



# ***Better than Bitcoin for Billions!***

**Banking 2 Billion Un-Banked Consumers**

**Free Global Money Transfer & Guaranteed Micro-Loans**

**Backed by Prepaid Mobile Minutes**

# BitMinutes Executive Summary

## Global Mission Statement



A dedicated team of FinTech professionals founded BitMinutes to provide cost effective telecommunications and financial services to over two billion underbanked consumers globally.

## Harvard Business School/Stanford Team



The BitMinutes Executive Team is Harvard Business School/Stanford educated with decades of financial services and mobile technology experience.

## Proprietary Smart Token Technology



BitMinutes (BMT) are proprietary Smart Tokens, based on global ISO banking standards. **Smart Tokens** bridge traditional global settlement networks (SWIFT, Mastercard) to emerging global blockchain networks (Ripple, Ethereum) and telecom infrastructure.

## Global Distribution Expanding



BitMinutes can be delivered to over 4 billion cell phones, used immediately as prepaid minutes, deposited into mobile wallets and over 1.2 billion bank accounts in 70 countries, or used as collateral for **Guaranteed Micro-Loans**.

# World Class HBS/Stanford Management Team



**Tom Meredith,  
CEO**

Financial Services/Telecom Entrepreneur, MBA Harvard, Stanford Engineer



**Peter Krause,  
CTO**

20+ years Software Developer: IBM, Intel, Start-ups. BS Rensselaer Polytechnic University



**Alex Perwich  
COO**

Global Organization Management experience. West Point graduate, Harvard MBA



**Kern Lewis,  
VP Marketing**

American Express, World Savings Bank, Stanford, MBA Harvard



**Donald Chapman,  
VP Business Development**

FinTech executive launched global payments platforms, MBA Babson



**Thom Flohr,  
Strategic Advisor**

International investment banker, UBS, Morgan Stanley, Prudential, Harvard MBA, Stanford, Columbia Law School



## Advisory Board

**Leonard Schrank: Former CEO SWIFT**

**Brian Smith: Former OCC and Mastercard Counsel**

# Global Consumers/Small Businesses Financial Needs...

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Problem: Developing economies lack financial infrastructure to grow:

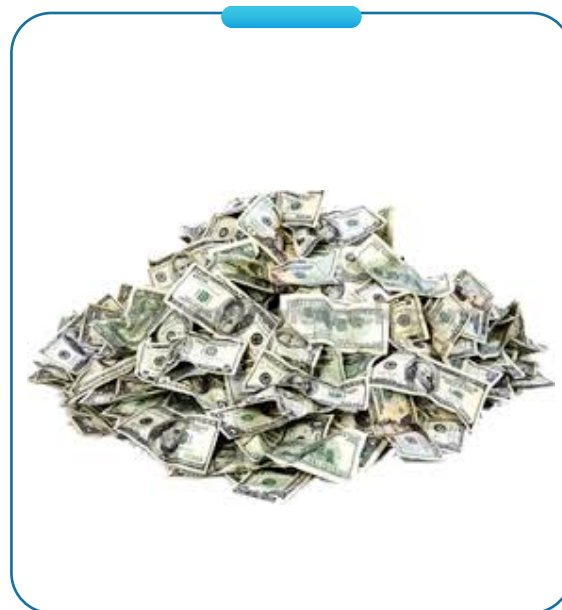
- Capital is expensive or impossible to get
  - Banks find this market unprofitable and lack reach
  - Off-market lending rates approach 100% interest rates
- Payments are sub-optimal
  - Cash is king, but it's a tyrannical rule
  - Digital payments are either too expensive or not available
- No ability to save / no traditional bank account
- Traditional financial services cannot reach individuals and small businesses

# BitMinutes Unite Multi-Trillion Dollar Markets (\$\$\$)

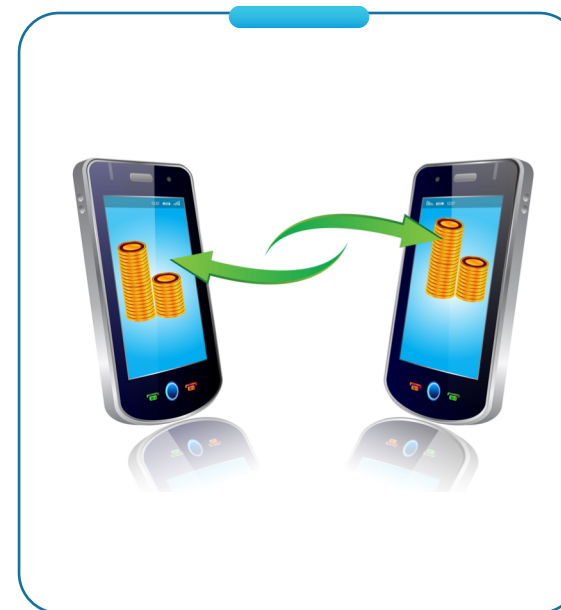
**Prepaid Minutes**  
**\$650+ Billion**



**Lending Market**  
**\$40+ Trillion**



**X-Border Value Transfer**  
**\$218 Trillion – B2B**  
**\$615 Billion – C2C**





## The BitMinutes Solution...

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### BitMinutes (BMT) serve 2 Billion unbanked:

- Universal prepaid token across 300+ carriers globally
- **Guaranteed Micro-Loans** to build credit history
- **FREE** Global Money Transfer Payments to 4 Billion mobiles
- **Mobile Mining** (12% annual returns) encourages savings
- Trusted Agent Network (**TAN**) **creates Fintech jobs**
  - Turns corner retailer into corner banker

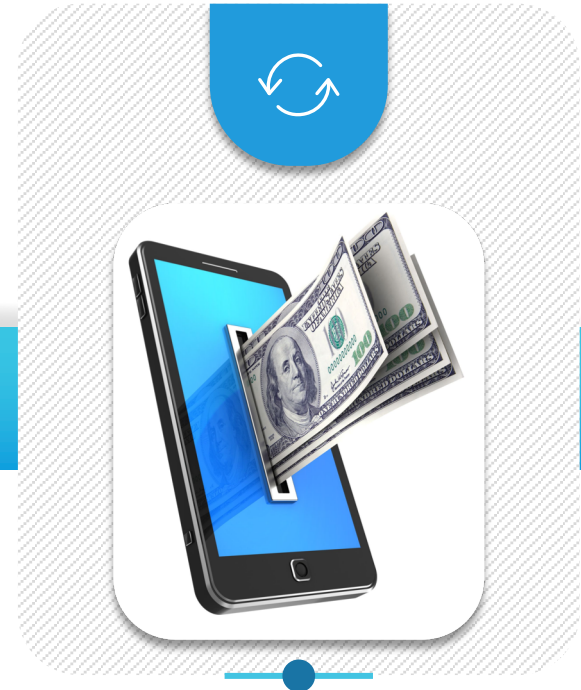
# The BitMinutes Token (BMT)



**Purchase Tokens**  
**Any Global Currency**



**Smart Tokenization**  
**Global ISO Bank Standard**



**Convert to Value:**  
**Prepaid Time**  
**Micro-Loans**  
**E-Commerce**



## BitMinutes Product Summary

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- Prepaid mobile minutes used by 4 Billion mobile in 100+ Countries
- Direct Deposit: 1.2+ Billion bank accounts/mobile wallets
- Trusted Agent Network (TAN) mobile application
- New Fintech Jobs - Network Marketing for viral adoption
- Turn Corner retailer into Corner Banker
  - Cash in/out
  - Issue/collect micro-loans
- AML/KYC compliance- Global ISO 20022 bank standards



# Virtual VISA/Mastercard

Virtual VISA/Mastercard Option for BitMinutes Mobile Wallet  
Mobile/Online E-Commerce



# BitMinutes Leverage Global P2P Cash Network

*Global contracts for disbursements to 70+ countries*



## P2P Cash Network Strengths:

- Real-Time Currency Conversion (FX)
- Instant Clearing & Settlement
- Identity Management (KYC-AML)
- Encrypted Token Security
- Full Transparency & Auditability / All Transactions Recorded on Blockchain



## International Distribution Channels:

- Mobile Money Wallets & Minutes
- Traditional & Blockchain Distribution
- International Banking Partners

**P2P Cash**  
SEND CASH HOME FREE!



# BitMinutes Advantages – “Better than BitCoin for Billions”

Financial Benefit	BitMinutes	Western Union	BitCoin
Money Transfer Fees	Zero	~10%	~1% FX Conversion
Guaranteed 1% Loan	Yes	No	No
Direct Bank Deposit	Yes	No	No
Retail Locations*	26 M	0.5 M	No
Pre-Paid Top Ups	Yes	No	No
Inherent Value	Yes	No	No
Anti-Money Laundering (AML)	Yes	Yes	No

\* Potential MasterCard Locations



## Strategic Country Partner Model

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- Partner with a bank for FX and lending
- Partner with retailers as TAN Agents
- Trusted Agent Network (TAN) is **The Uber of Financial Services**
  - Corner retailers and entrepreneurs become corner bankers
  - Based on successful M-Pesa model
- In-Country BitMinutes are Stable Coins
  - Enable Mobile based E-Commerce like M-Pesa- 2/3<sup>rd</sup> GDP
- Global BitMinutes- ERC-20 Token compatible w/ Country BMTs

# Typical Strategic Partner/JV Structure

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## BitMinutes Obligations

Full Stack technology platform and free universal mobile wallet

- Mobile App- Both Consumer and **Trusted Agent Network (TAN)**
- Global Proprietary Backend Transaction Engine & Switch
- Blockchain Platform with BMT Token Issuance

## Partner Obligations

- Capital to market and promote BMTs in specific geographic market
- Recruit and grow **Trusted Agent Network (TAN)**
- Provide bank partner for compliance

# Financial Inclusion: Guaranteed Lending + Fintech Jobs



# Trusted Agent Network (TAN) Benefits



## Significant Increase in Retailer Traffic

- Guaranteed loan & free money transfer programs increase retailer traffic

## New Financial Services Revenue

- Corner retailer becomes corner banker
- Issue wallets; Cash in/out; Platform administration

## Trusted Agent Network (TAN)

- Referral Marketing opportunity
- Non-retailers eligible

## Reduced Prepaid Minutes Inventory

- BitMinutes fund **any** prepaid carrier

# Country/Strategic Partner Benefits

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**ALL Central Banks** will adopt Stable Coins as eFiat

- In-Country BitMinutes *are* Stable Coin(s) for the developing world
- First to Market Advantage- The “Tether” of 70+ countries
- Emulate Kenya’s M-Pesa success- 66% of entire country GDP uses M-Pesa

## **JOBS, JOBS, JOBS**

### **TAN Agent – UBER of Banking**

- Mobile App creates thousands of jobs turning corner retailer into corner banker
- Universal secure mobile wallet supports SWIFT, Mastercard, multiple tokens and blockchains (ETH, XLM, XRP)



# BitMinutes Global Partnerships



## Distribution Partners:

Mastercard: [www.HomeSend.com](http://www.HomeSend.com)

Red De Efectivo: [www.RedDeEfectivo.com](http://www.RedDeEfectivo.com)

Equity Bank: [www.EquityMoney.co.ke](http://www.EquityMoney.co.ke)

eWay: [www.Remit.vn](http://www.Remit.vn)

Bitso: [www.Bitso.mx](http://www.Bitso.mx)



## KYC/AML Technology Partners:

Biometric Identity Capture: [www.AuthenticID.co](http://www.AuthenticID.co)

Global Identity Criminal Check: [www.IDology.com](http://www.IDology.com)

Social Media Identity Verification: [www.Socure.com](http://www.Socure.com)



# Latest BitMinutes Update

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## **USA**

- FREE Money Transfer expansion nationwide- License with National Bank

## **AFRICA**

- Akon Partnership
- 5,000+ Customers, 1,000+ New TAN jobs created- NO marketing
- Gold Mining Mobile App

## **LATIN AMERICA**

- Mexico, Colombia, Guatemala, Argentina

## **Large Telecom Carrier/Distribution Negotiations**

- Egypt, Mid-East, India and Philippines



# Current Financials and Expansion Capital Required

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2018 - Record Year- \$2 Million+ Revenue

2019 - \$8+ Million in Contracts and/or LOIs signed to date

- FREE Money Transfer- Live to 16 Countries- 1 Billion accounts
- Over 5,000 TAN Agents/Customers in Africa- NO Marketing!

Seeking Expansion capital and strategic In-Country partners

# Better than Bitcoin for Billions!

FREE Global Money Transfer

Guaranteed Micro-Lending

Creating New FinTech Jobs



## CONTACT

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