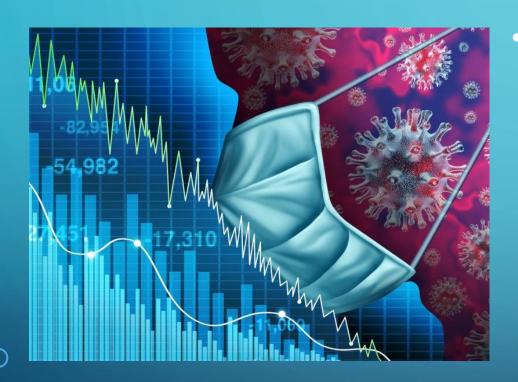


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# THE FIRST GREEK CRYPTOCURRENCY







During this truly unprecedented times, when our both personal and professional lives have unexpectedly upended, we shall stay optimistic and not lose sight of unseen opportunities. Yet, these challenging circumstances push us to become more creative and innovative. Undoubtedly, this has been the case for the financial industry and this past month has been no exception.





• The abrupt closure of schools, shops and offices meant that merchants with both networked and in-store services had to change their means of operation and thus shifted rapidly to online-operations only. Multiple online merchants saw the growth of sales reaching over 50% in the last few weeks. Merchants increased this growth by using (relying on) card-linked offers to drive consumer spending by offering double-digit discounts.





On the other hand, despite near-zero interest rates and the ever-growing pressure on consumers, banks are striving to manage revenue, customer expectations, as well as their branches, given the strict social distancing regulations. As a consequence, they need to keep an eye on strategies and brand issues that will define their future, since market forces and customer behaviors have the tendency to change as they exit this extraordinary crisis.





• Thus, enhanced card-based products, mobile applications alongside new online investment products, will be the driving tactical force to achieve differentiation (or just differentiate) in financial institutions.

# WHO WE ARE







- Our company has an experienced management team, with best-of-breed outsourcing partners of world-renowned expertise, in order to deliver the most competitive financial products in a costeffective way.
- We operate our own Crypto trading platform and have under our management Hellenic Coin (HNC), a cryptocurrency using blockchain.
- HNC is currently traded on various Crypto platforms.

#### OUR PROPOSAL







• In order to enhance our business, we are seeking to collaborate with a well-established financial institution that has been in the market for many years, so as to complement each other by introducing both profitable and revolutionary products.

## WHAT WE OFFER







- A payment card, branded either by Visa or Mastercard or both
- ATM withdrawals
- Acquiring Merchant transactions through POS
- Loyalty and bonus schemes (euro, bonus points, cryptocurrency)



#### Our customer will be able to:

- Access their portfolio either through a PC, a Mobile application or via their card at a merchant location
- Pay at any selected currency with instant FX exchange, offering online Forex options
- Buy and sell various investment products as offered by our system
- Make Account openings and transfers
- Conduct Payment orders
- Apply for instant credit
- Set up their personal limits using a special control application.

### HOW TODO







- For this purpose, it is recommended to have an SPV where an agreement will be signed with the financial institution in order to develop and manage all the already mentioned activities. Both parties can participate with a share percentage.
- The required capital amount will be estimated after the development of a detailed business plan.

