

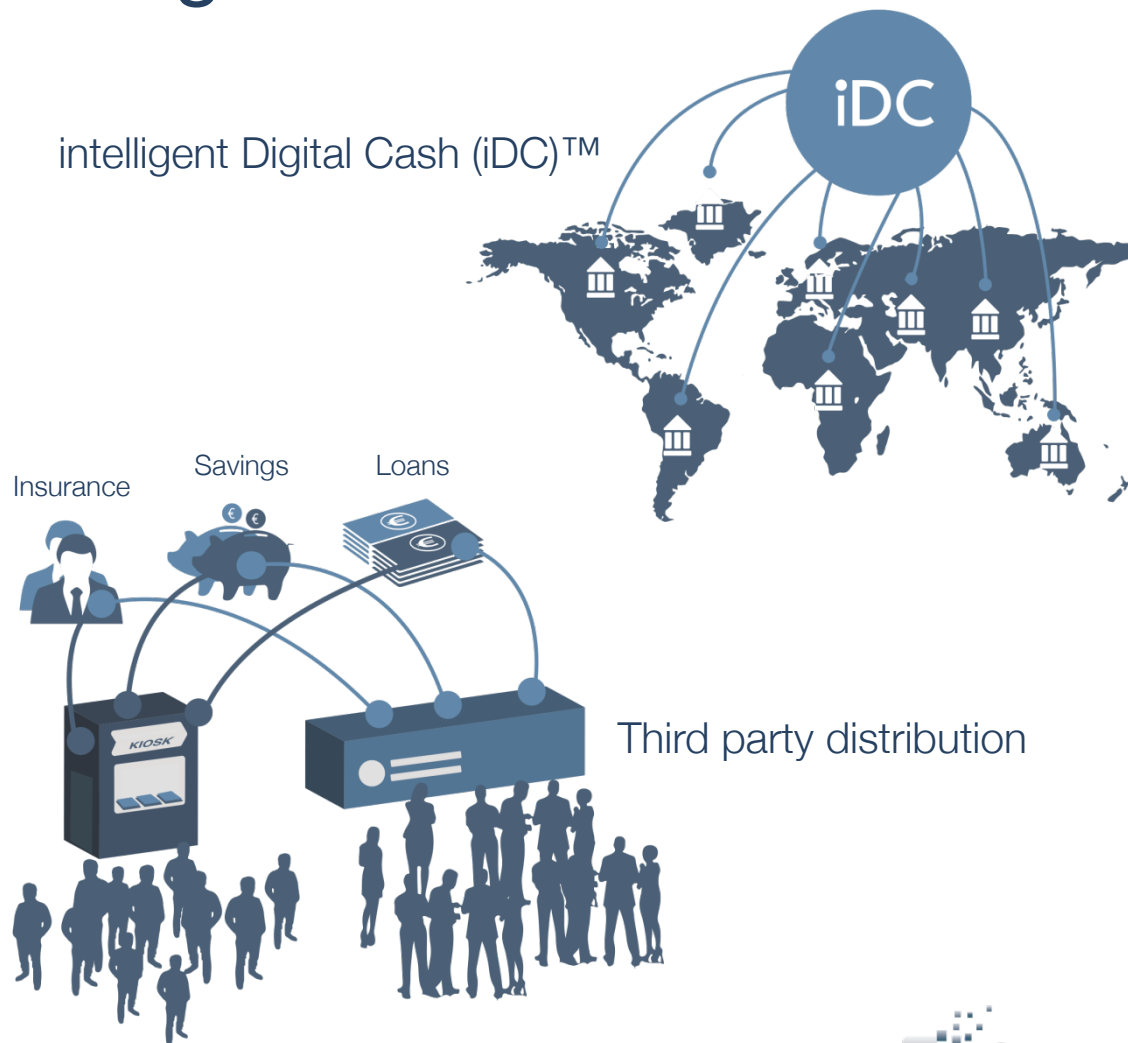


Franco Mignemi
CEO Orwell

Orwell's ecosystem can transform and extend your banking service



Pan-European banking

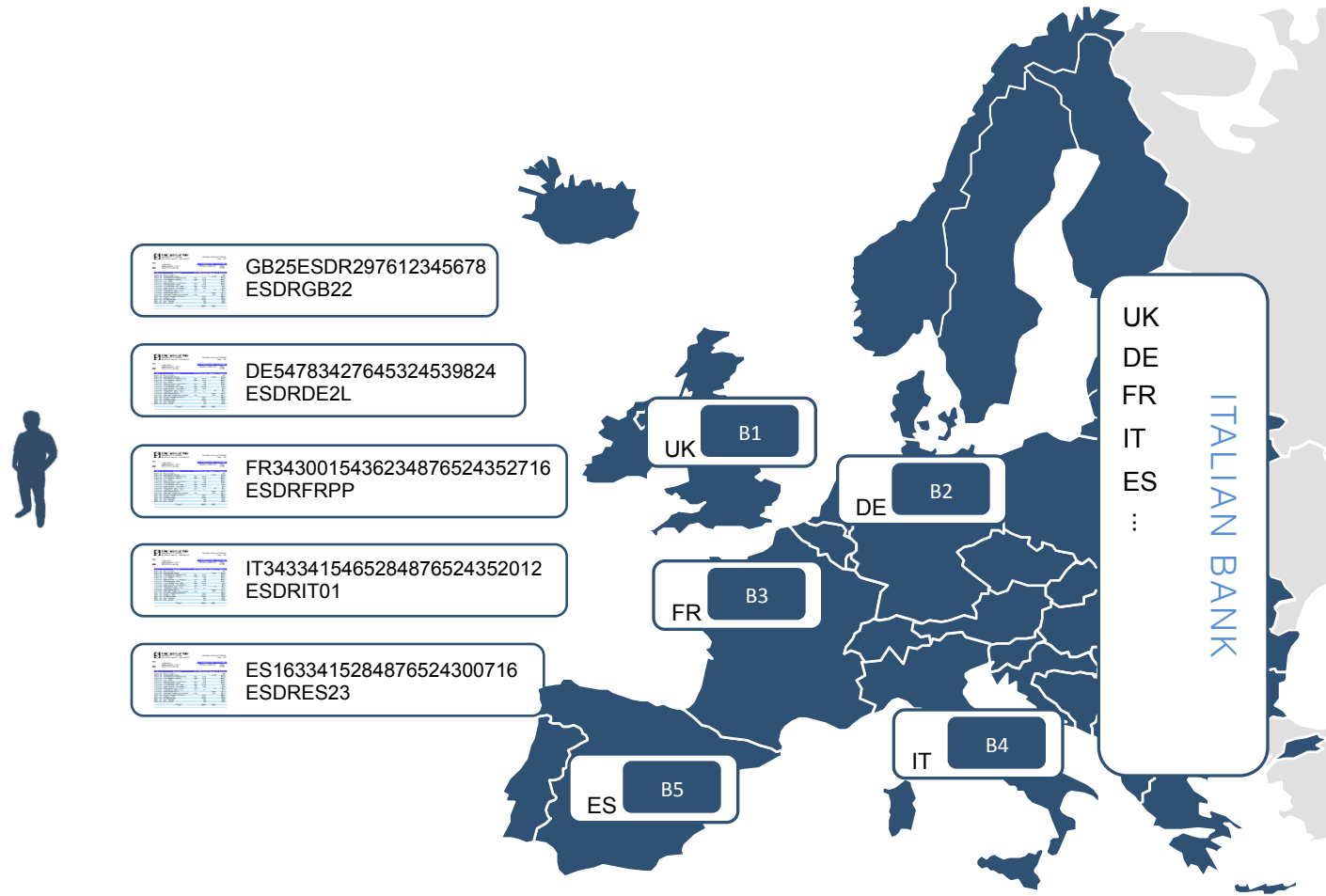


Multi-channel Banking & Payment services

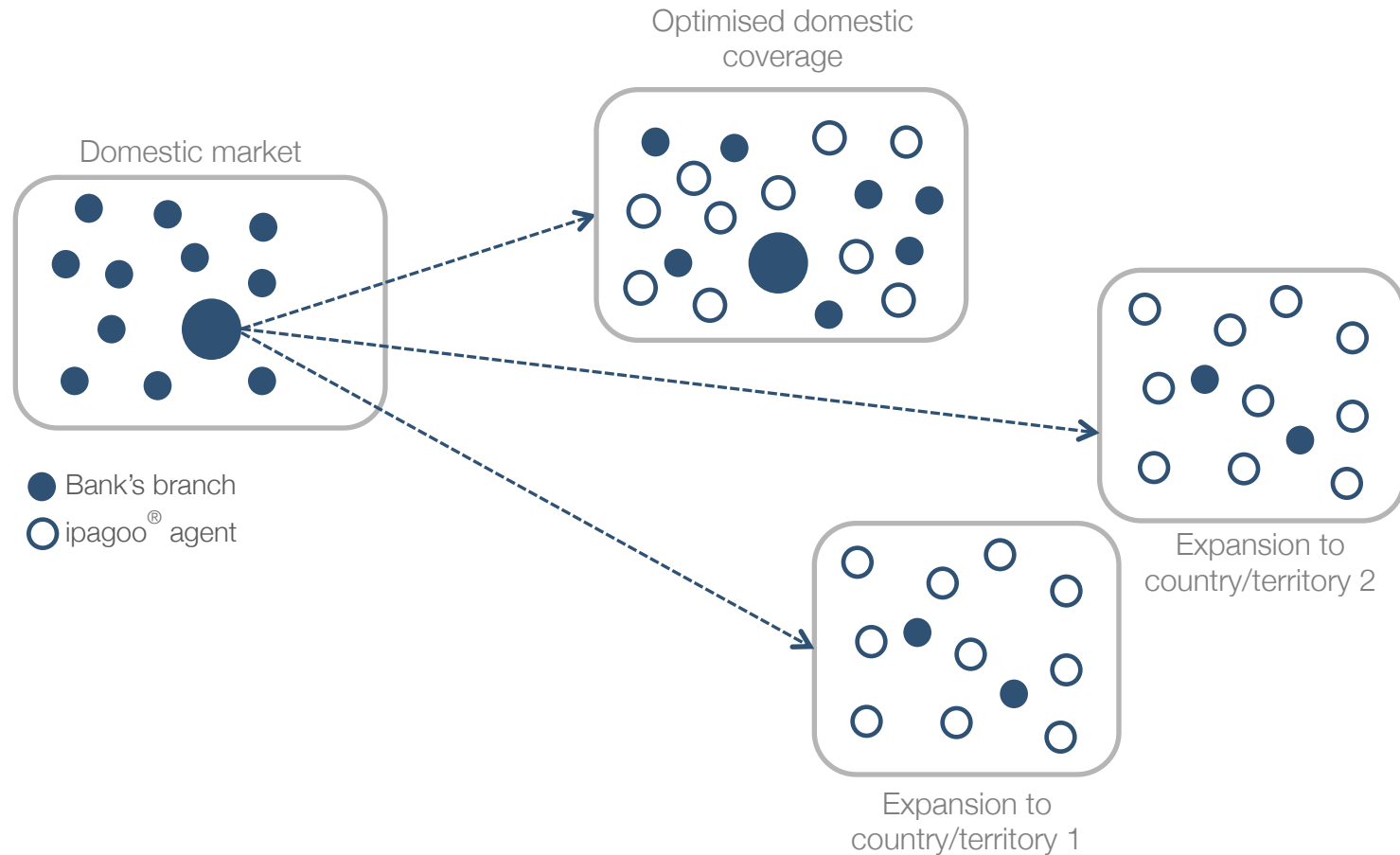


- On-Line Banking
- Network of Agents
- Mobile Payments
- Merchant Acquiring

Pan-European banking with real time cross border cash management

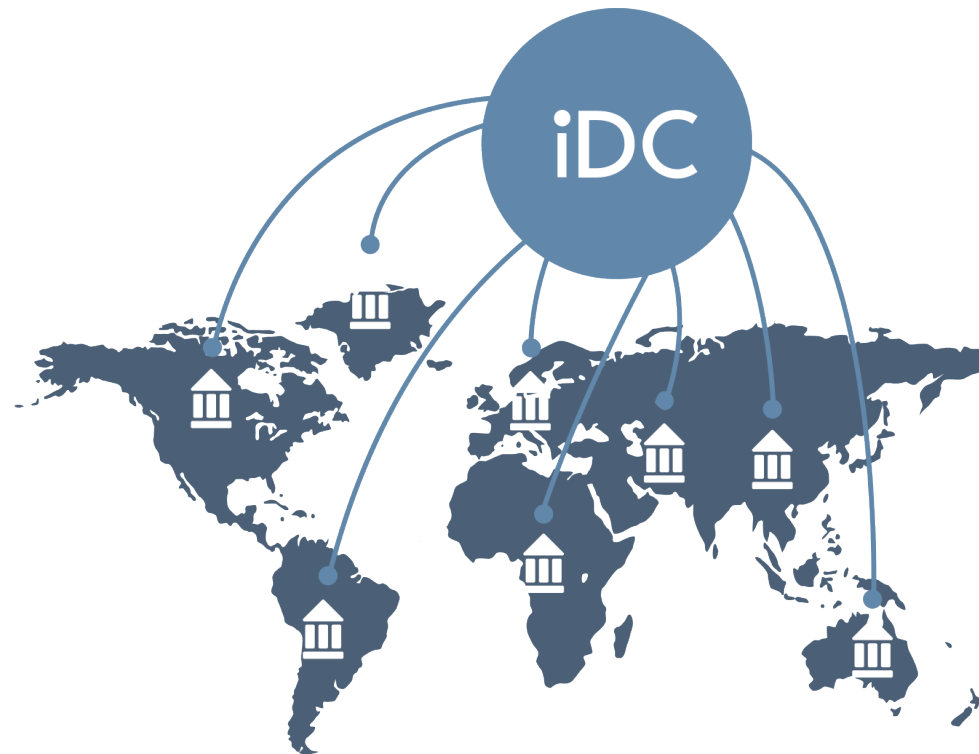


Full distribution without assuming all the costs



intelligent Digital Cash (iDC)TM

The future of retail payments



A new crypto-currency backed by real currencies:

- Interoperable
- Based on a distributed network
- A real peer-to-peer
- Compliant with PSD, EMD and AML directives
- Allows instant settlement (clearing and settlement)
- Has virtually no cost
- Value added service can be developed

eWallets integrated with mobile payment mechanisms and customisable tools



Offer state of the art mPOS to merchants



Conclusion

- ⦿ iDC – the future of retail payments
 - ⦿ Universal instant peer-to-peer settlement
- ⦿ Growth through European expansion: 500m vs 60m inhabitants
 - ⦿ Delivering increased balance sheet liquidity
 - ⦿ Offering unique cash management services to your customers
 - ⦿ Implementing an interoperable system with discrete modules
- ⦿ Full distribution network without assuming the cost
 - ⦿ Combining a dense network of ipagoo agents with highly profitable branches



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