



A Modern solution for financial institutions

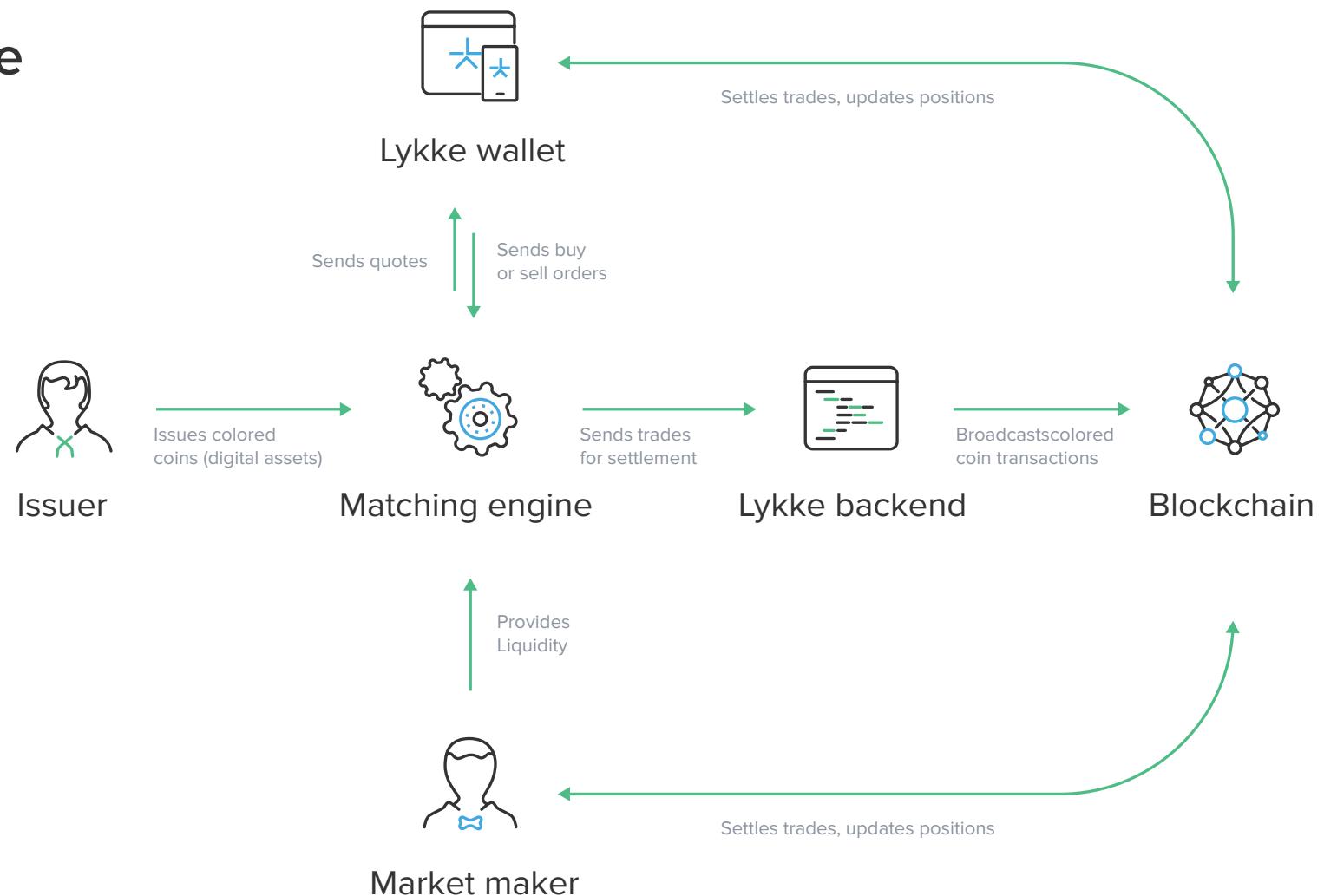
Personal finance app powered by the Blockchain.
Access easily. Use for free.



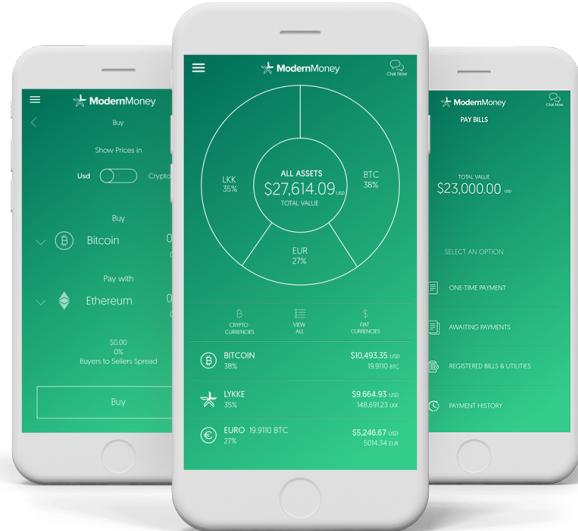
www.modernmoney.io

The technology

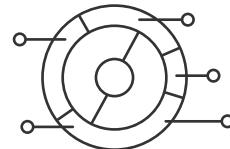
Lykke marketplace uses the distributed ledger, which is blockchain technology pioneered by Bitcoin.



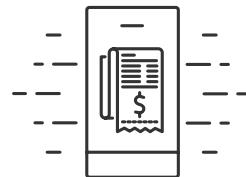
Your personal finance app



Exchange currencies in
seconds



Build your financial
portfolio



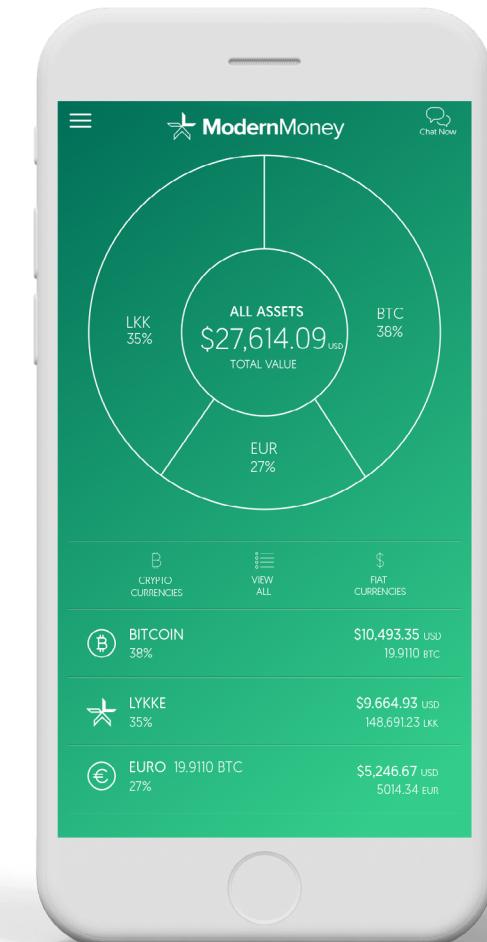
Pay your everyday bills
on the go

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 0% comission rate. You can now easily convert between currencies and control your spendings anywhere on the globe.

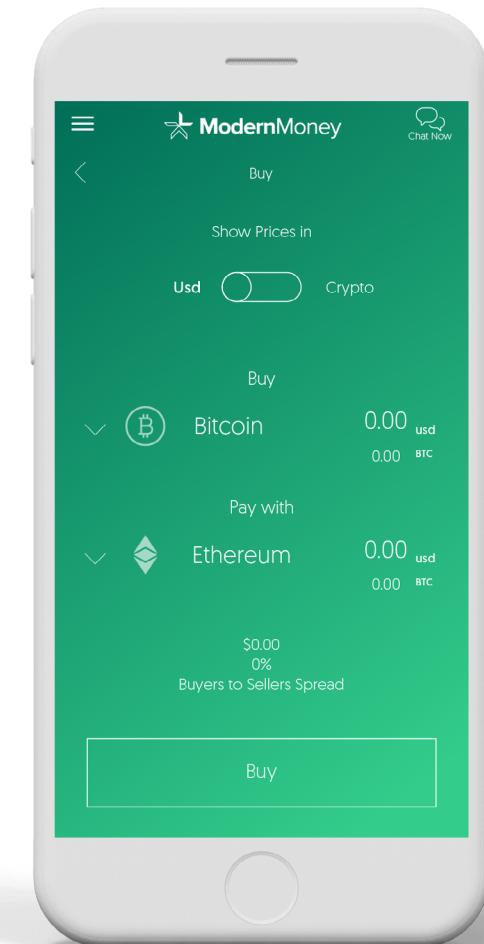


From Fiat to Crypto



Exchange currencies in seconds

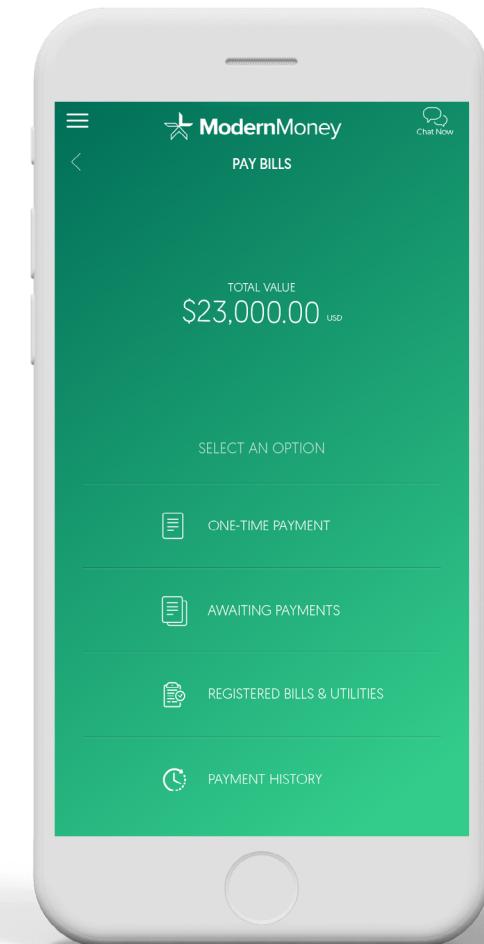
Your modern money is your gateway to the new world of finance allowing you to easily exchange both fiat and cryptocurrencies. Having integration with the open-source Lykke Exchange, our next-generation trading platform, you get an immediate settlement and direct ownership of all currencies, thanks to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



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

42,274

Accounts opened

168

Countries

20%

Users growth, MoM

\$2M

Daily volume

6,547

LKK holders

6.2M

Lines of code

100+

Team members

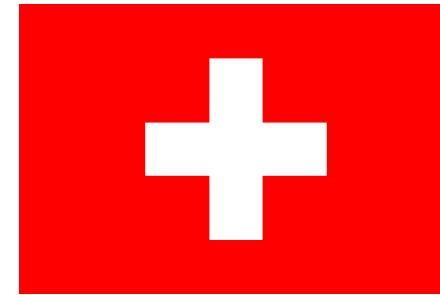
\$4.8M

Total investments

As of 30 November 2017



Cutting edge
technology



Swiss based
but fully global



Lean & Digital
No overhead



Richard Olsen

Founder

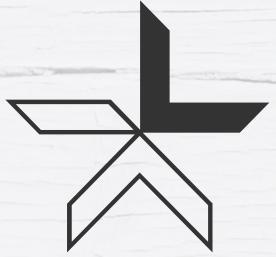
- Long time serial entrepreneur
- Co-Founder of OANDA
- FX person of the year by FXStreet 2016



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!

Step on the next level and
invest in the future of money!

Become our **partner** today



We can help you
implement your idea



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The future is here.
Join us.

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