



FAST  
SAFE  
SECURE





# THE PROBLEM

- **Trust** is **integral** to doing business anywhere in the world
- COVID-19 introduces **additional barriers** to fostering inter-personal trust and conducting due diligence
- No readily available **financial trust** mechanisms in the UAE
- Law Firms in UAE are **not regulated** to perform Escrow or hold client money
- Banks **only** provide Escrow for real estate transactions

# Solutions

## Third Party Managed Accounts

Partnering with Law Firms to develop outsourcing agreements for Escrow – the Law Firm will “Manage the Escrow” through Titanium Escrow

Legal: Allowing firms to offer Escrow as a service while outsourcing Custody services to Titanium Escrow (USD 150M monthly market)

Banks: Titanium Escrow will partner with banks to offer offshore Custody solutions to banking clients. As Titanium Escrow is fully licensed and regulated, will be able to legally hold Custody of funds.

Other institutional partnerships for Third Party Managed Custody Accounts. Examples include: Custody for private equity, robo-advisory, etc.

Market Size: This is difficult to estimate. Approximately USD 100M monthly is routed to offshore Escrow agents. Much more business is lost due to no easy regional Escrow facilities

## Direct Escrow

Facilitating business between Corporate entities by acting as a trusted third party, securing Custody of funds – a service for the buyer or seller

Titanium Escrow does not vet/review documents nor provides legal advice. Funds are held until the clients provide synchronous instruction or dispute

Clients pre-specify jurisdiction and court/tribunal - if a dispute arises, Titanium Escrow will hold the funds in dispute until the pre-specified court issues a judgement or tribunal issues an award

Use cases include: Replacing tender bonds, performance bonds, Asset Finance, Security when providing Goods or Services

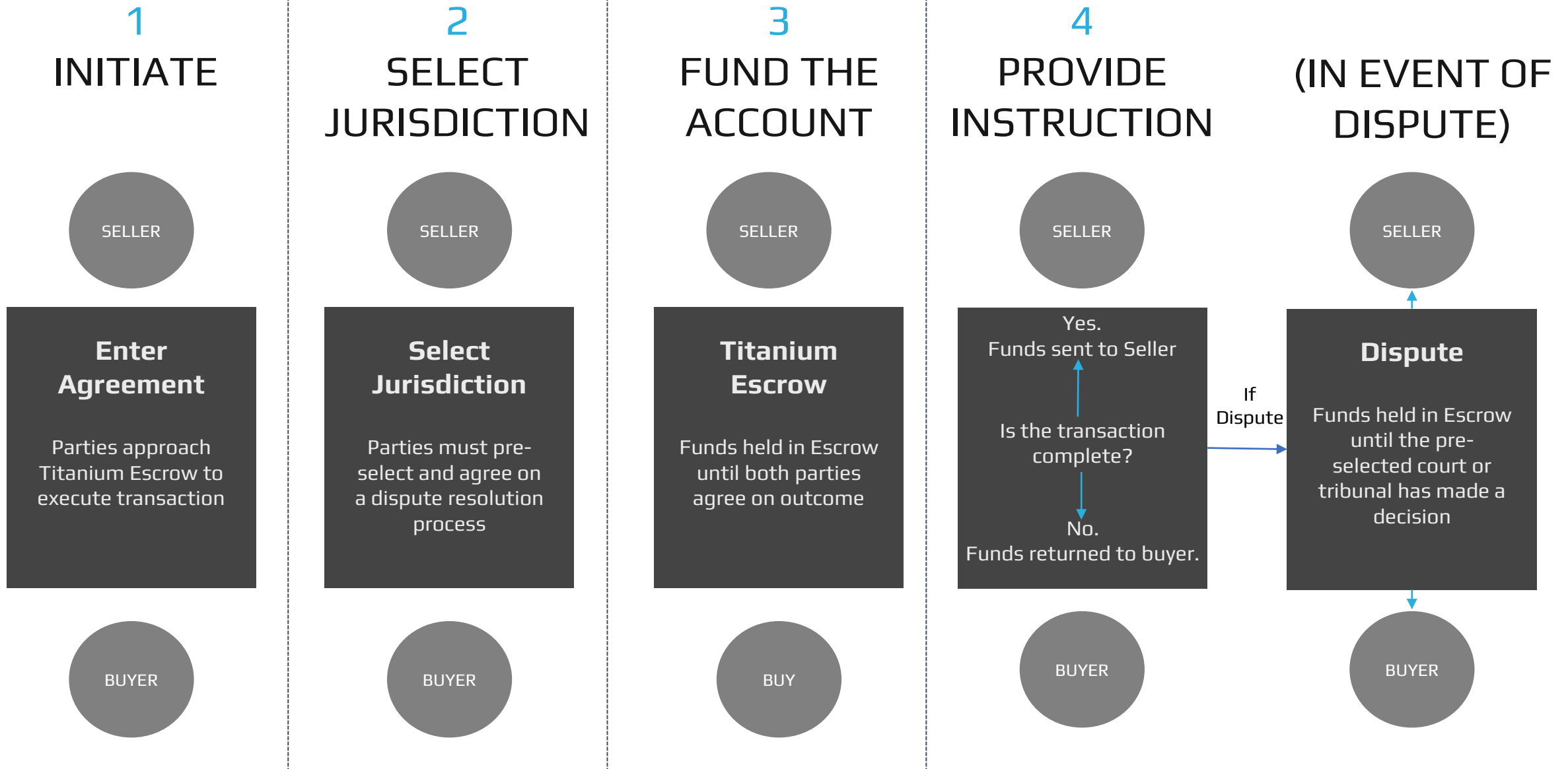
Market Size: A vast number of use cases and markets would be able to leverage the Titanium Escrow Solution. Estimated market in the UAE is: USD 12 Billion

# HOW IT WORKS



# TITANIUM ESCROW PROCESS

(Direct Escrow)



# COMPETITORS





## COMPETITIVE ADVANTAGE

- First Smart Escrow System for UAE & Emerging Markets – Clients secure funds without leaving home
- Fully Licensed, Regulated, and Supervised by Abu Dhabi Global Markets
- Escrow funds can be held onshore (under Central Bank of UAE oversight) or offshore (Abu Dhabi Global Markets)
- Dedicated Case Officers and Relationship Managers
- Streamlined back office to eliminate errors and delays that impact Client's business
- Selectable dispute resolution mechanism – Clients choose the Court or Tribunal before they begin
- All transactions secured by international insurance underwriter

# Income Structure

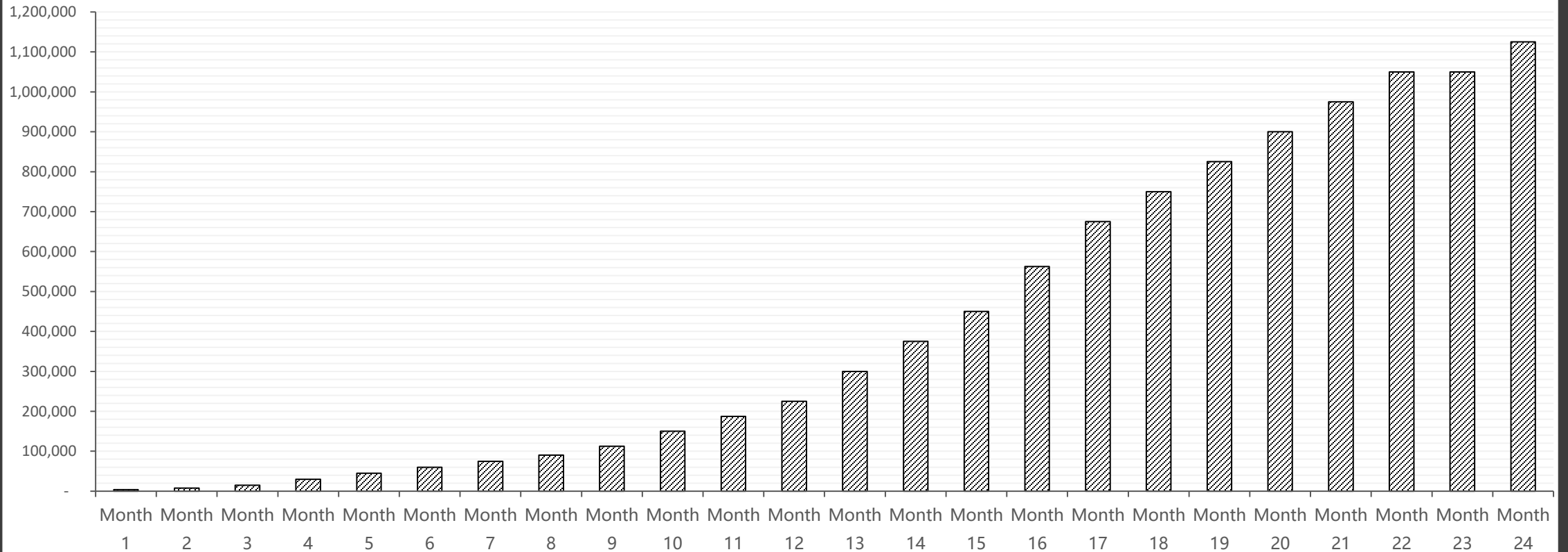
Value	Fee
Average Transaction Size	USD 300,000
Average fee per Escrow	USD 3,750
Anitcipated Number of Transactions in Y1	267 Transactions



# Financial Forecast

Revenue Growth

Revenue (Corporate)



# Fee Structure

Transaction Amount	Fee
\$0 - < \$8,000	\$100
\$8,000 - \$2,400,000	1.25% of amount under Escrow
>\$2,400,000	Fee capped at \$30,000

# Phase 1: Fundraise

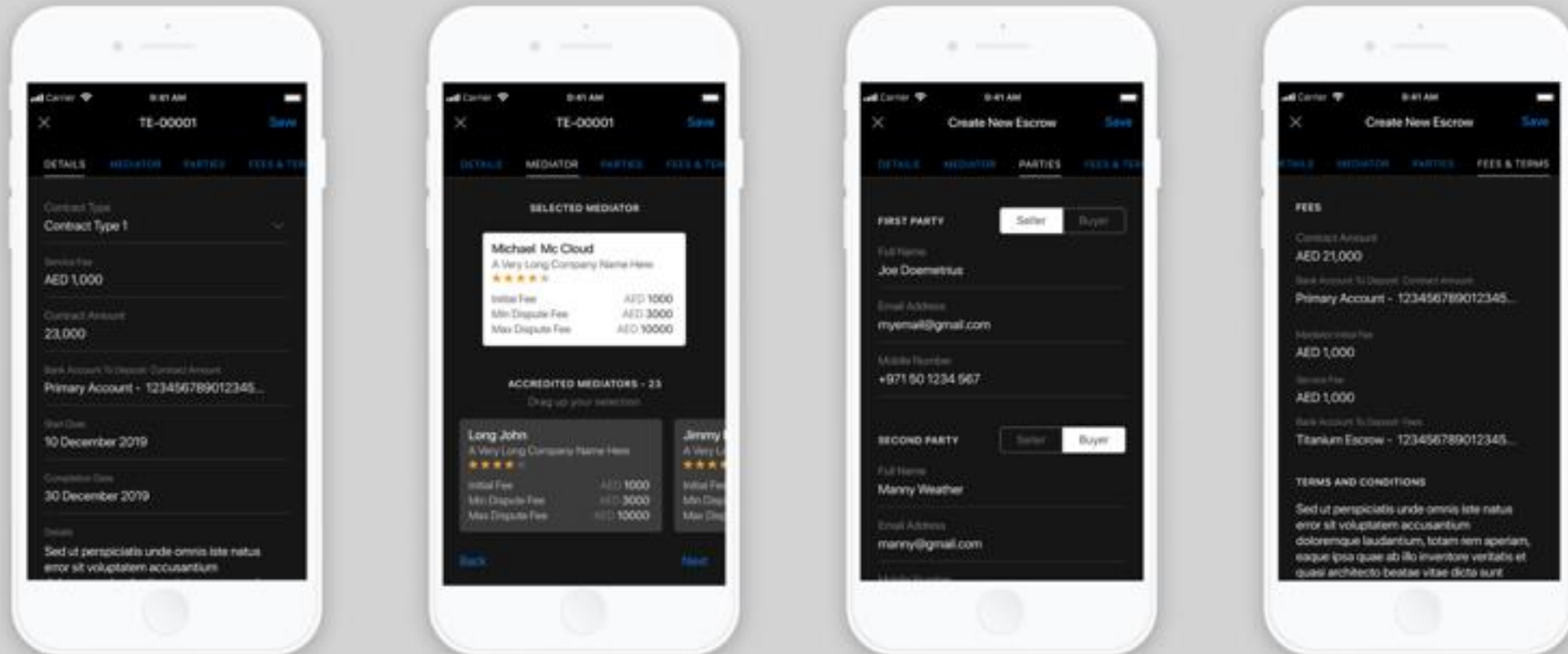
USD 400,000

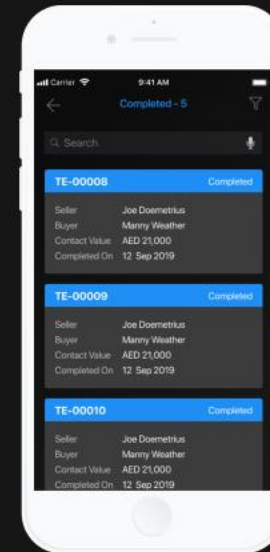
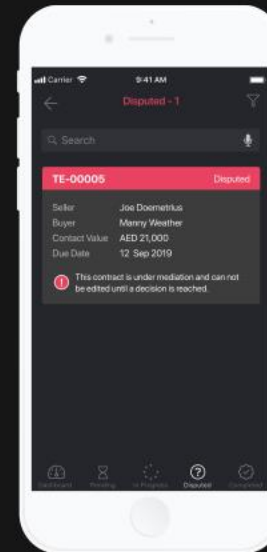
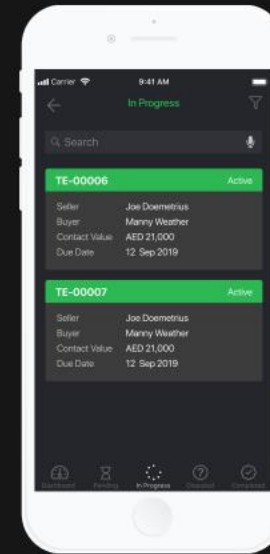
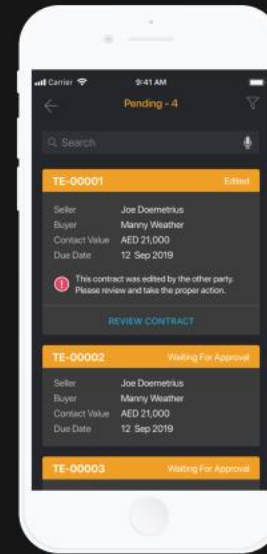
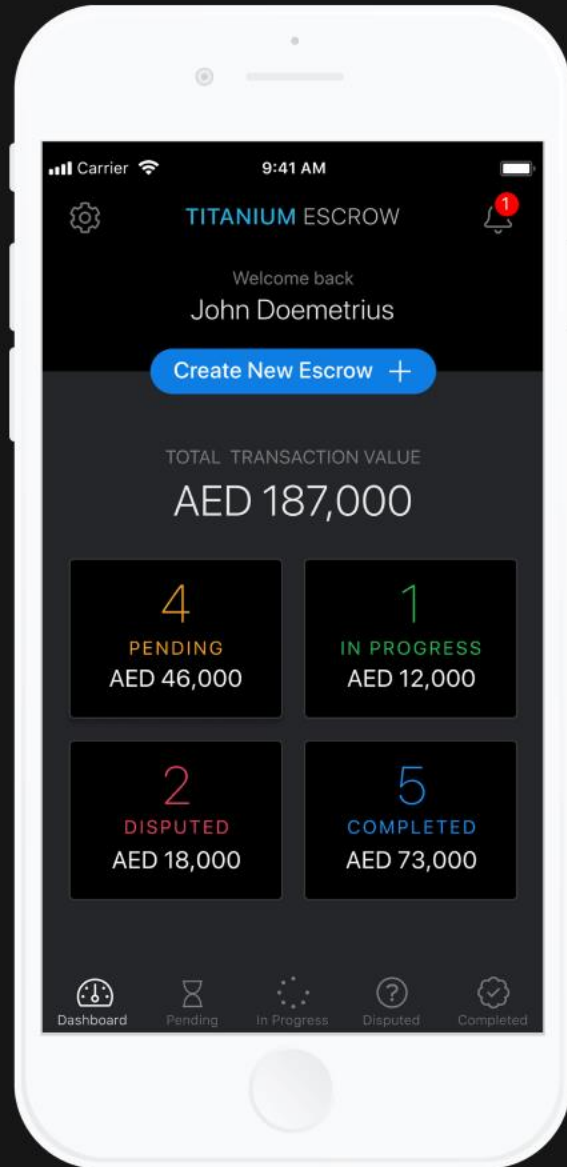
Use	Phase 1
Regulatory Requirements	USD 250,0000 These funds must remain in the bank as a time deposit, not Working Capital
Operating Expenses	USD 150,000 Salaries, rent, insurance, audit fees,
Cash Flow	Cash flow positive in first 3 months
Key Financial Metrics	- Low variable costs, high margins
Partners	- Outsourced Business Development Team - Outsourced back office functions

# GROWTH PLAN

	Phase 1	Phase 2
Headline	Regional Escrow System & Custody Partner	Consumer Escrow and Global Expansion
Business	1 - Facilitating a direct Escrow solution 2 - Partner with UAE Law Firms for Third Party Managed Account services	Partnering with Consumer Marketplaces (Dubizzle, Property Management Companies)
Tech	Streamlining of compliance, back office and middle office processes	Development of a Mobile/Web application for easy Escrow creation
Market	Expansion of marketing to regional and international markets	Third Party Managed Accounts in Middle East, Africa, South Asia
Target Market	Corporate Use Cases: Trade Finance Asset Finance Legal Use Cases: Injunctive Relief, Trusts, etc.	Consumer Use Cases: Buying or selling a used vehicle Rental Deposits Freelance work Purchase of goods online

# Phase 2: Tech & Consumer

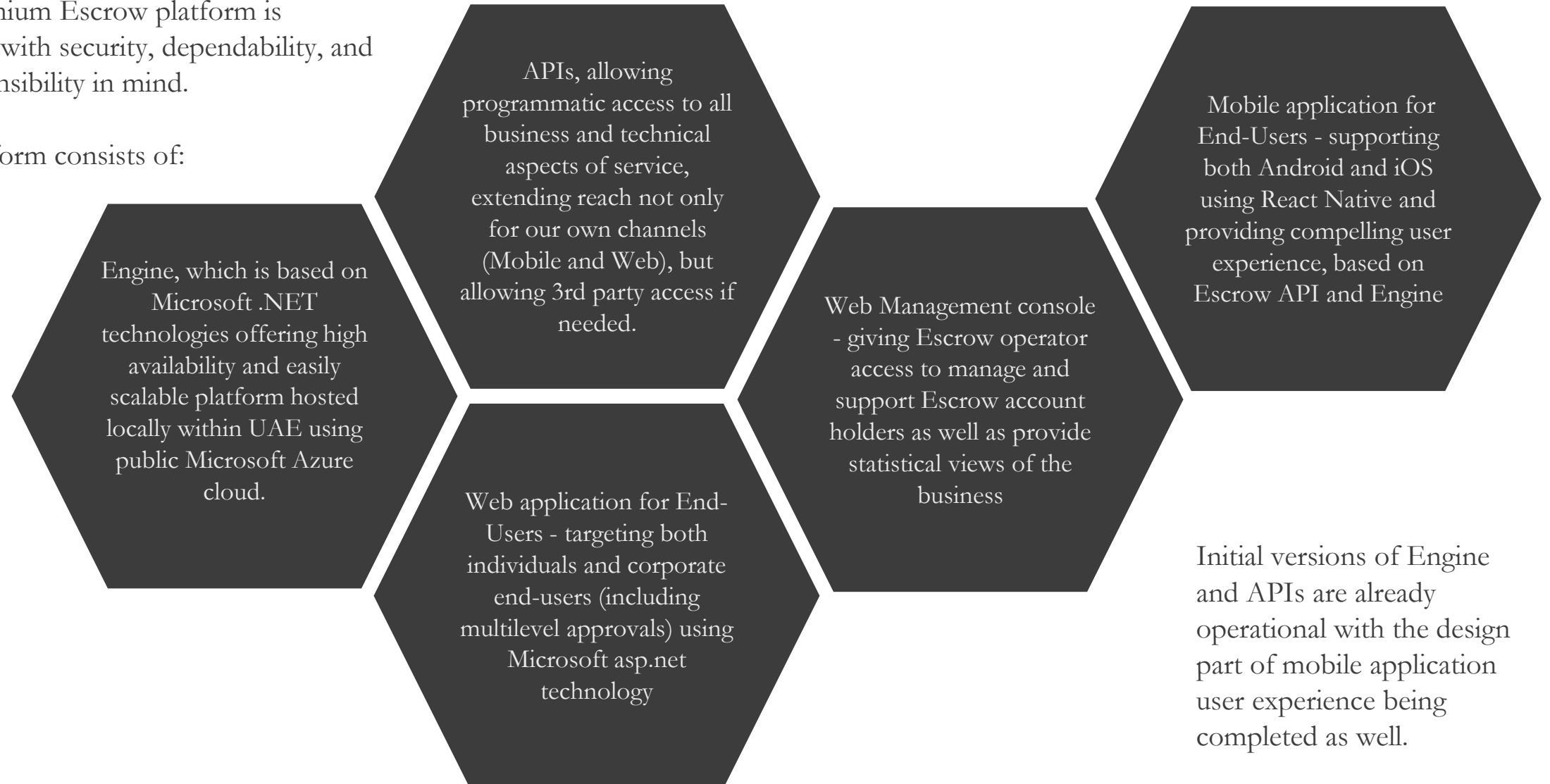




# TECHNICAL ARCHITECTURE

The Titanium Escrow platform is designed with security, dependability, and easy extensibility in mind.

The platform consists of:



# THANK YOU

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