MONETRAN, LLC

WE COMBINE BLOCKCHAIN AND CRYPTOCURRENCY TO ENABLE FASTER, CHEAPER TRANSFERS OF FUNDS ON A GLOBAL SCALE
WHAT WE DO

• Monetran is a fintech company based in Delaware, USA

• We have developed an asset-backed, redeemable, stable token called Moneda, which has been designed for mass adoption

• Moneda is backed by interest bearing U.S. Government securities, enabling it to serve as both a medium of exchange and a store of value

• Backing the token with Government securities ensures a return which will largely negate inflation and negative interest rates

• We are building our system on Stellar, ensuring swift, economical transactions resulting in transaction fees for the company

The Monetran system will enable any type of payment over the internet including commerce, P2P transfers, and remittances

• The method which stabilizes the Moneda token is patent pending.
**ADDED FEATURES/BENEFITS**

- Federated IDs – making money transfers as easy as email
- Fiat/crypto conversions in various pairings
- Benefits the world’s poor by lowering fees on remittances – at least 70% less in most cases
- No mining necessary, saving the environment & precious resources

Those at a disadvantage due to inflation or negative interest rates can place their funds in Moneda and ensure that their wealth will be preserved

<table>
<thead>
<tr>
<th>Feature</th>
<th>MONEDA Monetran</th>
<th>Bitcoin</th>
<th>ETHER Ethereum</th>
<th>XRP Ripple</th>
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</thead>
<tbody>
<tr>
<td>Scalable</td>
<td>✓</td>
<td>NO</td>
<td>NO</td>
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</tr>
<tr>
<td>Stable</td>
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<td>Low Fees</td>
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<td>Asset Backed</td>
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<td>Redeemable</td>
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</tbody>
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MARKET FACTS

- Remittances are greater than a $600 billion global market
  - We intend to compete in this market in various fiat pairings
  - The USD / Mx model would return $10 million to Monetran based on a 3% market penetration at current fees

- Internet purchases are a multi-trillion dollar market
  - We will participate by providing a stable token that will save customers money and that merchants will accept

- We believe virtually all markets could benefit from a cryptocurrency suitable for everyday use and mass acceptance

- Long term goals include partnerships with Amazon & Walmart

- Although there are no known statistics, anecdotal evidence suggests a substantial market for stable tokens by those seeking to preserve their wealth from loss due to local inflation or negative interest rates
Don Bielak

Founder / CEO

Had many years of experience as the Publicity and Media Relations Director for FR Park Racing in New Jersey from 1993-2017. He secured national media coverage in Sports Illustrated, ESPN, and NBC, among others, for his company. Don is an alumnus of Thomas Edison U. where he majored in communications.

David Olszewski

Chief Technical Officer

Graduated from Hamburg University with a Master’s degree in computer science. Has launched two successful startups and also has decades of experience in product development. Has been granted seven patents for computer systems and applications. Among his specialties are DevOps and mobile integration.