

Blockchain

Fulfilling the FinTech promise



Co-funded by the Horizon 2020 programme
of the European Union

DISCOVER BLOCKCHAIN IN FINTECH>

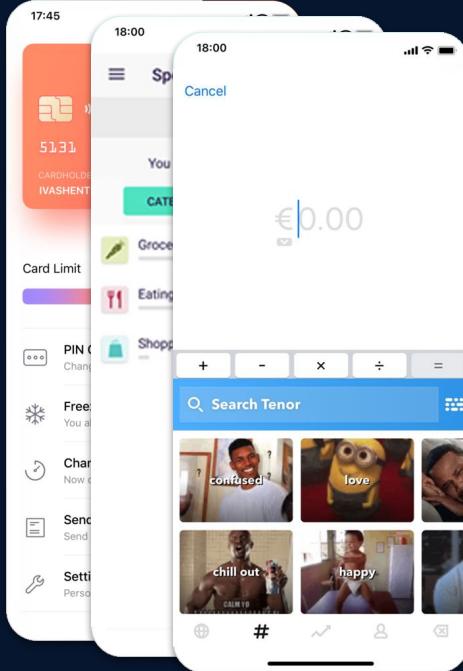


MADE IN GERMANY

What is the FinTech Promise?

- To make finance BETTER
By improving the DELIVERY
and USE of financial services

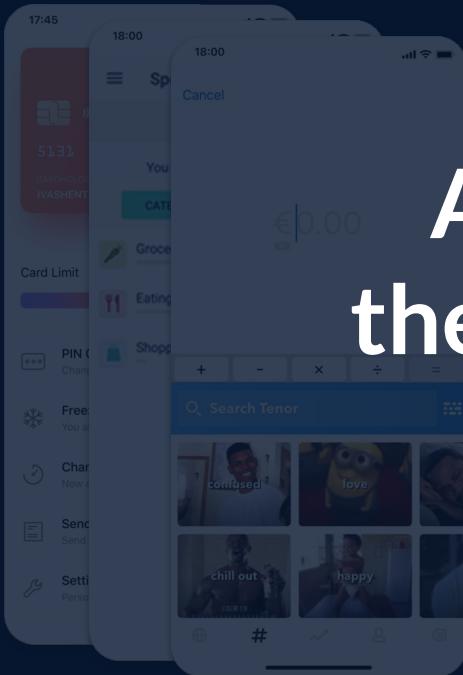
Focusing on the Delivery



UX + UI

- Focus on online services vs. branches
- Making banking simple + easy to understand
- Speed
- Personalization
- Gamification (saving goals)

Focusing on the Delivery

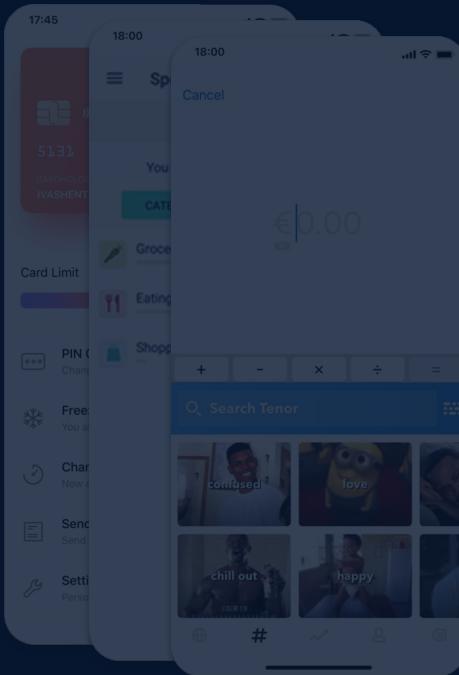


UX + UI

Are they fulfilling the FinTech promise?

- Focus on online services vs. branches
- Making banking simple + easy to understand
- Speed
- Personalization
- Gamification (saving goals)

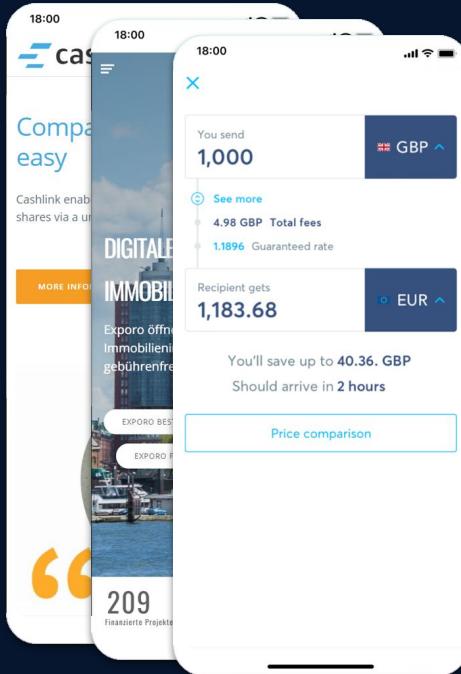
Focusing on the Delivery



Repackaging of existing services.

- Making banking simple + easy to use
- Speed
- Personalization
- Gamification (saving goals)

Focusing on the Use



Technology + Processes

- Innovative problem solving
- Disintermediation
- Infrastructure - Blockchain
- Protocols - smart contracts

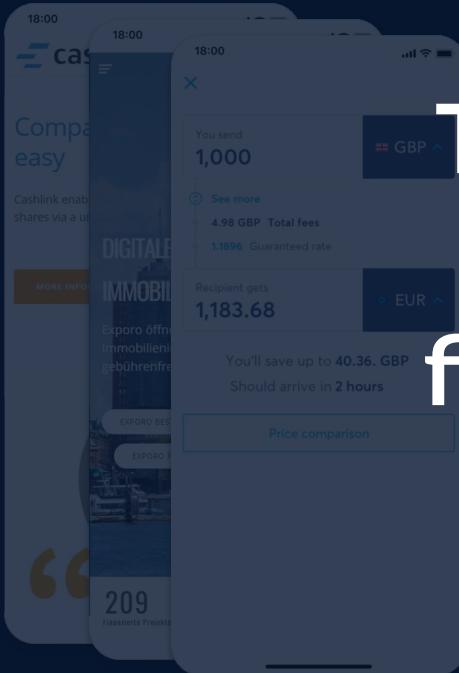
Focusing on the Use



Technology + Processes
Are they fulfilling
the FinTech promise?

- Blockchain
- Infrastructure
- Innovative problem solving
- Protocols - smart contracts
- Disintermediation

Focusing on the Use



They are actually
disrupting
financial services.

- Technology - Processes
- Infrastructure - Blockchain
- Innovative problem solving
- Smart contracts
- Disintermediation

Blockchain will Truly Disrupt Finance

Cost reduction

- Direct transactions (Peer to Peer)
- Reduction of intermediaries
- Divisibility



Truly Global

- Unlimited liquidity
- Low threshold to access
- Inclusivity



Trustless

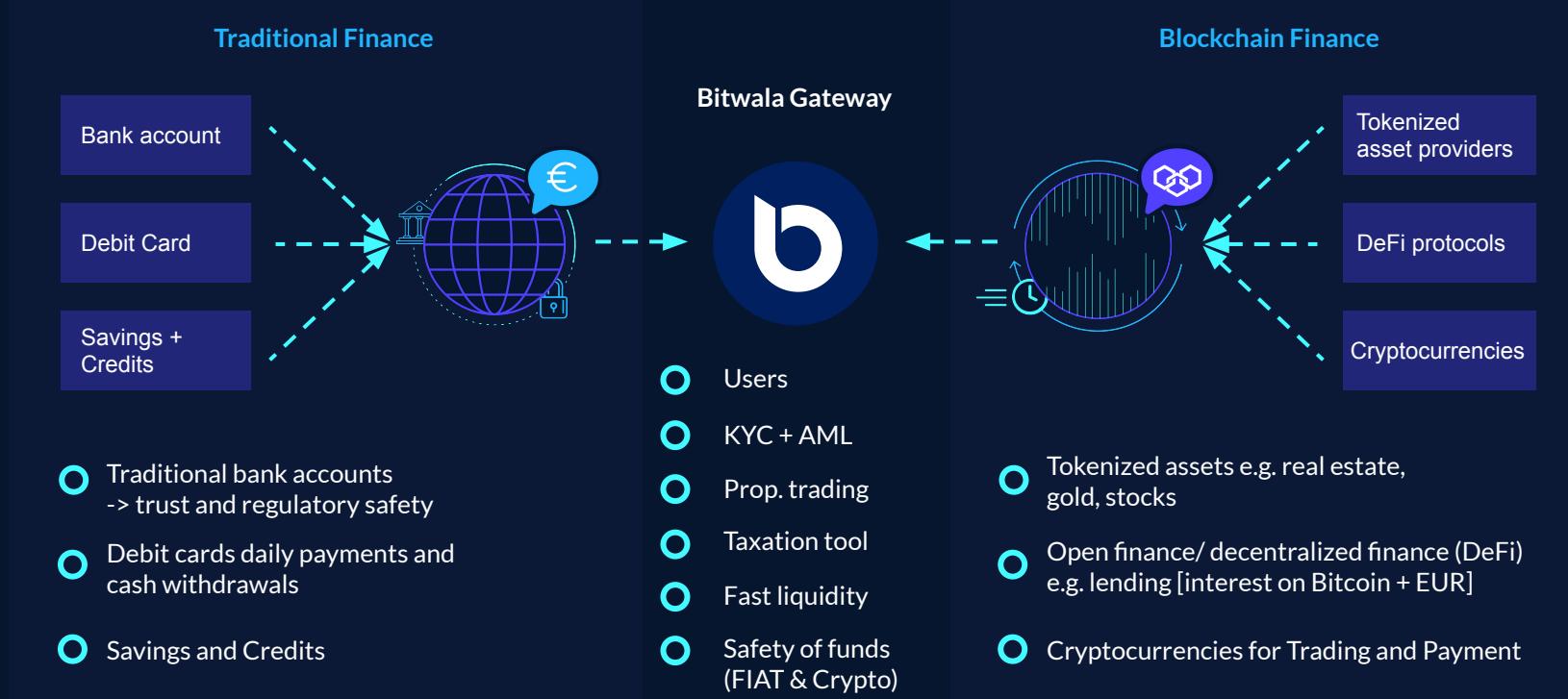
- Decentralised consensus
- Integrity - not changeable
- No double-spending

A Multi-Billion Market

Trends

- The number of crypto users doubled amidst market downturn ¹
- The World Economic Forum forecasts that 10% of our global GDP will be stored and transacted on blockchain by 2027 ²
- Millennials have a preference for investing in digital assets ³
- The market size of alternative financing methods in Europe already reached a size of \$6 billion ⁴
- Open finance lending is thriving, the top players have collectively already reached more than \$1 billion in 2018 alone ⁵
- 53% of businesses rate blockchain technology as one of their top 5 priorities ⁶

Unlocking the Value of Blockchain Based Finance



The World's First Crypto Account

Tradable, Usable, Secure

- Free Bank Account & Debit Card
- EUR funds protected by regulation
- Wallets with user-held keys - self-custody
- Trades settled in 60 minutes or less



Serving all EEA Residents

The image displays the Bitwala mobile application interface. On the left, a dark-themed mobile screen shows a sidebar with 'Home', 'Account', 'Wallet', 'Trading' (selected), and 'Control' options. At the bottom are 'Logout', 'Imprint', and 'DE' buttons. In the center, a light-themed screen shows a top header with '0.00 EUR' and '0.28400827 BTC'. Below this are sections for 'Buy BTC' (EUR 296.19) and 'Sell BTC' (BTC 0.1), with a 'Next' button. To the right, a 'Details' panel shows 'You are selling' (0.1000 BTC), 'Bid quote' (28 bids at 2,991.82 EUR per BTC), 'Trading fee' (0.0010), and 'Network fee' (0.0010). A smartphone on the right shows a digital wallet balance of '2040.55 €' and a transaction history for 'Euro History' with entries like 'Sold BTC' and 'Bought BTC'.

Executive Team



**Benjamin
Jones** | CEO & CTO
Co-founder, MD



**Jan
Goslicki** | CCO
Co-founder, MD



**Christoph
Iwaniez** | CFO
MD



**Philipp
Beer** | CMO



Team of 48

Backed by



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ALTERNATIVE
STRATEGIC
INVESTMENTS



Sony Financial Ventures

blockchain
made real.

COPARIION



BLOCKCHAIN INVESTMENT & ADVISORY

Awarded



1st Place
THE
Paris
Fintech Forum
AWARD

ICT SPRING EUROPE
EUROPEAN
ICT AWARDS
2017
• FUTURE FINTECH STAR •

PIONEERS
FESTIVAL
WINNER FINTECH

Top 3
Start-Up 2017
Der Deutsche
Innovationspreis

Thank you



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