



BitMinutes Banking the Under-Banked Billions

"Better than Bitcoin for Billions"

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Key Competitive Advantages:

- In Operation **Today** - 13 Countries
- Global Stable Coin Strategy
- International ISO* Bank Standards
- **Free Money Transfer**
- **Guaranteed Low-Cost Loans**
- Exceeds Global AML Regulations
- Experienced Management Team

Management Team

Tom Meredith, CEO

- Smart Contract Inventor
- Serial financial services entrepreneur; Wall St. experience
- Stanford Engineer, Harvard MBA

Peter Krause, CTO

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

Alex Perwich, COO

- Experienced Multi-national Leader
- West Point Graduate
- Harvard MBA

Thom Flohr, Legal, International

- 30+ years Global Investment Banker
- Harvard MBA, Stanford, Columbia Law School

Kern Lewis, Chief Marketing Officer

- Former EVP Marketing at AMEX
- Stanford, Harvard MBA

Don Chapman, Chief Rev Officer

- Global FinTech experience launching payments platforms
- Babson MBA

Advisory Board

Leonard Schrank

- Former **CEO SWIFT**

Brian Smith

- Former **Counsel MasterCard**, Office of the Controller and Currency

*ISO-International Standards Organization

Summary: **BitMinutes** are prepaid mobile minutes that provide financial services to over 2 billion consumers in 70 countries. Micro-loans are too small/unprofitable for banks, so consumers pay 80-100% interest rates. BitMinutes turn any corner retailer into the corner banker, offering micro-loans at 50% discount to current rates. Network marketing cost-effectively expands the Trusted Agent Network (TAN) to become the "Uber" of banking.

Market: **Over 2 Billion under-banked** consumers have a pre-paid mobile phone. They receive the bulk of the **\$660+ Billion** global money transfers and buy the bulk of the **\$600+ Billion** prepaid cellphone minutes. **BitMinutes** combine these two markets with \$3+ Trillion in consumer lending demand into a **\$4.2+ Trillion** market.

Problems: NO competitively priced financial services for 2 billion:
1) **Cash transfers** are **expensive** and difficult to deliver especially in rural areas where the need is greatest.
2) **Micro-loans** are **impossible** to obtain from banks and VERY expensive from non-bank lenders who **charge 80-100% interest**.

Solution: **BitMinutes** are "**Universal**" prepaid minutes usable **today** by over 4 billion cellphones on 300 carrier networks in over 100 countries. Via licensed third parties, BitMinutes are convertible into cash for deposit directly into over 3 billion bank and mobile wallet accounts in 70 countries. With bank partners, BitMinutes' proprietary prepaid minute technology provides collateral for consumer loans. Because BitMinutes are **guaranteed liquid collateral**, retailers can offer below market interest rate loans to 2 Billion under-banked consumers. Using P2P Cash's proprietary Smart Token technology, these loans can be resold and traded on the Smart Token Exchange, providing even more liquidity for lending retailers.

All BitMinute transactions are recorded on the **Ethereum** and/or **Ripple blockchains** creating an immutable "**Blockchain Trust**". The Smart Loan contains all the information regarding the loan, creating an opportunity to resell/trade Smart Loans with confidence that all information has been previously verified, encrypted and embedded in the Smart Loan. Blockchain technology also provides an audit trail exceeding international Anti-Money Laundering regulations.

Consumer Value: BitMinute retailers offer **Free Money Transfer** and **Guaranteed Loans** to qualified consumers at below market interest rates. To establish credit, a consumer purchases BitMinutes as collateral for a loan ranging from 100-200% of the BitMinutes held. Once the loan is paid back, the consumer's TAN* Score is established and their credit line increased. Retailers are provided credit in the exact same manner, but at a lower interest rate. Everyone is issued a free mobile wallet including a **Virtual MasterCard** account. **Marketing Strategy:** BitMinutes retailers recruit other retailers via **network marketing**, the same strategy M-Pesa used to dominate Kenya's economy.

Distribution Strategy: BitMinutes leverages P2P Cash's technology and infrastructure of global cash distribution network of 2 billion accounts in **70 countries**. BitMinutes partners with existing retail networks in those countries using the Trusted Agent Network* or TAN brand.

Competitors: All charge much higher fees, compensating for perceived higher risk. BitMinutes leverage "**Blockchain Trust**" significantly reducing risk by tracking and analyzing every transaction using artificial intelligence derived algorithms.

*TAN- Trusted Agent Network