

THE WORLD'S FIRST

GLOBAL, BLOCKCHAIN-POWERED

Small Business Banking Platform

Version 1.0

AUG 28, 2018



General Information

This whitepaper describes the initial offering through which the NEXXO TOKEN (NEXXO) is to be sold. NEXXO is a crypto token that is designed to be used for all services provided by this NEXXO PLATFORM and NEXXO's existing exchange platforms, as explained in this whitepaper. NEXXO can also be used as a crypto token to pay for any other services provided by other business entities. NEXXO will generally not limit the usage of NEXXO or the types of business entities that would like to use NEXXO for their business.

NEXXO is not intended to constitute a security in any jurisdiction. This white paper is not a solicitation for investment and does not pertain in any way to an offering of securities in any jurisdiction.

Please note that purchases of NEXXO are final and non-refundable. Individuals, businesses, and other organizations should carefully weigh the risks, costs, and benefits of acquiring NEXXO.

Limitation of the Purchasers

You are not eligible to and you shall not purchase NEXXO through its token sale if you are a citizen or resident (tax or otherwise) of any country or state where the purchase of NEXXO or similar crypto token may be prohibited, or the token sale is deemed to be not compliant with the applicable laws and regulations. In particular, if you are a resident of the People's Republic of China, you cannot purchase NEXXO through the token sale.

Purchases of NEXXO should be undertaken only by individuals, entities, or companies that have significant experience with, and understanding of, the usage and intricacies of crypto tokens and blockchain based software systems.

Purchasers should have a functional understanding of the storage and transmission mechanisms associated with other crypto tokens. Any entities of NEXXO and officers and employees thereof will not be responsible in any way for the loss of any crypto tokens, NEXXO or fiat currency resulting from actions taken by, or omissions of the purchasers. If you do not have the required experience or expertise, then you should not purchase NEXXO or participate in the sale of NEXXO.

You should carefully consider the risks, costs, and any other demerits of acquiring NEXXO, and, if necessary, obtain your own independent advice in this regard. If you are not in the position to accept nor to understand the risks associated with the token sale of NEXXO (including the risks related to the non-development of the NEXXO PLATFORM) or any other risks as indicated in this whitepaper, you should not acquire NEXXO, until such time that you have received the necessary independent advice.

Risks

The purchase of NEXXO carries with it significant risk. Prior to purchasing NEXXO, the purchaser should carefully consider the risks listed below and, to the extent necessary, consult a lawyer, accountant, and/or tax professional prior to determining whether to purchase NEXXO.

(a) NEXXO will be stored in a wallet, which can only be accessed with a password selected by the purchaser. If a purchaser of NEXXO does not maintain an accurate record of their password, this may lead to the loss of NEXXO. If your password protection is weak and it is cracked or learned by somebody else, this may also lead to the loss of NEXXO. As a result, purchasers must safely store their password in one or more backup locations that are well separated from the primary location.

(b) The purchaser recognizes that some of the services under the NEXXO

PLATFORM are currently under development and may undergo significant changes before release. The purchaser acknowledges that any of its expectations regarding the form and functionality of the NEXXO PLATFORM may not be met for any number of reasons.

(c) The purchaser understands that while NEXXO will make best efforts to connect the NEXXO PLATFORM to most of the existing major Crypto exchanges, it is possible that some exchanges may decline connection with the NEXXO PLATFORM, which may result in less connectivity provided through the NEXXO PLATFORM, than expected in this whitepaper.

(d) The purchaser understands that while NEXXO will make every effort to release the NEXXO PLATFORM on time, it is possible that the official release may be delayed.

(e) As with other crypto tokens, the value of NEXXO may fluctuate significantly and become reduced in value for any number of reasons, including, but not limited to, supply and demand, overall crypto tokens' market conditions, political or geographical reasons, changes of regulations in any jurisdictions, and technical reasons.

(f) NEXXO will be issued on the Ethereum blockchain. As such, any malfunction or unexpected functioning of the Ethereum protocol may impact the purchaser's ability to transfer or securely hold NEXXO. Such impact could adversely affect the value of NEXXO.

Disclaimer

To the maximum extent permitted by the applicable laws, regulations and rules, NEXXO, any entities of NEXXO and officers and employees thereof shall not be liable for any indirect, special, incidental, consequential or other losses of any kind,

in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of, or reliance on, this whitepaper or any part thereof by you.

Any entities of NEXXO and officers and employees thereof shall not be liable for your loss of NEXXO after it is transferred to you, for any reason, including, but not limited to your failure to maintain or backup an accurate record of your password or to prevent password cracking due to your poor maintenance of your password.

NEXXO will do its best to launch its operations and develop the NEXXO PLATFORM. Any person undertaking to acquire NEXXO acknowledges and understands, however, that NEXXO does not provide any warranty with the release of the NEXXO PLATFORM. They acknowledge and understand, therefore, that NEXXO (incl. its bodies and employees) assumes no liability or responsibility for any loss or damage that would result from or relate to the inability to use the NEXXO.

Regulatory authorities are carefully scrutinizing businesses and operations associated to crypto tokens in the world. In that respect, regulatory measures, investigations, or actions may impact NEXXO's business and may limit or prevent it from developing its operations in the future. Any person undertaking to acquire NEXXO must be aware that NEXXO's business model or the NEXXO PLATFORM and its existing platforms may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such case, purchasers and any person undertaking to acquire NEXXO acknowledge and understand that neither NEXXO nor any of its affiliates shall be held liable for any direct or indirect loss or damages caused by such changes.

This whitepaper and any other materials or explanations made by NEXXO and its officers and employees shall not and cannot be considered as an invitation to enter into an investment. They do not constitute or relate in any way nor should they be

considered as an offering of securities in any jurisdiction. This whitepaper does not include nor contain any information or indication that might be considered as a recommendation or that might be used as a basis for any investment decision.

Neither NEXXO nor any of its officers and employees are to be or shall be considered as advisor in any legal, tax or financial matters.

Acquiring NEXXO shall not grant any right or influence over NEXXO's organization and governance to the purchasers.

No Representations and Warranties

NEXXO does not make or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in this whitepaper.

Representations and Warranties by The Purchasers

By participating in the token sale of NEXXO, the purchasers represent and warrant to NEXXO that you:

(a) are authorized and have full power to purchase NEXXO according to the laws that apply in your jurisdiction of domicile

(b) are solely responsible for determining whether the acquisition of NEXXO is appropriate for you

(c) are not acting as an agent on behalf of any other person or entity who wish to purchase NEXXO or participate in its token sale

(d) have carefully considered the risks, costs, and any other demerits of acquiring NEXXO and understood such risks, costs, and any other demerits associated with NEXXO and its token sale

(e) are not acting for the purpose of speculative investment

(f) agree and acknowledge that NEXXO does not constitute securities in any form in your jurisdiction

(g) agree and acknowledge that this whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in your jurisdiction or a solicitation for investment in securities

(h) agree and acknowledge that no regulatory authority has examined or approved of the information set out in this whitepaper, no such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of this whitepaper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with

(i) agree and acknowledge that this whitepaper, the undertaking, and/or the completion of the NEXXO token sale, or future trading of NEXXO on any cryptocurrency exchange, shall not be construed, interpreted, or deemed by you as an indication of the merits of NEXXO or NEXXO

(j) agree and acknowledge that the distribution or dissemination of this whitepaper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations, or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to NEXXO

(k) agree and acknowledge that in the case where you wish to purchase any NEXXO, it is not to be construed, interpreted, classified, or treated as:

- (i)** any kind of currency other than crypto currency
- (ii)** debentures, stocks or shares issued by NEXXO
- (iii)** rights, options or derivatives in respect of such debentures, stocks or shares
- (iv)** rights under a contract for differences or under any other contract, the purpose or pretended purpose of which is to secure a profit or avoid a loss
- (v)** units in a collective investment scheme
- (vi)** units in a business trust
- (vii)** derivatives of units in a business trust
- (viii)** any other security or class of securities.

(l) have a good understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of crypto currencies, blockchain-based software systems, crypto currency wallets or other related token storage mechanisms, blockchain technology and smart contract technology

(m) are fully aware and understand that, in the case, where you wish to purchase any NEXXO, there are risks associated with NEXXO and its business and operations

(n) agree and acknowledge that NEXXO is not liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this whitepaper or any part thereof by you

(o) will not use the token sale for any illegal activity, including but not limited to money laundering and the financing of terrorism

(p) all of the above representations and warranties are true, complete, accurate and non-misleading from the time of your access to and/or acceptance of possession of this whitepaper or such part thereof (as the case may be).

Updates to The Detail of The Token Sale

NEXXO reserves the right, at its sole discretion, to change, modify, add, or remove portions of this whitepaper and the terms at any time during the sale by posting the amendment on the NEXXO website. Any purchaser will be deemed to have accepted such changes by purchasing NEXXO. If at any point you do not agree to any portion of the then-current version of this whitepaper and the terms, you should not purchase NEXXO.

Market and Industry Information

This whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information. NEXXO has not conducted any independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, any entities of NEXXO and officers and employees thereof, do not make any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

We Believe...

... that all small businesses should have access to banking & premier financial services; banking should not be offered only to a few privileged large businesses.

... Blockchain, and new disruptive technologies can be used to transform banking to millions of under-banked & under-serviced small businesses.

... the future of small business banking is global, distributed, decentralized & blockchain-powered

... We have an opportunity to change the lives of hundreds of Millions of small business owners, their families and their surrounding eco-system.

The democratization of banking services is here.

The time is now! Today is the day for us to take action & make a positive impact on the word!



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The First **blockchain-enabled banking platform** focused on micro and small businesses...
world-wide

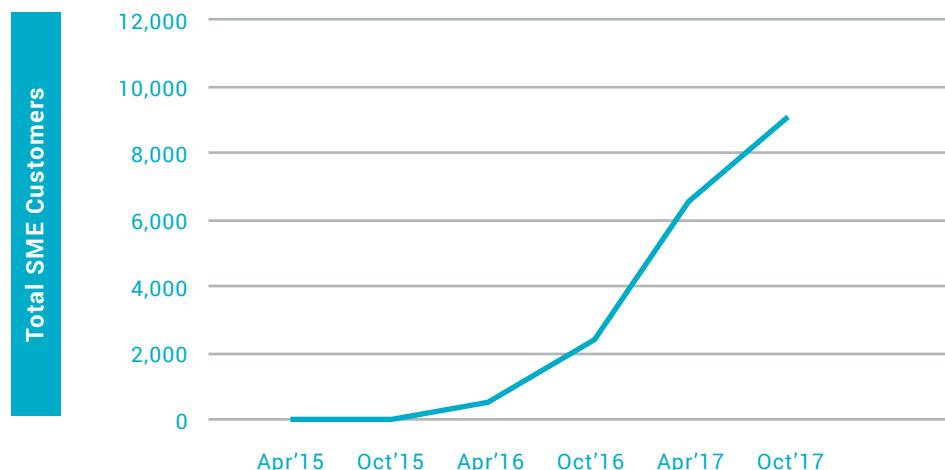
SUMMARY



NEXXO is building the NEXT generation, blockchain-powered, banking platform for under-banked micro and small businesses. There are more than 260 million micro and small businesses world-wide that are under-banked and under-serviced¹, and the NEXXO solution is designed from the ground up to address such an unfulfilled need. NEXXO partners with local banks and with local central bank regulators to build a global banking platform that betters the lives of micro & small business owners and operators, their families, their communities, and their surrounding ecosystem.

We've achieved exponential growth in our current market, and have proven that our business model works, our products are already in the market and are generating revenues and profits. Formerly Nexus Payment Group, and currently majority shareholder of QPAY, the fastest growing fintech in the Middle East; NEXXO has issued more than 300,000 live IBAN (International Bank Account) bank cards and is servicing more than 15,000 small businesses. We have an impressive management team and is incorporated across 6 countries.

We are revolutionizing small business banking by employing disruptive technologies powered by a local/global blockchain hybrid platform, built on IBM™ Hyperledger. Our local blockchain complies with all local banking licenses, legal, KYC, AML, security, and local central bank regulatory requirements, while our global blockchain connects all local blockchains to form a multi-national legally compliant blockchain network focused on small business banking.

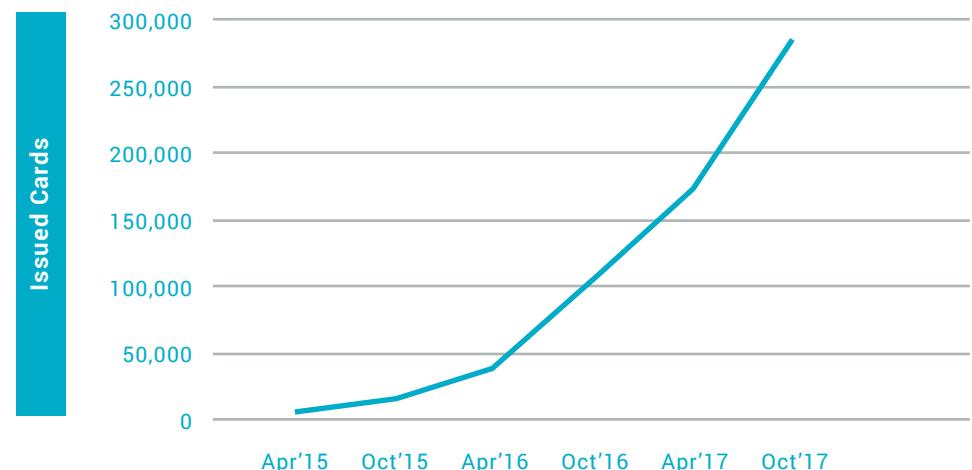


Just like in other blockchain platforms, miners are rewarded in tokens for processing computations that sustain their blockchain ecosystem; NEXXO rewards enablers in tokens for growing its blockchain network. Enablers are, KYC'd and contracted, small organizations or individuals that promote NEXXO products and services to local micro and small business communities. Currently NEXXO has more than 121 active enablers.

NEXXO token is one of the most robust token offerings. It has real demand economics behind it, its utility is very strong, and it is backed by a real company with real revenues.

We see a tremendous unfulfilled need supporting underserviced and under-banked small businesses; we are building the world's first globally legal & central bank compliant blockchain banking network focused on micro & small businesses. Our token utility is robust, and we invite you to take part of changing the lives of hundreds of millions of micro & small business owners and operators, their families, their communities, and their surrounding ecosystem.

¹ Source: Deloitte, Digital banking for small and medium-sized enterprises.
<https://www2.deloitte.com/content/dam/Deloitte/sg/Documents/financial-services/sea-si-digital-banking-small-medium-enterprises-noexp.pdf>





ABOUT NEXXO

Innovating since 2014,

NEXXO was originally incorporated as Nexxus Payment Group in 2014.

NEXXO is majority shareholder of QPAY, Qatar, one of the largest Middle-Eastern fintech (Financial Technology) companies.

It might be noteworthy that Qatar is the host of the 2022 FIFA World Cup, and that the Qatari market is currently one of the fastest-growing markets in the Middle East region.

384,176 consumer bank cards issued... and growing.

More than 380,000 bank cards (MasterCard branded) have been issued by NEXXO International, a subsidiary of NEXXO.

14,865 small businesses serviced... and growing.

NEXXO services more than 14,500 small and medium-sized businesses, mostly in the Middle East. The company is planning further aggressive growth targeting emerging markets such as South Asia (Pakistan and India), the Middle East, Asia, and Africa.

Operating in Six Countries... and growing.

NEXXO currently operates in the following countries:



Singapore



Cyprus



UAE



Qatar



India



Pakistan

Next: Iraq, Egypt, Saudi, Indonesia, Malaysia, Cambodia...more!



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QPAY wins two industry awards

© 21 Nov 2017 - 0:29



QPAY officials with the awards it received at Middle East Cards and Payments Awards.

The homegrown company was crowned the Banking Technology leader and the Middle East's leading Payment Enterprise, decided by votes from senior banking executives, heads of fintech companies and representatives of entities such as Visa and MasterCard.



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Qatar Red Crescent  Send (w) To 92
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Entrepreneurial innovation is recognised by Fikra awards


Viewed by: 582 



In partnership with MIT Enterprise Forum (MITEF) Pan Arab Region, Enterprise Qatar (EQ) and Silatech have announced the winners of the 2013 Al Fikra Qatar National Business Plan competition. This year, the Al Fikra finals took place concurrently with the finals of the MITEF Arab Startup Competition.

The winners of the Al Fikra competition in the professional category were QPAY by Nabil Ben Aissa and Sheikh Mohamed bin Jabor al-Thani (technology sector-payment processing); EduTechnoz by Diana al-Dajane (education); and RAWE by Abdulrahman al-Ishaq, Dr Jassim al-Abdullah and Ahmed al-Farsi (art & entertainment).

paymentweek Money Talks. We Speak Its Language. 30 Da

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Qatar Based QPAY to Offer IBAN Accounts with MasterCard to Low-Wage Foreign Workers

December 15, 2015 by [Asif Imtiaz](#)



Qatar based **QPAY** announced that they have partnered with MasterCard in order to launch the first Wage Protection System (WPS) banking solution.

QPAY is calling it the WPS Wage Card. The WPS Card complies with the latest wage protection system laws from the Qatar Central Bank, which was put in place to safeguard the interest of the low-wage foreign laborers working in the country.

The bad reputation regarding treating low-wage immigrant workers in the Gulf States

2015

2015



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Network International creates e-commerce solution for SMEs in partnership with Nexxus and Aramex

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Dubai, 16 June, 2015: Network International, the leading payment solutions provider in the Middle East, has partnered with Nexxus Payment Group, an international payment platform and Aramex to create NexxusPay, an end-to-end e-commerce solution for small and medium enterprises (SMEs) in the UAE.

NexxusPay is a customised and cost-effective one-stop platform for small businesses looking to venture into e-commerce. The solution comprises an online store and payment facility in a customer friendly interface, with a built-in logistics and transportation solution by Aramex.

Speaking about the new solution, Bhairav Trivedi, Chief Executive Officer, Network International, stated, "NexxusPay is a collaborative effort with like-minded partners to support small business owners in the UAE. We believe that offering these businesses cost efficient access to create an online presence will boost their reach and profitability, in addition to creating momentum in the UAE's nascent e-commerce industry."

2015

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Term Deposit Calculator

I would like to apply

Branch / ATM Locator

Find Jobs

My Store

2016



GULF TIMES



QPAY launches blockchain-based e-commerce initiative in Qatar

January 30 2018 10:30 PM



Fintech company QPAY has launched a major blockchain e-commerce initiative based on the 'Ethereum' blockchain platform in Qatar.

In partnership with Nexxo Network – USA, QPAY has unveiled QPAY-SECURE, a suite of blockchain-based Decentralised Applications (D'APPS) and Application Programming Interfaces (APIs), which are built from the ground-up based on the Ethereum Blockchain platform. The company has started its first test on the Ethereum Test Network and is preparing to officially launch in March.

"Blockchain technology enables banks and financial institutions to provide the highest security in payments processing with tamper-proof digital records, and facilitate complete and immutable records of fund transfers. Using blockchain in payments processing, banks can readily trace the entire sequence of Business to Business (B2B), Business to Consumer (B2C) and Consumer to Consumer (C2C) transaction fund transfers.

2018

OUR OFFICES

NEXXO has more than 95 employees working around the clock across six countries to provide the following services:

- ✓ Marketing, social networking & community engagement
- ✓ Sales, distribution, partnerships & customer relationship management
- ✓ Customer onboarding, successful implementation, and support
- ✓ Blockchain implementation, hosting, and security
- ✓ Software development, innovation & technology, and quality assurance
- ✓ Security, encryption, data center management & redundancy
- ✓ Accounting, bank settlements, and merchant services
- ✓ Consumer banking and consumer related financial services
- ✓ Human Resource and employee experience
- ✓ Legal, audit, anti-money laundering and compliance with local banking rules, laws, and regulations



Noida-India Office



Doha-Qatar Office

OUR OFFICES



Dubai-UAE office



Chennai, India Office



Singapore Office

Picture Soon



Cyprus Office

NEXXO ACHIEVEMENTS

Proven J-Curve exponential growth!

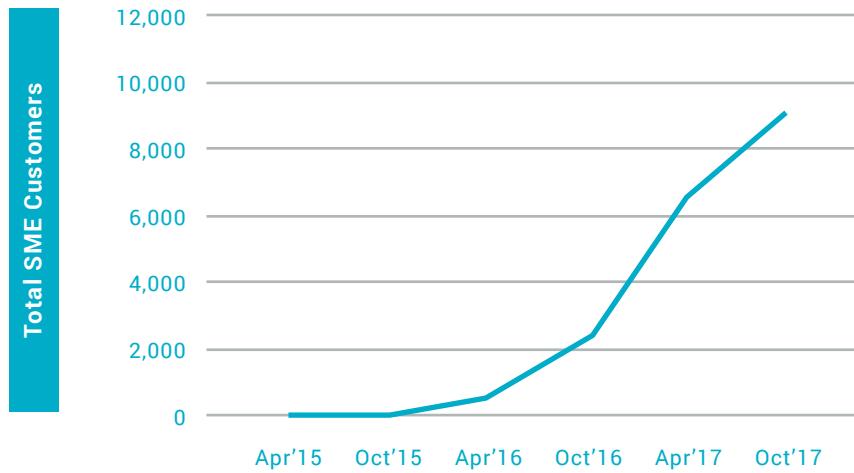
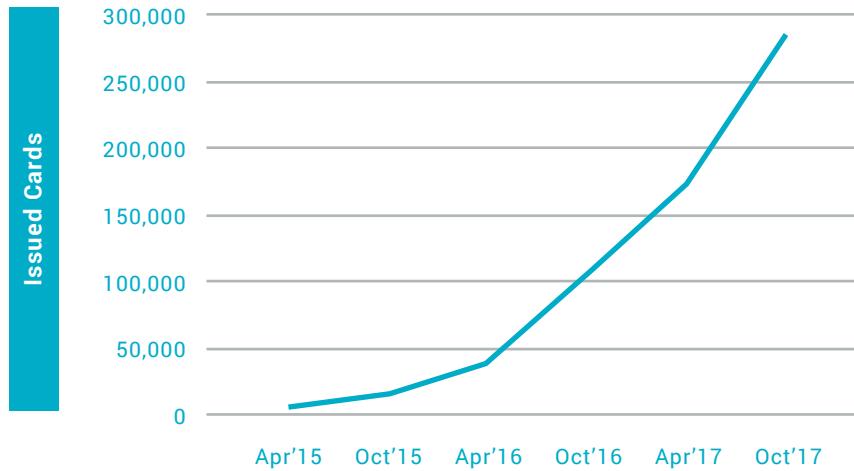
NEXXO is a successful company, with established products, real customers, real staff, true exponential growth, and quantifiable achievements.

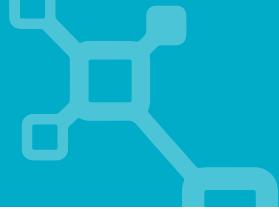
NEXXO has already proven its ability to achieve success by introducing disruptive banking and financial services targeted at under-serviced and under-banked businesses and consumers.

NEXXO has achieved exponential growth, also referred to as “J-Curve”, which is hyper-growth accomplished by highly successful disruptive technology companies.

Others may dream of achieving exponential growth and claim that they will be able to accomplish J-Curve hyper-growth once they have investor funding. However, NEXXO's J-Curve clearly shows that it has already achieved hyper-growth in its current markets and now with additional funding, NEXXO will upscale and achieve additional hyper-growth by venturing into new markets.

NEXXO has a hyper-growth business model, its products are disruptive and blockchain powered, and its management team is driven by a burning desire to succeed.





Small businesses need financial services, but large commercial bankers say 'No!'



Meet Tushar, a small business owner & operator.

Tushar is an owner and operator of a small retail business. He is very busy operating his store. He works non-stop and engages in all types of activities just to keep his business afloat.

Small businesses need financial services to run their business and manage their surrounding ecosystem.

Tushar wants to grow his business, to achieve a better life for himself and his family, so he goes to the bank and asks for financial help.

Tushar's local large commercial bank responds by requesting Tushar to provide the following:

- Guarantees and collateral for the loans requested
- Audited financials, at least for the last 3 years of operations; the audits must be signed and confirmed by reputable audit firms, which can be expensive
- Multiple business and customer references
- Various proof and documentation;
- ... and, more, and more documentation and proof

The commercial bank rejects Tushar's application, as he is just too small and too insignificant to the bank! Tushar is disappointed and sad; he has no alternatives, no options... no hope!

THE PROBLEM

Why large commercial banks say 'No' to micro and small businesses.

Large commercial banks prefer to service larger corporate clients, because they have low risk profiles; they are easy to service with complex products (because they have skilled staff and resources); they bring large deposits; and they subscribe to highly profitable financing products. On the other hand, servicing small businesses is tedious, because it is a high-risk low margin proposition.

According to a study conducted in 2016 by the World Bank², large commercial banks say 'No' and decline working with small businesses for the following main reasons and according to these percentages:

✗ No collateral – 44%.

Bankers need collateral to mitigate risk.

However, most small businesses don't have any collateral assets, other than their own business. This is the primary reason bankers say 'No'.

² Source: The SME Banking Knowledge Guide

<http://siteresources.worldbank.org/EXTFINANCIALSECTOR/Resources/282884-1279136526582/Final-English.pdf>

✗ Too much risk for too little return – 19%.

Commercial banks require a certain threshold of low risk and profitability per account to engage in a profitable business relationship.

Unfortunately, most small businesses cannot reach such a threshold, thus causing banks to decline entering such a high-risk relationship.

✗ Lack of credit history – 17%.

This is a "chicken and egg" situation, where small businesses cannot get credit from commercial bankers (for the above reasons), and commercial bankers cannot give credit unless the business has a credit history.

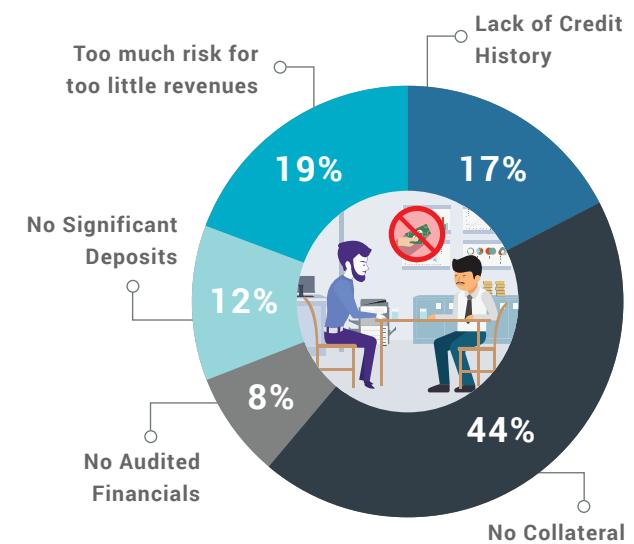
✗ No significant deposits – 12%.

Banks make money from interest generated by large deposits. But, small businesses do not have extra cash flow and extra savings to deposit with banks, as they require all their cash to support the daily cash flow requirements of their businesses. Without large cash deposits and little revenue from interest, banks cannot say 'Yes'.

✗ No audited financials – 8%.

Large commercial bankers require full financial audits prior to offering their banking services. However, bankers do not have the bandwidth to conduct such audits, as they require much time and effort. As a result, they request the small business to submit multiple years of audited financials from a reputable audit firm.

Unfortunately, most small businesses do not have such data, and more importantly cannot afford the high costs charged by large audit firms to prepare full financial audits.



MARKET OPPORTUNITY

260 million under-serviced small and micro businesses

More than 260 million small businesses world-wide.

According to world-wide research done by the World Bank in 2016, there are more than 260 million micro and small businesses world-wide. Most of them are under-banked and underserviced.

More than 209 million small businesses are in 50 out of 195 countries worldwide.

Interestingly, based on the same 2016 World Bank research, out of 195 worldwide countries, some of the top 50 most populous countries contribute to more than 209 million small and micro businesses.

A tremendous world-wide demand creates the opportunity to offer banking to under-serviced small businesses.

It is clear that large commercial banks are unable to service small businesses, as they pose a high risk to the bank. Furthermore, the commercial banks rigid requirements, such as full financial audits, create massive obstacles for small business owners and operators.

These factors provide the opportunity for us to service a huge untapped market.

#	TARGET COUNTRY	CONTINENT	POPULATION	SMEs (Approx.)
1	China	Asia	1,376,048,940	43,000,000,000
2	India	S.E. Asia / Middle East	1,311,050,530	48,000,000,000
3	United States	North America	325,843,650	28,800,000
4	Indonesia	Asia	257,563,820	21,000,000
5	Brazil	South America	207,847,530	6,300,000
6	Pakistan	S.E. Asia / Middle East	188,924,870	3,200,000
7	Nigeria	Africa	182,201,960	17,000,000
8	Bangladesh	S.E. Asia / Middle East	160,995,640	1,654,000
9	Mexico	North America	126,017,220	5,600,000
10	Philippines	Asia	100,699,400	915,726
11	Ethiopia	Africa	99,390,750	800,000
12	Vietnam	Asia	93,447,600	1,600,000
13	Egypt	Africa	91,508,080	2,450,000
14	Turkey	Europe	78,665,830	2,670,000
15	Rep. Congo	Africa	77,266,810	300,000
16	Thailand	Asia	67,959,360	3,000,000
17	Myanmar	Asia	54,897,150	117,600
18	South Africa	Africa	54,490,410	2,251,821
19	Tanzania	Africa	53,470,420	3,162,886
20	Colombia	South America	48,228,700	90,000
21	Kenya	Africa	46,050,300	1,600,000
22	Ukraine	Europe	44,823,760	1,700,000
23	Argentina	South America	43,416,750	591,761
24	Sudan	Africa	40,234,880	22,460
25	Algeria	Africa	39,666,520	900,000
26	Uganda	Africa	39,032,380	24,636
27	Poland	Europe	38,611,790	1,404,669
28	Iraq	S.E. Asia / Middle East	36,423,390	622,000
29	Morocco	Africa	34,377,510	700,000
30	Afghanistan	S.E. Asia / Middle East	32,526,560	250,000
31	Saudi Arabia	S.E. Asia / Middle East	31,540,370	2,000,000
32	Peru	South America	31,376,670	2,350,000
33	Venezuela	South America	31,108,080	57,227
34	Malaysia	Asia	30,331,010	907,065
35	Uzbekistan	S.E. Asia / Middle East	29,893,490	229,600
36	Nepal	S.E. Asia / Middle East	28,513,700	320,000
37	Mozambique	Africa	27,977,860	28,474
38	Ghana	Africa	27,409,890	25,679
39	Yemen	S.E. Asia / Middle East	26,832,220	290,000
40	Angola	Africa	25,021,970	20,154
41	Madagascar	Africa	24,235,390	210,918
42	Taiwan	Asia	23,381,640	1,408,313
43	Cameroon	Africa	23,344,180	93,969
44	Cote d'Ivoire	Africa	22,701,560	60,000
45	Sri Lanka	S.E. Asia / Middle East	20,715,010	74,000
46	Niger	Africa	19,899,120	8,084
47	Romania	Europe	19,511,320	464,409
48	Burkina Faso	Africa	18,105,570	30,000
49	Chile	South America	17,948,140	854,539

TOTAL SMEs BASED ON ABOVE SELECTED 49 COUNTRIES

209,159,990

THE NEXXO SOLUTION



Blockchain Powered and Focused on Banking for Small Businesses

Our objective is to offer financial services solutions to micro and small businesses that would empower them to conduct business within their surrounding ecosystem.

We work with local and central banks to empower micro and small businesses by providing financial banking services that grow their operations, lower their costs, and manage their surrounding ecosystem. The small business ecosystem is primarily as follows:



Customers

NEXXO solutions enable small businesses to increase revenues from their customers.



Employees

NEXXO solutions enable small businesses to get bank accounts for their employees. This enables them to pay their employees electronically by using a bank card, instead of cash.



Government

NEXXO solutions enable small businesses to pay government bills such as electricity bills, taxes, withholdings, water bills or license renewal fees. NEXXO also offers a platform for the company to comply with various government file submissions such as employee wage files, commercial registration certificates, personnel employment documentation renewals, visas, and other related requirements.



Suppliers

NEXXO solutions enable small businesses to automate both billing and invoicing, and pay suppliers electronically, thus making it more efficient via more streamlined processes. Small businesses can also ask for a line of credit or a factoring micro-loan facility to help them manage their cashflow.



Shareholders

NEXXO solutions enable small business owners and operators get a bank account, a micro-loan or an expense card to help owners with their personal and business financial needs.

THE NEXXO SOLUTION



Employees

Tushar might need to pay employees quickly and regularly using salary cards and an easy to use mobile payroll solution.



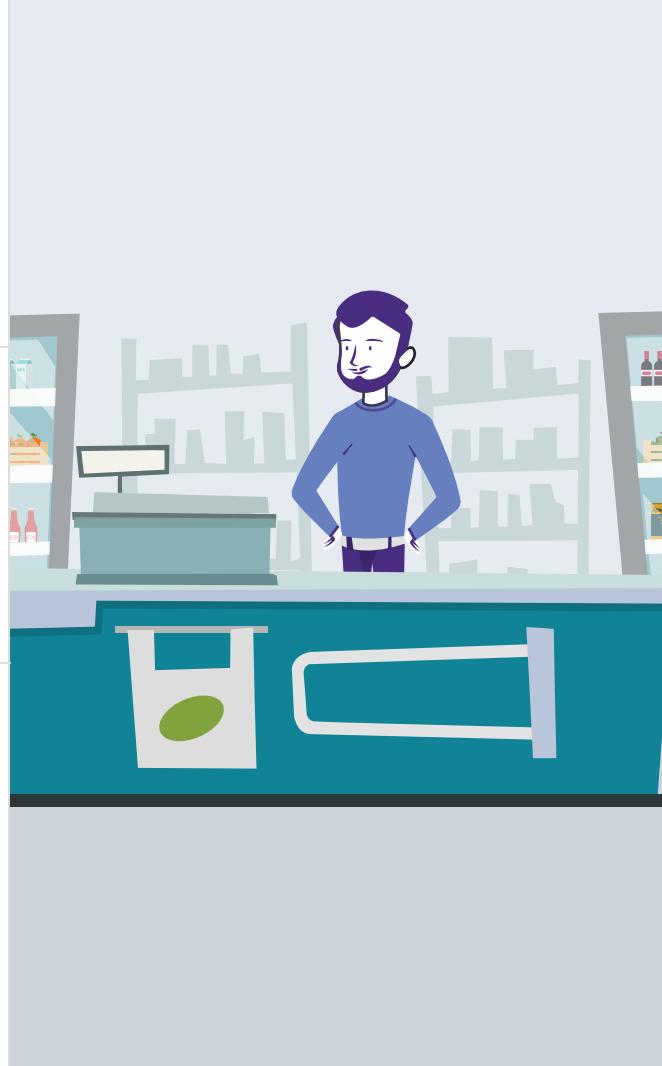
Shareholders

Tushar might need a corporate card for himself and his partners, he might also need insurance for his family and his business.



Government

Tushar might comply with various government taxes, withholdings and laws; as well as pay electricity, government licenses and other mandatory fees to operate his business.



Customers

Tushar might need a POS device, mobile POS, or e-commerce payment Gateway to collect payments easily and safely from customers.



Suppliers

Tushar might need a loan, factoring or financing to help pay suppliers on time and regularly.



Other

Tushar needs various banking and financial service instruments to operate and grow his business, but his options are limited.



Our blockchain platform is powered by

IBM HYPERLEDGER



offering financial services solutions
customized to the needs of small businesses
and their surrounding ecosystem.

Next is a summary of our leading products and services →

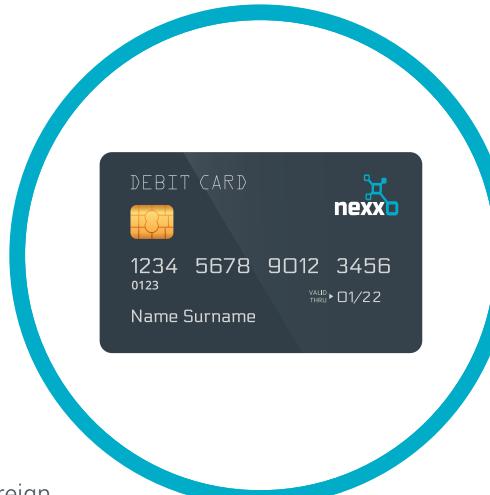


The NEXXO IBAN (International Bank Account Number) bank card solution for KYC'd small business owners & operators & their employees.

The NEXXO IBAN bank card solution is a prepaid bank card that is offered to small business owners and operators and also their employees. The bank card solution is developed in partnership with a local bank, with permission from the local central bank, and complies with local central bank laws, rules and regulations pertaining to KYC (Know Your Customer), AML (Anti-Money Laundering) as well as international OFAC (US Treasury Office of Foreign Assets Control) black-list. Each card is also linked to a real and unique International Bank Account Number (IBAN); thus it can be funded from another bank account.

This bank card solution enables small business owners and operators to get a bank account, to deposit and withdraw money from any bank ATM, or pay for purchases at any merchant POS (Point Of Sale) locally or internationally. The solution is compatible with all local and international banking systems. This is a very powerful banking solution that addresses a highly under-serviced and under-banked market.

Our bank-card platform is blockchain powered by IBM Hyperledger and all transactions are secure, as well as compliant with the highest security standards such as PCI DSS 3.22 (Payment Card Industry Data Security Services 3.22).



The NEXXO Mobile-Wallet, linked to One-Time-Use prepaid card, with international remittance and NEXXO Token-to-Fiat conversion features.

The NEXXO Mobile Wallet solution can work as either an independent mobile wallet product or can be linked to the NEXXO IBAN bank card (see earlier section). The NEXXO Mobile-Wallet solution enables KYC'd users to get an instantaneous One-Time-Use generated card number to make online-e-commerce purchases or pay at any merchant POS supporting contactless or QR payments. The solution is also linked to all international remittance networks, so that users can send money to friends, family members or business suppliers anywhere in the world.

Originally, the solution was targeted primarily towards small business owners and operators that were under-banked and under-serviced: who had to pay exorbitant fees to commercial bankers, when traveling or when sending money abroad.

Post the NEXXO Token sale, we shall add the feature of enabling KYC'd customers who hold the NEXXO Mobile Wallet to also be able to convert their NEXXO Tokens to local Fiat currency, then use their mobile wallet as means to pay for purchases online, at any merchant POS device supporting contactless or QR payments.

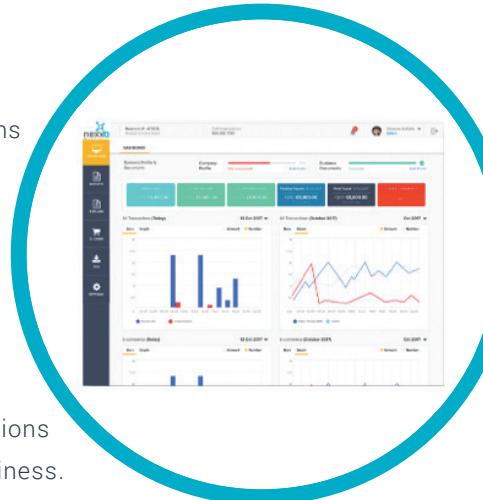


The NEXXO Small Business Bank Account Cash Management Solution.

The NEXXO award winning Mobile Cash management solution enables small business owners and operators to upload funds via cash, check, card, bank wire (soon NEXXO Token) onto their NEXXO account; then easily make payments to entities such as employees, suppliers, utilities, or government.

The platform enables small business owners and operators to manage all incoming and outgoing transactions via secure access from their mobile or any web interface. It also offers account transaction data analysis and visualization, so they can better manage their business. The system also enables users to track cash or check transactions and visualize cash vs. electronic usage, patterns and projections.

The NEXXO cash management solution is natively integrated with all NEXXO solutions such as the NEXXO IBAN bank-card, the NEXXO Payroll Solution, the NEXXO e-commerce, and the Billing or Point Of Sale (POS) solutions. Such seamless integration enables the small business owner and operator to monitor incoming and outgoing funds, and make quick decisions impacting the financial health of their business.

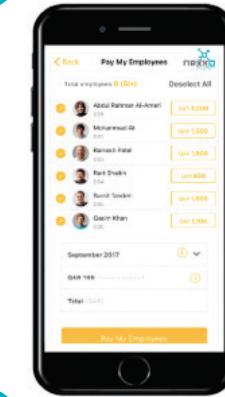


The solution stores all transactions, check deposit slips, and related receipts onto the NEXXO blockchain, powered by IBM Hyperledger, where such transactions are later retrieved as immutable (cannot be altered) proof of fund receipt or transfer.

The NEXXO Mobile-Pay Payroll Solution for small and micro businesses.

The NEXXO Payroll solution is targeted primarily towards micro and small businesses and enables them to pay employees directly via a bank card (see above), instead of manually tracking, managing, and paying employees in cash or via paper checks.

The solution also includes a Human Resources (HR) module to hire and track employee salary, and labor documentation securely and confidentially. It also offers employees access to their salary, and various other HR related information and activities. The system includes a time tracking platform to track employee hours, over-time, deductions, bonuses, and exception pay.



The platform is blockchain powered and is built for 100% mobile access by either employers or employees. It is designed to help a very busy small business owner and operator, to process payroll via a mobile phone in minutes, instead of hours. The NEXXO Mobile Payroll business app is easy and fast to use; it improves employee retention, lowers salary processing costs and overheads, and is seamlessly linked to the NEXXO Bank-Card platform.

The NEXXO Micro-Financing solution.

After a period of time servicing customers and collecting enough information about their revenue and spending trends; NEXXO then partners with a locally regulated lending entity and offers micro-financing or micro-lending facilities to qualified customers.

Using IBM Hyperledger blockchain technology, NEXXO issues loans through smart contracts, which are executed and then registered onto the NEXXO blockchain. This removes the need for an intermediary or human intervention to enforce the terms of a loan. Smart contracts are transparent, cheaper to execute and more reliable than traditional contracts, which can be slow to execute and complicated.



To further simplify the process, the micro-loan is automatically disbursed onto the NEXXO IBAN bank card account (and relating e-Wallet), and all loan repayments are automatically withdrawn from the same card account. This simplifies further the micro-loan process and cuts down a tremendous amount of overheads and paper work thus enabling NEXXO to pass-on the savings to the small business owner. It is important to recognize the value of the NEXXO services; where it takes on a small business owner that is being told "No, way" by all commercial bankers; then be able to offer them competitive rates that are at par with rates received by large and stable enterprises.

Using Blockchain smart contracts, and its IBAN bank-card technology, NEXXO limits the financing rates linked to loan installments. This reduces risk to both NEXXO and its customers. It also automates loan processing, reduces hassle, lowers costs and makes the lending process a lot faster and more efficient.

The NEXXO Smart-Android PCI Certified Point Of Sale (POS) solution.

The NEXXO Point Of Sale (POS) solution is one of the first POS solutions that is both Android enabled as well as PCI (Payment Card Industry) and DSS (Data Security Standard) certified. This is because the Android operating system platform is based on open source, and POS debit or credit card transactions are highly secured and encrypted by the international providers, such as VISA, MasterCard, American Express...etc. This means that the international providers will not willingly certify such devices, unless years of security scrutiny and security penetration have been applied, before allowing such devices to communicate with banks and payment networks. The NEXXO Smart-Android POS device is certified to accept:

- ✓ All VISA card transactions: debit or credit card, contactless or QR codes.
- ✓ All MasterCard card transactions: debit or credit card, contactless or QR codes.
- ✓ All American Express card transactions: debit or credit card, contactless or QR codes.
- ✓ (coming soon) AliPay, Wechat, PayTM... and other new alternative payment methods.



The NEXXO Smart-Android POS device enables small businesses to process debit or credit card transactions. It also features various payment applications that are customized to the specific needs and requirements of small businesses. The device comes pre-installed with various apps such as: retail, hospitality, F&B outlets...etc. The device is also integrated with the NEXXO small business e-commerce solution and the NEXXO Cash Management system.

NEXXO uses IBM Hyperledger blockchain to register all device settings and transactions communicated from the device to the NEXXO decentralized back-office platform. This approach restricts the use of the POS device to NEXXO only; and prevents hackers from injecting malicious codes or spoof device communications, as they would need to reverse engineer and cheat the IBM Hyperledger blockchain technology, which is impossible to achieve in this lifetime.

Using blockchain smart contract technology, NEXXO can offer many creative POS enabled applications and services targeting its small business ecosystem. This enables us to automate many activities and processes involved in accepting payments by a small business merchant.



The NEXXO small business e-commerce Solution.

NEXXO enables small businesses to grow their business by offering alternative selling channels, such as secure e-commerce shopping, to their customers. A small business can easily offer e-commerce, either by quickly building an e-commerce store, or by integrating their customized web site with the NEXXO secure payment gateway system; either way, the process is easy, simple, streamlined and yet extremely powerful.

The NEXXO e-commerce solution is feature rich and gives small businesses a lot of room for growth. It offers advanced features such as tokenization for recurring payments (for memberships or monthly recurring service fees) and mobile SDKs (Software Development Kits) that integrate payments with a mobile App. The NEXXO e-commerce solution integrates seamlessly with the customer's NEXXO Cash Management, POS, or e-invoicing solutions. All applications are under one single merchant interface.



NEXXO uses blockchain immutable smart contract technology to lock-in all e-commerce transactions and track transaction order workflow, such as billing, shipping, and delivery.

The solution is secure, robust, simple, easy, and yet very powerful. It is multi-lingual, and it enables small business owners and operators to offer e-commerce quickly and seamlessly, grow their business and enhance their customer's experience.

The NEXXO Small Business e-Invoicing Solution.

NEXXO uses blockchain smart contract technology to build undisputable invoice contracts between the NEXXO small business owner cum operator and their customers or suppliers. The solution is simple, easy, and yet very powerful; it enables a small business owner to issue an invoice quickly and seamlessly and to track payments.

The NEXXO e-billing solution is specifically designed for growing service-oriented businesses that do not have a physical location or physical product to sell via a POS device. The solution is secure and accessible via mobile, or any web interface and easily integrates with 'off the shelf' accounting, billing, and invoicing systems. The NEXXO e-invoicing solution is feature rich and gives businesses a lot of room for growth, such as easy integration with NEXXO's secure payment gateway, or other payment gateways, recurring billing, and mobile SDKs, enabling businesses to integrate their e-invoicing system directly onto a mobile App. Most importantly, NEXXO e-invoicing integrates with NEXXO POS and e-commerce solutions, and all transactions are easily accessible from the NEXXO cash management interface accessible via mobile or any web interface.

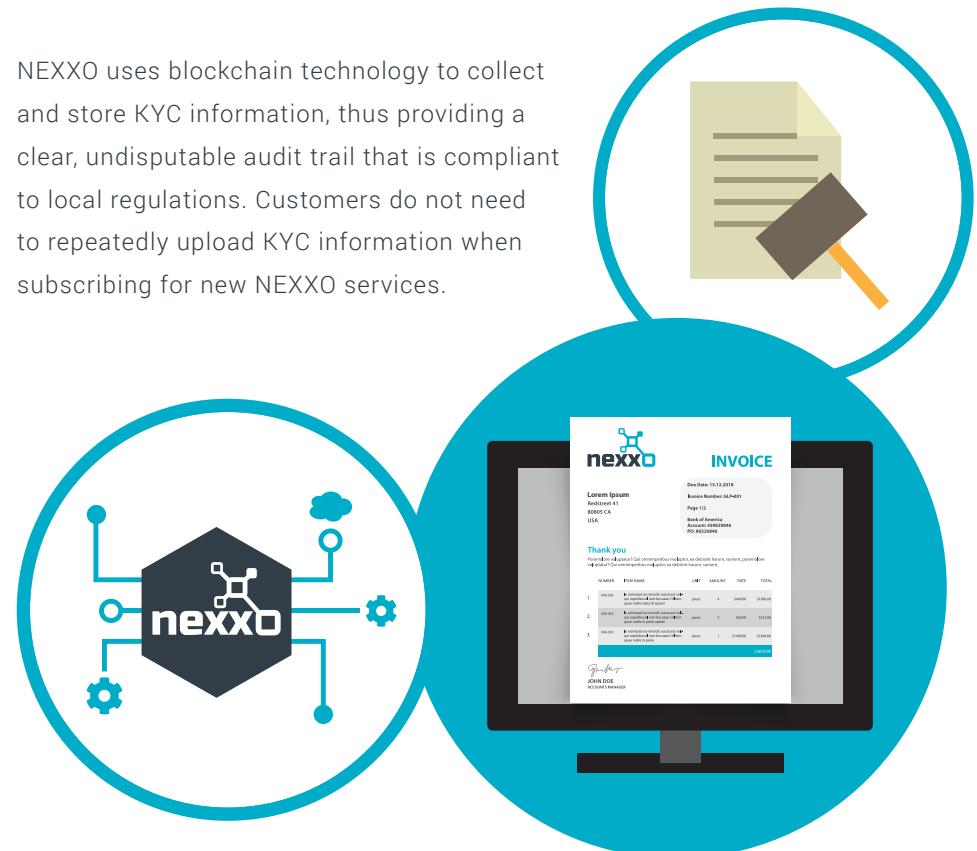
The NEXXO secure API integration Platform

NEXXO offers Application Programming Interface (API) secured integration into all its services (with permissioned access), to enable its business partners, 3rd party providers and small business customers to leverage the power of the NEXXO solutions, while maintaining their own brands and front-facing interfaces. Such integration is offered via secured Web Service interface, therefore, NEXXO uses IBM Hyperledger blockchain technology to offer permissioned access to its private blockchain platform.

NEXXO fully complies with KYC, AML and OFAC.

Please note that all products discussed above are only offered when a business owner, or consumer, presents full KYC documentation in compliance with local regulatory laws and regulations imposed by the local central bank, government, ministries, or law enforcement entities. Also note that NEXXO fully complies with all local government AML (Anti-Money Laundering), ATF (Anti-Terrorist Funding) and OFAC (US Treasury Office of Foreign Assets Control) rules and regulations and shall not engage in offering any service, unless all compliant documentation and checks are fulfilled.

NEXXO uses blockchain technology to collect and store KYC information, thus providing a clear, undisputable audit trail that is compliant to local regulations. Customers do not need to repeatedly upload KYC information when subscribing for new NEXXO services.



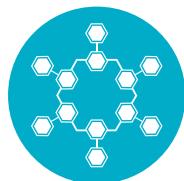
THE NEXXO BLOCKCHAIN TECHNOLOGY



Powered by IBM™ Hyperledger

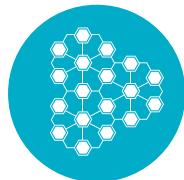
Why IBM™ Hyperledger?

We believe that IBM™ Hyperledger blockchain technology is the right platform for servicing our targeted small business verticals. This is mainly because of the following characteristics and factors:



Decentralized computing

By using a blockchain decentralized computing (processing) platform, our banking servers allocate processing power across multiple servers instead of one single server. Such architecture helps our banking servers achieve a lower system cost, higher redundancy, and better uptime.



Distributed Data Ledger

By using a blockchain based distributed data ledger, data collected by our consumer and business banking systems are redundantly stored across multiple servers instead of one single database server, thus avoiding a single point of failure.



Secured data and transaction

Blockchain is inherently encrypted and secured with every transaction block, thus improving system security and information protection, a very important requirement in banking and financial services.



Immutable (tamper-proof) transactions.

A 'must-have' requirement when building and operating banking applications is prohibiting any party from altering any document, transaction detail or history. Inherently, blockchain transactions are intrinsically immutable, which helps us offer highly enhanced audit tracking.



Auditable Transactions & Audit Trail

due to immutability of data.



Smart Contract driven application platform.

This feature is very important for our business, especially when dealing with electronic invoices, e-commerce transactions, loans, or card transactions.



Peer-to-Peer Infrastructure.

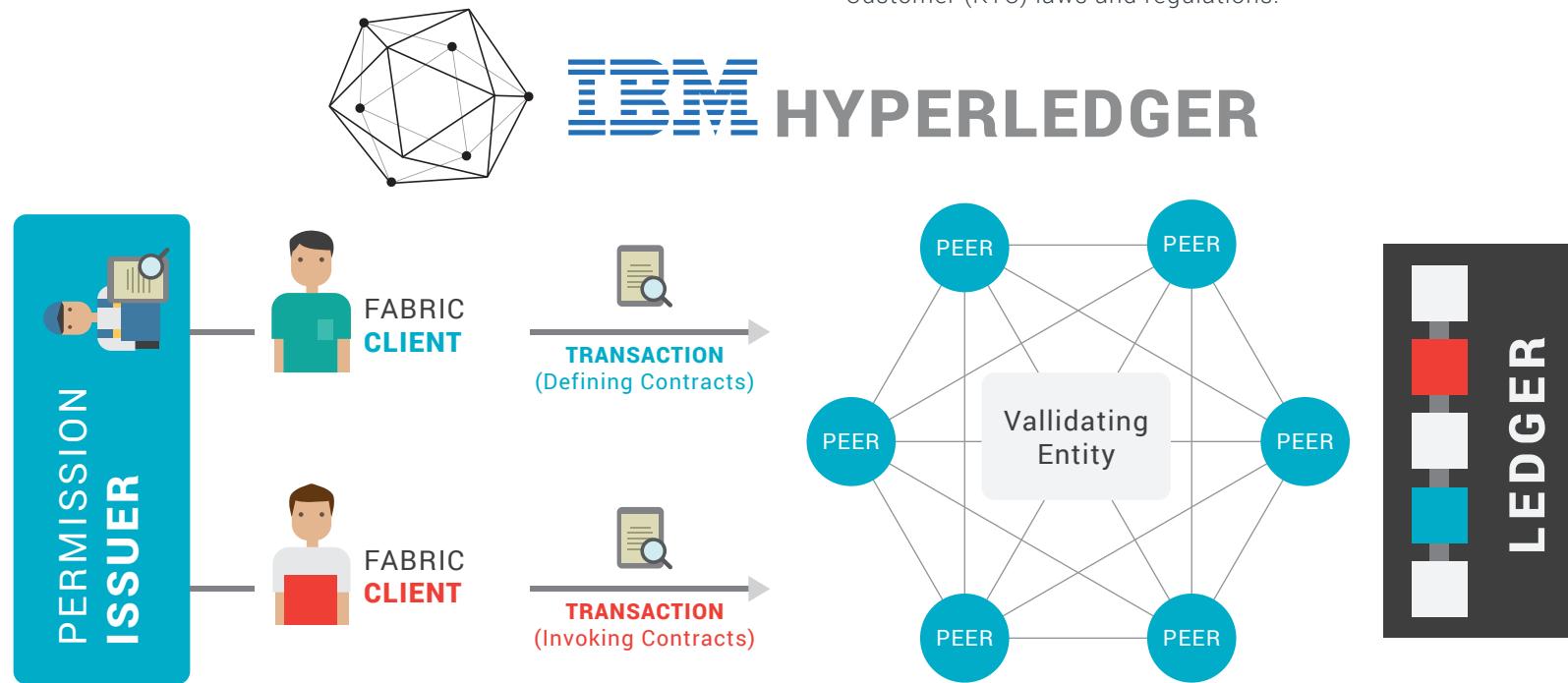
We strongly believe that the future of small business banking will include many peer-to-peer products; an obvious example is peer-to-peer small business lending.

Permissioned, Private Blockchain is most suitable for our local banking service model

Using private and permissioned blockchain architecture, to offer local banking services is a logical choice. This is because banking and financial services are highly regulated by most governments. It is technically impossible to offer financing, issue consumer cards, accept merchant payments or offer any type of financial services without notifying or complying with local government entities, specifically the local central bank. Furthermore, most central banks have very strict requirements for security, privacy, AML (anti-money laundering), and KYC (Know Your Customer) processes.

Implementing the NEXXO Blockchain on IBM™ Hyperledger blockchain technology

IBM™ Hyperledger Composer™ is a permissioned blockchain platform, which enables a set of pre-identified (permissioned) parties to securely transact onto a private blockchain with decentralized computing and data storage. It also uses Byzantine-fault tolerant (BFT) consensus, as opposed to Proof-of-Work (POW) consensus algorithms used by other blockchains such as Ethereum. Thus, Hyperledger architecture is more suitable for banking and financial services, where certain transactions cannot be made public and the identities of certain parties cannot be disclosed, most importantly where the identity of the permissioned parties needs to be tracked, regulated, and made compliant with local Anti-Money Laundering (AML), Anti-Terrorist Funding (ATF) and Know Your Customer (KYC) laws and regulations.



Unlike permission-less blockchains, where anyone can join the network, invoke transactions, and write new blocks into the chain, a permissioned blockchain enables us to leverage the power of the blockchain while maintaining local certifications with local central banks as well as meeting the security and confidentiality requirements by partner banks and international schemes such as VISA™ and MasterCard™.

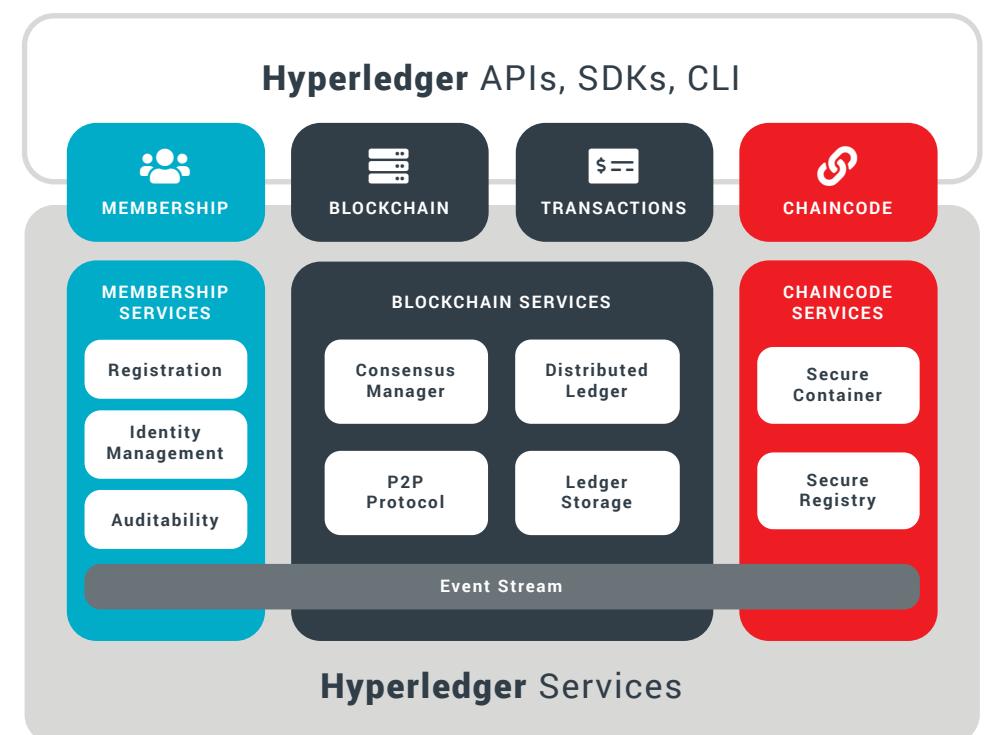
3,500 Transactions per second, vs. 7 or 15 TPS

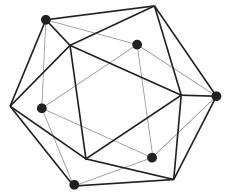
By selecting a permissioned blockchain platform, computational power required to reach block consensus is highly reduced. In fact, according to a blog posted by Marko Vukolić of IBM (posted on February 2, 2018), Hyperledger blockchain technology can process more than 3,500 Transactions per second (TPS), while permissionless blockchain platforms such as Ethereum or Bitcoin can only deliver 15 TPS and 7 TPS respectively. Such processing throughput, @ 3,500 TPS, is very important to our business and technical model, as our platform is required to process thousands of transactions per seconds. For example, we must handle thousands of cardholder transactions originating from POS, ATM, e-commerce, QR and various other sources, as well as transactions originating from various consumer and business owners processing, accessing, previewing, editing, or changing information.

Overall, IBM™ Hyperledger Composer™ is the most suitable blockchain technology for our business and it meets all legal and regulatory requirements.

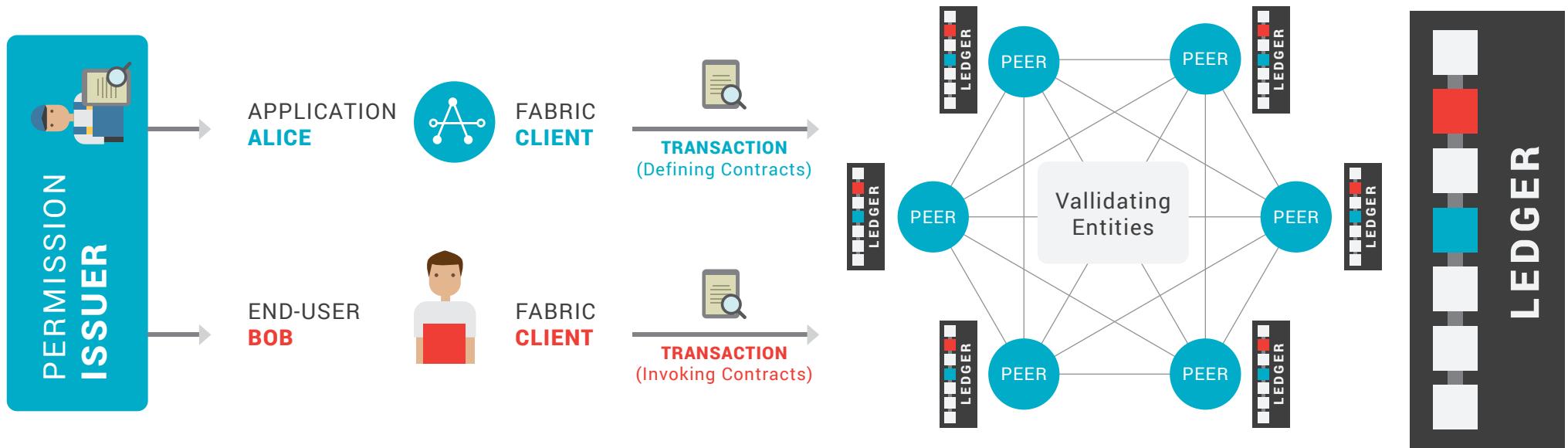
NEXXO Blockchain must be private in order to comply with local government and central bank laws & regulations.

To comply with local government rules and regulations, each local entity of NEXXO must implement local and private blockchain architecture. This is because local governments will not approve a banking platform servicing their local businesses which publish related transactions in the open, where enemy states and other unauthorized participants have full privy to such information.





IBM HYPERLEDGER -FABRIC MODEL



- **Permissioned** system; strong **identity management**
- Distinct roles of **users**, and **validators**
- Users **deploy** new pieces of code (chaincodes) and **invoke** them through **deploy & invoke** transactions
- Validators evaluate the effect of a transaction and reach consensus over the new version of the **ledger**
- **Ledger** = total order of transactions + hash (global state)
- **Pluggable consensus** protocol, currently PBFT & Sieve

Our local private blockchain platform must comply with local central bank rules and regulations, as well as local security and data confidentiality laws.

Our objective is to build a highly versatile local and private banking blockchain platform, which can meet the following three objectives:

- 1 Offer banking services to local small businesses and enable platform transactions originating from consumer cards, merchant point of sale devices, e-commerce sources, QR codes, and other gateways.
- 2 Integrate with local banks and local banking networks, as well as comply with local central bank regulations.
- 3 Integrate with international financial services schemes, such as Mastercard™, VISA, American Express, and others.
- 4 Integrate with 3rd party API and SDK service providers.





Connecting all NEXXO local blockchains to form a global banking blockchain platform

NEXXONet, a global, multi-country, decentralized banking blockchain based on linking all local/private (intra-country) blockchains

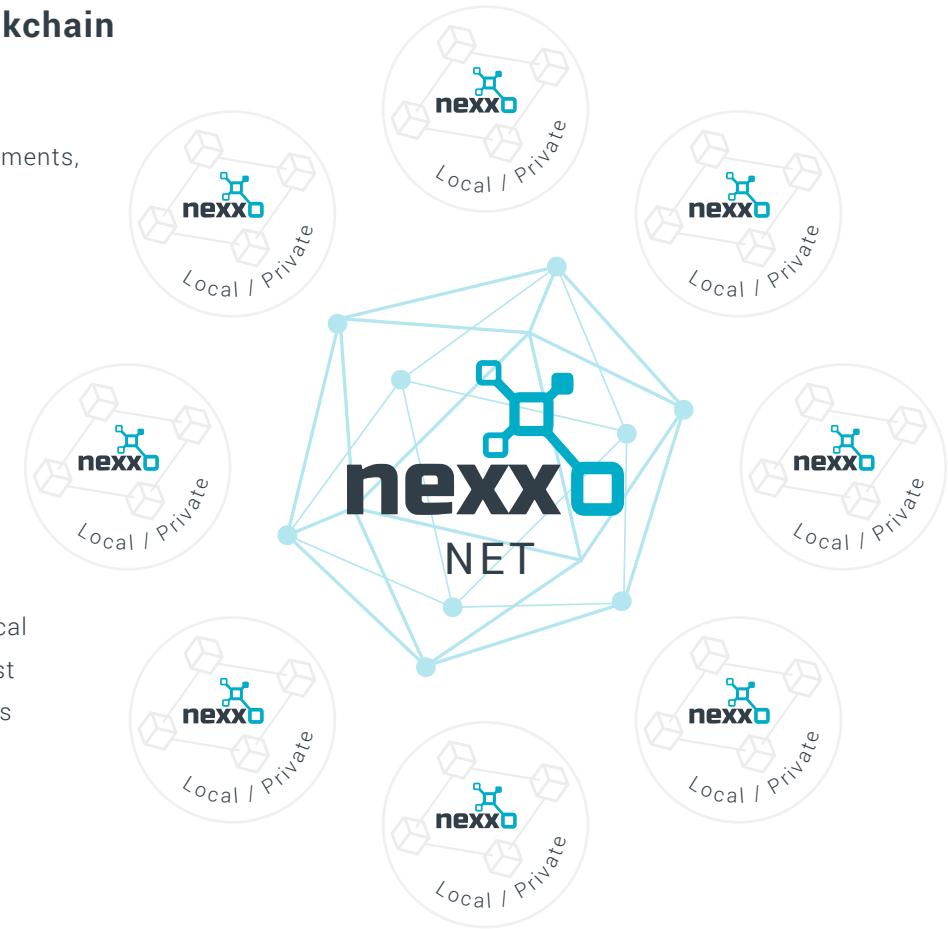
Some blockchain platforms believe that they can force a global blockchain onto local governments, without being locally licensed or regulated. However, we believe that a true global banking blockchain can only be built from the ground up, by linking locally regulated blockchains onto a globally compliant blockchain.

As a result, we believe that the most realistic global blockchain banking model must be built from the ground up based on private blockchains.

Why link multiple private blockchains?

Each country will have its own private blockchain that is compliant to regulations of each local monetary authority. Guidelines such as KYC, AML, OFAC, or risk management standards must be adhered to by NEXXO, one local country at a time. This is because in having a 'one size fits all' solution, it is not possible to be compliant across different regulatory bodies.

Furthermore, when being audited by a local central bank or local government body, such entities would not allow another government to access its internal data, nor allow a foreign entity to monitor internal businesses or consumer transactions.



By linking all local intra-country blockchains onto a global blockchain, we will achieve the world's first globally compliant blockchain powered banking platform focused on small businesses.

Our objective is to build a highly versatile local/global banking blockchain platform based on legal, secure, and compliant fundamentals. This approach enables us to interlink all local banking networks to deliver the world's first globally (internationally) compliant banking platform, focused on servicing micro and small businesses.

Such a platform can be initially leveraged to service local small business markets, but later can be used to facilitate cross-border commerce. This could include simplifying other international banking services, such as cross-border letters of credit, or offering instantaneous international remittances.



NEXXONET BLOCKCHAIN COMPETITIVE ADVANTAGES



NEXXO competitive advantage

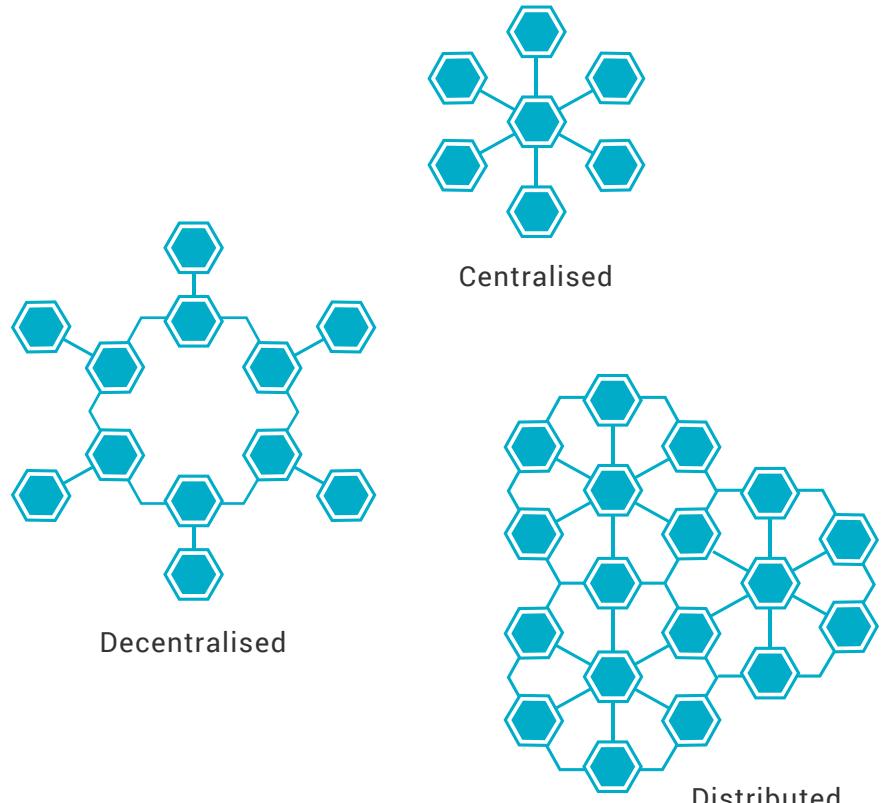
NEXXO is a unique player that services small businesses by leveraging on blockchain technology in the banking industry. By working with local partners, who have a much better understanding of local customers, partners, and regulators; and making available localized applications and customer support, the NEXXONet platform becomes more accessible and is a major differentiator compared to similar platforms.

The world's first blockchain-powered global financial services platform

NEXXO is the world's first highly versatile local and private banking blockchain platform offered in the banking industry. Unlike commercial banks, NEXXO leverages blockchain technology to welcome all types of small and micro businesses. NEXXO offers intensive banking and financial services to local small businesses to help them to manage their surrounding ecosystem.

Leveraging on blockchain technology enables us to lower our risk when offering higher risk products such as loans, micro-financing and other banking services, which are too risky for commercial banks to offer.

We offer the highest level of privacy and security by ensuring that all transaction details are shared only amongst the participants involved in those transactions. There is no need for third party involvement during any transaction as the blockchain system includes a fully auditable and valid ledger of transactions.



NEXXO vs. other platforms

NEXXO is creating an inclusive alternative financial ecosystem for under-serviced small businesses and under-banked low wage consumers. The NEXXO Token is one of the most robust token offering to date; its utility is very strong, and unlike other tokens, the NEXXO token has real demand-buy economics behind it.

NEXXO vs. other platforms

	NEXXO	RIPPLE	STELLAR	TenX	TOKEN CARD	COMMERCIAL BANKS
Primary Function	Global & Decentralized Small Business Banking Services	Payments	Payments	Spending	Digital asset management	Digital asset management
Financial Inclusion						
Utility						
Accessibility						
Card						
Compliance						
Bank Compliant Blockchain Model	✓	✓	✗	✗	✗	N.A
Scalability (approximately)	3,500 tps	1,500 tps	1,000 tps	15 tps	1,000 tps	2,000 tps
Bank Compliant API	✓	✓	✗	✗	✗	N.A

Our Blockchain architecture enables integration with local banks, international financial networks as well as crypto exchanges (where allowed).

To offer small business financial services in various countries, we must be locally compliant, otherwise we will not be able to operate. We also need to connect with local banks, ATM, POS, and other financial service providers, as well as international financial service networks. We also see a great opportunity in integrating with international crypto exchanges.

We believe that our strategy is realistic and geared for success. This is because we don't have any confidence in an imminent transformation of the banking sector onto blockchain technology. Banking is highly regulated and very slow to change. Bridging new with old is the most sensible option, which is why we believe that the NEXXO strategy is most likely to succeed in both the short and long term.

Unlike some crypto card issuers, NEXXO is already issued more than 380,000 Bank Card with an IBAN (International Bank Account). This will be linked to the NEXXO mobile wallet, where they can convert their NEXXO token holdings to fiat and vice versa.

Furthermore, NEXXONet's versatile local and private banking blockchain platform will be compliant with local regulators and can integrate with local banks, as well as International financial networks or crypto exchanges.

With NEXXO's permissioned blockchain model, businesses within the NEXXONet ecosystem will benefit from having a trusted source of information. Permissioned blockchains make it easy to share trusted information in a secure context, and with the confidentiality that businesses need to operate effectively.

Most public blockchains have low scalability because all the nodes on the network are required to process transactions. This also results in low transaction throughput. By selecting a permissioned blockchain platform there is no POW algorithm and crypto mining. This delivers high scalability and fast transactions.

NEXXO local blockchains will enable authorized & permissioned developers, either NEXXO's developers or authorized 3rd party developers which interact with the system via secured APIs and SDKs.



THE NEXXO UTILITY TOKEN



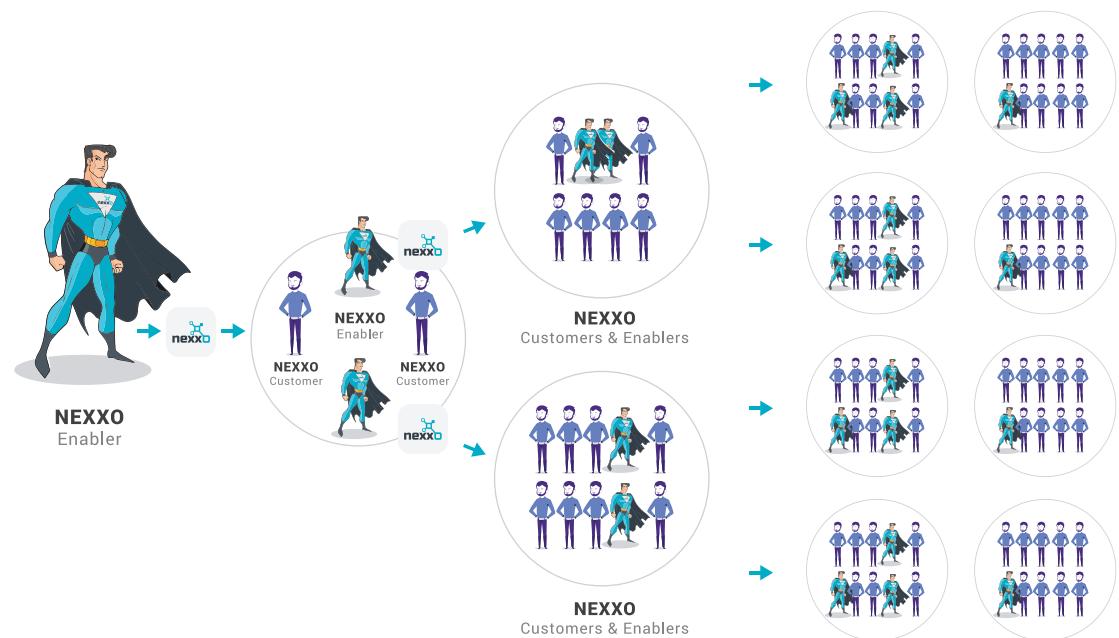
NEXXO is issuing an ERC20 token to reward enablers that help grow the NEXXO network as well as offer liquidity to traders and speculators that trade the NEXXO token on various crypto exchanges.

The NEXXO token has three main objectives, summarized as follows :

- 1 To reward “enablers”, where enablers are commissioned and trained parties that promote, market, and sell NEXXO solutions into their local small business communities. NEXXO will then invoice customers introduced by enablers and pay them a portion of the fees collected from the small business customers.
- 2 To offer liquidity and gains to NEXXO token traders and speculators; that trade the NEXXO token on various crypto exchanges
- 3 To offer various utility services such as coupons and discounts, to NEXXO token holders.

NEXXO enablers: Just like crypto miners, they are rewarded in NEXXO Token for growing the Network

Just like in other crypto platforms, miners are rewarded in tokens for processing transaction blocks that sustain the blockchain ecosystem; NEXXO rewards “enablers” in tokens for investing time and effort to help grow the NEXXO network. Enablers are independent sales organizations, either individual or business entities, who are well connected and trusted in their small business communities. They are trained, then encouraged to promote and market NEXXO products and services, and in return, are rewarded for marketing and promoting NEXXO small business banking products.



NEXXO enablers are rewarded for recruiting other enablers and for cultivating their peer-to-peer relationships to grow the NEXXONet network.

We observed that our most successful enablers were those that were the most trusted and best connected within their communities. They were community leaders who had peer-to-peer access to influence the decisions of small business owners and operators. They were respected, reliable, trusted, and had the highest number of peer-to-peer connections; thus, they were able to recruit other enablers as well as convince small business owners and operators to use financial services from NEXXO. Payments to enablers are currently made into their NEXXO bank cards in fiat currency. However, our plan is give them the choice to be paid in fiat, in NEXXO tokens, or in a hybrid combination, which they can manage via a mobile app.

NEXXO currently has hundreds of active enablers and is paying them now in fiat commissions. The concept has been proven to work!

NEXXO already has an active network of enablers who are currently being paid commissions in fiat currency. Currently, NEXXO has hundreds of enablers (partners) managing a portfolio of more than 15,000 micro and small businesses. The benefits of paying our enablers for their work has already been proven and this policy has achieved a win-win scenario for both NEXXO and its enabler community, we just need to pay in NEXXO tokens instead of fiat, then link the token to fiat via an exchange; thus, giving enablers the choice to keep token and speculate, or "cash-out" to fiat.

Enablers will have the choice to keep their rewards in tokens or convert to fiat.

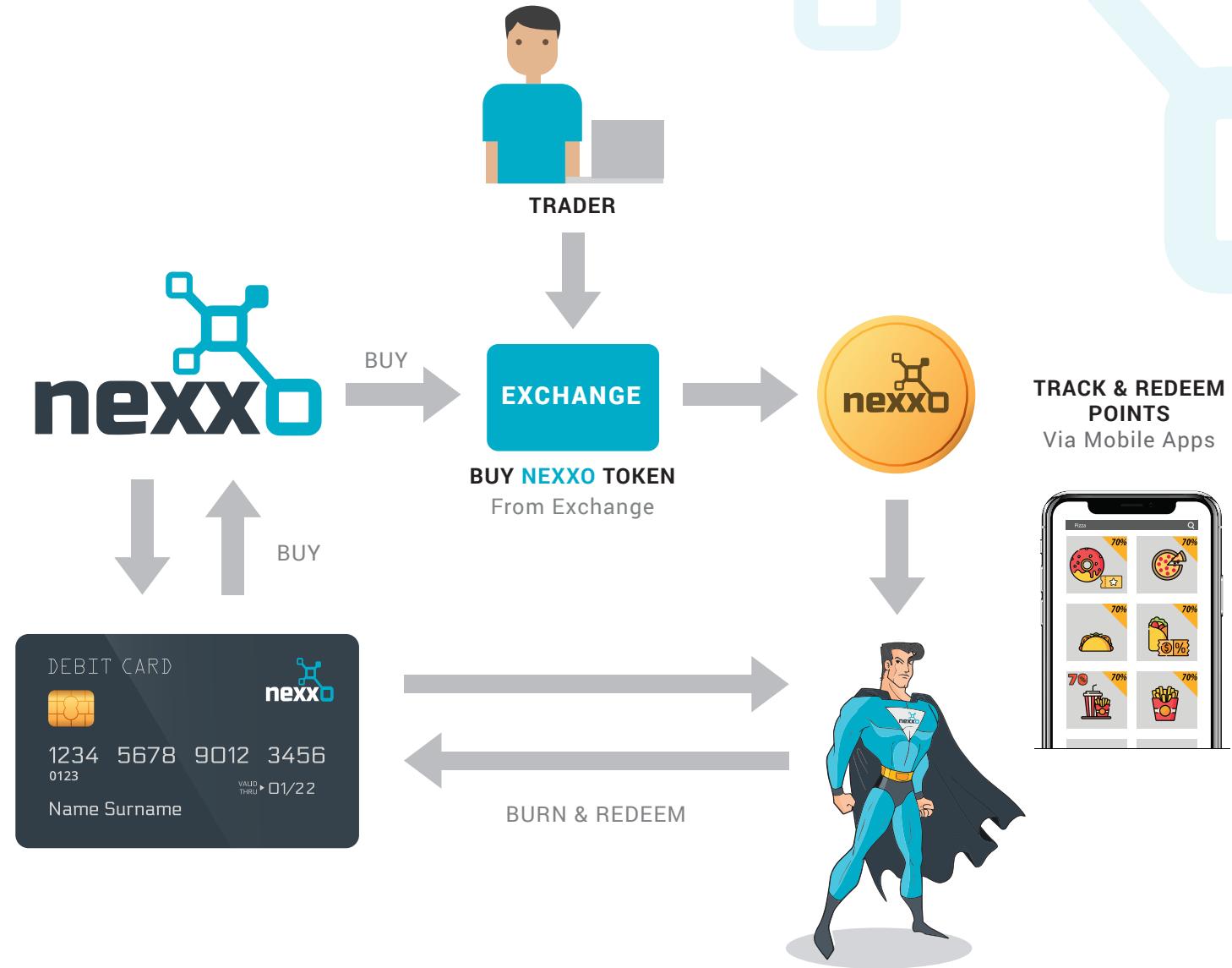
Currently, all referral partners are compensated with 100% fiat commissions. However, once our token is live, we shall follow a stepwise process to go from fiat to token. For example, we could start initially with paying commissions as 25% in NEXXO tokens and 75% in fiat, then 50%/50%, then 75%/25%; until we reach our targeted 100% of reward commissions in NEXXO tokens. Furthermore, we shall give our enablers full freedom to keep their commissions in 100% NEXXO tokens or "cash-out" to fiat. This will give enablers the ability to speculate or convert their tokens to fiat at any time. Note that once they convert to fiat, then their funds go onto their NEXXO issued bank card (described in the solutions section)



We plan to further grow the enabler network and to further increase rewards.

So far, we've achieved exponential growth in small markets in the Middle East such as Qatar (2.5 Million population), or UAE (8.0 Million population). However, as we plan to expand into new markets such as Pakistan (population: 200 Million), India (population 1.3 Billion), Africa, Asia and the Americas (target population of at least 1.5 Billion population), we expect our enabler network to grow tremendously and NEXXO is obligated to pay commissions in token.

Enablers will be given the choice to convert their earned Tokens to fiat or keep as is, then they get more tokens, then they convert some and keep some, and the cycle goes on and on. The concept is robust!



More Utility to token holders

NEXXO already has a growing ecosystem of small businesses that it serves. NEXXO token holders can purchase various products and services from many of NEXXO's 15,000, and growing, small business partners at a discounted rate when paying with NEXXO tokens.

Likewise, small businesses on the NEXXO platform would enjoy NEXXO products and services at a discounted cost when they accept NEXXO tokens as a mode of payment. Token holders, small business partners and the community will benefit greatly from this already well-established ecosystem. Further utility shall be as follows:

- 1 KYC'd token holders that reside within jurisdictions, where NEXXO is regulated shall be allowed to apply and receive a Bank Card with an IBAN (International Bank Account) linked to a mobile wallet, where they can convert their NEXXO token holdings to fiat and vice versa.
- 2 KYC's users, as defined above, shall have the right to easily convert other crypto holdings to NEXXO tokens, to be offered by NEXXO exchange partners and vice versa.
- 3 KYC'd users, defined above, shall receive various coupons, discounts, and loyalty deals from tens of thousands of NEXXO small business merchants, with these deals being displayed onto the token holder's mobile wallet. This enables token holders to enjoy thousands of fiat dollars in discounts, while having the freedom to pay for such discounts in token or in fiat currency.

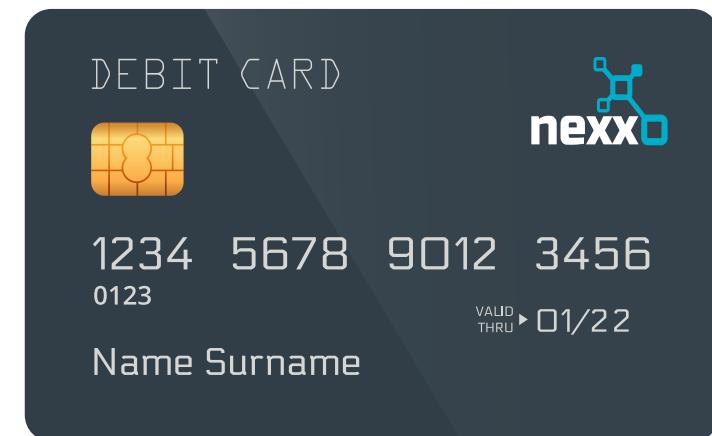
NEXXO's positive social impact on the local and global small business community.

By offering an international banking platform focused on the small business community, NEXXO believes that it can make a great social impact on society by leveraging blockchain technology to empower under-served hard-working small business owners, their families, and their communities.

NEXXO is already actively servicing more than 300,000 clients and changing the lives of hundreds of thousands of consumers, their families, and surrounding ecosystems. NEXXO's strategy and core beliefs are not based on hope and vision.

They are based on real deliverables, experience, and true commitment to doing good for the sake of a better future for humanity, our children, grandchildren, and many generations to come.

We firmly believe that we can make a positive impact, there's a way, and we invite you to join our cause.



OUR GROWTH STRATEGY & ROADMAP



Our growth opportunity: Leverage blockchain technology to lower risk, collect data, service under-banked small businesses, then expand globally.

Unlike large commercial banks, we leverage blockchain technology to welcome all types of small and micro businesses to use our various lower risk solutions. Once we start servicing our clients, we start collecting and generating immutable data, which we power with our blockchain business and data platforms. Armed with data, analytics, and knowledge, we then start offering suitable higher risk banking and financial services to our customers. Such services vary from offering loans, insurance, Point of Sale (POS), mobile POS, salary cards, expense cards or e-commerce platforms. This approach enables us to lower our exposure while offering high-risk products and services. Meanwhile, traditional financial institutions just cannot compete in such a high risk, low-margin environment.



Our Growth Strategy: Think Globally, think multiple continents, think 209 Million small and micro-businesses in 50 countries.

Based on the World Bank research, presented in earlier sections, we've discovered that the top 50 most populous countries contained approximately 209 million micro and small businesses. As a result, our growth strategy shall be based on a multi-continent expansion plan, where we shall expand the NEXXO network across the following continents:

- 1. Africa**
- 2. Asia**
- 3. North America**
- 4. South America**
- 5. South East Asia & Middle East**

1. Africa, 26.7 Million Micro & Small Businesses

TARGET COUNTRY	CONTINENT	POPULATION	SMEs (Approx.)
Nigeria	Africa	182,201,960	17,000,000
Ethiopia	Africa	99,390,750	800,000
Egypt	Africa	91,508,080	2,450,000
Rep. Congo	Africa	77,266,810	300,000
South Africa	Africa	54,490,410	2,251,821
Tanzania	Africa	53,470,420	3,162,886
Kenya	Africa	46,050,300	1,600,000
Sudan	Africa	40,234,880	22,460
Algeria	Africa	39,666,520	900,000
Uganda	Africa	39,032,380	24,636
Morocco	Africa	34,377,510	700,000
Mozambique	Africa	27,977,860	28,474
Ghana	Africa	27,409,890	25,679
Angola	Africa	25,021,970	20,154
Madagascar	Africa	24,235,390	210,918
Cameroon	Africa	23,344,180	93,969
Cote d'Ivoire	Africa	22,701,560	60,000
Niger	Africa	19,899,120	8,084
Burkina Faso	Africa	18,105,570	30,000

2. Asia, 71.9 Million Micro & Small Businesses

TARGET COUNTRY	CONTINENT	POPULATION	SMEs (Approx.)
China	Asia	1,376,048,940	43,000,000,000
Indonesia	Asia	257,563,820	21,000,000
Philippines	Asia	100,699,400	915,726
Vietnam	Asia	93,447,600	1,600,000
Thailand	Asia	67,959,360	3,000,000
Myanmar	Asia	54,897,150	117,600
Malaysia	Asia	30,331,010	907,065
Taiwan	Asia	23,381,640	1,408,313

3. North America, 34.4 Million Micro & Small Businesses

TARGET COUNTRY	CONTINENT	POPULATION	SMEs (Approx.)
United States	North America	325,843,650	28,800,000
Mexico	North America	126,017,220	5,600,000

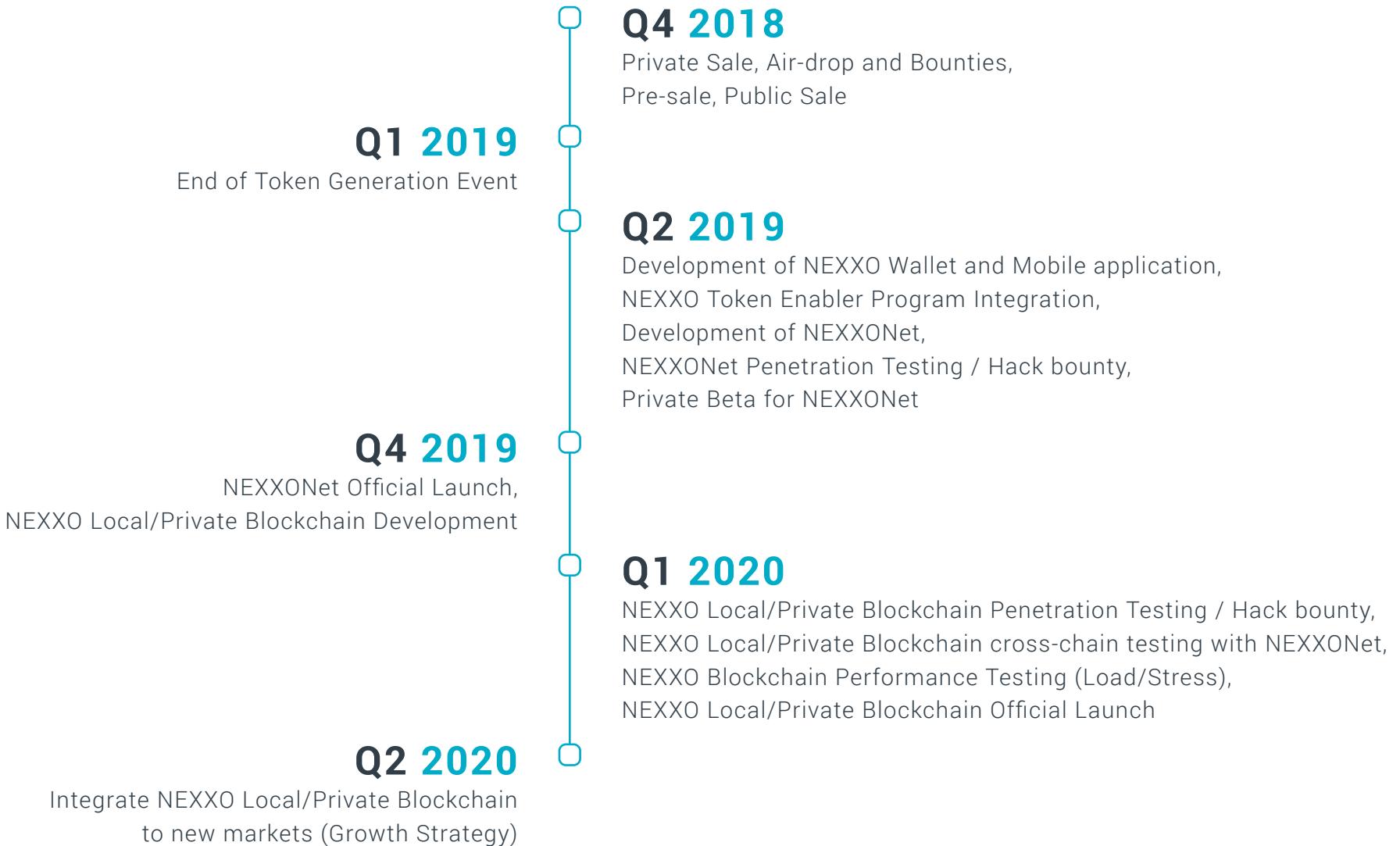
4. South America, 10.24 Million Micro & Small Businesses

TARGET COUNTRY	CONTINENT	POPULATION	SMEs (Approx.)
Brazil	South America	207,847,530	6,300,000
Colombia	South America	48,228,700	90,000
Argentina	South America	43,416,750	591,761
Peru	South America	31,376,670	2,350,000
Venezuela	South America	31,108,080	57,227
Chile	South America	17,948,140	854,539

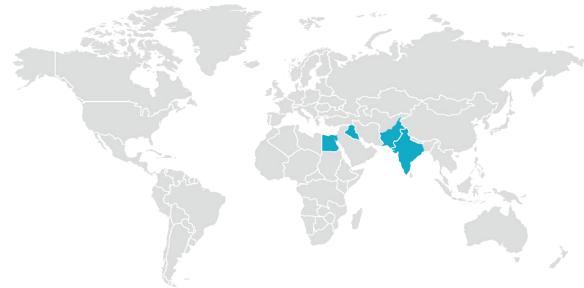
5. South Asia & Middle East, 56.6 Million Micro & Small Businesses

TARGET COUNTRY	CONTINENT	POPULATION	SMEs (Approx.)
India	S.E. Asia / Middle East	1,311,050,530	48,000,000,000
Pakistan	S.E. Asia / Middle East	188,924,870	3,200,000
Bangladesh	S.E. Asia / Middle East	160,995,640	1,654,000
Iraq	S.E. Asia / Middle East	36,423,390	622,000
Afghanistan	S.E. Asia / Middle East	32,526,560	250,000
Saudi Arabia	S.E. Asia / Middle East	31,540,370	2,000,000
Uzbekistan	S.E. Asia / Middle East	29,893,490	229,600
Nepal	S.E. Asia / Middle East	28,513,700	320,000
Yemen	S.E. Asia / Middle East	26,832,220	290,000
Sri Lanka	S.E. Asia / Middle East	20,715,010	74,000

OUR ROADMAP



GROWTH STRATEGY



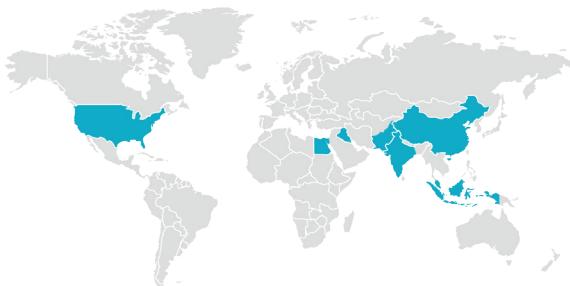
2020

- NEXXO to expand into Indonesia, & open offices in Jakarta – **Indonesia** Q1
- NEXXO to expand into Malaysia, & open offices in Kuala Lumpur – **Malaysia** Q2
- NEXXO to expand into China, & open offices in Hong Kong – **China** Q3
- NEXXO to expand into North America, & open offices in San Francisco – **USA** Q4



2019

- Q1** NEXXO to expand into Pakistan, & open offices in Karachi – **Pakistan**
- Q2** NEXXO to expand into Iraq, & open offices in Baghdad – **Iraq**
- Q3** NEXXO to expand into India, & open offices in Mumbai – **India**
- Q4** NEXXO to expand into Egypt, & open offices in Cairo – **Egypt**



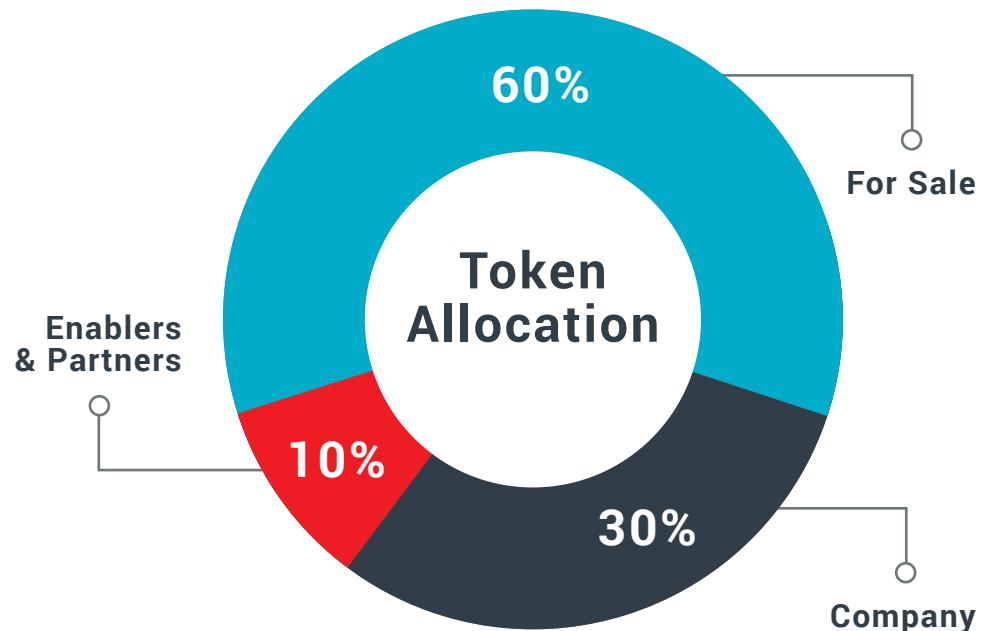
2021

- Q1** NEXXO to expand into South America, & open offices in Mexico City – **Mexico**
- Q2** NEXXO to expand into Africa, & open offices in Johannesburg – **South Africa**
- Q3** NEXXO to expand into Africa, & open offices in Lagos – **Nigeria**
- Q4** NEXXO to expand into South America, & open offices in Rio De Janeiro – **Brazil**

THE NEXXO TOKEN SALE

Tokenomics, Dates, details, and related information

Token Name	NEXXO Token
Token Symbol	NEXXO
Platform	ERC 20
Token Decimals	18
Total Token Supply	100,000,000,000
Token for Sale	60%
Currency Accepted	ETH, USD
Token Price	US\$0.00083
Private Sale Date	October 1 st 2018 - October 31 st 2018
Pre-sale Date	October 31 st 2018 - December 1 st 2018
Public Sale Date	December 1 st 2018 - December 31 st 2018
Pre-Sale Bonus	5%
Soft Cap	US\$10,000,000
Hard Cap	US\$44,285,714



Use of Proceeds, top 5 expenditures:

- ✓ Expand into new countries as per plan
- ✓ Hire new staff in each new country
- ✓ Invest and develop further blockchain based intellectual property, in terms of new products and services
- ✓ Invest in banking partnerships, or buy banking licenses in various new countries, wherever allowed
- ✓ Day-to-day operating expenses

COMPLIANCE & SECURITY

PCI DSS 3.22

The NEXXO data centers are Payment Card Industry (PCI) Data Security Standard (DSS) version 3.22 Certified, which is the highest standard of security in the financial services industry. Furthermore, implementing a payment system on NEXXO Platform provides a layer of separation and security between payment data and settlement data for financial transactions that are executed over the Interledger Protocol (ILP). Each institution has fulfilled the conditions required to execute the payment and does not require payment data. This limits the number of times data needs to be transmitted between the two banks. The actual payment data is encrypted and shared only between the two institutions making payments to each other when necessary. The following types of payment data are stored and maintained in internal databases:

- ✓ **Identifiers for originators and beneficiaries**
- ✓ **Required PII/CIP information for originators and beneficiaries**
- ✓ **Additional payment information such as invoice numbers**

Secured Communication

Banks' internal systems communicate with the NEXXO Platform over secure HTTPS connections and use OAuth 2.0 for authentication. ILP components of NEXXO Platform use HTTPS for secure communication with each other and Messenger, using Certificate Authority (CA) certificates for authentication.

HTTPS is also used for:

- ✓ **Pre-transaction communication between Messenger instances at corresponding partner institutions**
- ✓ **Communication between Messenger, Validator, ILP Ledger and FX.**



MANAGEMENT TEAM



Nabil Ben Aissa

Founder & CEO

Nabil Ben Aissa is a 20+ year technology veteran. He is experienced in starting and growing companies in electronic payments, electronic banking, mobile payments, e-commerce, cloud computing, blockchain, ICOs and virtual currency. He has successfully started, built and grown tech companies; raised funds, acquired and sold various businesses in USA and Emerging Markets. He has operated and managed multiple organizations and teams across continents and sustained aggressive shareholder growth.

He is the founding partner of Nexxo Network a blockchain social commerce platform; as well as Nexus Ventures LLC, a boutique International Venture Capital firm that invests in electronic payments, mobile payments and blockchain powered platforms.

In 2001 Mr. Ben Aissa founded American EPAY (now EPAY Systems), one of the fastest US companies specializing in e-payments for low wage laborers, which he successfully exited in 2010. Prior to that, he founded and exited 1internet Corp., an e-banking software company; and founded and exited AB-Internet Corp. a Milwaukee ISP which he sold to ExecPC (later acquired by Voyager.net, now Local.net)

Mr. Ben Aissa holds an MBA from the J.L. Kellogg School of Business (Northwestern University), a dual Master's degree in Electrical and Computer Engineering from the University of Wisconsin at Madison, and a dual Bachelor's degree in Electrical and Computer Engineering from the University of Wisconsin at Madison.

He owns 11 United States Registered Patents and speaks 6 languages. He is an active member of the technology and entrepreneurship scene in Qatar, Dubai, Chicago and is a member of the Young President's Organization (YPO). In his younger days, he was a competitive swimmer and he held national and international swimming records. He enjoys reading business books, swimming, and playing water polo.



Gunnar Skoog

Group Chief Operating Officer

Gunnar Skoog is an international business leader with over 25 years track record of building entrepreneurial companies across global locations within diverse cultures. He has a proven ability of taking ideas from inception to reality and drive complex initiatives to success with bottom line responsibility.

Gunnar has through his career been building various businesses and thereby created substantial shareholder value. He has hands on experience of innovation process implementation, leadership program development, performance & corporate culture management and transforming people and teams to deliver their best work ever.

Gunnar has experience from the following industries; Online/Digital Media, Financial Services, Industrial Projects, Recycling technologies, Commercial Equipment and FMCG and a bachelor's degree in business administration from Stockholm University.



Muzzammil Saeed

Head of Customer Success

Muzzammil Saeed is a career banker with extensive experience of more than 20 years with different multinational and regional banks, both conventional and Islamic.

He has successfully led sales and services teams and has experience in both retail and corporate banking. Muzzammil has key relationships within the banking and financial industry segment across the Middle East. He has been instrumental in building various departments within the banking units, leading teams in achieving exceptional results.

He has held positions as Sales Manager and Head of Secured Lending at Standard Chartered Bank, Strategy and Operational Management at HSBC Bank Middle East, Head of Sales at Barwa Bank and Head of Emerging Corporates at Mashreq Bank. Muzzammil is a Certified Islamic banker and Takaful expert, he has a Master's degree in Islamic Banking and Finance from AIMS in the UK.



Aizaz Tahsildar

Head of Innovation

Aizaz Tahsildar is a seasoned international payment expert and business leader with over 22 years' experience of building local and international business partnerships with various payment schemes, blockchain platforms and payment service providers. He has a proven track record of successfully managing business programs and spearheading innovative digital channel projects for ATM, retail, e-commerce and mobile banking.

Aizaz has expertise in developing new business opportunities and creating profitable 'go to market' strategies by identifying, prioritizing and building structures and processes in the field of payment solutions and financial technologies.

Previously he worked as Enterprise Program Manager and digital transformation expert for the Commercial Bank of Qatar, and he has a Masters degree in Applied Science, and an MBA in Business Strategy from Oxford University, UK.



Naraynan Kannan

Head of Disruptive Technologies, Blockchain Apps

Naren Kannan is a technology leader with over 15 years of technical experience. He has headed various projects across multiple domains and possesses excellent leadership and communication skills. Naren is highly skilled in cloud computing, SAAS, blockchain technology and networking. He knows 7 programming languages and has worked with Hewlett Packard and Infosys. Naren holds a Bachelor's degree in Electrical & Electronics Engineering and is a Microsoft Certified Solution Architect and certified PCI implementer.



Abhinav Kumar

Manager, Bank Cards & E-Wallet Technologies

Abhinav Kumar is a technical leader with over 8 years of technical development experience. He leads various projects and ensures that the company's technology strategy serves its business strategy.

Abhinav is responsible for validating technical feasibility, recommending technical platforms and solutions for various business driven requirements. His skills set range from programming, problem solving, technical writing and detail orientation and critical thinking. He is leading a team of enthusiastic colleagues that deliver quality on time.

Abhinav holds a Bachelor's degree in Computer Science and is a Certified Payment Industry Security Implementor.



Mohammed Mahmoud

Head of Business Development

Muhammed Mahmoud has more than 19 years of extensive experience in innovation, product management and development, technology for online/digital/banking and information driven businesses.

He acquired his skills firstly with Zawya, which he built with the co-founders, and later with Thomson Reuters, who acquired the company in 2012. He delivered the first SMEs Middle East/Emerging Markets strategy for Thomson Reuters, a proposition that is today worth over \$270M.

Muhammed's ambition is driven mainly by his passion in creating value that solves customers' problems and fulfills their needs. He holds an MBA from Leicester University-UK, BSC. Computer Science from King Fahad University - KSA, Diploma in Programming Languages from the Cabinet of Information & Decision Support Center of Egypt and he is also a certified Innovation Leader and Product Manager from The Association of International Product Marketing and Management (AIPMM).



Jason Paul Jones

Head of Partnerships & Franchise Expansion

Jason is a dynamic sales development entrepreneur with a proven history of working in the fast-moving consumer electronics market, delivering sales and service solutions for over 25 years in both local and international markets.

He owned and operated multiple franchise business models in the telecommunications and IT sector. He was a senior leader in the development and implementation of the MTN-Vodacom Africa franchise project, leading to a national rollout of over 287 independently owned franchise businesses.

Jason has extensive experience in large value business negotiations and is a franchising expert capable of delivering projects in international markets. He also has extensive Business Process Outsourcing knowledge and is a Global Employment Outsourcing specialist. He has a Master's in Business Strategic Leadership from the University of Sussex, UK and an MBA from the University of Johannesburg, South Africa.



Abdul-Rahman Al-Ameri

Manager, International Expansion – Middle East

Abdul Rahman Al-Ameri holds an MBA in Business Management from Birmingham University and has been a banker for the past 15 years, both in retail and corporate banking and has been with HSBC, QNB and QIIB based in London, Dubai and Doha. During his career he has worked in Sales and Relationship management as a motivational leader with a demonstrated history in building priority banking solutions. He has sound knowledge in strategic planning and deployment and has built up a broad network within the banking and financial industry across the MENA region.

Previously he worked as Enterprise Program Manager and digital transformation expert for the Commercial Bank of Qatar, and holds a Master's in Applied Science, and an MBA in Business Strategy from Oxford University, UK.



Qasim Abbas

Group Finance Manager

Qasim Abbas is a Corporate Finance Executive with 12 years of Finance and Accounts Management expertise from both the UAE and Qatar. He is professionally qualified as a Chartered Financial Analyst CFA and ACCA. Qasim has broad experience of accounting procedures, finance management, liaison with banks, financial forecasting, budgeting, planning and costing aspects. His career has progressively led to more senior positions and assignments including developing financial and governance strategies, financial analysis, budgeting, forecasting, ensuring compliance to all administrative matters, including audit and tax requirements.

He has a Bachelor of Science degree in Applied Accounting from Oxford Brooks, UK.



Ameen Mohammad

Head of Cash Management & Banking Settlements

Ameen Mohammad is a veteran banker with a record of accomplishments of over 40 years banking experience with both national and international banks. He was the Vice President & Country Head of Operations for UBL in Qatar, and before that he worked as Compliance Manager with the Canadian Imperial Bank of Canada (CIBC) in Toronto.

Ameen has hands-on experience of banking operations, including conventional and online transactions, settlement, reconciliation, audit, risk and compliance. He has a proven ability of driving and implementing projects, specifically in relation to risk and compliance issues.

He has an MBA from Saint Claire University, New York, USA and a Bachelor of Commerce from University of Karachi, Pakistan.



Amit Joshi

Head of Employee Experience (HR)

Amit Joshi was Head of Human Resources in one of the leading Agri Tech startups in India and spearheaded the company's explosive growth to over 300 people. He has 16 years of experience in Talent Acquisition, Talent Management and Talent Development with focus on integrating the right culture with the right people practices.

As HR leader, he has worked with various International organizations like Diebold Inc, Thermo Fisher Scientific Inc and Capgemini, with a record of accomplishments of setting up and scaling HR functions across different business phases from start -up stage to maturity. He has served as a key member in developing sustainable workplace capabilities and built motivational cultures that encourage productivity and deliver desired outcomes.

This background has made him skilled in utilizing HR as a valuable strategic tool that is vital to achieving an organization's business growth objectives.

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Singapore Office

Coming soon...



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