



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

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Blockchain Specialist



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*Smart Contract
Leader*



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PHP Developer



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Technical Writer



Dat Hoang

Frontend Developer



Luiz Ribeiro

Brazil Ambassador



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*Ecommerce
Plugin QA*



Hue Nguyen

*Mobile &
Extension QA*



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Yen Nguyen

Customer Support



Ha Hoang

Community Support



Ann Dao

Community Support



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*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

Partners



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
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On-wallet swap support Ethereum, Solana and Binance Smartchain

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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>

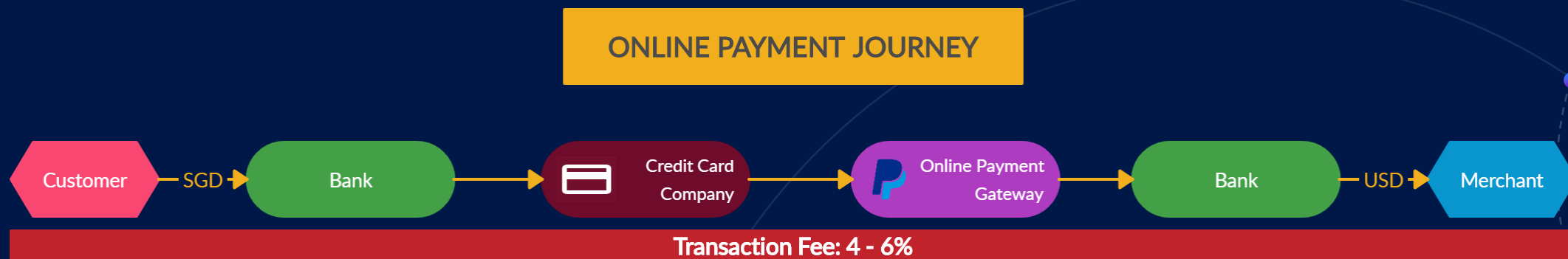
Blockchain Adoption in Payment

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

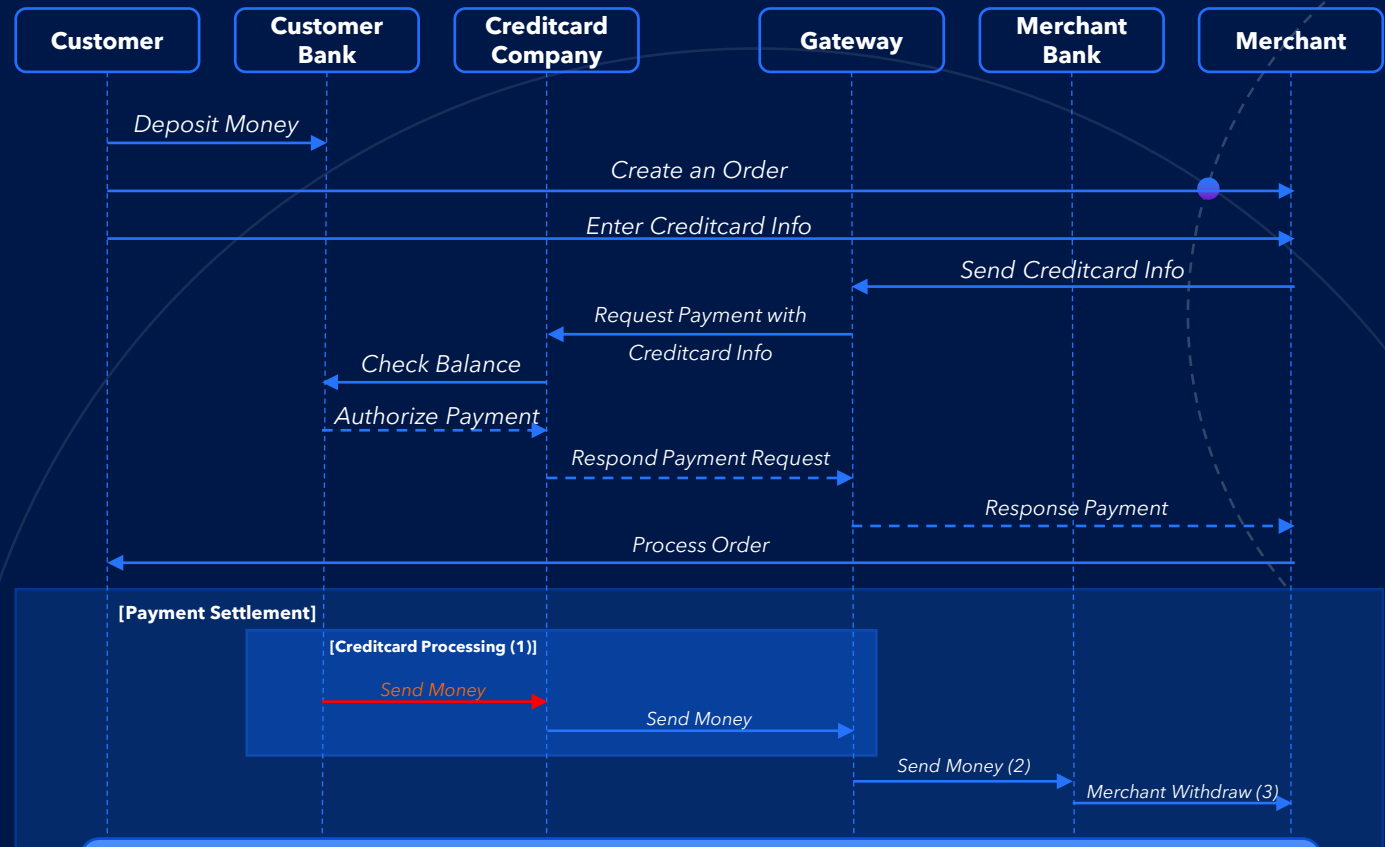
Why Blockchain payments will disrupt traditional non-cash payment

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	
Final*	13,190.75SGD	

*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



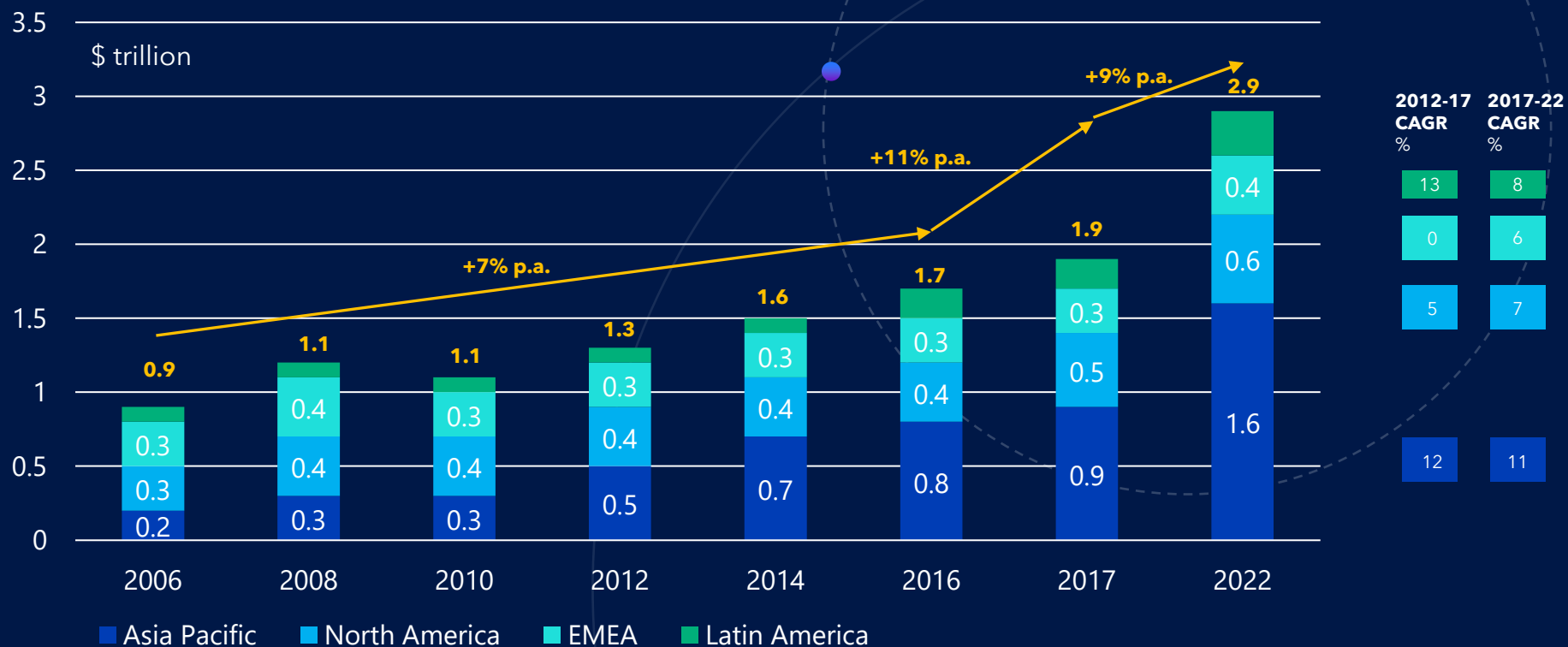
	Visa	MasterCard	American Express	JCB	Discover Dinner Club
Payment Volume (\$B)	7,565	3,814	1,071	253	159
Total Volume (\$B)	10,516	5,242	1,085	260	173
Total Transaction (B)	170	8,746	7.7	3.4	2.6
Card (M)	3,243	1,825	113	114	58

Credit card payments among top networks

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

Target Market Potential

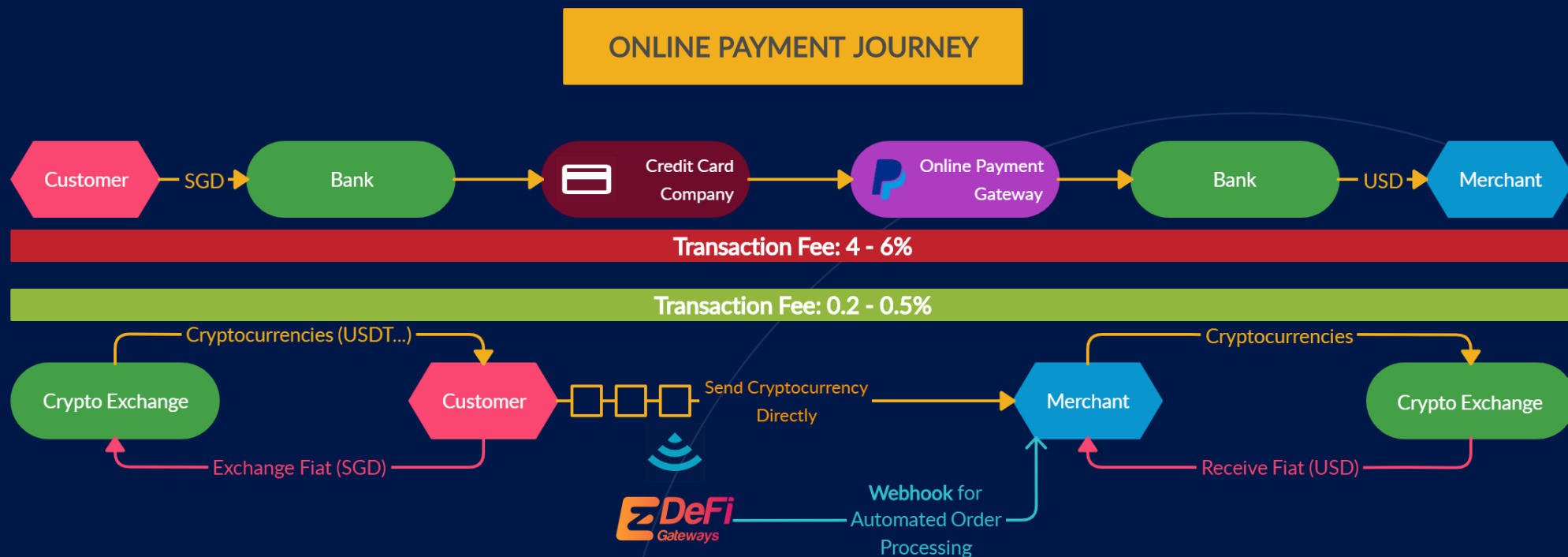
Global Payment



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

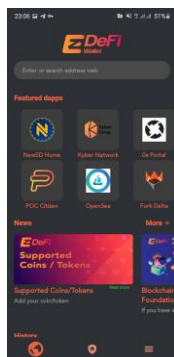
Mission

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.

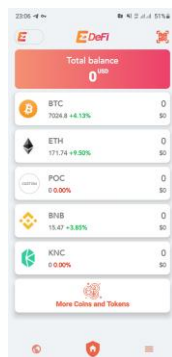
Vision

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

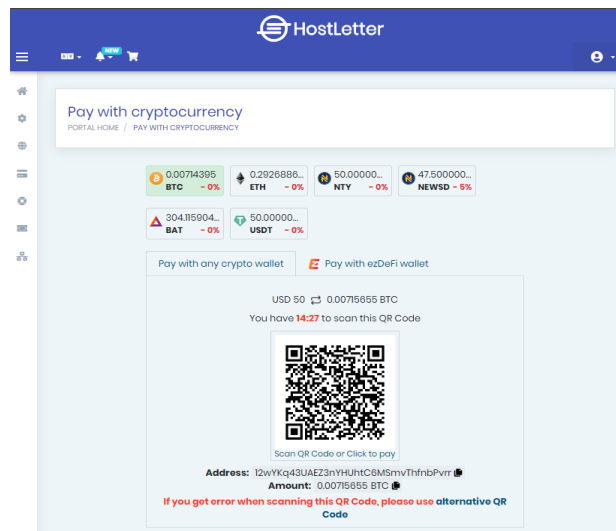
Payment ecosystem



Mobile Wallet Application



Browser Extension

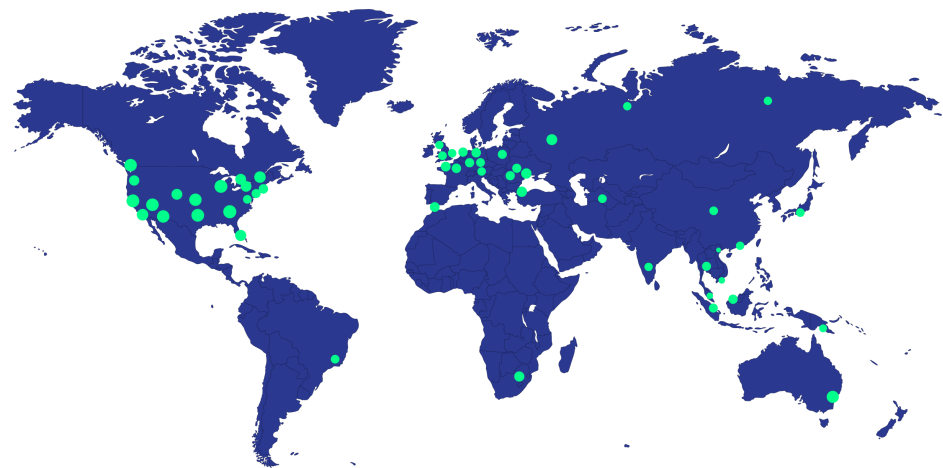


Payment Gateway

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

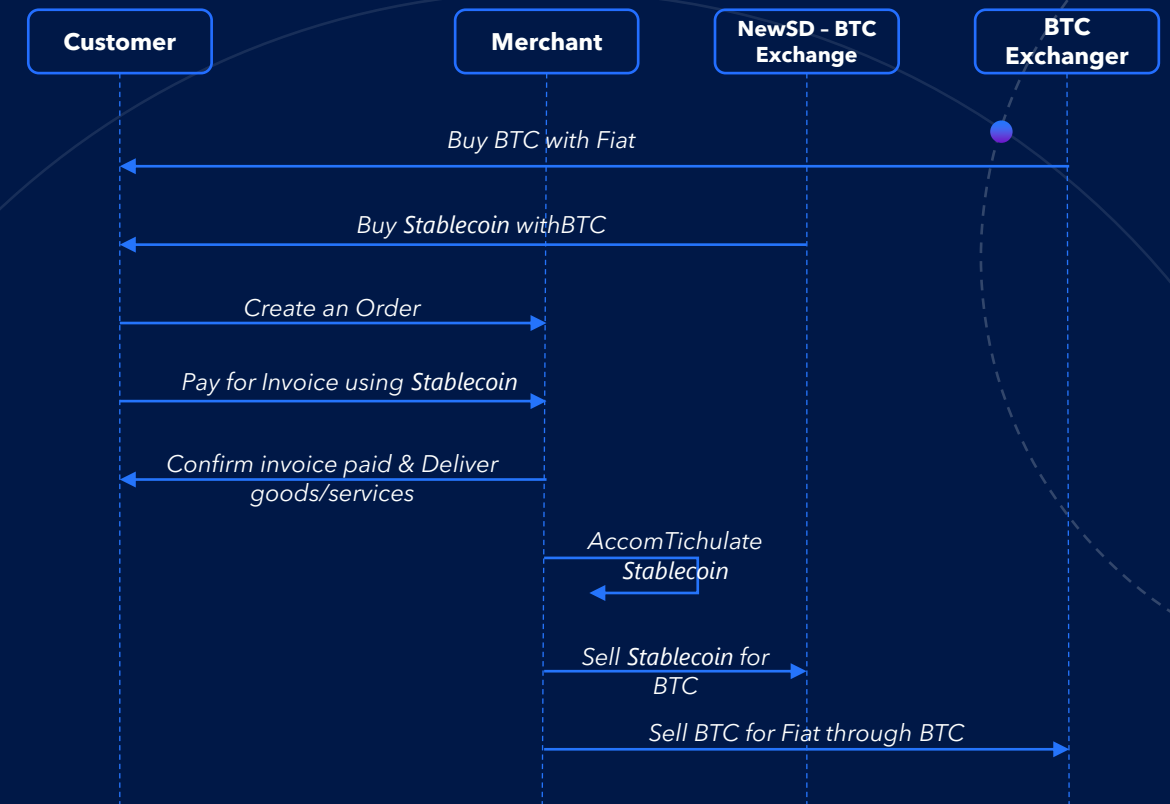
Target Market Potential

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%	
Paygate fee	9,890.35		0.1%	EzDeFi
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%	
Final	13,660.87	SGD		
Fee Saved	470.12		~ 4.7%	

Pay with Stablecoin then directly exchange to Fiat through Bitcoin



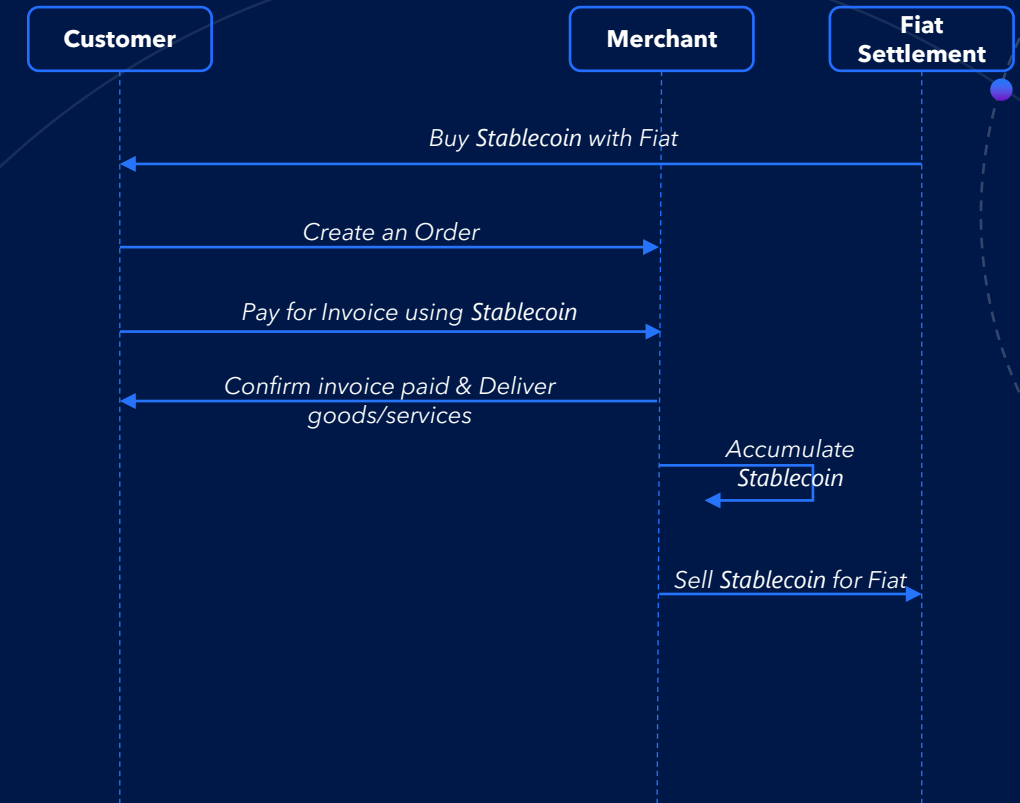
Target Market Potential

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%
Final	13,801.96 SGD	
Fee Saved	722.29	~ 5.20%

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

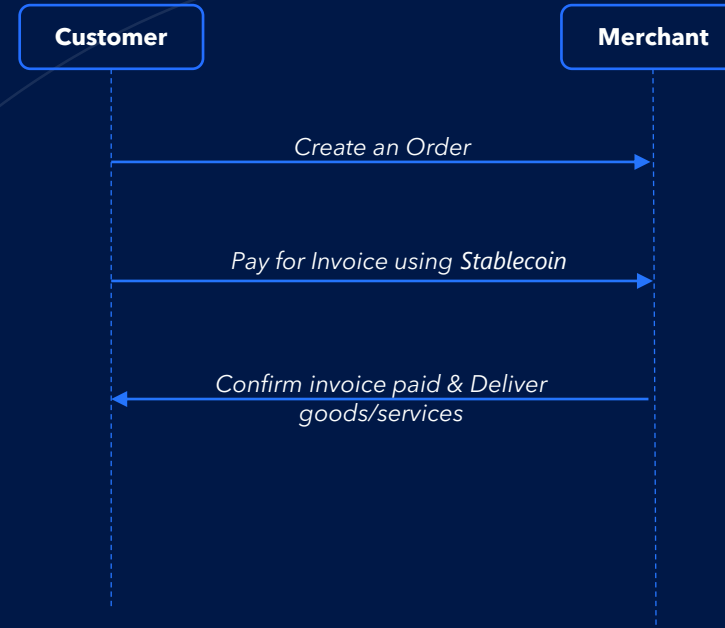
Fee Saved from (3) Method	5.2%
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Fee Saved from OTC	0.5%
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Fee Saved from withdrawing from OTC	0.004%
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Total Fee Saved	~5.70%
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Use 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

Validator Pool Network



Payment **Without Middleman**, Utilized By Blockchain Technology



ezDeFi Gateway

Cryptocurrency payment gateway that utilizes P2P communication, while keeping the convenience of multi-token wallets, and Nexty blockchain features: fast and secure payments.



ezDeFi Wallet

Multi cryptocurrency wallet that makes dApps accessible, while being user-friendly and secure.



ezDeFi Browser Extension

Browser extension that helps web users manage different wallets seamlessly and pay easily.

- **Up to 0.1% fee**
- **Save 5% compared to traditional payment method**



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

EzDeFi Public Blockchain's Features



**Instant
Transfer**



**Zero Transfer
Fee**



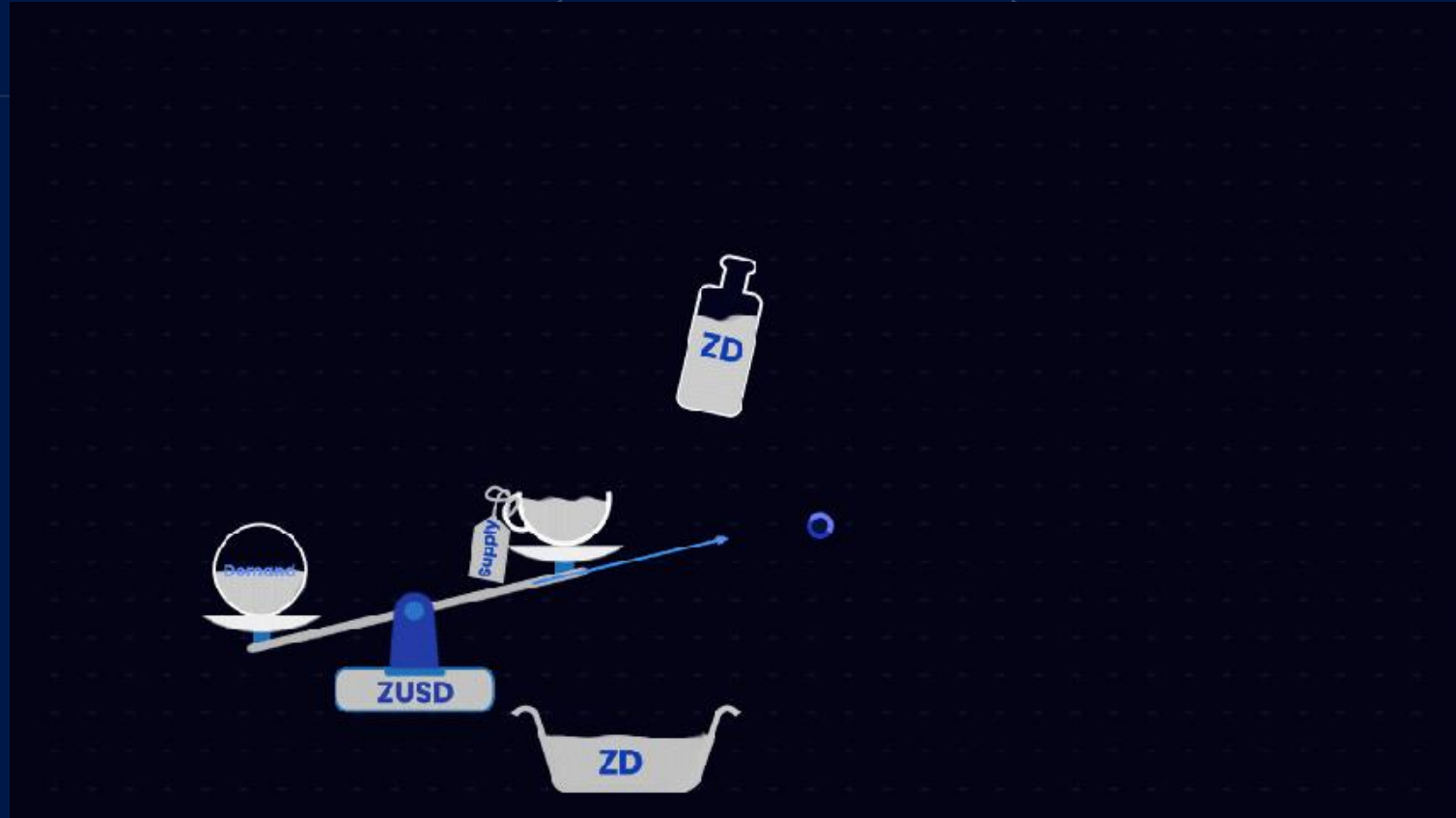
**Decentralized
Trustless
Stablecoin**



**Unbiasable
Random
Number
Generator**



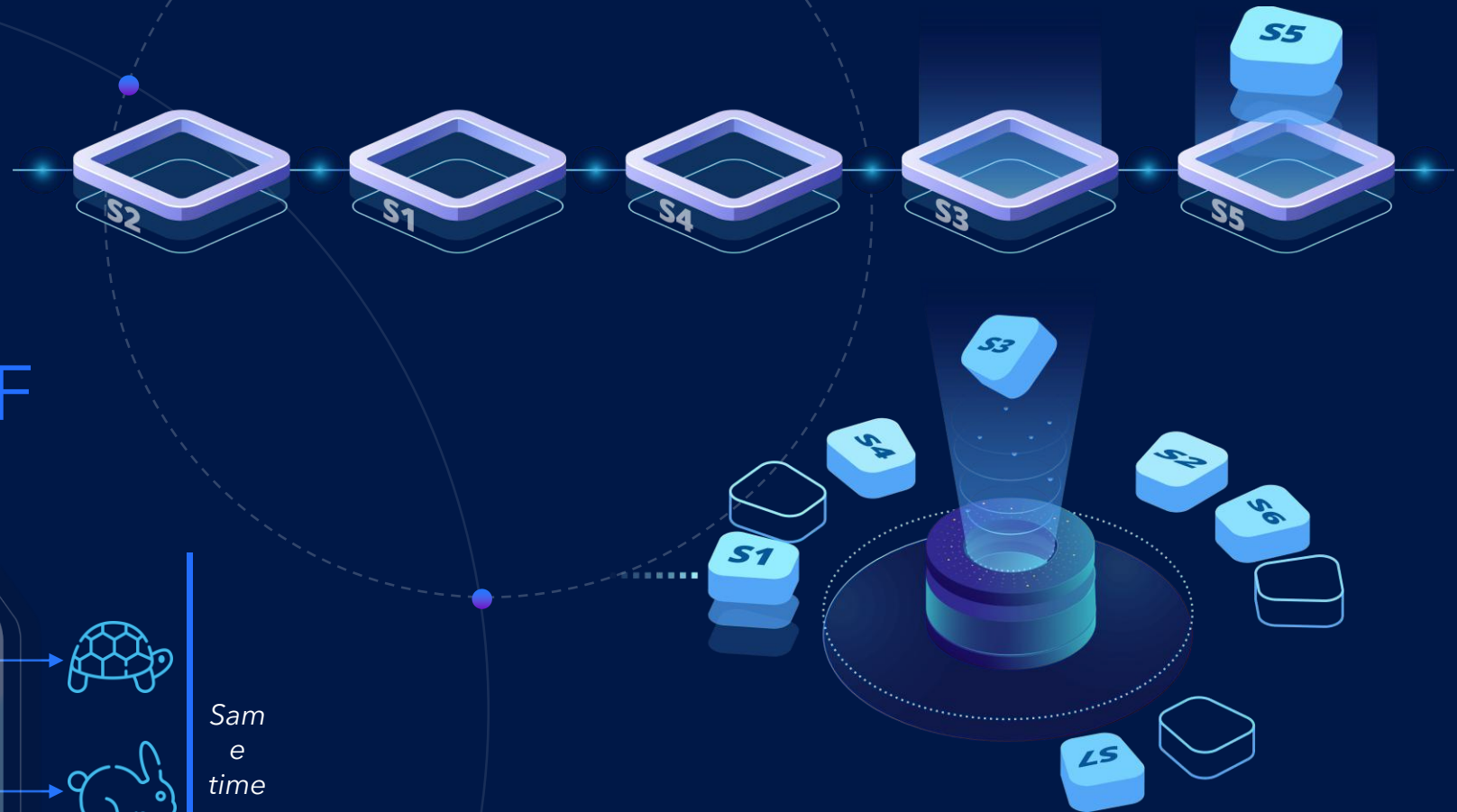
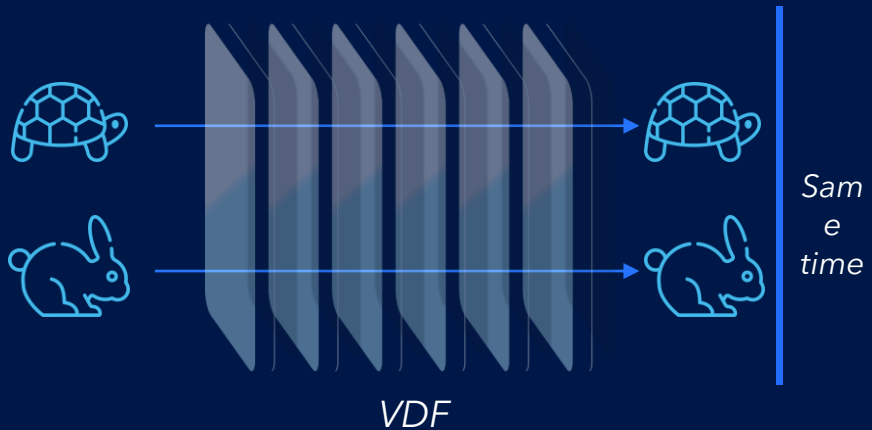
**Crosschain
Relay**





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



CryptoPayment Gateway Comparison

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

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

ONLINE PAYMENT JOURNEY

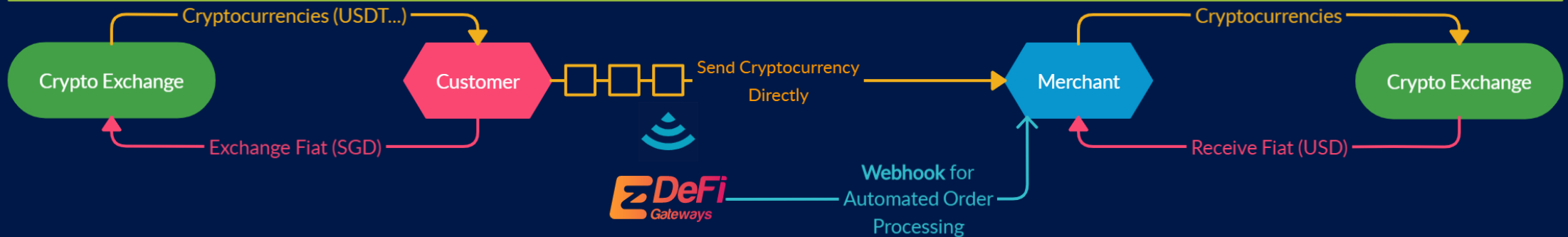


Transaction Fee: 4 - 6%

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

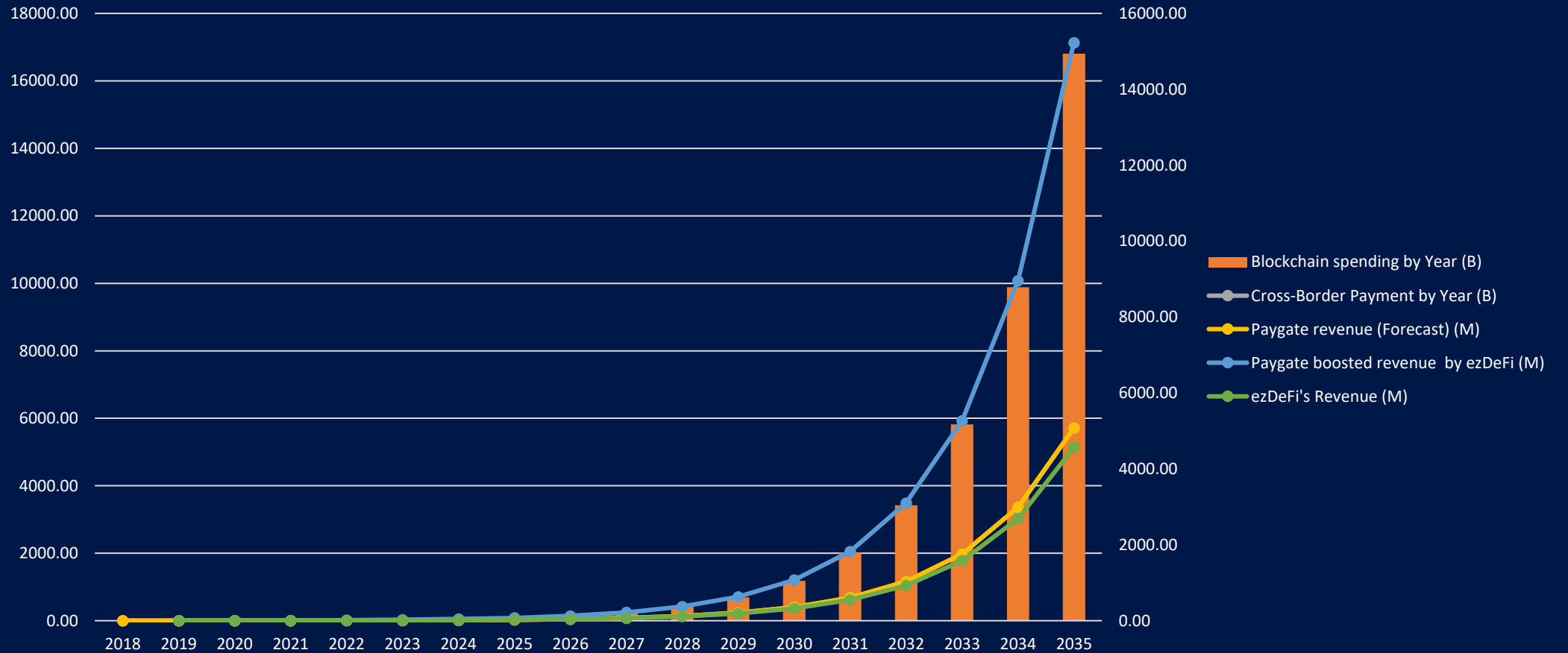


Spread popularity among
the cryptocurrency
community



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

Blockchain Payment over 18 years





Thanks For Your Attention!