



SFA | SINGAPORE
FINTECH
ASSOCIATION

SINGAPORE PAVILION

**11
15**
NOV
2019

**SINGAPORE
FINTECH
FESTIVAL**

Singapore FinTech Association is a cross-industry NON PROFIT initiative, intended to be a platform designed to facilitate collaboration between all market participants and stakeholders in the FinTech ecosystem.

International and Domestic Initiatives

90
Events

As the representative of Singapore's FinTech industry, SFA has already organised and hosted more than 90 FinTech events in 2019.

06
Trade Missions

SFA has organised 6 trade missions to 7 countries in 2019, allowing members to explore international business opportunities.



<https://singaporefintech.org/>

CONTACT US

Address: 80RR FinTech Hub
80 Robinson Road
Singapore 068898

Email: hello@singaporefintech.org

 /singaporefintech

One of the biggest FinTech Networks in the World!



SFA has 50 MOUs with associations, government bodies and industry partners around the world

We have a domestic network of 360+ FinTech companies and Financial Institutes.























Be part of our network now!

Delivering the Best of Both Worlds

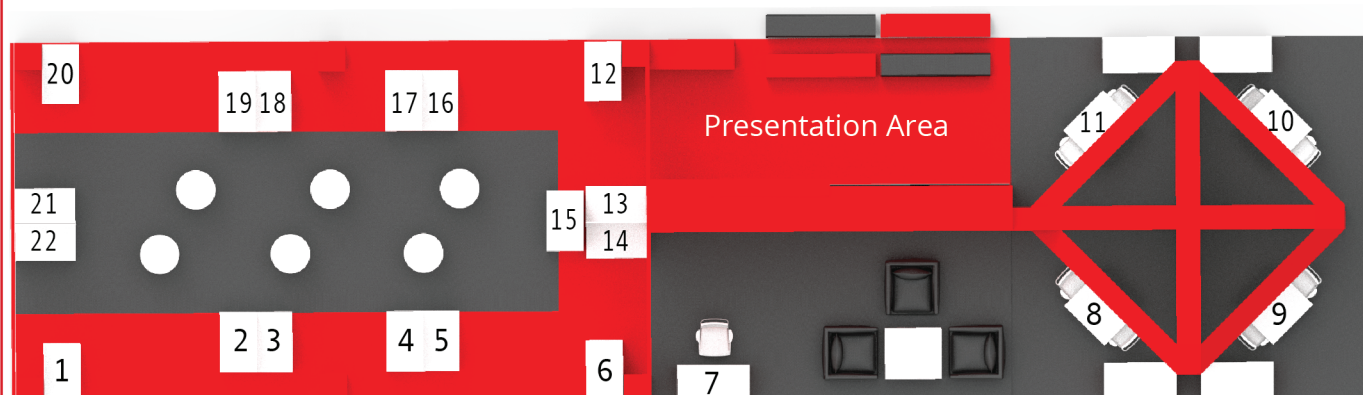
FinTech is now one of the fastest-growing industries, with global investment almost doubling to US\$55.3 billion in one year.

The global FinTech market is expected to remain strong, with an increasing number of companies and incumbents seeking new opportunities to collaborate, connect and co-create.

As a leading FinTech hub, the Singapore FinTech Association will continue to create synergy among various participants in the ecosystem, driving the sustainable growth of this significant and emerging sector.

- | | | |
|--|---|--|
| <div>1</div> <div>  </div> <div> MYCASH ONLINE (SG)
 Remittance, Cross Border Payment </div> | <div>9</div> <div>  </div> <div> SWITCHNOVATE
 Blockchain </div> | <div>16</div> <div>  </div> <div> FENCORE
 Data Management </div> |
| <div>2</div> <div>  </div> <div> WEALTHTREESG
 De-Fi, Blockchain, Digital Asset </div> | <div>10</div> <div>  </div> <div> JEDTRADE
 Blockchain </div> | <div>17</div> <div>  </div> <div> MONEYTHOR
 Digital Banking, Personalisation, AI, Data Analytics </div> |
| <div>3</div> <div>  </div> <div> FINAXAR
 SME Financing </div> | <div>11</div> <div>  </div> <div> CREDOLAB
 Credit Scoring, Financial Inclusion </div> | <div>18</div> <div>  </div> <div> D'CUBE CONCEPTS
 Digital Payment </div> |
| <div>4</div> <div>  </div> <div> BRIDGE+ BY CAPITALAND
 Co-working, Community </div> | <div>12</div> <div>  </div> <div> ROOTANT ASIA
 Supply Chain Finance, Wealth Management </div> | <div>19</div> <div>  </div> <div> PUNDI X LABS
 Payment, Blockchain </div> |
| <div>5</div> <div>  </div> <div> THUNES
 Cross Border Payment </div> | <div>13</div> <div>  </div> <div> ADNOVUM SINGAPORE
 Customer & Identity Access Management, Blockchain, DevSecop </div> | <div>20</div> <div>  </div> <div> HELICAP
 Alternative Lending </div> |
| <div>6</div> <div>  </div> <div> EMULYA FINTECH
 InfoTech, SAAS </div> | <div>14</div> <div>  </div> <div> LONGHASH
 Blockchain, Incubator </div> | <div>21</div> <div>  </div> <div> IC SG
 Digital Investment Platform </div> |
| <div>7</div> <div>  </div> <div> EBAOTECH INTERNATIONAL
 InsurTech </div> | <div>15</div> <div>  </div> <div> SYMBO BROKERS
 Digital Insurance Platform, InsurTech, Insurance Broker </div> | <div>22</div> <div>  </div> <div> MIDAS CORE
 Blockchain, Cryptocurrency </div> |
| <div>8</div> <div>  </div> <div> XEN TECHNOLOGIES
 Financial Services, Wealth Management </div> | | |

SINGAPORE PAVILION





MyCash Online

e - Marketplace for Migrants

Company: MYCASH ONLINE (SG) PTE. LTD.

Email: mehedi@mycashmy.com

Phone: +60162288950

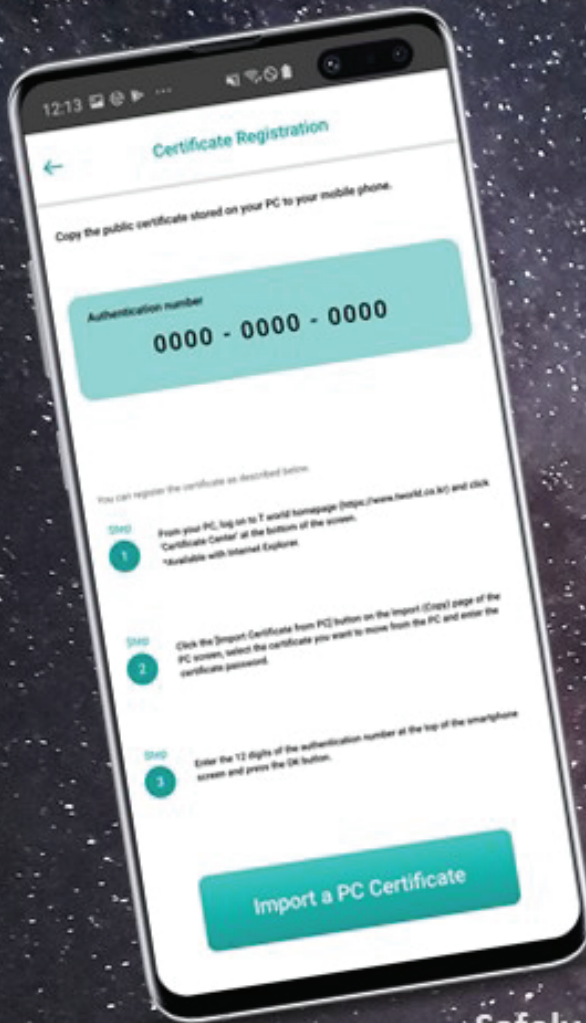
To provide easy access to online financial services to the 40 million unbanked migrant workers across Asia, MyCash Online have developed a reliable, secure and easy to use online platform, where unbanked migrants can purchase financial products like mobile top up, internet package, insurance, ecommerce payment, cross border remittance securely using their mobile phone, in their mother tongue.



TrustVerse

www.trustverse.io
info@trustverse.io

The Next Generation of De-Fi



Decentralized Finance

Our goal is to become the pioneer in the digital finance. We offer a universe of trust mechanism; therein, each planet represents your service demands. With the help and benefits of blockchain, we will meet these service demands to increase the transparency, manage accurate tracking, keep permanent ledger, secure asset, and build environment where you can confidently invest.

Never Lost on MARS

Safely Restore Your Private Keys and Digital Asset
With Lost-Proof / Assurance Feature



MARS
BLOCKCHAIN WALLET



JUPITER
DIGITAL ASSET ANALYTICS



MENTIONED IN:

Forbes VENTURE SQUARE TECHAERIS Investopedia
Investing.com COINTELEGRAPH Bitcoin.com NEWS BTC
TheStreet YAHOO! FINANCE

TRUSTED BY:

SAMSUNG Blockchain Microsoft STATE OF THE DAPPS dapp
Xangle TokenInsight bithumb Global
CoinGecko BLOCK CHAIN HUB

API Enablement : A win-win strategy to fulfill the holistic financing needs of SMEs.

Lending as a Service™ :

The Eco-system advantage:

Finaxar provides the option for financial institutions to create an API-enabled ecosystem market in the SME finance value chain, providing innovative third-party products and services to SME customers.

About LaaS:

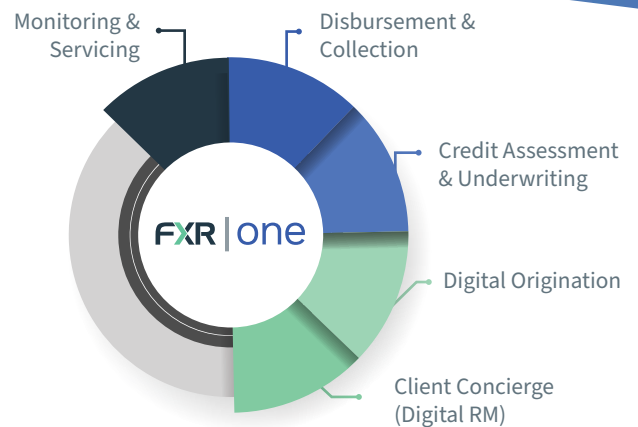
FXR One is the first Lending as a Service™ (LaaS™) platform in Asia that provides robust origination, credit assessment, disbursements, collections, monitoring and servicing.

Benefits for Financial Institution:

Financial Institutions can share control over liquidity, risk policies and the ongoing servicing of SME loans.

Finaxar is a data science company with state-of-the-art technology that provides a complete suite of working capital solutions for SMEs.

Finaxar is backed by Tier-1 venture capital firms Monk's Hill Ventures, 500 Startups, Cathay Venture and other leading financial institutions in Europe and Asia.



International recognition:

Finaxar has won international recognition, and was the winner of the Visa Everywhere Initiative Award 2019.

Finaxar will partner with Visa to create a corporate card for SMEs so that they can manage expenses holistically and efficiently.



finaxar.com

sales@finaxar.com | +65 3159 3659

36 Carpenter St, #02-01, Singapore 059915

Finaxar's Partners



79 Robinson Road

The Next Launchpad for the Singapore FinTech Community

Bridge+ : Introducing the future of work.

Going beyond a flexible workspace and meeting facilities, our community platform brings diverse entities and different people together.

Bridge+ in 79 Robinson Road will be ready in third quarter of 2020. The new coworking centre by CapitaLand will play host to a curated financial-technology ecosystem, comprising finance and trade related international organisations, financial institutions, technology companies, venture capital firms, and the communities of FinTech companies.

Engage with like minded people and join us in making our new centre @79 Robinson Road the next home for the FinTech community in 2020.

Our Unique Features



Curated programmes to grow your tribe in our community



Connecting you with others through our events and programming



Building partnerships by connecting you to the wider ecosystem

1 Drive Your Success today with
BRIDGE⁺

2 Additional information at www.79robinsonroad.com

3 Contact us at
+65 8200 9545
hello-sg@ourbridgeplus.com

UNLOCKING OPPORTUNITIES

Thunes is a real-time cross-border payments network for emerging markets

Our global platform provides seamless transfer of funds between payment systems, unlocking opportunities for businesses and individuals alike to participate in the global economy.

We enable mobile wallet providers, technology companies, money transfer operators and banks to make financial services accessible worldwide, enabling financial inclusivity for those who need it most.



Global Network



80+ COUNTRIES



140M+ TRANSACTIONS ANNUALLY



60+ CURRENCIES

Our Vision

For everyone, everywhere to have access to financial services and be part of the global economy.

Our Mission

To create an interoperable payment network for emerging markets and make financial services global and accessible to everyone. We aim to provide seamless payments and transfer of funds between currencies and countries worldwide through our network.

OUR SOLUTIONS

We act as a trusted, neutral aggregator in a deeply fragmented industry

Without our global network, mobile wallet providers, technology companies, PSPs, money transfer operators, and banks would expend valuable time and resources developing connections to multiple payment systems.

Our platform enables them to remit funds and provide affordable financial services worldwide, fostering financial inclusion and the spread of digital financial services.

We offer key payment solutions to tackle the speed, cost-efficiency and accessibility challenges for emerging markets:



REMITTANCE PROCESSING



MASS PAYOUTS



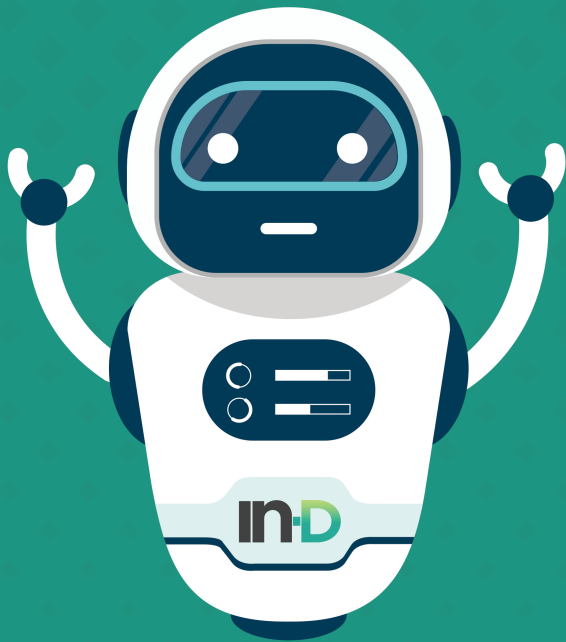
DIGITAL PAYMENTS



BUSINESS PAYMENTS

AI powered Digital Assistant for smarter businesses

DOCUMENT TO DATA TO
DECISION SEAMLESSLY



Rahul Chandra

HEAD OF SOUTH EAST ASIA AND MIDDLE EAST

+65 8305 8455

rahul.chandra@intainft.com

Address

410, NorthBridge Road,

Singapore – 188726



eBaoTech is a digital solution provider to the global insurance industry and our mission is to "make insurance easy". We do business in more than 30 countries globally, serving over 200 carriers and numerous agents, brokers, InsurTechs and others in the insurance ecosystem.

eBaoTech's flagship offering for digital insurance is eBaoCloud® InsureMO®, an Insurance PaaS to power insurance apps and open API platforms. As an insurance Middle Office/Middleware, eBaoCloud® InsureMO® contains all necessary microservices and APIs for general, life, and health insurance businesses covering the entire lifecycle of policies, and enable third parties to develop applications.

InsureMO Key Values



Launch
New Products
& Channels



Expand
Into New Markets

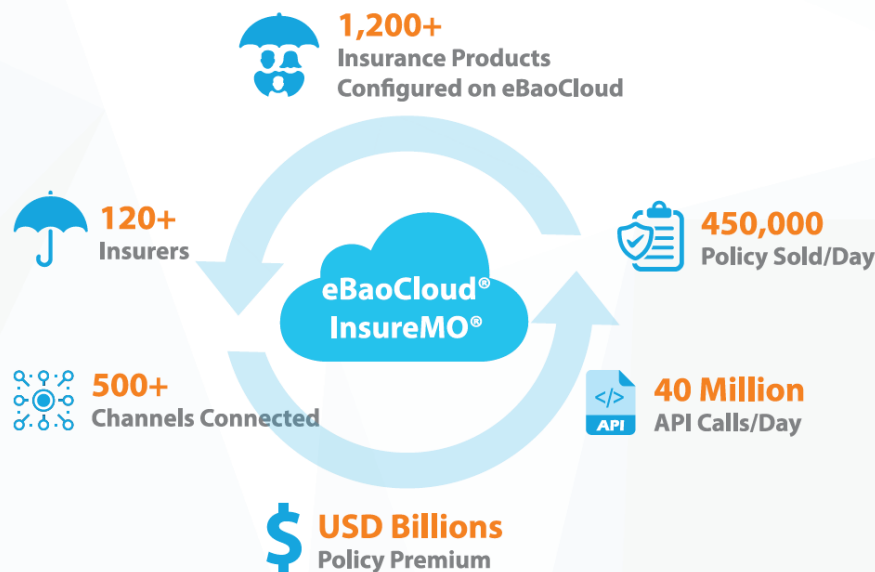


Start Up
New Ventures
& InsurTech



Transform
Present Business

InsureMO Status



Contact Us

@ info@ebaotech.com
W www.ebaotech.com

in eBaoTech Corporation
T +65 6227 9766 (APAC HQ)



Unlock Quality, Global Alternative Investments

Platform for Private Investment Opportunities

Xen uses the latest financial technology to enable accredited investors and their advisors to easily access top tier private equity funds, venture funds, hedge funds and real estate funds



Accredited Investors

- ▶ Access high quality funds typically limited to institutional investors
- ▶ Completely digitised, convenient subscription process into funds
- ▶ Control and transparency on investment, performance, and redemption



Fund Managers

- ▶ Scalable marketing and distribution
- ▶ Access to a growing accredited investor base in Asia
- ▶ Increased efficiency and cost savings by clubbing together smaller investors



Wealth Advisors

- ▶ Pipeline of top tier funds screened by an experienced investment team
- ▶ Easy, transparent due diligence on investment opportunities
- ▶ Latest financial technology and tools to evaluate portfolio and performance for clients



Fractionalised Access

Low minimum tickets, from US\$100k per fund investment, significantly below typical industry minimum of \$5+ million.



Trading

Global accredited investors can buy and sell LP interests in top tier funds, thus solving the long-term lockup issues inherent in private investing.



Transparency

Full control over investing and trading decisions based on online fund documents and performance.

Unlocking Quality, Global Alternative Investments for accredited Asian Investors



www.xen.capital

TaaS

Traceability as a Service



Next generation production management system using the distribution ledger system

TaaS is a traceability service utilizing Blockchain technology which can improve the transparency of and access to information. By recording all the information from producers to processors, trading companies, carriers, retailers, and consumers, the whole process within the supply chain will be more transparent and secure for customers and enterprises to see. The supply chain and distribution industries are being transformed by a new innovative solution called TaaS.

Key Points of TaaS

ID

Usage of intelligence shared ID



Develop a platform using R3 Corda

SGX

Encrypting information with SGX



Controlling information publicity level by depending on the other party

Switchnovate by CTIA

In Singapore, which is a trading country that makes use of finance as a trade relay country, the government's procedures have been digitized, and they are also experimenting with supply chain management and trade finance utilizing distributed ledger technology. CTIA's subsidiary Switchnovate is represented by Mr. Hock Lai, who is a representative of the Singapore Fintech Association which is an organization that drives FinTech in Singapore. They are Switchnovate is taking on the challenge of traceability of production and processing in Asian countries, as well as in India and Africa.



CONTACT US

+65 8328 0375
toshi@switchnovate.com
80 Robinson Road, #08-01 Singapore 068898





Privacy. Security. Blockchain.

About JED

JED is a technology company providing technology advisory and development work for clients with a focus on enterprise blockchain, which includes blockchain design, architecture, and implementation with demand coming mainly from large corporates and global MNCs.

In terms of industry verticals, we are focused on supply chain, financial services and data privacy projects.

Our Enterprise Blockchain Applications are for:



Financial
Services



Supply Chain



Data Privacy

Our Products & Services



JUPITER CHAIN

Jupiter Chain is an enterprise blockchain project powered by JEDTrade to build a smart consentable data exchange. The aim of Jupiter Chain is to provide a privacy preserving layer which allows data to be shared and analyzed on top of blockchain solutions. To achieve this, the Jupiter Chain project is exploring various methods and technology for secure computation of encrypted data. This includes the use of Intel SGX using the Ethereum based Enigma protocol as well as looking at Secure Multi Party Computing.



Our blockchain consultancy services comprise of advisory, client engagement workshops and solution development.

Jed Enterprise Solutions

JED Enterprise Solutions are a suite of blockchain-enabled tools and applications to establish trust and immutability of data, documents and processes. Stakeholders can validate data, verify provenance using a mix of off-chain data shared securely between parties and on-chain data used for verification and automation of business processes. This will include: JEDSign, JEDiD, JEDBiz, JEDDocs, JED Wallet and JED Dynamic Discounting.

Jed Sign

A signature (attestation) management service

Jed Docs

A document issuance service that allows for trusted sharing of information and attestation

Jed Biz

A suite of customized business processes, applications and smart contracts

Jed iD

A decentralized identity management service to span across enterprises

Jed Wallet

A digital wallet for identity and digital assets (including documents such as certificates)

Jed Dynamic Discounting

An enterprise solution that provides an efficient way for suppliers and buyers to secure early payments and savings on their trade invoices.

CredoLab

Better Credit Decisions

Bank-grade digital scorecards built on mobile device data to make faster, better, more informed, and profitable business decisions



**BETTER LEAD
GENERATION
DECISIONS**



**BETTER
APPROVAL
DECISIONS**



**BETTER CREDIT
SCORING
DECISIONS**



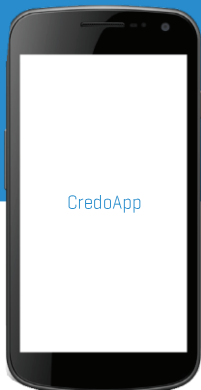
**BETTER
ANTI-FRAUD
DECISIONS**



**BETTER
COLLECTION
DECISIONS**



**BETTER LOYALTY
FORMING
DECISIONS**



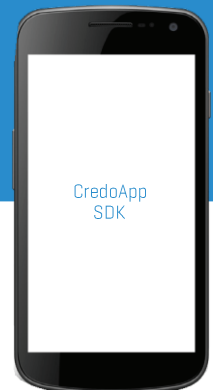
PRIVATE



ACCURATE



QUICK



ANALYZE CREDITWORTHINESS IN LESS THAN 30 SECONDS



Customer
Downloads
The App



Gives Permissions
To Access Device
Data



Analysis Completed
And Score Sent To
You In 30secs

A SET OF SIMPLE, PLUG-AND-PLAY SOLUTIONS THAT GIVE DECISION MAKERS LIKE YOU ALL THE INFORMATION AT YOUR FINGERTIPS

CredoSDK

CredoAPI

CredoApp

REACH US AT INFO@CREDOLAB.COM OR VISIT WWW.CREDOLAB.COM

Making Finance Open and Easy

ABOUT

Founded in 2013, RootAnt transforms with global financial institutions to create and upgrade financial systems and platforms to be Open and Easy. RootAnt has now cooperated with clients and partners in more than 10 countries with offices located in Singapore, China and Japan.

SOLUTIONS



Supply Chain & Trade Finance

We help corporate banks and NBFIs to transform to a new era of Supply Chain & Trade Finance, which is called as "One industry, One ecosystem, One platform". All the participants in the value chain and relevant financial institutions are connected via the platform, unifying business flows, capital flows, logistics flows and data flows to be a comprehensive financial and business service platform. We are filling the gap between the industries and financial institutions, to lower the financing cost and to increase the accessibility to banking services of SMEs, controlling the risk and improving the efficiency of financial institutions. The turnkey solution with both tech and finance would create new business opportunities for financial institutions and enterprise and open the doors of better financing products for SMEs.

Open Banking and Finance

We provide financial institutions with open banking and finance solution to build the open layer (middle layer) connecting with existing middleware or core system and Omni-channel APIs, data, business process and accounts. The open layer would be developed aligned with the new innovation business platform requirement in an agile way. Based on the open layer, design or redesign the cross-platform front-ends to be user-centric and excellent user experience. Through the open layer, we can also add an analytics engine and more third-party integrations to the new platform with the whole ecosystem involved.



Blockchain

Blockchain is the key technology, which would disrupt and enable the financial industry in many ways. We apply Blockchain technology into finance in data privacy, smart contract and tokenization. The technology is making capital more transparent, trackable and tradable. Our trading engine, investment platform and digital wallet solution for digital assets would provide financial institutions and enterprises with the transformation solution in phases.

WWW.ROOTANT.COM

For further info: contact@rootant.com





AdNovum



AdNovum founded in 1988, is a premier Swiss IT company specializing in a full set of tailored IT services, ranging from IT architecture and security consulting to the design, implementation and maintenance of customized business and security solutions. Our core product, the NEVIS Security Suite, is the Swiss market leader in identity and access management and is deployed by leaders in the finance, insurance, public and several other sectors.

Our Background

- Solutions used by governments, banks and large corporations
- Served 2 central banks and 1 regional development bank
- Trusted by 4 of the 5 largest Swiss banks
- Customer retention rate of >90%
- Zero downtime with Singapore customers (since 2015)
- Securing over 80% of all e-banking transactions in Switzerland
- Largest installation involved 6 million identities (users and IoT devices)
- Compliant with region- and country-specific regulations (GDPR, PDPA, etc)
- Accolades for Nevis Security Suite: KuppingerCole, FIDO-Certified, Cure53-Assessed, GBBP-Tested
- Government Master Service Agreement awarded:
 - UX Design Services for Government Ministries/Department
 - UX Design Services for Integrated Health Information Systems (IHIS) Pte Ltd
 - Coach, Research, Iterate and Build Services for MOH Office for Healthcare Transformation (MOHT)

Business Offerings



Customer & Identity Access Management (CIAM)



Secure Blockchain for Business



DevSecOps

Business Units

- Consulting
- End-to-End Solutions
- Products (NEVIS IAM)

Contact us

Turn information security from an obligation into a business advantage. Speak to our consultants and drive your business further today.



Suman Biswas
+65 9851 6827
suman.biswas@adnovum.sg



Alex Tan
+65 8668 9992
alex.tan@adnovum.sg



John Lau
+65 9239 2100
john.lau@adnovum.sg



Laura Nguyen
+65 9247 0520
laura.nguyen@adnovum.sg

AdNovum Singapore Pte Ltd: 3 Shenton Way, Shenton House, #23-03, S068805 | +65 6536 0668 | www.adnovum.sg

AdNovum Vietnam LLC: 364 Cong Hoa Street, Tan Binh District, Ho Chi Minh City | +84 28 3816 8200 | www.adnovum.vn

Locations: Zurich (HQ) | Bern | Budapest | Ho Chi Minh City | Lausanne | Lisbon | Singapore

About LongHash Hatch

LongHash is the first global blockchain incubator supported by the Singapore Government.

LongHash Hatch is a 12-week structured incubation program that provides seed funding and venture building support to high-potential blockchain companies.

LongHash's Mission

Enable 'Web 3.0' blockchain-native economy with **true ownership** and **trust-less interactions** via venture building and investing in early-stage start-ups.



<https://longhash.com.sg>
admin.sg@longhash.com

SYMBO

www.symboinsurance.sg



We are **Symbo Insurance**, a full-stack InsurTech player focused on developing digital insurance partnerships, delivering innovative context-based digital insurance solutions, and digitally empowering insurance agents.

Symbo's products and tools include a suite of region-agnostic and insurance-focused, front-end distribution platform solutions, which focuses on driving corporate efficiencies and digitally powering user engagement across a range of clients and their end-users, including insurance companies, agents, and affinity clients. These solutions comprise of Symbo's eCommerce Storefront, Corporate Dashboard, MyAccount for clients, and the Agency Point-of-Sales-Persons ("PoSP") App.

Whether you are an underwriter, agency, corporate, startup, entrepreneur or individual, do visit us at <https://www.symboinsurance.sg/>, and feel free to speak to us for any of your (unique) commercial and general insurance needs at contact_sg@symboinsurance.com !

FENCORE

Data Management Made Easy

The Next Generation Enterprise Data Management Platform for Financial Institutions

Enterprise data management has become overly complicated, time consuming, and expensive. We are here to change that.



Approach

- Fast & easy implementation of Fencore EDM
- Latest technology stack & industry best practices
- User-friendly and intuitive design
- Affordable & flexible pricing model



Key Benefits

- Stay competitive with reliable centralised data
- Comply with regulatory requirements
- Automate processes for accountability & SLA management
- Fully audited and transparent data lineage
- Manage your reference, market, & investment data



Features

- Data quality
- Cloud/On-premise
- Reconciliation
- Historical Data Management
- Reporting
- Data Ownership

Solutions for:

Hedge Funds
Asset Management
Wealth Management
Insurance Funds
Pension Funds
Algorithmic Trading

Banks
Proprietary Traders
Broker Dealers



www.fencore.com.sg



info@fencore.com.sg

Data-driven personalisation for digital banking.

AI-POWERED ENGINE

Moneythor is a Singapore-based software company providing intelligent and contextual digital banking for customers and enhanced marketing and analytics for financial institutions.

The Moneythor solution enables banks and fintech firms to offer improved functionality and experience to their retail & business customers powered by real-time data, machine learning and behavioural science techniques.

The prime focus of the solution is in the delivery of data-driven personalised, contextual and actionable recommendations, insights and nudges to customers, preconfigured or uniquely crafted by the financial institution.

OUR SOLUTION



Personal Financial Management.

Provide AI-powered personalised forecasts and spending alerts based on customer behaviour and patterns.



Financial Literacy & Advisory.

Provide interactive financial advisory through contextual messages.



Contextual Cross-Selling.

Drive campaign conversions through precision targeting for product cross-sell.



Card-Linked Offers.

Improve customer loyalty by offering smart card-linked offers and rewards.

SOME OF OUR CLIENTS





dcubepay is the registered trademark of D'Cube Concepts, a Singapore Fintech start-up founded

by Mr Daniel Koh and Dean Chee. In line with our tagline, *Empowering People, Changing Lives, One Block at a time*, we endeavour to operationalise a suite of new digital payment solutions for our clients.

D'Cube Concepts partnered with Pundi X Labs to be the Master Distributor in Singapore to promote co-branded XPOS and XPASS products that will provide seamless in-store transactions powered by blockchain technology. In Sep 2019, we orchestrated the first crypto transactions at The Podium Lounge, a premier trackside after-party during the F1 Grand Prix Season.



D'Cube Concepts also signed an MOU with Yallvend Co. (Taiwan) in Sep 2019, to distribute its QR-based hardware in Singapore. We co-developed a new product, XVend, and partnered with FOMO Pay, as our official payment gateway provider, to integrate SGQR payments. For Singapore FinTech Festival 2019, D'Cube Concepts will showcase **Singapore's First SGQR-enabled Vending Machine**.

D'Cube Concepts is also an active community member of Singapore Fintech Association (SFA) and Access - Singapore Cryptocurrency and Blockchain Industry Association (ACCESS).

Contact : Mr Daniel Koh, chkoh@dcubeconcepts.com

Website : <https://dcubeconcepts.com>

LinkedIn : <https://www.linkedin.com/company/dcubepay>

Get the latest updates our Social Media:

Facebook : <https://www.facebook.com/dcubepay>

Twitter : <https://twitter.com/dcubepay>

Instagram : <https://instagram.com/dcubepay>

Pundi X is a blockchain-based FinTech company headquartered in Singapore with 8 offices globally. Recognized by KPMG in the FinTech 100 report as 'The World's Top 50 Most Innovative Emerging FinTech Companies' and Gartner's 'Cool Vendors in Blockchain Business', Pundi X uses blockchain technology to improve your everyday life. Its XPOS solution and Blok On Blok Phone powered by Function X are pioneers in disrupting industries from payments to telecommunications.



Empowering In-Store Digital Currency Transactions

The XPOS solution digitizes in-store payments with blockchain; empowering businesses to transact easily with digital currency. It has been shipped to 30+ markets globally and US\$21.5 million worth of transactions have taken place.

XPOS in ACTION

- *Tackling hyperinflation in Latin America with an alternative payment solution*
- *Powering 30,000 music festival goers at ULTRA Taiwan with a blockchain-based instant payment experience*
- *Transforming a smart city in Cambodia with Limestone Network to enable a blockchain-based payment ecosystem*

BENEFITS

- Lower fees for merchants
- Transaction revenue
- Support multi-digital currency

BLOK ON BLOK (BOB) **Powered by Function X: World's First Blockchain Phone**

With growing concern around data privacy and the recent release of Netflix's 'The Great Hack' raising awareness on the Cambridge Analytica/Facebook data scandal, it has become even more important for people to have control over their own data.



The BOB phone powered by Function X is designed to empower data privacy rights. Calls, texts and file sharing within BOB's blockchain mode are done without the need for a centralized service provider.

So, no one can block, monitor or spy on your calls, messages or data. You have full control of your data.

Own your data with BOB at **functionx.io**.

functionx.io



For more information or collaboration opportunities, please contact:
Soohan Han, Country Manager (Singapore), at +65 9657 3439 or soohan@pundix.com

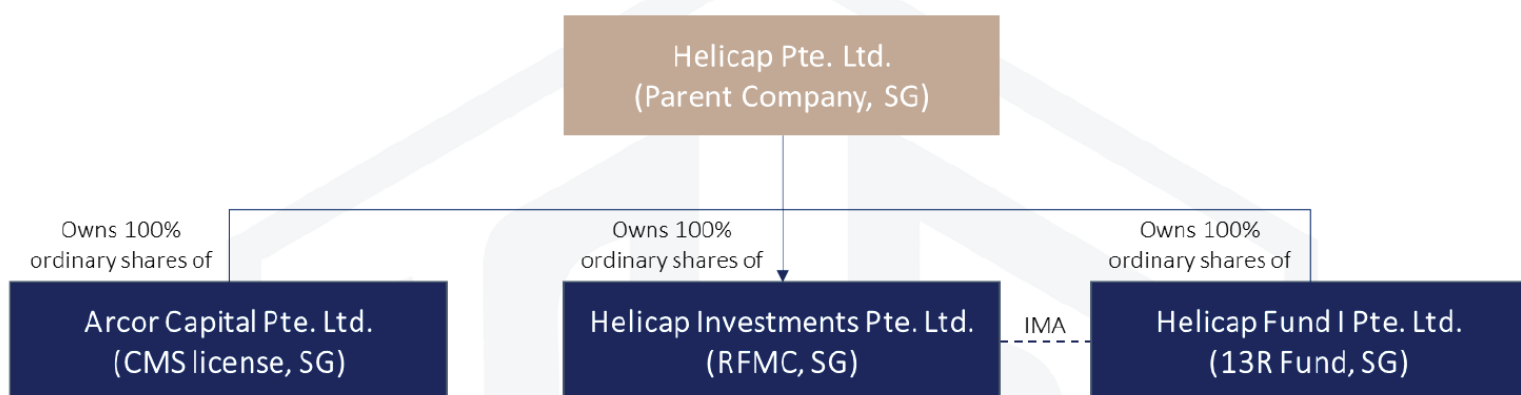
HELICAP

www.heli-cap.com

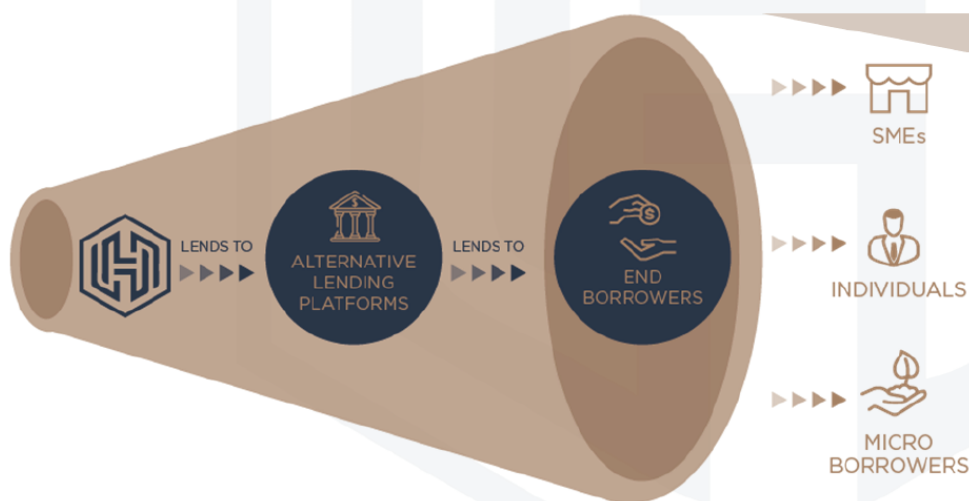


WHO WE ARE

Helicap is a FinTech investment firm specialising in the alternative lending space in the Asia Pacific region. We help people improve their livelihoods by driving financial inclusion and enabling our partner platforms to transform the way consumers and SMEs access credit today.



WHAT WE DO



Helicap was founded with a vision to:

- ✓ Be the **trusted partner to investors** by allowing them to access, comprehend and profit from alternative investments
- ✓ Facilitate the growth of the Asia economy by helping originators **drive financial inclusion** and social impact within local communities

MEET THE TEAM



David Z Wang
Co-Founder, CEO



Quentin Vanoekel
Co-Founder, CIO HIPL



Jeremy Tan
Co-Founder, COO



Jitendra Jaitawat
CTO



Teo Ser Luck
Board Advisor



Pebble Sia
Senior Legal Counsel

InvestaX – Corporate Introduction

Who We Are



We are a digital financing and investment platform licensed by the Monetary Authority of Singapore



We are removing friction for Real Estate fundraising and trading using a licensed Digital Securities platform



We target a US\$ 195B market by providing alternative financing & investment solutions for Private Equity, Real Estate & Venture Capital



8000+ Investor base & **500+** Private Equity Issuers



Proven Track Record – value of invested projects US\$ 1B+; 12 exits on 25 projects

Current Challenges

- **61%** of mid-market Private Equity funds failed to meet targets
- Average time to raise a Private Equity fund is **1.3 years**
- Fixed life funds with minimum lock-in of **8+ years**
- Illiquidity – Early exit results in **25-50%** discounts, higher transaction costs
- Misaligned compensation structure between fund manager and investors – **2/20**

Advantages of Digital Securities



Digital representations of securities



Efficient transactions & life-cycle management



Innovative & new investment structures



Enhanced liquidity by secondary trading

Our Core Services



Advising,
Structuring,
Issuance



Capital Raising



Listing &
Secondary
Trading



Custody
Solutions

Seed Investors



Our Founders



Julian Kwan, CEO

Serial entrepreneur in Asia Pacific for 6 ventures in Real Estate, PropTech & Blockchain



Alice Chen, General Counsel

16 years of corporate transaction legal experience in top global law firms (DLA Piper and Skadden)

Contact

Julian Kwan

CEO & Co-Founder,
InvestaX
+65 6911 6926

BIRD'S EYE-VIEW OF MIDAS ECOSYSTEM



ENABLE FRICTIONLESS DIGITAL ECONOMY MIDAS ECOSYSTEM 5 PILLARS

01
Pillar 1

**MIDAS PROTOCOL
4-IN-1 WALLET**
(Store, Swap, Spend, Share)

Midas Protocol is a multi-cryptocurrencies wallet where users can store various cryptocurrencies and tokens; conduct trading activities directly from wallet with multiple DEXs and CEXs, and spend crypto-currencies on compatible platforms that integrate with Midas wallet. Midas Wallet now:

- Supports 14 chains: BTC, ETH, TRX, XRP, USDT, MCASH, LTC, NEO, ZIL, XZC, TOMO, DIVI, EVT, XTZ and thousands of tokens (ERC20, M1, M20, M721, TRC20, NEP5, etc.)
- Integrated with Centralized Exchanges such as Vinex Network, Okex, Biki and Decentralized Exchanges such as Kyber Network, IDEX, Changelly, Totle.
- Has in-app dApp store browser that supports 4 Chains' dApps (MCashChain, Ethereum, Tron, and Tomochain) and more to come..

03
Pillar 3

**MCASHCHAIN AND
DAPPS DEVELOPMENT**

MCashChain is a Decentralized and Social e-Payment Platform with Zero Fee and Lightning Speed, which aims to Enable Frictionless Digital Economy. MCashChain is secured, transparent, highly scalable and made for DApps development in both Midas ecosystem and others. The application of MCashChain is unlimited with high speed transaction, zero fees for ordinary users and high scalability in nature. McashChain also allow users to earn passive income through 5 levels of nodes, run and monitored directly on Midas Wallet and 1 SuperNode for expert users with hardware.

1. No ICO
2. Governance by Supernode Committee
3. Mineable by Staking nodes
4. 64 SuperNodes for 30% p.a. an average ROI
5. Unlimited 4 level staking nodes with 18% p.a average ROI
6. Zero fees (with Bandwidth & Energy)
7. 10k TPS (transactions per second) with LightningSend
8. 50k TPS with Sharding (Q4/2019)
9. Block time: 3 seconds
10. Zerocoin mixing for privacy
11. Mineable with low hardware requirement (~100USD/month)
12. MCash dApp Studio - 1st IDE for intuitive dApp programming
13. Monitoring and real-time reward settlement on Midas Wallet
14. Cross-chain swap enabled on UniDex
15. Proof of Stake & Delegated Authority Voting (PoS-DAV)

05
Pillar 5

**MCASHPAY CRYPTO
PAYMENT GATEWAY**

MCashPay is a universal crypto payment gateway that empowers many businesses with borderless payment method. Users can also protect their coins in the Vault. MCashPay features a simple interface for in-person transactions POS with fiat settlements (US & EU merchants have fiat settlements directly to their bank accounts). It can also auto-convert coins, saving users the trouble of moving funds which takes time and cost fees. Accepting crypto payments with MCashPay is easy in a few steps and completely hassle free.

02
Pillar 2

EXCHANGES

VINEX NETWORK CENTRALIZED EXCHANGE:

Vinex currently lists 70+ pairs of 30+ coins / tokens (and counting), being listed on CoinMarketCap, CoinGecko, Blockfolio and trusted by many crypto-savvy experts.

- High Performance: capability to process 500,000 orders per second
- Multilingual Users' Support: English, Mandarin, Vietnamese, Russian, French, Japanese, Korean and German.
- Extensive APIs: Support 3rd-party trading platforms and algorithmic trading bot
- Referral Program: 5 levels of commission
- Soft locking \$MAS for trading fees reduction, maximum 30% trading fees. For Midas Pioneers, the amount of soft lock will be half of normal Midasians.

UNIDEX - DECENTRALIZED EXCHANGE:

Unidex is a Multi-Chain Decentralized Exchange for innovative cryptocurrencies. Tokens on Unidex can be converted from one blockchain to another in order to bring the usefulness of cryptocurrencies to the next adoption level globally.

04
Pillar 4

**FOUNDATIONS &
BLOCKCHAIN ENGINEERING
SEARCH & TRAINING CENTER
(B.E.S.T CENTER)**

Midas Foundation

To kickstart potential frontier technology projects, provide reliable information, and validate projects according to Global Transparency Alliance Framework. To bring the most benefits & rewards to Midas Pioneers & Midasians; to increase and protect their investments in Midas Ecosystem.

Mcashchain Foundation

Aims to help grow the MCashChain and dApps development through the Foundation funding for more dApps teams to join our Ecosystem. Mcashchain Foundation also operates 30 SuperNodes for MCashChain Consensus.

The ultimate objective of our Foundations is to innovate in such a way that it can provide passive income and smart investment opportunities to the Midas Pioneers, Midasians and the public.

Best Center is dedicated to promote community activities, bring awareness and adoption of blockchain technology to the public. Best Center also conducts publication of books and magazines for the blockchain industry in Vietnam as well as overseas. These blockchain news and publication is distributed via CoinUp24.com portal. Startup teams can be formed, coached and launch their blockchain-based products on site at Best Center.

DOWNLOAD AND TRY MIDAS WALLET:

