

# Banking without Borders



FRANCOIS DE LAIGUE, CEO

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# FOUNDING TEAM



**FRANCOIS DE LAIGUE**

**CEO**

MIT, Polytechnique, Microsoft,  
Accenture, Orange, Innovacom, Red Hat.



Worked at one VC  
Exec at 3 startups



**MATTHIEU LABOUR**

**CTO**

Merrill Lynch, ABN AMRO Bank, Thomson  
Reuters, Publicis.



Founded one startup  
Exited four startups



**RENAUD DESFERET**

**Chief Architect**

ENSAE, AXA Finance, Publicis.  
Professional high stakes poker player.



Invested in 3 startups



## Advisors & Contributors

**PASCAL CAILLON** Sr. Leadership at Apple Pay

**MARC FLEURY** Founder of JBOSS, sold to Red Hat for \$420MM

**ALEX RAHIN** Chief Data Officer, Just Eat; ex-Amazon, ex-Bing

**JUSTIN VALENTINE** Consultant with the World Bank

**KEVIN EECKMAN** Head of Fixed Income Tech, Société Générale, Tokyo

**DR. PAOLO TASCA** Head of the UCL Center for Blockchain (in discussion)

A vibrant, crowded street scene in a developing country. The foreground is filled with people on motorbikes, many wearing helmets. In the background, there are numerous small, colorful shopfronts and signs for businesses like "CART Mart" and "SANTOSA". The atmosphere is bustling and suggests a lack of formal banking infrastructure.

2 billion unbanked



# PLATFORM



**Bank in a cell phone**



**Electronic ID**



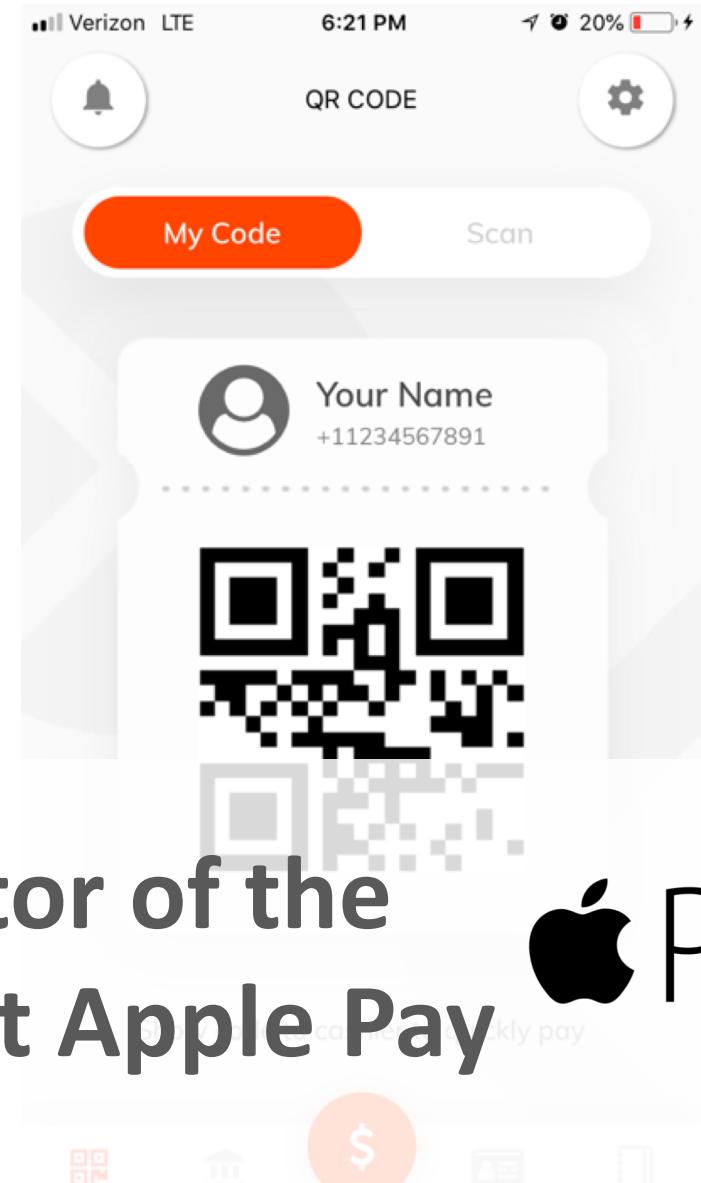
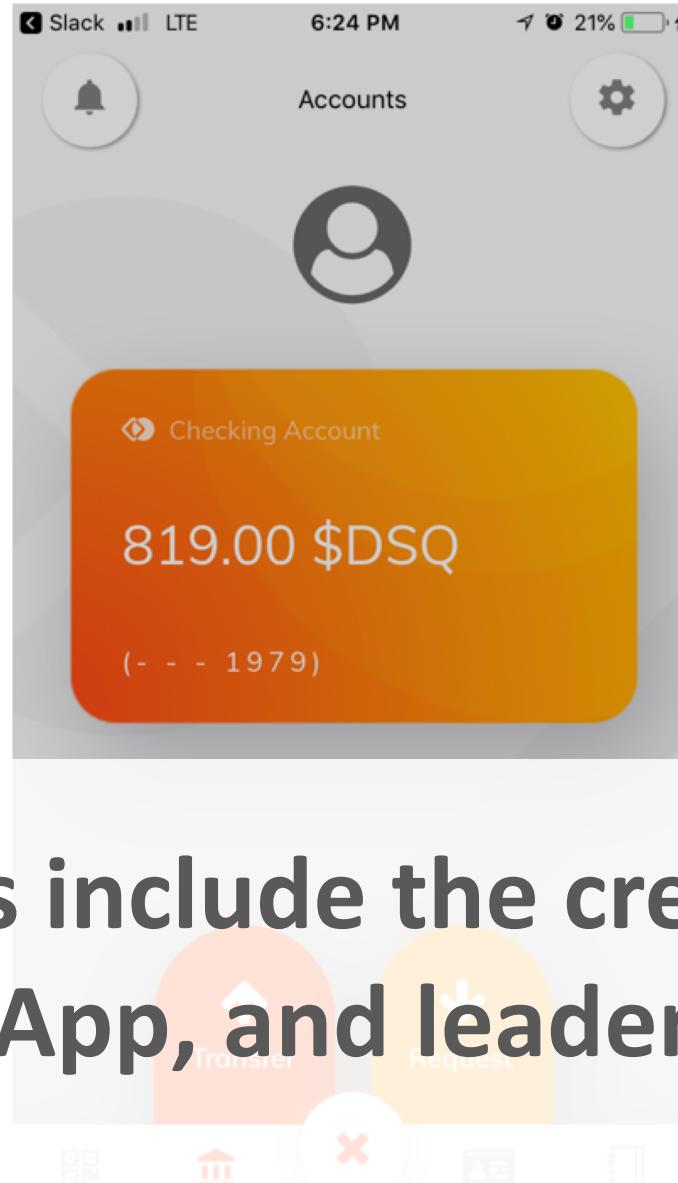
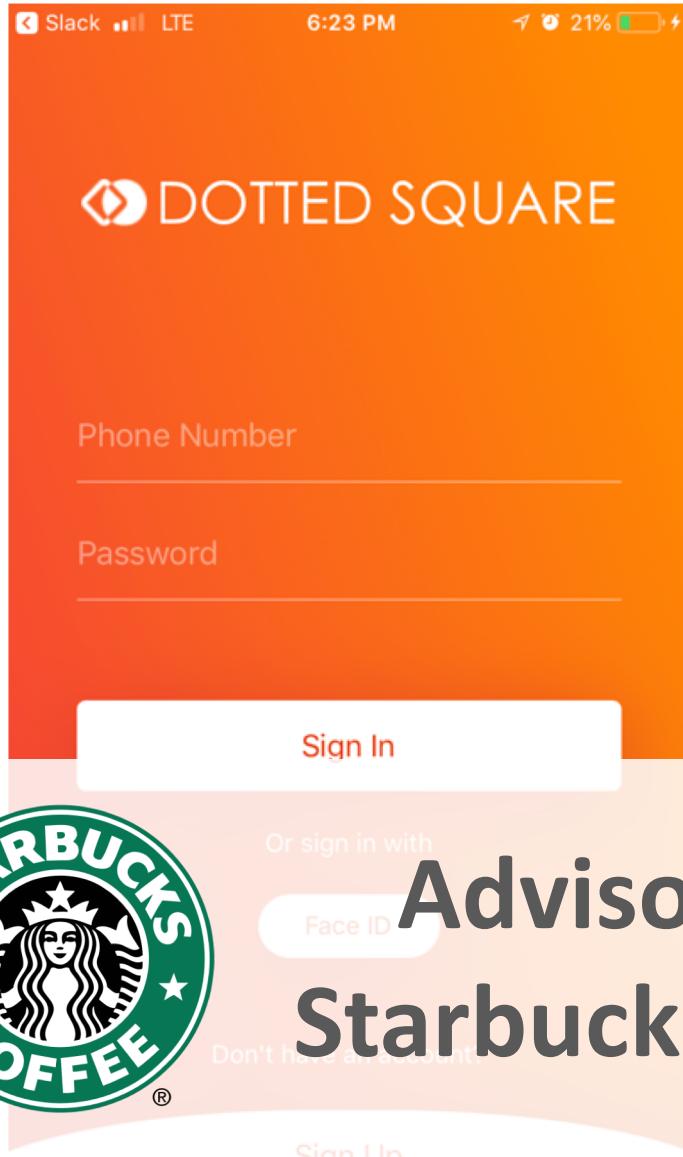
**Deposit & remittance**

Real-time  
Secure  
Low-cost





# WORLD CLASS UX



Advisors include the creator of the  
Starbucks App, and leader at Apple Pay



QUARE  
IBILITY FOR ALL



# GLOBAL REMITTANCE



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PRIVACY AND TRACEABILITY FOR ALL



# OPPORTUNITY

**\$20B/yr**

France, UK, Germany remittance

**\$40B/yr**

US remittance to Mexico



# OPPORTUNITY





# KEY PARTNERS

## Banking Partners



- Currently testing API-money integration
- Agreement with W-HA in discussion



# KEY PARTNERS

## US -> LATAM Operations



- Off-spring of profitable 8-year old Pure Minutes
- Discounted minutes, wire transfer, top-up
- 2 Million+ subs, 8 years in business
- 10,000 physical locations in the US, including Western Union
- Access to a US Federal Bank license

## EU customer acquisition

Ironmountain.  
tech

- 15 Million searches/day
- 5 Million search in EU



# ORANGE + DSQ

- Large network of subs in EU and MENA
- Banking in EU and Africa



- 2 million subs in the US
- Acquisition plan for EU and US
- LATAM presence: Mexico, Guatemala, Dominican Republic, Columbia, Peru, Haiti
- Template for opening up new markets
- Federal banking license in the US



## PARTNERSHIP OPPORTUNITY

- DSQ to refer customers to Orange by tying-in Orange services (Premium on Bill, Prepaid, etc.)
- DSQ to offer access to LATAM countries (local bank partnerships)
- DSQ to leverage Orange's presence across EU and Africa
- DSQ to leverage Orange/W-HA electronic money/banking offerings and partner network



# WHY DOTTED SQUARE

**Philosophy:** amazing, convenient, low cost, for everyone.



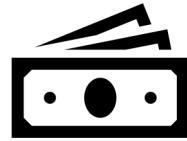
50% cheaper than  
Western Union



24/7 money transfer



Instant



Easy disbursement: bill pay,  
pre-paid card, top-up, cash  
at partner locations



World Class  
User Experience



# FINANCING



DOTTED SQUARE  
PRIVACY AND TRACEABILITY FOR ALL



# FINANCING

Dotted Square is seeking a strategic partnership with Orange and a \$2M investment.

## Corporate Finance

- Business Operations
- Corporate Development

## User Acquisition

- 10 EUR referral per sign-up
- Affiliate program

## Marketing

- Viral diaspora marketing
- National campaign (e.g. ESPN Deportes, Univision, Telemundo)
- Co-marketing



DOTTED SQUARE INC

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