Instant Settlement Today

The Bridge to Any Blockchain Tomorrow!
Executive Summary- Safe Harbor

**Mission Statement:** Patent-pending Smart Tokens (ST) combine Smart Contracts, Tokenization and Blockchain; establishing a common global ISO standard for financial transactions and value exchange.

**Implementation:** Strategically improve existing inefficient P2P and B2B market segments; launching new financial services with a growing base of strategic global partners: MasterCard, Ripple, and World Council of Credit Unions.

**Team:** Tom Meredith, financial services technology entrepreneur, leads an executive management team with deep financial services technology experience. Tom is a graduate of Stanford’s Engineering School and Harvard Business School, as are multiple members of the management team.

**Investor Value Generation Drivers:** 1- Creating global scale by consolidating fragmented market segments; 2- Generating higher margin revenue by offering world-class financial services to consumers and corporations worldwide by applying ST technology to current inefficient models; 3- Partnering with key international and domestic players eager to innovate and capture market share across those market segments.

**Investment Opportunity:** STC is seeking $10M for equity in the parent company and its wholly-owned divisions, including: P2P Cash - currently generating revenue with several domestic and international partnerships, operating core technology, strong partner/consulting pipeline with NDAs, established team and patent-pending intellectual property.

**Use of Proceeds:** Investment capital will finance: 1- Marketing, advertising and sales activities; 2- Compliance and regulatory frameworks necessary in financial services; 3- Working capital for ongoing business operations and technology deployment.

**Financial:** Within 4 years, STC plans to spin off subsidiaries in various market verticals, acquire strategic technology/companies and raise additional capital. The 2020 target valuation of the company exceeds $500M.

Notice: The following information does NOT represent an offer of Securities
Smart Tokens Speed Up Existing Settlement

Instantly Settle ANY Asset Trade Globally

ANY ASSET  SMART TOKENIZATION  INSTANT GLOBAL SETTLEMENT

Speeding Up Existing Settlement Practices by Combining Smart Contract, Tokenization and Blockchain Technologies
Smart Tokens Instantly Settle to ANY Blockchain

Smart Tokens “Future-Proof” Today’s Settlement
Bridging to or between ANY Blockchain Network

SETTLEMENT TODAY

SMART TOKEN BRIDGE

BLOCKCHAIN(S) TOMORROW

YOU GET A BLOCKCHAIN! AND YOU GET A BLOCKCHAIN!
EVERYBODY GETS A BLOCKCHAIN!!!
Smart Token Transaction Capabilities

- Foreign Exchange & Trading
- Capital Markets
- Payments
- Identity Tokens
ISO Standards Unify Global Financial Services

- Corporate Payments
- ISO Standards
- Trusted Agent Network (TAN)
- P2P Lending (Personal & Business)
- Asset Exchange Platform (Capital Markets)
- Digital Wallet / Mobile Wallet
- Secure
- Smart
- Real Time
- Global Standard

Smart ISO Tokens

International Remittance

Corporate Payments

Global Standard
Global ISO Standard 20022 Unifies FinTech

• Smart Contracts
• Tokenization
• Blockchain(s)

Smart Tokens Add Value to ISO 20022

• **P2P:** Free Money Transfer, P2P Lending
• **B2B:** Lower Trading Costs, Lower Risk, Increased Profits
STC Simplifies Complex Transactions

Smart Tokens Deliver Complex Transaction Information Across Multiple Global Clearing Networks

**Smart Tokens:**
- Sender Identity
- Recipient Identity
- Device Identity
- Transaction Data
- Invoice Data
- Funding Source Data
- Disbursement Data

**Networks:**
- SWIFT
- MasterCard
- Mobile Money
- Ripple
- Blockchains
Step 1: Identity, Onboarding, and Set Up

Buyer

OBT Fields
- Counterparty ID
- Device ID
- Credit Rating
- Dodd Frank Docs

ISO 20022-4:2013
ISO 150022-1:1999

Pre-Execution

PET Fields
- Legal Documents
- Margins to a Trade
- Pre-Funding

ISO 20022-4:2013

Trade Execution

TXT Fields
- Transaction Data
- Notional Amount
- Trade Rate
- Counter Amount
- Value & Settle Dates

ISO 20022-4:2013
ISO 150022-1:1999

Asset

AST Fields
- Asset ID
- Asset Details

ISO 20022-4:2013
ISO 150022-1:1999
Step 2: Matching, Settlement, Chaining

**Buyer**

**Seller**

**Settlement**

**SET Fields**
- Trade Details
- Confirmation
- Settlement

**Transaction:**
- Bought $1M
- Sold $2M
- Value Date
- Settlement Date

**Master Token**

**MST Chains All Tokens***
- Buyer / Seller
- Pre-Execution
- Trade Execution
- Settlement
- Marketing

**Others (not covered):**
- Communications
- Confirmation
- Post Settlement

**Blockchain A**

**Blockchain B**

*MST fully encrypted and includes ISO standards from all prior Tokens; list is illustrative and non-exhaustive
Smart Token Processing - Illustration

Step 1: Token Chains Combine ID and Asset Tokens

Token Chain 1

ID # 1

Asset # 1

Token Chain 2

Asset # 2

ID # 2

Step 2: Smart Contract Transfers Asset Ownership

Smart Contract Token

ID # 1

Asset # 2

ID # 1

Asset # 1

ID # 2

Master Token Chain

Ripple
BitCoin
R3
Digital Asset
Chain

ID # 1

ID # 2

Step 3: Master Token Archives Entire Transaction to Traders & Blockchain(s)
Smart Tokens Unify Blockchains

Blockchain Proliferation – Creating Need for Standards

FinTech investment in blockchain technology is sowing confusion by fragmenting the payments landscape. Smart Tokens reduce confusion:

• Designed to clear/settle across traditional payment rails and emerging proprietary blockchain networks

• Enable digital assets to clear/settle between ALL global networks

• Power use cases for remittance, payments, trading, and alternative transactions

• Aim to participate in industry consolidation – Linux Foundation
## Smart Tokens Enhance Current Financial Models

<table>
<thead>
<tr>
<th>Financial Service Tokens</th>
<th>P2P</th>
<th>B2B</th>
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<tbody>
<tr>
<td>Money Transfer Token</td>
<td>Remittance</td>
<td>Corp Invoices</td>
</tr>
<tr>
<td>Personal/Corporate Credit Token</td>
<td>P2P Lending</td>
<td>A/R, A/P</td>
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<tr>
<td>Mortgage/Car Loan Token</td>
<td>US Market</td>
<td>Securities Creation</td>
</tr>
<tr>
<td>Asset Token Exchange</td>
<td>PC, Mortgage, Car Loan</td>
<td>Oil, Gold, Bond, Stock Contracts</td>
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</tbody>
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Management Team

Tom Meredith, CEO
   Financial Services/Telecom Entrepreneur, Stanford Engineer, MBA Harvard

Morris Mwanga, CTO
   Built Kenya’s Largest Currency Exchange, CISSP Security Certified

Kern Lewis, SVP Marketing
   American Express, World Savings Bank, Stanford, MBA Harvard

Peter Carruthers, SVP FX Operations & Banking
   25 years FX Sales & Trading (Citi, Credit-Suisse, RBS), MBA Fordham

Donald Chapman, SVP Business Development
   FinTech executive with experience launching payments platforms, MBA Babson

Advisory Board

Leonard Schrank: Former CEO SWIFT
Brian Smith: Former General Counsel MasterCard, Office Comptroller & Currency (OCC)
Rod Martin: Former PayPal Executive
Financial Projections

<table>
<thead>
<tr>
<th>Year</th>
<th>Revenue, ($M)</th>
<th>EBITDA, ($M)</th>
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<tbody>
<tr>
<td>2016</td>
<td>$2.7</td>
<td>$(6.7)</td>
</tr>
<tr>
<td>2017</td>
<td>$45</td>
<td>$7</td>
</tr>
<tr>
<td>2018</td>
<td>$124</td>
<td>$48</td>
</tr>
<tr>
<td>2019</td>
<td>$251</td>
<td>$124</td>
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Series A - $10M Equity Stake

- Market existing Free Money Transfer business
- Implement backlog of financial institution partnerships
- Use of Funds
  - Marketing, Sales, and Customer Service
  - Enhance Technology Platform
  - Compliance and Legal
  - Increase Technology and Operations Staff
Exit Strategy- IPO or Buyout

Go Public or Be Acquired: 2-3 Years

Potential Acquirers:

Card Networks: MasterCard, VISA, Discover, AMEX
Money Transfer: Western Union, MoneyGram, RIA
Processors: First Data, Global Payments, Elavon
Banks/Issuers: Citi, Wells Fargo, Bank of America, HSBC
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