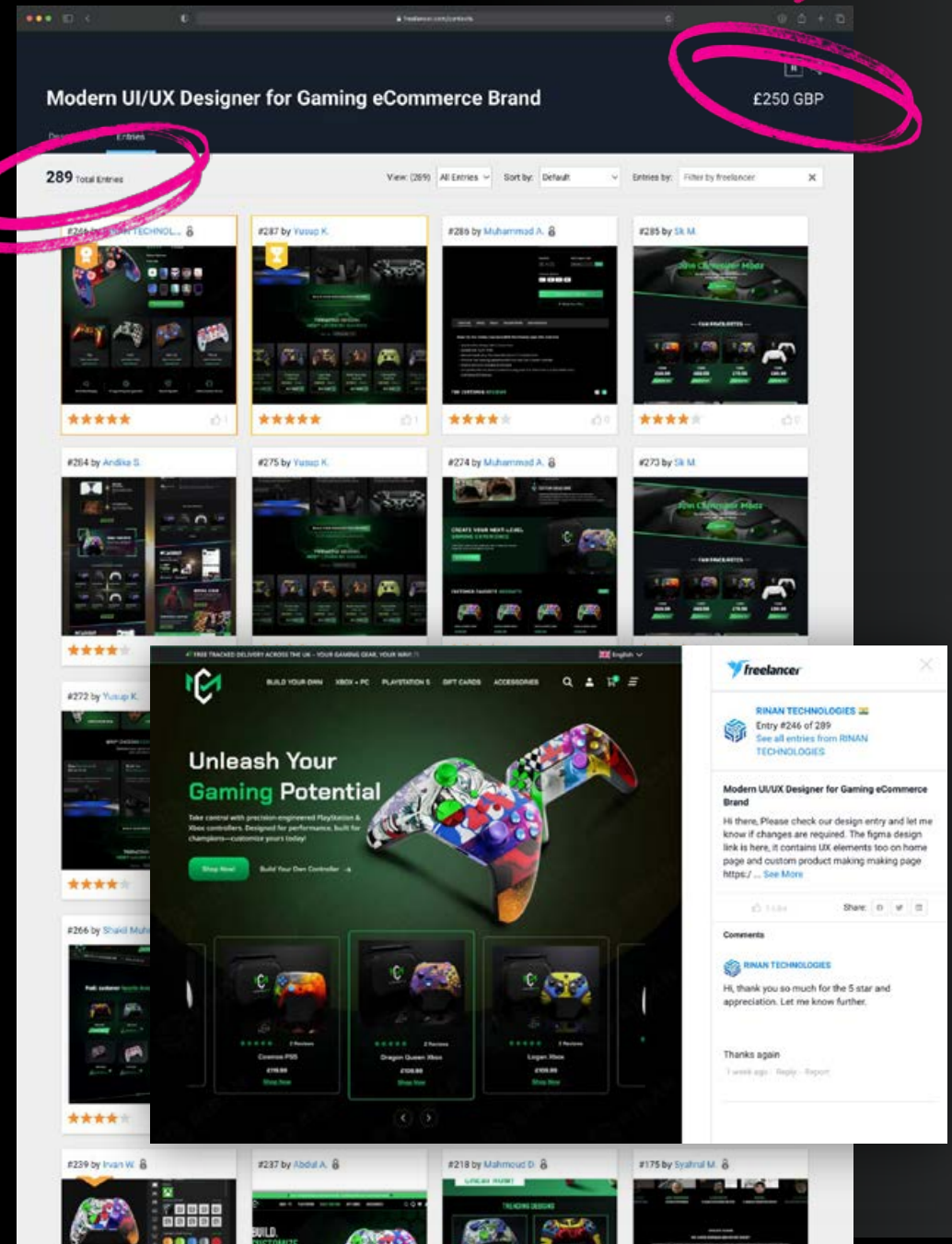
of contests receive  
entries within 1 hour

**528**

average entries  
per contest

*289 freelancers  
competing for  
the prize!*

*Offer a prize*







This 3D modeling cost  
and took 5 days to make

**\$150 USD**





This 3D product visualisation cost  
and took 3 weeks to make

**\$435 USD**



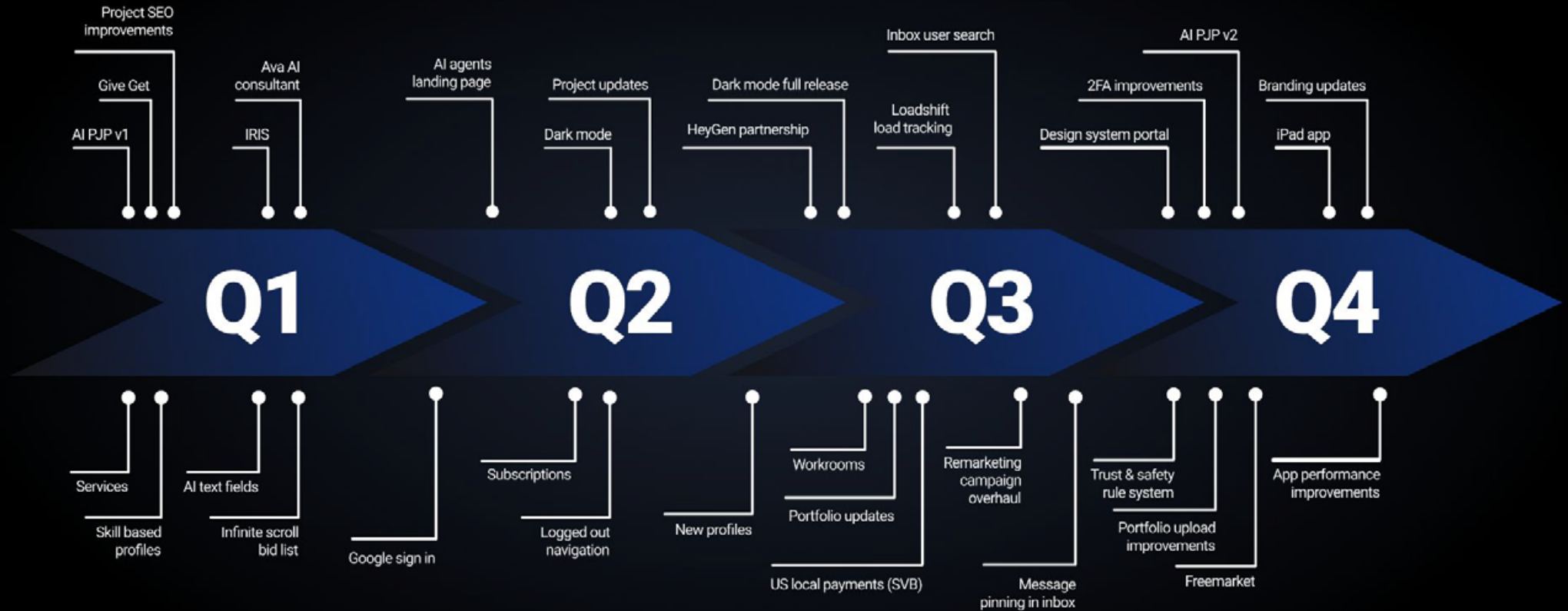


This architectural concept design  
cost and took 6 days to make

**\$290 USD**



# Freelancer Shipped in 2024





# Ready-to-Deliver Services from Top-Tier Talent


The screenshot shows the Freelancer.com homepage. At the top, there's a navigation bar with the Freelancer logo, links to Browse, Manage, and Groups, and buttons for Create a Quote and Post a Project. Below this is a large banner with the text "Make it real." and "Handpicked services from our best freelancers." Underneath the banner, there's a section for "Featured Services" with four cards: "60 seconds realistic 3D animations" by @ekhartaan for ₹5,105,000, "Magento 1 & 2 Web Agency" by @backzeragency for ₹7,000,000, "Kickstarter Website Copywriting Package" by @wwwwww for ₹1,679,292, and "UI/UX | Pigma & ..." by @azabacheProdi. Below the featured services, there's a grid of service categories: Web & App Development, Design, Writing & Translation, Sales & Marketing, AI Development, and Other Services.

*Offer different levels of your service*

The screenshot shows a service listing for "Dynamic animated landing page design" by Cindy H. @pixelperfect. The listing includes a profile picture, a 5.0 star rating, and a location of Sydney, Australia. Below the title, there's a preview image of a laptop displaying a car on a website. To the right of the preview, there's a pricing table with three tiers: Basic, Starter, and Premium. The Starter tier is selected and priced at A\$250. The list of services for the Starter tier includes: 1x 5 mock ups and sketches, Hi-Fi designs, Animated landing page, Frames, Webflow, Wordpress, Photoshop, After effects, Rive files, Commercial use, and 4 weeks Delivery. Below the pricing table, there's a button to "Purchase for A\$250" and a "Contact" button. At the bottom, there's a section for "Client Favourite" with a star rating of 4.6 and 36 Reviews.



# Your Project, Our Global Cloud of 80 Million Professionals



## Ashraf S. @ashrafshekh

★★★★★ 4.9 168 8.1 95%

**MECHANICAL ENGINEER | SOLIDWORKS | ANSYS | CAD,CAM**

\$30 USD / Hour · India (4:18 AM) · Joined on March 26, 2015

**VUTUK DESIGN AND MEDIA**  
Looking for a highly skilled mechanical engineer with a wealth of experience in design and expert proficiency in various design tools? Look no further! With 12 years of experience in the design field, I have honed my skills in tools such as SolidWorks, ANSYS, CATIA, and Fusion 360, to name a few.

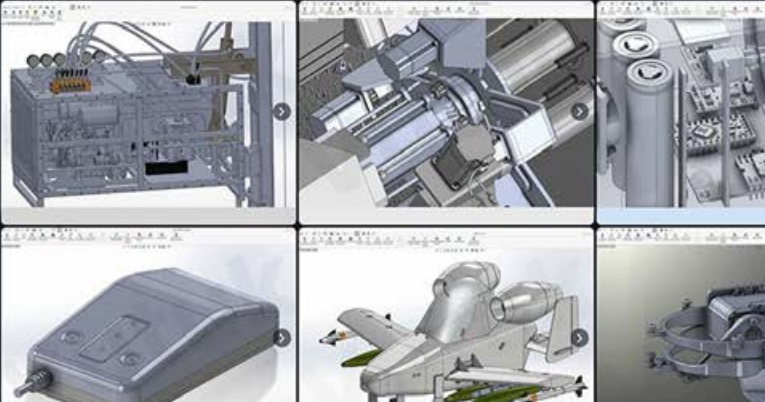
My expertise in machine design, FEA analysis, CFD analysis, and structural analysis make me a valuable asset to any team.

Additionally, I have a talent for creating stunning 2D drawings, product renderings, and animations, including explainer animations in both 2D and 3D. I also have experience in heavy equipment lifting plans, 2D explainer animation videos, and video editing.

Let's work together to bring your designs to life and take your projects to the next level!

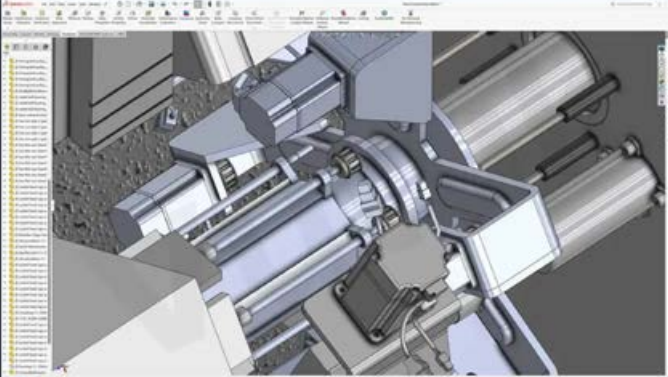
### Portfolio

All 3D Modelling (24) New Product design (25) CFD Simulations (12) New Concept Design (4)



## Machine designs Portfolio-21

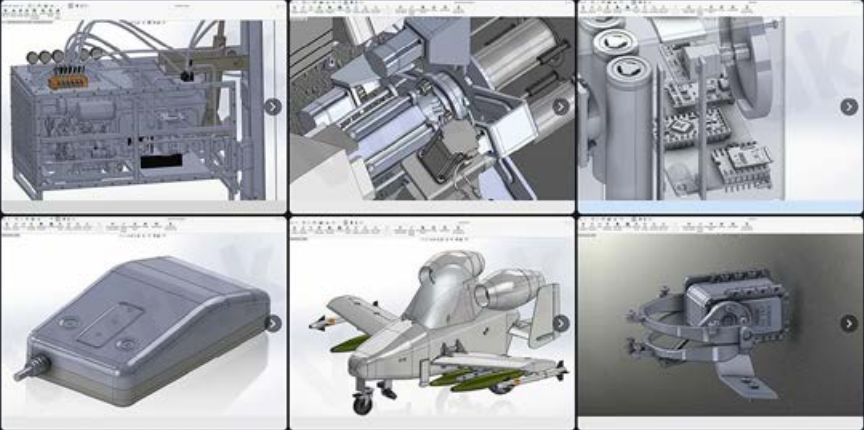
3D MODELLING, NEW PRODUCT DESIGN



Vutuk.com

### Portfolio

All 3D Modelling (24) New Product design (25) CFD Simulations (12) New Concept Design (4)







# Transform Teams into Productive Powerhouses

The image displays a Freelancer group page on a desktop browser and a corresponding mobile app chat interface on a smartphone.

**Desktop Browser View (freelancer.com/groups):**

- Header:** Freelancer logo, navigation links (Browse, Manage, Groups), and a user profile (@clint, \$1,928.28 USD).
- Group Name:** Tech repairs website workshop (Private Group, 23 Members).
- Feed:** A post by Patricia L. (@practricial) from 1 day ago, titled "Hello everyone! I just wanted to share a few Images I found which could work for the landing page design." The post includes four images: a smartphone, a circuit board, a code editor, and a server rack. It has 10 likes and a comment from Peter Y. (@petery) from 1 day ago.
- Description:** "This is a group for collaborating on the work need to do on the website."
- Members (23):** A list of members including Sarah K. (@sarahk), Steven P. (@stevenp), Susan W. (@susanw), and Jennifer O. (@jennyo).

**Mobile App Chat Interface:**

- Chats:** A list of chat conversations with Sarah J. (@sarahjackson), Anastasia W. (@AnastasiaWillia...), Steven J. (@stevenjoseph), Ethan B. (@ethanbradley), Amelie L. (@amelielens), Minh N. (@minhnguyen), Aaron W. (@aaronwalla), and Indira P. (@indirapaganotto).
- Search:** A search bar for finding chats.

# Deloitte.



## 71,891 CONSULTANTS ONBOARDED

"We accelerated the launch of the MyGigs Platform, a self-service short-term staffing app connecting our internal talent pool to open project opportunities, in an effort to create the #1 remote talent experience... [we will] **drive to deliver 20% of all projects\*** through this platform. MyGigs is **changing the way we deliver work** on our projects to our firm, our clients, and our society!"

*\* US Consulting projects*



**Nishita Henry,**  
Chief Innovation Officer @ Deloitte



The logo features the word "freelancer" in a blue sans-serif font with a blue geometric icon to its left. Below it, "MOONSHOT" is written in large, bold, white capital letters. A white arc, resembling a moon or a comet, curves over the word "MOONSHOT". Below "MOONSHOT", the words "INNOVATION CHALLENGES" are written in a smaller, blue, sans-serif font. The background is a dark space with a view of Earth's horizon and several small white stars.

# freelancer MOONSHOT INNOVATION CHALLENGES

**Transforming impossible challenges into breakthrough solutions with the world's largest innovation ecosystem**

**Enterprise Access to NASA-Grade Problem Solving**

**[freelancer.com/innovation-challenges](https://freelancer.com/innovation-challenges)**

Trusted by





# Unleash the power of **global genius** Where 80 million minds converge to **solve humanity's greatest challenges**



## Freelancer works with U.S. Government in the fields of:

- Computational fluid dynamics
- Electrical engineering
- Physics
- Data science
- AI / ML
- Mechanical engineering
- Graphic design
- UI/UX design
- Software engineering
- Biotechnology
- Network science
- Advanced manufacturing
- Transcription
- Information security





— BUREAU OF —  
RECLAMATION

## The challenge:

Optimize and accelerate the sparse matrix linear equations solver for computational fluid dynamics models to predict river sedimentation and river hydraulics.

## The results:

- 60x faster computational modeling
- Enhanced water resource management
- Breakthrough solution turned 3 day process into 1 hour

**"By tapping into global expertise through this challenge, we transformed a 3-day modeling process 60x into just one hour. This dramatic improvement helps us better manage water resources for millions of Americans."**

Yong G. Lai,  
US Bureau of Reclamation



# CommanDING Tech Challenge

Client	National Institute of Standards and Technology
Field	Product Design
Problem	Emergency response teams still rely on paper and pens, large pieces of paper to map the area or whiteboards in their vehicles
Breakthrough innovation	Incident command via VR, AR, and mobile integrating indoor tracking systems, LiDAR scans, 3D maps, and video analytics
Expertise	App Development   Augmented Reality   Data Integration   Virtual Reality

**\$1M USD**

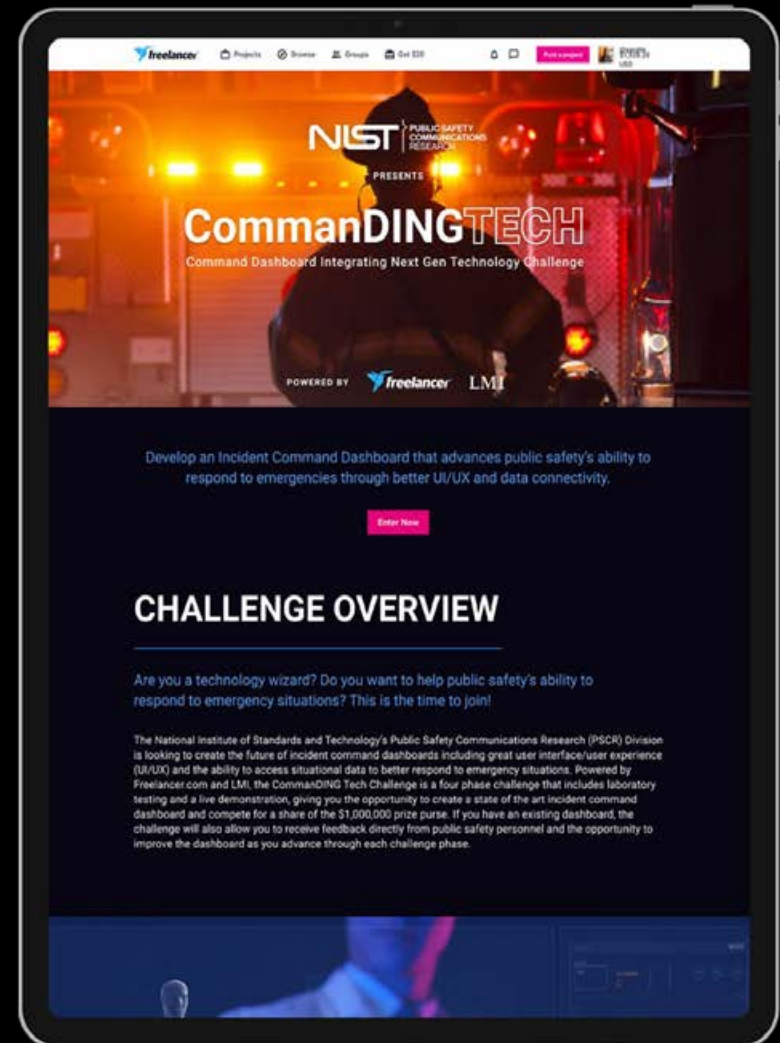
PRIZES

**12**

MONTHS

**216,250**

OUTREACH



# TARGETED Genome Editor Delivery Challenge

Client	National Institutes of Health
Field	Biotechnology
Problem	Genome editing to treat rare diseases which affects 10% of the population. <ul style="list-style-type: none"> <li>- programmable delivery systems</li> <li>- crossing the blood-brain barrier</li> </ul> Self-Assembling Proteins, Extracellular Vesicle-Based Delivery, Ultrasound-Assisted Lipid Nanoparticles, Milk Exosomes
Breakthrough innovation	Incident command via VR, AR, and mobile integrating indoor tracking systems, LiDAR scans, 3D maps, and video analytics
Expertise	App Development   Augmented Reality   Data Integration   Virtual Reality

**\$6M USD**

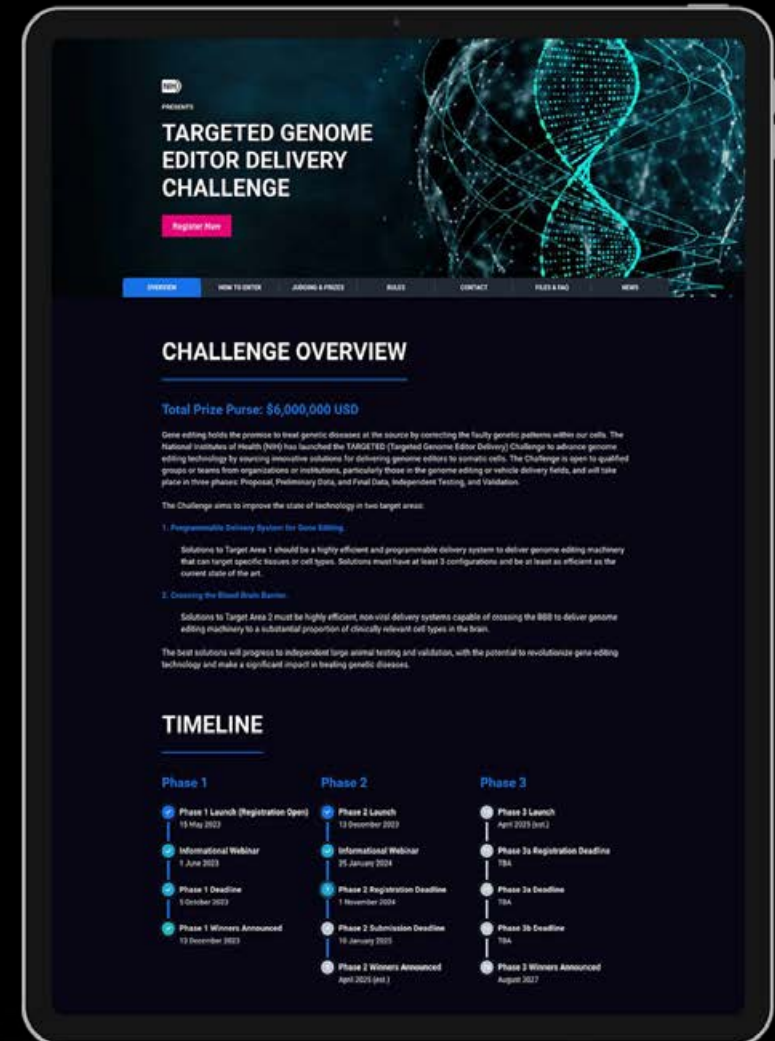
PRIZES

**5**

YEARS

**514,460**

OUTREACH



# Who Let the Gas Out? NASA Tank venting challenge

Client	NASA
Field	Aerospace & chemical engineering
Problem	Venting gas from a partially full propellant tank in space, with the aim of reducing propellant loss
Breakthrough innovation	Acoustic excitation, ultrasonic sensing, semi-permeable membranes, centrifugal phase separation
Expertise	Incident command via VR, AR, and mobile integrating indoor tracking systems, LiDAR scans, 3D maps, and video analytics

**\$80K USD**

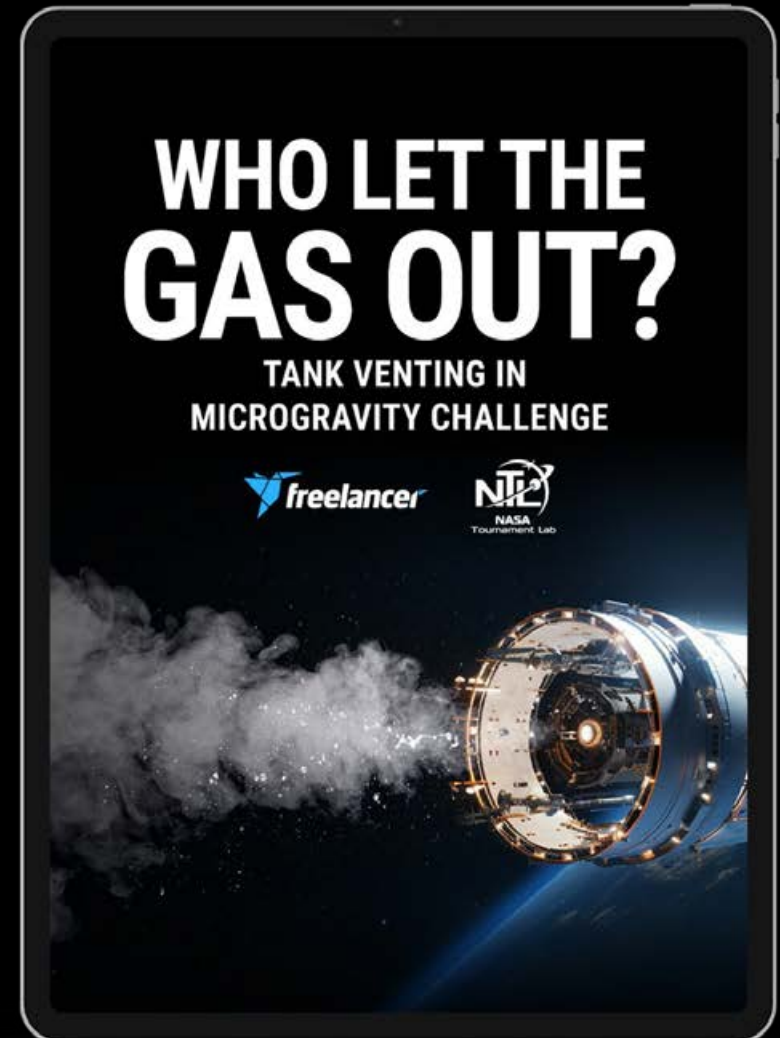
PRIZES

**10**

MONTHS

**47**

ENTRIES





# Generative AI

Where **human intelligence** meets **artificial intelligence**

Your go-to partner for AI innovation. We deliver specialists for AI—80M strong, globally connected, and ready to power your breakthroughs.

**Massive Scalability:** Capacity to deliver millions of human-in-the-loop training hours monthly

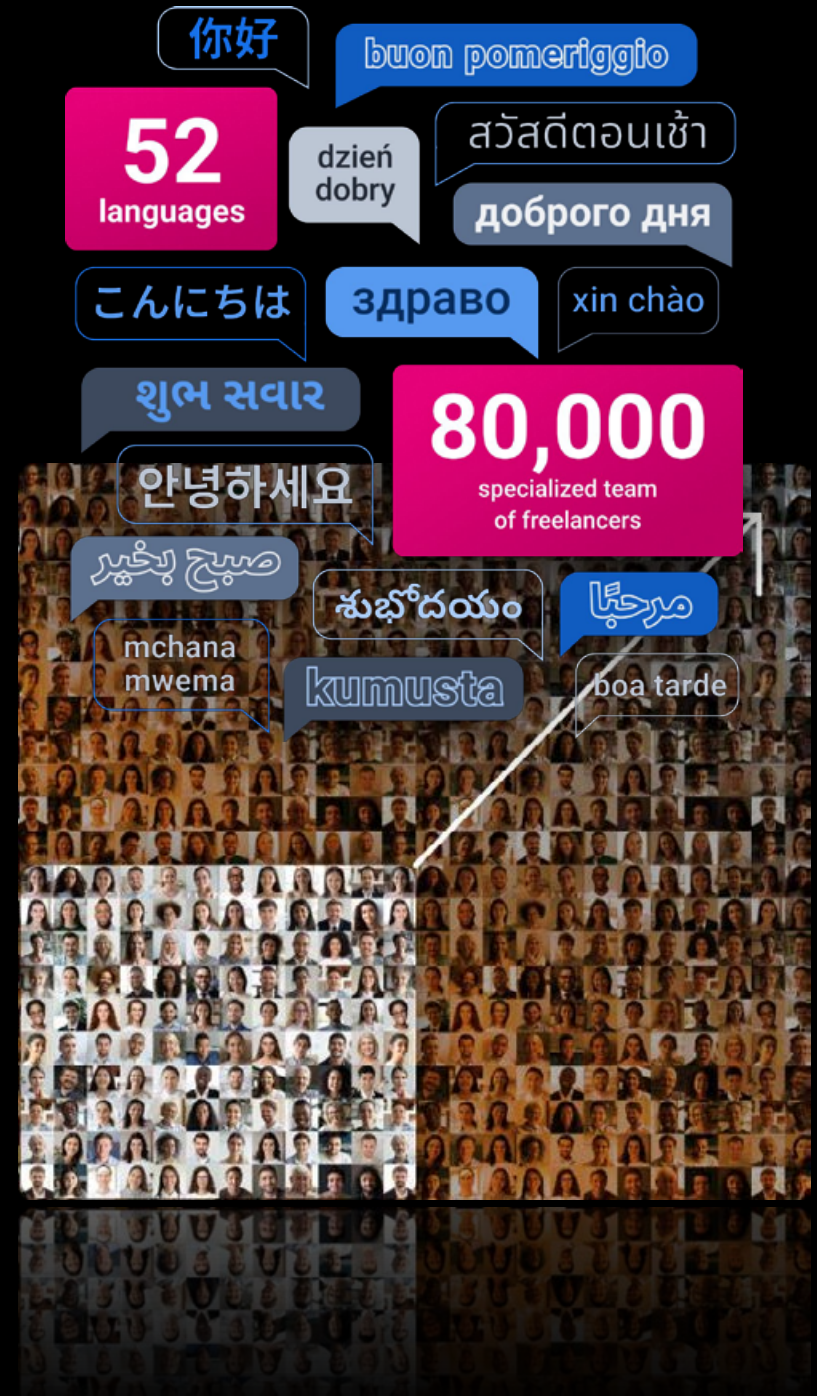
**Specialized AI Training:** Expert RLHF, safety evaluation & data annotation 52+ languages

**Rapid Mobilization:**

Can marshall 20,000+ pre-qualified experts per day

**Seamless Integration:**

Efficiently distribute tasks to our global workforce



# Generative AI Case Study

## Accelerating Major Foundational Model Development

### The Challenge

- Evaluate millions of AI prompts for quality and safety
- Meet aggressive development timelines
- Support 52 languages with expertise

### The Solution

- Assembled 80,000 specialists globally
- Delivered domain expertise & AI safety
- Implemented ethical oversight protocols

### The Results

- Slashed timelines while enhancing multilingual accuracy
- Reduced bias with diverse, global input

**80,000+**

Ai Specialists

**52**

Languages

**24/7**

Coverage

**50,000+**

Hours worked

**100%**

Satisfaction

# Field Services

**Your on-demand field service revolution.**

## Surge Capability Meets Whitespace Coverage

Access a global network of 80 million freelancers to eliminate coverage gaps, provide surge capability, reduce fixed costs, and ensure service excellence anywhere, anytime.

### Surge Capability:

Global technician deployment in hours, not days

### Whitespace Coverage:

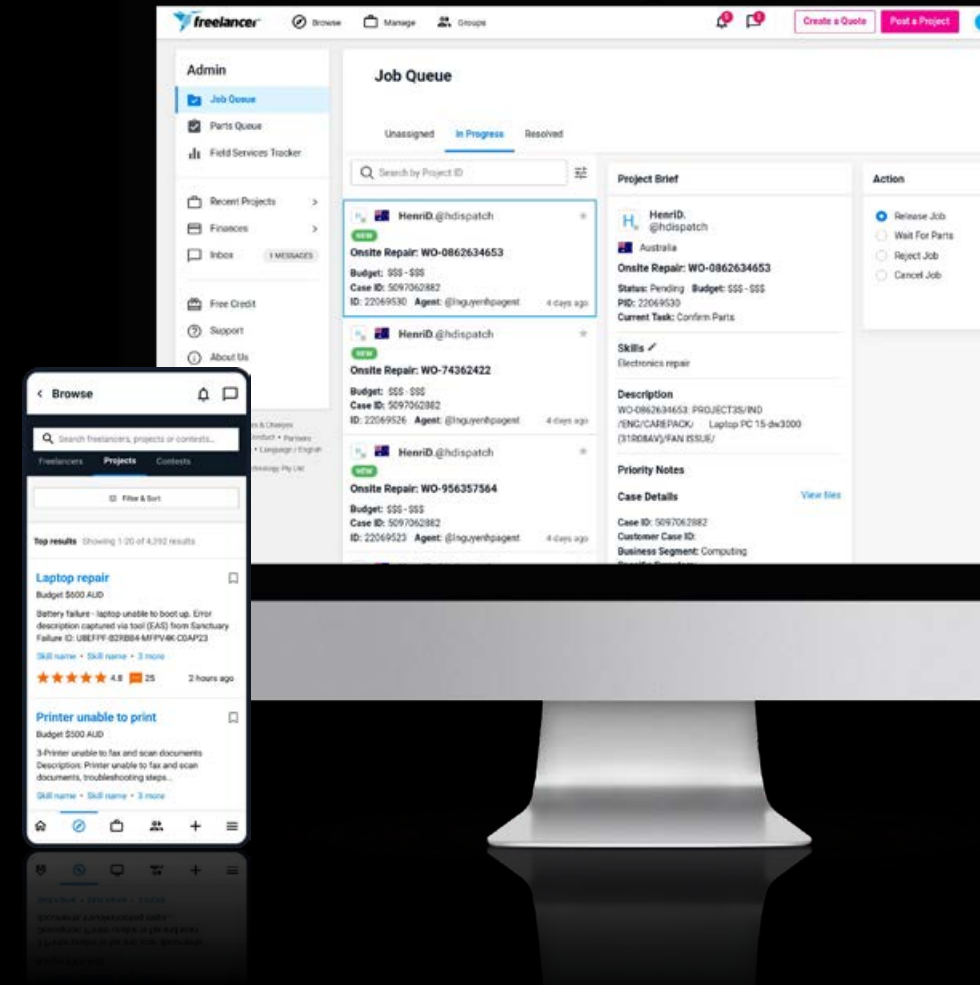
Consistent service from metro to remote regions

### Cut Fixed Costs:

Scale workforce without financial risk

### Specialized Expertise:

Diverse technical skills for any challenge

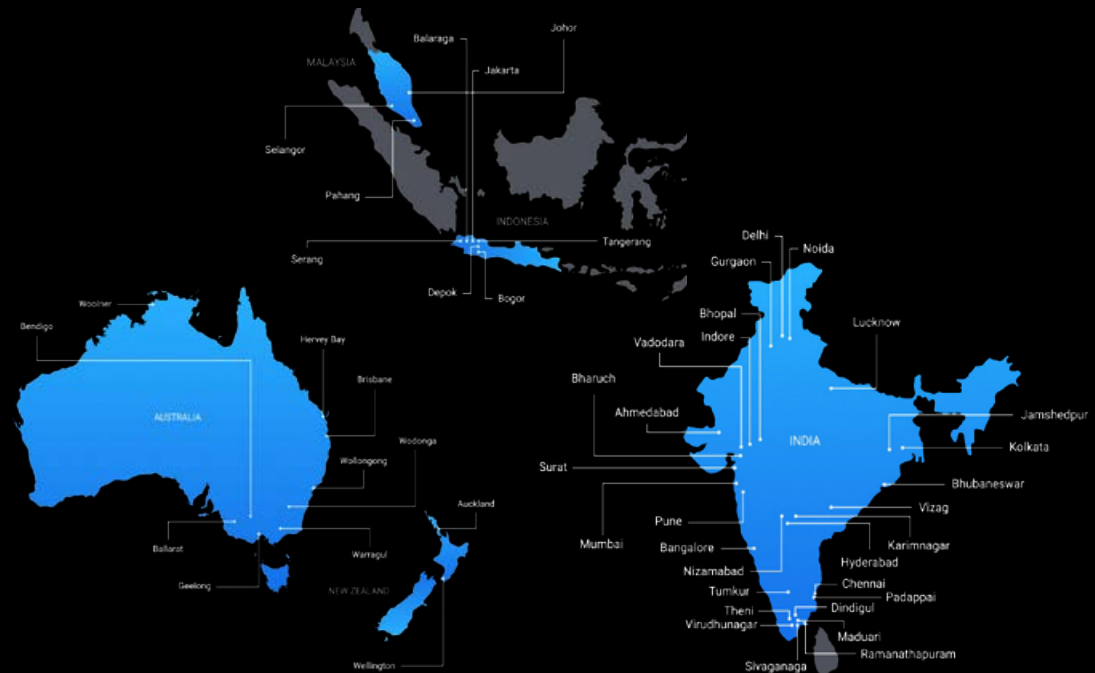






# Field Services Case Study

**Building a Global Surge and  
Whitespace Capability for a  
Fortune 500**



## The Challenge

- Fixed workforce constraints
- Service coverage gaps in remote areas
- Surge capacity in peak times
- Unsustainable fixed costs

## The Solution

- Pay-per-completed work order
- Strategic over-staffing capability
- Instant surge capacity
- Comprehensive geographic coverage

## The Results

- Global fully-integrated capability with gaps filled
- Cost reduction of 21%
- Repair time reduced by 35%
- Superior customer satisfaction

**90,000+**

WORK ORDERS  
COMPLETED

**48**

CITIES

**5**

COUNTRIES

**~1,000**

FREELANCE FSES

**35%**

REPAIR TIME  
REDUCTION



# Management Team | Freelancer

Specialists in growth, finance, operations, infrastructure, international execution, compliance and engineering



**Neil Katz**

Chief Financial Officer  
*BCom (Hons) ACA*  
*EPGC (Stanford)*

Neil Katz is responsible for the finance and administration functions of the Company. Neil has over 20 years experience in finance, accounting and general management. Neil has held CFO roles at a number of technology companies, including IPscape, Threatmetrix (acquired by NYSE:RELX), Sensory Networks (acquired by NASDAQ:INTC) and Aptrix (acquired by NYSE:IBM).



**Adam Byrnes**

Vice President, Product & Growth  
*BE (Electrical)*  
*(Hons I) / BSc (Adv)*  
*(Physics)*

Adam Byrnes is responsible for product leadership at Freelancer. He advises on the product direction and strategy of the Freelancer marketplace, and provides mentorship to other product managers in the business. Adam holds first class honours degrees in Advanced Physics and Electrical Engineering from the University of Sydney.



**Laurent Goudet**

Chief Technology Officer  
*BSc (Mathematics & Computer Science) (Hons) /*  
*MSc (Embedded Systems)*  
*(Hons)*

Laurent Goudet is responsible for the technical direction of the company, ensuring alignment with its business goals. Prior to transitioning from Software Architect to Chief Technology Officer in early 2021, Laurent has been leading multiple technical initiatives, transforming the Web & native clients into mobile-friendly, fast, and reliable web applications, lifting the user experience and reducing the engineering costs.



**Andrew Bateman**

Director of Product (Enterprise)  
*B App Sci (IT) RMIT*

Joining Freelancer in 2023, Andrew leads product strategy and development for our enterprise division. He has over two decades experience as a technology and product leader, most recently as co-founder, CTO and Head of Product at B2B marketplace vendor Bench. Prior to this Andrew was Technical Director of digital studio Future Büro, winning multiple international honours including Cannes Lions, Webby and D&AD awards.



**Ayen Torcuator**

Global Head of Customer Service  
*B PoliSci*

Ayen Torcuator is responsible for ensuring that customers receive 24/7 world class service and solutions. Ayen holds a bachelor's degree in Political Science from the University of the Philippines, Diliman and has been part of the company for more than a decade.



**Isaac Zipursky**

Enterprise Accounts Team Lead  
*B International Relations*

Isaac Zipursky leads the Enterprise Accounts team at Freelancer.com, managing Fortune 500 partnerships. He oversees Account Management, Talent, Customer Success, and Enterprise CX teams, helping clients leverage Freelancer's global talent network. Isaac holds a BA in International Relations from the University of British Columbia.





# Recent Awards | Freelancer.com



## Sitejabber Award

96.2% positive customer reviews in last 12 months

Sitejabber Awards  
2024



## Gold Stevie

Business or Professional Services - Freelancer.com

International Business Awards 2023



## Gold Stevie

Company of the Year - Transportation - Medium-size

International Business Awards 2023



## Official Webby Honoree

Websites and Mobile Sites Employment

27th Annual Webby Awards 2023



## HR Tech Award

Talent Acquisition: Best Virtual / Hybrid Solution

HR Tech Awards 2023



## APAC Insider

Best Cloud-Based Freelancing & Crowdsourcing Talent Platform

Southeast Asia Business Awards 2022



## Gold Stevie

Innovation in Technology Management, Planning & Implementation (Other Service Industries)

The Asia-Pacific Stevie Awards 2022



## Silver Stevie

Innovative Achievement in Growth

The Asia-Pacific Stevie Awards 2022



## Silver Stevie

Most Innovative Company of the Year - Up to 2,500 Employees

International Business Awards 2022



## Bronze Stevie

Innovative Achievement in Sales or Revenue Generation : Freelancer Enterprise

The Asia-Pacific Stevie Awards 2022



## Gold Stevie

Excellence in Innovation in Technology Industries (More than 100 Employees)

The Asia-Pacific Stevie Awards 2021



## Gold Stevie

Innovation in Technology Management, Planning & Implementation (Other Service Industries)

The Asia-Pacific Stevie Awards 2021



**“160 million jobs, or about 11% of the projected 1.46 billion services jobs worldwide, could in theory be carried out remotely, barring any constraints in supply”\***

---

\* McKinsey Global Institute, The Emerging Global Labor Market, Part I: The Demand for Offshore Talent in Services.





Securing the world's trade



Inspect goods & services before releasing funds  
**OVER US\$7,400,000,000 IN TRANSACTIONS SECURED**

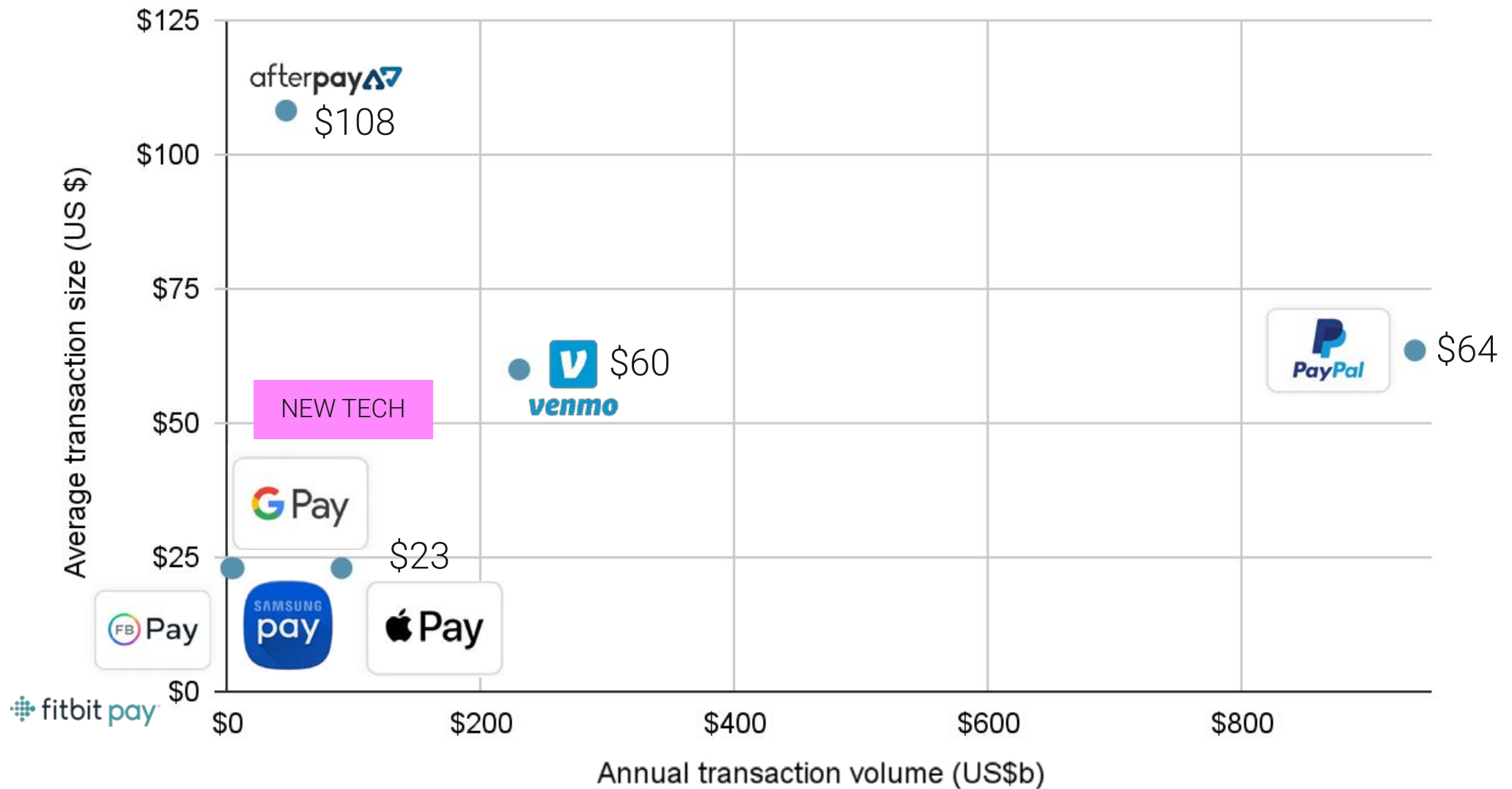
[investor@escrow.com](mailto:investor@escrow.com)

**The world's trade is going online,  
but digital payments can only  
buy a coffee, not a car.**



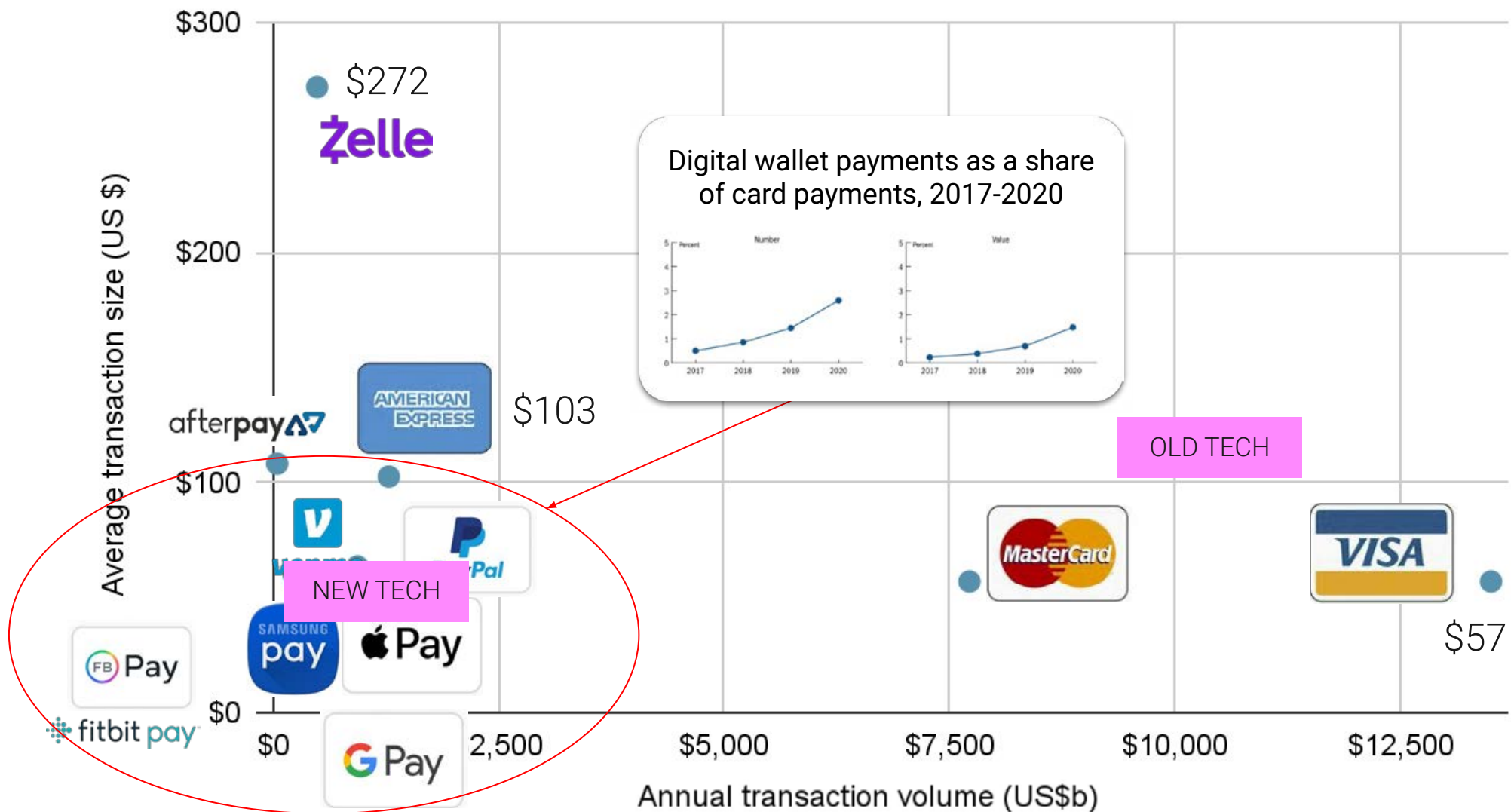


# Most of the innovation in payments is in low-value



Zelle: <https://www.businessinsider.com/zelle-and-venmo-end-2021-with-strong-volume-2022-2>, <https://www.businessofapps.com/data/mobile-payments-app-market/>  
 Paypal: <https://www.nasdaq.com/articles/paypal-stock-has-given-up-all-its-pandemic-era-gains-is-it-a-buy-now>  
 SWIFT: <https://economics.stackexchange.com/questions/9165/how-much-money-is-wire-transferred-every-year-worldwide>  
 BPay, Bank transfer: <https://www.rba.gov.au/publications/annual-reports/psb/2020/trends-in-payments-clearing-and-settlement-systems.html>  
 Letter of Credit: <https://swiftinstitute.org/wp-content/uploads/2014/11/2014-11-International-Trade-Risk-and-Role-of-Banks-Niepmann-and-Schmidt-Eisenlohr-REVISED.pdf>  
 Checks <https://go.gale.com/ps/i.do?id=GALE%7CA91090224&sid=googleScholar&v=2.1&it=r&linkaccess=abs&issn=1048115X&p=AONE&sw=w&userGroupName=anon%7F8bea63a6>  
 Apple Pay, Google Pay: <https://appleinsider.com/articles/21/08/17/apple-pay-accounted-for-92-of-us-mobile-wallet-debit-transactions-in-2020-study-says>  
 Volumes: <https://blockworks.co/bitcoin-surpasses-3-trillion-in-transactions/>  
 Venmo: <https://www.businessofapps.com/data/venmo-statistics/>  
 Letter of Credit: <https://www.alliedmarketresearch.com/letter-of-credit-confirmation-market-A06312#:~:text=The%20global%20letter%20of%20credit,2.72%25%20from%202021%20to%202030>  
 ACH: <https://www.nacha.org/content/ach-network-volume-and-value-statistics#:~:text=2021%20Full%20Year%20Volume%20and,payment%20volume%20grew%20nearly%2074%25>

# The red ocean in small value payments <3% of card volume



Includes all card transactions made via a digital wallet, including tokenized digital wallet. Include: Digital wallet transactions made by using electronic devices, such as smartphone, smart watch, or activity tracker, by "tapping" the device at the point-of-sale (POS) terminal (i.e., Apple Pay, Samsung Pay, Google Pay, Fitbit Pay, Masterpass). Also include tokenized digital wallet transactions made by using customer's payment credentials saved in a virtual account number. These credentials can be stored either on a smartphone or in the cloud. When making a purchase, a substitute account number and a transaction specific code ("token") are used to process payments. This can include purchasing items online with a computer or using a smartphone to make a purchase with a browser or in-app (i.e., Apple Pay, Google Pay, Masterpass, Visa Checkout, Amex Express Checkout). Include digital wallet near-field communication (NFC) transactions, MST (magnetic secure transmission) transactions, quick response (QR) code transactions, barcode transactions, in-app transactions, or browser transactions. Do not include: Card-on-file e-commerce transactions (cardholder-initiated or merchant-initiated) (i.e., installment payment) or transactions made via contactless cards (i.e., "tap and pay").

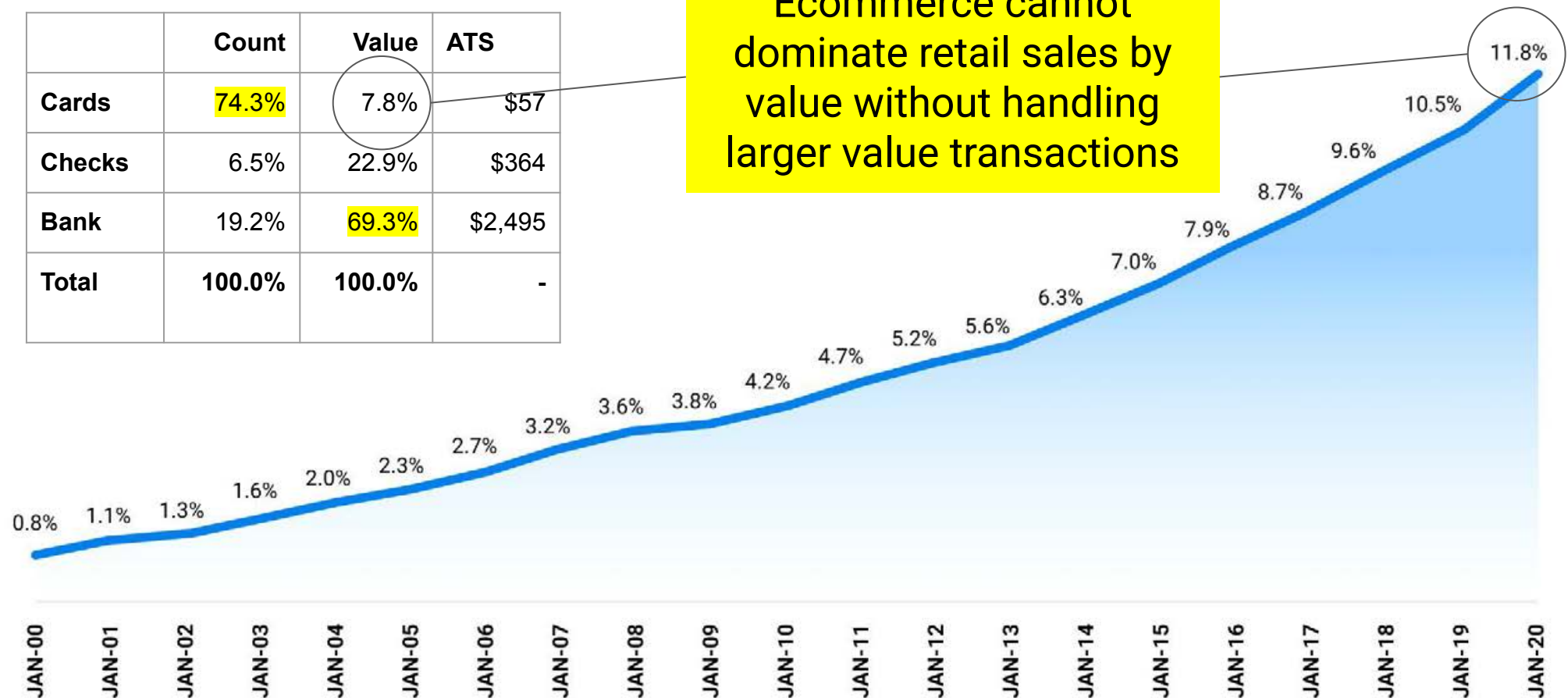


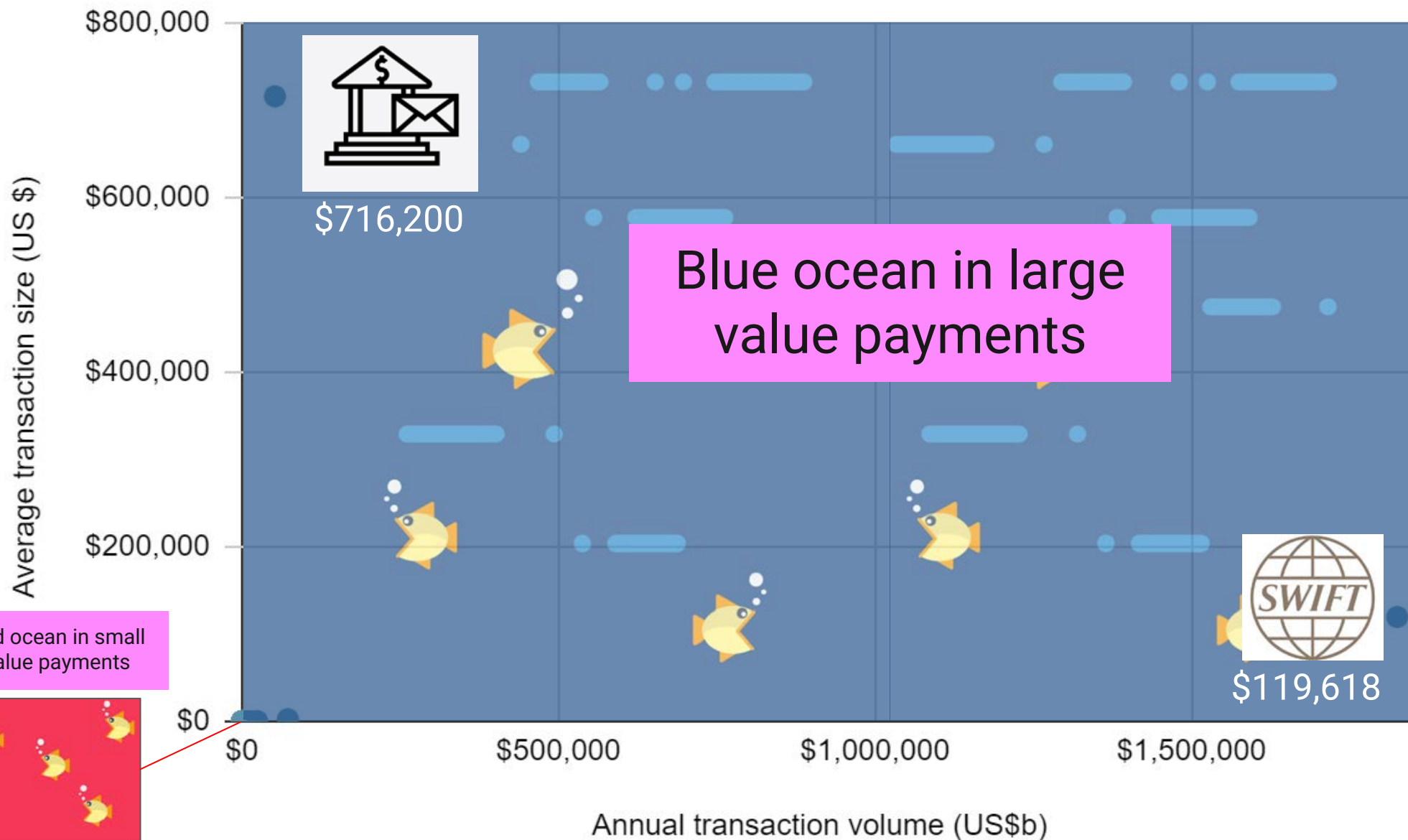
# Card volume <8% of US domestic payments

Annual US e-commerce retail sales as percentage of total sales, seasonally adjusted

	Count	Value	ATS
Cards	74.3%	7.8%	\$57
Checks	6.5%	22.9%	\$364
Bank	19.2%	69.3%	\$2,495
Total	100.0%	100.0%	-

Ecommerce cannot dominate retail sales by value without handling larger value transactions





Zelle: <https://www.businessinsider.com/zelle-and-venmo-end-2021-with-strong-volume-2022-2>, <https://www.businessofapps.com/data/mobile-payments-app-market/>

Paypal: <https://www.nasdaq.com/articles/paypal-stock-has-given-up-all-its-pandemic-era-gains-is-it-a-buy-now>

SWIFT: <https://economics.stackexchange.com/questions/9165/how-much-money-is-wire-transferred-every-year-worldwide>

BPay, Bank transfer: <https://www.rba.gov.au/publications/annual-reports/psb/2020/trends-in-payments-clearing-and-settlement-systems.html>

Letter of Credit: <https://swiftinstitute.org/wp-content/uploads/2014/11/2014-11-International-Trade-Risk-and-Role-of-Banks-Niepmann-and-Schmidt-Eisenlohr-REVISED.pdf>

Checks: <https://go.gale.com/ps/i.do?id=GALE%7CA91090224&sid=googleScholar&v=2.1&it=r&linkaccess=abs&issn=1048115X&p=AONE&sw=w&userGroupName=anon%7E8bea63a6>

Apple Pay, Google Pay: <https://appleinsider.com/articles/21/08/17/apple-pay-accounted-for-92-of-us-mobile-wallet-debit-transactions-in-2020-study-says>

Volumes: <https://blockworks.co/bitcoin-surpasses-3-trillion-in-transactions/>

Venmo: <https://www.businessofapps.com/data/venmo-statistics/>

Letter of Credit: <https://www.alliedmarketresearch.com/letter-of-credit-confirmation-market-A06312#:~:text=The%20global%20letter%20of%20credit,2.72%25%20from%202021%20to%202030.>



# Online payments fail above a few thousand dollars

Secure business payments are bespoke, slow, error-prone & expensive.

Inspections are required before shipping.

**ESCROW AGREEMENT**

This Escrow Agreement (the "Agreement") is made and effective the [DATE].

**BETWEEN:** [YOUR COMPANY NAME] (the "Seller"), a corporation organized and existing under the laws of the [State/Province] of [STATE/PROVINCE], with its head office located at: [YOUR COMPLETE ADDRESS]

**AND:** [BUYER NAME] (the "Buyer"), an individual with his main address located at: [COMPLETE ADDRESS] or a corporation organized and existing under the laws of the [State/Province] of [STATE/PROVINCE], with its head office located at: [COMPLETE ADDRESS]

**AND:** [ESCROW AGENT NAME] (the "Escrow Agent"), an individual with his main address located at: [COMPLETE ADDRESS] or a corporation organized and existing under the laws of the [State/Province] of [STATE/PROVINCE], with its head office located at: [COMPLETE ADDRESS]

**RECITALS**

Simultaneously with the making of this Agreement, Seller and Buyer have entered into a contract (the "Contract") by which Seller will sell to Buyer the following property:

[DESCRIPTION OF PROPERTY BEING SOLD]

**1. DATE OF CLOSING**

The closing will take place on [DATE OF CLOSING], at [TIME OF CLOSING] at the offices of [NAME OF THE OFFICE WHERE CLOSING IS TAKING PLACE], located at [ADDRESS OF THE OFFICE], or at such other time and place as Seller and Buyer may jointly designate in writing. Pursuant to the Contract, Buyer must deposit [DOWN PAYMENT AMOUNT] as a down payment to be held in escrow by the Escrow Agent.

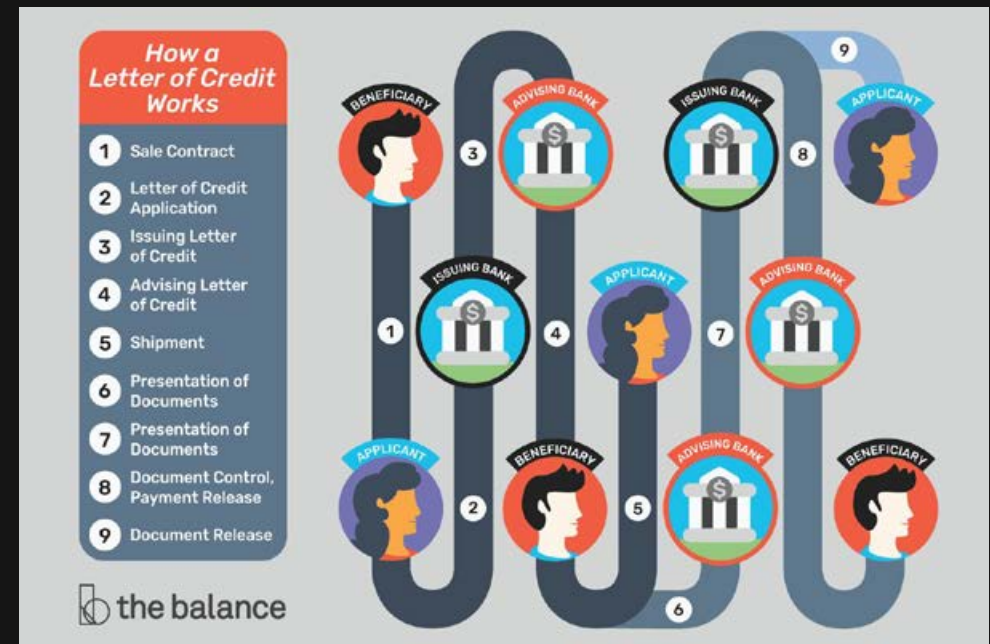
**2. PAYMENT TERMS**

If the closing takes place under the Contract, Escrow Agent at the time of closing shall pay the amount deposited with Agent to Seller or in accordance with Seller's written instructions. Escrow Agent shall make simultaneous transfer of the said property to the Buyer. If no closing takes place under the Contract, Escrow Agent shall continue to hold the amount deposited until receipt of written authorization for its disposition signed by both Buyer and Seller. If there is any dispute as to whom Escrow Agent is to deliver the amount deposited, Escrow Agent shall hold the sum until the parties' rights are finally determined in an appropriate action or proceeding or until a court orders Escrow Agent to deposit the down payment with it. If Escrow Agent does not receive a proper written authorization from Seller and Buyer, or if an action or proceeding to determine Seller's and Buyer's rights is not begun or diligently

Escrow Agreement Page 1 of 2

"According to the ICC, the world-wide documentary discrepancy rates against the DLC [letters of credit] are between 60% to 70%"

[https://www.researchgate.net/publication/328420369\\_Mitigating\\_the\\_Risk\\_of\\_Documentary\\_Discrepancy\\_in\\_Processes\\_of\\_Estonian\\_Export\\_Letters\\_of\\_Credit\\_Transaction](https://www.researchgate.net/publication/328420369_Mitigating_the_Risk_of_Documentary_Discrepancy_in_Processes_of_Estonian_Export_Letters_of_Credit_Transaction)



## Online payments fail with untrustworthy counterparties

Buyer protection is a terrible experience for consumers.


Card fraud over the next decade will cost \$409 billion in losses globally \*




Money ► Property Pensions Savings Borrowing Careers


**Consumer champions**  
Scams

**I could prove I had been scammed but eBay wasn't on my side**

I sent all the evidence that a £450 pair of trainers were perfect, but it refunded the buyer who has kept my trainers

  
**Miles Brignall**  
Mon 31 Aug 2020 02:00 EDT

 **eBay Buyer Protection**  
Covers your purchase price plus original

**Here's how eBay Buyer Protection works:**

- Fast** – Solve problems quickly with our customer support
- Easy** – We'll work with the seller to make it right.
- Free** – It's included with your eBay purchases.

▲ eBay's buyer protection ... but what about a seller who has been scammed? Photograph: NetPhotos/Alamy

**I appear to have been scammed after I sold a £450 pair of trainers on eBay about a month ago to a "buyer" in the US.**

They paid straight away, and the delivery address was a business in New York, but there was no contact name and they had zero feedback. This concerned me, but I believed I'd be protected by eBay.

I took pictures of the shoes and the box from every angle, and then I bubble-wrapped and double-boxed them so there was zero chance of any damage, and the buyer couldn't possibly dispute their condition. Which is exactly what happened.

I sent all the evidence that a £450 pair of trainers were perfect, but it refunded the buyer who has kept my trainers

\* <https://www.paymentsdive.com/news/card-industry-faces-400b-in-fraud-losses-over-next-decade-nilson-says/611521/>



## ESCROWAPI

Spend more time running your business and less time worrying about payments code and compliance overhead.

Built for developers, by developers.

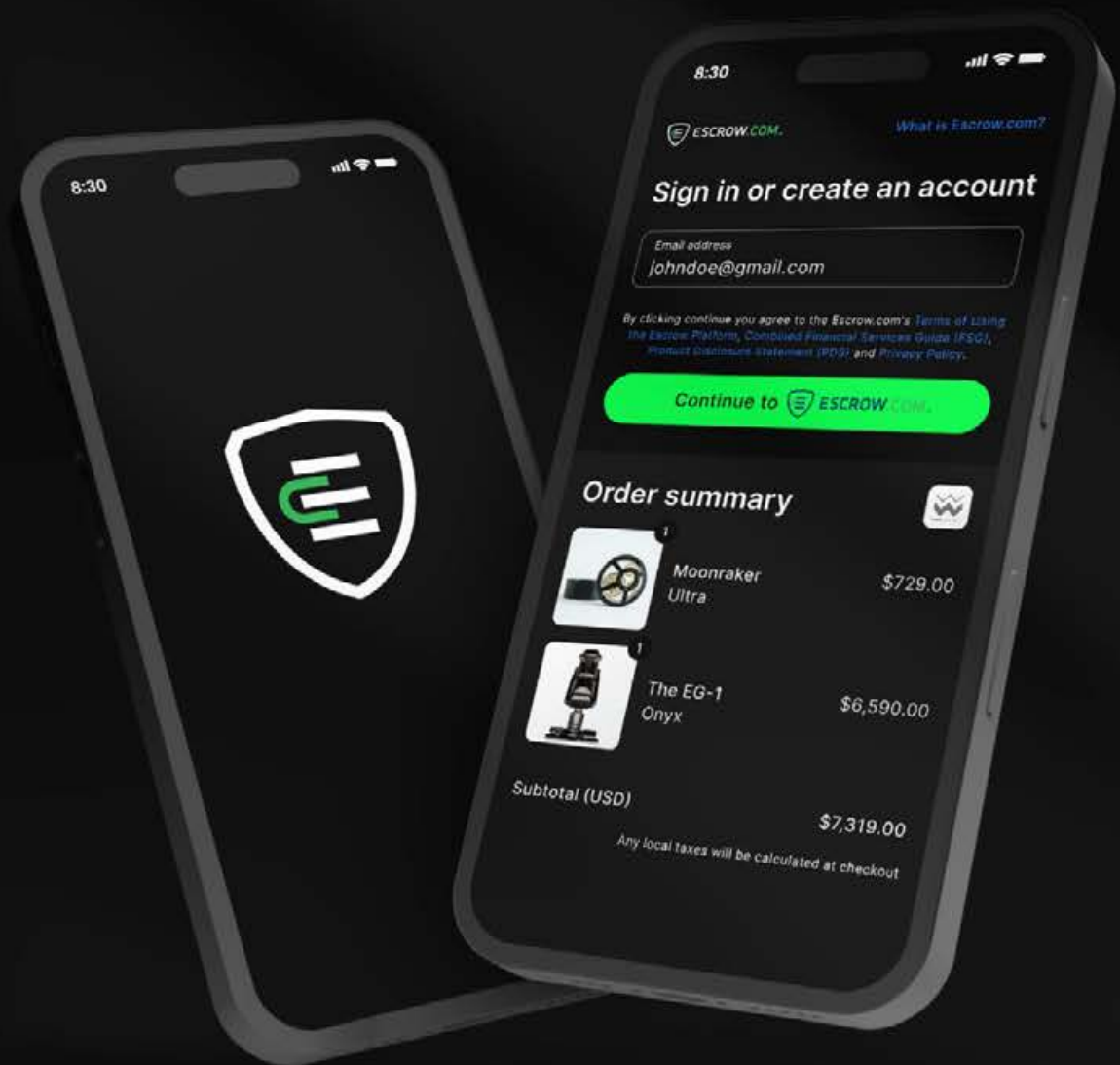
## ESCROWPay

The simplest way to add escrow payments to your website, mobile app, online store, classified site or marketplace.

Escrow.com payments with one line of code.

## ESCROWOffer

Allows buyers and sellers to negotiate a price and securely transact domain names, cars, boats, aircraft or any high-value item online.



# **Escrow.com** solves large value payments in an untrustworthy world



**Escrow.com holds the funds while the transaction completes.**



**Escrow.com** is the  
only secure online  
payment method  
for high value  
items.

Supporting payments in  
USD, EUR, CAD, AUD & GBP  
from 100 to 100,000,000+.



CARS



BOATS



AIRPLANES



MOTORCYCLES



DOMAINS



COLLECTIBLES



COMPUTERS, TV & HIFI



MACHINERY & ROBOTICS



ANTIQUES



NETWORK EQUIPMENT



GEMSTONES & JEWELRY



GENERAL MERCHANDISE



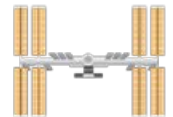
HEAVY EQUIPMENT



INTELLECTUAL PROPERTY



IMPORT/EXPORT



SPACE STATION DEPOSITS



BUSINESS ASSETS



SERVICES & CONTRACTORS

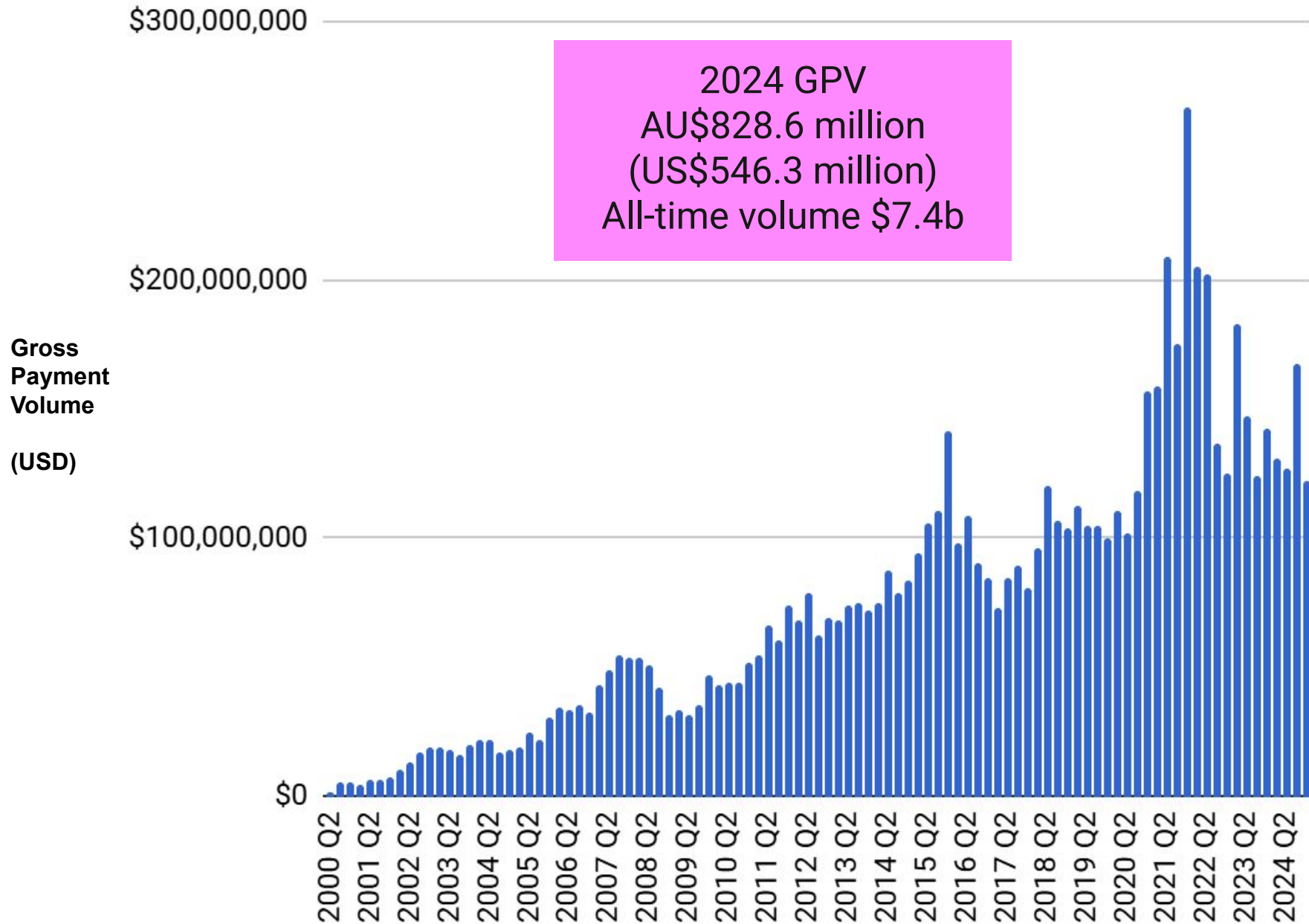


WEBSITES



ELECTRONICS

# Gross Payment Volume (US\$)



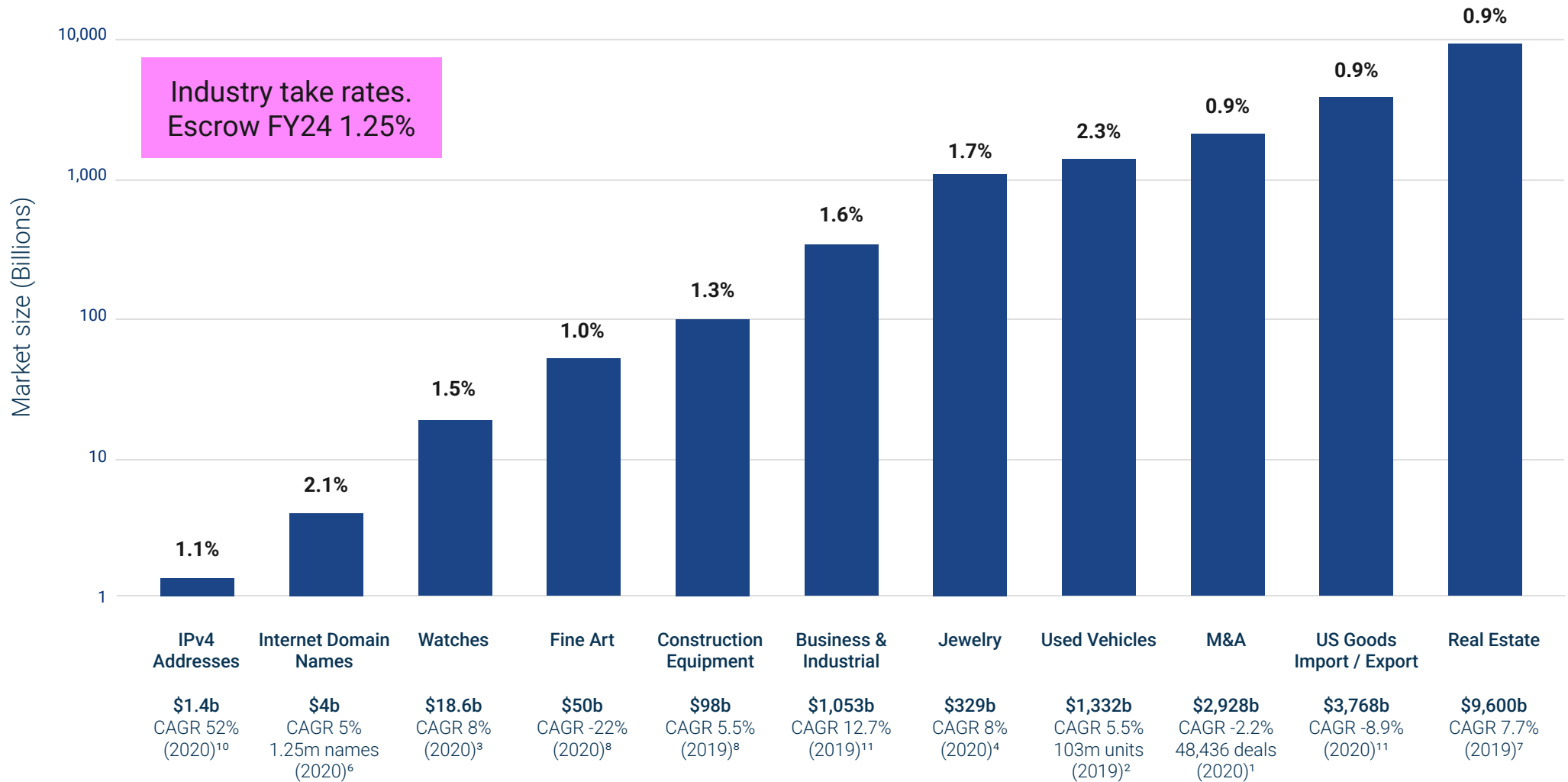
# Over 2 million customers



NOTE: SAMPLE OF TRANSACTIONS. THE PINK LINES INDICATE WHERE ESCROW TRANSACTIONS ARE BEING ORIGINATED BY BUYERS, AND THE BLUE LINES INDICATE WHERE TRANSACTIONS ARE BEING FULFILLED BY SELLERS. THICKER LINES INDICATE HIGHER VOLUME. WHITE DOTS INDICATE THE LOCATION OF ESCROW.COM'S USERS. ALL TIME DATA.



# Key Verticals



1 <https://www.pwc.com/gx/en/services/deals/trends.html>

2 <https://www.grandviewresearch.com/industry-analysis/used-car-market>

3 <https://usa.watchpro.com/pre-owned-luxury-watch-market-is-worth-18-6-billion-and-growing-fast/>

4 <https://www.grandviewresearch.com/industry-analysis/jewelry-market>

5 <https://www.ibisworld.com/industry-statistics/market-size/web-domain-name-sales-united-states/>

6 <https://domainnamewire.com/2021/04/14/sizing-the-domain-name-aftermarket/>

7 [https://www.msci.com/documents/1296102/19878845/MSCI\\_Real\\_Estate\\_Market\\_Size\\_2020.pdf/06a13e2c-0230-f253-26fa-3318cecb1c59](https://www.msci.com/documents/1296102/19878845/MSCI_Real_Estate_Market_Size_2020.pdf/06a13e2c-0230-f253-26fa-3318cecb1c59)

8 <https://www.gminsights.com/industry-analysis/used-construction-equipment-market>

9 <https://www.artsy.net/article/artsy-editorial-collectors-art-market-2021-report>

10 Escrow.com estimates, [https://www.caida.org/catalog/papers/2013\\_first\\_look\\_transfer\\_markets/first\\_look\\_transfer\\_markets.pdf](https://www.caida.org/catalog/papers/2013_first_look_transfer_markets/first_look_transfer_markets.pdf)

11 US Trade Census FT900 [https://www.census.gov/foreign-trade/Press-Release/ft900\\_index.html](https://www.census.gov/foreign-trade/Press-Release/ft900_index.html)

# Beach head customers in key verticals

## Domain Names



## IP Addresses



## Cars



## Boats, Aircraft, Vehicles



## Fine Art



## Luxury, Watches & Jewellery, Auctions



## Intellectual Property



## Business Sales, Mergers & Acquisitions



## Import / Export



## Agriculture



## Oil & Gas



## Services



# The world's largest online escrow company.



Escrow.com has 55 financial services licenses granted or in-application.

Five U.S. states do not require Escrow.com to hold licenses (Hawaii, Indiana, Massachusetts, Tennessee, Wisconsin).

Additionally Escrow.com holds an Australian Financial Services License #501215 and is licensed as a MSB in FINTRAC #M23461013.



# Escrow.com is the only multi-jurisdiction licensed online escrow company with 55 licenses granted or in-application



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## Online Escrow Companies

The following companies are licensed to provide online escrow services:

Upwork Escrow Inc.

Telephone: 650-316-7557

Email: [Escrow@Upwork.com](mailto:Escrow@Upwork.com)

Website: <https://www.upwork.com>

Internet Escrow Services, Inc.

Telephone: 1-888-511-8600,  
949-635-3800

Email: [sales@escrow.com](mailto:sales@escrow.com)

Website: <http://www.escrow.com>



SeedTrust Escrow, Inc.

Telephone: 800 205-3527

Email: [Info@SeedTrustInc.com](mailto:Info@SeedTrustInc.com)

Website: <https://SeedTrustInc.com>

If you are checking on any company other than the ones listed above, you should click here for [Consumer Alerts](#). Many alleged online escrow companies are falsely using names similar to our licensees or current licensee Numbers in an effort to deceive consumers into believing they are licensed and regulated by the State of California.

### Stay Connected

Receive financial alerts, insights, and tips for improving your wealth.

SUBSCRIBE



Not  
external

Surrogacy  
escrow

## California escrow licenses

# Benefits of using Escrow.com



## Increase Trust

Marketplaces are all about trust. Escrow dramatically lifts trust for platforms.



## Increase Liquidity

Buyers can inspect the goods or services before releasing the funds, driving cross-border transactions.



## Increase Network Effects

Greater liquidity means more buyers & sellers, better choice, pricing and conversion rates.



## Increase Compliance

AML/KYC, bonding, SARs, IFTIs, OFAC/PEP & sanctions checks not the business of platforms.



## Increase Insights

Know who your customer is, enables bidirectional feedback, what happens after the match



## Increase Revenue

Upselling is now possible because the platform handles the payment.

# Cars, boats & airplanes are the perfect match for **Escrow.com**

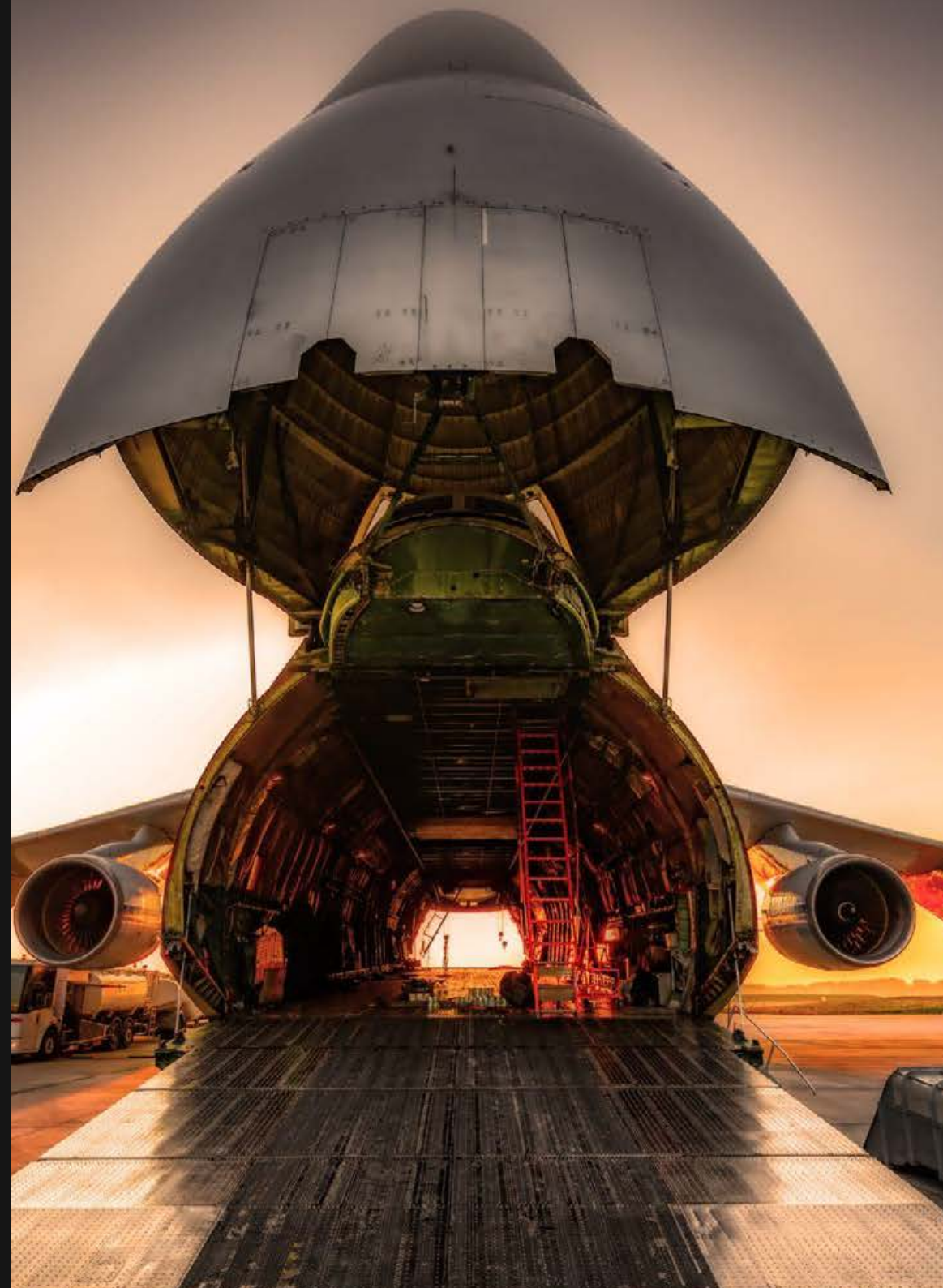
Escrow.com solves trust problem

- Buyer & seller have to physically meet to transact
- Seller accepting cards risks chargebacks
- Buyer using cash or wire has to risk delivering cash safely and trusting the seller to deliver a vehicle in good standing

With Escrow.com one can ship across state lines, physical inspection and acceptance happen on delivery.

Value-add services include:

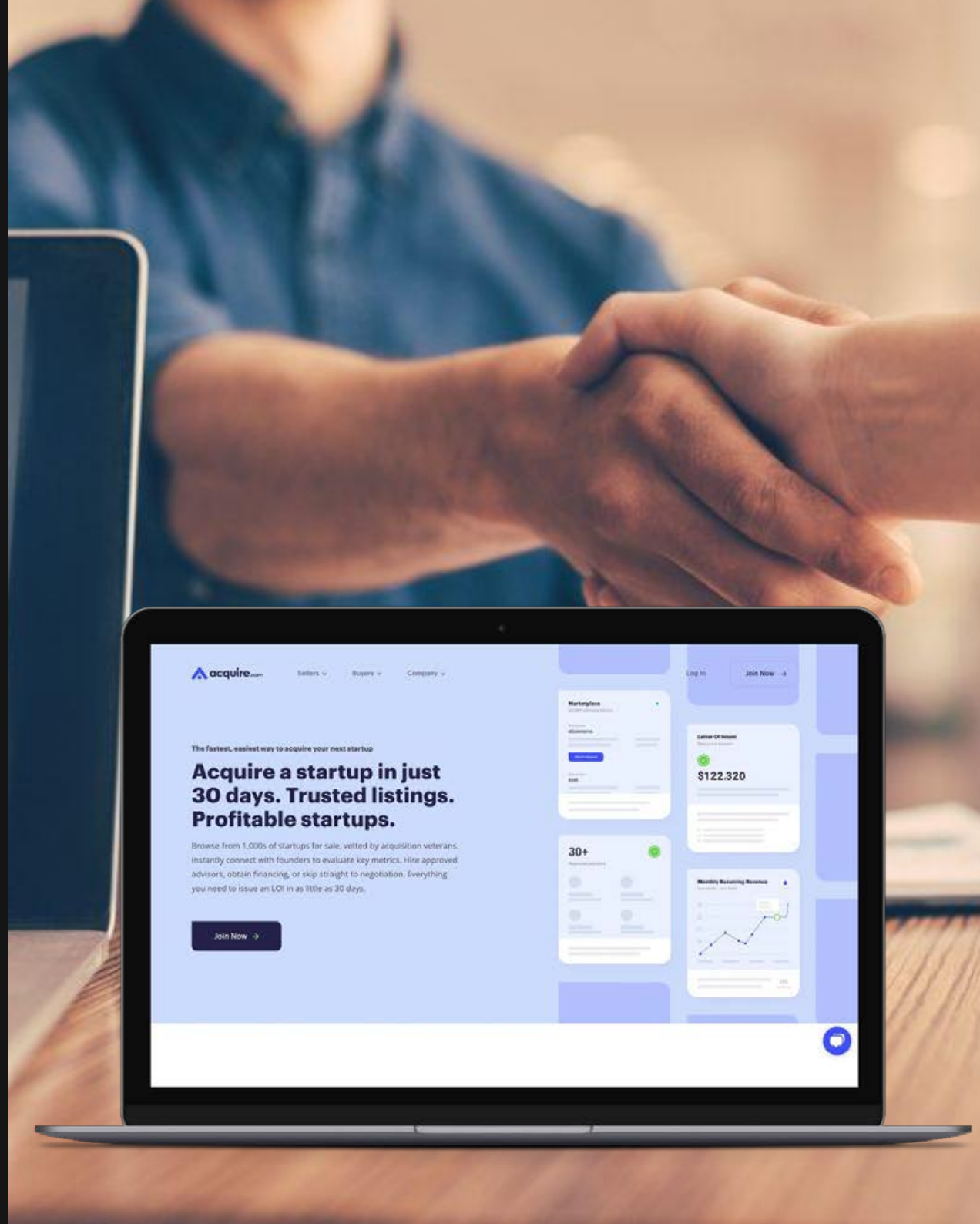
- Title collection
- Lienholder payoff
- Lease swap arrangements
- Checking shipping documents
- Post inspection sale adjustments





## Escrow.com ensures the safety of startup acquisitions.

As soon as a letter of intent or an asset purchase agreement is signed, **Escrow.com** ensures the acquisition deal proceeds safely and smoothly for both parties.

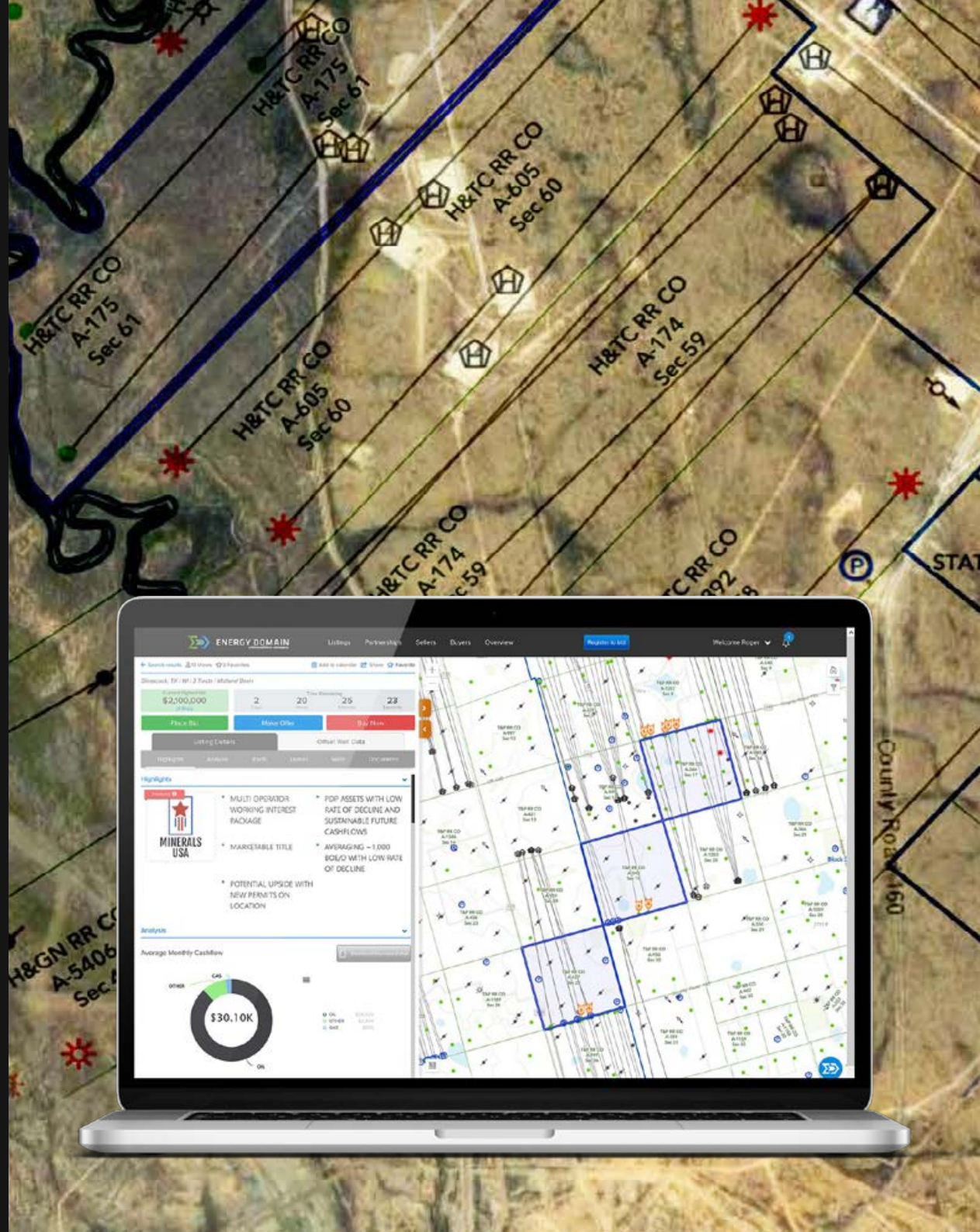


# Escrow.com enables trading of oil, gas and mineral rights online

In a world first, **Escrow.com** enabled Energy Domain to complete sales of non-operated mineral rights online, transforming a centuries old business into an online marketplace.



52.5 mineral acres of oil rights securely sold through **Escrow.com**





# ESCROW.COM™ is where the metaverse is bought and sold

 Meta

META.COM DOMAIN &  
TRADEMARK

 Uber

UBER.COM



SNAPCHAT.COM

 twitter

TWITTER.COM



INSTAGRAM.COM

 freelancer

FREELANCER.COM



GMAIL.COM

 crypto.com

CRYPTO.COM



WECHAT.COM

 slack

SLACK.COM



CHROME.COM

 SPACEX

SPACEX.COM



WORDPRESS.COM

 Windows Live

LIVE.COM



NFT.COM

 snowflake

SNOWFLAKE.COM

 amazon

AWS.COM, PRIME.COM



JD.COM  
#10 WEBSITE GLOBALLY



TWITCH.TV

 wise

WISE.COM

 天猫  
TMALL.COM

TMALL.COM  
#3 WEBSITE GLOBALLY



CHAT.COM



ZOOM.US

 BINANCE

BINANCE.COM

**All these domains were bought through Escrow.com**



# Management Team

**Matt Barrie**

Chief Executive  
*BE (Hons I) BSc (Hons I)  
GDipAppFin MAppFin MSEE  
(Stanford) GAICD SEP  
FIEAust*

Matt Barrie is an award winning technology entrepreneur. Matt was Adjunct Associate Professor at the Department of Electrical and Information Engineering at the University of Sydney where he taught Cryptography for fifteen years and, later, Technology Venture Creation. He is the co-author of over 20 US patent applications. Previously he founded and was CEO of Sensory Networks Inc., a vendor of high performance network security processors which sold to Intel Corporation (NASDAQ:INTC).

**Neil Katz**

Chief Financial Officer  
*BCom (Hons) ACA  
EPGC (Stanford)*

Neil Katz is the Chief Financial Officer at the Freelancer Group and is responsible for the finance and administration functions of the Company. Neil has over 20 years experience in finance, accounting and general management. Neil has held CFO roles at a number of technology companies, including IPscape, Threatmetrix (acquired by NYSE:RELX), Sensory Networks (acquired by NASDAQ:INTC) and Aptrix (acquired by NYSE:IBM).

**Michael Best**

Senior Director  
Group Compliance  
*BSc Political Science  
and Economics (Purdue)*

Michael Best is the Senior Director of Group Compliance and BSA Officer at Escrow.com, where he is responsible for overseeing and maintaining the BSA/AML program and regulatory compliance functions of the company. With more than 15 years of experience in regulatory compliance, Michael has worked extensively with large and small financial institutions building BSA/AML, risk management, and compliance programs. Michael holds a bachelor's degree in Political Science with a focus on Economics from Purdue University, and he is both a Certified Regulatory Compliance Manager (CRCM) and a Certified Anti Money Laundering Specialist (CAMS).

**August Piao**

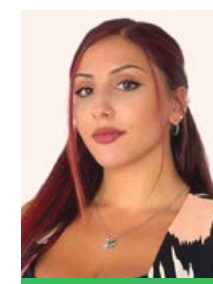
Senior Product Manager  
*BE*

August Piao leads the product function for Escrow.com, responsible for strategy, customer experience, engineering and operations. With over a decade of experience building innovative digital products at market leading organisations in the financial services and automotive industry. Spearheading products across mortgage lending, mobile app, big data and marketplaces. August holds a bachelor's degree in Computer Engineering from the University of New South Wales.

**Kristian Sisayan**

Associate Product Manager  
*BS CS*

Kristian Sisayan is the Associate Product at Escrow.com, where he is responsible for overseeing product development, engineering, and business operations. He also manages relationships with partners and key stakeholders, and ensures timely and proper execution of goals across the business. Kristian is previously a Software Engineer at Escrow.com and holds a bachelor degree in Computer Science from De La Salle University in the Philippines.

**Sofia Canala**

Head of Account Management

Sofia Canala is the dynamic force behind the operations at Escrow.com's Buenos Aires office, orchestrating seamless workflows and ensuring optimal efficiency. With a passion for facilitating seamless transactions and a deep understanding of client needs, Sofia leads the Account Management team. Starting her journey as an Associate Account Manager, Sofia's dedication and skill quickly propelled her into leadership roles. Her background in conference interpreting and teaching has equipped her with unparalleled communication skills and channels her expertise through training and coaching.

**Reagan Paul Aldover**

Global Support and Payments Manager

Reagan Paul Aldover manages operations at Escrow.com, directing customer support and payments teams with experience in Anti-Money Laundering (AML) and customer support roles across tech companies. Additionally, he serves as one of the AML and Payments managers at Freelancer.com. Reagan's focus on practical solutions and effective management ensures smooth online transactions and fosters positive customer relationships.

# Recent Awards | Escrow.com



## Gold Stevie

Financial Services  
- Escrow.com

International Business  
Awards  
Awards 2023



## Silver Stevie

Achievement in Sales or  
Revenue Generation

The International Business  
Stevie Awards 2021



## Bronze Stevie

Achievement in Growth

The International Business  
Stevie Awards 2021



## Gold Stevie

Company of the Year -  
Financial Services - Small

The International Business  
Stevie Awards 2020



## Bronze Stevie

Most Innovative Company  
of the Year - Up to 100  
Employees

The International Business  
Stevie Awards 2020



## Silver Stevie

Company of the Year: for  
Financial Services - Small

The International Business  
Stevie Awards 2019



## Bronze Stevie

FinTech Solution

The International Business  
Stevie Awards 2019



## Gold Stevie

Company of the Year:  
Financial Services - Small

The International Business  
Stevie Awards 2018



## BBB Torch Award For Ethics

Better Business Bureau  
Torch Awards 2017



## Export of the Year Award NSW iAwards

Premier's NSW Export  
Awards 2016

# Loadshift

Connecting Shippers & Carriers



Australia's largest freight marketplace  
**OVER 800,000,000 KILOMETERS OF FREIGHT POSTED**

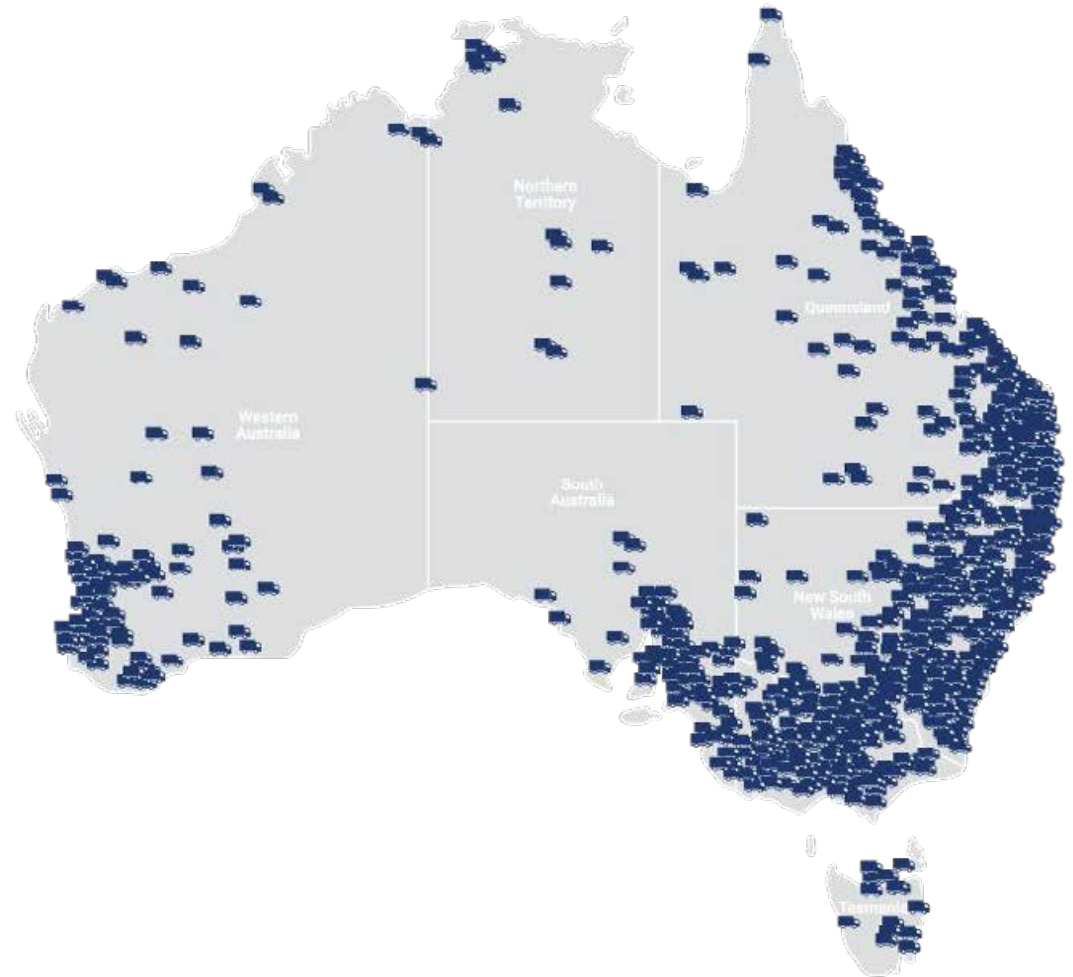


# Australia's Largest Heavy Haulage Network

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From luxury vehicles to mining equipment, Loadshift delivers comprehensive freight solutions throughout the entire continent. With 17+ years of industry leadership, we've built Australia's most extensive transport network—connecting businesses to 40,000+ carriers nationwide.

Our expansive coverage ensures reliable service for virtually every industry, creating measurable cost and time efficiencies for partners from coast to coast.



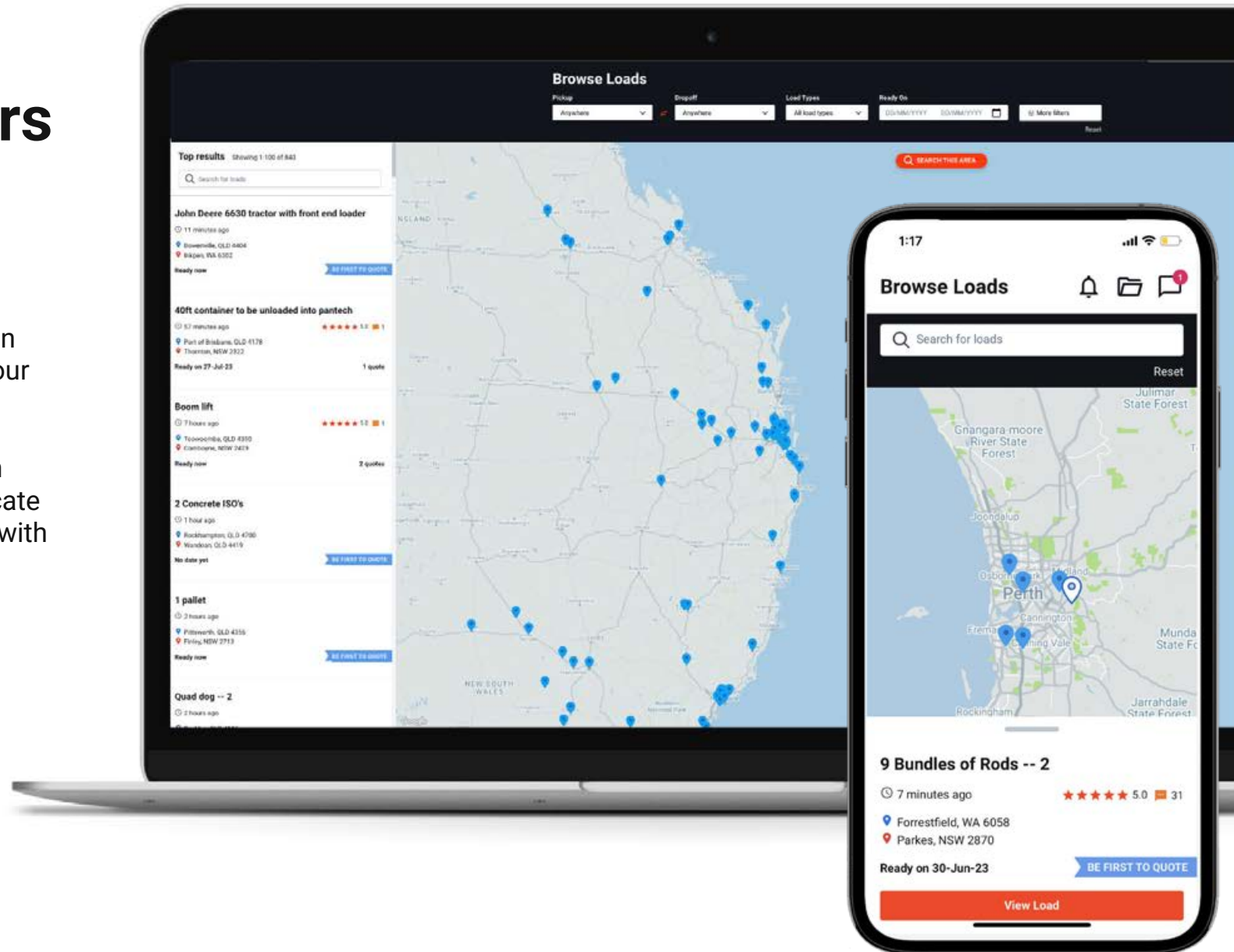
# Freight Customers




# 40,000 carriers on-demand

Post loads and receive quotes in minutes, all from the palm of your hand.

With the Loadshift app, you can easily check quotes, communicate with carriers, and assign loads with just a few taps.







**341,204 quotes**  
**10,300 loads delivered**

**Canning Vale WA to Newman WA**

Distance Covered: 1237 Km

Load Type: Mesh

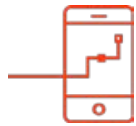
One of 10,300 loads delivered in FY24



# Advantages



**Real-time bidding, competitive quotes fast**  
Upload a photo, dimensions, weight and delivery address & get quotes fast.



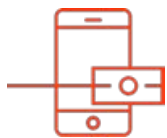
**Live tracking of cargo on the move**  
Notification on collection and drop off, minimum, maximum and average speeds traveled.



**Vetted operators**  
Choose from a range of vetted drivers and see reviews to ensure reliability and quality.



**Compliance peace of mind**  
Loadshift conducts audits on operators and loads to ensure compliance.



**Secure payments**  
Powered by Escrow.com, payment is kept in trust until it has been delivered.



Top: CAT 793 Body transported under pilot and police escort using Loadshift  
Bottom: R1700 underground loader, lashed securely for transport booked



# 187 loads 362,004 km

**Mounted Drill Adelaide to Regency Park SA**  
One of 206 loads carried out in FY24 for  
Boart Longyear.







## Industrial

- Mining
- Infrastructure
- Construction
- Rail
- Oil & Gas
- Manufacturing
- Heavy haulage
- Bulk tipper transport
- Car, boat transport
- Container transport
- Palletised freight
- Grain transport
- Livestock transport
- Machinery transport
- Liquid transport
- Trailer transport
- International shipping
- Refrigerated transport

## Retail

- Food delivery
- Furniture delivery
- Courier
- General freight
- Motorcycle courier
- Bike courier
- Pickup & delivery
- Removal services
- Packing & shipping



# Loadshift can manage it all for you

---

Permits  
Pilots  
Road closures  
Import / export taxes & duties  
Marine Insurance  
Customs clearance  
Quarantine  
Shipping documents  
Packing  
Washing / cleaning  
Cranage  
Container rental  
Vessel booking  
Multi-currency  
Escrow payments







# Mining

**Ship anything, anywhere. Urgent or unique, Loadshift can handle it.** Whether sending CAT loaders to Tanzania, a drill to South Korea or hotshotting a transmission to Papua New Guinea, we've done it.

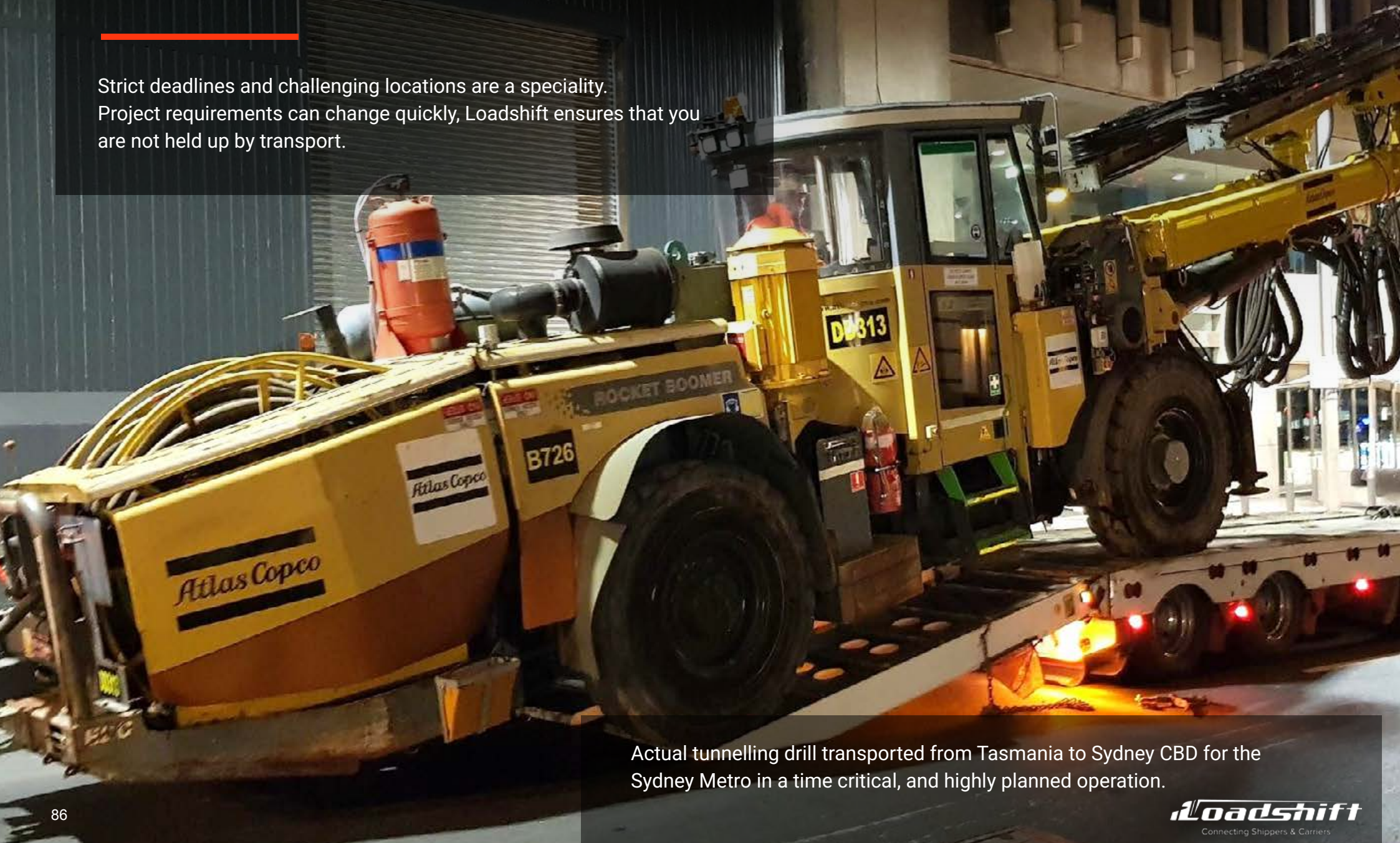
An ASX 50 listed mining company reported saving over 30% on heavy haulage and urgent freight movements for an underground gold mine using Loadshift, whilst also achieving huge efficiency gains.

125 tonne Liebherr 984C excavator shipping from the Kimberleys to Kalgoorlie using Loadshift



# Infrastructure / Construction

Strict deadlines and challenging locations are a speciality. Project requirements can change quickly, Loadshift ensures that you are not held up by transport.



Actual tunnelling drill transported from Tasmania to Sydney CBD for the Sydney Metro in a time critical, and highly planned operation.





# International Shipping

---

Use Loadshift to handle all of your import / export or shipping needs. Direct rates with some of the biggest shipping lines. Extensive network of freight forwarders and customs brokers all over the world. Payment secured by Escrow.com.

54 tonne CAT Underground Loader delivered to Tanzania using Loadshift



# Australia's Leading Tender Platform for Heavy Haulage

Whether you're managing site-to-port logistics for mining operations, coordinating construction equipment movements, or handling nationwide industrial freight, Loadshift's platform **scales to meet your most complex tender requirements.**





# Enterprise Logistics, Reimagined

---

## **Centralised Tender Command Center**

Manage all freight operations in one powerful platform—from spot loads to multi-year contracts—across regions and transport types with complete visibility and control.

## **Seamless Carrier Ecosystem**

Preserve existing carrier relationships while gaining access to thousands of pre-vetted carriers. Maintain compliance standards while expanding your network for optimal coverage.

## **Dynamic Market-Responsive Pricing**

Replace outdated annual rate cycles with real-time competitive bidding. Adapt instantly to market conditions while carriers benefit from a transparent marketplace.

22 tonne Excavator  
Elizabeth South SA to Chum Creek VIC

**Loadshift**  
Connecting Shippers & Carriers



# Management Team

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**Matt Barrie**  
Executive Chairman

---

Matt Barrie is an award winning technology entrepreneur. Matt was Adjunct Associate Professor at the Department of Electrical and Information Engineering at the University of Sydney where he taught Cryptography for fifteen years and, later, Technology Venture Creation. He is the co-author of over 20 US patent applications. Previously he founded and was CEO of Sensory Networks Inc., a vendor of high performance network security processors which sold to Intel Corporation (NASDAQ:INTC).



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Chief Financial Officer

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**James Malone**  
Senior Sales Executive

---

James Malone, Senior Sales Executive has over 20 years experience across Sales, Procurement and Operations across Technology, Retail and Logistics industries. James previously worked with Shriro Holdings (ASX:SHM), Appliances Online and the Winning Group, Datalicious (acquired by ASX:VED). James brings extensive operational knowledge and commercial experience of growing SME's, running teams and driving efficiencies to the role.



**Mas Mohammad**  
Director of Operations

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Mas Mohammad, Director of Operations for Loadshift and Head of Field Services for Freelancer Enterprise, has 20 years of experience in the IT and telecommunications sectors, including significant roles at Telstra and NBN Co. With over 15 years of leadership expertise, he is recognised for his ability to drive results, optimise operational teams, streamline processes, and expand businesses globally to enhance organisational performance.



**Stanislav Markevic**  
Engineering Manager

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Stanislav has been working professionally as a web developer for the past 15 years. Before joining the Freelancer Group six years ago, he was involved in a number of startups and consulting projects. Stanislav brings a wealth of knowledge and experience to his role leading the Loadshift engineering teams. He has a Bachelors of Computer Science and a Masters in Computer Science from the University of Bialystok in Poland.



**Simon Manton**  
Operations Manager

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Simon brings with him a wealth of experience in the industry. He has built strong relationships with many of Loadshift's clients and is consistently striving to improve the user experience and grow Loadshift's share of the Marketplace. Before joining Loadshift, Simon managed a successful harvest workforce, and is utilising his skills and experience to optimise the operations process.