



A modern solution for financial institutions

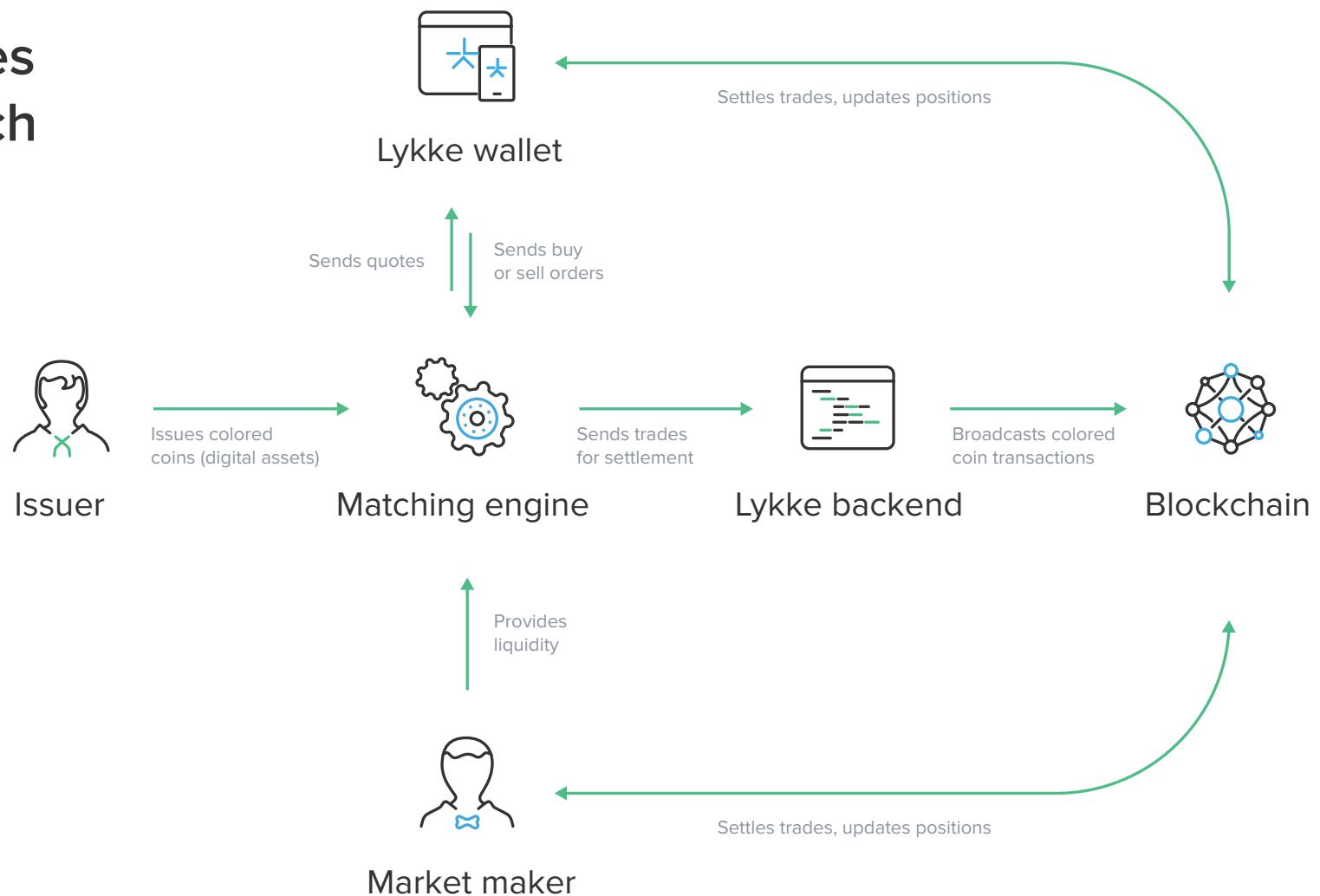
Personal finance app powered by the Blockchain.
Easy to access. Free to use.



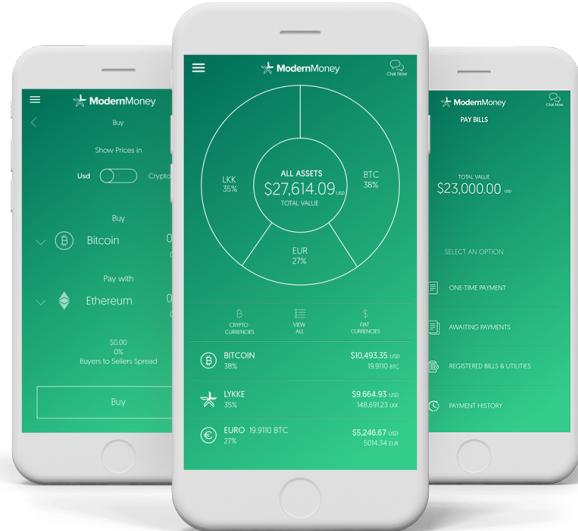
www.modernmoney.io

The technology

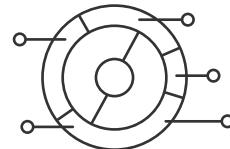
The Lykke marketplace uses the distributed ledger, which is blockchain technology pioneered by Bitcoin.



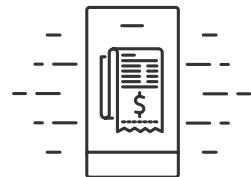
Your personal finance app



Exchange currencies in
seconds



Build your financial
portfolio



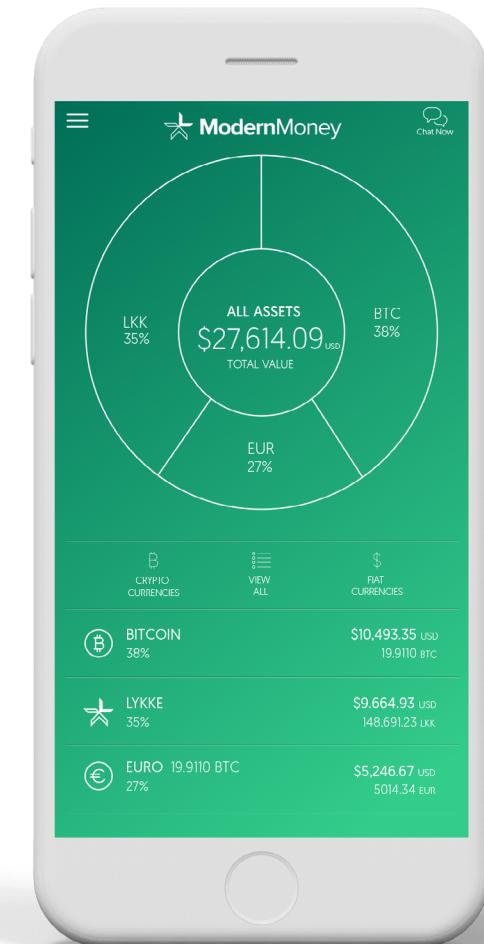
Pay your everyday bills
on the go

From fiat to crypto



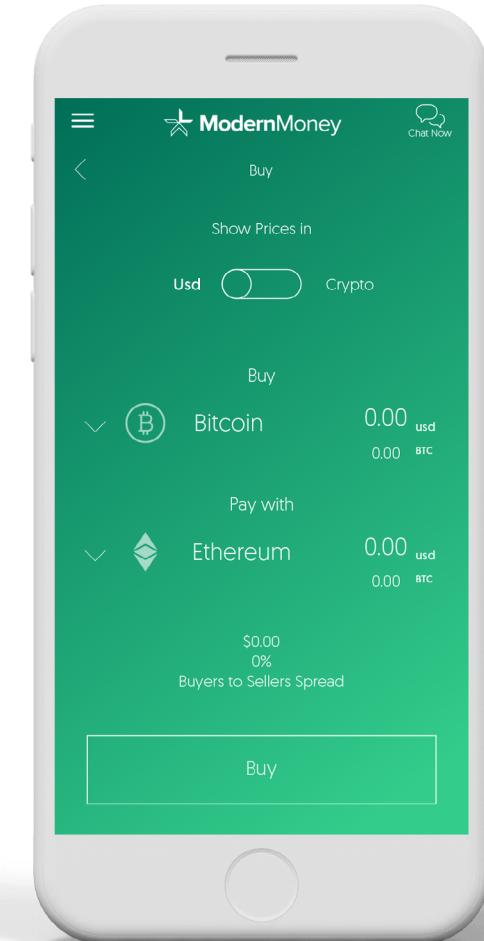
Send and receive fiat and cryptocurrency with 0% comission rate

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 a 0% comission rate. You can now easily convert between currencies and control your spending anywhere around the globe.



Exchange currencies in seconds

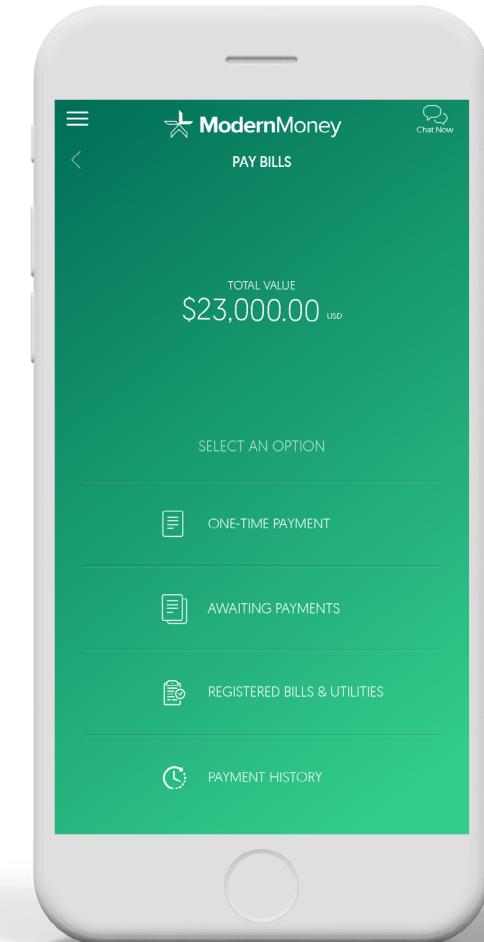
Modern Money is your gateway to the new world of finance, allowing you to easily exchange both fiat and cryptocurrencies. Because it is integrated with the open-source Lykke Exchange, our next-generation trading platform, you get an immediate settlement and direct ownership of all currencies, thanks to distributed ledger technology, all at zero percent commission.



**Modern Money allows you to pay bills
in your everyday life**

Track and pay all your expenses with ease:

- One-time payments
- Register utility and other bills
- Pending payments





Q3 2017 Initial Concept Design

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

Q4 2017 Closed Beta

- Release to internal community and issue beta testing invitations
- Develop personal financial portfolio and transactions

Q1–Q2 2018 Going Live

- Introduce the Vault – a secure place to save money for the future
- Implement financial integration and bill payment

Lykke users in numbers



Lykke at a glance



Lykke is building a global marketplace for all asset classes and financial instruments. It will offer a level playing field to which everyone has access.

42,274

Accounts opened

168

Countries

20%

User growth, MoM

\$2M

Daily volume

6,547

LKK holders

6.2M

Lines of code

100+

Team members

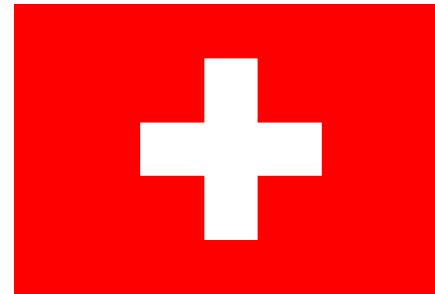
\$4.8M

Total investment

As of November 30, 2017



Cutting-edge
technology



Swiss based
but fully global



Lean and digital
No overheads



Richard Olsen

Founder

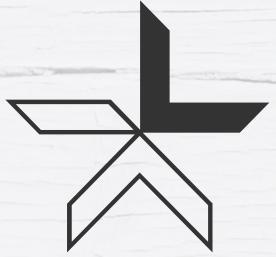
- Long-time serial entrepreneur
- Co-Founder of OANDA
- Voted FX Person of the Year by FXStreet 2016



Sergey Ivliev

COO

- IT expert and voted Risk Manager of the Year in Russia in 2016 by the Risk Management Society of Russia
- Professor at Perm State University, PhD



Your success is our priority!

Step up to the next level and
invest in the future of money!

Become our **partner** today



We can help you
implement your idea



ModernMoney

The future is here.
Join us.

www.modernmoney.io