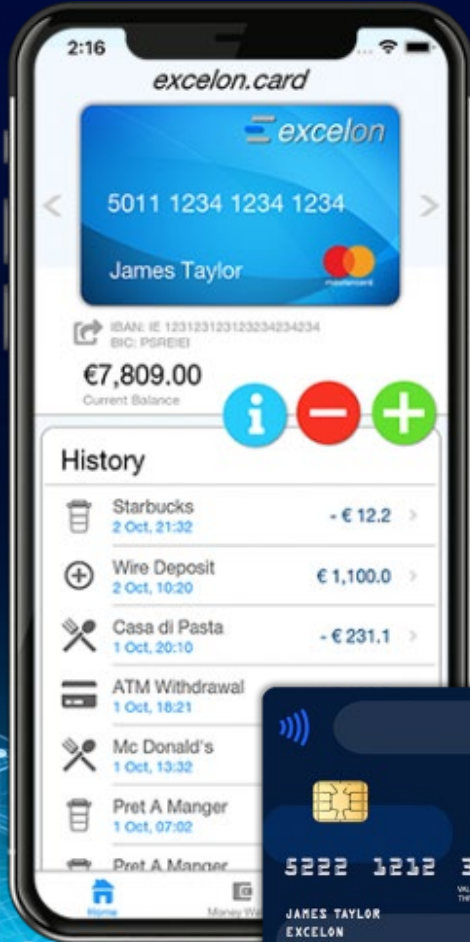




Digital Money Done Right

Manos Macromallis
Business Operations & Strategic Partnerships



July 14, 2020

The problem

Retail banking today is facing a variety of issues

≡ Traditional banking client relationships are strained

Abusive behavior and charges, queues, bureaucracy and excluding practices have led to a loss of trust

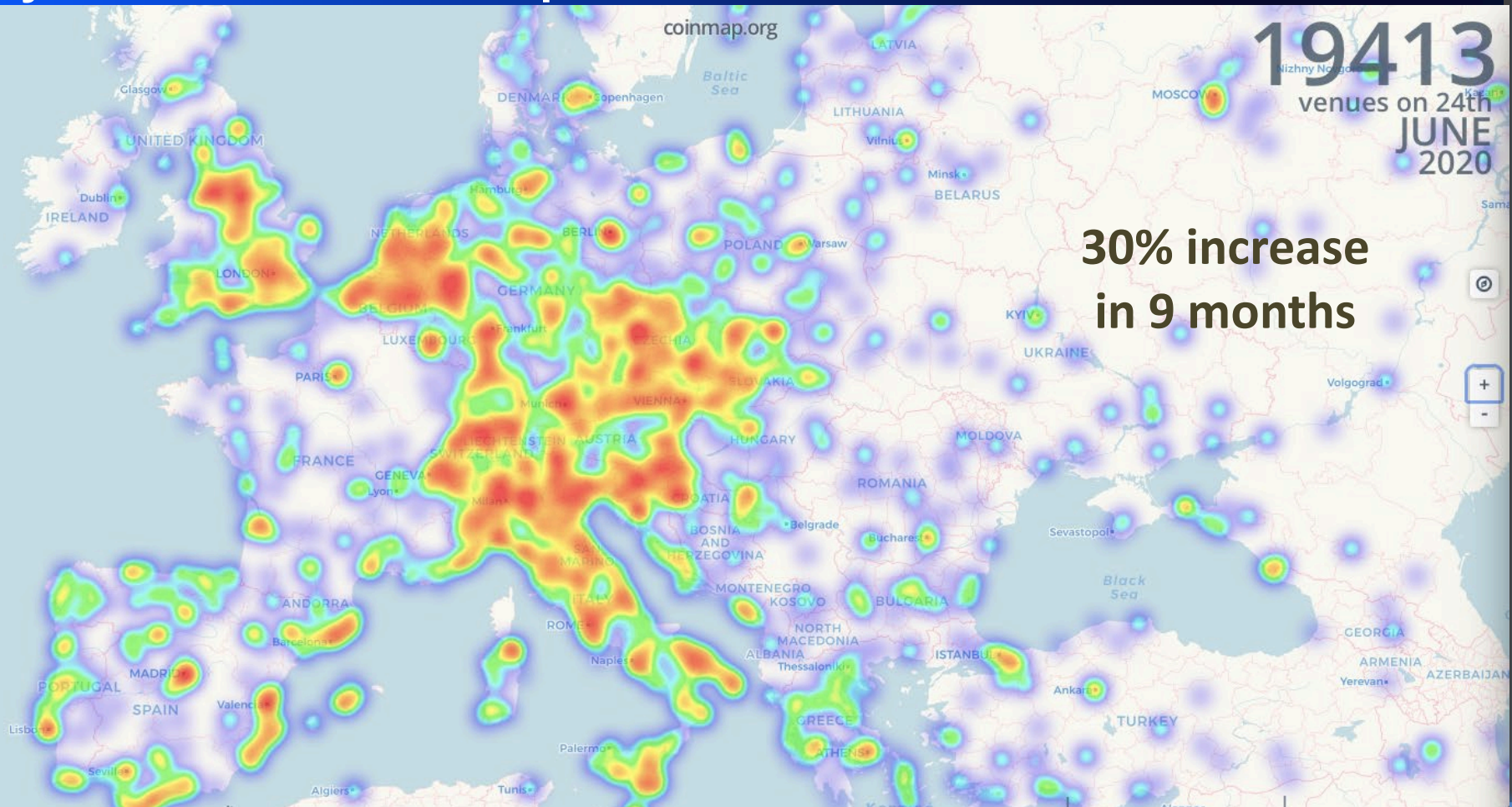
≡ Large proportion of the population is unbanked

1.7B in the world, 135M in Europe, 1.2M in Greece

≡ Cryptocurrency adoption

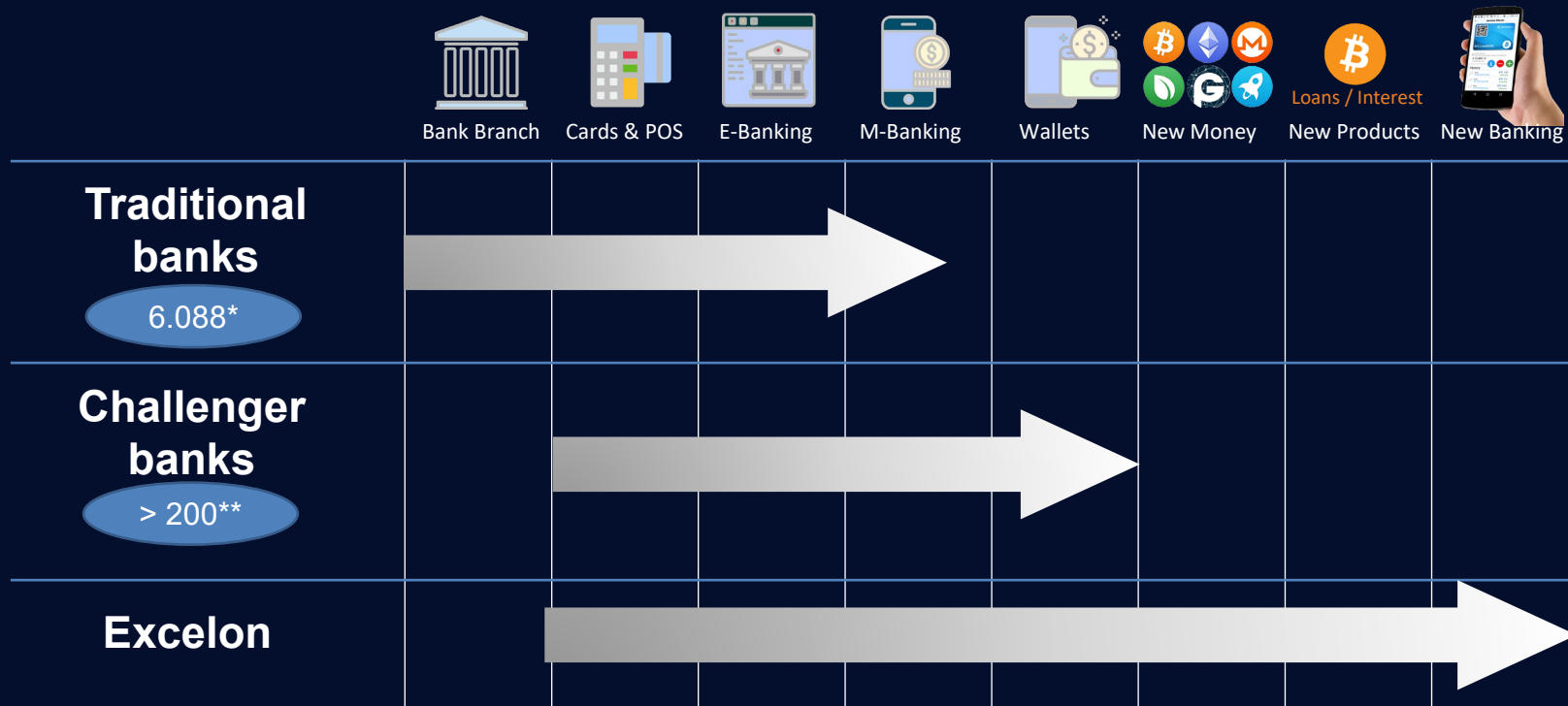
Cryptocurrency acquisition, exchange and usage lacks a secure, legitimate and intuitive solution. Fiat and Crypto gateways remain complicated and predominately unregulated

Physical venues that accepted Bitcoin



Banking evolution

4



* <https://www.statista.com/statistics/940867/number-of-banks-in-europe-by-country/> (eurozone -18, Eurozone population = 342m)

** <https://www.fintechfutures.com/2019/03/challenger-banks-country-by-country-whos-who-and-whats-their-tech/>

FIAT vs Blockchain Money

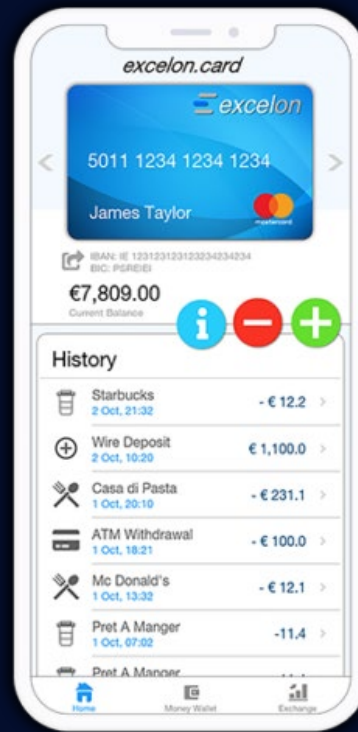
	Printed Money	Electronic Money	Blockchain Money
Counterfeit protection	Multi Billion Counterfeit frauds yearly	Money moves inside banking system	Money cannot be copied as its protected with cryptography
Tracing of transactions, AML	Tracing of transactions is almost impossible	Jurisdictional issues restrict AML investigation and Enforcement	All transactions are public and can be monitored in real time
Commerce friendly	Easy to handle for physical transactions only	Credit Card chargeback frauds is creating huge merchant losses	Instant transactions 24/7 with no chargebacks
Regulatory/ Tax Control	Easy Tax avoidance	Transactions are recorded and can be audited	Transactions are recorded so they can be audited or even controlled by Authorities

Excelon Solution

Financial freedom at your fingertips

a digital banking experience
for your money & cryptocurrencies

- ≡ Euro wallet, IBAN Account & Mastercard
- ≡ Consumer and Business E-Banking accounts
- ≡ E-Commerce solutions (POS, E-POS for both FIAT and Crypto)
- ≡ Crypto wallet with Custody
- ≡ Exchange – Instant Fiat /Crypto
- ≡ Interest based crypto deposits
- ≡ Instant FIAT loans backed by Crypto
- ≡ Open Banking Aggregator
- ≡ Competitive pricing
- ≡ Fully compliant – Secure



e-money positioning

Fully competitive against neobank rivals

Company Name	IBAN Account	Cards & Payments	POS / ePOS Acquiring	Perks (Insurance, Lounge etc)	Deposits & Savings	Consumer Loans	Personal Finance Management	Business Accounts	Open Banking
Excelon	✓	✓	✓	✓	✓	⊖	✓	✓	✓
Revolut*	✓	✓	✓	✓	1.35%	⊖	✓	✓	✓
N26*	✓	✓	✓	✓	1.57%	✓	✓	✓	⊖

✓	Available
✓	Coming Soon
⊖	Not Available

**Competitors data as retrieved from their websites and announcements.
Inaccuracies may exist*

Digital currencies positioning

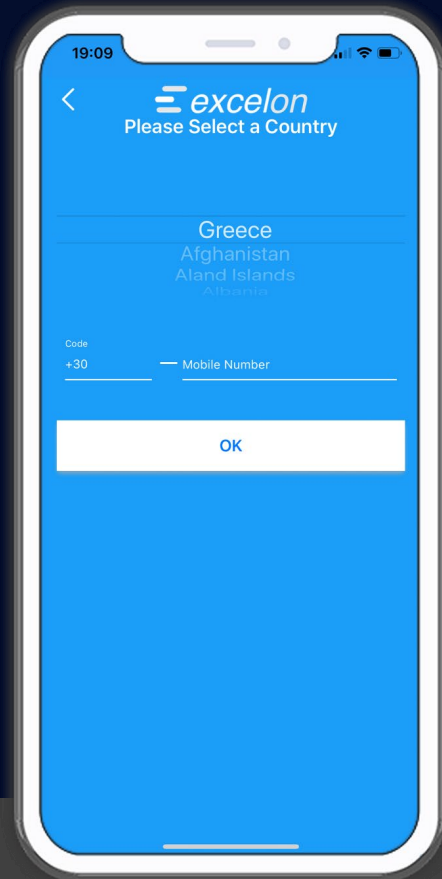
Extremely ahead against of well-known neobanks

Company Name	Digital Wallet	Payments (Send / Receive)	Exchange	Instant FIAT – Crypto Transfers	Custody	Saving with Interest	Loans against Collaterals	Merchant Acquiring
Excelon	✓	✓	✓	✓	✓	✓	✓	✓
Revolut*	⊖	⊖	✓	✓	⊖	⊖	⊖	⊖
N26*	⊖	⊖	⊖	⊖	⊖	⊖	⊖	⊖

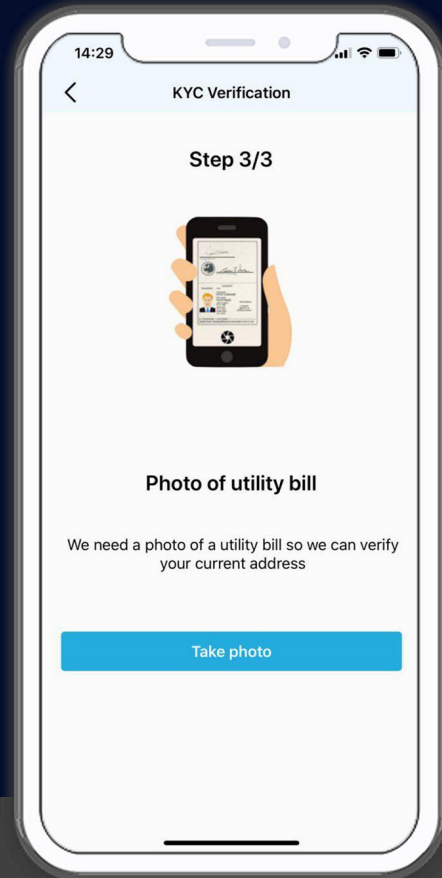
✓	Available
✓	Coming Soon
⊖	Not Available

**Competitors data as retrieved from their websites and announcements.
Inaccuracies may exist*

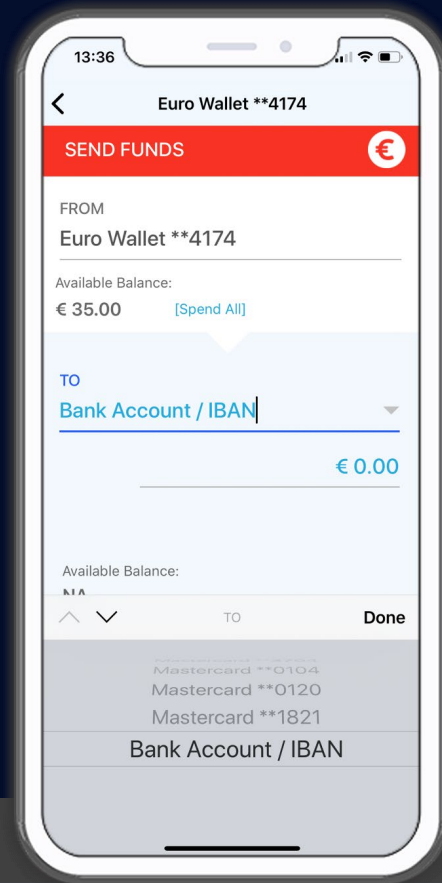
Fast and secure onboarding



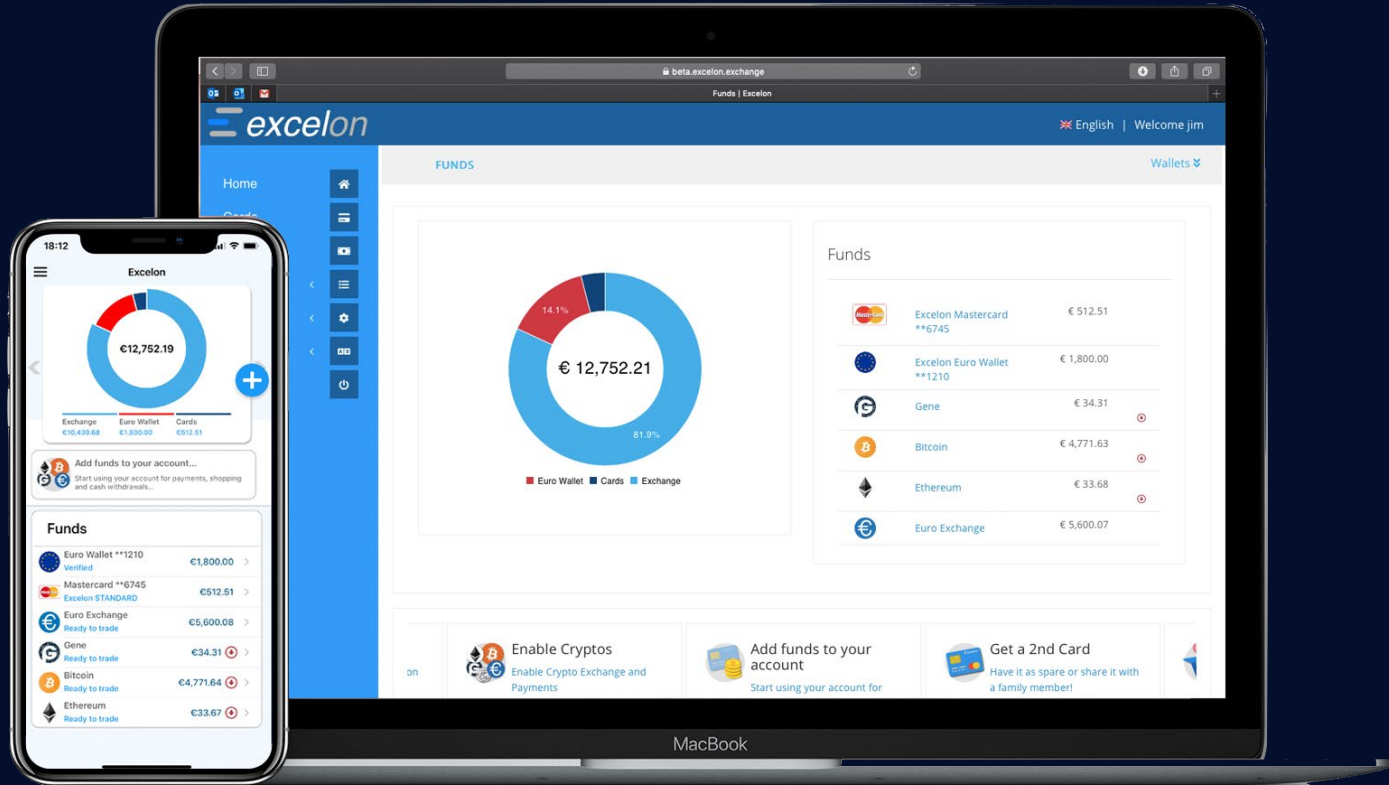
Fast and secure onboarding



Your banking universe at your fingertips



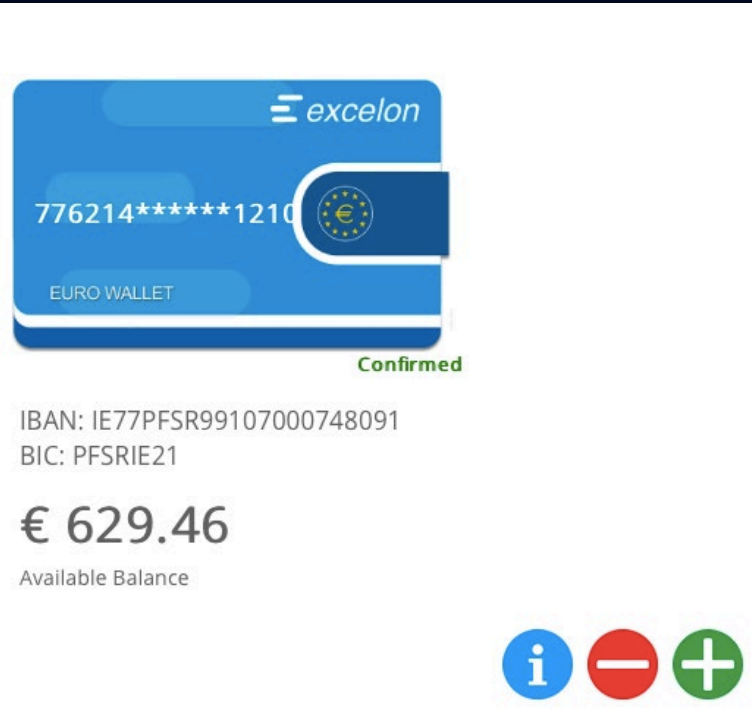
One place for all your money



Euro wallet

**Powerful, Euro wallet to
serve your everyday
payment needs**

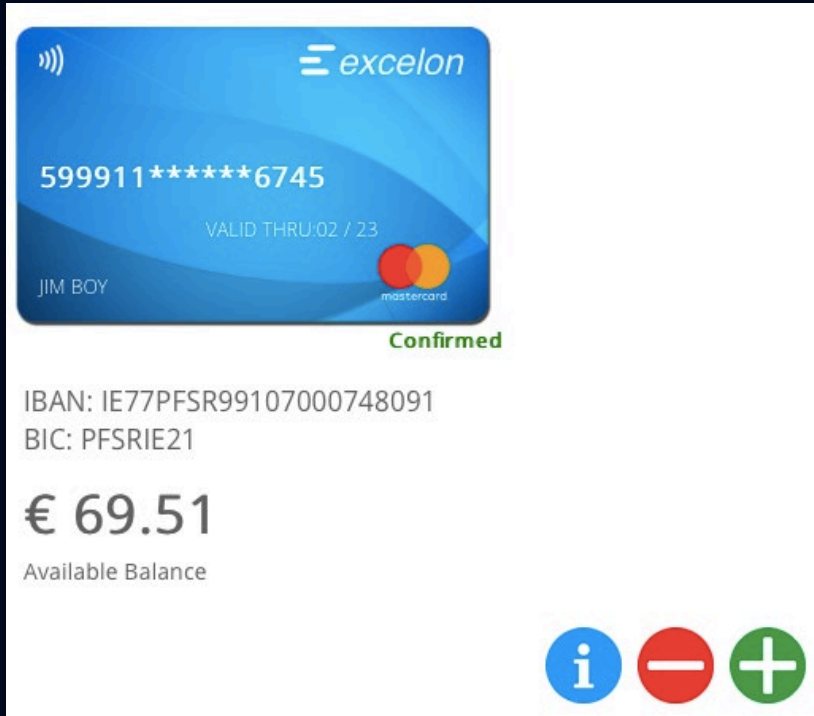
- = Personal IBAN account
- = Send wire transfers
- = Receive wire transfers
- = P2P payments
- = Fund your Mastercard
- = Send and Receive to Crypto Exchange



Prepaid Mastercard

Digital or Plastic Mastercard for all your payment needs

- ≡ Withdraw funds from any ATM
- ≡ Go Shopping online or in-store
- ≡ Transfer funds from Card to Card
- ≡ Manage your card securely from the App



Crypto wallet

**Powerful, multicurrency
wallet to serve
your investment,
payment and trading
needs**


- ≡ Store your Coins securely
- ≡ Send and Receive Coins over Blockchain and out of Excelon environment freely
- ≡ Extreme Security, Custody Insurance




Crypto Exchange

**Bridging the gap
between
traditional money and
digital currencies**

- ≡ Instant transactions
- ≡ All possible pairs between the supported digital assets and Euro
- ≡ Competitive Rates and low Fees
- ≡ Fully Regulated Exchange

Buy Bitcoin 

SELL	 Ethereum	
Amount	ETH	4.18127507
Fee	ETH	0.00000000
Total	ETH	4.18127507

Available Balance
ETH 4.18127507 [\[Spend All\]](#)

1 ETH = 0.02493035 BTC


RECEIVE		
Amount	BTC	0.10424065

Available Balance
BTC 0.57282671

Proceed

Add funds

Buy Bitcoin

SELL	 Ethereum	
Amount	ETH	4.18127507
Fee	ETH	0.00000000
Total	ETH	4.18127507

Available Balance
ETH 4.18127507 [\[Spend All\]](#)

1 ETH = 0.02494020 BTC

RECEIVE		
Amount	BTC	0.10424065

Available Balance
BTC 0.57282671

Proceed

Earn Deposits

Earn interest on your digital assets

- Transfer your digital assets in the Excelon crypto wallet
- Everyday we calculate your daily interest earnings by applying a daily earn rate to your deposited coins.

The screenshot displays the Excelon web interface for managing earn deposits. On the left is a blue sidebar with navigation links: Home, Cards, Exchange, Earn Deposits, Reports, Settings, Languages, and Logout. The main content area is titled 'DEPOSIT DETAILS' and shows information for a specific deposit (#1). Key details include a deposit amount of 100,000.00 GENE, an active status, and a flexible interest earnout rate. A table at the bottom lists interest accruals for the dates 22/06/2020, 23/06/2020, and 24/06/2020, each showing a principal amount of 0.00 GENE and an earnout of 19.18 GENE at a 7.00% rate. A red 'Close Deposit' button is located in the top right corner of the details section.

excelon English | Welcome Konstantin

EARN DEPOSITS > DEPOSIT DETAILS

Deposit details #1

Deposit Amount: 100,000.00 GENE
Duration: 08/05/2020 - until closed
Status: Active
Interest Earnout Rate: Flexible
Bonus Earnout Rate: 0.00%
Payout in: GENE
Payout method: Wallet
Payout period: Deposit Interest Payout is every Monday

Accrued Interest Earnout: 901.37 GENE
Paid Interest Earnout: 843.84 GENE
Compounded Interest Earnout: 0.00 GENE

[Close Deposit](#)

[CSV](#) [Excel](#) [PDF](#)

FROM DATE	PRINCIPAL AMOUNT	EARNOUT	EARNOUT INTEREST RATE	TYPE
24/06/2020	0.00 GENE	19.18 GENE	7.00%	Interest Accrual
23/06/2020	0.00 GENE	19.18 GENE	7.00%	Interest Accrual
22/06/2020	0.00 GENE	19.18 GENE	7.00%	Interest Accrual

Instant Credit (coming soon)

**Keep your Crypto and
get an Instant Credit
Line**

- Instant flexible credit line
- No Credit Checks
- Spend Money Instantly by Card or Withdraw to Bank Account
- Get all your Crypto Upside while using your money



€ 2,372.0

Your Instant Credit
is now available
for use

Business Accounts (coming soon)

19



Regulated

Fully regulated by FCA UK
E-money operations



IBAN Account

Every Business customer obtains
Irish Payments account with IBAN
to accept and send payments
with “unlimited” loading capacity



Debit Mastercard

Business Debit card for
company expenses



Mobile and Web

Securely access your funds
from everywhere



SEPA and Intl Wire Transfers

Send and receive funds
directly from your IBAN



Very Friendly Fees

Competitive pricing undercuts
traditional banking fees



Employee Cards & Payroll

Make Employee payments
Provide cards to Employees
with company only verification



POS and E-POS

E-Commerce Solutions
for merchants to
for both E-Money and Crypto

a regulated financial services institution and BaaS provider

Founded

2018

Offices

**London
Athens**

**Tallinn
Sofia**

EEA E-money operations
under a passport license



Global **Crypto Exchange**
Operations licensed by



REPUBLIC OF ESTONIA
MINISTRY OF ECONOMIC AFFAIRS
AND COMMUNICATIONS

Legal Advisors



Headcount

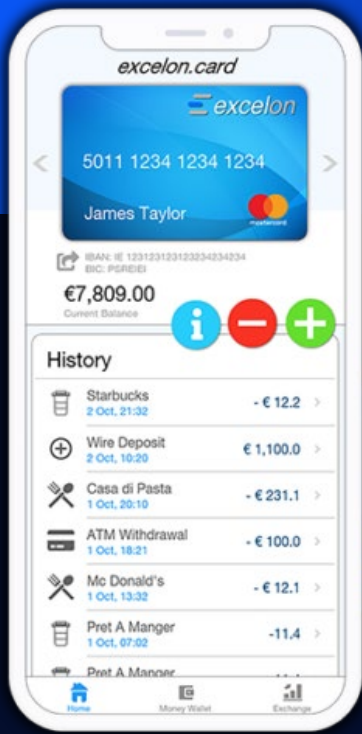
20



Customers

9.5K

The future of Digital Banking is here



July 2020