

# Accounts and Payments Solutions

On a high-performance DLT system

Mobile accounts with embedded KYC for lower-cost, remote on-boarding

Optimized for high-volume micropayments, enabling profitability for transactions under \$1

**Billon's new high performance DLT system dramatically lowers the cost of banking accounts and streamlines both payments and the reconciliation of associated data and identity flows.**



## Accounts

Tailored for either corporate or individual requirements in any national currency.



## Transactions

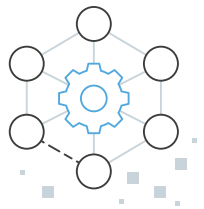
All transactions types supported:

- B2B cross-border payments
- B2C disbursements and payouts
- C2B eCommerce solutions
- C2C remittance and transfers



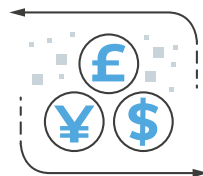
## Value added services

Our platform enables innovation such as: multi-stage transactions, backend integration and business event triggers.



## Integration

**Robust API** capability for integration with bank and 3rd party technology.



## Settlements

Instant and frictionless

- Near real-time
- Domestic and cross-border
- Multi-currency



## Identity

Field level, client-side encryption enables tailored sharing and obscuring of identity.

## Our DLT Technology

### Scalable Architecture

- Light enough to fit on a mobile device
- High throughput for mass market applications

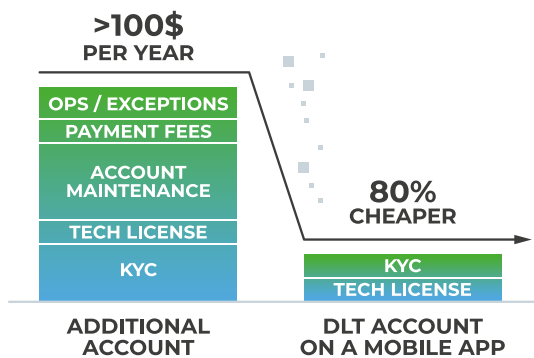
### User centric Identity Ownership

- Client side encryption
- Identity and data-sharing governance
- Users own their personal data

### Governance Within Protocol

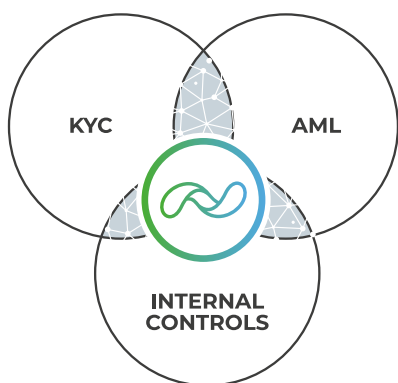
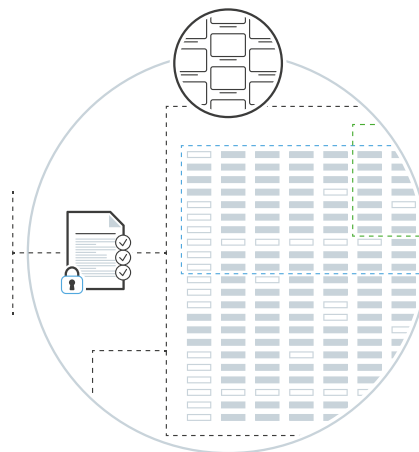
- Fully auditable KYC, AML & GDPR compliant data
- Encrypted on-chain money, data & identity satisfying MIFID II Durable Medium requirements

# Billon DLT technology is the key to efficient transactions



Mobile accounts are cheaper as they sit on a free DLT node on a smart device

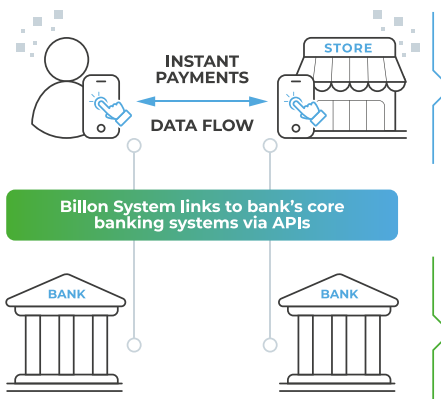
**Reduced operational and counterparty risk:** all participants' identities are fully encrypted and all transactions are auditable



KYC and AML limits are integrated within each node, delivering streamlined on-boarding and supporting control processes

## How it works

Our DLT integrates to bank(s) via APIs such that funds are encrypted (minted) and embedded on company and user nodes. By doing so, companies, SMEs, and individuals can make any P2P transaction for any use case (remittance, payouts, and eCommerce) and in multiple currencies. Billon's unified DLT enables document, identity, and data sharing on the same system.



## Bank-ready Products for:

- Corporates
- Merchants
- Individuals
- Easy integration
- Compliant for national currencies