



Combining the Most Disruptive Tools in Financial Services Technology Today!

Smart Token Chain Inc.

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Revenue & Profit Forecast:

- Available upon request

Profitability:

- Free Cash Flow: Q1 2017

Competitive Advantages:

- Patent-Pending Technology
 - Best-of-Breed Security - Tokenization
 - Highly Scalable/Low Cost Blockchain
- Global MasterCard and Banking Contracts
- "Free Money Transfer" Model
- FinCEN Registered/Licensed MSB
- Exceeds Global AML, KYC Regulations
- Leverages Cloud & Mobile Technology
- Experienced Management Team

Management Team:

- Tom Meredith, CEO
 - Entrepreneur in financial services and information technology; Wall St. experience
 - Stanford Engineer, Harvard MBA
- Morris Mwanga, CTO
 - Global financial technology innovator; instituted FX Exchange integration in world's largest Mobile Money market
 - CISSP Certified - Highest Security Expertise ranking
- John Tomlinson, CFO
 - International M&A CFO/CPA/SEC experience with \$1.3B Revenue Firm
 - Harvard MBA, Georgetown BSBA
- Peter Carruthers, VP Banking & FX
 - Former Citi Director of Capital Markets
 - FX Trading: Credit Suisse/First Boston, Royal Bank Scotland
 - Fordham MBA, NFA Licensed
- Kern Lewis, VP Marketing
 - Former EVP Marketing at AMEX
 - Stanford, Harvard MBA
- Don Chapman, VP Business Development
 - FinTech Executive & Consultant with experience launching global payments platforms
 - Babson MBA

Advisory Board:

- Leonard Schrank
 - Former CEO SWIFT
- Brian Smith
 - Former Legal Counsel, MasterCard and the Office of the Controller of the Currency (OCC)
- Rod Martin
 - Former PayPal Executive

Summary: Smart Token Chain's (STC) patent-pending Smart Token (ST) technology combines smart contracts, tokenization, and blockchain to unify financial services establishing a common global standard for value exchange. STC improves existing inefficient processes in P2P and B2B market segments; launching new services with a growing base of strategic global partners: MasterCard, Ripple, and the World Council of Credit Unions (WOCCU). Each unique ST includes counterpart identities, transaction and invoice data. STC derives revenue from licensing, transaction fees and low-risk foreign exchange (FX) services. Smart Tokens power new P2P applications: Cross-border P2P Lending and "Uber of Banking" Trusted Agent Network (TAN), co-branded with our global partner network.

Market: The global market size for STC technology is staggering: FX trading exceeds \$5 Trillion daily; International remittances are \$600 Billion/year; Non-cash transactions exceed \$350 Billion/year. All are projected to increase 5%+ per year. STC subsidiary, P2P Cash, currently offers **Free Money Transfer** to 1.2+ Billion bank/mobile accounts globally with contracts in 69 countries; focused on the Top 5 US corridors: India, Philippines, and Vietnam, with China and Mexico coming online in Q2 2016.

Problems: Global money movement, FX, and financial services delivery is expensive and time consuming for banks, corporations, and consumers. They all pay high fees, receive poor FX rates, and experience difficulty in tracking and retrieving funds. They all suffer from inefficient service delivery and poor execution due to lack of transparency from Wall St. trading desks and traditional payments systems. Additionally, banking and corporate trading paperwork slows settlement (currently 2+ days, adding risk and cost), as well as customer onboarding and management.

Smart Tokens solve these problems.

Solution: Smart Tokens create a highly efficient and scalable business model by significantly reducing FX clearing timeframes and cost, enabling mobile service delivery, plus embedding next-generation identity verification into every transaction to meet/exceed regulatory and payment security standards. For consumers, STs remit directly to the recipient's bank/mobile account instantly at NO cost. STs create new P2P opportunities for low-cost P2P Lending and the TAN network, the "Uber of Banking". For corporations, STs embed "Smart Contract" information including invoice data, automating the clearing process for instant settlement.

Marketing Plan: B2B: STC attracts banks, corporates, and payments networks to our low-cost, fast settlement ST architecture, facilitating their consumer, business and government commerce. B2B business development occurs via participation in trade shows, consummating in joint ventures and partnerships. **P2P:** STC markets *Free Money Transfer* leveraging digital marketing and social-media. The recipient country Diasporas, all close-knit communities, are perfectly suited for word-of-mouth viral messaging.

Competitors: B2B: Large, global incumbent banks control traditional financial services networks lacking incentive to improve. Digital innovations, i.e. BitCoin, lack the legal and regulatory controls of STC's Smart Tokens. **P2P:** All STC competitors have higher cost structures, preventing them from offering FREE transfers with Direct Account/Mobile Deposit. Only STC owns/controls its platform; its Smart Tokens designed to settle across disparate global networks.

Financial: STC revenues derive from FX margin between retail and wholesale rates, transactional services, and platform licensing. The company will reach breakeven within the first year.