SME FINANCE FORUM

Webinar - Blockchain, Distributed Ledger Technology and Disruption of the SME Finance Agenda

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DIGNITY THROUGH IDENTITY

May – June 2016

The Problem

Extreme Poverty - A Flaw in the Design of the Global Economic Ecosystem

Over 2.5 Billion people globally lack an **Economic Identity**

ec·o·nom·ic i·den·ti·ty

/ˌekəˈnämikˌīˈden(t)ədē,ˌēkəˈnämikˌī ˈden(t)ədē/

noun

- the digital or electronic credentials defining a person or persons and their history or histories of financial interactions in the world economy

BanQu

The Solution
Reinvent the Paradigm of the Global Financial System

A blockchain based identity platform accessible through any connected device

Our innovation dates back centuries when trade was done based on social / trust networks. Ex: funerals paid by the village in Africa and India.

Trust-Network Enablement Information:
- family and trusted relationships
- diaspora relationships

Personal Information Baseline:
- demographic
- property and assets
- credit and transactional history
- health records

The Innovation
Creating Trust-Networks in the Blockchain using Human Characteristics*

Authenticate
Three way verification using cryptographic key codes and photographic proof of identity (selfie's)

Secure
Hack proof, fraud proof using Blockchain's near real-time distributed, cryptographic database

Record
360 degree view of sender-receiver transactions enable big data insight and consumer credit extension

Trace
Auditable records with cryptographic "proof" of every user's transaction

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* Patent Pending

How It Works

Everyone is Connected through the BanQu Economic ID Network

1. The **unbanked connect** to the BanQu network (app) through their phone

2. The **banked**, family members and other organizations, **connect** to BanQu with identifying information such as selfie's etc.

3. The **unbanked establish** their **identity** and **connect** to the global **economy**

4. Our customers **build** their **economic identity** and economic history over time

1 THE UNBANKED CONNECT TO THE BANQU APP THROUGH THEIR PHONE

2 THE BANKED - FAMILY MEMBERS AND OTHER ORGANIZATIONS - CONNECT TO BANQU

3 THE UNBANKED ESTABLISH THEIR IDENTITY AND CONNECT TO THE GLOBAL ECONOMY

4 OUR CUSTOMERS BUILD THEIR ECONOMIC IDENTITY AND ECONOMIC HISTORY OVER TIME

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Two Critical Use Cases – Immediate Impact

Top 2 Priorities

Refugee & IDP Crisis

(Registration, food and medical aid assistance and mobility)

- A visual / selfie identity that is immutable and portable (without need of a device in hand)
- Enable aid agencies across borders to better co-ordinate efforts while using existing systems
- Shorten the path to resettlement because of digitized trust networks

Underleveraged / Undercapitalized Global Capital For Good

(Catalyzing In-country INGOs, NGOs, social enterprises and local biz)

- Leverage philanthropy & diaspora capital for a true "investment" path into fragile economies
- Increase in-country accountability, trade-flow and exports due to global diaspora trust-networks
- Enable supply chains that evolve and leverage technology advancements
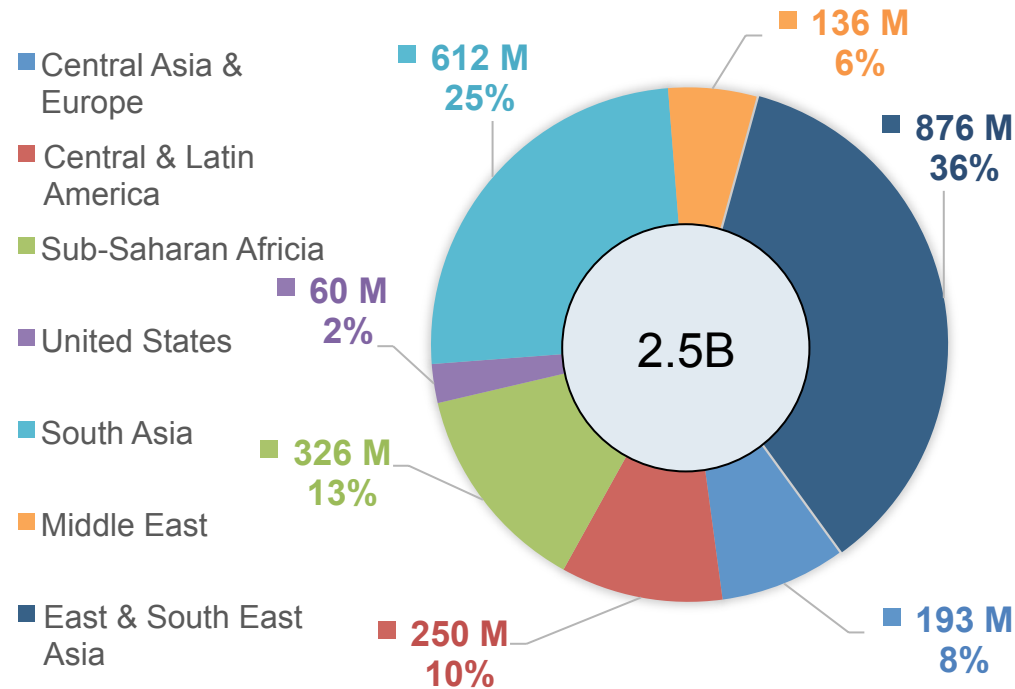
Business Model
A Profitable Venture

- Transactions

- Subscription Fees
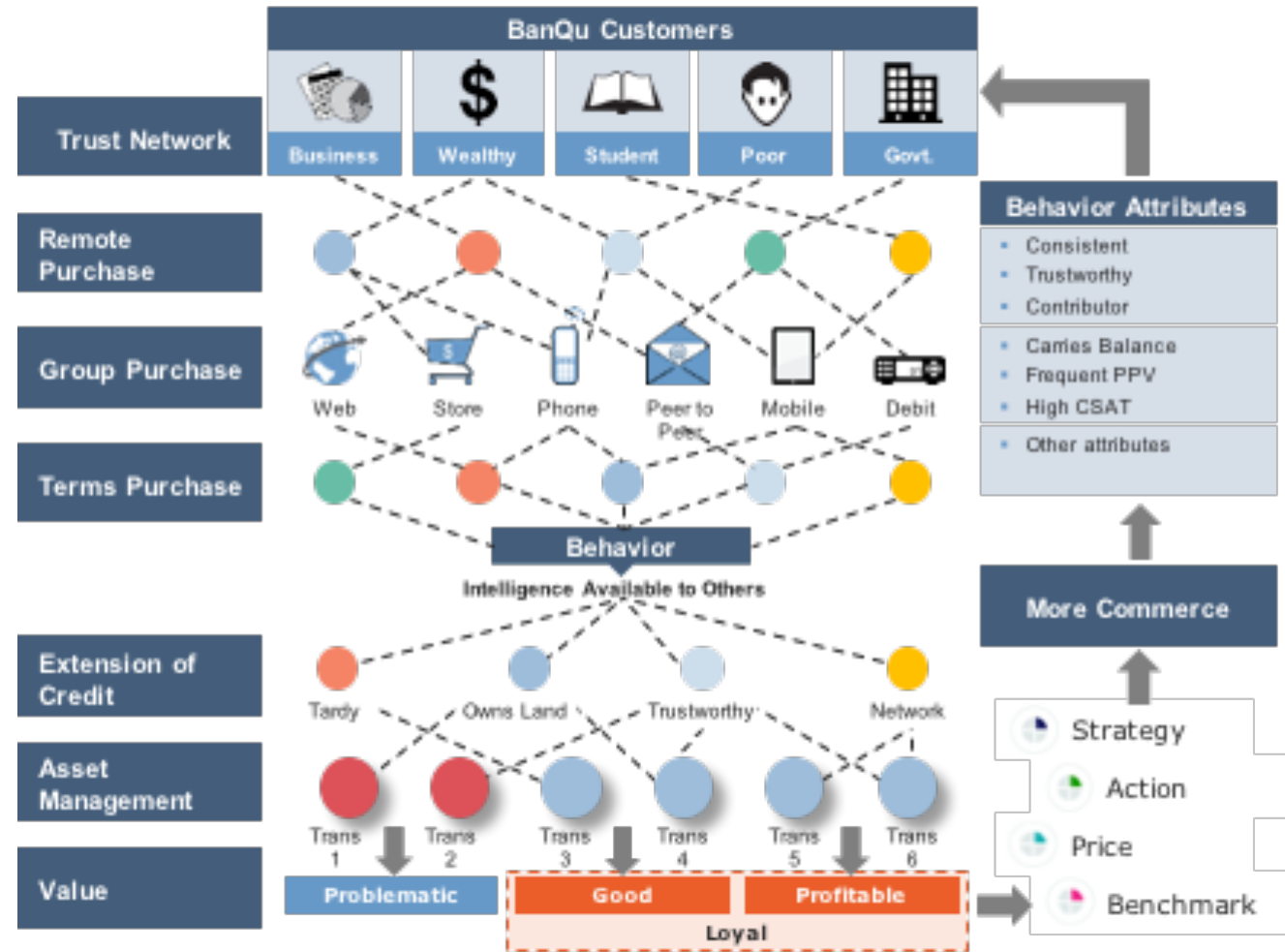
The Market - $700B
Addressable Market – Our Impact

Legend:
- Central Asia & Europe
- Central & Latin America
- Sub-Saharan Africia
- United States
- South Asia
- Middle East
- East & South East Asia

Pie chart (2.5B):
- 876 M — 36%
- 612 M — 25%
- 326 M — 13%
- 250 M — 10%
- 193 M — 8%
- 136 M — 6%
- 60 M — 2%

BanQu can maximize penetration rates of its total market opportunity by:

- Taking advantage of the peer-to-peer aspects of the BanQu solution

- Leveraging NGO Distribution Channels

- Leveraging the "self-design" aspect of the solution where by customers can "implement their own use cases"

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(1) McKinsey & Company – Counting the World's Unbanked, March 2010
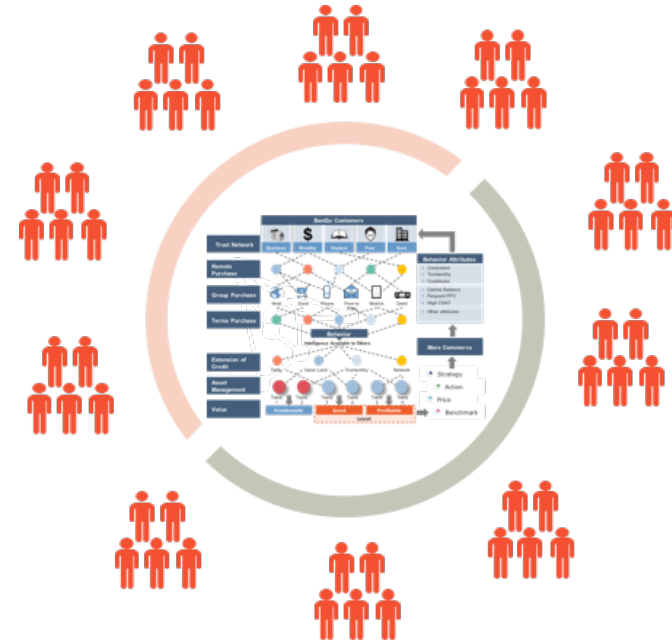(2) World Bank – Remittance Growth Projections, April 2015
(3) USAID

Competition and Differentiation

It's Not About the Technology
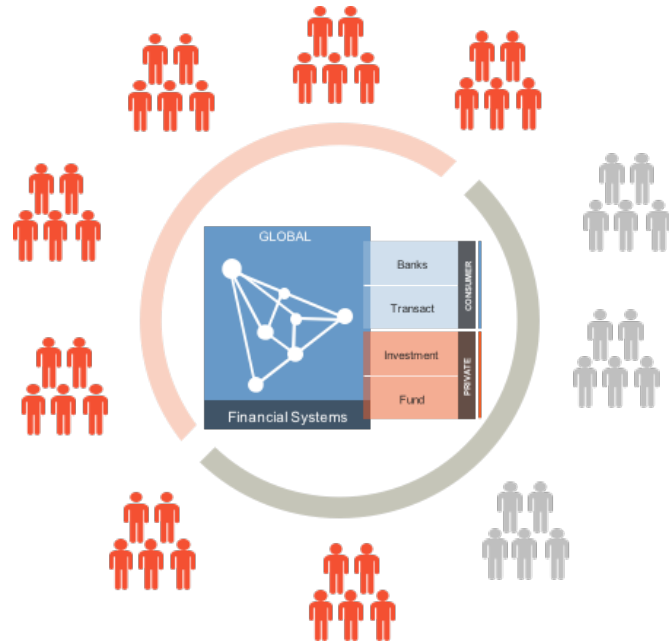
Our Competition:

- Views the current financial ecosystem assuming it was designed the way people transact
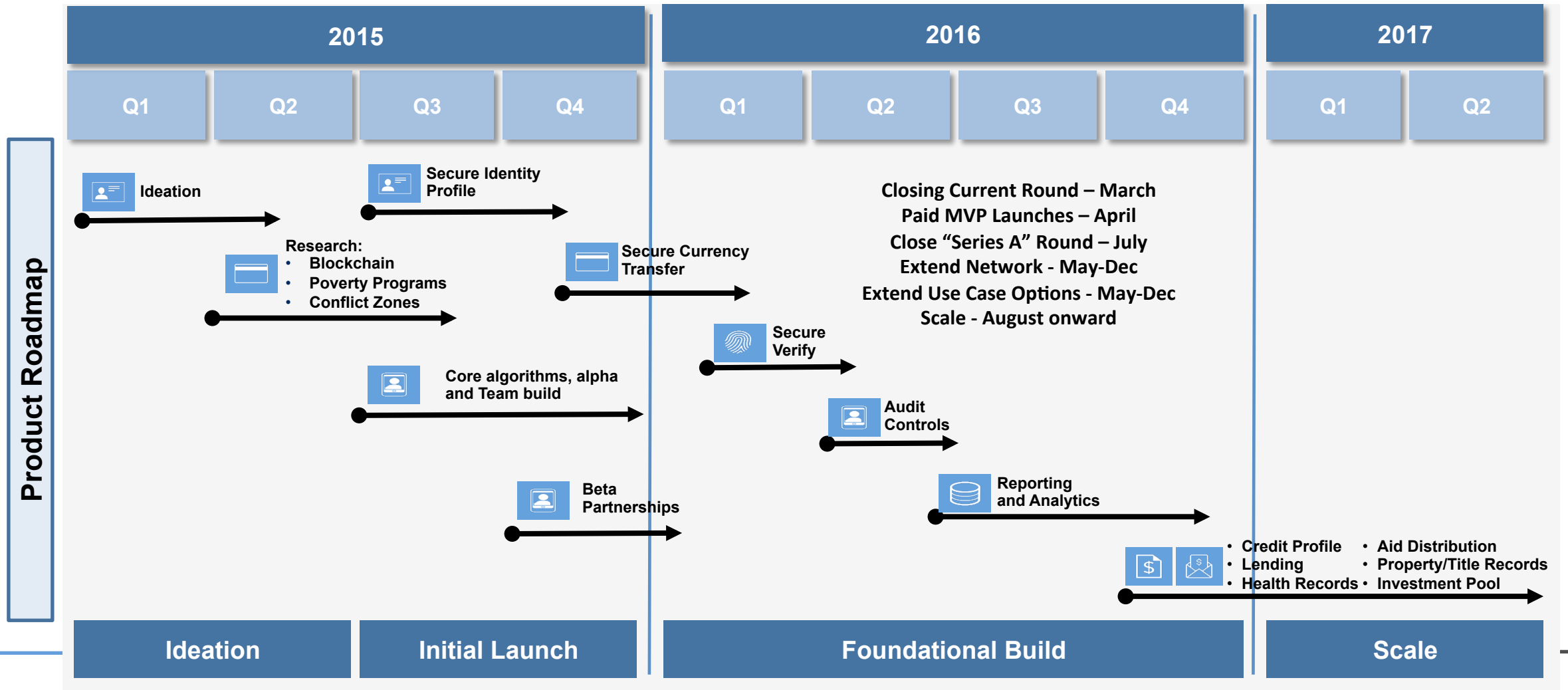- Solves point "transactional" problems on top of the base

BanQu:

- Views current global financial system as a poor design in which open, global trust was overlooked and undervalued
- Solving the "systemic" problem of poor design and bringing everyone back into our center

Current Status/Roadmap and Milestones

Where We are Going – The Details

Product Roadmap

2015				2016				2017	
Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2

Ideation

Secure Identity Profile

Research:
- Blockchain
- Poverty Programs
- Conflict Zones

Secure Currency Transfer

Core algorithms, alpha and Team build

Secure Verify

Beta Partnerships

Audit Controls

Reporting and Analytics

Closing Current Round – March
Paid MVP Launches – April
Close "Series A" Round – July
Extend Network - May-Dec
Extend Use Case Options - May-Dec
Scale - August onward

- Credit Profile
- Lending
- Health Records
- Aid Distribution
- Property/Title Records
- Investment Pool

| Ideation | Initial Launch | Foundational Build | Scale |

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How We Plan To Scale
Open API Platform For Multiple Sectors & Unlimited Use Cases

Market 1 — Remote Purchase

Established "banked" person or family member ①

No identity, unbanked family member or person ②

"Seller" selling "necessities" in developing regions
- Solar Lamps
- Cell phones
- Etc. ③
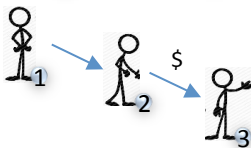
① and ② agree on purchase. "remotely funds" product for ② who pays ③ . As a result, ② is moving from "unbanked" to "banked" by building a financial identity based on ① 's support.
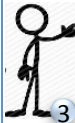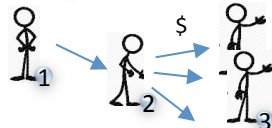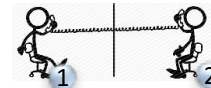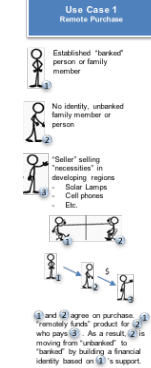
Market 2 — Connected Supply Chains

Established "banked" person or family member ①

No identity, unbanked family member or person ②

"Seller" selling "necessities" in developing regions
- Solar Lamps
- Cell phones
- Etc. ③

① and ② agree on amount to send. ① "remotely funds" wallet for ② who pays and buys what they want from as many ③ 's as they want.
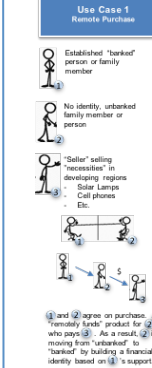
Market 3 — Buying with Terms

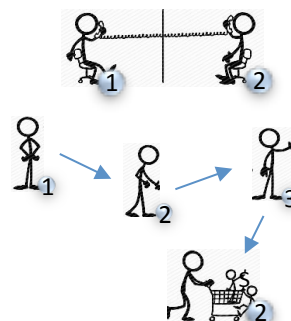Market 1 – Remote Purchase – with the addition of payment terms. 2-X automatic or reoccurring payments
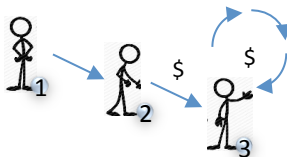
① and ② act together as in use case one, in this use case, ② purchases a service under payment terms that span multiple payments. Based on the power of BanQu, ③ accepts the terms and is paid over time.

Market 4 — Diaspora Investment

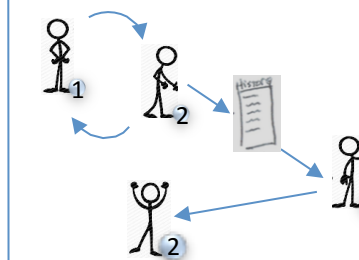Market 1 – Remote Purchase – with the addition of the ability to receive cash. Adding cash receipt as an option.

① and ② agree on amount, "remotely funds" wallet for ① who received cash from ③ and ② shops where and how he/she wants with cash.

Market 5 — Establish Credit Worthiness

Market 3 – Buying with Terms – with the blockchain establishing and provide credit worthiness

① and ② have a history of commerce, eventually, patterns form that allow risk management for credit worthiness of ② . ② can now buy products and services on credit and is excited to be financially included in the global economy.

BanQu

Thank You

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http://www.banquapp.com

Learn more about BanQu: http://www.banquapp.com/learn-more

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