

KBX

DEBIT

Customizable, secure and
ready to use Blockchain Wallet

KBX

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The path towards an Internet of Value

Internet of Knowledge:

With the appearance of the Internet, society developed a net focused on the exchange of information, democratizing its access and making easier the creation and promotion of knowledge.



Internet of Value:

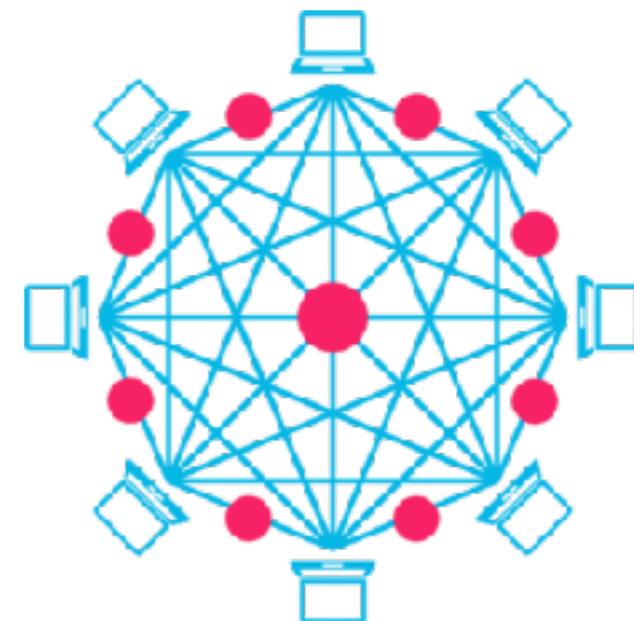
With the advent of Blockchain technology and Smart Contracts, we are in the verge of a new era called Internet of Value (IoV). The IoV has the potential to take the benefits of the Internet of Knowledge to any kind of asset, lowering transaction costs and the entry barriers for lots of people.



What is the Blockchain?

The Blockchain protocol it's a decentralized data base maintained by nodes around the world. This protocol is **Open Source, Auditable and Extremely Secure** because It is build over a consensus protocol with a resilient model.

Its registries are the transacciones made between users. Combining this with Smart Contracts, those transactions become programable.



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Smart Contracts

Smart Contracts are programmable value transactions. In other words, logic business rules that condition value transactions (Workflows). Being able to **record this business rules within the Blockchain** allows us to automate processes in an efficient way, since we **save costos, gain transparency and don't loose security.**



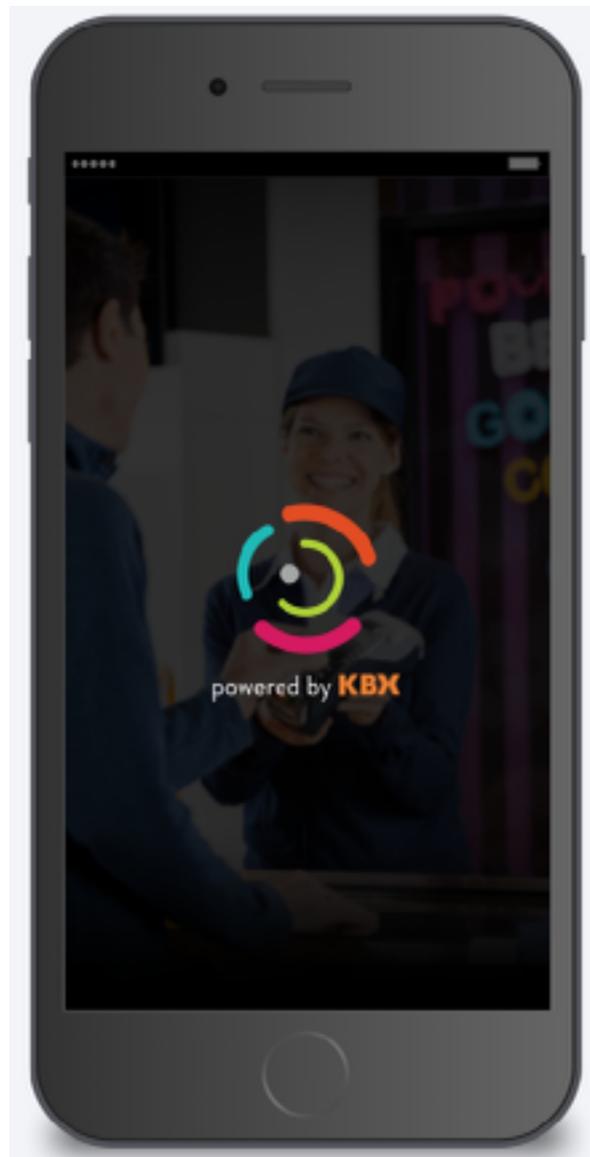
Asset Tokenization

Asset Tokenization is the process where through a Smart Contract (registered in the Blockchain) we **represent a real world asset in the form of a digital asset recorded in the Blockchain**. Thus, converting this asset in a liquid, programmable, automated, auditable and transparent digital asset.



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KBX Debit - Blockchain wallet



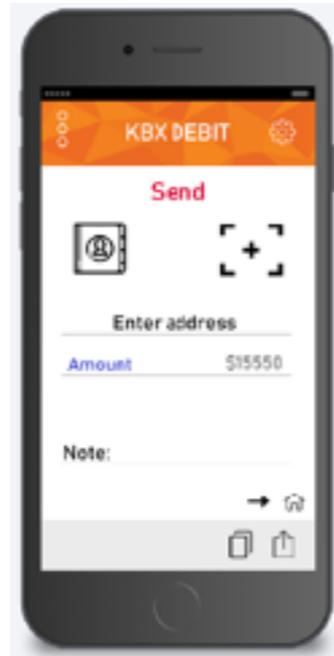
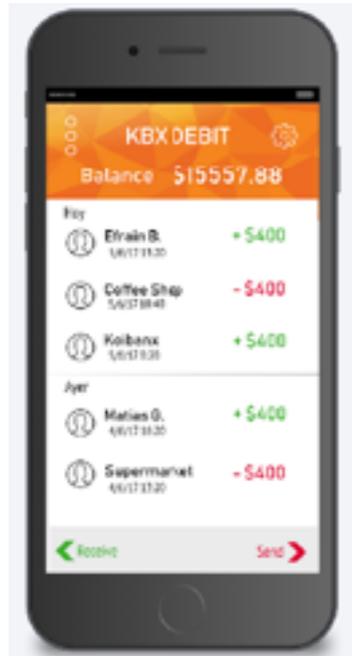
KBX Debit is Koibanx's microfinance solution.

It allows companies or stores to have an easy and fully customizable solution for them to create a **payment system** without the costs of proprietary debit cards.

Our top design provides the **banking solutions with the low costs, efficiency and security of Blockchain technology**

- Pay locally or send money wirelessly.
- Seamless transfer tokens across wallets
- Track your users financial behavior and offer targeted financial servicing
- Easy top-up and cash out built-in plugins

KBX Debit - Blockchain Wallet



❖ Dashboard (Admin)

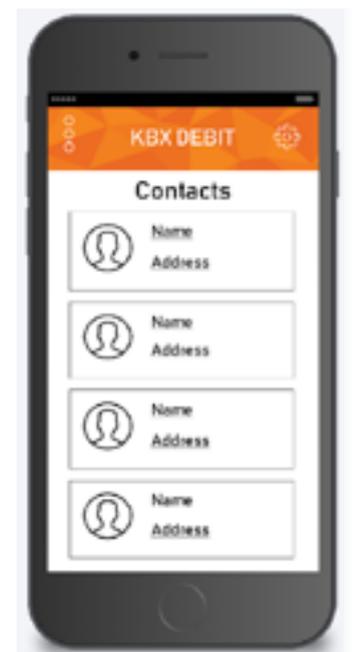
- ❖ Web-based admin.
- ❖ Messaging platform for support.
- ❖ Blockchain explorer.
- ❖ Geo targeting, consumer information, Branch location, In-App promotion broadcast, etc.
- ❖ POS connectivity and Interface.

❖ Mobile App (Users)

- ❖ User profile (KYC)
- ❖ Swipe to pay/receive.
- ❖ In-App messaging support platform.
- ❖ Address book.
- ❖ Security measures (Fingerprint + 4 digit password)
- ❖ Banking / Networks top-up & Cash-out
- ❖ F.A.Q's

❖ Additional Modules

- ❖ Multi currency or multi asset handling
- ❖ Asset management



KBX Debit - Lending Module



KBX has developed key partnerships at a local (Argentina) level which will enable token-fiat currency exchanges.

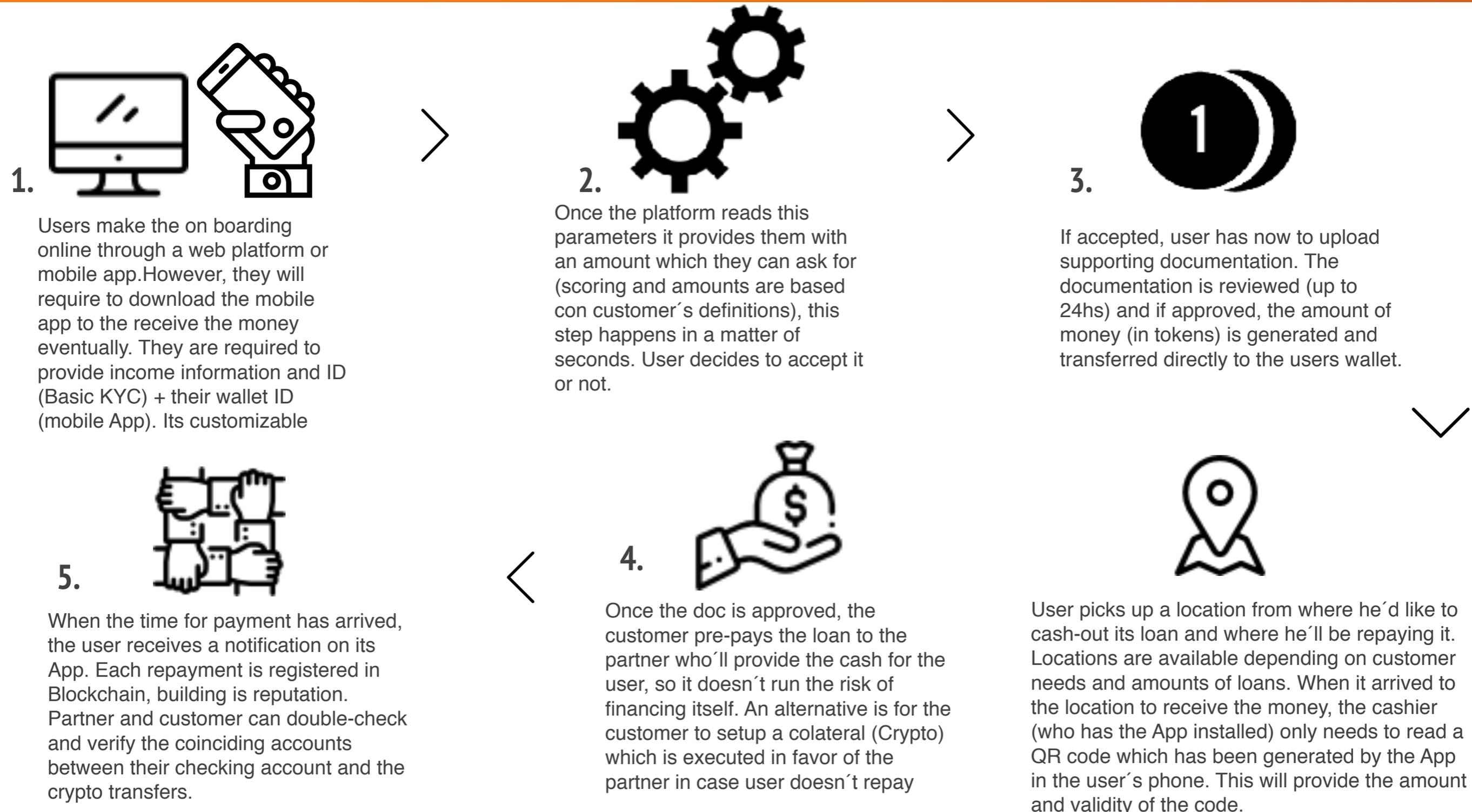
Through the commercial association and technological implementation we're developing pilots with local convenience stores, kiosks, and other chains in different points in the city which allow token holders to exchange them for cash.

The above mention architecture allows:

- Low cost remittances
- Decentralized loans granting and payments



Lending Flow



Special Considerations

- * KBX-Debit can be implemented independently from the lending module.
- * Lending module can be implemented as well for banked users as well (loan granting and payment goes via banking system) within a circuit for a specific customer, group of customers or open market.
- * Registering user's financial behavior in Blockchain creates a trust worthy portfolio which becomes an asset for the customer.
- * KBX-Debit's components and characteristics are also applied for the lending module
- * The solution as a whole and each module are customizable to meet customer's needs.



What makes this technology unique?

Microfinance solutions based on Koibanx technology



Easy to implement



Modular solutions



No double spending



Instantaneous



Decentralized / Auditable



Extremely efficient



Customizable & Scalable



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