

BANKING ON THE FUTURE (of blockchains)

PRESENTED BY



neuroware

BUT LET ME FIRST INTRODUCE NEUROWARE



Mark Smalley - CEO

Living in Malaysia for the past 19 Years

Building Web Applications for 15 Years

Spent 10 Years Building Tech Communities

Developing Blockchains Apps for 5 Years

Ruben Tan - CTO

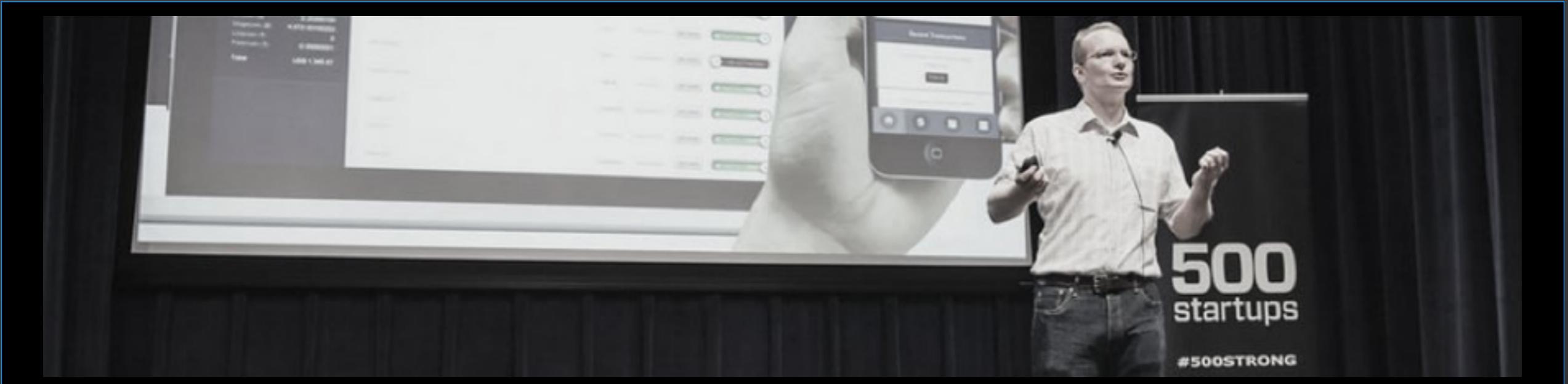
Building Web Applications for 10 Years

Active Community Evangelist & Presenter

Early Developer at MyTeksi and OnApp

Studying Distributed Consensus for 5 Years

EXPERIENCED INNOVATORS IN AN EARLY ECOSYSTEM



- **1st Malaysian Company** to Graduate from 500 Startups in Silicon Valley
- **1st Company in Asia** Providing Public Blockchain APIs & Developer Toolkits
- **1st in The World** to Develop Non-Financial Blockchain Agnostic Protocols
- Helped Organize World's 1st Bank-Backed Blockchain Hackathon (DBS)
- Over 15 Years of Collective Blockchain Development Experience

RECENTLY LAUNCHED CORTEX - WORLD'S 1ST BLOCKCHAIN O/S

CORTEX

dashboard add domain add user add database add api key help credits : 11.00000000 flush logout

DASHBOARD

DOMAINS

USERS

DATABASES

API

EXPLORER

WALLET

SETTINGS

You are currently logged-in with your private key!
Please remember to logout when you are done editing in order to remove the private key from localStorage.

YOUR PROFILE

EDIT

Name: Mark Smalley
Title: Co-Founder & CEO
Company: Neuoware

CURRENT USAGE

REPORTS

Domains: 3 / 10
Sub-Domains: 64 / 100
User Accounts: 5 / 10
Databases: 72 / 100
Active Modules: 2 / 7
Active Protocols: 3 / 8

RECENT ACTIVITY

MORE

Updated DNKey on mark.neuoware.io
12 seconds ago by Mark Smalley

Added new user johnny.neuoware.io
1 minute ago by Mark Smalley

New Everstore db at team.neuoware.io
3 minutes ago by Mark Smalley

New wallet for mark.neuoware.io
1 hour ago by Mark Smalley

Added new user johnny.neuoware.io
2 days ago by Mark Smalley

New Everstore db at team.neuoware.io
3 weeks ago by Mark Smalley

New DNKey on keys.neuoware.io
3 month ago by Mark Smalley

A BRIEF HISTORY OF MODERN MONEY

WHERE NO IDEA IS A NEW IDEA

IT ALL STARTS HERE - ON THE ISLAND OF YAP



SHOPPING WAS NOT EASY



SO THEY CREATED THE WORLD'S FIRST PUBLIC LEDGER



WHERE UPDATES REQUIRED GROUP CONSENSUS

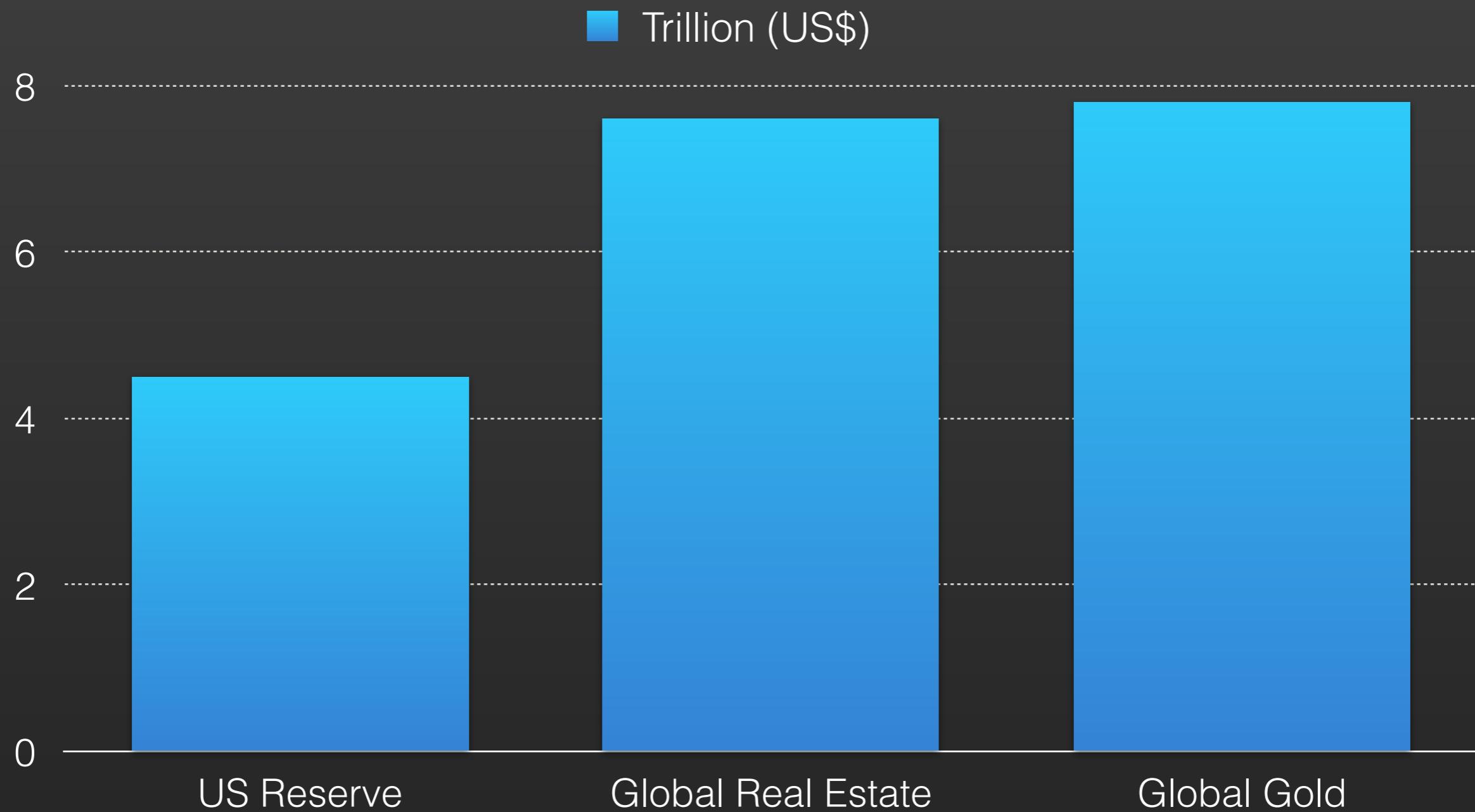


- Size wasn't everything
- The history of each stone determined it's individual value
- Conducting transactions quite literally involved a song & dance
- This required the majority of people from the village to be present

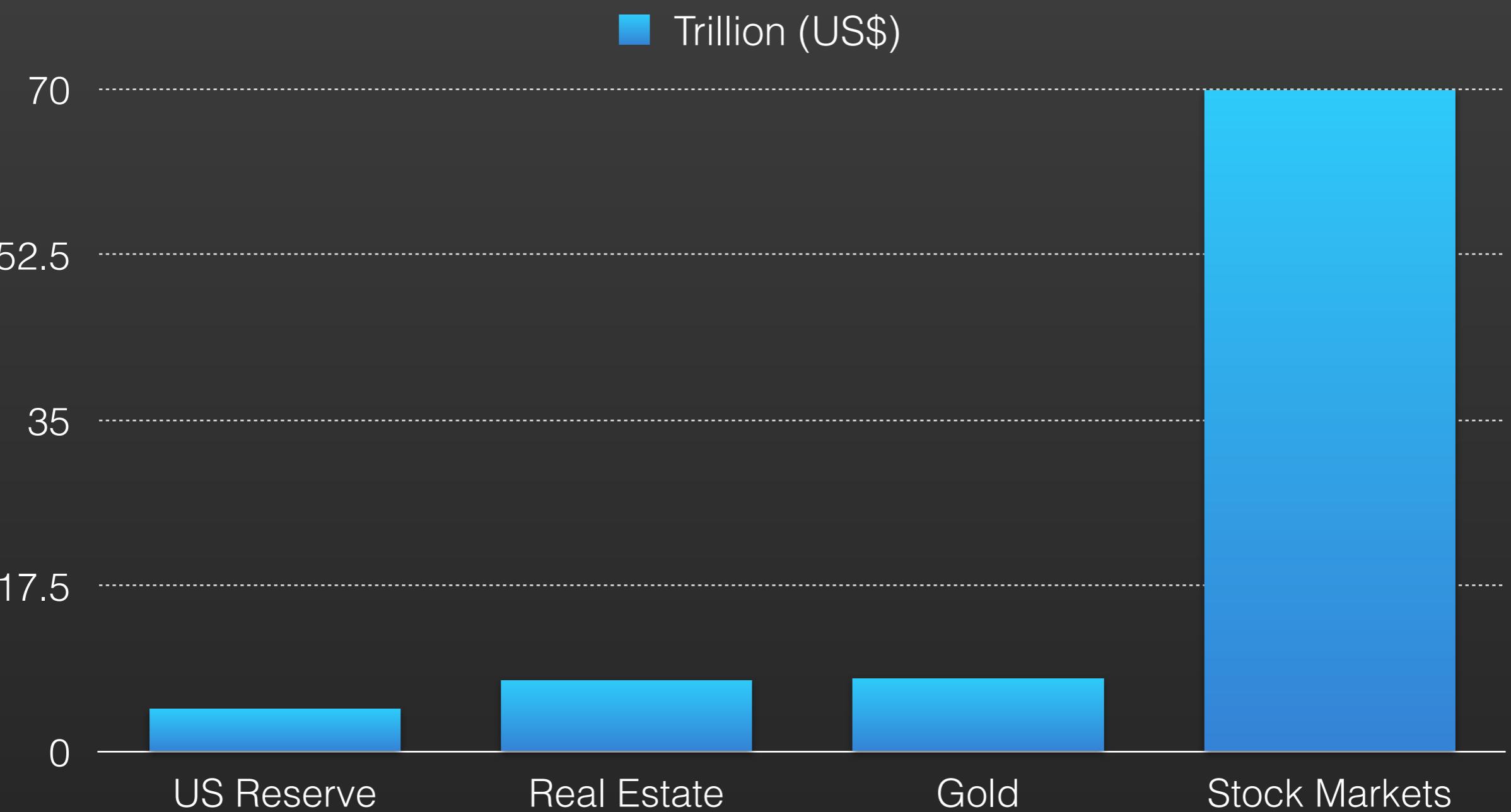
BUT IT COULD NOT SCALE - THEY EVENTUALLY SWITCHED TO US\$



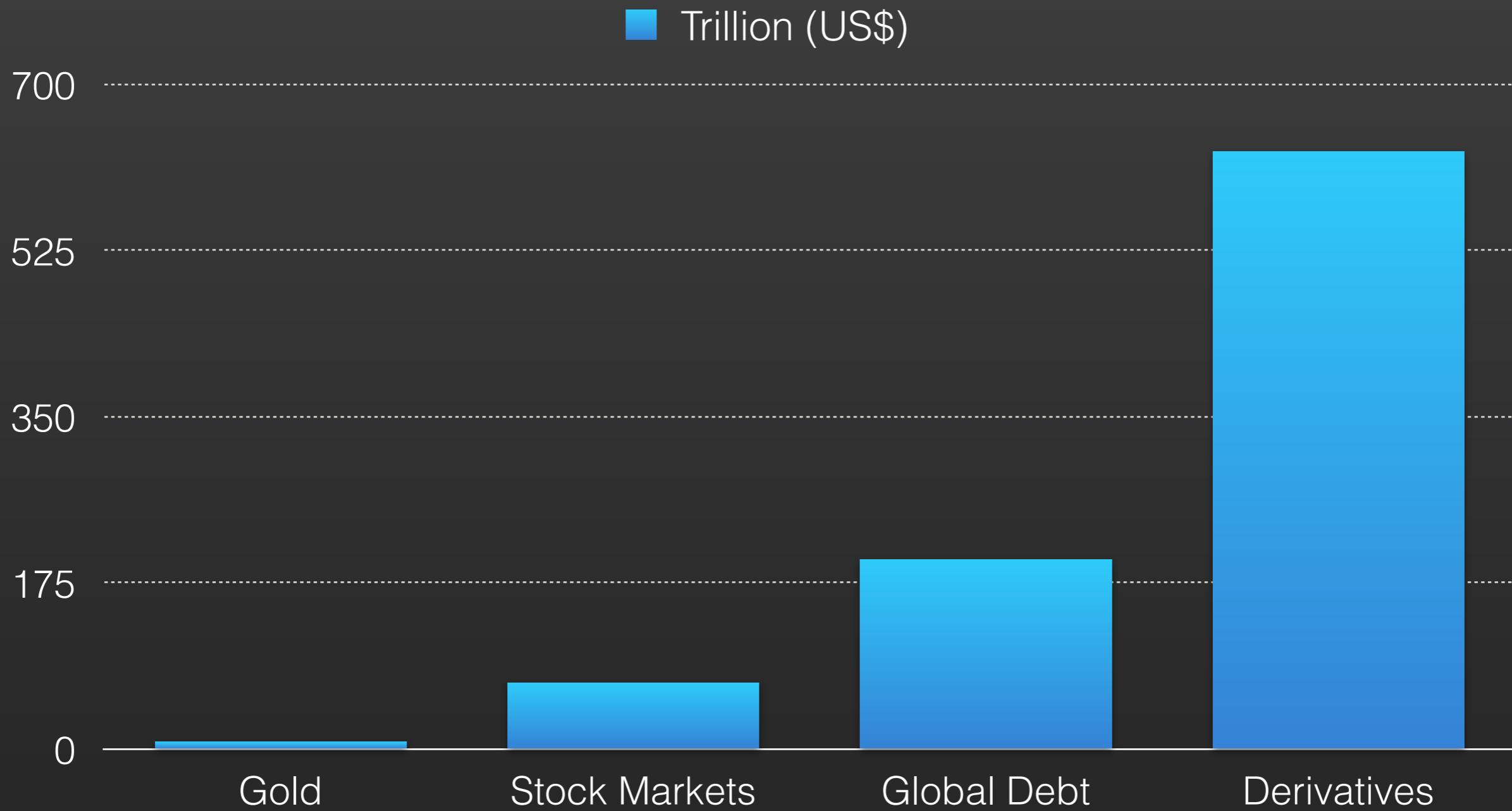
WHEN WE THINK OF THE US DOLLAR WE THINK OF **REAL MONEY**



AND THEN CAME DIGITAL CENTRALIZED ASSETS



AND WITH IT CAME THE RE-CREATION OF ~~MONEY~~ DEBT



IT ALL ENDS IN TEARS (512 US BANKS CLOSED SINCE 2008)



World War 2
US\$3 Trillion

2008 Bailout
US\$8.5 Trillion

All other US
Wars Ever

This really annoyed
Satoshi Nakamoto

NOTHING LASTS FOREVER



- Average lifespan of individual currencies is 27 years
- Every 30 or 40 years the reigning monetary system fails
- Over 3,800 fiat currencies worldwide have failed
- 15 of which happened in just the past 25 years

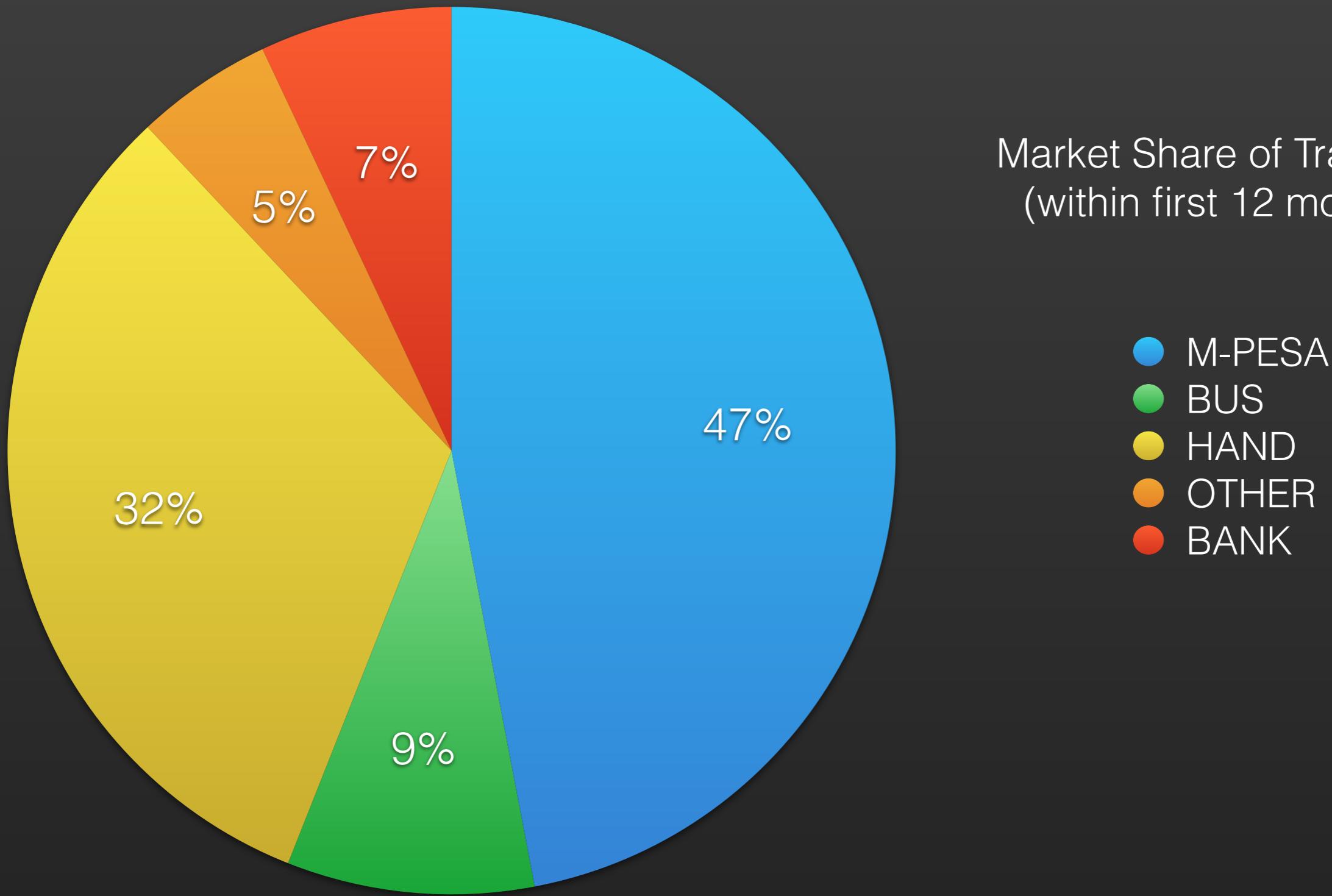
THE RECENT FAILURE OF FIAT

COUNTRY	YEAR	PROBLEM
Angola	1991-1999	1 New Kwanza = 1,000,000,000
Belarus	1994-2002	50,000 = 100,000,000 2000 Rublei
Bosnia	1993	Massive hyperinflation
Ecuador	2000	Pegged to USD after 70-80% drop in its dollar
Georgia	1995	1 new lari = 1,000,000 laris
Krajina	1993	Country folded became part of Croatia
Mexico	1993-1994	Defaulted in 1982 1 Nuevo Peso = 1,000 Old Pesos
Poland	1990-1993	1 new Zloty = 10,000 old Zlotych
Romania	2000-2005	1 new Leu = 10,000 old Lei
Russia	1992-1994	100 Rubels = 1 US\$ in 1991 30,000 Rubels = 1 US\$ in 1999
Turkey	1990-2005	1 New Turkish Lira = 1,000,000 Old Lira
Ukraine	1993-1995	1 Hryvnya = 100,000 Karbovantsivi
Zimbabwe	1999 – 2010	Ongoing mess

WHAT HAPPENS WHEN THE BANKS FAIL TO INNOVATE ...?



WITHIN FIRST 12 MONTHS - 17 MILLION SUBSCRIBERS BY 2011



Market Share of Transfers
(within first 12 months)

- M-PESA
- BUS
- HAND
- OTHER
- BANK

“ SOFTWARE IS EATING THE WORLD ” - Marc Andreessen



U B E R



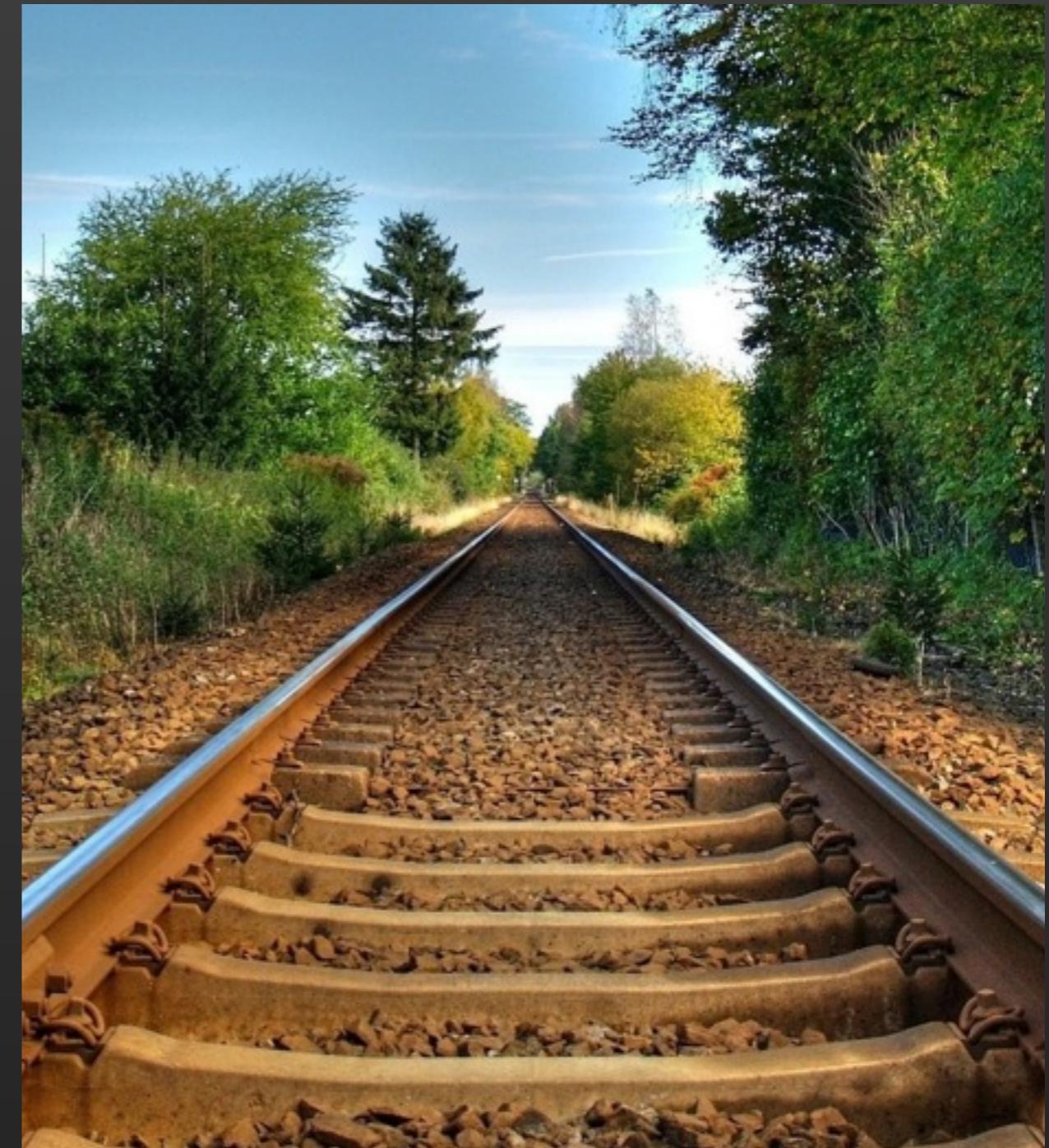
- Uber is the world's largest taxi company, but owns no cars
- AirBnB is the largest accommodation provider, but owns no real estate
- Facebook is the most popular media provider, but creates no content
- Alibaba is the most valuable retailer, but owns no inventory
- **Bitcoin is the most valuable digital currency, but there are no coins**

A TIP-TOE INTO BITCOIN
MAGIC INTERNET MONEY

BITCOIN

VS

BLOCKCHAINS



DOGECOIN

VS

RIPPLE



ETHEREUM

VS

PRIVATE CHAINS



WHAT'S THE DIFFERENCE BETWEEN PUBLIC & PRIVATE CHAINS?



WHAT ARE THE BENEFITS OF DISTRIBUTED PUBLIC LEDGERS?

- They provide an immutable tamper-proof audit-trail of the truth
- Data can be easily shared and independently verified by third-parties
- Vastly increased security that is much less vulnerable to attack or outage
- Programmable contracts that can radically reduce human errors and costs



“While Fintech Disrupts Banks,
the Blockchains Disrupt Fintech”

INTERESTING BITCOIN BLOCKCHAIN FACTS TO REMEMBER

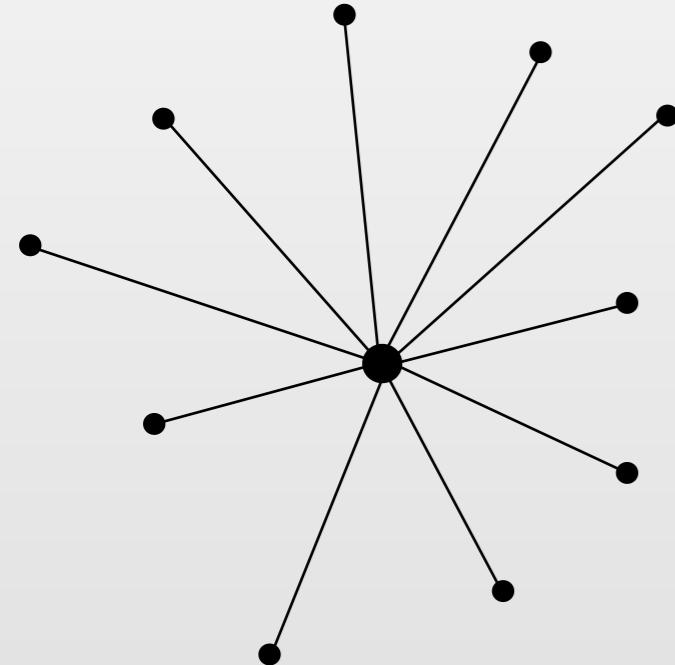
- Bitcoin blockchain released in January 2009 by Satoshi Nakamoto
- We do not know who Satoshi is, or what their religion or political views are
- However, the bailout of 2008 was cited as primary catalyst for its creation
- US\$13 per coin in 2013 (which is when we bought) - now US\$540 per coin
- The Bitcoin network is currently processing over 200,000 daily transactions
- The network's market capitalization is currently around US\$7 billion
- 21 million maximum finite supply, decreasingly dispersed every 10 minutes
- **But most importantly of all is the technology behind it...**

BITCOIN AND BLOCKCHAINS HAVE NO NEW TECHNOLOGY

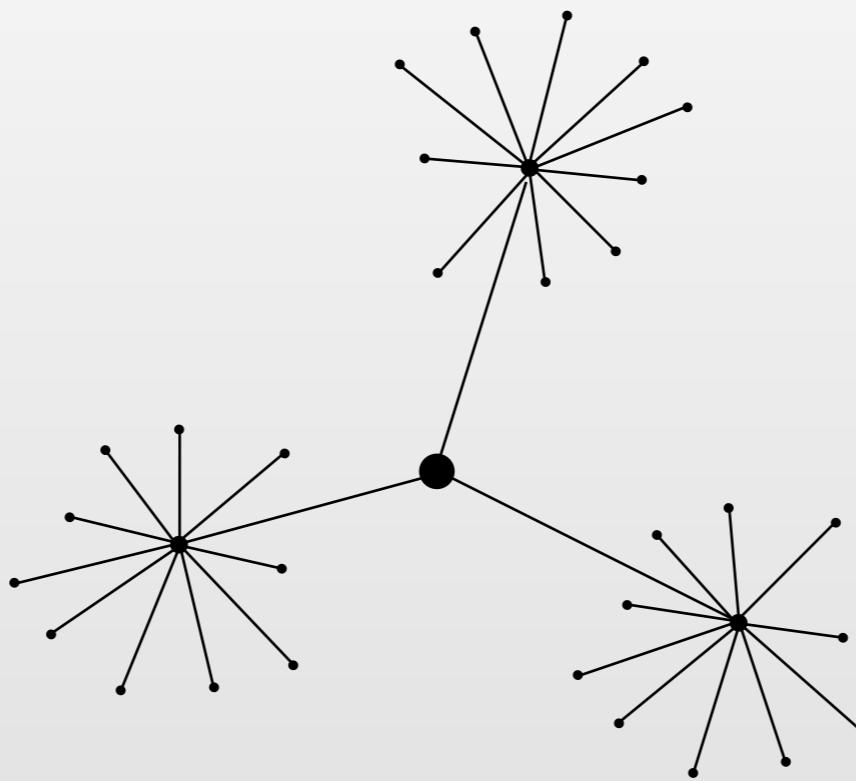


- HASH - Theorized in the 1800s - Coined by IBM in the 1950s
- SHA - Encryption method first introduced by US Navy in 1993
- P2P - Peer to peer protocol popularized by Napster in 1999

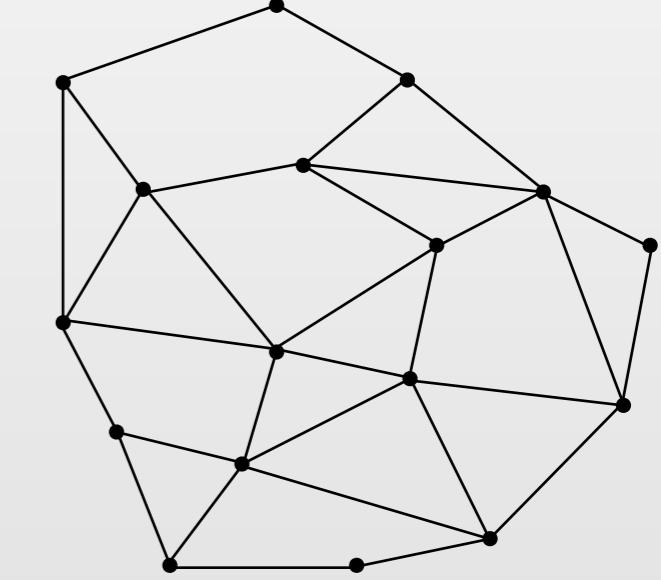
THE EVOLUTION OF EVERYTHING ...?



CENTRALIZATION
DATABASE

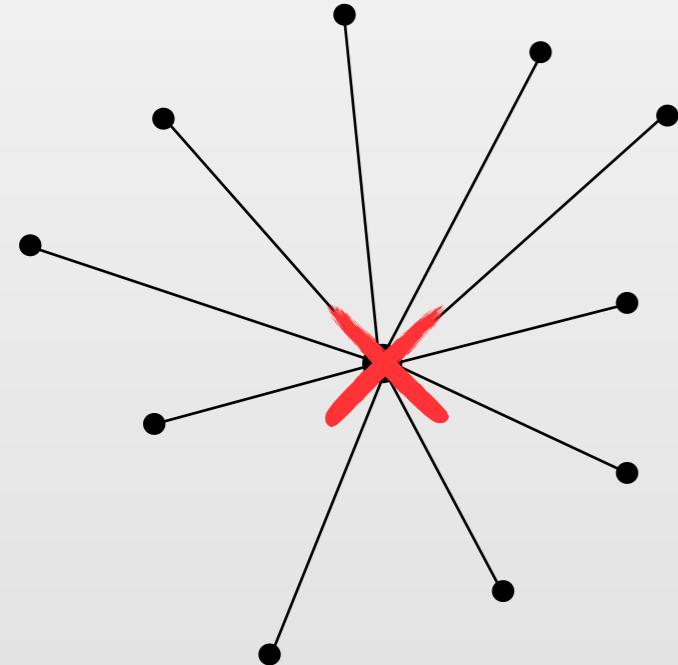


DECENTRALIZATION
THE CLOUD

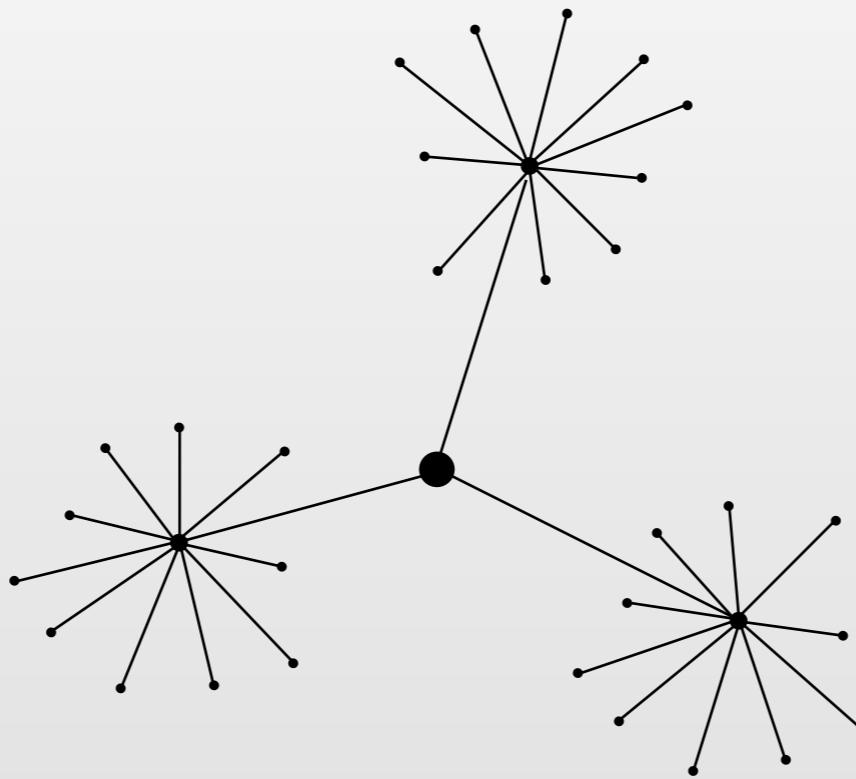


DISTRIBUTION
BLOCKCHAINS

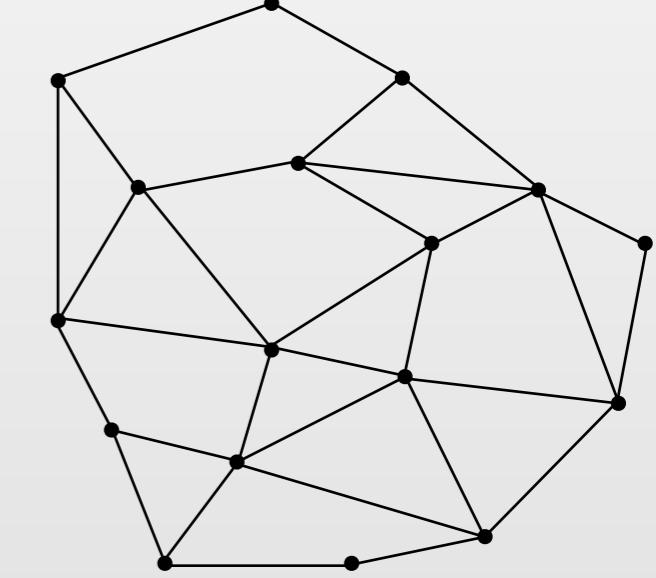
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CENTRALIZATION
DATABASE

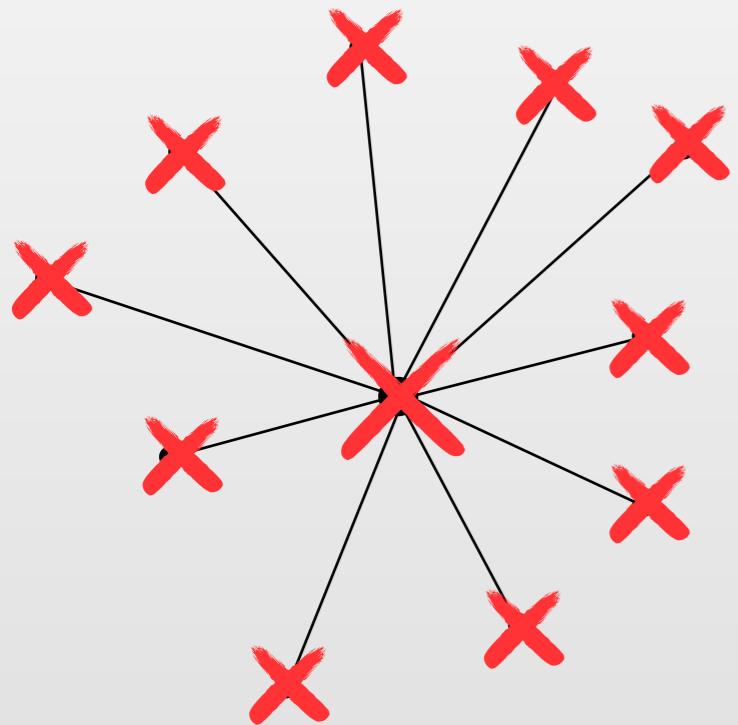


DECENTRALIZATION
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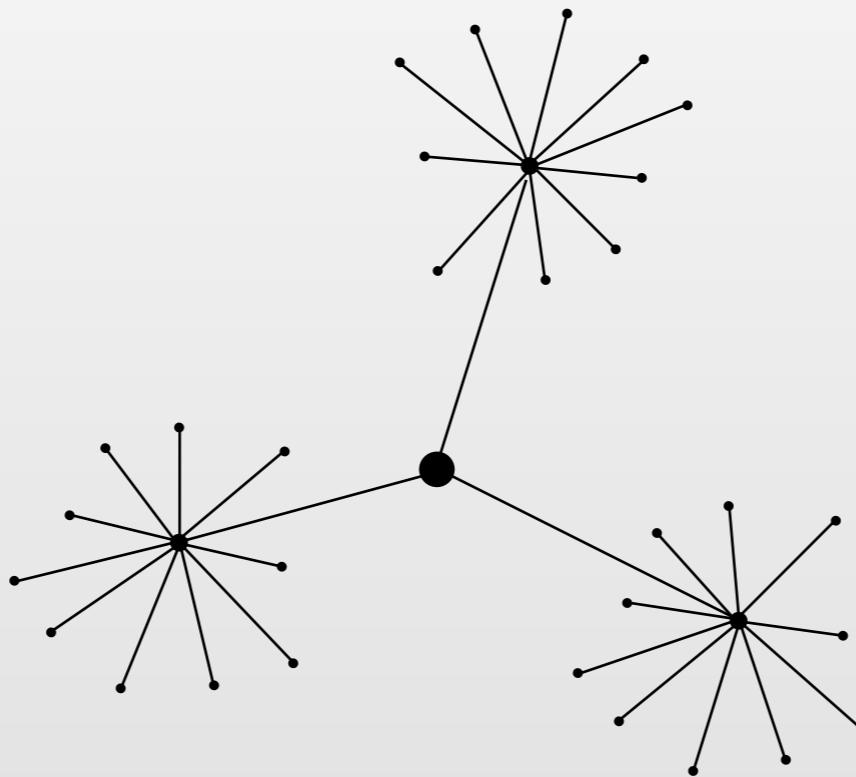


DISTRIBUTION
BLOCKCHAINS

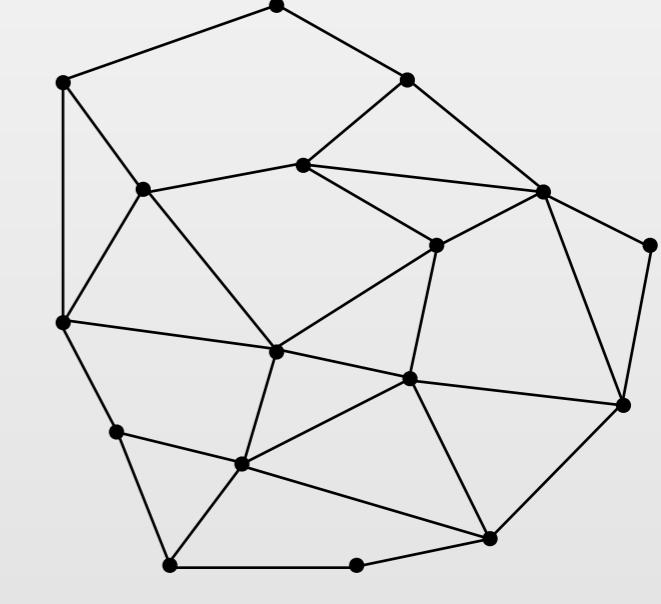
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CENTRALIZATION
DATABASE

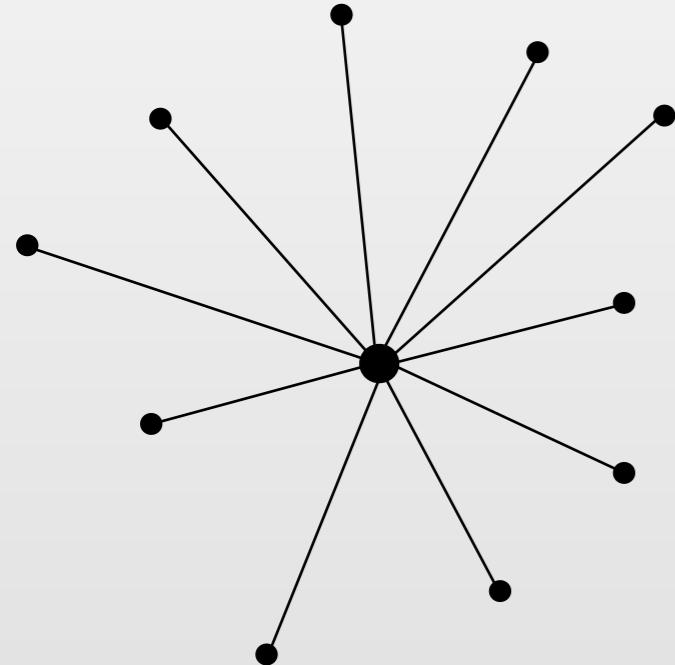


DECENTRALIZATION
THE CLOUD

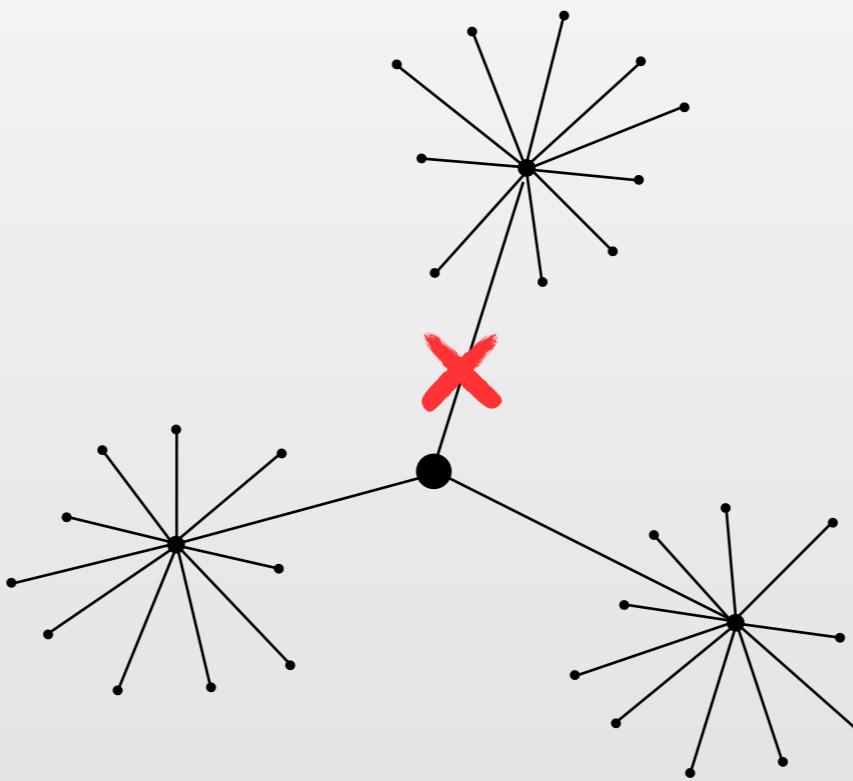


DISTRIBUTION
BLOCKCHAINS

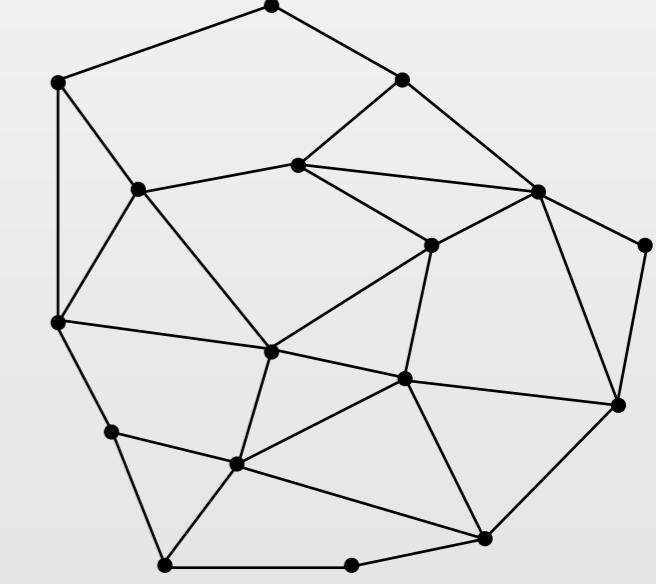
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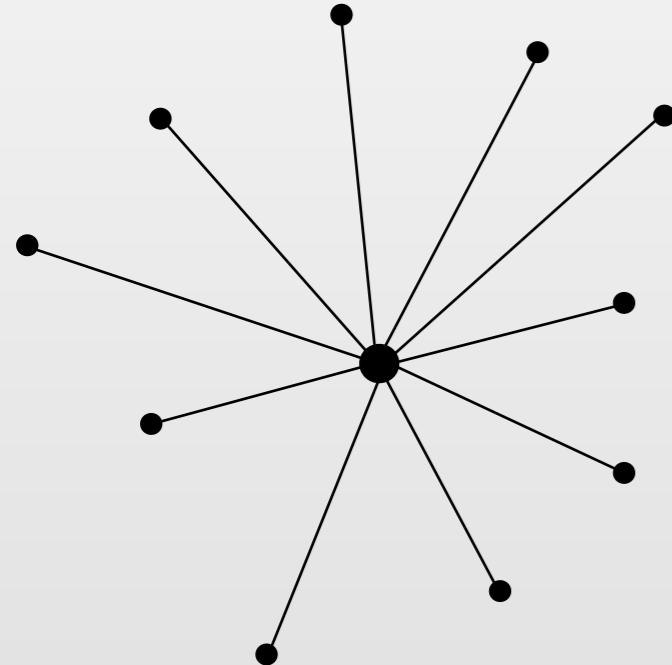


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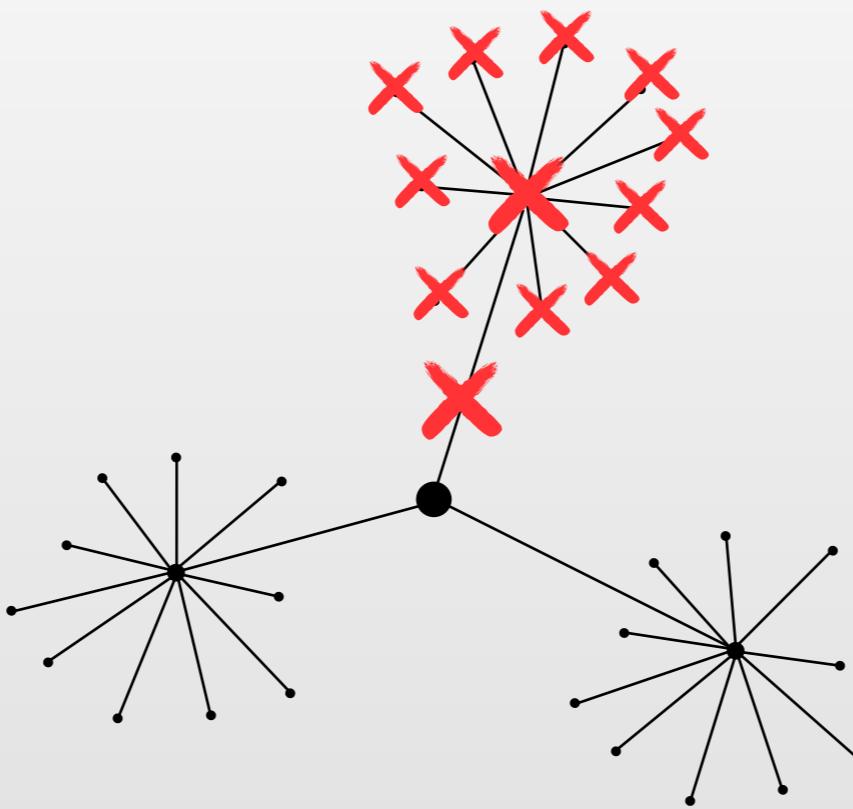


DISTRIBUTION
BLOCKCHAINS

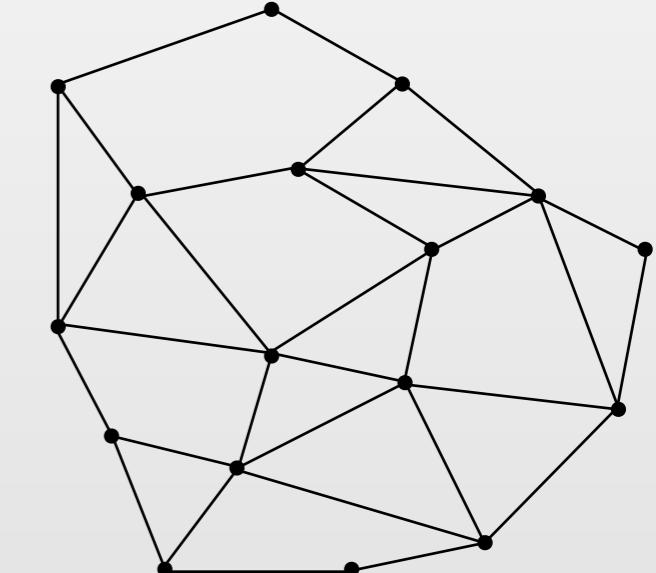
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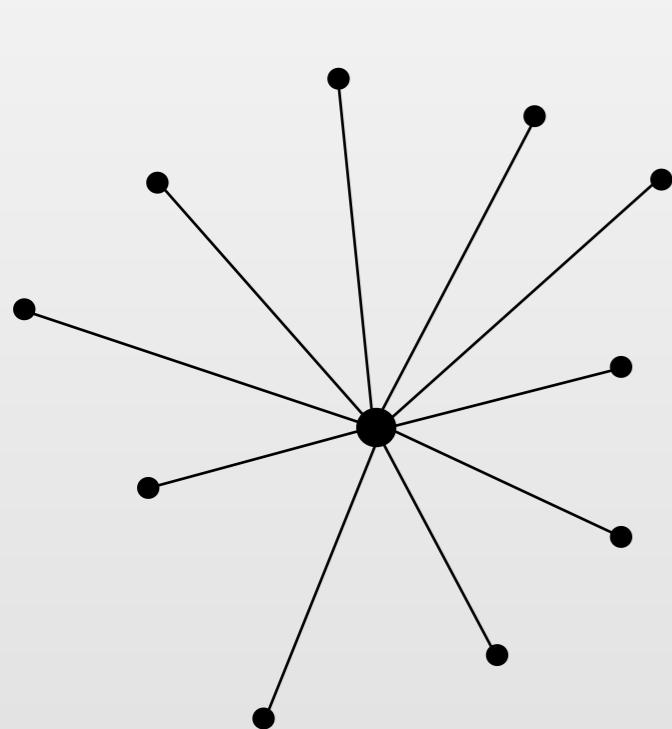


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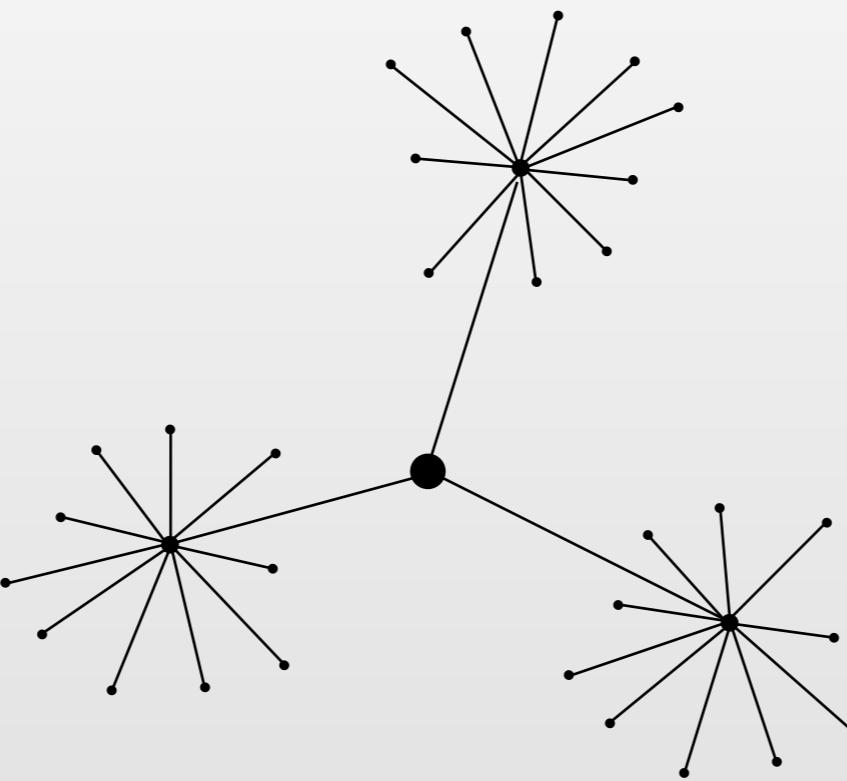


DISTRIBUTION
BLOCKCHAINS

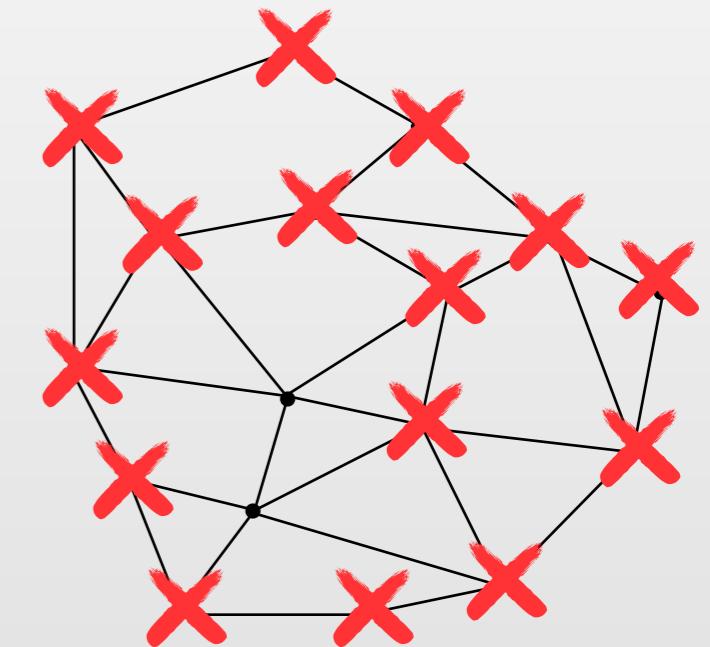
THE EVOLUTION OF EVERYTHING ...?



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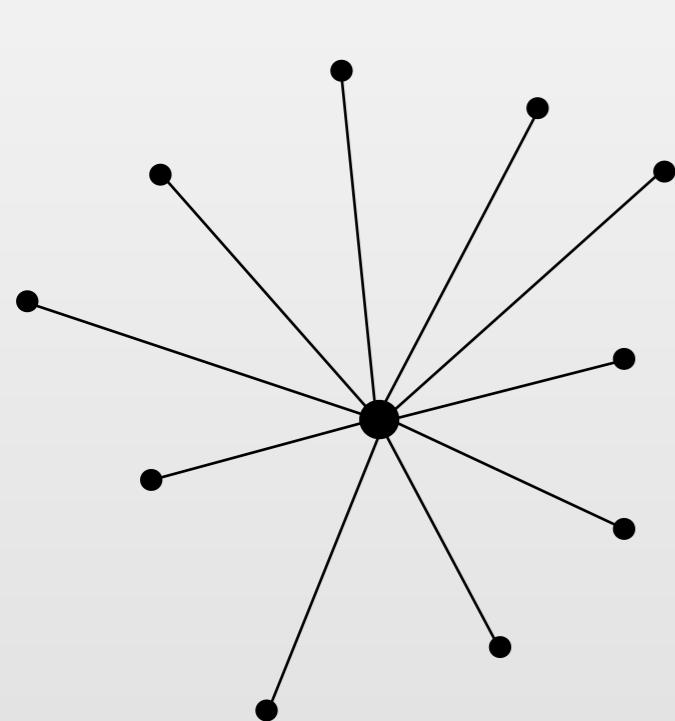


DECENTRALIZATION
THE CLOUD

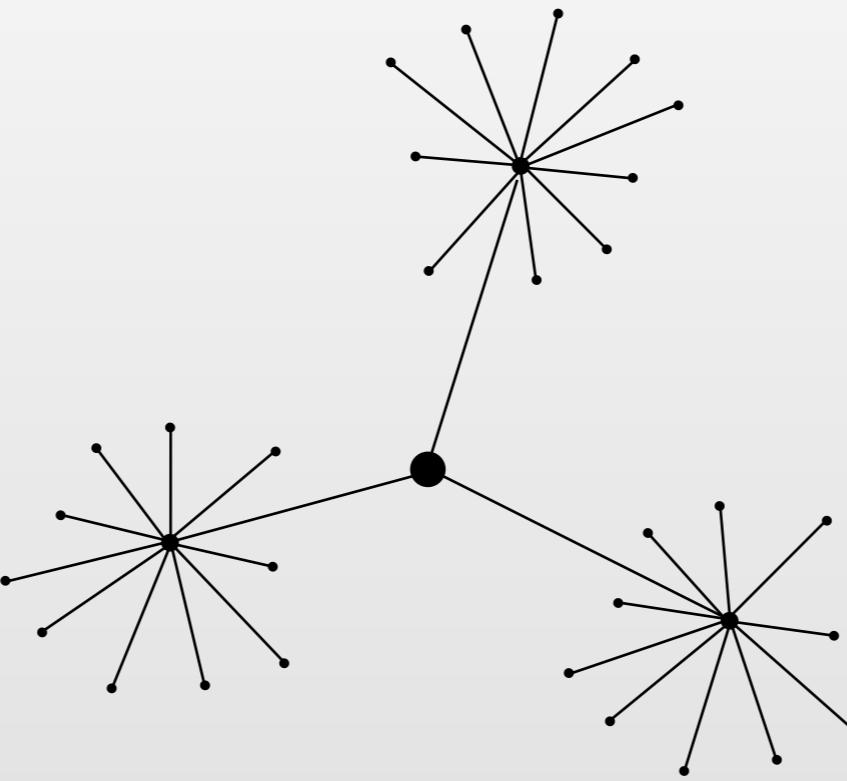


DISTRIBUTION
BLOCKCHAINS

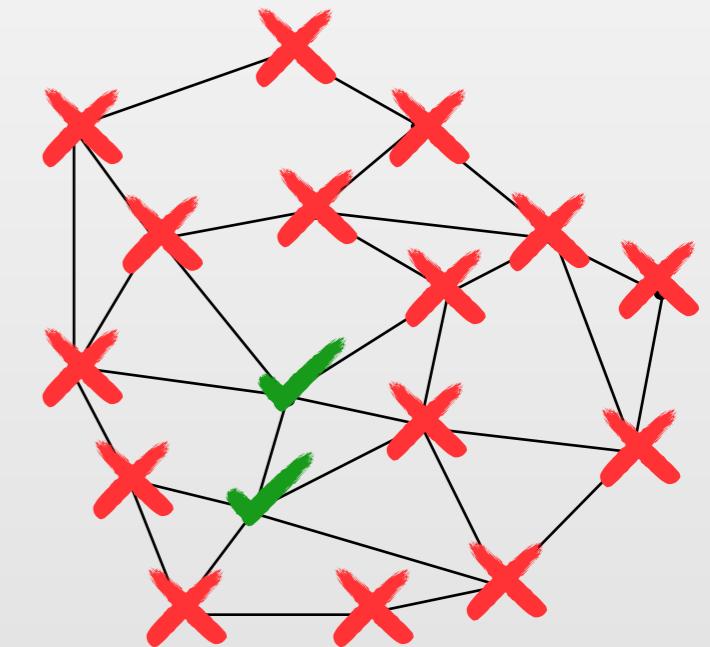
THE EVOLUTION OF EVERYTHING ...?



CENTRALIZATION
DATABASE



DECENTRALIZATION
THE CLOUD



DISTRIBUTION
BLOCKCHAINS

BLOCKCHAINS ARE SIMPLY A NETWORK OF NODES

- Each member of the network runs their own node and all nodes are equal
- The blockchain becomes more secure as more nodes join the network
- All transactions across the entire network are tracked by each node
- **There are no actual coins** - there is only a ledger of who owns what
- Cryptographic key-pairs represent accounts and passwords
- On the blockchain - no one knows you're a fridge



EVERY ACCOUNT IS MERELY A SET OF KEYS



EACH “ADDRESS” REQUIRES A PRIVATE KEY TO ACCESS IT



SOME ADDRESSES EVEN REQUIRE MULTIPLE KEYS



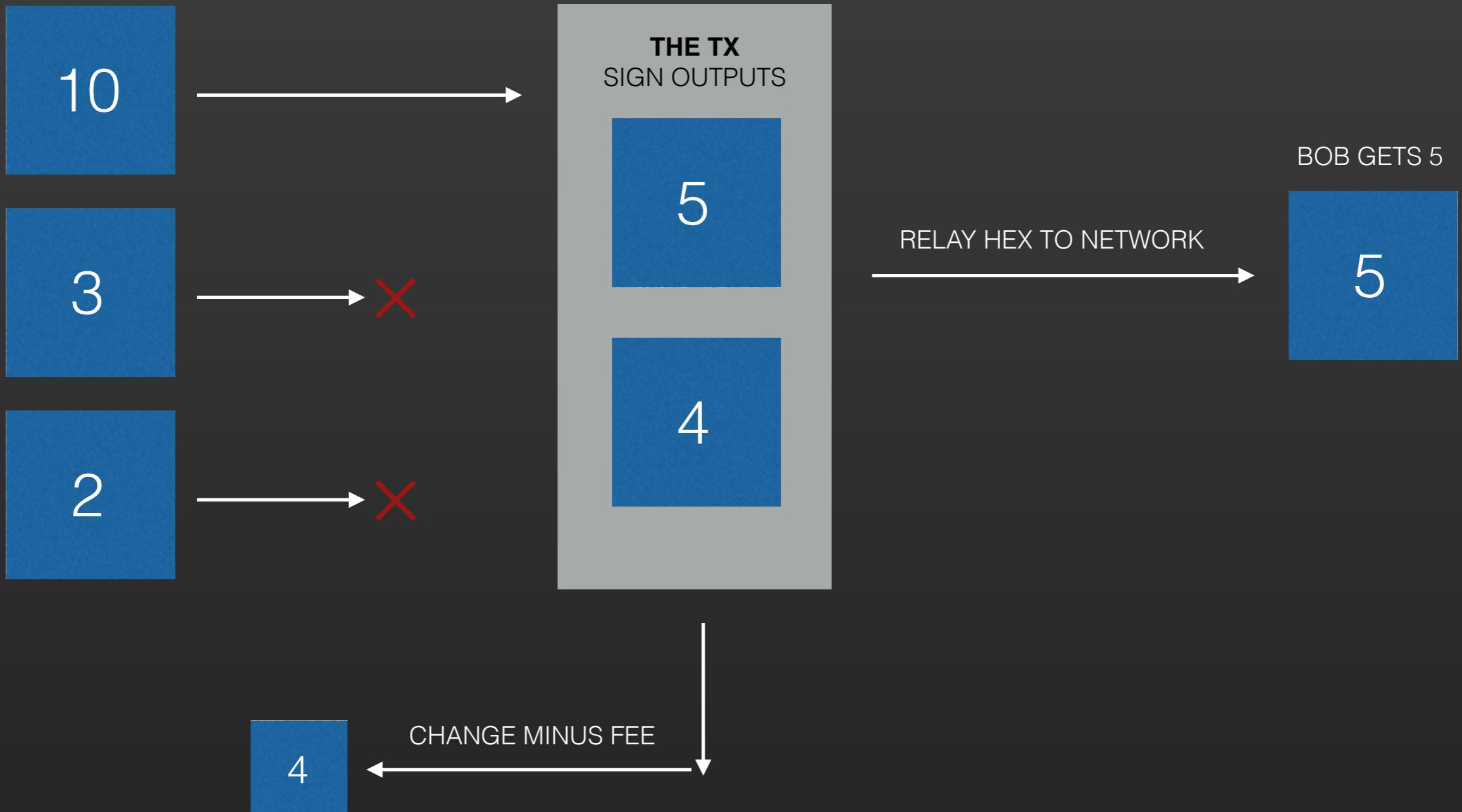
WHAT'S IN A BITCOIN TRANSACTION?

- Multiple unspent inputs are used in order to form the total value sent
- Cannot send proportions of inputs, must use all and send the change back
- Because a single transaction can send multiple values to multiple outputs
- Fees are based upon the total size (inputs and outputs) rather than value
- Paying these fees is done by forgetting to send some value to someone
- Transaction scripts can contain complex variables (multi-sig & timed locks)



ALICE CAN'T SEND WHAT SHE DOESN'T HAVE AND BOB WANTS 5

ALICE'S UNSPENT INPUTS

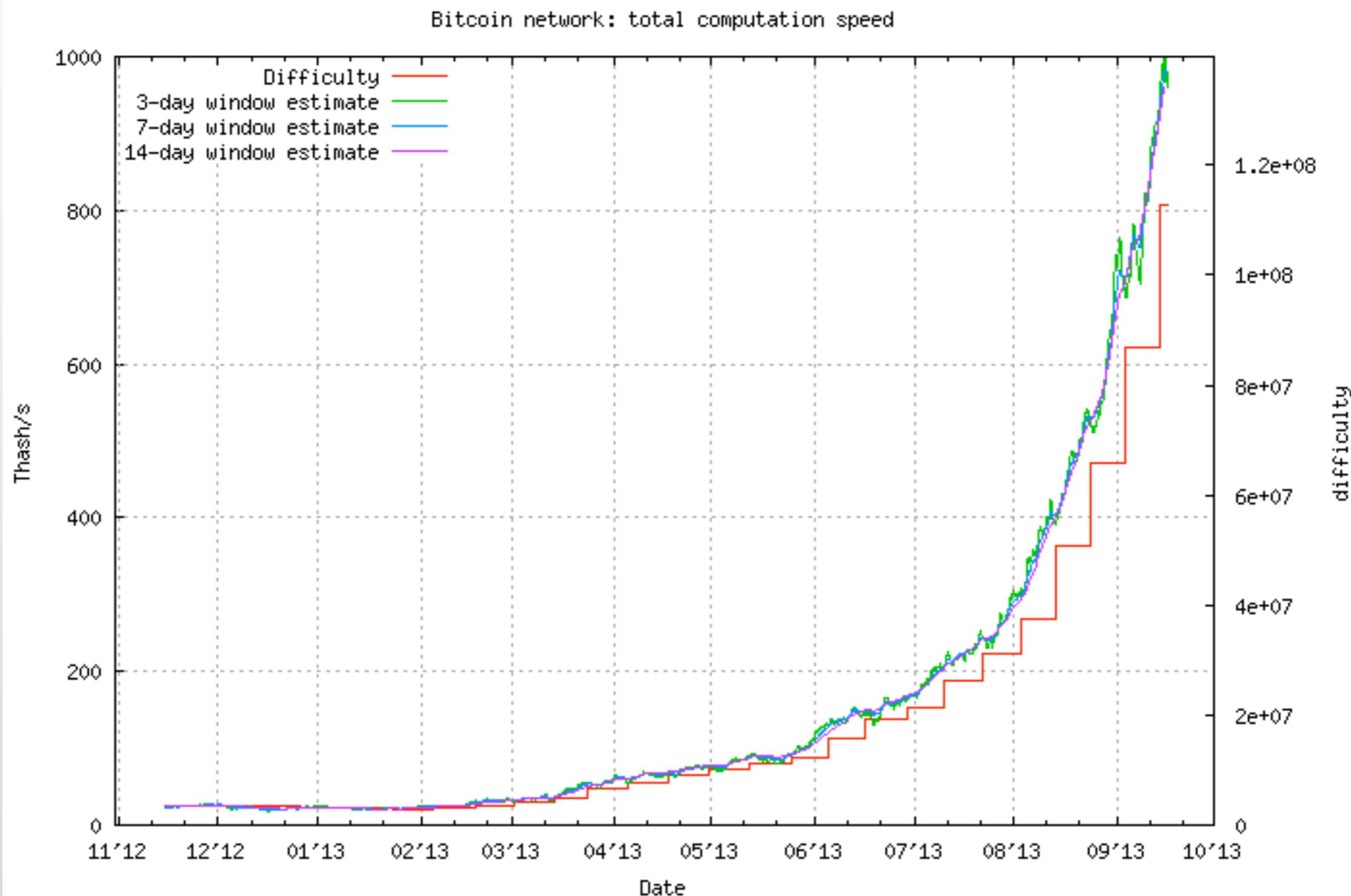


PUTTING THE BLOCKS INTO THE BLOCKCHAINS

- Transactions are batched into blocks every ten minutes (with Bitcoin)
- To reach **consensus** as to which node has the right to add the next block to the chain, miners compete in a race to solve cryptographic equations
- They then add a nonce (one use number) to the block and hash it
- If the hash has X number of zeros at the beginning it becomes a valid block
- Otherwise the miners increase the nonce and they hash the block again
- Solving these cryptographic equations is becoming increasingly difficult



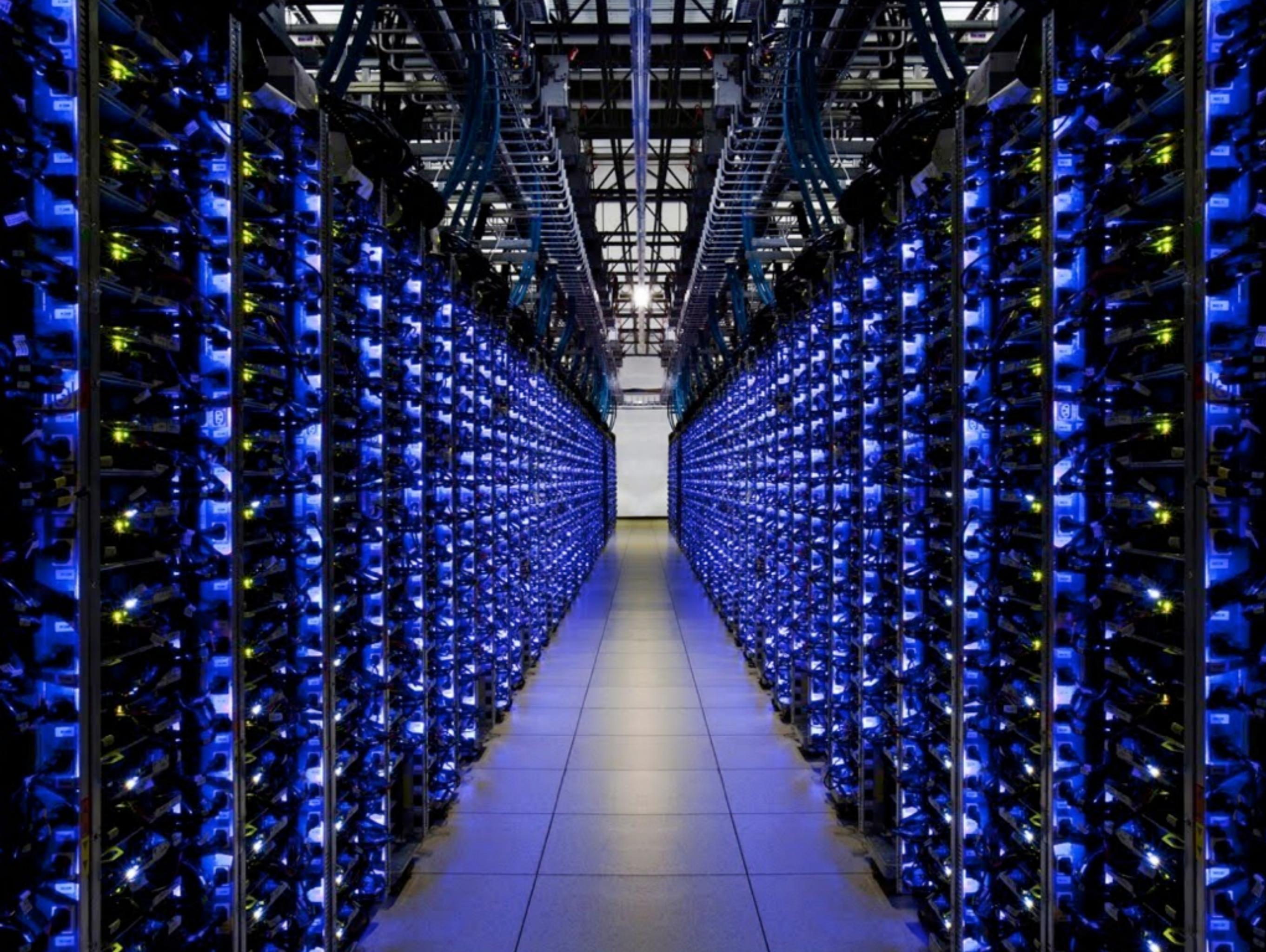
THIS IS THE HASHING POWER OF THE NETWORK IN 2013





MINING IS NOW A BILLION DOLLAR BUSINESS





BITCOIN ISN'T EVERYTHING
BILLIONS INVESTED IN BLOCKCHAINS

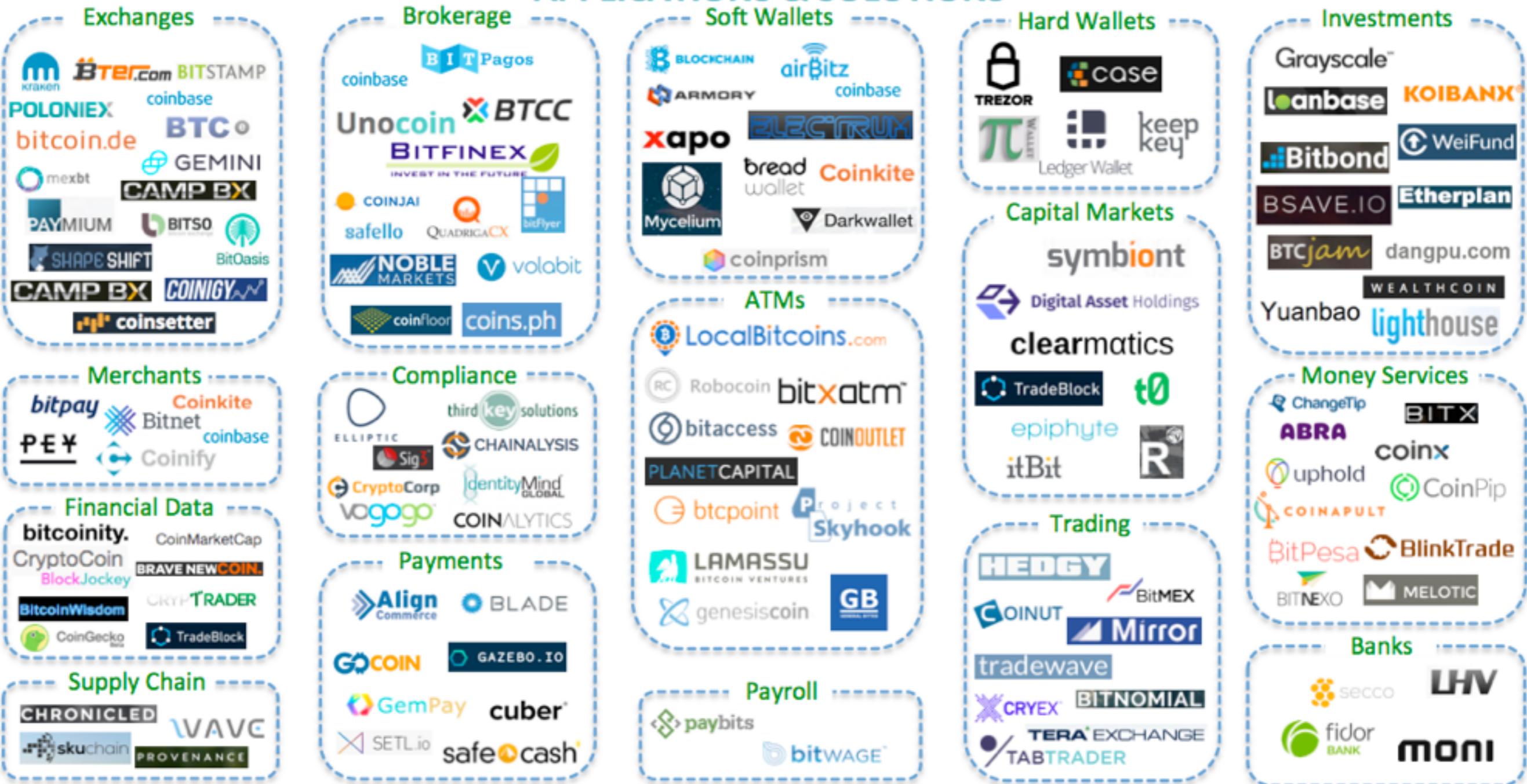
BANKS ARE MOVING FAST DUE TO ECOSYSTEM MATURITY

As of January 2016, more than 60 banks and leading financial institutions have made statements confirming that they are actively working on blockchain projects.



BLOCKTECH in FINANCIAL SERVICES Landscape

APPLICATIONS & SOLUTIONS



MIDDLEWARE & SERVICES



INFRASTRUCTURE & BASE PROTOCOLS



SOME OF THE INSTITUTIONS LEADING THE WAY



Custom blockchain
for settlements



Standard
Chartered



Blockchain based
trade finance platform



Blockchain based
loyalty platform



Blockchain based
remittance platform



multiple blockchains for cross-
border payments and loyalty

Deutsche Bank



Exploring KYC and AML
via the blockchains



Patented a blockchain
based wire transfer system



NASDAQ®

IBM

STOCK EXCHANGES ARE QUICKLY CATCHING-ON TOO

Australian Stock Exchange Confirms Upcoming Blockchain For Settlements

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✖ Bitcoin Technology, Blockchain News, FinTech News, News

KOREA ARE BUILDING PROTOTYPES TOO



Korean Securities Exchange is Building Blockchain Trading Platform

⌚ 01/03/2016 💬 0

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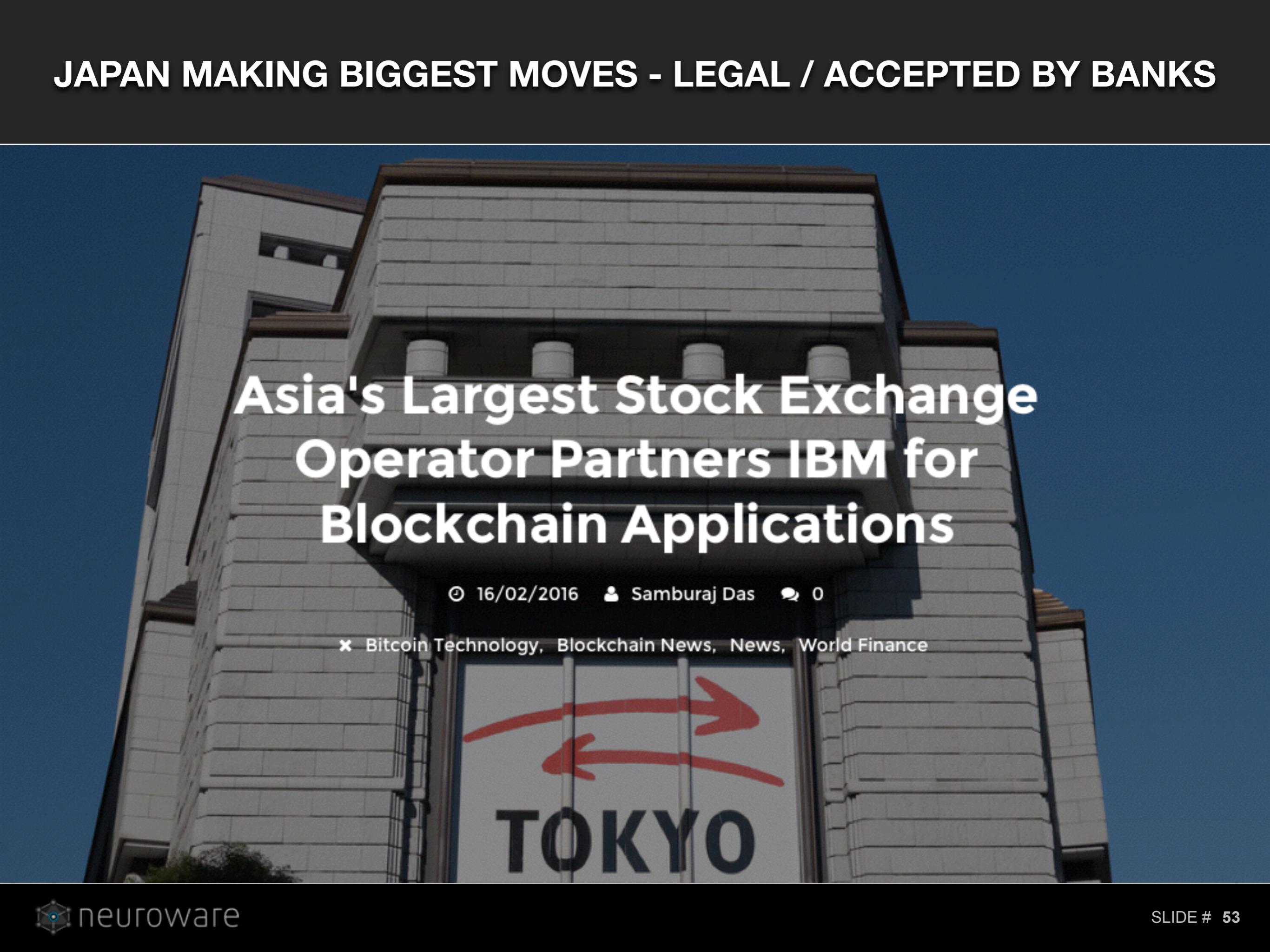
HONG KONG WERE QUICK TO FOLLOW

Hong Kong Bitcoin Exchange ANX Touts ‘Easy As Email’ Blockchain Service

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≡ Blockchain News, FinTech News, News

JAPAN MAKING BIGGEST MOVES - LEGAL / ACCEPTED BY BANKS



**Asia's Largest Stock Exchange
Operator Partners IBM for
Blockchain Applications**

⌚ 16/02/2016 🚩 Samburaj Das 💬 0

✖ Bitcoin Technology, Blockchain News, News, World Finance



IMITATION IS THE BEST FORM OF FLATTERY



- 1st Generation of Alt-Coins forked each other with minor tweaks
 - Basic breakout alt-coin successes included Litecoin and Dogecoin
 - Dash (previously known as DarkCoin) worth noting due to governance
 - See the Malaysian-Based **CoinGecko** for a better list!

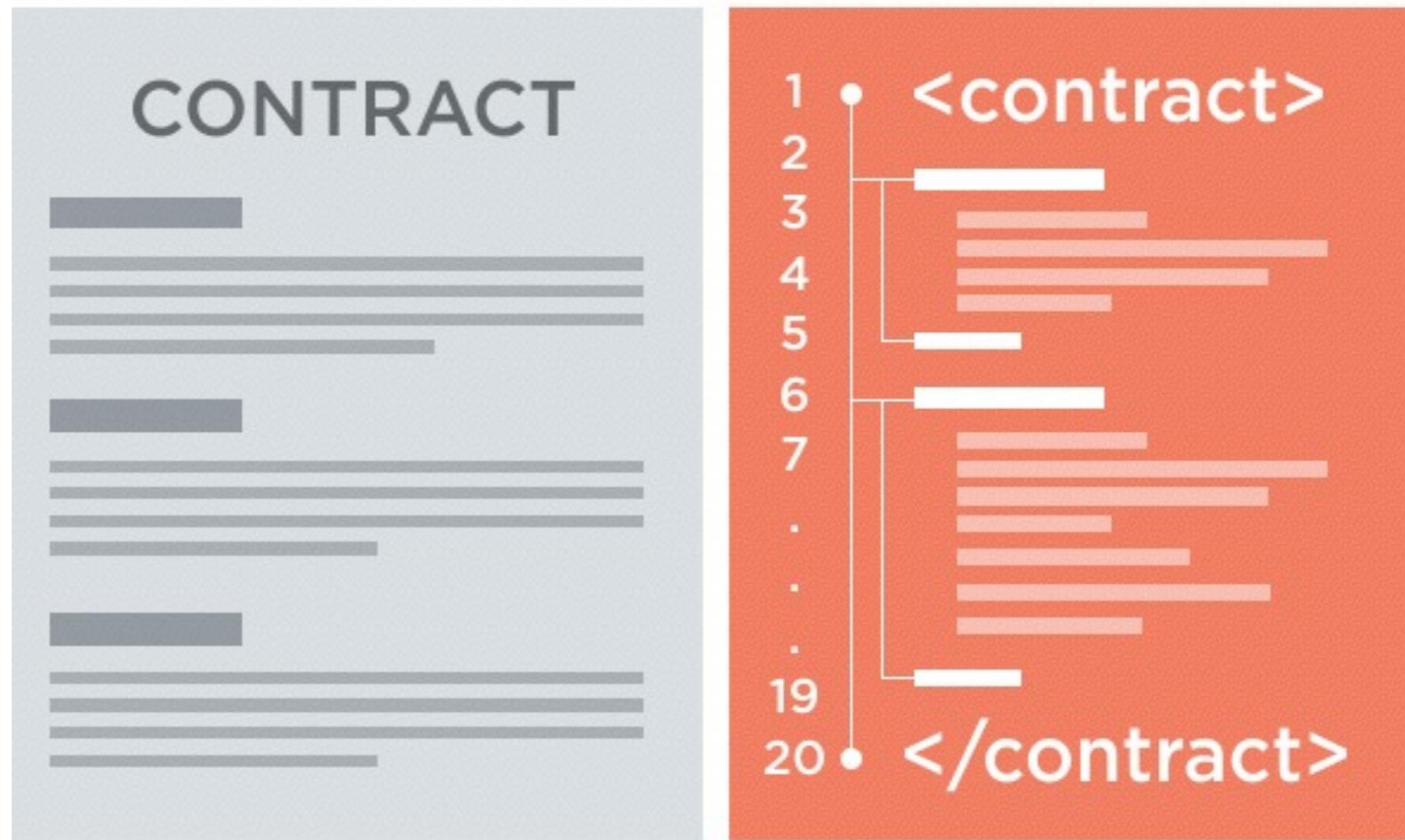
ETHEREUM TAKES THINGS ONE STEP FURTHER



THE WORLD'S SUPER COMPUTER...?

- Raised US\$15 Million in crowd-funding when launching their Ether currency
- Aiming to be the first turing complete blockchain, they have almost achieved it
- Heavily supported by Microsoft & also being used by IBM for their IoT platform
- Recently raised US\$150 Million in crowd-funding their own venture fund
- However, the more moving parts a system has - the more likely it is to break

SMART CONTRACTS ARE EVERYWHERE



- Even Bitcoin utilizes basic smart contracts (with over 100 script functions)
- Smart contracts are snippets of code stored and executed by the network
- They can perform transactional based events if defined conditions are met

WHAT'S REALLY IN A TRANSACTION?

CO-FOUND... BLOCKSTR... Blockstrap msmalley/f... Everstore ATA-Plus A... Legality of ... bitcoin tran... mining bitc... Mining Bitcoin i... BlockAuth http://...0fd21

api.blockcypher.com/v1/btc/test3/txs/235a88e9853c1c116ef47f795f13ce200c2e1bf37667e99973e1c829f95t

bitcoin transaction script

```
{ "block_hash": "00000000009f30c59abf2f8556c0949c79b54764f4cbb223ca43527394d3ee2f", "block_height": 847281, "block_index": 24, "hash": "235a88e9853c1c116ef47f795f13ce200c2e1bf37667e99973e1c829f95b95f7", "addresses": [ "mpNENnsFcL8a5hPxwfPrYPkZqAkbbFpxLF", "mq7tNFrbi3E3fsuUbsTsA7keoeYL6gYzv2" ], "total": 86124000, "fees": 10000, "size": 339, "preference": "medium", "relayed_by": "", "confirmed": "2016-05-16T07:51:20Z", "received": "2016-05-16T07:51:20Z", "ver": 1, "lock_time": 0, "double_spend": false, "vin_sz": 2, "vout_sz": 1, "confirmations": 19557, "confidence": 1, "inputs": [ { "prev_hash": "bb4cef4d48dba1916c73552342b660be00535c43ad47462abf43a402cc2a61a1", "script": "4730440220618bd76a683d2603edb570e66b851f85dd594abd7a3c25a2b29064b01695907502201edeac4cd777e04a393cf1bca0d7ba5916e3fc8c67efa33268a936bf96b9a7e012103530d0cbdfcd448b8d96ac9c1cbdc88a2f60e05a7f16e7ab321185afb0523e9fc", "sequence": 4294967295, "addresses": [ "mpNENnsFcL8a5hPxwfPrYPkZqAkbbFpxLF" ], "script_type": "pay-to-pubkey-hash" }, { "prev_hash": "42662b2544a7f59a1abd004a8e15c714f108f553f1dd3f0617982eb5b8ac468c", "script": "483045022100f7ab281bcb605550098f62a097b6dbef79a9f35261aae9dc01aec54a08e8212b02201261b2d0f44545a551fe54f1777597e747523f0a66b7cf74521828c67f23887012103530d0cbdfcd448b8d96ac9c1cbdc88a2f60e05a7f16e7ab321185afb0523e9fc", "output_value": 7555000, "sequence": 4294967295, "addresses": [ "mpNENnsFcL8a5hPxwfPrYPkZqAkbbFpxLF" ], "script_type": "pay-to-pubkey-hash" } ], "outputs": [ { "value": 86124000, "script": "76a914695469844938fd58e5cf59987f4cc063d4d657a788ac", "addresses": [ "mq7tNFrbi3E3fsuUbsTsA7keoeYL6gYzv2" ] } ] }
```

DECODING SCRIPT HEXES

- 80% of transactions are known as **standard transactions**
 - OP_DUP OP_HASH160 <pubKeyHash> OP_EQUALVERIFY OP_CHECKSIG
- Approximately 1% of transactions contain **OP>Returns**
 - OP_RETURN <hexedData> - can you find Gandhi?
- There are even a few hidden puzzles on the blockchain...

OP_HASH256

6fe28c0ab6f1b372c1a6a246ae63f74f931e8365e15a089c68d6190000000000

OP_EQUAL

ETHEREUM TAKES THINGS ONE STEP FURTHER

```
contract MyToken {
```

```
    /* Public variables of the token */
    string public standard = 'Token 0.1';
    string public name;
    string public symbol;
    uint8 public decimals;
    uint256 public totalSupply;
```

```
    /* Allow interface to create tokens */
    function MyToken( ... )
```

```
    /* Send coins */
    function transfer( ... )
```

```
    /* Allow another contract to spend some tokens in your behalf */
    function approveAndCall( ... )
```

```
    /* A contract attempts to get the coins */
    function transferFrom( ... )
```

```
}
```

CURRENCIES CAN BE MANY THINGS - EVEN VOTING RIGHTS

- Symbol = %
- Decimals = 2
- Name = Equity

Contracts can also be linked, which allows governance contracts (DAOs) to then be able to vote and control upon custom currency transfers...

**THE BANKS OF THE FUTURE
HAVE ZERO EMPLOYEES**

BANKING ON THE FUTURE OF BLOCKCHAINS

- With banks already KYC and AWL compliant, there are no entities more suited to be offering digital currency brokerage and key management
- With the advent of smart-contracts, banking becomes a sequence of code
- Regulation and compliance would be designed as part of the protocol
- If retail and commercial banking processes were 100% based upon blockchains, staffing requirements could be reduced by at least 90%
- Existing internal infrastructure can be replaced by distributed protocols



2ND PLACE WINNER OF THE DBS BLOCKCHAIN HACKATHON

The image shows a hand holding a white smartphone displaying the HyperBank mobile application. The app's interface includes a header with the 'hyperbank' logo and a user profile for 'Tristan Gomez'. Below this are two main sections: 'Monthly Accounts' (12) and 'Monthly Transactions' (128) on the top row, and 'Total Accounts' (28) and 'Total Transactions' (1,286) on the bottom row. A transaction history section follows, showing three entries: '2 Hours Ago - New Account Manuel Rigardo', '18 Hours Ago - TX Jarvis Silo to Manuel Rigardo', and '1 Day Ago - New Account Jarvis Silo'. At the bottom are five navigation icons. To the right of the phone is a laptop screen displaying the HyperBank website with the tagline 'hyperlocal banking for the unbanked'. It features a text input field for 'enter your email for updates or application for beta access' and a yellow 'APPLY' button. The background of the slide is a blue textured pattern.

The application that was previously known as NuBank won 2nd place at the recent [DBS Hackathon](#) in Singapore and is now HyperBank.

We utilize the blockchains in order to provide a secure and fully auditable digital trail of transactions but avoid volatility by keeping transfers at fixed local currencies with multi-signature signing from top-tier institutional financial partners.

Consumers communicate using standard SMS functionality directly with their village elders who then use their smartphones to record and relay transactions to the blockchain - providing fully distributed M-Pesa functionality.

LAWMOWER - AUTO SAVINGS ACCOUNT

The image shows a smartphone displaying the Lawmower app's user interface. The app screen shows a balance of 0.037331 BTC or \$10.79, with a transaction history from March 2, 2015, including a Starbucks purchase and a Whole Foods purchase. The phone is connected to T-Mobile with a signal strength of 5:32 PM and 68% battery. Below the phone, there is a dark background graphic featuring a green dollar sign icon and text encouraging users to convert spare change into bitcoin by buying coffee.

Convert your
spare change into
bitcoin

Buy a coffee for \$3.25 and turn the
remaining 75¢ into bitcoin.

Download on the
App Store

GET IT ON
Google play BETA

Date	Transaction	Amount	Category
March 2, 2015	\$3.99 Starbucks	+\$0.01	
	\$1.75 Taco Bell	+\$0.25	
	\$42.18 Whole Foods	+\$0.82	

February 27, 2015

BITJAM - P2P LOANS VIA BITCOIN

[Log In](#)[Sign Up](#)[More ▾](#)

Safe and easy
bitcoin lending.

Invest your Bitcoins and Earn Now

19.3% APR

- Protect from bitcoin volatility
- Peer to Peer lending with credit scoring
- Security done right

[Grow my Bitcoin](#)

Personal loans using Bitcoin from

6.7% APR



1



≈ \$ 218.58

Select the purpose of your loan

Your Email address

[Get my Bitcoin](#)

Ribbit Capital

500
startups

FundersClub™

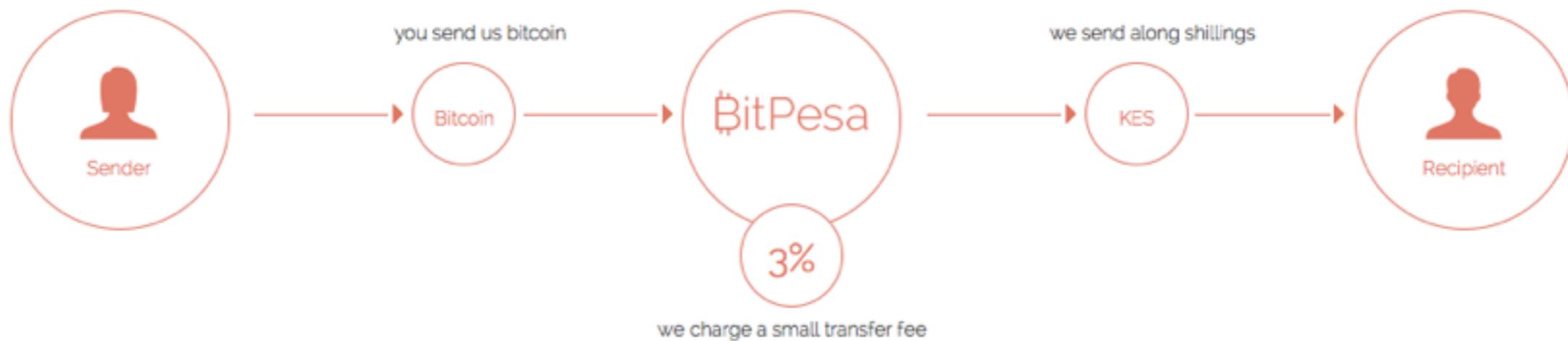
TC

TNW
THE NEXT WEB

Bloomberg

neuroware

BITPESA - REMITTANCE VIA BITCOIN



Great for business

Pay staff and suppliers in Kenya in one easy transaction. You can send funds to any mobile money or bank account!

[Learn More](#)

A screenshot of the BitPesa MultiPay web application. The interface shows a sidebar with contacts: Khalil Mangalji (selected), Patrick Katho, Elizabeth Rossello, Amy Ludum, Charlene Chen, Bob Aman, Mawuli Kofo, and Will Binnis. The main area displays a table for entering payment details:

Name	Phone	Email	Amount
Khalil Mangalji	+254 732 890 195	khali@bitpesa.co	300 CEDAR KES
Bob Aman	+254 732 890 195	bob@bitpesa.co	300 CEDAR KES
Amy Ludum	+254 732 890 195	amy@gmail.com	300 CEDAR KES
Robert Murch	+254 732 890 195	robert@phatma.co	300 CEDAR KES
Charlene Chen	+254 732 890 195	charlene@johns...	300 CEDAR KES
Elizabeth Rossel	+254 732 890 195	elizabeth@phatma.co	300 CEDAR KES

Below the table is a red 'Pay!' button. At the bottom left is a '+ New Contact' button.

LAMASSU - THE MOST POPULAR BITCOIN ATM



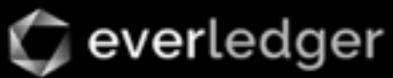
Order

Getting Bitcoin
can't be easier.

SEE PRODUCTS



BLOCKCHAINS CAN REPRESENT VARIOUS VALUES



[Home](#) [API](#) [Timeline](#) [Smart Contracts](#)

PROTECTION.

We are a fraud detection system, overlaying big data from closed sources like insurers and law enforcement.



OPEN BAZAAR - DISTRIBUTED AMAZON

The screenshot shows a dark-themed web browser window displaying the OpenBazaar store page. The top navigation bar includes standard icons for back, forward, search (@openbazaar/store), and user profile. The main header features a colorful background image of various items and the text "OpenBazaar" with the handle "@openbazaar". Below the header are buttons for "Create Listing", "Customize", and three dots. The navigation menu includes "About", "Following 2", "Followers 44", and the active "Store 4". A search bar with the placeholder "Type a title..." is present. The store section displays three items:

- OpenBazaar Pin** 0.0119 BTC (\$5.00) - An image of a circular pin with a blue and white design.
- Bitcoin Pin** 0.0119 BTC (\$5.00) - An image of a circular pin featuring a Bitcoin symbol and the text "FREE THE MARKET FREE THE WORLD".
- OpenBazaar Stickers** 0.0071 BTC (\$3.00) - An image of a blue and white sticker with a mountain-like shape.

At the bottom of the store section, there are buttons for "Edit", "Clone", and "Delete".

LAZOOZ - DISTRIBUTED UBER



HOME THE PROJECT ABOUT COMMUNITY TEAM TOKEN SALE WHITEPAPER



COMMUNITY

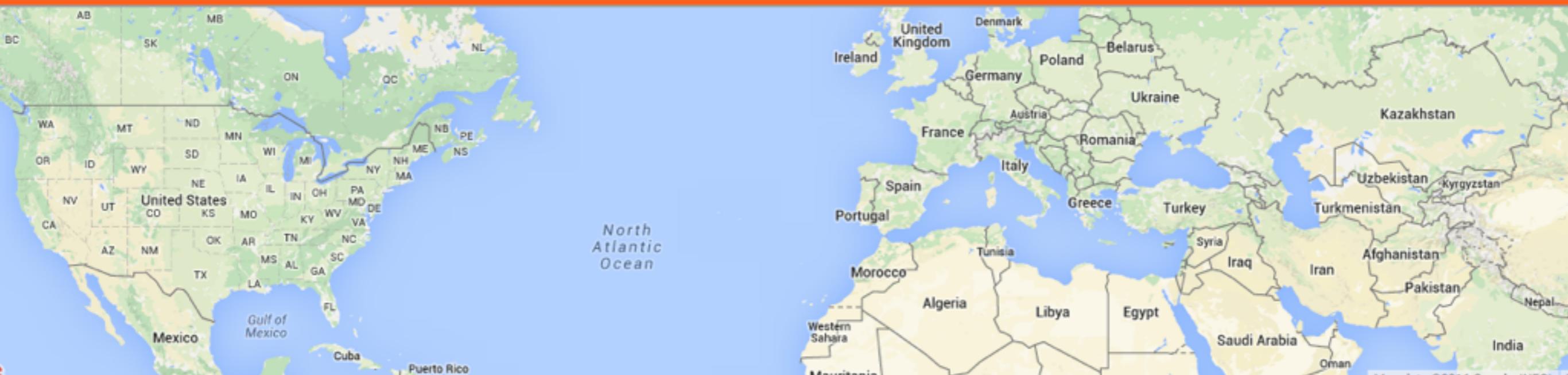
La`Zooz Community members map

Total KM Mined:

10309799

Community members:

3837



FIN-TECH NOT EVERYTHING

TIME TO TALK ABOUT US

(again)

INTRODUCING THE BLOCKCHAIN EMBASSY OF ASIA



BlockChain Embassy Asia

Enter email... If you need help understanding blockchains?

SUBMIT

LEARN MORE

AMBASSADORS

SERVICES

CONTACT EMBASSY

our mission is to educate organizations throughout asia in both the legal and technical implications of distributed ledgers

The BlockChain Embassy of Asia is a non-profit digitally distributed organization that is using and promoting blockchain governance as a method for collaboration between various business entities and existing community efforts across Asia.

We bridge the technical divide between organizations, national agencies and regulators throughout the region.

Our sandbox environment not only provides a technical foundation for growth, but also features legal frameworks too.

MALAYSIA BOLEH - <http://BCE.asia>

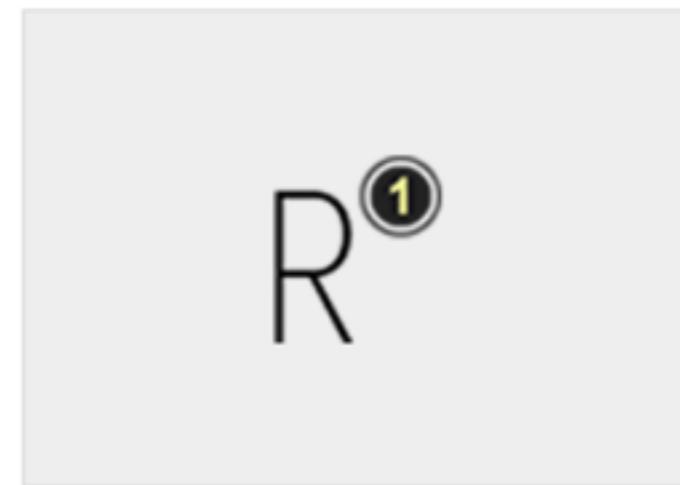
Malaysian BlockChain Ambassadors



FinTech Ambassador



Community Ambassador



Technology Ambassador

our vision is to be a licensed distributed organization run entirely by blockchains able to provide fully-regulated third-key solutions

TO SUMMARIZE

- The next IT revolution is already underway and finance is only its first target
- Although the future of Bitcoin is uncertain - blockchains are here to stay
- Distributed ledger technology will continue growing at an increasing pace
- **Like databases, there is no blockchain suitable for every use-case**
- Remember to keep a blockchain-agnostic view when developing solutions
- Don't forget that whatever is controlling the private keys **owns** the money

THAT'S WHY WE DEVELOP BLOCKCHAIN AGNOSTIC PROTOCOLS

EVERSTORE

DISTRIBUTED
STRUCTURED DATA

 **blockauth**

DECENTRALIZED ID
AND AUTHENTICATION

 **dnkey**

KEY LOGISTICS &
BROADCASTING

WORLD'S FIRST DATABASE INTERFACE FOR MULTIPLE CHAINS

The screenshot shows the CORTEX web application interface. On the left is a sidebar with icons for CORTEX, DASHBOARD, DOMAINS, USERS, DATABASES (selected), API, EXPLORER, WALLET, and SETTINGS. The main area has a header with 'databases' (selected), 'new database', 'import database', 'public data directory', 'help', 'credits : 11.00000000', 'flush', and 'logout'. A message says 'You are currently logged-in with your private key! Please remember to logout when you are done editing in order to remove the private key from localStorage.' Below this are two database entries:

Key	Value
Index: ID [md5]	80c374f4d331e84b9618b8b68c4750ec
Name [string]	Cortex v0.0.1
URL [url]	http://localhost/neuroware/everstore/

af1850ac00bc1c42ef6bddc9c2fdाaa0ab86e339d41786710acfbcf8c3cdf6097 OPEN

Key	Value
Index: ID [md5]	abd05c4ec8bf854d52292cffcde34e75
Name [string]	ATA-Plus v0.0.1
URL [url]	http://localhost/neuroware/everstore/?skin=ata&logout=true

2f9805d2f32853b9e47785225261d37f074d666fcc0f0c94c54cb9995fa4161f OPEN

ADD NEW RECORD

ID:

Name:

URL:

COMMIT

EASILY CUSTOMISED THROUGH MODULAR THEMES AND PLUGINS

ataplus

Dogecoin (Testnet) Blockchain / ATA-Plus V0.0.1 / Datastores / Investments

Credits: 254.00000000 FLUSH LOGOUT

COMMITS

DATASTORES

- ISSUERS
- COMPANIES
- INVESTORS
- INVESTMENTS
- SECTORS
- ADD NEW

SCHEMA

DOCUMENTATION

6 Months Sitewide Total Investments

RM Invested (Millions)

Month	RM Invested (Millions)
January	~0.4
March	~0.35

sort by Most Recent search investments

f2583c4bbbc1d7f70fe776ef8de24e3e9131884de2be5ed3365fe72e53fa2177 EDIT DELETE SCHEMA

Key	Value
Index: Investment ID [auto]	bf28617205e695439c0dd2285a76d7c1

ADD NEW RECORD

74c87dfa57a94dc86666209cd87a01b6 Date of Investment

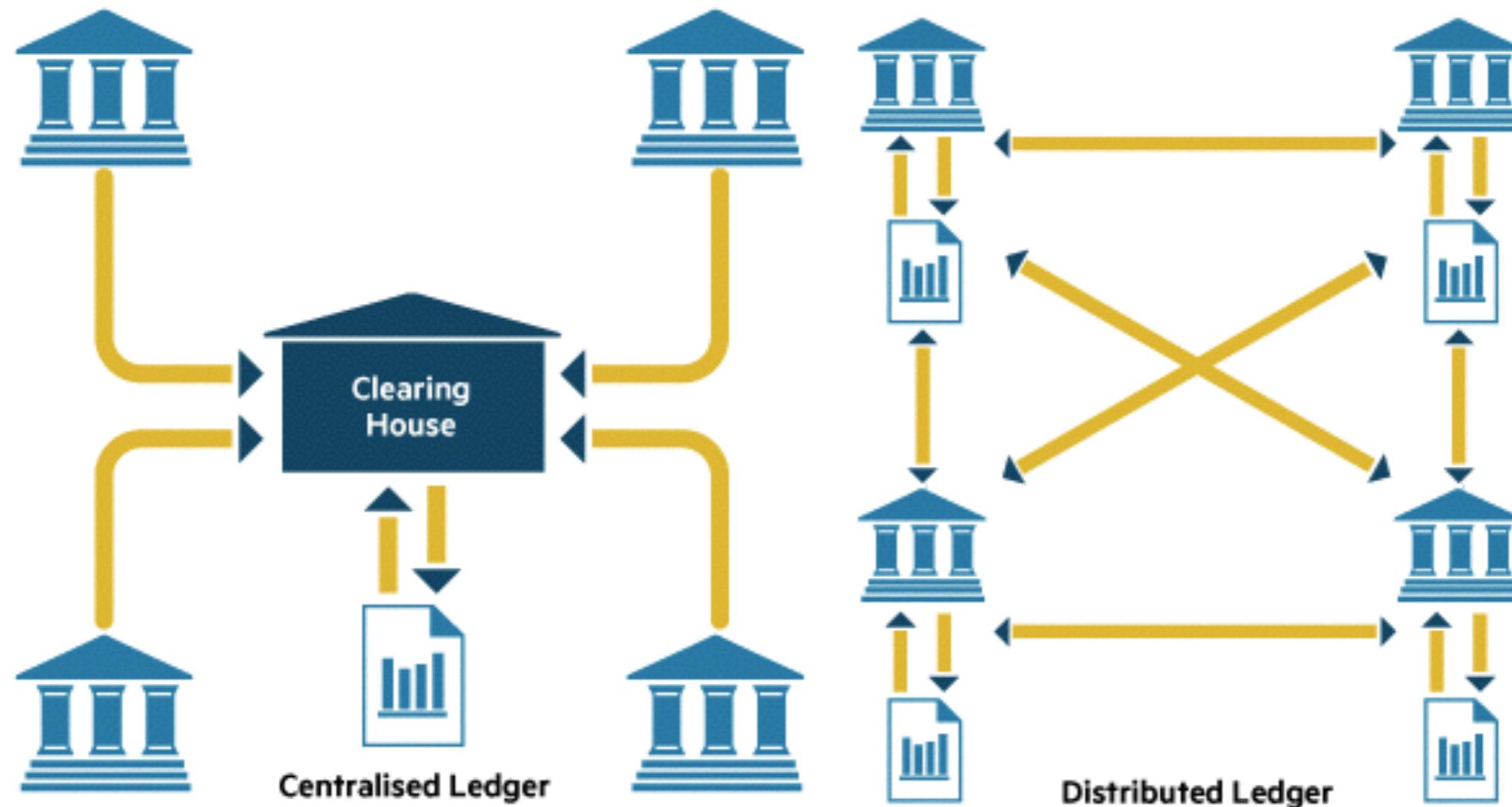
“For ECF to flourish, there must be a deep depository of trust and transparency that is frictionless & inclusive. Neuroware’s tech enables us to provide all that and more!”

ataplus

Kyri - Co-Founder & Director of Licensed ECF Platform

powered by neuroware

CORTEX SOLVES PROBLEMS FACED BY EVERY FIN-TECH PLAYER



- Reconciling Multiple Central Ledgers Vs Auto-Audited Distributed Ledgers?
- Batch Processing CSVs every 24 Hours Vs Really Real-Time Settlement?

OUR PRODUCTS & SERVICES COME HIGHLY RECOMMENDED

“Having finally seen Cortex in action, I can safely say these guys have something truly special on their hands, my only disagreement is that they should be based in Singapore!”

“Neuroware have been our ‘go to’ guys with respect to blockchains and critical in raising the understanding of distributed ledgers for our senior leadership teams and partners”

“Neuroware have consistently been our key consultants with regards to blockchain technology. Their participation provided us with use cases that weren’t first obvious”



Anson Zeal - CEO
Bitcoin Remittance Company



Amran Hassan
Head of Innovation



Max Tiong
Head of FinTech

THANK YOU

NOW IS THE TIME TO QUESTION THINGS

LEARN MORE ABOUT



neuroware

<http://neuroware.io>