

Monetas Platform
for Central Bank
Issued Digital
Currency

Cryptofinance Technologies

An Opportunity to Create Economic Stability and Prosperity for All

Physical cash has many limitations, and creates challenges for individuals, businesses, and governments alike. The introduction of a Central Bank Digital Currency (CBDC) enables national economies to lower the cost of cash in an economy by issuing legal tender in a completely digital form.

With a CBDC, tender is issued via digital wallets that act like the physical wallet in one's pocket — only more functional, efficient, and safer.

A Central Bank Digital Currency (CBDC)

A Central Bank Digital Currency (CBDC) could raise the UK's GDP "by almost 3%."
— *Bank of England, 2016*



A Central Bank Digital Currency

A Central Bank Digital Currency refers to national currency issued by a central bank in a completely digital form. Other terms applicable include digital legal tender, digital national currency, and digital cash.



The Benefits of Moving to CBDC are Many

- Positions the central bank in the center of the digital economy. This increases economic stability, circulates more base money, and limits commercial bank liabilities
- Provides a second monetary policy tool, resulting in gains in effectiveness, and new data on a national economy's flow of value for policymakers, to increase their understanding and ability to respond to market conditions
- Reduces fractional reserve lending, and allows central banks to better manage an economy
- Mitigates systemic counterparty risk and facilitates final settlements directly without a third party
- Unites mobile money providers and banks with an interoperable currency
- Enables access for everyone to full financial services from a mobile phone

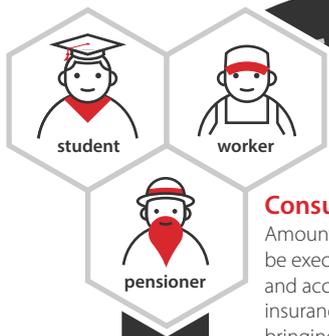


Financial Inclusion

Over two billion adults worldwide are excluded from formal financial services due to cost and distance. Access to financial services is the fundamental driver of social and individual well-being. The cost of cash is a burden on the poor — those reliant on cash lose approximately **15-20%** of savings annually. On a macroeconomic level, producing, securing, and distributing physical notes and coinage costs around **1-2% of GDP in developed countries, and 5-7% of GDP in developing countries.**

A Complete Digital Ecosystem

With the Monetas platform, and through the introduction of a CBDC, a complete digital ecosystem is created — providing all participants access to an economical, efficient, and safe interoperable system. Transactions become seamless, and the need to exchange between different types of cash is eliminated.



Consumers

Amounts as low as \$0.01 can be executed economically, and access to financial and insurance services is attained, bringing added security and convenience

Financial Services Provider

Financial Services Provider

Provides innovative and interoperable digital products managing the full end-user relationship



Central Bank

Issues a CBDC in an identical manner to today's cash issuance process, which replaces all other privately issued mobile money currencies



Merchants

Any national currency or mobile money payment can be accepted using a single mobile phone, and local/international suppliers can be paid with ease, greatly reducing the costs and risks associated with cash

Enterprises

Invoices and payrolls can be easily managed digitally, for lowest cost and greatest convenience



Distributors and Suppliers

Costs and risks associated with a cash-based distribution network are reduced



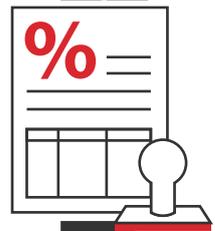
FX trading and interoperability

Seamless interoperability across mobile networks and borders, and enables users to hold/trade multiple currencies regulated with a tiered AML/KYC system



Government Services

Social payments and invoices can be issued easily and efficiently. Customers can conveniently pay for all types of services digitally, and a record is made of every transaction





Joseph is a graphic designer in Mombasa, Kenya. He wasn't able to pursue his passion of freelance design because he could only get paid within Kenya, and finding work locally was difficult. With Monetas technology, Joseph isn't limited to working just for local or regional clients. Now he can work as a freelance designer for clients in China, Brazil, Canada, and Russia, and get paid instantly without the hassle of visiting a brick-and-mortar bank.



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