wadzpay®

MoneyToken: Seamless Payments Through Tokenization

With WadzPay's Blockchain Innovation

🔒 Secure Assets, Expanded Opportunities

📦 Algorand Network Fusion

Introduction: Who We Are

WadzPay is a global leader in blockchain-based payments and digital asset acquiring solutions

Our mission is to enable businesses to accept, process, and settle digital assets securely and efficiently.
We collaborate with governments, financial institutions, and payment providers to drive blockchain adoption.

We supplement existing fiat systems instead of replacing them.

London
Amsterdam
Dubai
New Delhi
Hong Kong
KSA
Bangkok
Hyderabad
Congo
Singapore
Jakarta
Bali
Johannesburg

Blockchain Excellence
Implementing secure, transparent blockchain technology to facilitate trust and efficiency

Regulatory Compliance
Navigating complex regulatory landscapes to ensure secure, compliant solutions

User-Centric Design
Prioritising intuitive interfaces and seamless user experiences across all platforms

Unmatched Expertise
Merging 250+ years of blockchain technology and payment expertise across 100+ employees
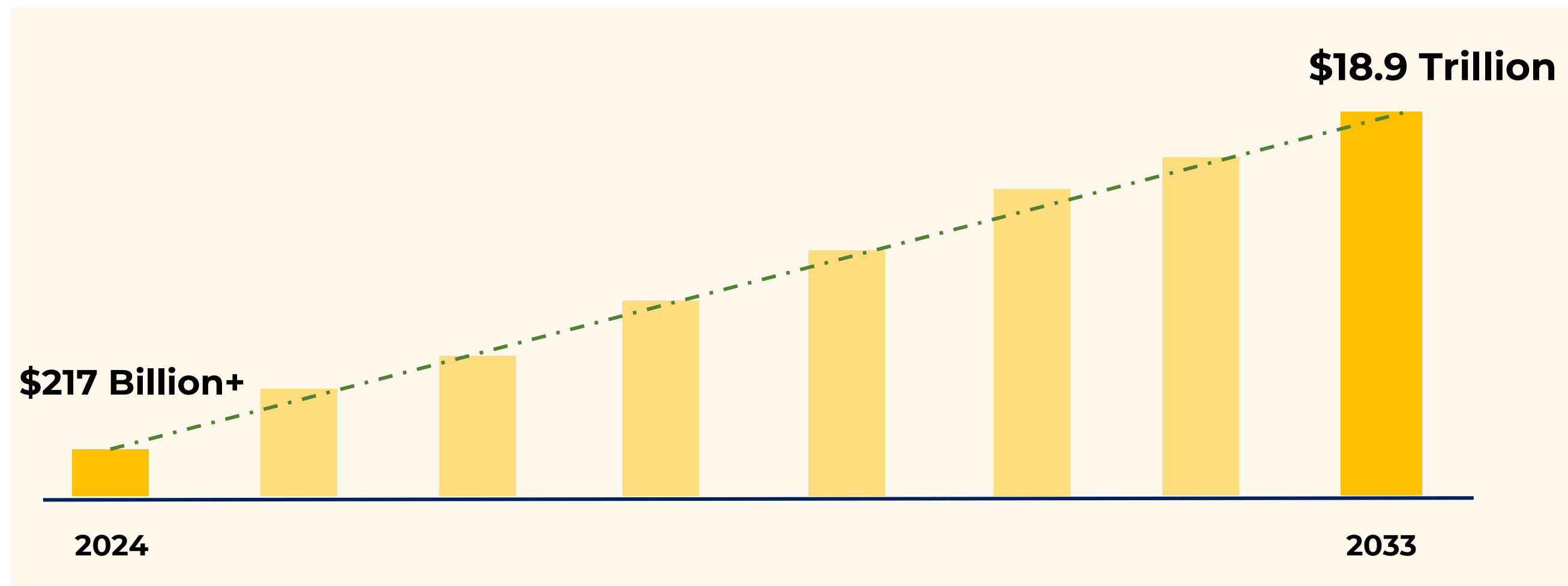
API-First Approach
Pioneering advanced blockchain-based solutions with a focus on seamless integration, versatility and scalability

Global Reach, Local Impact
Tailoring solutions to meet the unique needs of diverse markets worldwide

Tokenization Landscape

$18.9 Trillion

$217 Billion+

2024

2033

Tokenization has surpassed $217 billion USD

(InvestaX, 2025)

Tokenization is predicted to reach $18.9 trillion USD

(Coindesk, 2025)

The market of tokenized assets, including stablecoins, is projected to reach $18.9 trillion by 2033, according to Ripple and BCG

Market Opportunity

$16 Trillion Opportunity

The global market for tokenized assets is projected **to reach $16 trillion by 2030** (Source: World Economic Forum)

Increased Accessibility

Tokenization democratises investment by enabling fractional ownership and global market access

Unlocking Liquidity

Traditionally illiquid assets, like real estate and commodities, can now be traded seamlessly on digital platforms

Challenges in Traditional Systems

Inefficient Cash Transactions

Physical currency is prone to theft, loss and high handling costs, especially in high-volume or remote settings.

Restricted Purpose-Driven Spending

Traditional systems lack fine-grained controls for allocating money for specific use cases like education, travel or healthcare.
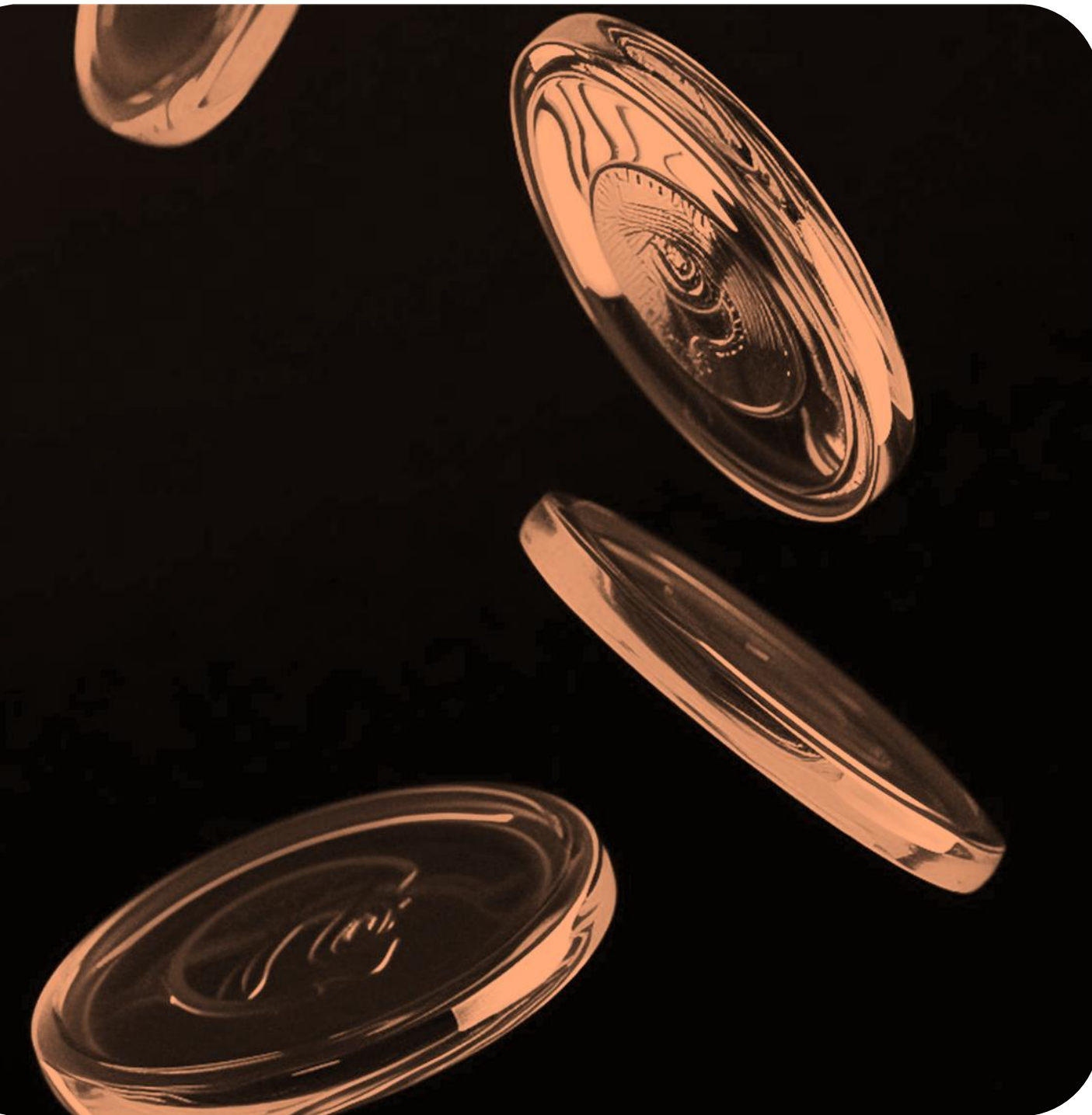
Limited Cross-Border Payment Options

Sending money internationally is slow, expensive and dependent on multiple intermediaries.
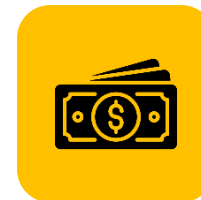
Lack of Interoperability & Inclusion

Many users and institutions are locked out of faster payment options due to outdated infrastructure.

Introducing MoneyToken:
The Future of Secure Digital Currency

Project Summary

MoneyToken is a secure, tokenized digital representation of fiat currency, designed for instant transactions and cross-border payments.

It is:

1:1 backed by fiat

Mobile-first, with white-label wallet integration

Easy to use, secure and interoperable across institutions

Convert fiat into MoneyToken instantly, enabling usage across specialized domains such as Medical Tourism, Pilgrimage & Religious Travel, Student Spending, Event Participation and Instant Merchant Payments.

Purpose based application MoneyToken

Campus Spending

Students receive digital funds from parents and use them for books, food, etc.

Pilgrimage & Religious Travel

Family can send money easily for specific use (lodging, meals).

Medical Tourism

Cross-border health payments using pre-approved tokens.
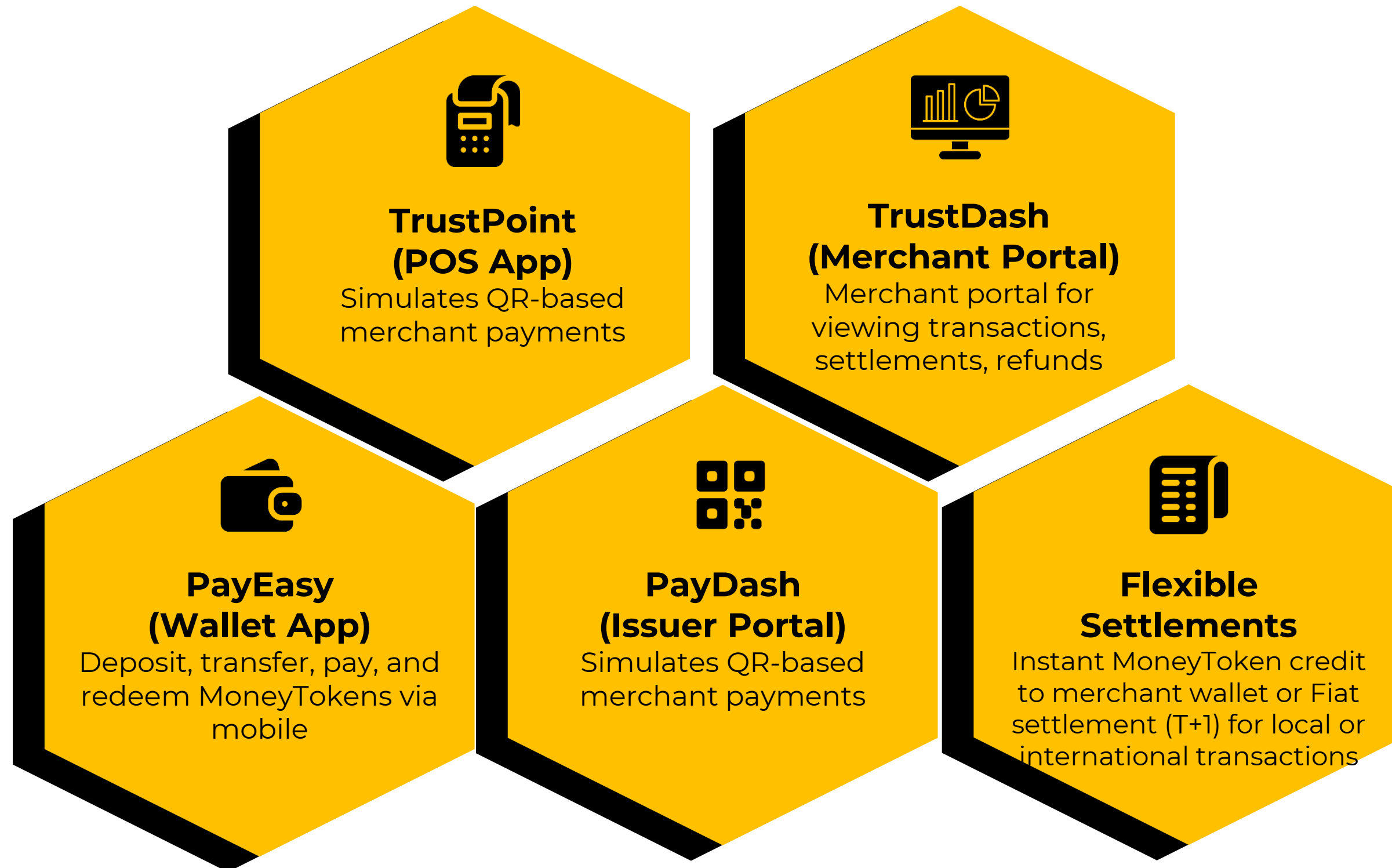
Event Participation

Attendees receive and use tokens for conferences, expos, or festivals.

Instant Merchant Payments

Seamless QR-based payments for physical or e-commerce purchases.

Components of MoneyToken Solution

TrustPoint (POS App)
Simulates QR-based merchant payments

TrustDash (Merchant Portal)
Merchant portal for viewing transactions, settlements, refunds

PayEasy (Wallet App)
Deposit, transfer, pay, and redeem MoneyTokens via mobile

PayDash (Issuer Portal)
Simulates QR-based merchant payments

Flexible Settlements
Instant MoneyToken credit to merchant wallet or Fiat settlement (T+1) for local or international transactions

How It Works: MoneyToken Flow
Top Up, Purchase & Redeem Unspent

Registration and Load

1 Consumer Registration Completed - KYC & Account set up

2 Consumer pays the bank (e.g., INR 1000 to convert to 1000 INR* tokens)

3 Bank confirms converted INR* amount with the consumer

4 Consumer is ready to spend at acquirers POS terminals with their activated Wallet

Spend at Merchants

5 Consumer shops at merchant's store

6 Merchant generates QR-based invoice for INR* amount

7 Consumer scans the QR code to make payment using their Wallet

Redeem Unspent

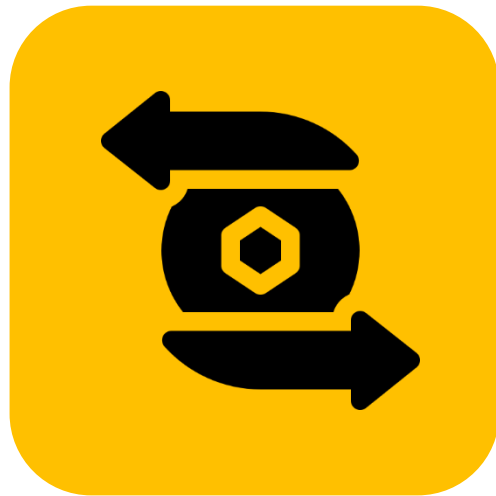**8** Consumer selects 'Redeem Unspent' option on their wallet

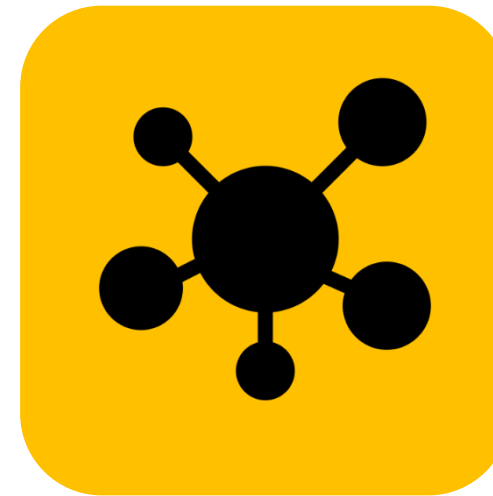**9** Bank verifies the consumer and wallet status and other details

10 INR* is converted back to INR and consumer receives equivalent fiat amount in their Bank account

INR represents INR equivalent in digital tokens*

Solving Real-World Problems with MoneyToken

Purpose-Driven Tokenization

Tokens can be customized for specific uses (e.g., tuition, healthcare etc). Ensures funds are used exactly as intended, with smart controls. Increases accountability and transparency for both sender and receiver.

Inclusive and Interoperable

Accessible via smartphones without needing a full bank account. Supports integration with existing payment systems. Drives financial inclusion in underserved or cash-reliant communities.

Secure, Efficient Transactions

Eliminates physical cash handling risks. Enables fast, traceable payments via QR codes and mobile wallets. Ideal for both rural and urban high-volume environments.

Seamless Closed Corridor Payments

Enables real-time international usage of tokens within participating issuing and acquiring entities in two countries. Perfect for tourism, student remittances and global merchant settlements.

Thank You

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