



Redefining Identity and Payments for the Digital Age

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# The Problem

## The Battle of the Digital Age



### Verification Chaos

In a world that's increasingly digital, the lack of a unified identity verification solution wastes time and hinders seamless transactions



### Data Overload

The alarming amount of data sharing required is a ticking privacy time bomb



### Broken Financial Bridge

The current divide between identity verification and payment process is a glaring dysfunction in the user journey

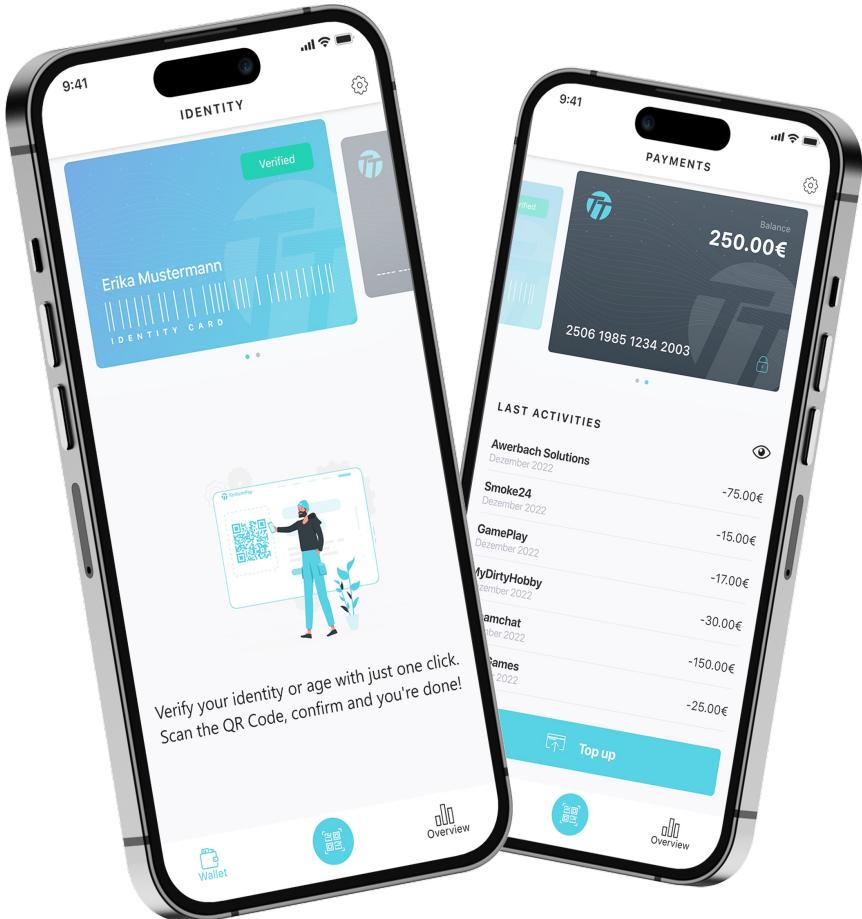


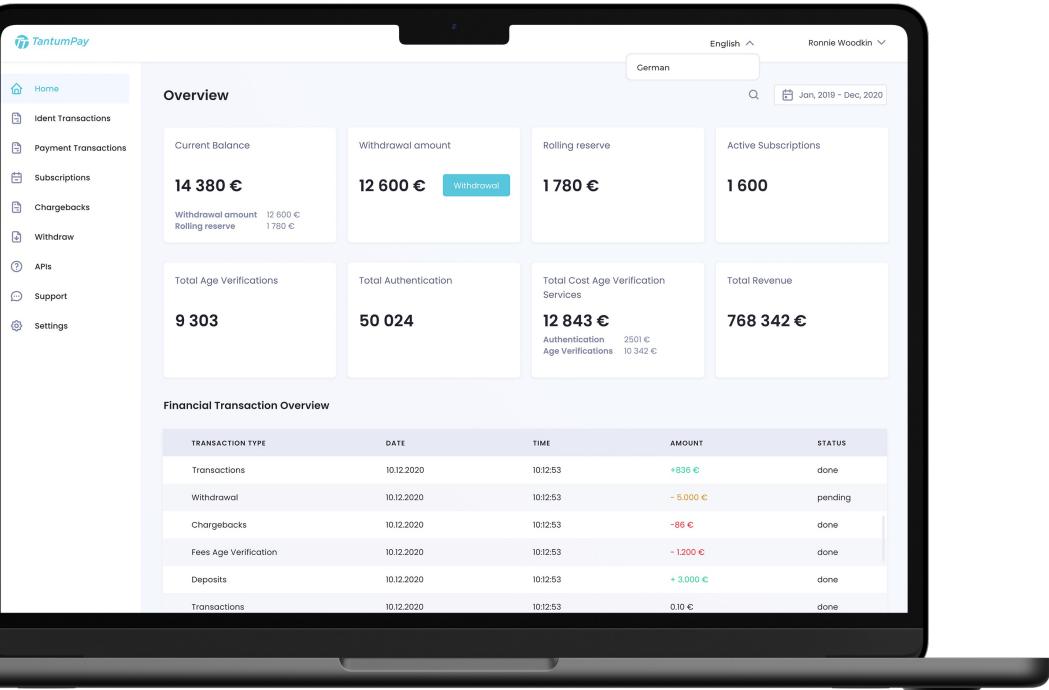
# The Solution - Users Your Digital Access Key

Imagine creating a **digital Identity in one minute**, or an entire **bank account in two minutes**. Imagine being able to verify your age or identity with just one click and at the same time completing payments, managing your subscriptions and requesting refunds.

Imagine doing all of this **without having to share your personal data** with third parties.

Tantum is your anonymous Digital Wallet, complete with an **EU E-Money License**, built on a leading core banking system, focused on **user security**.





# The Solution - Merchants One Stop Shop

Imagine being able to **accept various means of payments** at market leading fees within a low-risk environment. Imagine being able to **onboard your clients with a simple click**.

Imagine **complete regulatory certainty**, starting from mandatory age checks and GDPR requirements, to AML and PSD2 requirements and being able to **focus on your actual business operations**.

Tantum is your **onboarding solution**, your **payment solution** and your **conversion optimizer; all in one**.

# The Product

TantumIdent – Your digital Identity



## AI based Verification

Completed in less than 2 minutes



## Digital Identity

One Click Age & Identity confirmation



## Data Security

Anonymous towards third parties



## Fully Compliant

KJM, AML, eldas Standard

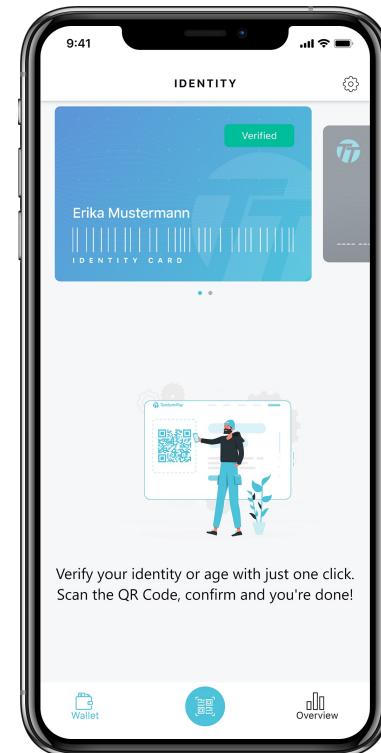
### Document Check



### Liveness Check



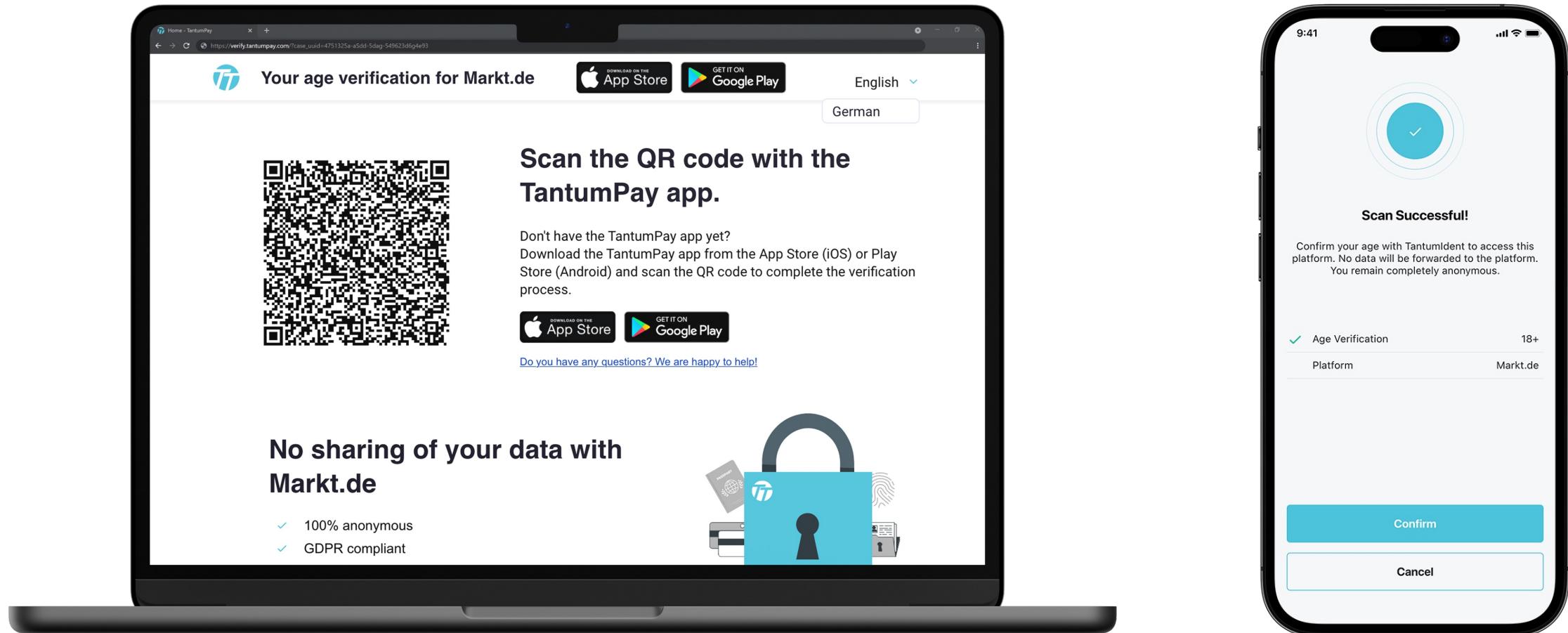
### Digital Identity



Check out the AI based verification flow [here](#)

# The Product

One Click Age & Identity confirmation – fully compliant

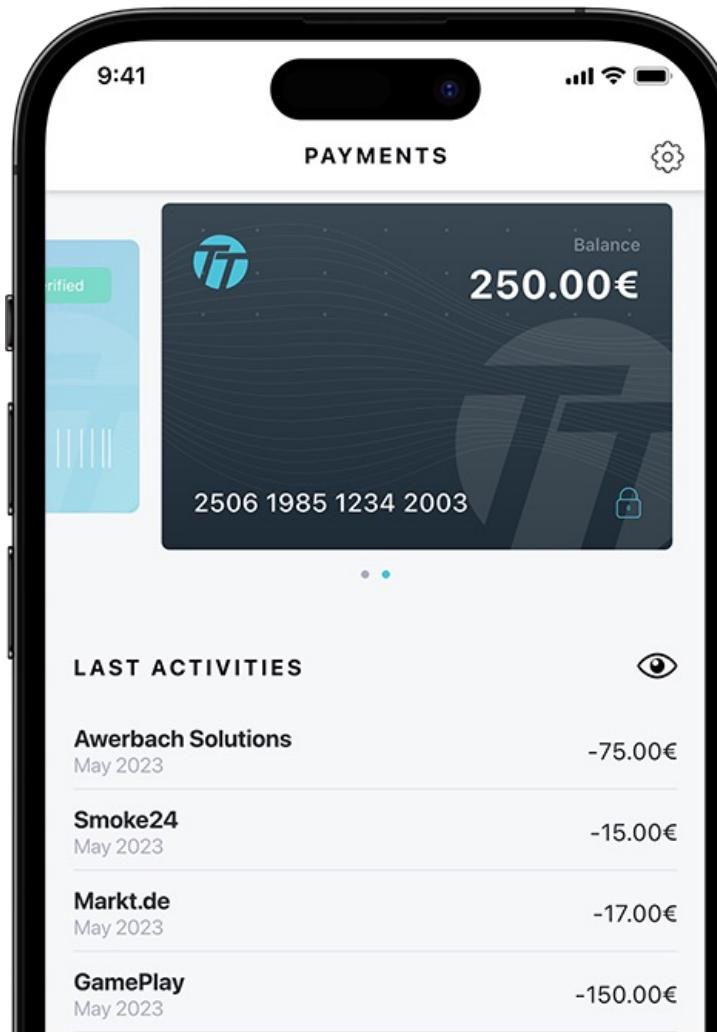


# The Product

TantumPay – Digital Wallet



**One Click Payments**



**Anonymous**



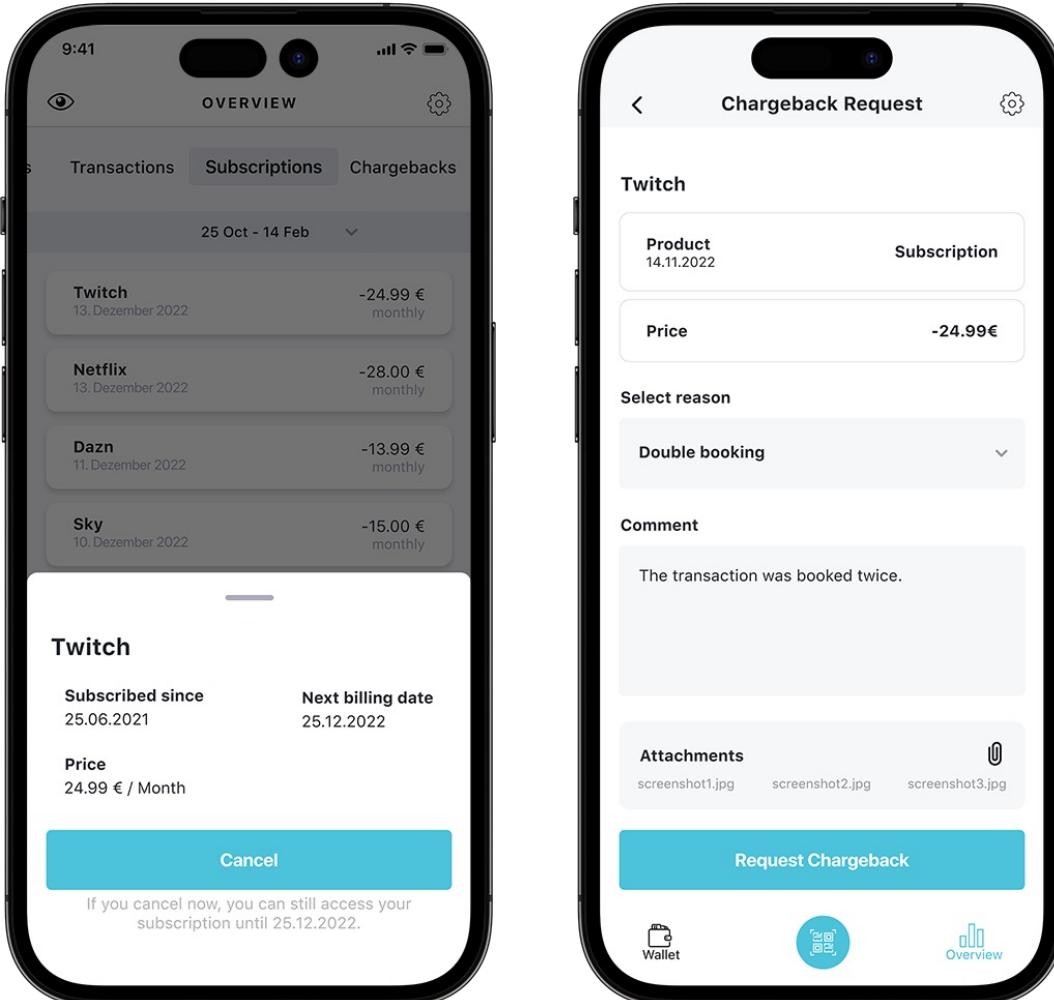
**Microtransactions**



**Send & Receive Money**

# The Product

Same app, more possibilities

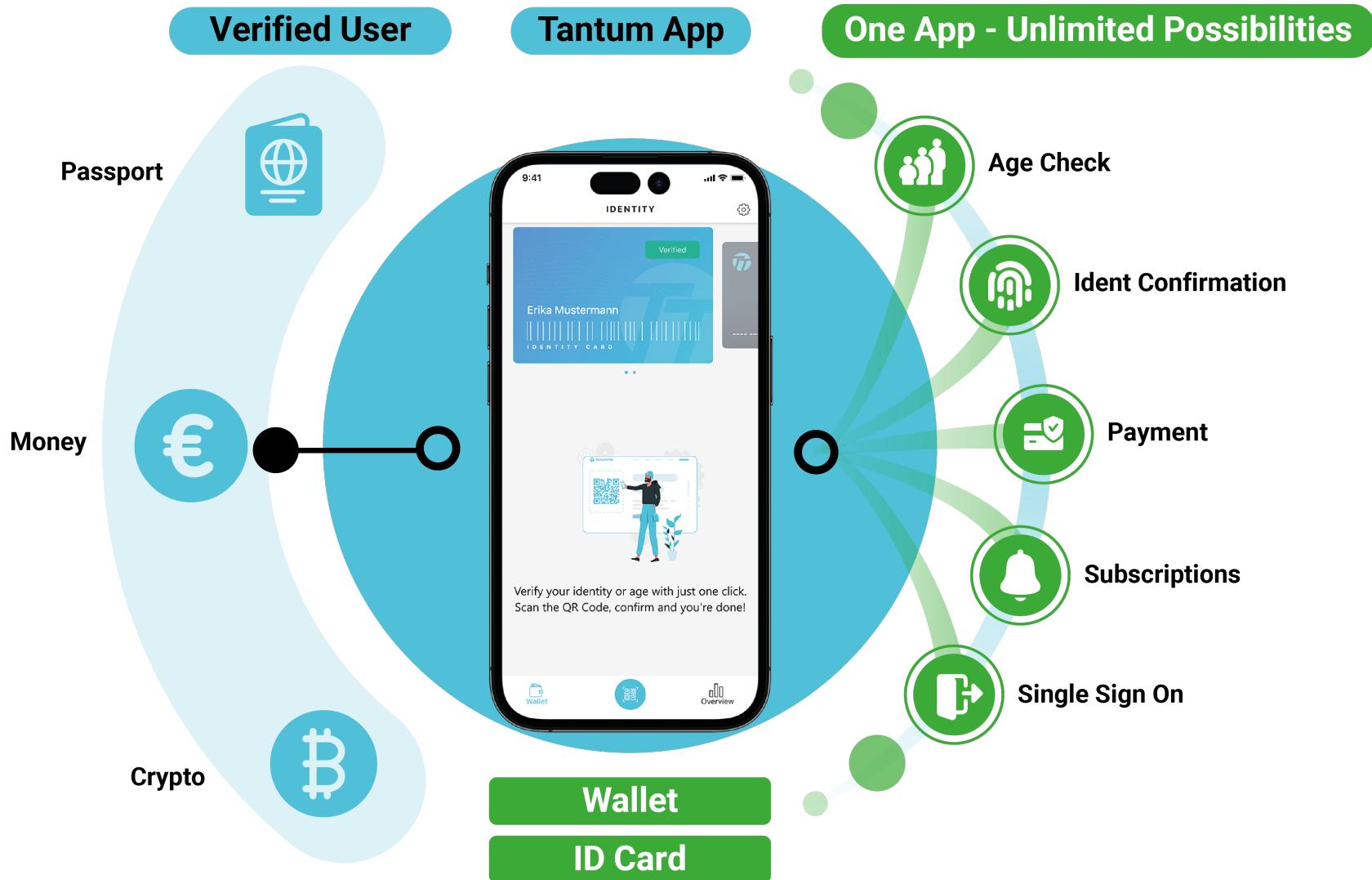


## Subscription Management

## Request Chargebacks

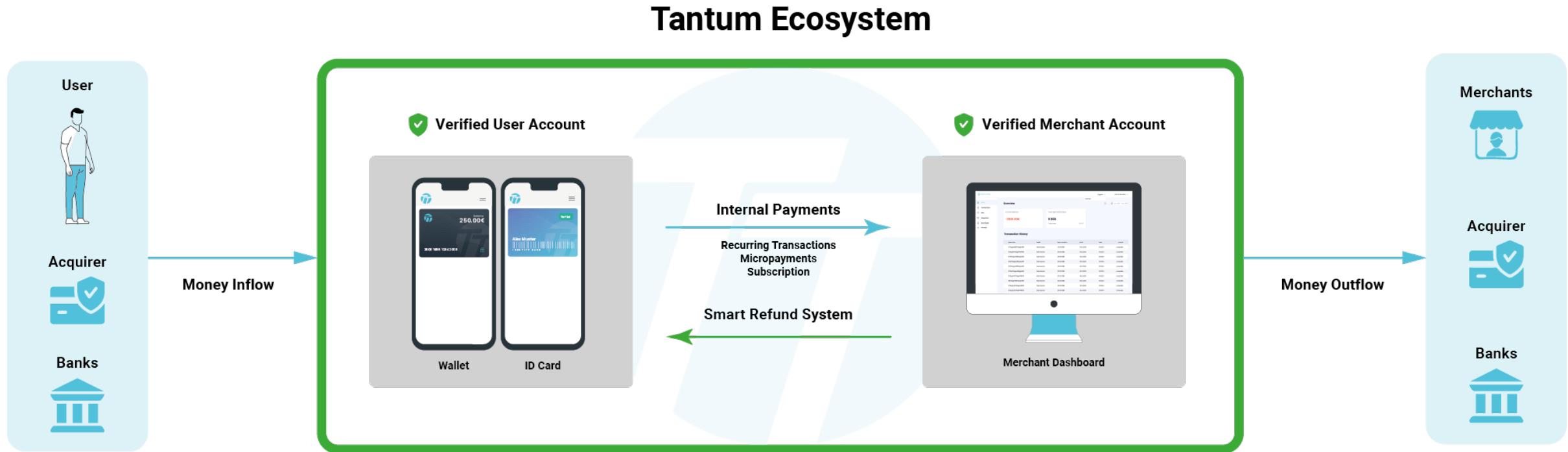
## AI Concierge

# One App - Unlimited Possibilities



# One App - Unlimited Possibilities

Walled Garden- eliminating risks, reducing payment costs



- ✓ Verified user and merchant base reducing fraudulent activities
- ✓ Tantum as a neutral financial intermediary reducing risk
- ✓ Closed loop ecosystem

# The Market

Main industries of interest



## E-Sports and Streaming

Safeguarding compliance with age verification and facilitating viewer engagement through seamless microtransactions.



## Marketplaces

Instilling trust and enhancing user experience in online marketplaces and e-commerce platforms with secure identity verification and smooth payment systems.



## Financial Institutions

Transforming the often tedious onboarding process with swift and reliable digital identity services that bring value and efficiency.



## Hotel Industry

Enhancing guest experience with online check-in capabilities and seamlessly integrated payment systems, boosting operational efficiency.



## Governmental Entities

Streamlining bureaucratic identity verification processes for government bodies, enhancing both efficiency and data security.

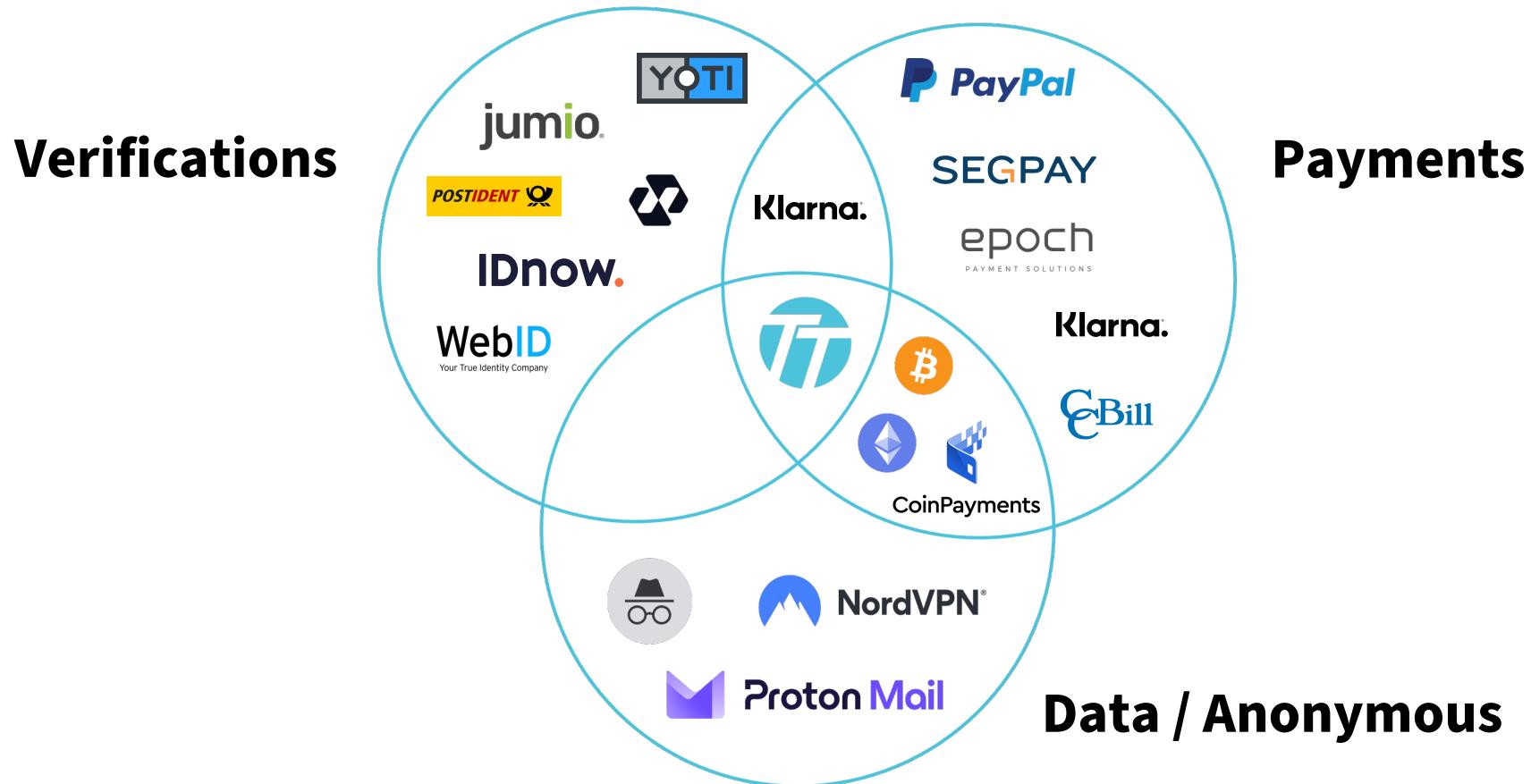
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## High Risk Industries

Serving businesses like adult entertainment and gambling with unified solutions for age verification and seamless payment processes, thus improving user experience and trust.

# Competition

Unifying digital Identities with Payments with a focus on data protection

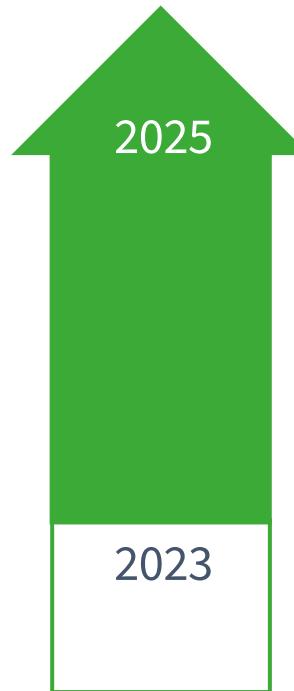


The only product that solves the full cycle of customer pain points

# Case Study – E-Sports and Streaming

532.1 million e-sports audiences and counting – a wealth of microtransactions waiting to be unlocked.

Despite booming e-sports viewership, scarce payment options hold back potential microtransactions. With optimized in stream micropayment possibilities, we aims to drastically increase monetization.



**641 million**  
expected audience

**532 million**  
audience



## Optimized Payments

Microtransactions and instream payments tailored for esports



## Data Security

No sharing of sensitive information with esports providers or streaming platforms



## Age and Identity Verification

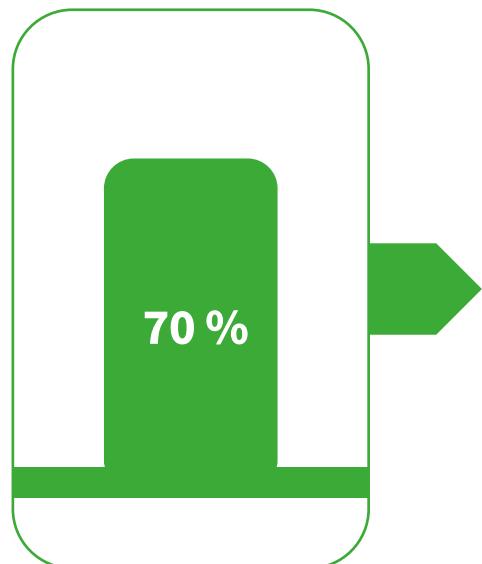
One click age and identity verification

# Case Study – Hotel Solution

Over 950 billion dollars worth of hotel guests hate long check-in lines – waiting to be streamlined!

A 5-minute wait is all it takes to drop guest satisfaction by 47%.

TantumIdents online check-in, significantly reduces waiting times, improving guest satisfaction dramatically.



**70%** of hoteliers surveyed in 2021 planned to digitize hotel information, and **57%** planned to digitize check-in and check-out processes.



## Online Check-In

Reduced Check-In time with automated online Check-in



## Customer Profile

Increased customer loyalty through the storage and transmission of a customer profile to the hotel



## Booking Management

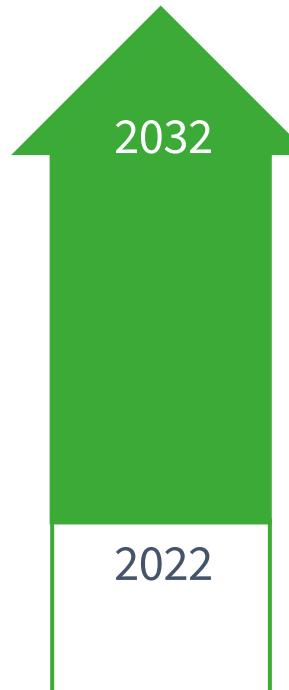
Increased revenues with simple one click upgrades within the Tantump app

# Case Study - Online Adult Entertainment

2.6 million visits to adult sites every 60 seconds – waiting to be monetized

Currently **1 out of 10** registered users are paying for adult content.

By optimizing the user experience, we aim to increase this ratio to **3 out of 10**, significantly propelling monetization.



**\$201 billion**  
expected growth

**\$48 billion**  
market value



## Anonymous Payments

No unwanted information on bank statements



## Data Security

No sharing of sensitive information with adult providers



## Financial Intermediary

Payment via regulated financial institution, no direct contact with adult providers

# Business Model

Centered around the Tantum app, we have two main revenue sources



## Payment fees

Our unique Risk Transformation Model enables high margins on payment fees

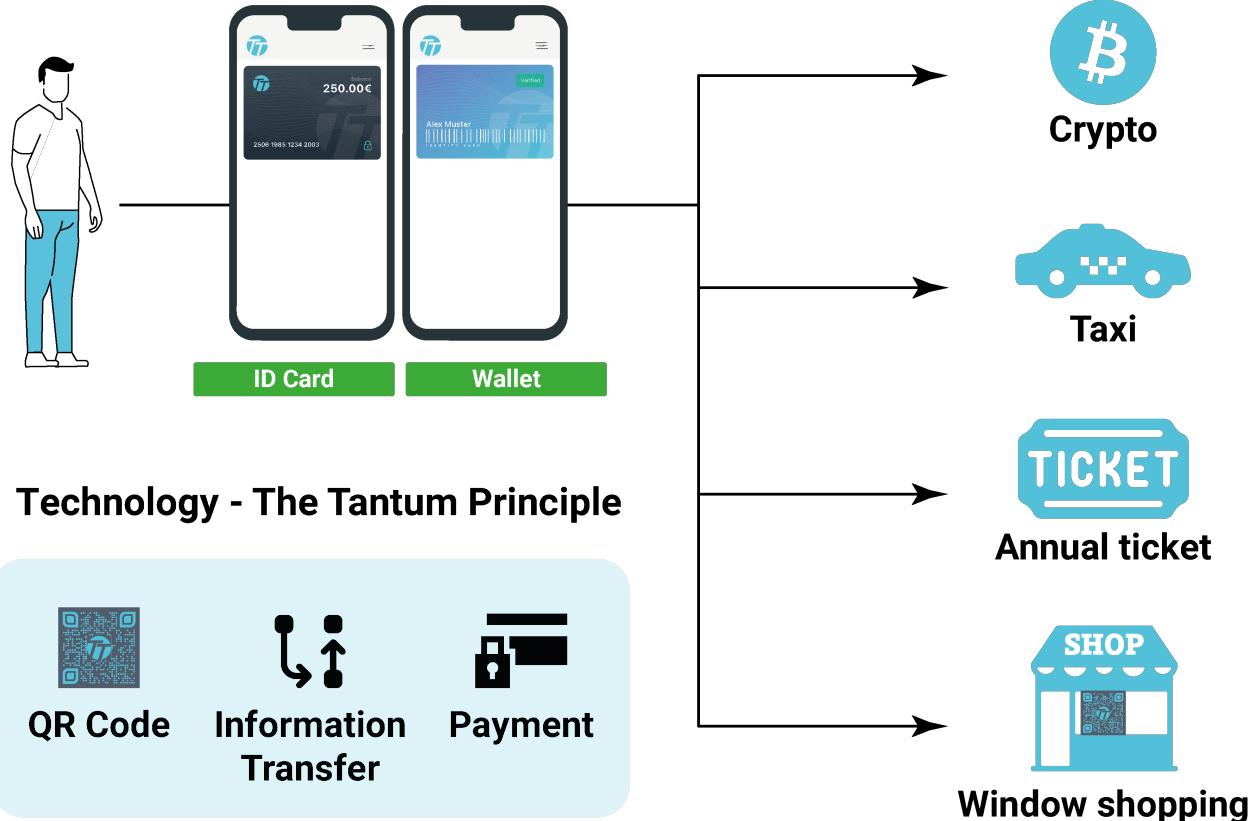
## Age & Identity checks

One click confirmations, charged multiple times per user

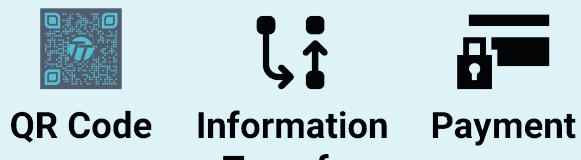
Factor X

# Factor X

Factor X: Tantum has the goal to convert 1% of its users to other products within the App



## Technology - The Tantum Principle



# Why Now

Timing is key

With an already up and running system, a sales funnel including world leading companies and all required licenses secured, it is time to flip the lever and scale to the full potential.



## Regulatory Pressure

Companies are faced with problems around age verification and payments.



## Established Product

Our verification system is already implemented in market leading companies.



## Licenses Secured

Required licenses and contracts to tackle the market secured.



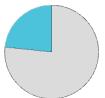
## High Scalability in a Huge Market

Investment into further scaling of already existing operations.

# The Ask

**5.000.000 EUR**

We are looking for 5 million euro in funds to scale our team, development, sales and cover regulatory requirements.



## Product Dev.

30%

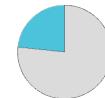
- Scale Team
- Development of additional functionalities
- Improvement of current App Set-Up
- Scale merchant integration capabilities



## New Hires

40%

- Hire Key People in the following fields: IT, Legal, Sales and Payments
- Further scale sales activity
- Strengthen support team
- Increase marketing activities



## Regulatory Buffer

30%

- Maintenance of regulatory requirements
- Liquidity buffer for merchant payouts

# Management Team

Priding itself on professional background, proven track record and vision to succeed



**Dominik Hurum**

CEO and Founder

The embodiment of an entrepreneur, with a track record of management and organisation of market leading fairs. With a strong background in financial due diligence and new technologies.



**Arno Gassner**

CFO

A financial expert, founder and (co) owner of several fiduciary companies. With various positions in public and state mandates and commissions he has a broad range of knowledge, experience and network in the financial sector.



**Antonio Casula**

CTO

IT enthusiast highly skilled in web & mobile solutions, with a strong technical background in multiple technologies and platforms. Founded and ran several start up and IT teams throughout multiple domains: eCommerce, Banking, Retail, HealthCare, Media, and IoT.