



DECENTRAL

CRYPTO PAYMENTS

NFC enabled payments bridging cryptocurrency and fiat

Based in San Francisco

hello@decentral.solutions

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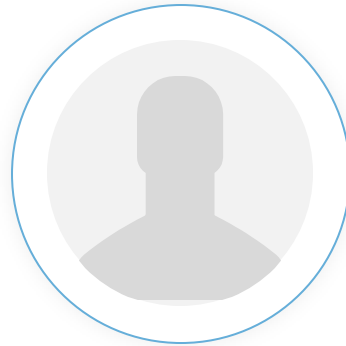
Background of Founders



Ling Qing Meng

U of M CS '13

- Nike 250 million USD savings Labor Grid
- Investor Software for Kyber ICO
- Go to market strategy for Branch.io
- Founder of Decentral, blockchain and cryptography specialized



Tony Rose

UC Berkeley CSa '98

- Director of Product of Vantiv: Launched Apple Pay, Android Pay, Samsung Pay, AMEX Express Checkout, and PayPal; in-store, in-app and on-the-web payment technology on the Vantiv enterprise, SMB and e-commerce platforms
- In 2013 Founder and CEO of Drop in Media 0 to 6M revenue in 2 years.
- In 2004 he was CTO of Mobileway Inc: Mobileway provided SMS delivery to the carrier networks. It was acquired by Sybase in 2004 for \$120M.

The Crypto Economy Is predicted to reach as high as 1-% of world GD{ by 2002*

The number of cryptocurrencies users 2017

OVER HALF A BILLION

People are aware of Cryptocurrencies



MORE THAN 50 MILLION

Have interacted with Cryptocurrencies



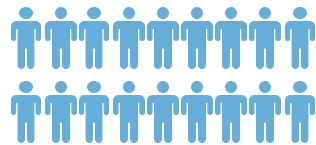
OVER 3 MILLION

Daily esers

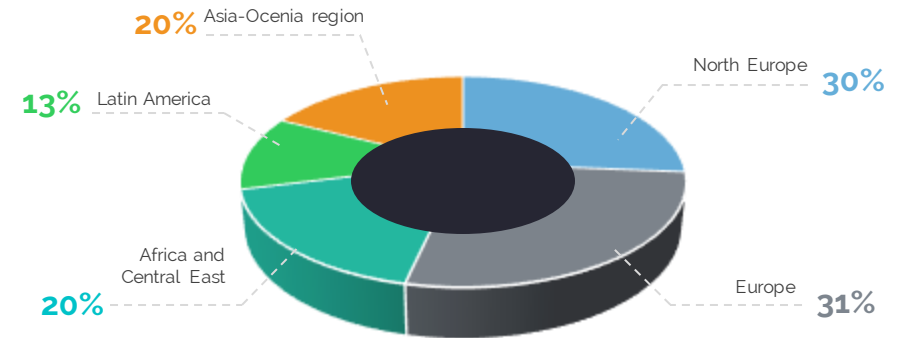


By 2025 will be more than 200 million active Cryptocurrency Users

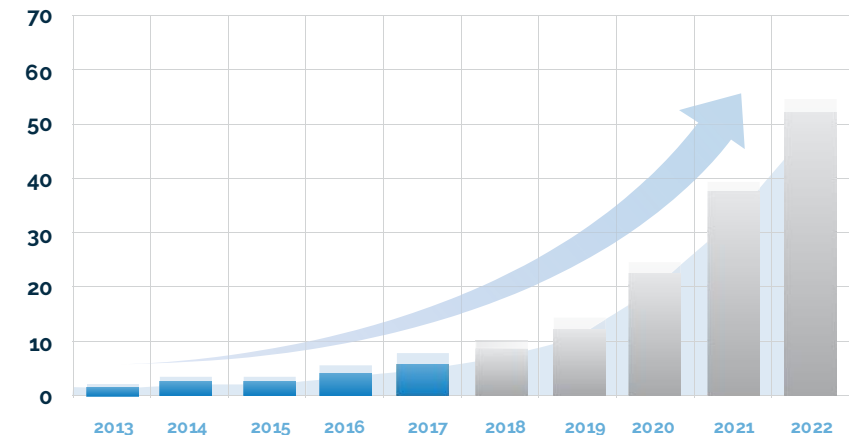
2025



Regional Distribute of Cryptocurrencies**



Predicted Number of unique Active users of cryptocurrency wallets, Million**



Solution

High level concept - Store and transact anything with a flick of the wrist



MVP: Apple Wallet Integration with Mobile Wallet and Payment Platform



EOY: NFC Enabled Wearable for signing any transaction on any chain



Load any cryptocurrency onto a Virtual Credit Card



Pay via Apple Pay UI. Receive 4% cashback.



Merchants receive payments as fiat, accesses the purchasing power of global blockchain economy

CONSUMER APP FEATURES:



Pay to point of sale using fiat or crypto. Receive payments by default in fiat, with the option of crypto.



Automatically spot converts any cryptocurrency for the specified currency merchant receives as payment



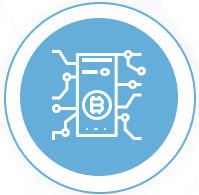
Decentralized Identity Management via proving ones aggregate of all transaction history



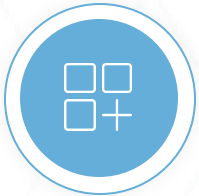
Receive, retain and transfer fiat (USD) and top 5 MC cryptocurrencies. BTC ETH TRX



Problem



Cryptocurrency payments is broken. DApps can't find Users, blockchain is seen as too complex and risky.



UI/UX is hard, too many technical challenges. High Barrier to entry for both users and merchants.



Millenials deal with increasing financial burdens such as debt, student loans, increased cost of living





Why Now?



Clear evidence for corporate presence in centralized DLT payment systems at Facebook, Apple, Google.

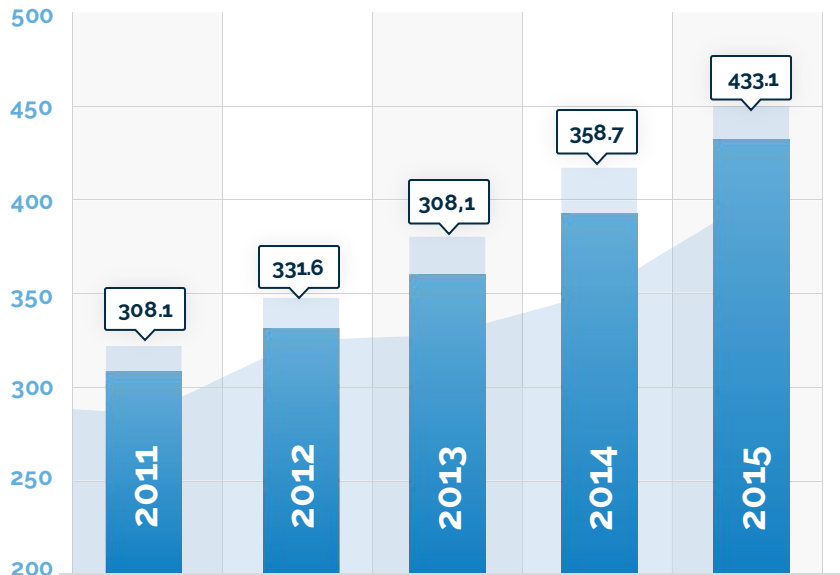


UI/UX is the hardest part. We have a window to leverage our relative technology advantage and business relationship advantage. Both of these factors can not be more emphasized.



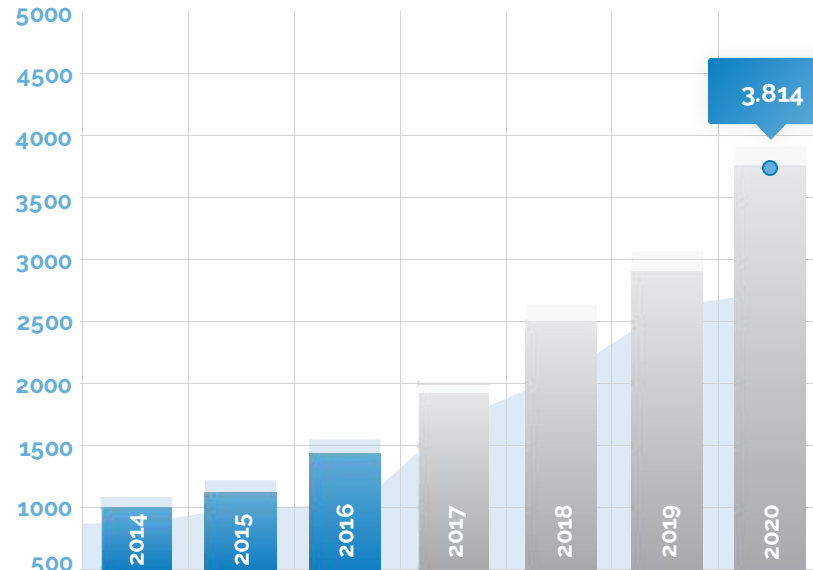
The Global Demand For Electronic Payments Will Eventually Lead To The Virtual Extinction Of Cash

Number of worldwide non-cash transactions (Billions)¹



Global transaction volumes grew by 11.2% during 2014-2015 to reach 433.1 billion, fuelled by Emerging Asia with a growth rate of 43%

Forecast of Consumer Mobile Payments 2014 to 2020 Billions USD²



IDC predicts that, by 2020, total worldwide consumer mobile payments will reach \$3.814 trillion annually



The continuing rise of mobile digital payments combined with the increased acceptance and usage of Cryptocurrencies leads to an inevitable increase in demand of mobile Cryptocurrency payment solutions



WHY US?



Tony Rose to stop that large barrier to entry since he has experience with POS Developers. He got Apple Pay integrated everywhere



My experience with FinTech: iCash Insurance, Treasury Management Monacle. My relations with Alameda Research.



I am extremely connected in crypto. Rosario Dawson. Justin Blau. I'm a speaker at many world class blockchain events.



TEAM



Dillon Settle

Director of Global Operations

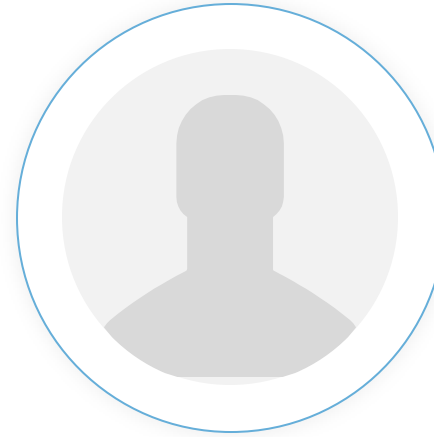
Specializes in developing meaningful community relationships and conducting corporate operations



Rico Chen

CTO

Dual-background in finance and Engineering



Arpit Agarwal

Blockchain Engineer

Generated zero-knowledge (zKSnarks) proof using zokrates, integrating with KyberSwap. Part of ETH SF winning team.



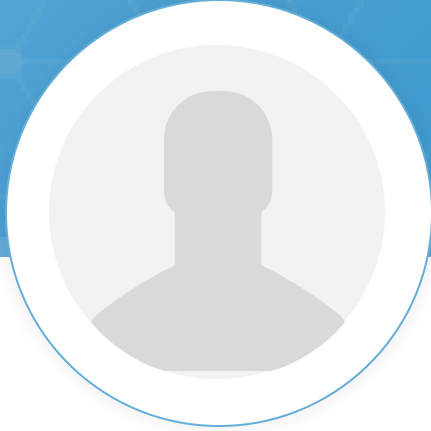
Nick Hyungsuk Kang

Blockchain Developer

Published Secure DNS name autoconfiguration for IPv6 internet-of-things devices

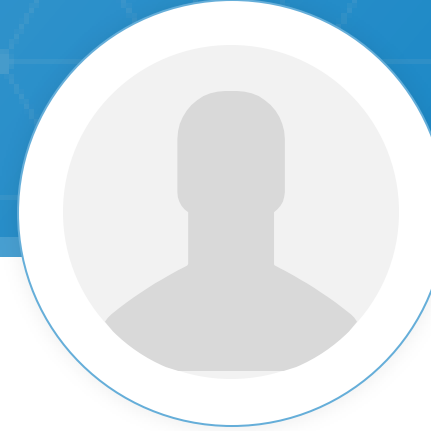


ADVISORS



HALBERT NAKAGAWA

Co-founder and former CTO of Machine Zone. Deployed DLT and IOT pilot projects in the city of New Zealand. Expert at creating profitable recurring revenue streams for business, MZ is a company with a 13 billion dollar valuation.



YURI LAZARINI

Working with capital markets since 2009, first doing academic research, after as a stockbroker trading stocks, options and other derivatives. In 2014 Yuri began working with offshore accounts in the private bank division of Itaú the largest bank in Latin America. Recently Yuri was working with Robinhood Markets on the Compliance and Operations team, after he joined HBUS doing Market and Trade Surveillance for a Crypto Exchange.





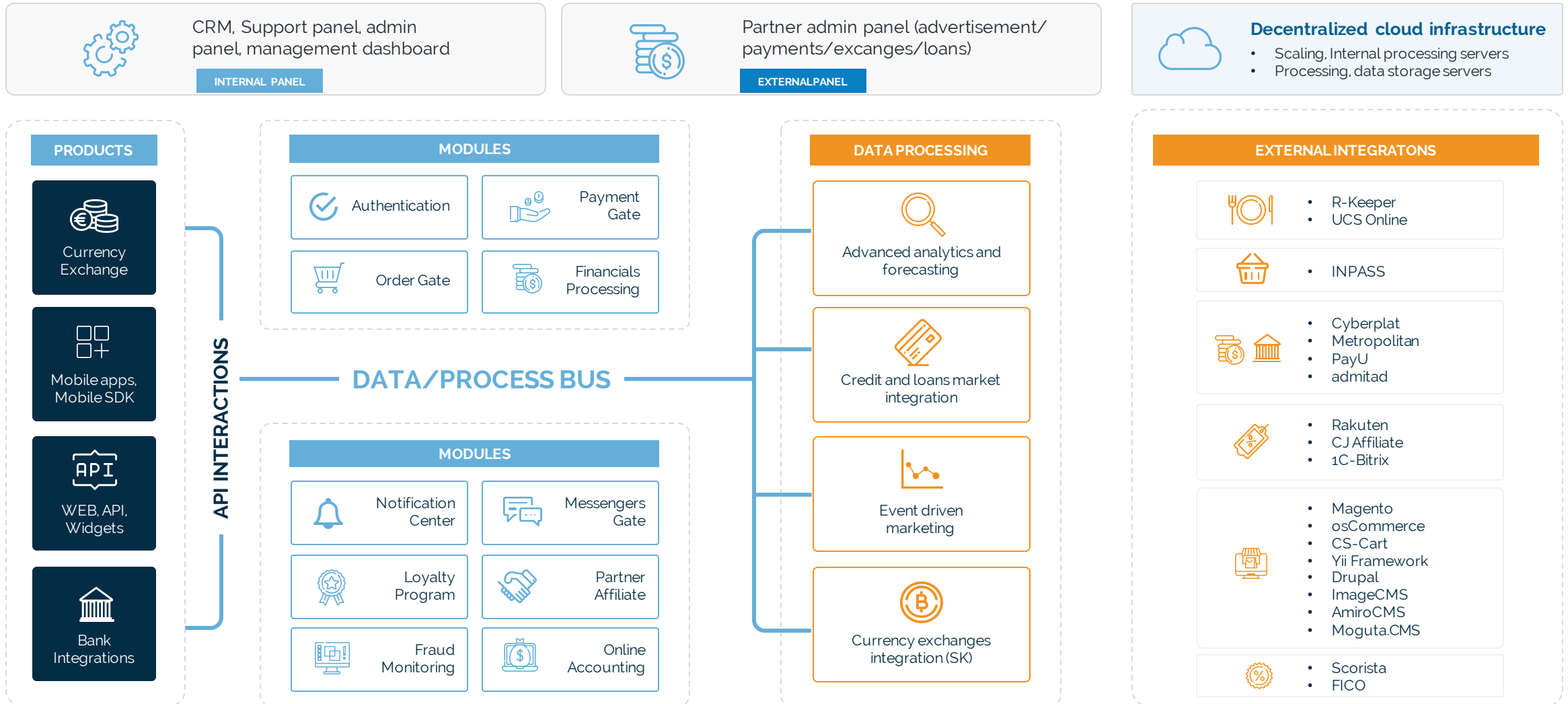
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SECTION 2 :

Budget and Roadmap

[See Grant](#)

Platform for Developing Decentralized Finance



Competitive Advantage



Large user base and market

Addresses growing Generation Z user base is best people to sell to.

POS and high scale blockchains are coming.

There are many new blockchains coming out in the next 12-24 months who are all hungry for users.



Serving a clear market need

Need a device to KYC and sign transactions easily

Blockchain protocols are hungry for developers, they want to get listed

Exchanges need a real demand for cryptocurrency to scale their revenue



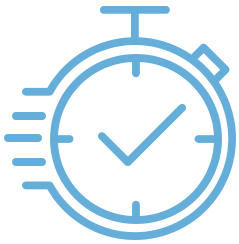
Defensible Business Model

First to market and liquidity aggregation is key. We have pilots with TODO

Robinhood was doing market making as a service when they first started. We are doing it for crypto.

Large barrier to entry for Point of Sale Developer + Acquirer ecosystem. We have a guy that has done it before, with the 100 person Apple Pay team. He's back to do it again.

Revenue Thesis



Provide same value to Merchants with faster settlement and less transaction fees. We give merchants better settlement and more markets.



Opens up new markets where developing countries can build DApps for US customers.



People ready to acquire so long as we have users, this is the time





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SECTION 4 :

Prepitch thoughts



Get the tone right, frame myself as alpha, seize status, hit their hot buttons



Keep it captivating with visuals that resonate



Deploy a big idea that is human and captures the theme of "building a legacy"

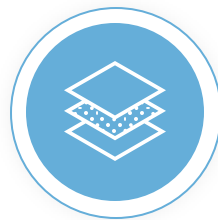


Create hot cognitions. Make the VC and committee want the idea before they even know the details



The Deal

Seed Round



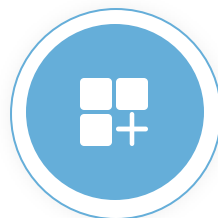
Structure:

SAFE Note



Goal for raise

3.1 million for seed round



Parties:

There are many variations of passages of Lorem Ipsum available, but the majority have suffered alteration in some form, by injected humor, or randomized words which don't look even slightly believable.



Multiple Winners In This Space



FIAT ON RAMPS

- Gemini
- Robinhood



WALLETS

- Trust
- Toshi
- Jaxx



STABLECOINS

- Maker
- TrueUSD
- StableUSD



PAYMENT NETWORKS

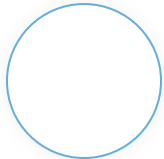
- Parallel
- PundiX
- MetalPay



Appendix



Why are we better than Square



They do not have our teams connections in the blockchain space

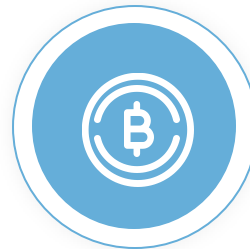


They do have insight nor field test experience on how business is done in the blockchain space



Reasons better than Crypterium

- Crypterium is centralized and not sovereign
- We don't use a token, nor do POS systems need a token
- They don't have a viable go to market strategy for merchants, we do



Why are we better than Coinbase commerce

- Merchants aren't protected from Price fluctuation
- Merchants get instant confirmation of payment via Escrow while transaction is still being mined
- Coinbase commerce doesn't simplify user experience, and makes them learn a complex payment scheme which will drastically reduce conversion



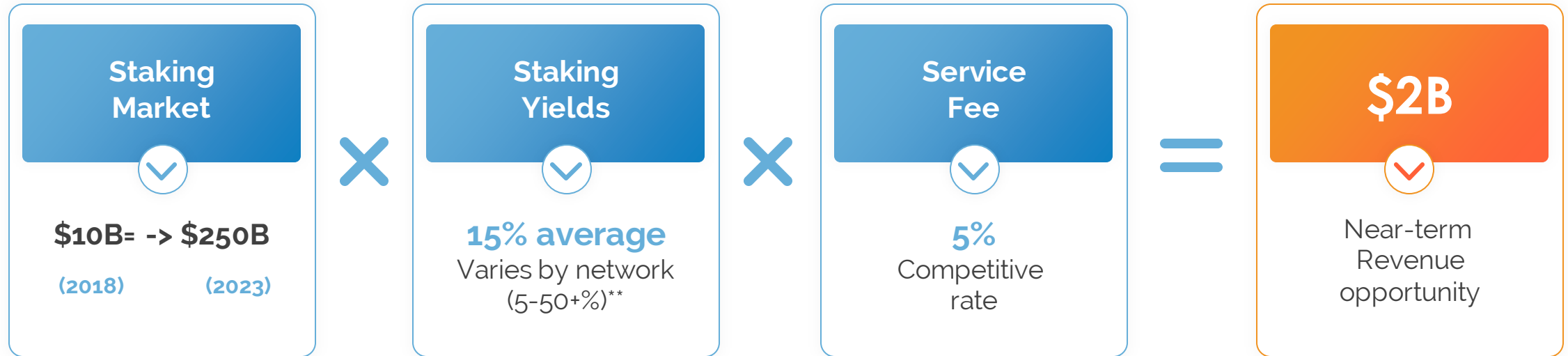
Appendix II

MOBILE PAYMENTS COMPARISON

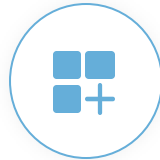
	 Samsung Pay	 Apple Pay	 Google Play
Compatible Devices	Samsung Galaxy S9, S9 Plus, Note 8, S8, S8 Plus, S7, S7 Edge, S6 Edge Plus, Galaxy Note 5, Galaxy S6 and S6 Edge, Gear S2 and S3	Apple iPhone X, iPhone 8/8 Plus, iPhone 7/7Plus, 6/6 Plus, SE, Apple Watch, MacBook Pro with TouchID, iPad 5th/6th generation, iPad Air 2, iPad Pro and iPad Mini 3 and 4	Android phones with NFC and HCE support running KitKat (4.4) or Higher
Availability (see note below)	24 countries worldwide	27 countries worldwide	18 Countries worldwide
Authentication	Fingerprint, PIN or iris	FaceID or fingerprint	Fingerprint, PIN, pattern or password
Where can you use ?	Works with NFC, magnetic stripe or EMV terminals, in-app purchases	Works with NFC terminals, in-app purchases and web purchases in Safari	Works with NFC terminals and in-app purchases
Cards	Credit, debit and loyalty cards	Credit, debit and loyalty cards	Credit, debit, loyalty and gift cards
Which banks	Wide variety of banks: full list here; Paypal	Wide variety of banks: full list here; Paypal	Wide variety of banks: full list here; Paypal



Recurring Revenue & High Margin **Business Model**



Predictable, recurring revenue stream, Staking yields are paid out to stakers every time new blocks are added to the blockchain, making staking a recurring and predictable revenue stream



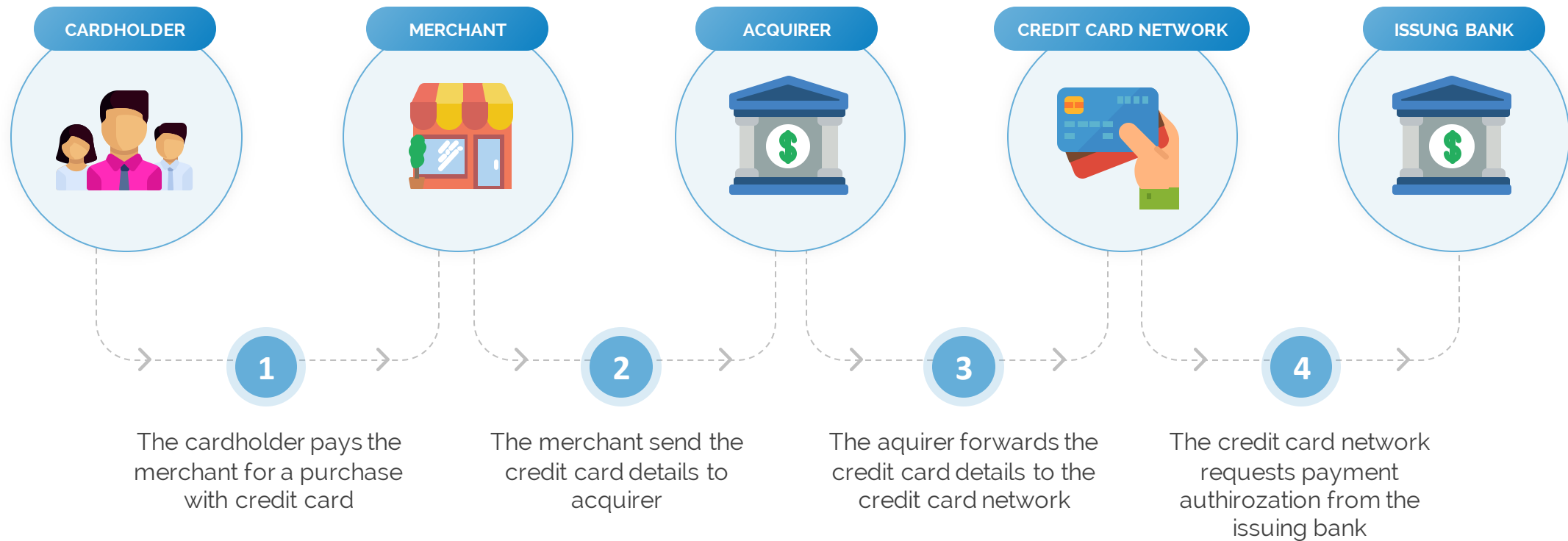
Sticky product, Users will value convenience, security and reliability of staking with EON to earn rewards.



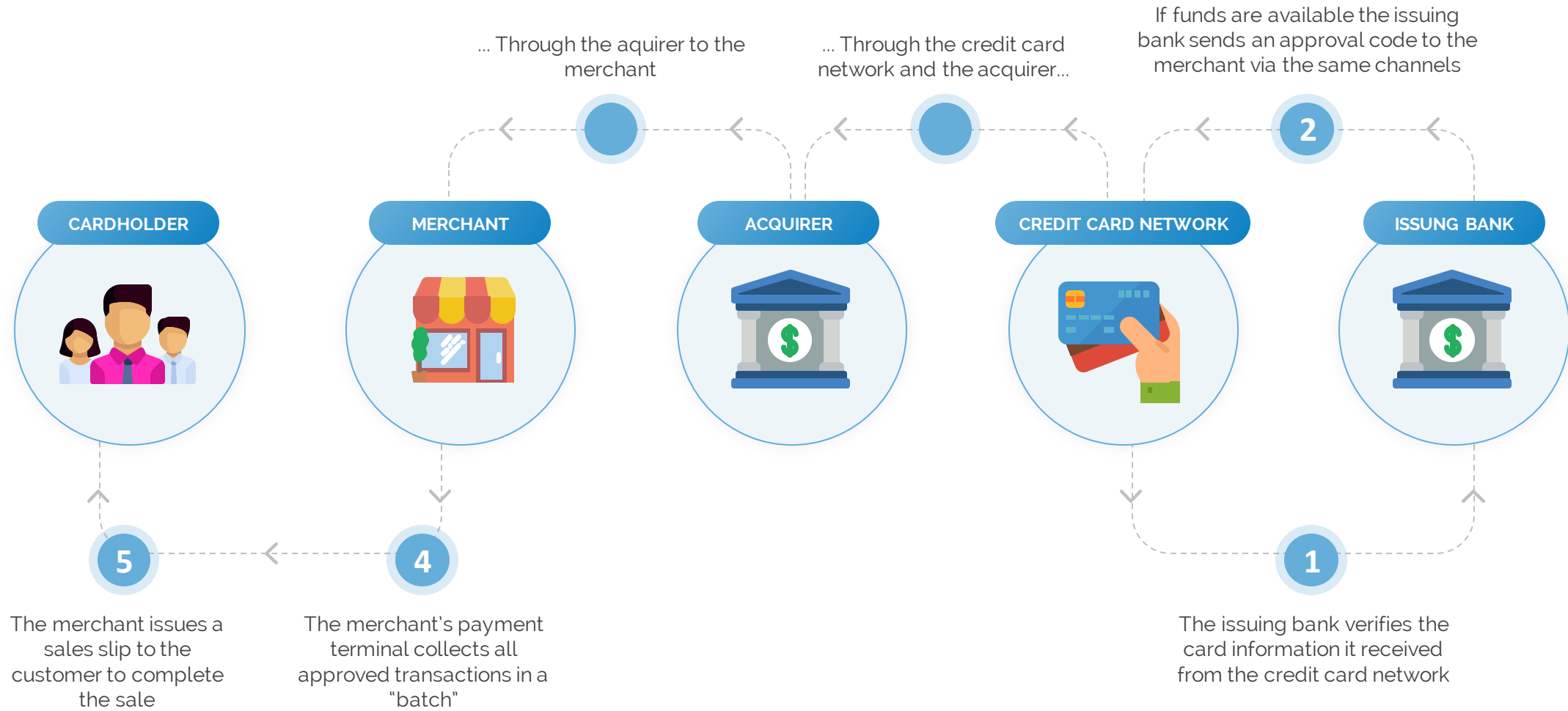
Software Margins. Staking does not require expensive computing equipment like Proof-of-Work mining. Our platform can scale out very efficiently to support many users and networks.



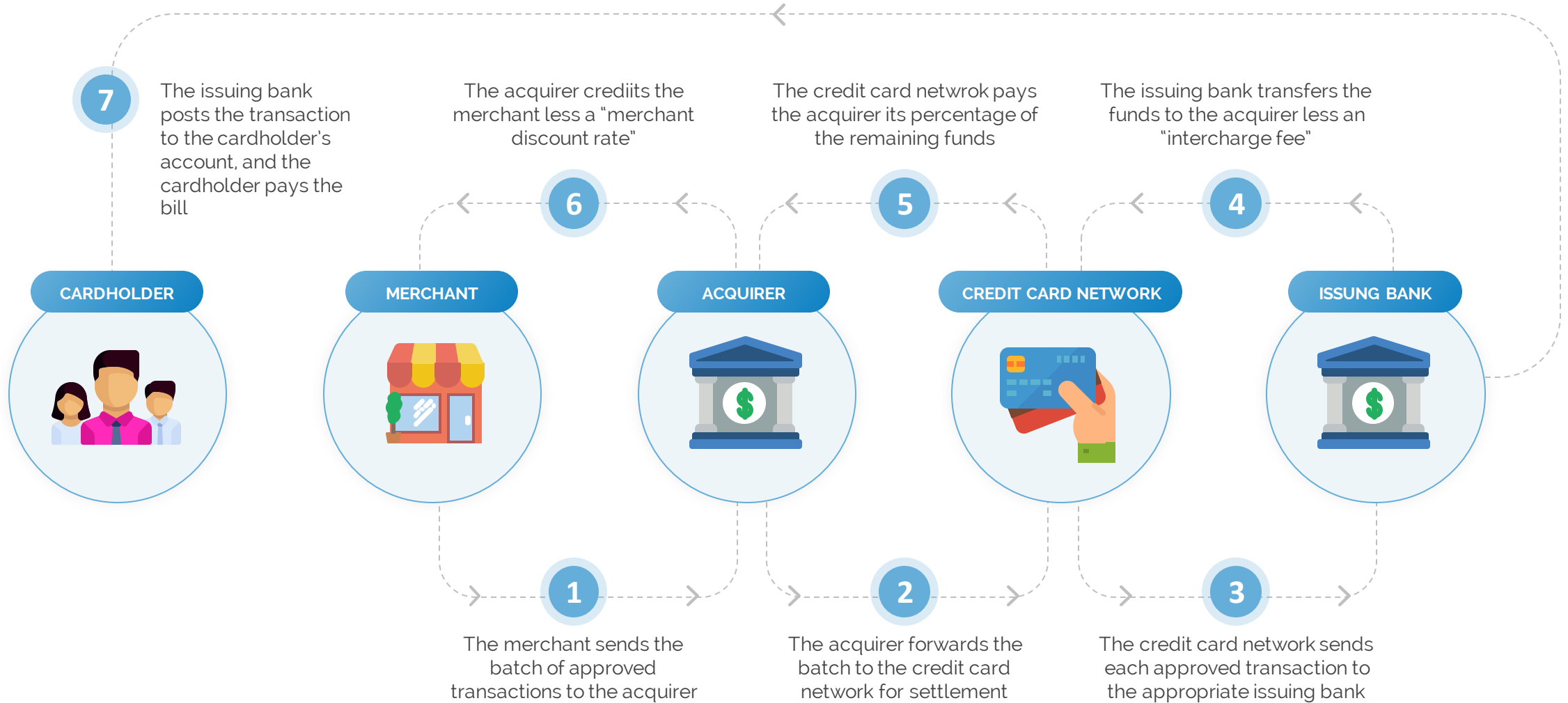
Authorization



Authentication



Clearing & Settlement





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THANK YOU

Have questions? We'd love to answer them and show you the ideal mapping platform for business data. Demos available - contact us to set up an appointment.

www.decentral.solutions



Phone

Call us Monday-Saturday
9am-7pm ET 12345678



Email us

You can email us anytime
your@emailhere.com