



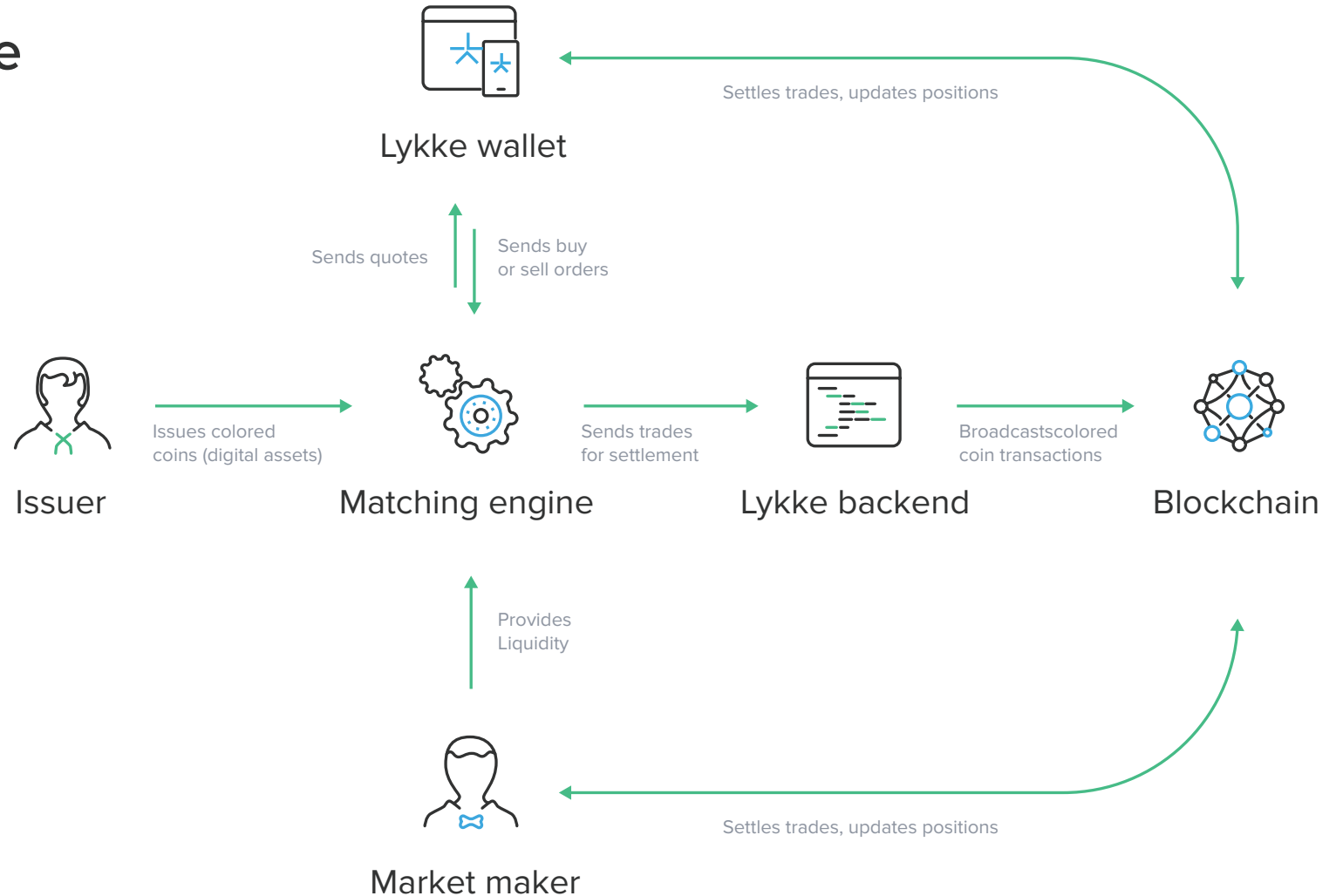
# A Modern solution for financial institutions

Personal finance powered by the Blockchain.  
Access easily. Use for free.

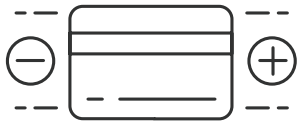
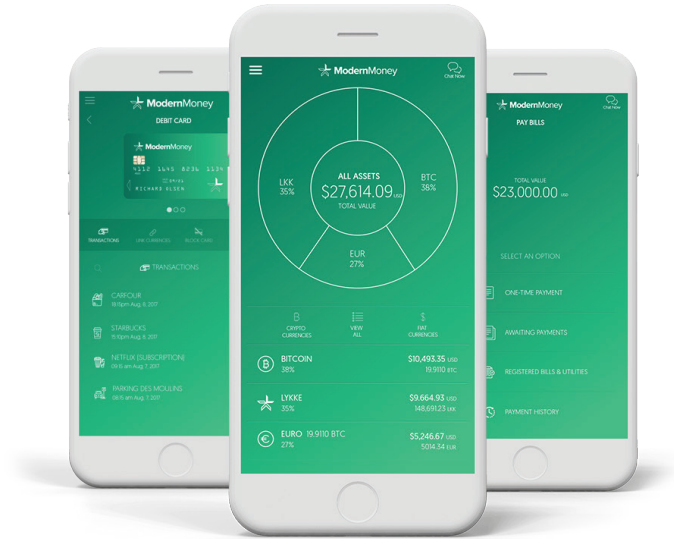
[www.modernmoney.io](http://www.modernmoney.io)



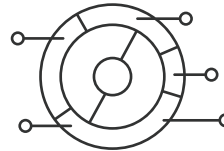
Lykke marketplace uses the distributed ledger, which is blockchain technology pioneered by Bitcoin.



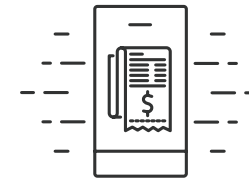
# Your personal finance app



**Take control of  
your money**



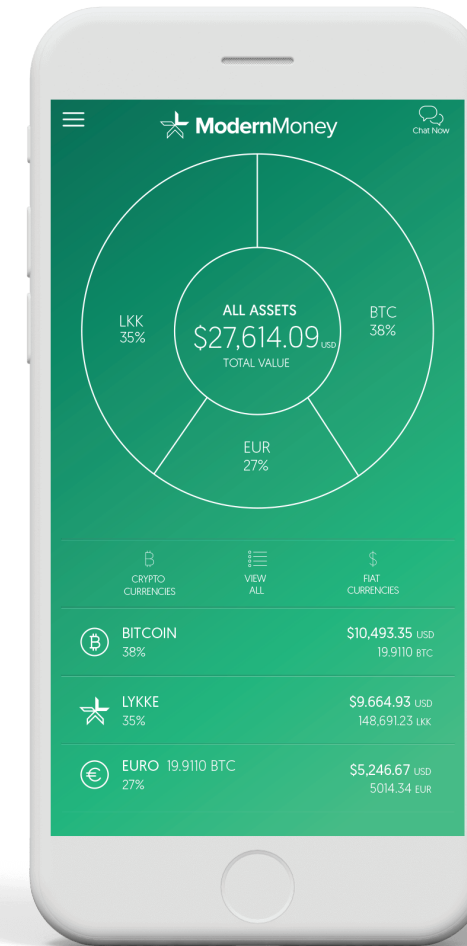
**Build your financial  
portfolio**



**Pay your everyday bills  
on the go**

## Send and receive fiat and cryptocurrency with 0% comission rate

Modern Money is your new friend in your everyday life. You can use it to send and receive fiat and cryptocurrencies in the Lykke ecosystem with 0% comission rate. You can now easily convert between currencies and control your spendings anywhere on the globe.

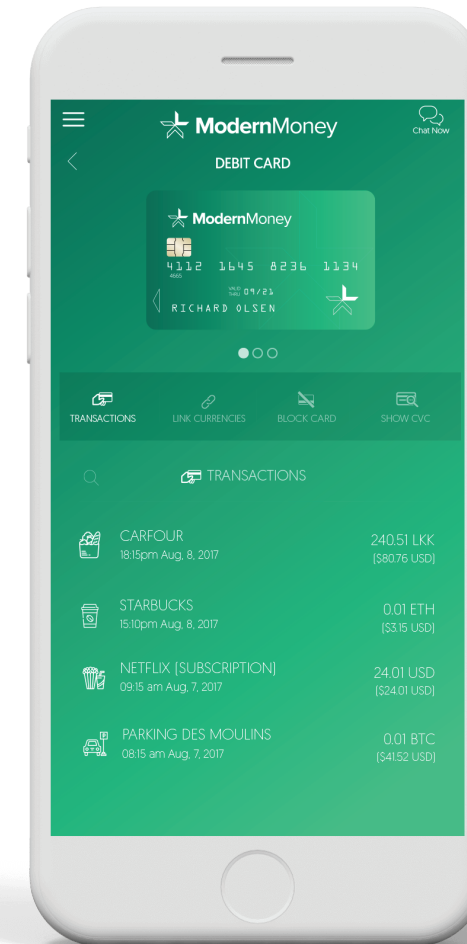


# Your personal Debit card

You decide what currency to spend and when to spend it.

With Modern Money Debit Card you can:

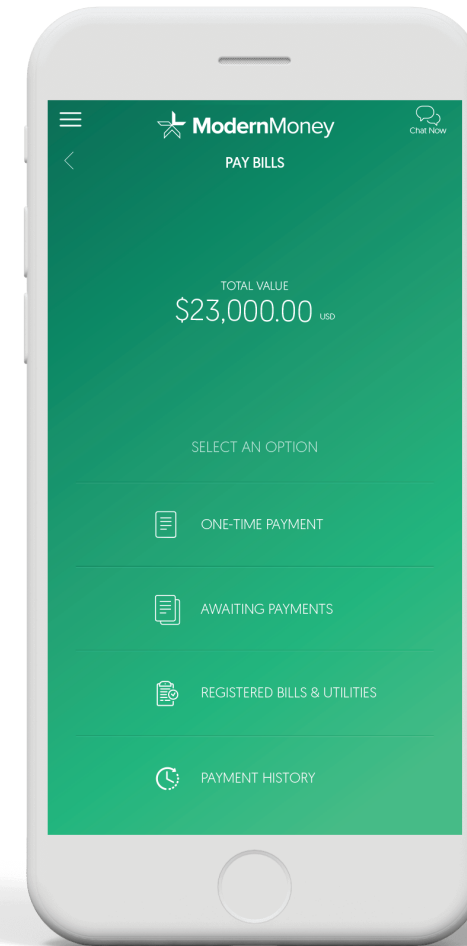
- Manage your card balance
- Track your spendings
- Block your card on demand
- Manage CVC when shopping online



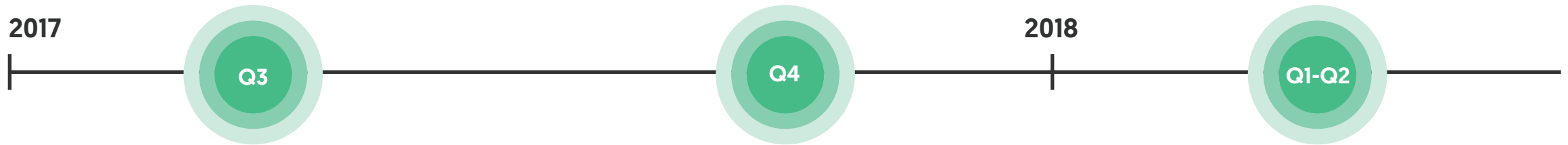
## Modern Money allows you to pay bills in your everyday live

Track and pay all your expenses with ease:

- One-time payment
- Register bills and utilities
- Awaiting payments







## Q3 2017 Initial concept design

- Create the concept for personal finance application for everyday use
- Develop functionalities for accounts and adding fiat money
- Integration with cryptocurrencies

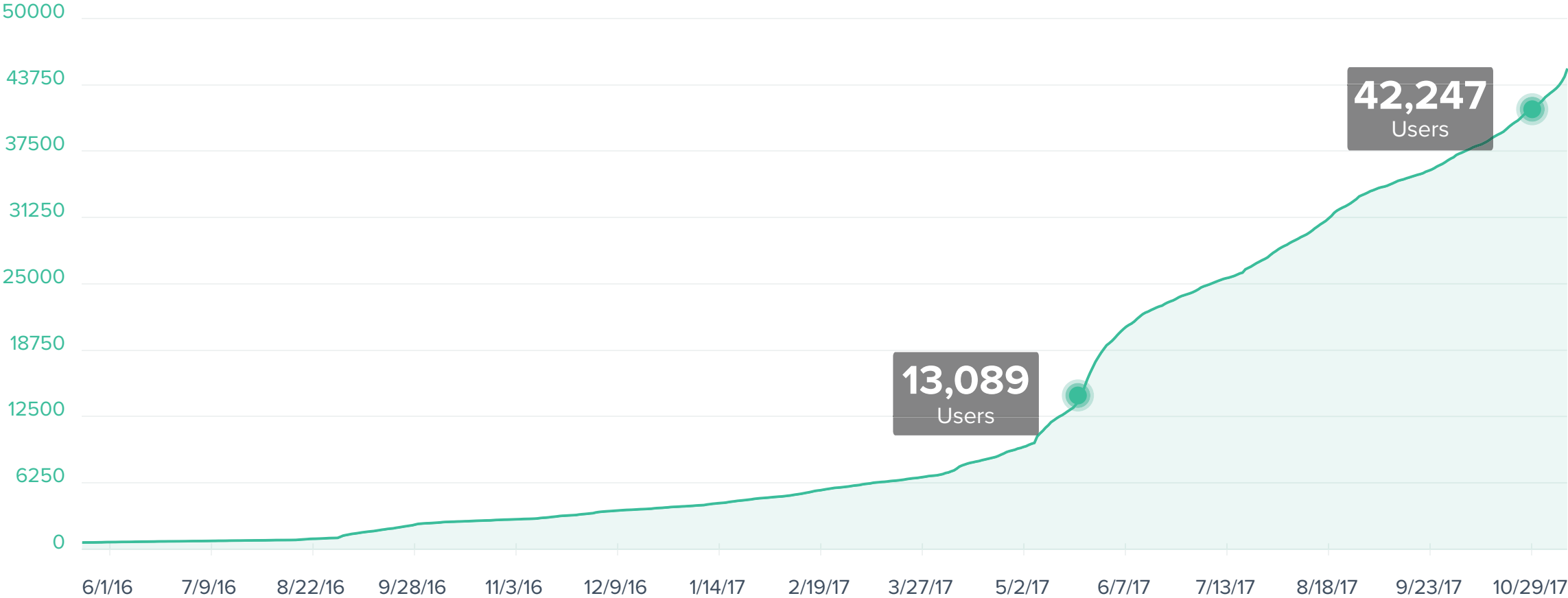
## Q4 2017 Closed beta

- Internal community release and beta testing invitations
- Develop personal financial portfolio and transactions
- Initiate debit cards signup

## Q1-Q2 2018 Going Live

- Issuing debit cards that allow you to easily spend from your wallet
- Introducing the Vault - a secure place to save money for the future
- Financial integrations and paying bills

# Lykke users in numbers





Lykke builds a global marketplace for all asset classes and financial instruments, that is a level playing field and where everyone has access.

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**42,274**

Accounts opened

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**168**

Countries

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**20%**

Users growth, MoM

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**\$2M**

Daily volume

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**6,547**

LKK holders

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**6.2M**

Lines of code

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**100+**

Team members

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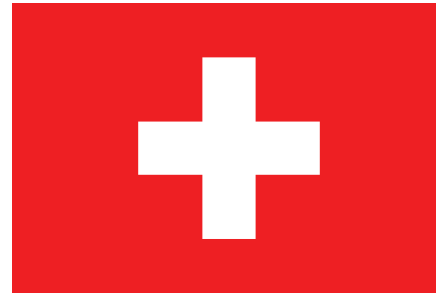
**\$4.8M**

Total investments

As of 30 November 2017



**Cutting edge  
technology**



**Swiss based  
but fully global**



**Lean & Digital  
No overhead**



**Richard Olsen**

Founder

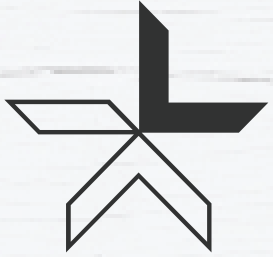
- Long time serial entrepreneur
- Co-Founder of OANDA
- FX person of the year by FXStreet 2016



**Sergey Ivliev**

COO

- IT Expert & Risk manager of the year in Russia in 2016 by Risk Management Society of Russia
- Professor at Perm State University, PhD



# Your success is our priority!

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invest in the future of money!

**Become our partner today**



We can help you  
implement your idea



The future is here.  
Join us.

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