

Investor Presentation -December/2018





MONETUM: CRYPTO AS PAYMENT

Traditional payments, made **faster**. Crypto payments, just **simpler**.





Everybody should be able to pay, receive, transfer, exchange and invest in any currency, (Crypto, FIAT and Metals) and easily convert them to cash.

Transaction must be fast and simple, it can be used for everyday payments.

Cryptocurrencies are meant to be used, not explained.

Licensed and regulated institution giving peace of mind for crypto users.

An experienced team working towards a common goal.



MONETUM / Value Proposition

Existing problems in the FIAT-Crypto payment sphere and our solution

Lack of a hybrid platform makes it difficult for crypto holders to buy anything in the real world, specially for small transactions.

Lack of a hybrid platform also makes difficult for merchants to accept payments in crypto

Difficulties to convert crypto portfolios into traditional assets and back

Price volatility, Low speed transactions and High fees.

Value deliverables for B2B and B2C

Multi-currency hybrid wallet supporting crypto currencies.

FIAT-CRYPTO-CRYPTO-FIAT EXCHANGE.

Crypto friendly IBAN accounts

Wire transfers (SEPA/SWIFT)

Account-to-Card payments

Merchant accounts for online merchants

Existing Licenses support all key aspects of the business model, as described in the legal section.

Crypto not primarily being used as payment method



MONETUM / Crypto as a Perfect Payment Solution

Building blocks supporting the vision

AML/KYC compliant tied to a Crypto gateway and exchange, accessible through a fully regulated wallet ensuring full transparency and protection of the funds.



Based on its own Cryptocurrency, designed to run everyday payments.



Built on blockchain, the Monetum wallet, enables handling of currencies in one place, both crypto and fiat.



Guaranteed customer access to funds, stored in Crypto or FIAT. Open banking enabling access to a network of traditional financial institutions via the Monetum wallet.



Supported by the built-in peer-to-peer cryptocurrency-fiat exchange.

Banking grade security designed specifically for payment applications guaranteeing validation and secure transaction processing.



An experienced team with a 50+ years consolidated experience in the payments industry, with a strong focus on alternative payments solutions



The Market – Its time for a New Payments Ecosystem 1.7BI adults unbanked in 2017



MONETUM better money

Signs of suppressed demand for banking services.

Market niche for solutions offering Digital Payment accounts.

"..half of unbanked adults come from the poorest 40 percent of households within their economy, while the other half live in the richest 60 percent"*

Source: *The Global Findex Database 2017, pg 35

MONETUM / Towards a Cashless society Legacy Payments

Global Non Cash Transactions (n) Billion



Strong and irreversible uptrend towards usage of electronic payment methods.

10% growth from 2015 to 2016.

Emerging markets are expected to represent approximate half of the global non cash transactions by 2021.

41.8 billion E-wallet transactions in 2016, 8,6% of the total

business model, as described in the legal section.

Emerging markets: Latin America, CEMEA & Emerging Asia Mature Markets: Mature Asia-Pacific, Europe (inc. Eurozone), North America

Source: World Payments Report 2018 www.worldpaymentsreport.com



The Market – Crypto market far from reaching full potential. Crypto

Crypto market size is still negligible when compared to the stock exchange. As an example, it represents less than 1% of S&P 500 market cap***.

Only 9% of European consumers owns crypto assets. And 34% never heard of cryptocurrency. ••••



Crypto market cap increased more than 10 times since 2016 Crypto Wallet -Active users**



4.3 million crypto-wallet users in 2017

*Market Cap. = Market price x Currency Units. Source: https://coin.dance/. 2016=31/12/2016 **Estimates. Source: Global Cryptocurrency Benchmarking Study 2017, available here *** Market cap value in Oct/2018 **** ING International Survey Mobile Banking – Cryptocurrency June 2018



The Market – Crypto not primarily being used as payment method Crypto Payments

REASONS MAY INCLUDE:

Price volatility.

Low speed transactions.

High fees.

Lack of a hybrid platform makes it difficult for crypto holders to buy anything in the real world, specially for small transactions.



Of users use bitcoin as a 'transactional medium' (least one payment per year)**



Of user use Bitcoin purely as investment**

*Global Cryptocurrency Benchmarking Study 2017, available here ** Report 2016 Coinbase Users. Data available on above link



The Market – Facts about existing payment providers Crypto Payments

Only 8% of the companies offer three or more different payment activities,

and nearly **2/3** specialises in one single payment activity

21% of payment service providers state that all their transactions are national-to-national transfers.

50% of payment service providers do not process direct national-to-national currency transfers.

Among the ones providing single activities:



Money transfer services
 B2B payments
 Merchant Services
 General-purpose cryptocurrency platform



The Market – Regulation & Security matters Crypto Exchanges

Only **35%** of the large exchanges hold a government license. *

73% of the exchanges take custody of users' cryptocurrency funds by controlling the private keys.*

Only **4%** of the exchanges represented on the study provide a decentralised marketplace featuring P2P transactions for exchanging cryptocurrencies.*

On average, **17%** of budget is spent on security

Number of Crypto Exchanges in the market:







MONETUM – is a Full Suit Solution Bridging Legacy Payments with the Crypto world

MOM THE MONETUM COIN

Crypto asset designed to **run everyday payments** *Future proof scalability *High levels of TPS processing *Built to sustain high capacity throughout

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MONETUM SMART-EXCHANGE

*CRYPTO-FIAT-METALS

*Supported by built-in P2P CRYPTO-FIAT Exchange

(Proprietary DLT)

- *CRYPTO-FIAT / FIAT-CRYPTO conversions
- *High Speed Transactions
- *Premium Secure storage
- *Licensed and Regulated



MONETUM HYBRID WALLET

Blockchain based multicurrency wallet *FIAT-CRYPTO Storage features *Fully functional IBAN *Instant transfer to internal wallets *Account-to-Card payments *Wire transfers SEPA/SWIFT *Additional FIAT currencies

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MONETUM PAYMENT GATEWAY

State of the art merchant web payment portal
*Allows individual users and businesses on the Mon etum platform to simultaneously send, store, and ex change Cryptocurrencies and multiple FIAT currencies.
*EU compliant and regulated entity



MONETUM – Use Cases



Micro Payments with Crypto

Buying coffee with Monetum

Full transaction completed and money transferred to the vendor before the first sip.

Monetum coin was specially designed to run everyday payment, regardless the amount spent. Monetum is also a single, secure wallet to access all funds, be them crypto or fiat.

Traditional payments, just faster. Crypto payments made simpler.



Solution for SMEs and Merchants

E-commerce for SMEs

No matter the size of the business. With Monetum, even small enterprises can accept payments in cash, credit-cards, cryptocurrencies, or even gold!

Combining a state of the art web payment portal with the Hybrid wallet for Business, Monetum offers a full-cycle solution tailor made for small businesses.

You handle the selling – we handle the payment. Fast, secure and with low transaction fees



One account to trade all your assets

Smart-Exchange

All-in-one exchange, where you can trade and buy Metals, Crypto assets or FIAT currencies.

Monetum enables crypto investors to convert crypto portfolios into traditional assets and back. Due to KYC/AML compliance, Monetum account holders face no hassle when liquidating crypto assets.

Safety, speed and versatility never seen before.



MONETUM – Business Model Business Flow chart





MONETUM – Business Model Revenue Streams



Revenue from

Account to account transfers (SEPA,SWIFT) Commission for conversion of FIAT currencies Commission for conversion between FIAT currencies and cryptocurrencies Card to card transfers

Revenue from

Monthly maintenance of IBAN, virtual cards & plastic cards

Revenue from

Selling virtual cards & plastic cards



MONETUM – Roadmap

Phase 01 - Completed		Phase 02 - <mark>Ongoing</mark>		Phase 03	
OCT 17	ОСТ 18	3	DEC	JUL 19	
*EU Payment Institution License g *Unique sort code from Central B *SWIFT/BIC Membership Assigned *Passporting to EU/EEA States *IBAN Provision Agreement signe *Commenced Operations under F *Swiss Holding applies for SRO to	ank of Malta received *Ap In *Fu ex d *Te Payment Facilitator arrangements *Mo	 *Crypto Exchange Licensing application in Malta *Application to upgrade current license to Electronic Money Institution *Functional Beta Version of World's first centralized regulated exchange to run on blockchain is released *Testnet of Monetum Coin available *Monetum mainnet is released, p2p *Monetum platform fully functional 		 *Register as Participant with European Payments Council – SEPA *Application for full banking license *Application for VISA/MC principal membership *Integration with multiple banks via Open Banking protocols allowing data aggregation and direct payments 	
*Agreement with Heat Ledger LTE *Functional Beta Version of world regulated FIAT wallet released) *Sta	art integration with hardware wallets		*Finish integration with hardware wallets	



Use of Funds Capital raised during ICO will be used for...

25%	Development 15% wallet & exchange 10% coin and public chain improvements & features additions	25%	Marketing 10% industry events & sponsorships 15% strategy, content production, media
15%	Partnerships 5% hardware wallet provider 10% listing on regulated exchanges	15%	Legal & Regulatory 5% legal support in jurisdiction comparation 10% licensing application fees and card membership schemes
15%	Operations 5% Malta office 10% exchange and wallet customer support	5%	Miscellaneous

...speed up the product development process, improve our product offerings, broaden our regulatory compliance by acquiring additional licenses in different jurisdictions, scale our marketing campaigns and create strategic partnerships with influential partners.



MONETUM ICO – Key Information about Private Sales



Private sale lasts 3 to 6 months
Minimum investment is 100K EUR

from 100K to 500K EUR -> 40% bonus
from 500K to 1M EUR -> 50% bonus
from 1M to 3M EUR -> 60% bonus

Locking period 6 months starting after the end of the ICO
Total coin supply 350M
65% of coin sold on ICO
Max available during private sale 50% of tokens



Keep in touch with us

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Perfect combination of leadership and technical knowledge.



Marco Lavanna Founder and Chairman

Marco has been active in the digital currencies universe before Bitcoin. He has operated two of the largest exchanges for E-Gold, a gold backed digital currency that was extremely popular at the end of the '90s, and other Digital Gold Currencies.

Then moved to work in the traditional payments solutions for a few years where he built a very successful Payment Services Provider which recently has been granted a Payment Institution License under the EU Payment Services Directive.

However never really forgetting his passion for digital currency he has been studying and participating in the Crypto phenomenon and now ready to replicate the success of his previous ventures with the Monetum, Better Money project.



Perfect combination of leadership and technical knowledge.



Dennis de Klerk Blockchain Protocol

- Founder/CTO of Heat Ledger Ltd has focused on Blockchain since 2013.
- Created FIMK cryptocurrency 2014.
- Cofounder of HEAT.
- As CTO and Architect Dennis together with a dedicated team conceptualized and implemented the
- HEAT Technology stack.
- Notable partners ABN AMRO, Blocktech, Monetum and Paytah.



Svante Lehtinen Head of Blockchain

- E-payments software veteran.
- Worked with early instant online payment systems E-Gold and Netpay
- Designed and developed multiple payment and trading platforms from scratch to fruition.
- Founder and Chairman of the Krypto Fin foundation since 2014
- CEO of Heat Ledger Ltd



Over 50 years experience in the payment processing & banking industry



Alessandro Chiarenza Legal and Compliance

Several years' experience on Payment and Electronic Money Institutions

Deep knowledge of the Payment services directives and regulations. international privacy, information technology, e-commerce and anti-money laundering and terrorism financing regulations. Specialized in financial services law Master's degree in law from Milan University, Italy.



Renatha Nifield Head of Marketing

Economics graduate professional

10 years' experience in Marketing, Business Intelligence & Strategy

Experience in Macroeconomic Scenario Projections Solid career growth with proven track record of implementing the business development strategies to accomplish breakthrough sales objectives while creating unique market-entry strategies, managing business relationships

Year 1 graduate master's degree in Banking & Finance at University of Malta



Renos Demetriou Head of Brand Development

Renos is a creative professional with more than 25 years of extensive practice in the industry. With active experience in most of the marketing communications disciplines.

He possesses a methodical creative craftsmanship for all design deliverables. Versatile with knowledge and experience with the Forex and online trading industry.



Over 50 years experience in the payment processing & banking industry



Stephen Agius Front End Developer Specialist

Front End Developer Specialist

7 years' experience in IGaming and Finance industry's

Development of high-performance, scalable and solid web applications that handles real time data



Francesco Piras Marketing, Italy and Tessin Canton

Co-founder of BrightNode (Switzerland) Co-founder of Tokenpolis (Estonia) Certificate in "Blockchain Technologies: Business Innovation and Application" from MIT Sloan School of Management.

Over 20 years' experience in the IT field. Has worked as Executive Marketing & Sales Manager and Business Development Manager for several software companies.



Dilara Kirkac Digital Marketing

Executive MBA candidate and marketer Profound marketing skills and strategy. 7 years' experience Strategic marketing Business Management



MONETUM Advisors



Brightnode SAGL- Marketing Advisory Brightnode is a professional business consulting firm based in Switzerland, focused on blockchain related projects. Brightnode brings to the table a significant experience of providing services to the blockchain industry, such as: strategic consulting, advanced compliance solutions, financial modelling, market and competitor analysis, marketing and go to market strategies.



HeatLedger Ltd. – Technology Partner Heat Ledger Ltd is a global fintech software solutions provider focused on the blockchain and cryptocurrency technology. Leveraging its proprietary 3rd gen 'sliced chain' crypto platform optimized for speed, security, and comprehensive sustainability.



CV VC AG (formerly Lakeside Partners) Whitepaper and strategy advisor CV VC is based in Zug and advises on all stages of the crypto and blockchain growth cycle. CV VC was launched by Lakeside Partners, a leading startup investor and blockchain advisory company. Has provided advisory services to Monetum in relation to Monetum's whitepaper, documentation.



BLOCKCHAIN PR

Narwal SA PR and Marketing Strategy Advisory Narwal is a full-service public relations agency located in the heart of Switzerland's Crypto Valley with a focus on blockchain and fintech projects worldwide. As a joint venture between furrerhugi, a leading communications agency, and Crypto Valley pioneer CV VC, Narwal combines the spirit of an early adopter with more than 15 years of experience in communications and entrepreneurship.







