



Transactions without a middleman to save 98% cross-border fees

# Advisory Board



**Prof. Alex Siow**

National University of Singapore

*Strategic Advisor*



**Prof. Keith Carter**

National University of Singapore

*Blockchain Advisor*



**Prof. Andy Yeo**

*Legal Advisor*

# Team Members



**Thanh Dao, MBA**

Cardiff Metropolitan University, UK

*Founder / CEO*



**Anh Pham**

*CoFounder / CTO*



**Loc Dinh**

*Founder / CCO*



**Phuc Anh, PhD**

Harvard University, USA

*R&D Lead*



**Hoang Nong**

*Blockchain Specialist*



**Thang Nguyen**

*Smart Contract  
Leader*



**Pham Dat**

*PHP Developer*



**Louis**

*Technical Writer*



**Dat Hoang**

*Frontend Developer*



**Luiz Ribeiro**

*Brazil Ambassador*



**Duong Vi**

*Ecommerce  
Plugin QA*



**Hue Nguyen**

*Mobile &  
Extension QA*



**Son Me**

*Digital Marketer*



**Minh Nguyen**

*Community Support*



**Yen Nguyen**

*Customer Support*



**Ha Hoang**

*Community Support*



**Ann Dao**

*Community Support*



**Chinh Vu**

*Extension  
Developer*



**Tu Luu**

*Designer*



**Hang Nguyen**

*HR*



**Tho Nguyen**

*Mobile App  
Developer*

## Executive Summary

We are passionate about providing borderless payment methods using blockchain technology.

In 2019, we identified the market size of borderless payment forecasted **\$8,266 billion** in **2024** (Statista, 2020); EzDeFi ecosystem was therefore developed with the target to capture **60%** of those market shares. Recently, EzDeFi acquired the Nexty blockchain platform, which was used to reach 60 million dollars in capital market in 2018.

The EzDeFi ecosystem currently has **a Public Blockchain, a Payment Gateway**, an e-Wallet, E-commerce sites, web browsers extensions. Our EzDeFi Payment Gateway has supported 7 major Ecommerce systems: WHMCS, WooCommerce, OpenCart, etc. The most well-known browsers that are supported by our plugins and extensions include: Chrome, Microsoft Edge, Coc-Coc, Brave.

EzDeFi products were proven to help organizations and shoppers reduce 98% transaction fee compared to other payment gateways. We are proud to have worked with **523 clients so far, all of whom were attracted by our gateway at the very early stages when our product was in its beta version.** This impressive result encourages our team to push so hard; we set some short-term targets, that in 2020, we will attract 20 thousand merchants, 300 thousand in 2021, and three million in 2025.

In addition, EzDeFi is ambitious, wants to integrate with central bank digital currencies (CBDC) to support all available digital currencies from different countries.

## Current investors



NextyCommunity

## Awarded Grant



Serum Grants<sup>By FTX</sup>

Q4.2020

Q1.2021

Q2.2021

Q3.2021

Q4.2021

### EzDeFi Public Blockchain

- ✓ r2POS Consensus
- ✓ Onchain Randomness
- ✓ Onchain Governance
- ✓ Trustless Stablecoin ZUSD
- ✓ Pay Tx Fee by Tokens

Crosschain Transfer

Crossswap Protocol

Onchain identity and referral network

Voucher & Loyalty Protocol

Decentralized Exchange

Onchain identity and referral network

100,000 tpx with Cross-link Network

### EzDeFi Payment Gateways

- ✓ Support Different Blockchain Platforms
- ✓ Core for multiple chain support
- ✓ More than 2000 tokens on 8 blockchain platform supported
- More blockchain platforms: 1 – 2 week /platform

- ✓ Supported Different Ecommerce Platforms
- ✓ WHMCS, Woocommerce, Opencart, Magento, Prestashop, Shoptify

More ecommerce / invoicing / billing systems: 2 – 3 week / platform

Telegram Payment, Open Library for PHP, Open Library for NPM

### EzDeFi Wallet

- ✓ Support Different Blockchain Platforms
- ✓ Core for multiple chain / tokens / dapps support
- ✓ More than 2000 tokens on 8 blockchain platform supported
- More blockchain platforms: 2 – 4 week /platform

On-wallet swap support Ethereum, Solana and Binance Smartchain

Bounty Protocol supports Ethereum, Solana and Binance Smartchain

### EzDeFi Browser Extension

- ✓ Support Different Blockchain Platforms
- ✓ Core for multiple chain / tokens / dapps support
- ✓ More than 2000 tokens on 8 blockchain platform supported
- More blockchain platforms: 2 – 4 week /platform

On-wallet swap support Ethereum, Solana and Binance Smartchain

Bounty Protocol supports Ethereum, Solana and Binance Smartchain

### Business Development Roadmap

Merchant Acquisition

New Product Introduction

Promotion Campaign

Promotion Campaign

Promotion Campaign

Promotion Campaign

New Product Introduction

Strategic Partnership

Wallet & Extension User Acquisition

Promotion Campaign

Promotion Campaign

Promotion Campaign

Promotion Campaign

Partnership program with projects / dapps

Market Expansion

# Roadmap



**Bitcoin was designed to be  
A Peer-to-Peer **Electronic Cash** System**

(Bitcoin's whitepaper)

**People are loving decentralized nature and trustless-ness of Bitcoin**

## **The Fact:**

Bitcoin is not suitable for small purchases, i.e.,  
buying **a cup of coffee**, and neither are other  
cryptocurrencies



**Issues** preventing public blockchains to become a platform for decentralized trustless payments

- **Slow transaction confirmation**

**Bitcoin** takes **3 hours** to **1 day** to receive a TX confirmation

**Ethereum** takes **10 minutes** to **3 hours** to receive a TX confirmation

- **High transaction fees**

**Bitcoin** fees reached a peak of **37.3 USD/tx**

**Ethereum** fees reached a peak of **4.15 USD/tx**

*Price of cup of Starbucks Espresso: **2 USD***

- **Price fluctuation**

Retail Merchants' **Net Profit Margin**

*Investopia, Jun 2019*

**0.3 – 3.5%**

Bitcoin volatility index

*bitvol.info, Aug 2019*

**4.29%/day**

**December 2017**



is a **Global Currency**

(According to Libra's whitepaper)

## Blockchain Adoption in Payment

76%

Compound Average Growth Rate of  
Blockchain Spending (2018 – 2022)

<https://www.idc.com/getdoc.jsp?containerId=prUS44898819>



13 years

With that growth rate

Time required for a blockchain payment  
system to reach the same cross-border  
Payment volume as the credit cards system  
**This can be much faster with the existence of  
Libra and national-issued cryptocurrencies**

(Reference: Target Market Potential Slide)

# Blockchain Adoption in Payment

## Countries and Technology Giants to Approve / Issue their own Cryptocurrencies:

- **Europe:**  
<https://data.consilium.europa.eu/doc/document/ST-13571-2019-INIT/en/pdf>  
<https://www.ledgerinsights.com/european-central-bank-stablecoins-libra/>
- **China:**  
<https://www.reuters.com/article/us-china-markets-digital-currency/chinas-proposed-digital-currency-more-about-policing-than-progress-idUSKBN1XB3QP>
- **Facebook:**  
<https://www.wired.co.uk/article/facebook-libra-cryptocurrency-explained>
- **Korea:**  
<https://www.coindesk.com/south-korean-central-bank-to-organize-a-cdbc-task-force>
- **UAE:**  
<https://www.fxstreet.com/cryptocurrencies/news/uaes-quest-for-cryptocurrency-regulation-catches-up-the-pace-with-an-official-draft-201910280836>
- **Greece:**  
<https://cointelegraph.com/news/will-cryptocurrencies-preserve-their-popularity-in-greece-expert-take>

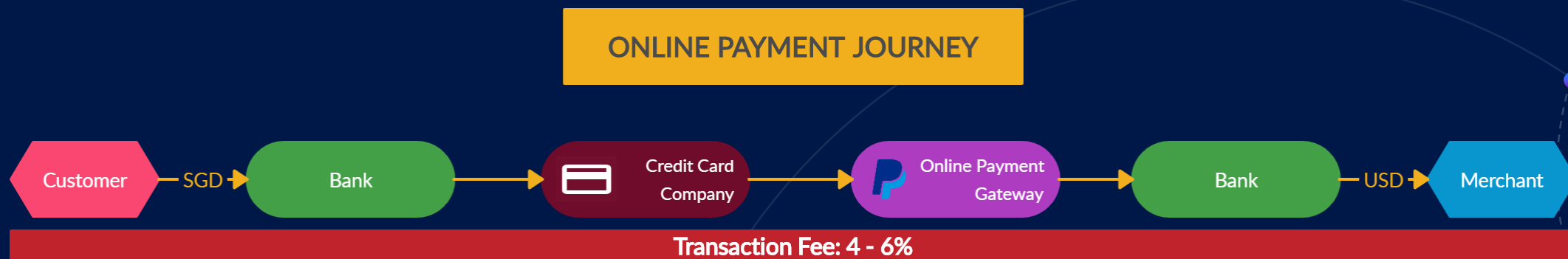
# Blockchain Adoption in Payment

## Countries and Technology Giants to Approve / Issue their own Cryptocurrencies:

- **Japan:**  
<https://news.bitcoin.com/japan-banking-giant-mitsubishi-goes-crypto-with-own-coin/>  
<https://news.bitcoin.com/japans-bank-crypto-convenience-store/>
- **Other countries:**  
<https://www.loc.gov/law/help/cryptocurrency/map3.pdf>
- **Countries where cryptocurrencies are legally accepted for payment:**  
<https://www.loc.gov/law/help/cryptocurrency/map2.pdf>
- **JPMorgan:**  
<https://www.reuters.com/article/us-jp-morgan-blockchain/jpmorgan-chase-to-create-digital-coins-using-blockchain-for-payments-idUSKCN1Q321P>
- **Chase:**  
<https://techcrunch.com/2015/07/07/citibank-is-working-on-its-own-digital-currency-citicoins/>

# Traditional cross-border & non-cash Payment

Why Blockchain payments will disrupt traditional non-cash payment



# Traditional non-cash Payment

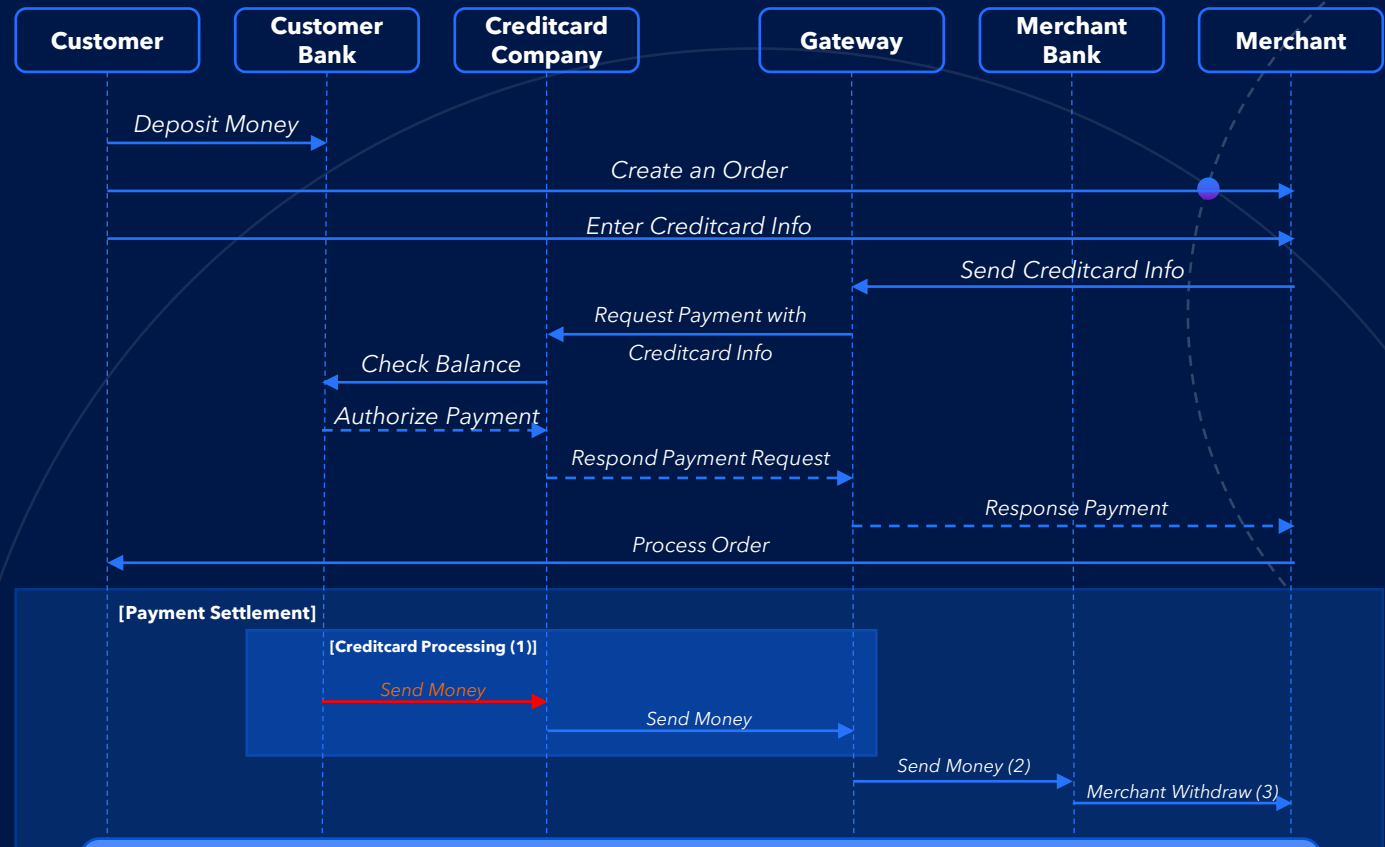
Why Blockchain payments will disrupt traditional non-cash payment

1. Payment through visa card

Value	10,000USD	
After Visa Fee	9,900	1.0%
After paygate Fee	9,600	3.0%
Buy SGD (conversion fee)	1.3885SGD	1.0%
Convert to SGD	13,190.75	
<b>Final*</b>	<b>13,190.75SGD</b>	

\*The final amount is not account for tax may applied in different regions.

Payment using Creditcard Gateway



**Total Processing Fee: 4 - 6%**

# Target Market Potential

## Credit card payments



	Visa	MasterCard	American Express	JCB	Discover Dinner Club
Payment Volume (\$B)	7,565	3,814	1,071	253	159
Total Volume (\$B)	10,516	5,242	1,085	260	173
Total Transaction (B)	170	8,746	7.7	3.4	2.6
Card (M)	3,243	1,825	113	114	58

*Credit card payments among top networks*

*SEC. (n.d.). FORM 10-K(pp. 3-15, Rep. No. 001-33977).*



# Target Market Potential

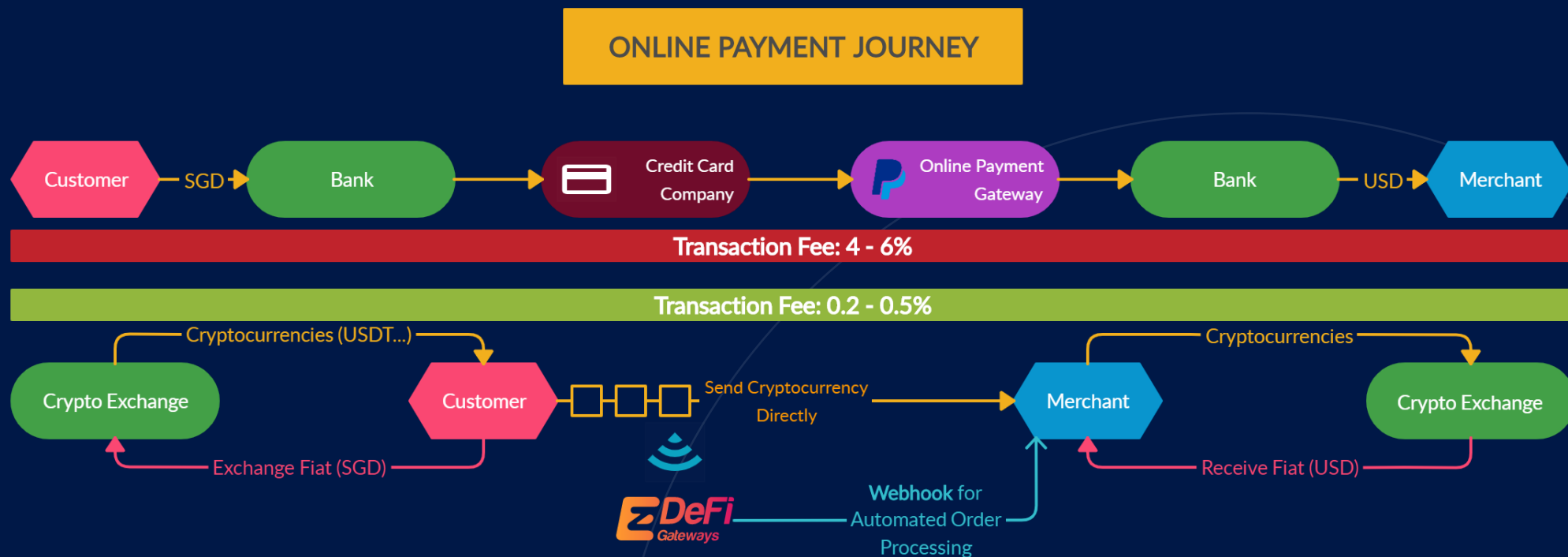
## Global Payment



Global Payments revenues grew 11 percent in 2017, the highest rate in the last 5 years.

Source: McKinsey Global Payments Maps

# How EzDeFi changes cross-border Payment



Using EzDeFi, distance between customers and merchants is closer than ever

## Mission And Vision

### *Mission*

*Bring the fastest and most cost-efficient payment system, using blockchain, to every corner of the world so that even the unbanked population can perform financial transactions with anyone, anywhere.*

### *Vision*

*Become? The world's leading ecosystem for decentralized trustless payments and smart contracts*

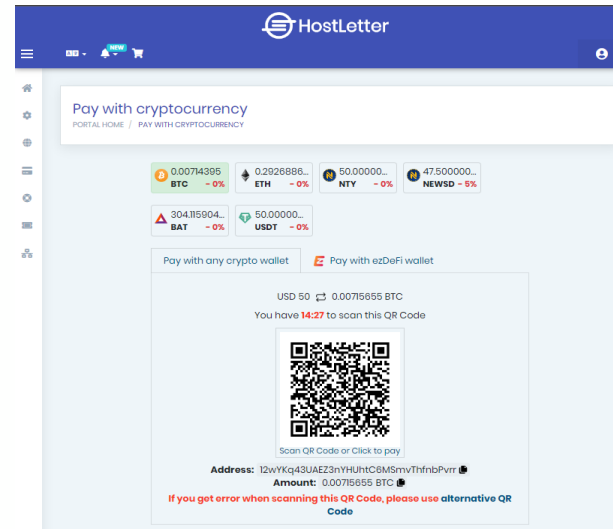
# Payment ecosystem



Mobile Wallet Application



Browser Extension Application

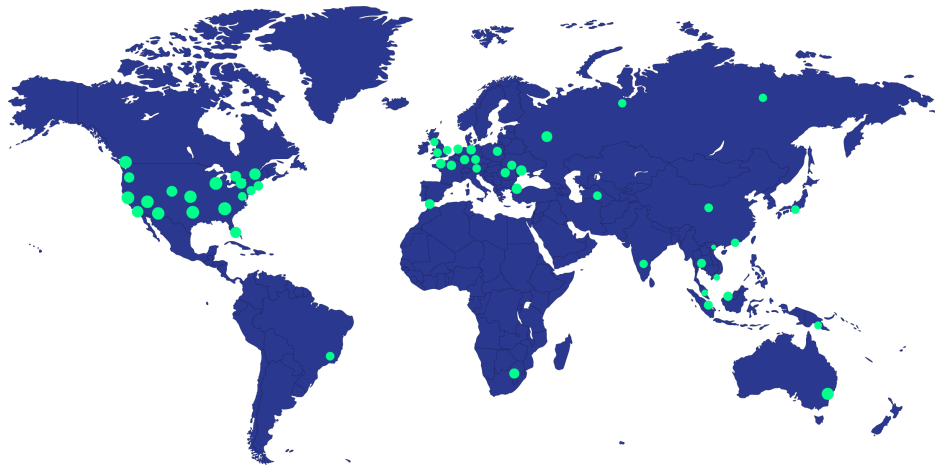


Payment Gateway

Integration to mainstream  
ecommerce, invoicing, billing  
systems



And **100+** plugins for ecommerce / billing  
platforms to be built



EzDeFi **Public Blockchain** for Payment:  
**5,000 tps, zero fees**, algorithmic **stablecoin**  
On-chain **randomness** with **VDF, Spam** protection

# Payment Gateway

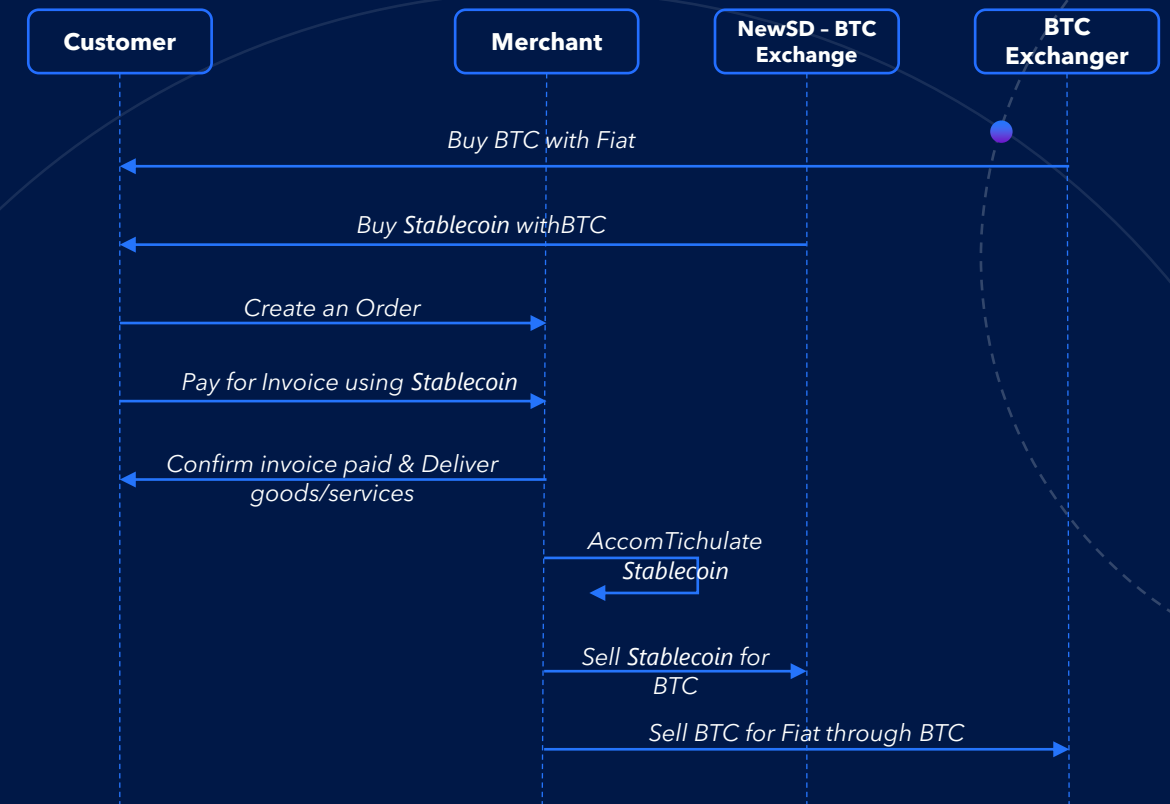
# Target Market Potential

Why Blockchain payments will disrupt traditional non-cash payment

2. Payment using Stablecoin through EzDeFi, then exchange to SGD through BTC market

Accumulated Value	10,000	USD		
OTC Fee for Buying Stablecoin	9,950		0.5%	
Stablecoin Stability rate	9,900.25		0.5%	
<b>Paygate fee</b>	<b>9,890.35</b>		<b>0.1%</b>	<b>EzDeFi</b>
BTC tx Fee	9,888.02	USD	2.04	
Buy BTC	9,817.71			CMC
To BTC	1.00652862	BTC		
Buy SGD	13,729.52	SGD		
OTC Buying Fee	68.65		0.5%	
<b>Final</b>	<b>13,660.87</b>	<b>SGD</b>		
<b>Fee Saved</b>	<b>470.12</b>		<b>~ 4.7%</b>	

Pay with Stablecoin then directly exchange to Fiat through Bitcoin



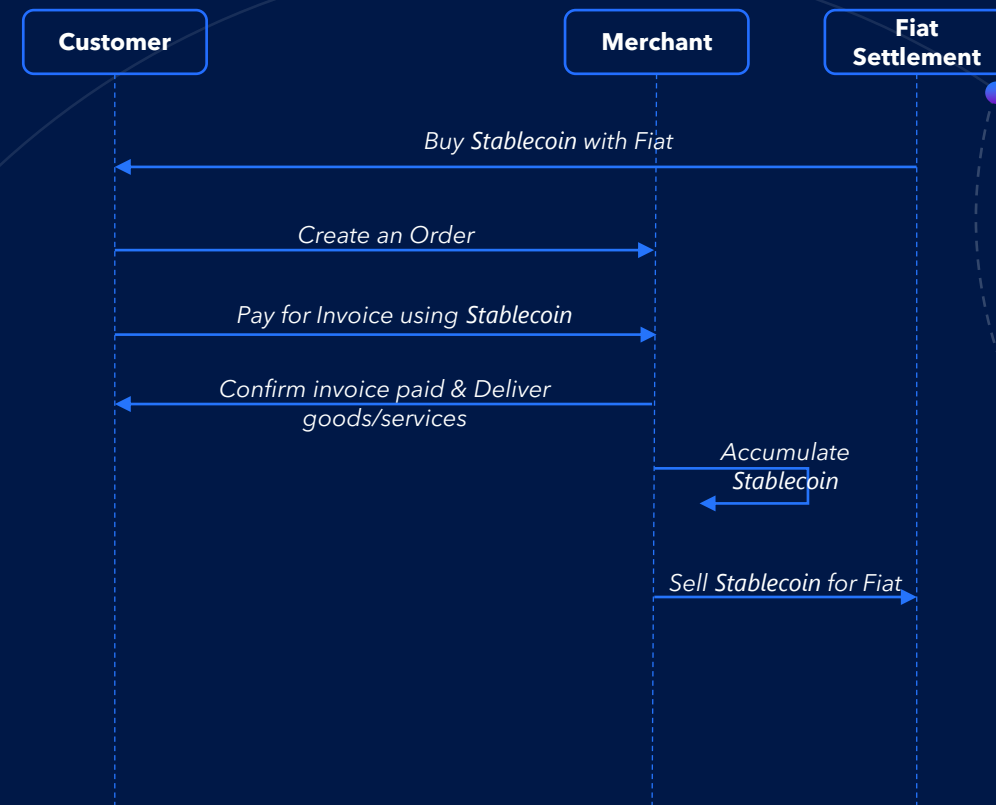
# Target Market Potential

Why Blockchain payments will disrupt traditional non-cash payment

3. Payment using Stablecoin through EzDeFi, then exchange to SGD

Value	10,000 USD	
After OTC buying fee	9,950	0.50%
After Paygate fee	9,940.05	0.10%
Buy SGD	13,802.08 SGD	
SGD withdrawal fee	0.5	0.004%
<b>Final</b>	<b>13,801.96 SGD</b>	
<b>Fee Saved</b>	<b>722.29</b>	<b>~ 5.20%</b>

Pay with NewSD then directly exchange to Fiat



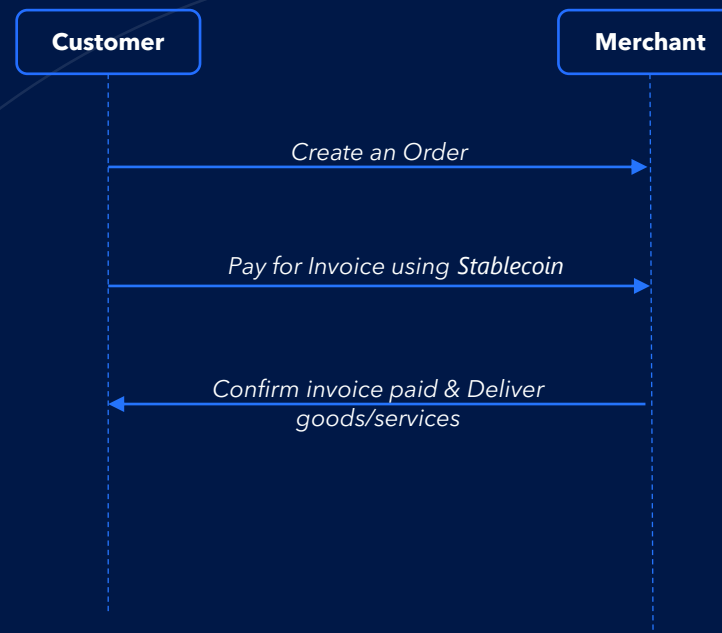
# Target Market Potential

Why Blockchain payments will disrupt traditional non-cash payment

## 4. Using Stablecoin as a native currency

Fee Saved from (3) Method	5.2%
Fee Saved from OTC	0.5%
Fee Saved from withdrawing from OTC	0.004%
<b>Total Fee Saved</b>	<b>~5.70%</b>

## Use Stablecoin as a Native Currency





# Advantages of Not being a Middleman

In cross-border & Online Payment



Save processing time



Save processing fee



Adapt easily to  
regulation

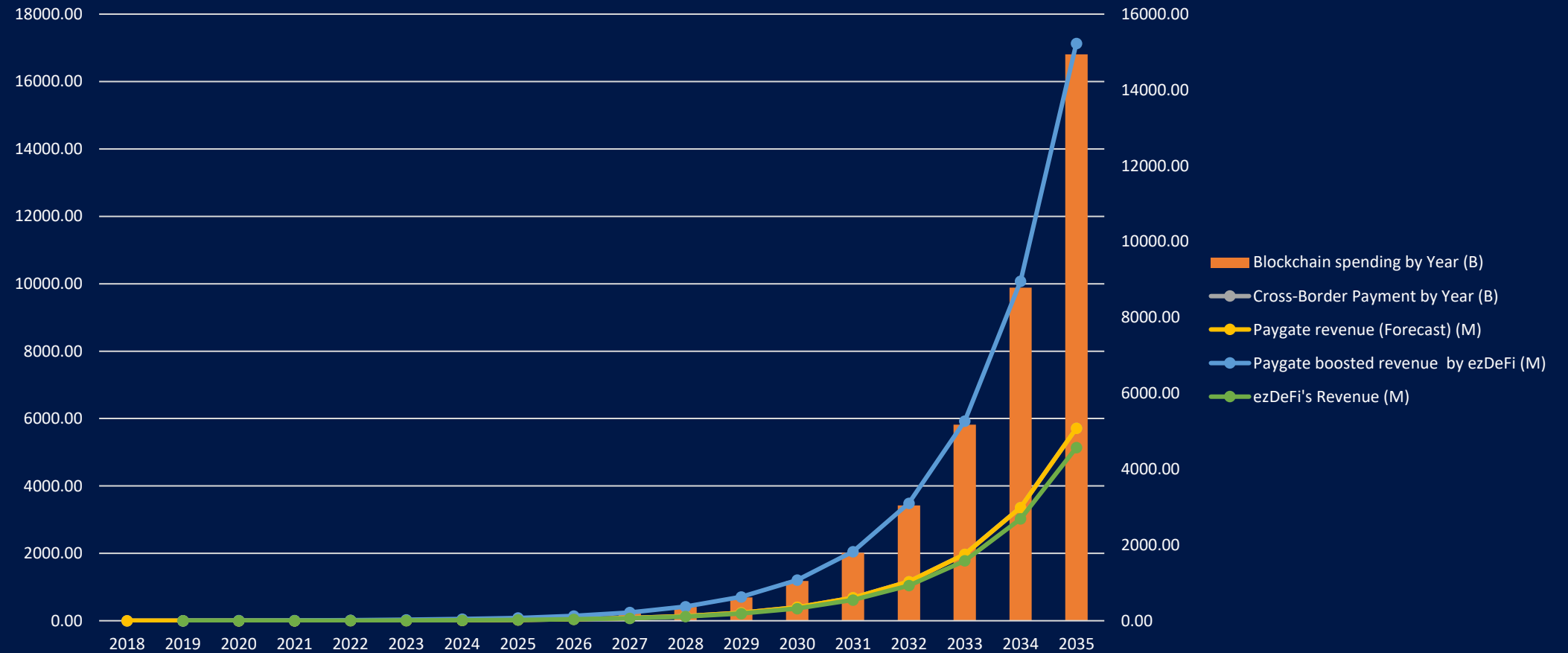
# Payment solutions

- Escrow Payment
- Payment subscription /  
Recurring Payment
- Batch Payment
- Voucher Payment
- Event Payment
- Cross-border Remittance
- API Library
- Installment Payment
- Loyalty Point Rewards
- Hotel Reservation
- Event Enrollment System
- Shopping cart Payment
- Commission Payouts

# CryptoPayment Gateway Comparison

	No Middleman	Pricing	eCommerce Plugins	1000+ assets supported	Pay with Any Crypto Wallet	Escrow
ezDeFi	✓	<b>0 - 0.1%</b> (with CPH technology)	✓	✓	✓	Coming Soon
PumaPay	✓	-	✗	✗	✗	✗
BitPay	✗	1%	✗	✗	✓	✗
Coinpayments	✗	0.5%	✓	✓	✓	✗
AtomicPay	✓	0.7% - 0.9%	✓	✓	✗	✗
Coinspaid	✗	0.5%	✗	✓	✓	✗
B2binpay	✓	0.5% - 1%	✓	Limited	✗	✗

# Blockchain Payment over 18 years



## ONLINE PAYMENT JOURNEY

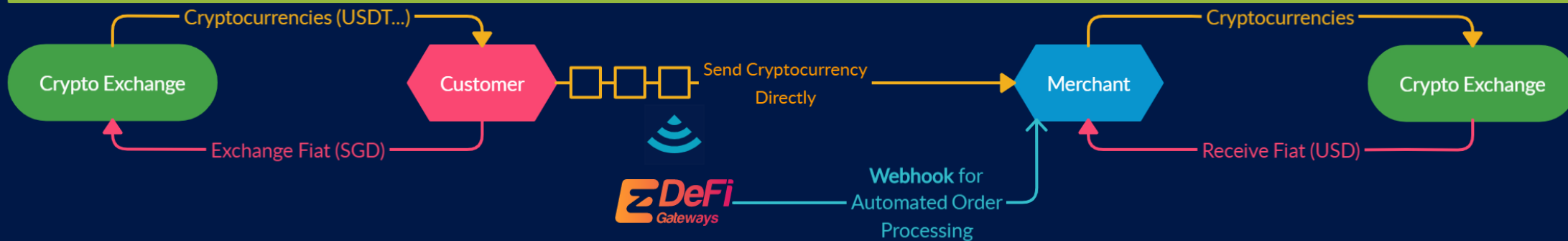


Transaction Fee: 4 - 6%

Transaction Fee: 0.5 - 2%



Transaction Fee: 0.2 - 0.5%



# Growth Strategy



**Highest Priority:**  
Gain the top of  
Merchants' installation  
for supported  
ecommerce/billing  
platforms

(\*) From over 1.5M merchants we have collected



Spread popularity among  
the cryptocurrency  
community



Partnership with existing  
businesses, ecosystems to  
improve brand  
recognition and to prove  
our services effectiveness

# ezDeFi Public Chain

# Validator Pool Network



# EzDeFi Public Blockchain's Features



**Instant  
Transfer**



**Zero Transfer  
Fee**



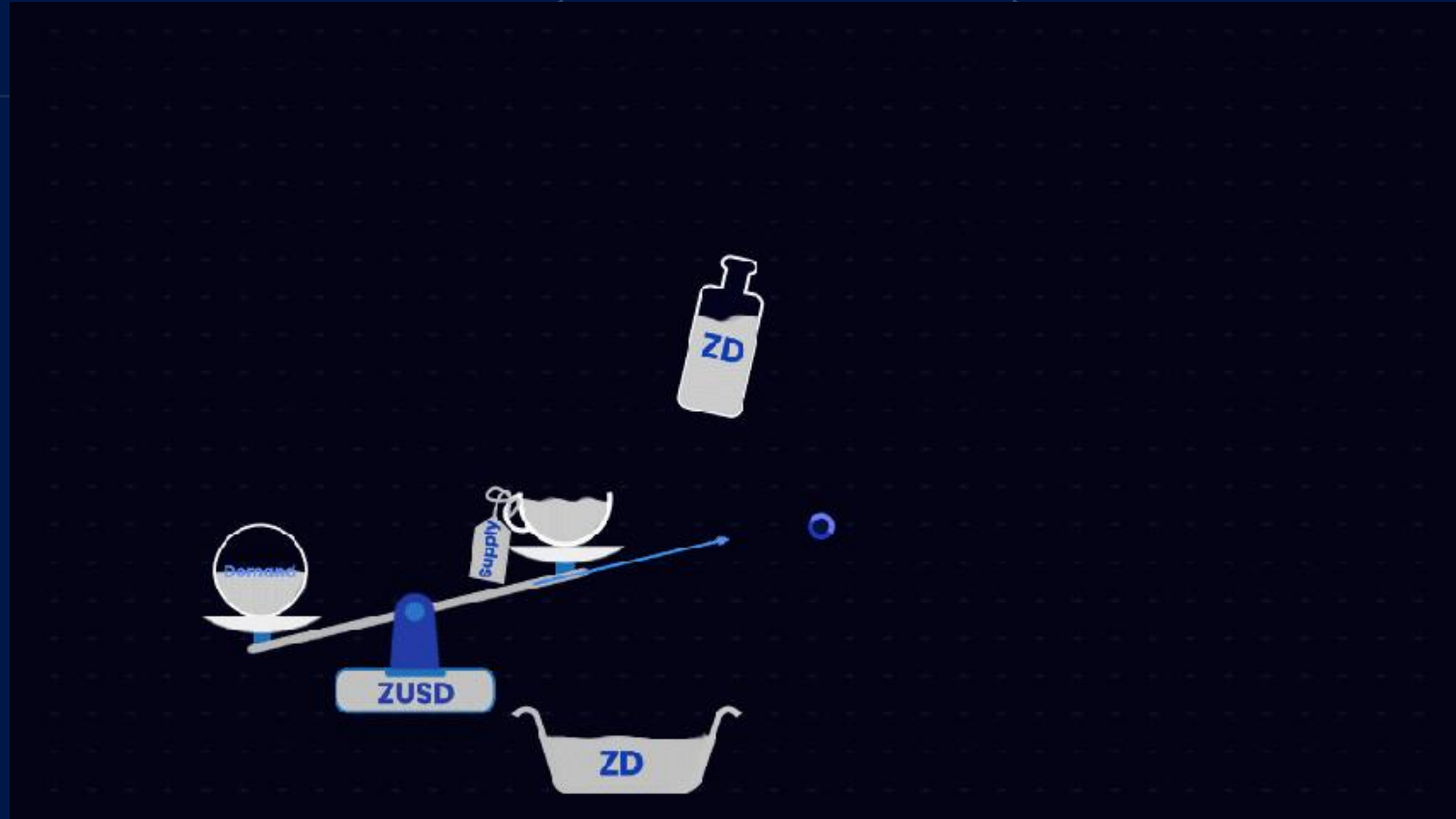
**Decentralized  
Trustless  
Stablecoin**



**Unbiasable  
Random  
Number  
Generator**



**Crosschain  
Relay**

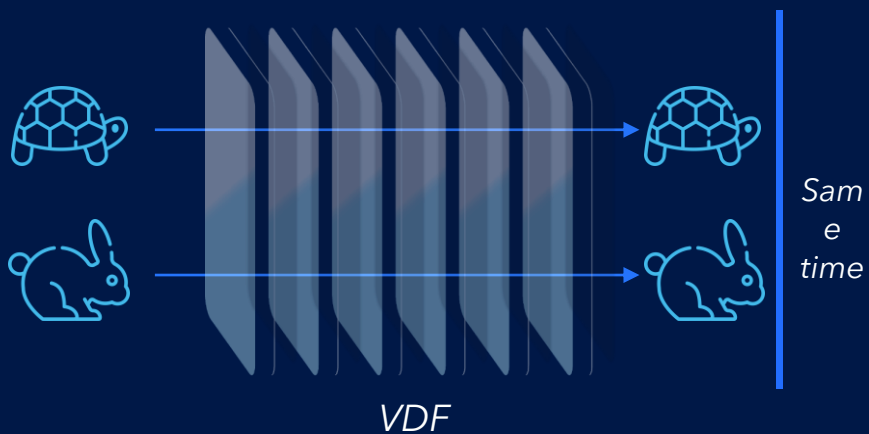


## Trustless Stablecoin: Elastic Supply



Unbiasable Random  
Number Generator

Powered by VDF



Unbiasable Random Number Generator

More details: <https://docs.ezdefi.com/docs/technical-paper/docs/4.randomness.md>



## Crosschain Relay

- Crosschain Relay: ETH, BTC, LTC, BNB, ERC20 tokens... to transfer to EzDeFi to optimize transaction speed and fees
- Decentralized Exchange Infrastructure
- Light client and state machine



Name	Blocktime	Tx Fee	Scalability	Stablecoin	Randomness	Number of Miners	Smart Contract	Community	Current MarketCap 8/2020
Bitcoin	10m	0.00021 BTC	-	-	-	9,376	X	1,108,536	\$213,119,906,792
Litecoin	2m 30s	0.00057 LTC	-	-	-	1,789	X	207,492	\$3,543,073,980
EzDeFi	2s	0	Crosschain Communication, Cross-link chain	ZUSD	VDF	148-200	✓	TBD	TBD
Nexty <small>Acquired by EzDeFi</small>	2s	0	Crosschain Communication, Cross-link chain	NewSD	VDF	148-200	✓	12,000	\$4,070,000
Nano	30s	0	-	-	-	106	X	10,000	\$152,212,352
EOS	0.5s	0	-	EOSDT	-	21	✓	66,132	\$2,832,379,703
Tron	3s	0	Sun Network	USDT	-	27	✓	71,267	\$1,358,467,115
Stellar	5s	0.00001 XLM	-	-	-	65	X	103,000	\$1,470,508,272
NEO	15s	0	Dynamic Sharding	SDS	-	11	✓	98,227	\$741,043,760
Ripple	4s	0.0003 XRP	Yes	-	-	33	X	204,510	\$11,365,756,900
QTUM	2m 42s	0.004 QTUM	EVM, SegWit, AAL, UTXO	-	-	4,443	✓	15,359	\$251,971,629
Decred	5m	0.0009075 DCR	Lightning Network	-	-	213	X	9,580	\$263,212,467
Bitcoin Gold	10m	0.00005 BTG	-	-	-	117	X	5,172	\$311,359,534
Dash	2m 37s	0.00014 DASH	Chainlocks	-	-	4,874	X	29,666	\$942,465,979

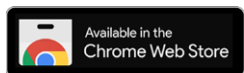
# Mobile Wallets & Browser Extension



## ezDeFi Wallet: Existing features



### Browser Extension

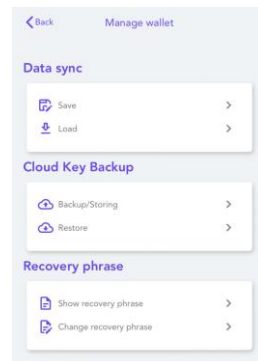


### Mobile Wallet



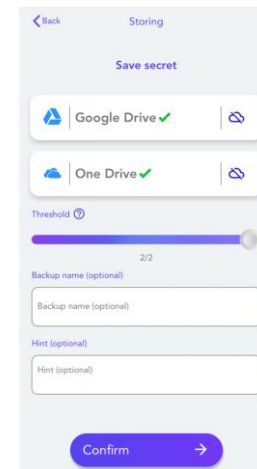
### Extension and Mobile Sync

No more centralized mechanism  
Users can manage their own data  
via their own cloud  
You hold your data, We hold  
decentralization



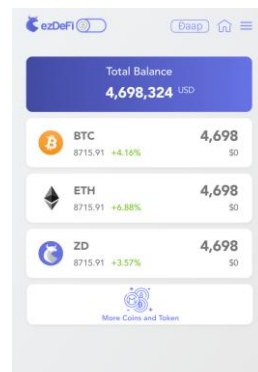
### Cloud Key Backup

Encrypt the mnemonic keys into  
different pieces and save them  
on users' secret clouds



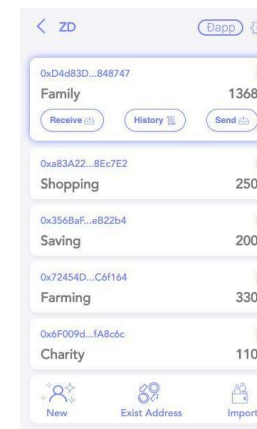
### Multi-chain wallet

Experience unlimited number of  
D-apps built on different  
blockchains in one wallet with  
ezDeFi.  
1 wallet app, 1 installation: users  
can store many assets even  
when they're built on different  
chains.



### Multi-address Wallet

ezDeFi multi-address feature helps  
manage your token addresses for  
sensible financial decisions  
Have an overview of your assets  
with ezDeFi smart display.

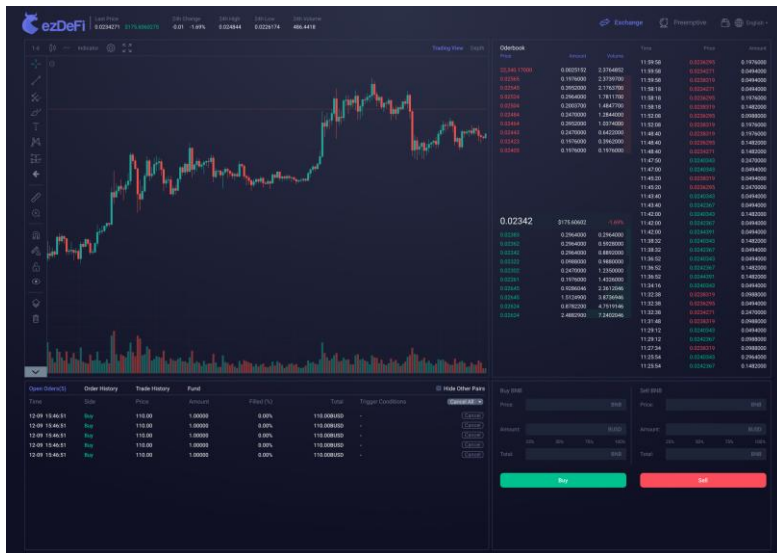




## ezDeFi Wallet: Upcoming features

### OneDex: Decentralized Exchange for Different Blockchain Network

Will be able to work with Binance Smartchain, then more chain will be supported later



Swap Limit Order Bridge

100,000 BNB ①

25% 50% 75% 100%

100,000 SOL ①

SWAP

Swap Limit Order Bridge

BNB / USD\* 0.001908 - 50.8604 4.8%↑  
Vol: 4312.2798 USD

Buy BNB Sell BNB

Price 0.25 USD ①

Amount 0.000 BNB ①

25% 50% 75% 100%

Available Balances  
0 USD

Total Value 0.000 USD

Fee: 0.0001 BNB

BUY BNB

Swap Limit Order Bridge

BNB / USD\* 0.001908 - 50.8604 4.8%↑  
Vol: 4312.2798 USD

Buy BNB Sell BNB

Price 0.25 USD ①

Amount 0.000 BNB ①

25% 50% 75% 100%

Available Balances  
0 USD

Total Value 0.000 USD

Fee: 0.0001 BNB

SELL BNB

### OneUI for AMM, Farming and Staking

Will be able to work with Uniswap, Uniswap and PancakeSwap First, then more AMM & Farming later  
Have limit order on different AMM system  
Auto harvest



### Bounty Protocol

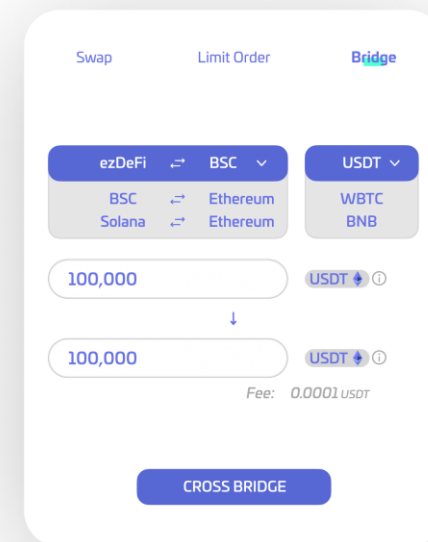
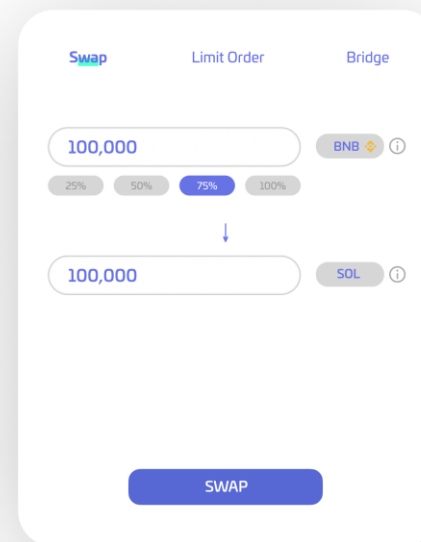
- Help partners raising their community
- Prevent cheating
- Viral program for participating community
- Interactive gaming



### DeFi Portfolio & Rate Optimizing

- Asset token list
- CompCollect and calculate portfolio on different DeFi protocol (Farming, Staking, Lending...) to have a detailed view of users' asset location
- are the same assets for the best options of staking rate, farming, exchange...

## ezDeFi Wallet: Upcoming features



### Onchain Swap & Crosschain Bridge

Swap tokens from different networks:  
Solana, Ethereum, Binance Smartchain,  
ezDeFi, Tomochain

## Development roadmap to support **Binance Smartchain**

Q4.2020

Q1.2021

Q2.2021

EzDeFi Payment Gateways: [merchant.ezdefi.com](https://merchant.ezdefi.com)

### EzDeFi Wallet & Browser Extension

BEP20 wallet management



Create / Restore BEP20 Wallet



Send / Receive BEP20 tokens



Payment handler service for BEP20 tokens

Onchain SWAP SPL token using AMM

Onchain cross-bridge between BEP20 and ERC20

Defi portfolio & auto harvest for Liquidity Farming Projects

Bounty Protocol supports BEP20 token

OneDex to run on Binance Smartchain

Onchain SWAP BEP20 token using AMM

Interact with BSC dApps

# Roadmap



**Thanks For Your Attention!**