

General Overview



whop



Mission

Whop's mission is
to deliver **everyone**
a sustainable income.

Background

Steven and Cameron met on Facebook in 2012. Cameron posted asking who could build an iOS app, and Steven responded. They came up together as entrepreneurs on **the cutting edge of internet markets**, selling everything from sneaker bots, to products, to services, to apps.

In 2019, developer Jack Sharkey joined their team. With each new business they ran into the same problem: they used one platform to talk to their customers, one to send their products, and another to accept payments. There wasn't a centralized **hub on the internet to do businesses** — so they decided to build one.



Cameron Zoub (CGO), Steven Schwartz (CEO), and Jack Sharkey (CTO)



Problem

Top talent has **more leverage** than ever to run lean businesses. In parallel, the average person wants **flexibility and agency** as traditional opportunities fade.

Gen Z wants to work for themselves

32% of Gen Z owns a business or side hustle. 21% plan to start one this year (GoDaddy)

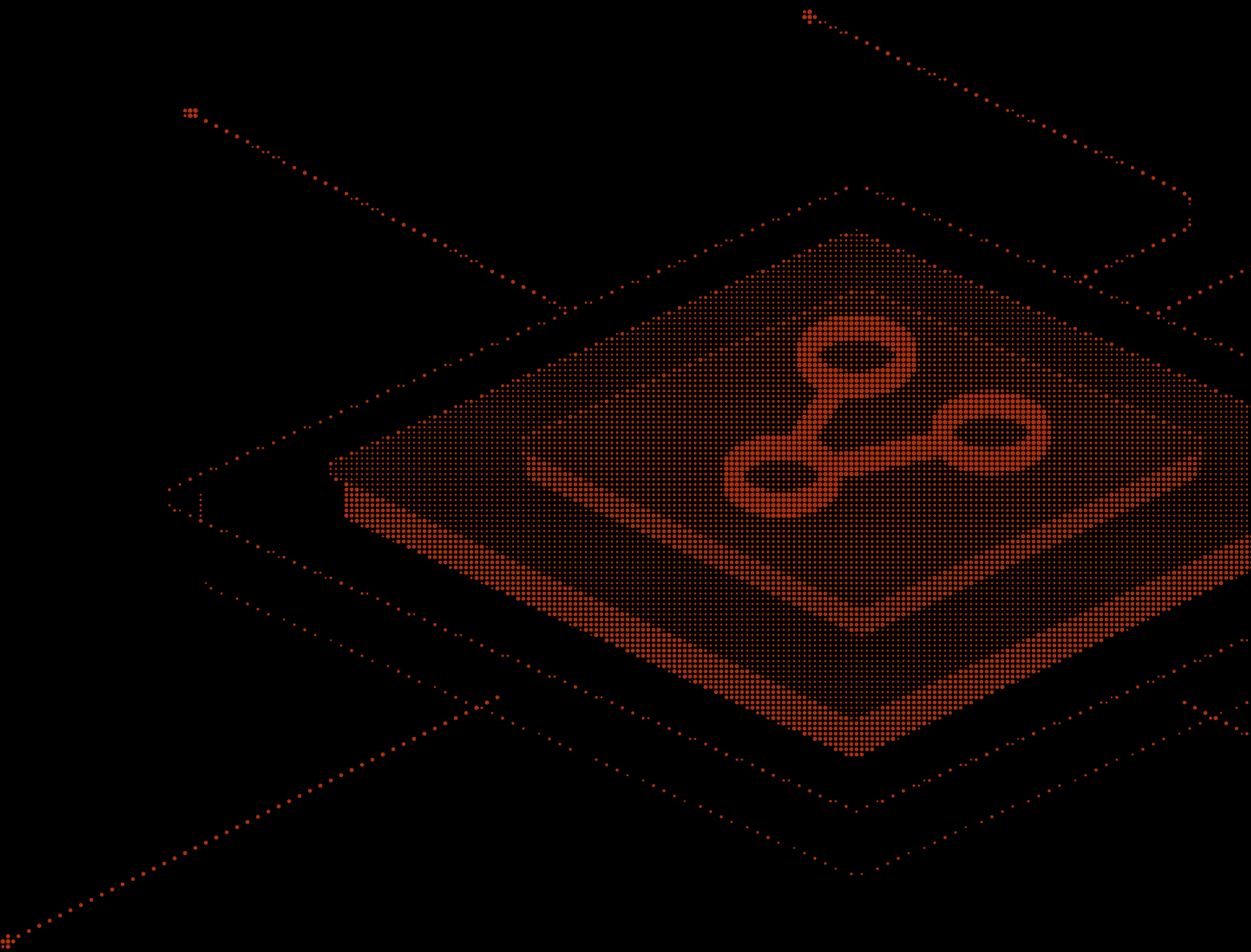
Companies are cutting back

66% of companies plan to freeze or cut hiring in 2026 (Fortune)



Product Stack

Embed the full suite of
vertically integrated tooling
for modern businesses.



Payment Acceptance
+ Financing
+ Invoicing
+ Credit Card Payments
+ Apple Pay
+ Google Pay
+ Crypto Payins & Stablecoins

Wallet
+ Payouts
+ Treasury/Yield
+ Issued Cards
+ Swaps
+ Prediction Markets
+ Tokenized Stocks

Agentic Distribution
+ Ads
+ Chat



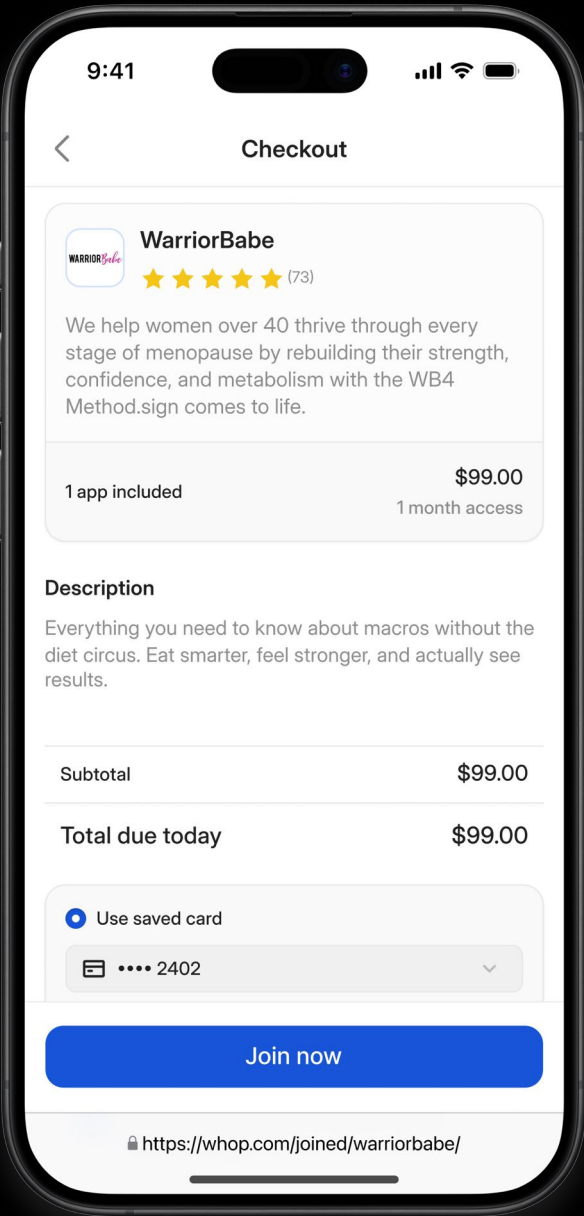
Payment Acceptance

A high converting checkout link to power payments worldwide.

```
$ npm install @whop/checkout

import { WhopCheckoutEmbed } from "@whop/checkout/react";

export default function Checkout() {
  return (
    <WhopCheckoutEmbed
      planId="plan_XXXXXXXX"
      // Or use a checkout session for custom payment methods:
      // sessionId="ch_XXXXXXXXXXXXXXXX"
      theme="light"
      skipRedirect
      onComplete={({ planId, receiptId }) => {
        console.log("Payment complete!", { planId, receiptId });
      }}
      onStateChange={(state) => {
        console.log("Checkout state:", state);
      }}
    />
  );
}
```

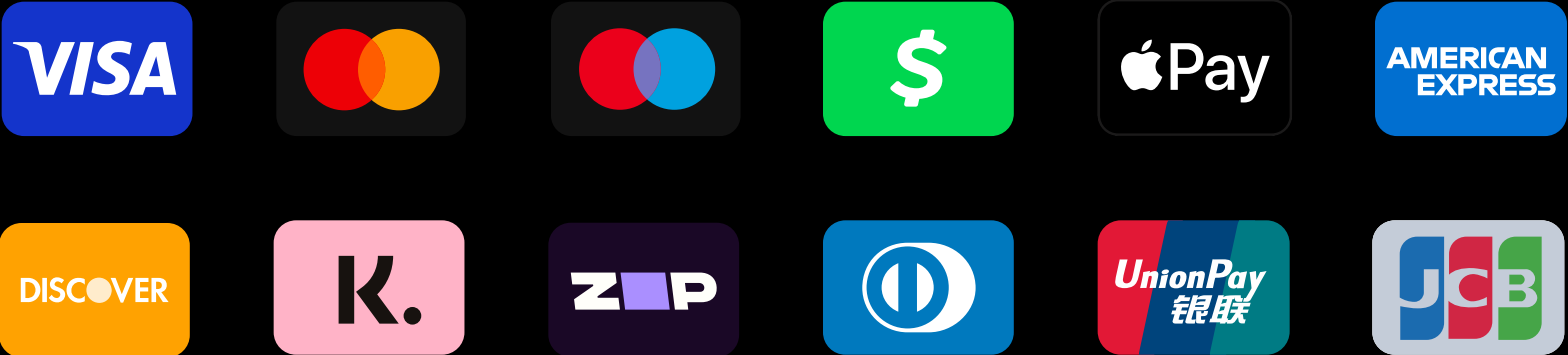


Payment Orchestration

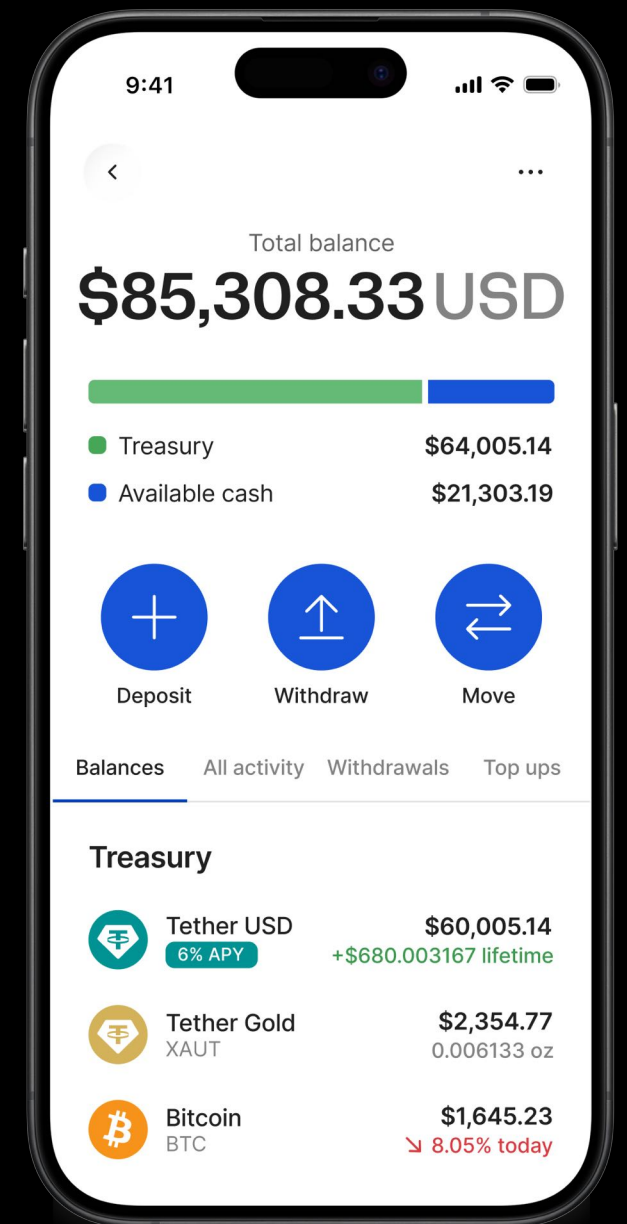
Whop’s payment orchestration routes transactions to the highest converting endpoint based on user location and payment method. 150 countries around the world are supported.

Financing

Buy-now-pay-later options are available through Splitit, ClarityPay, Klarna, and other local providers.



Whop's embedded wallet
allows users to transact &
invest without withdrawing.



Tokenized Assets

Swap for crypto, gold, and more
tokenized assets (coming soon).

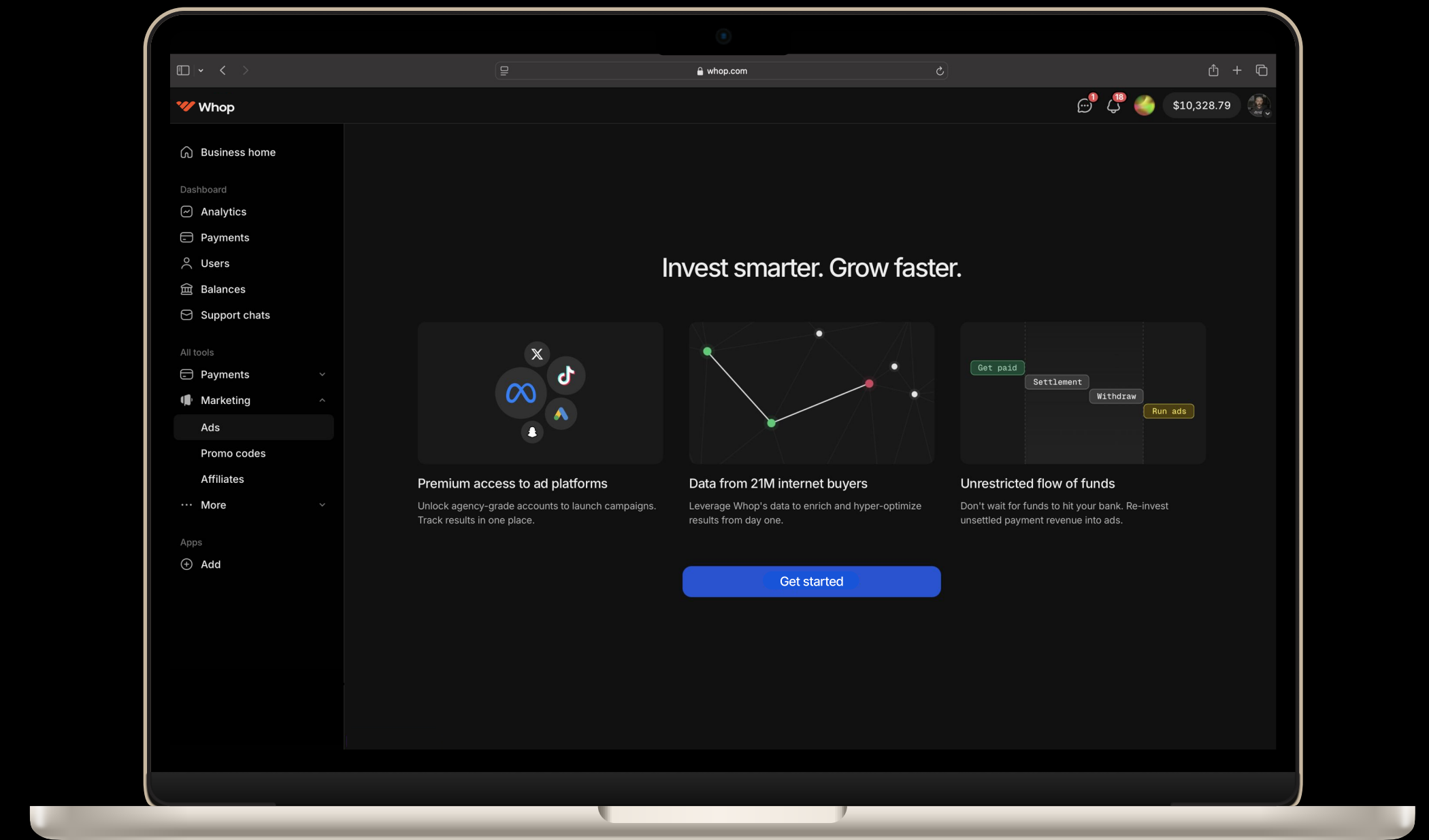


Agentic Distribution

→ Ads

Distributed **ad spend**
across platforms from
the Whop dashboard.

Whop Ads distributes campaigns across multiple networks allowing for efficient spend, faster ad creation, and agent managed campaigns. Whop is the first platform to give users the ability run ads in the same place payments are accepted.





Agentic Distribution

→ Chat

Communication is key for
a **peer-to-peer** internet —
for both **agents & humans**.

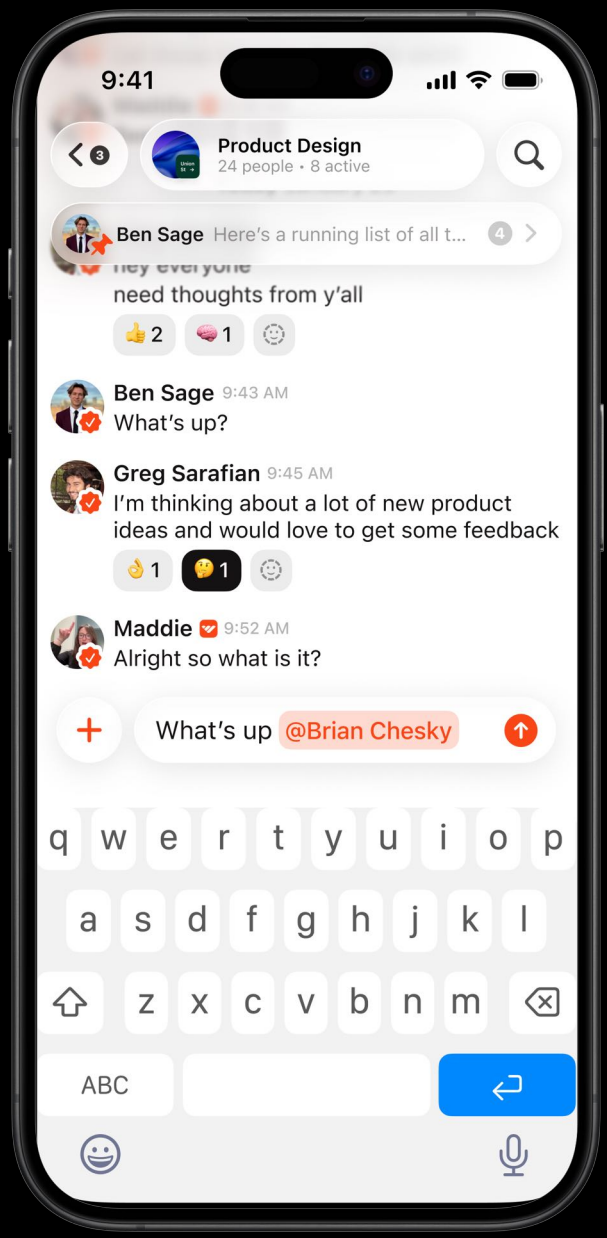
Integrate Whop’s embedded chat directly into your web or iOS app for real-time messaging, DMs, and more. Accounts, authorization, responsive group chats, and agentic support chats all come out of the box.

```
import SwiftUI

import WhopElements

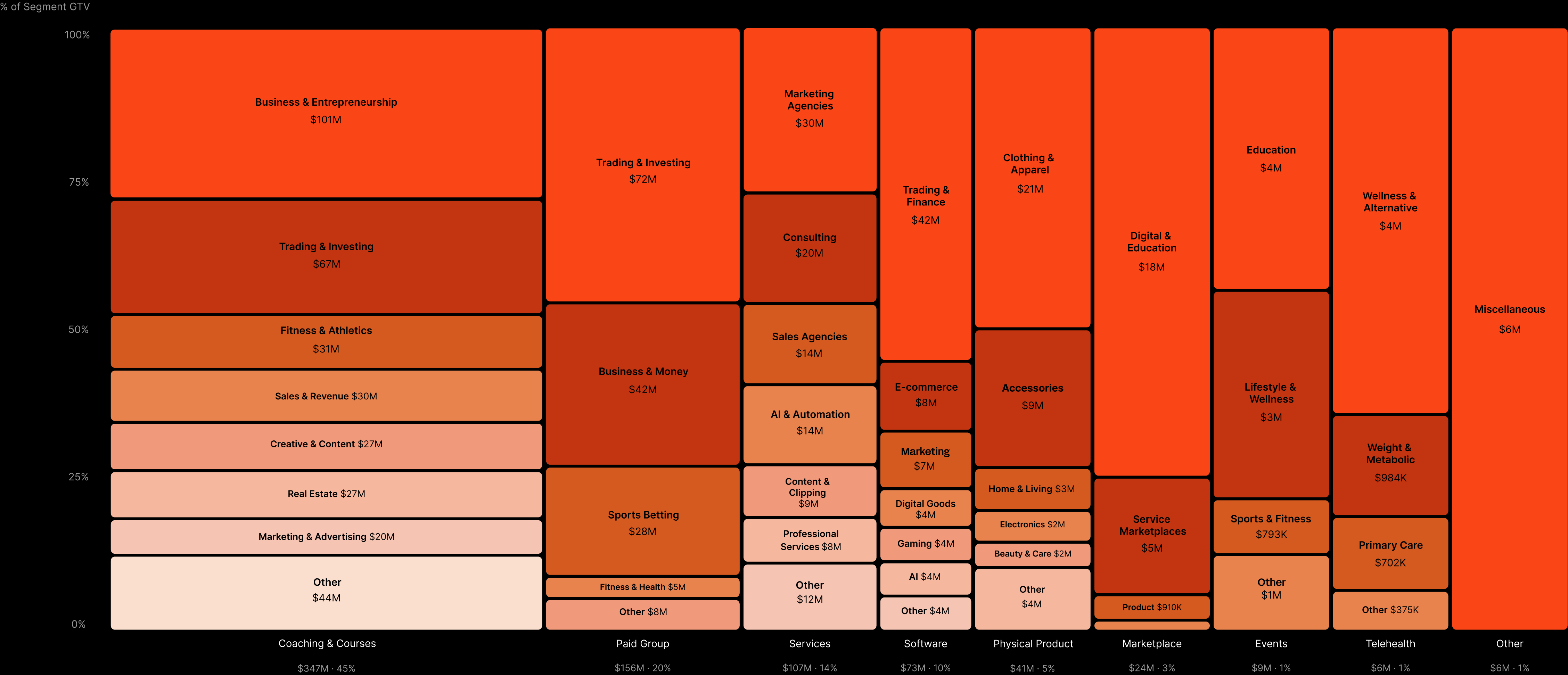
struct ContentView: View {
    var body: some View {
        NavigationStack {
            WhopChatView(
                channelId: "chat_XXXXXXXXXXXX",
                style: .imessage

            task {
                await WhopSDK.configureWithOAuth(
                    appId: "app_XXXXXXXXXXXX",
                    scopes: [
                        "openid", "profile", "email",
                        "chat:message:create", "chat:read",
                        "dms:read", "dms:message:manage", "dms:channel:manage",
                        "support_chat:read", "support_chat:message:create",
                    ]
                )
            }
        }
    }
}
```





GMV by Segment & Industry Group — Q1 2026





Enabling Universal High Income

Businesses onboard users to Whop.

Whop helps those users log on and earn.

Weekly average signups — April 2022 – March 2026



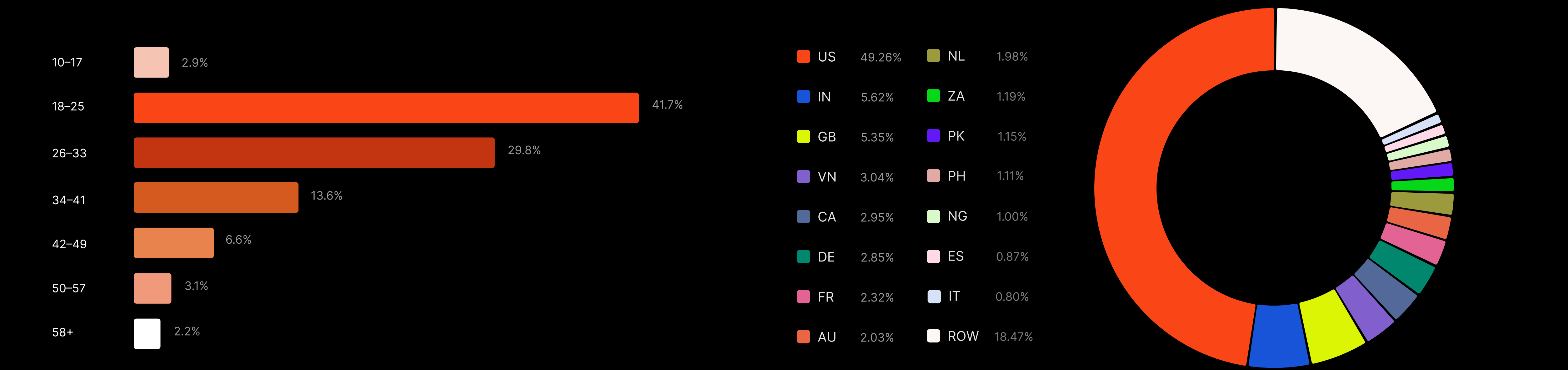
The Future of Work

The future of work looks like early adopters of businesses deployed as micro-distributers crucial to the growth and success of that business. Whop unlocks opportunities to earn income online across clipping, content creation, data labeling, affiliate sales, and more.



User Demographics

→ By Age & Country





Cultural Moat

New media amplified by a network that shapes culture.

Internal Agency

Whop has an internal creative studio with experience across content, strategy, and experiential for brands like Apple, Nike, Robinhood, Versace, Yeezy, and Polymarket.

Network Effect

Businesses on Whop own some of the largest youth audiences in the world. They bring new people and affinity to the Whop brand every time they deliver products and posts.



