



REMCO

REMITTANCETOKEN

www.remittancetoken.io

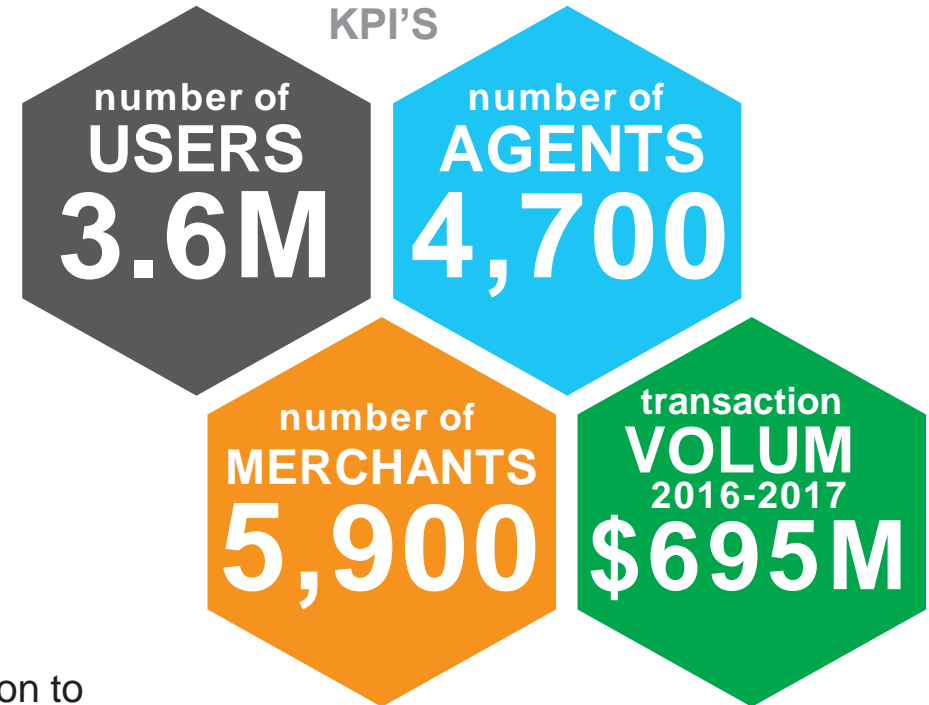
A TOKENIZED MONEY TRANSFER PLATFORM WITH UNPARALLELED SPEED

Designed for licensed money transmitters

REMCO's technology platform provides money transmitters, agents and customers a proven "out-of-the" box ledger solution to move money at the speed of thought.

Per the pilot conducted by VTNGLOBAL in the States of Georgia and Illinois in comparison to the traditional way of sending money, test reveals that the REMCO process is ten times faster and more affordable.

Our
KPI'S



OUR NETWORK OF GLOBAL PARTNERS INCLUDE FAMILIAR BRAND NAMES



Financial institutions & Partners



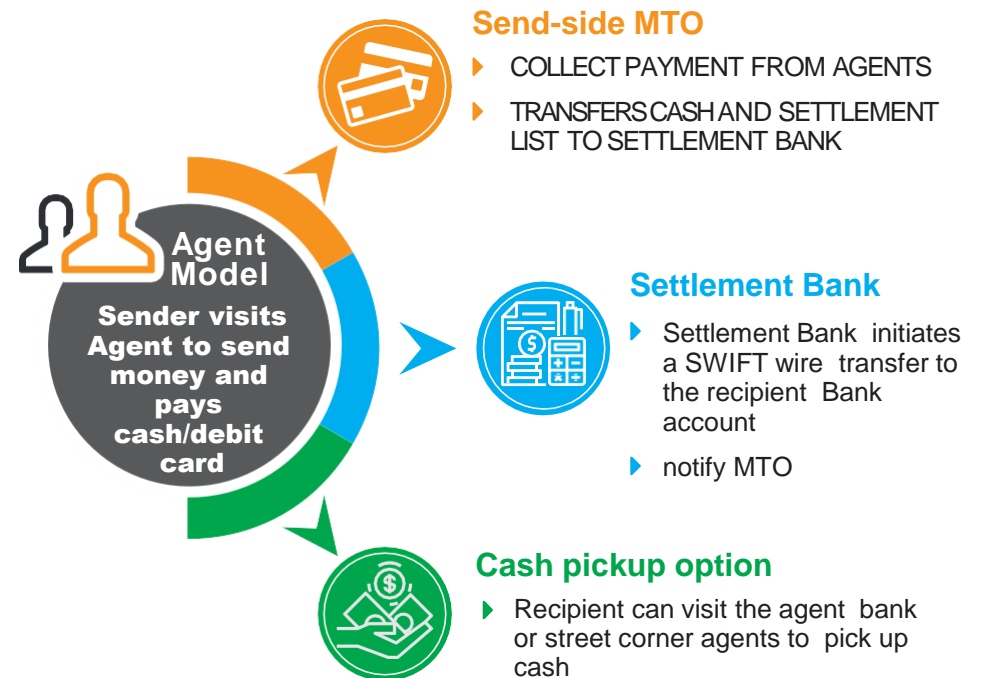
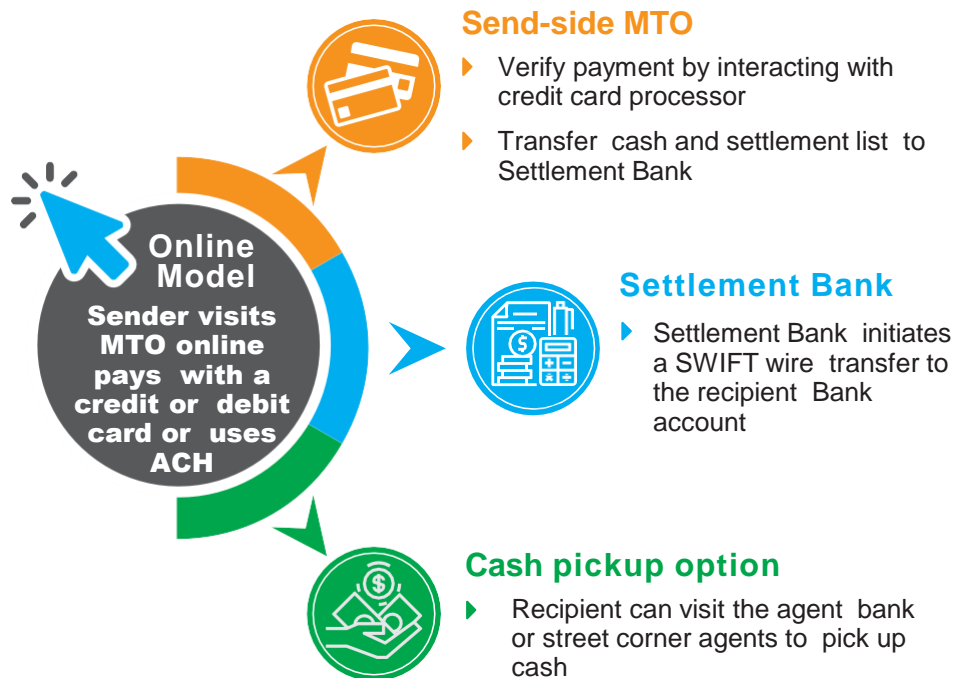
The Problem

The cross-border international money transfer business is broken.

INTERNATIONAL MONEY TRANSFER IS FLAWED

- ▶ Lack consistent standards and regulations
- ▶ Costs vary significantly
- ▶ Poorly kept transaction records, if at all

CURRENT REMITTANCE PROCESS



Opportunity

The official statistics indicate that the cross border money transfer industry (i.e. the remittance industry) processed \$466 billion, in 2017. Experts believe informal money transfers EQUAL this amount.

**\$39.2
billion**

Remittance forecast
to Africa in 2018.

Nigeria topped
African recipients
with \$22.3 billion in
2017.

**\$613
billion**

Remittances to low- and
middle-income countries
reached

\$466 billion in 2017
\$613 billion including high income
countries in 2017

**Top
recipients**

India \$69 billion, followed
by China (\$64 billion), the
Philippines (\$33 billion),
Mexico (\$31 billion),
Nigeria (\$22 billion), and
Egypt (\$20 billion).

**4.68
billion**

Global number of
mobile phones
forecast in 2019

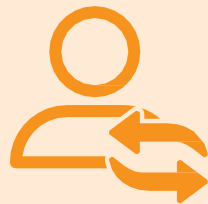
Solution

REMCO Tokens allow any licensed money transmitter to mint programmable Tokens. These tokens move value and leverage distributed ledger advantages at speed and scale, while also offering innovative compensation to all transaction stakeholders. REMCO's parent will immediately be the first user, therefore REMCO has a substantial, built-in customer.



REMCO Blockchain

Mint programmable Remittance Tokens with predetermined values at the request of money transmitters



Remittance Partners

Distribute these newly minted Remittance Tokens to senders, either online or via an agent in its network in real time, a reinvention of the process



Senders

Senders receive Tokens and use them to transfer money to their recipients, either to their bank account, mobile wallet or for pickup at an agent.

The funds on the Token can be split among multiple recipients affordably.



Recipient

Money is received by recipient. The Remittance Token can also be customized to pay bills for utilities, taxes, school fees and rent.

REMCO

Senders of money are about speed, cost and flexibility

REMCO runs on multichain, leading this space in speed and reliability

REMITTANCE COMPANIES	AGENTS	CONSUMERS
<ul style="list-style-type: none"> • Tokens in any currency • Distribute their token to end users directly • Define the characteristics of their token • Token can be used to remit money to bank/mobile wallets globally • Tie their token to mobile wallet payout network globally • Distribute their token to their agents 	<ul style="list-style-type: none"> • Reduce the time spent with senders by 90% • Earn token activation commissions for less effort • Potentially also earn token usage fee commissions throughout the lifespan of the token 	<ul style="list-style-type: none"> • Use tokens to send money to bank accounts or mobile wallets or for cash pickup globally • Use tokens to send multiple transactions affordably • Send money at anytime of the day with assurance that the transaction will go through • No need to wait for agent or MTO confirmations. Money goes directly to recipients in real time

OUR VISION AND PRIOR SIMILAR EXPERIENCE

Soft Pilot

REMCO's Core has **SUCCESSFULLY** worked OFF blockchain.



Result

**Run rate of \$20,000,000
in 2018**

Licenses

VTNGLOBAL carved out REMCO from its existing company.



Department of Banking and Finance

License Type:

Selling Payment Instrument / Money Transmitter License.



- Nationwide Mobile payment license since 2012
- IMTO license for International money transfer since 2016



Maryland Department of Labor, Licensing & Regulation

License Type:

Money Transmitter License.



Department of Financial & Professional Regulation

License Type:

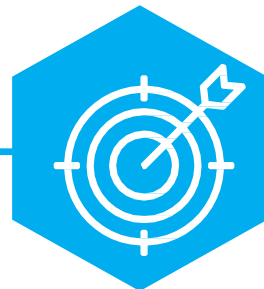
Money Transmitter License.

SCALABILITY GOALS/ KPI's



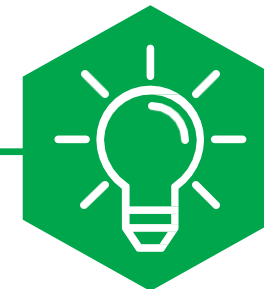
Scale Operations

- Easy-to-use and deploy
- Proven capable tech
- Secure with recorded transactions



Milestones

- Issue next generation remittanceToken
- Improve global reach
- Apply for a national bank charter
- Gain wide-scale adoption
- Complete all of this at low cost



KPI's

- Volume in the last 24 months \$695M
- USA and Nigeria Licenses
- Existing partners: Western Union, IDT/BOss/ Transferto and more.
- 3.6 M subscribers
- 4,700 Registered Agents
- 5,900 registered merchants

Competition

Remittance-related blockchain projects face significant barriers to entry due to multi-jurisdictional regulations. REMCO enjoys its parent company's position in the market with exposure to over 3.6 million subscribers and global reach from day one.

Banks

Remittance blockchain companies

Mobile payment operators

Meet Our Team

We are a team of veterans, technologists, bankers and businesspeople, who are also practical thought-leaders and innovators. We trust each other to deliver every time.



▶ **Peter Ojo**
CEO/CTO

Innovator. Business Process Automation, Top 1 percentile. Obtained nationwide mobile payment/remittance licenses for VTN. Processed over \$700m in the last 24 months. Developed software for Lockheed-Martin, RES, Hitachi, AT&T, and British Telecom, IRS, TSA.



▶ **Joel Patenaude**
COO

Joel Patenaude has in the past year helped fund and launch a microfinance bank and license a new bank both in frontier markets. Experience in digital currencies, P2P foreign exchange and remittances.



▶ **Catherine Berruer**
Vice President

Worked for various national and international agencies and private institutions in Washington DC and France. Responsible for reviewing and managing multimillion dollar scholarship program to people in poverty-stricken areas. Fluent in English, French, and Spanish



▶ **George Oluwaboro**
CAP, VP Finance

CPA and Blockchain/ICO Consultant. Managing Partner of Brickstone & Associates, LLC. 25 years business consulting and advisory services to financial services industry with emphasis on KYC, AML and BSA compliance. Former Bank Examiner with the State of Texas and Consultant with the Federal Reserve Bank in Washington DC.



▶ **Olufunmilayo Ojo**
Director of Operations Africa

Coordinated Ecommerce activities, handling millions of dollars per year. Facilitated partnerships with POS vendors for air time/data vending, electricity and cable network bill payments and also p2p money transfers. Executive Director of VTNetwork.



▶ **Dr. Moses Asom**
CEO of SyChip, Inc

Worked previously at Bell Labs, Director at Lucent New Ventures Group. Advisor to Hunt. Holds many patents and a Ph.D. in Electrical Engineering and MBA from The Wharton Business School.

Our Advisors & Investors

Over the years, we have benefited from the wisdom and direct support of a great many people. Our current advisors focused on the REMCO Token ICO and product launch include:



▶ **David Hershfield**
Worked with PayPal, Adobe

Worked with PayPal, Adobe, Redcats, and others in C-level and Sr. Executive leadership, board, and advisory roles. Contributed to positive outcomes in digital product, technology, turnarounds and M&A transactions.



▶ **Robbert Walstra**
Founder legal capital

LL.M, Business Law University of Amsterdam, Toronto An independent legal counsel for early startups and tech entrepreneurs. Help startups from Latin America to leap to the US market and investors. Participated in a few blockchain and crypto projects, speaker world conference, Seattle, and tech lawyers.



▶ **Brent Segal, Ph.D**
Advisor

20 year career Harvard-trained PhD in Advanced Technology Development. 200+ Patents and successful exit of electronics company, Nantero. Large company technology scout focused on critical game changer technologies.



▶ **Tidal W. McCoy, President, McMark, LLC**
Investor

43 years' service at the highest levels of government, private sector, and new ventures. Translated government technologies to the commercial market, including the introduction of the automobile air bag (a \$15-20 billion a year industry). Assistant Secretary of the Air Force under President Reagan.



▶ **Seth Wiener**
Managing Partner

20 year career as Investment Banker at Morgan Stanley. Founding team member of a few Silicon Valley startups. Participated in IPO's for UPS, Brocade, Loud Cloud, Secondary offering for Ford, URS, Accenture. \$4.2B in aggregate value of equity deals. 3 Successful exits.



▶ **Roshan Polepalli**
Advisor

18+ years of product & marketing management. Most recently built & scaled a large international money transfer company's web & mobile app platform. Developed online marketing strategies for companies such as eNews.com (acquired by BN.com), John Wiley & Sons, & SourceMedia.

SECURITY and FEATURES

SECURITY

REMCO Tokens are generated and recorded on blockchain. This adds security, compared to the random number-generated and stored on relational databases.

SCALABLE

REMCO uses blockchain, where transactions self-verify and provide the speed required to scale.

DECENTRALIZED

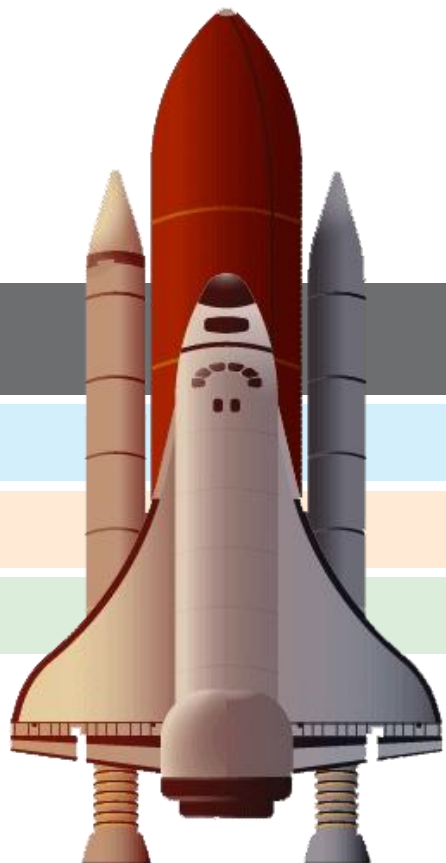
REMCO runs on a distributed ledger technology known as a Multichain blockchain

LOWER COSTS

Our solution does not involve miners to verify transactions, and be paid. Even micropayments can be made affordably!

RE-ENGINEERED PROCESS AT CASH AGENTS

The REMCO Prepaid solution requires less time to sell than present methods, offers bonus commissions and gives tremendous control and value to the customer. Data analytics allow aggregation from multiple networks.



Token Sales

Phase	REMCO Token (USD)	Effective Bonus	Time-Table
Private Sale	0.04	50%	September 15- October 15th
Presale	0.06	35%	TBA
Public Sale	0.08	0	TBA

REMCO is seeking \$6M.

Use of Funds

- Expand the RemittanceToken network
- Complete platform development
- Obtain additional State licenses
- Tie-in with an aggregator for many receiving markets
- Start an MSB focused bank under a new national charter.



C O N T A C T U S



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