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CROSS BORDER REMITTANCE SERVICES

**BLOCKCHAIN REMITTANCE
SERVICES AND
FUNDS TRANSFER PaaS ENGINE
SYSTEM**

PRODUCT PRESENTATION

CROSS BORDER REMITTANCE SERVICES MADE EASY

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BLOCKCHAIN CROSS BORDER REMITTANCE SERVICES AND FUNDS TRANSFER PaaS ENGINE SYSTEM SOLUTION

The Remittance and Funds Transfer PaaS Engine provides the following:

Card to Card international funds transfer

It connects and uses the Visa Direct and MasterCard Money-Send services.

Blockchain Remittance is provided to:

The merchant that can offer such services for its customers to send funds from their card to any other cards (Visa to Visa and MasterCard to MasterCard) within the country or international transfers.

Such transfer is regulated and monitored by the Central bank of a particular country.

The Payment Gateway services access the Global API services of Visa Direct and MasterCard Money-Send directly and initiate the transactions.

The Payment Gateway is not required to connect with any Bank Switch for providing such services.

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BLOCKCHAIN REMITTANCE SERVICES AND FUNDS TRANSFER PaaS ENGINE SYSTEM SOLUTION

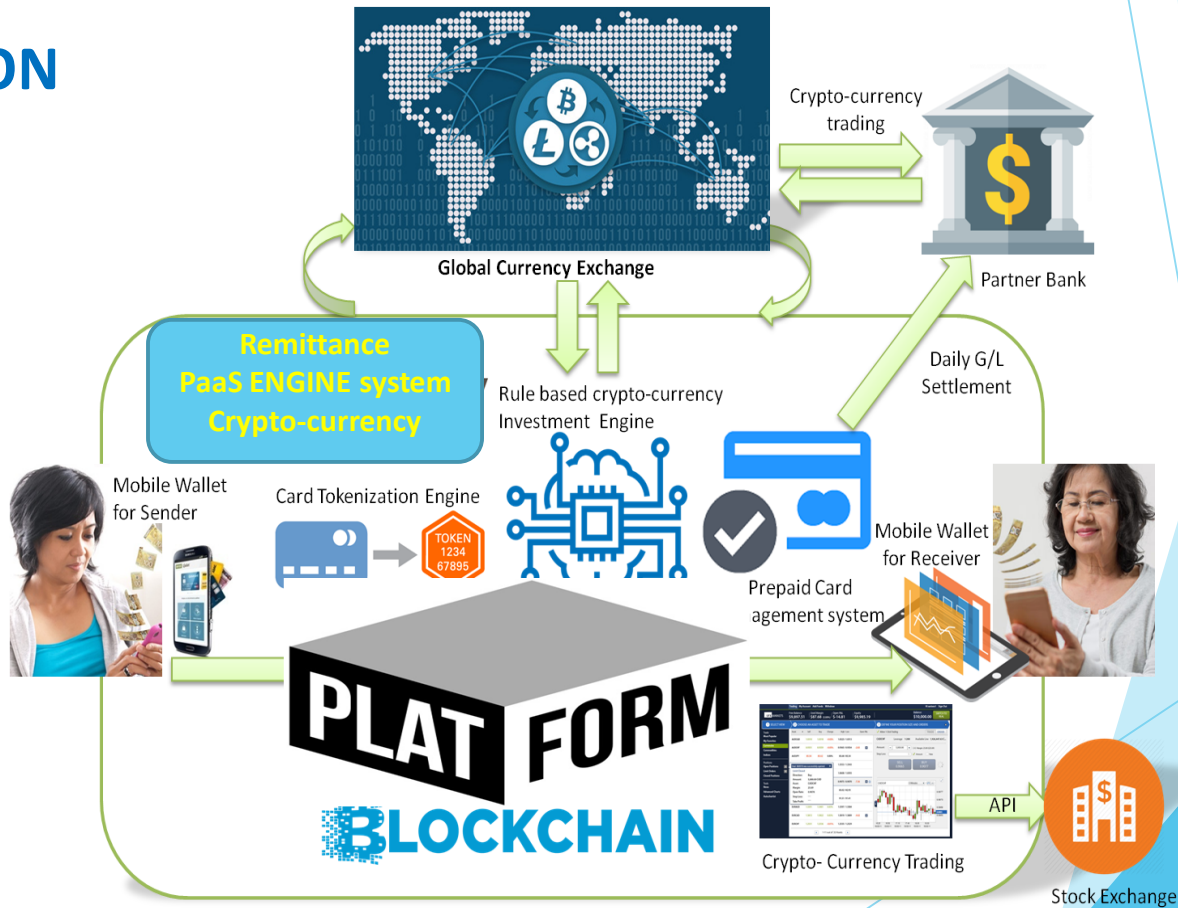
The Remittance and Funds Transfer PaaS Engine provides the following:

Card to Card international funds transfer

It connects and uses the Visa Direct and MasterCard Money-Send services.

Secured global transactions via any Bank "SWITCH"

Blockchain Remittance PaaS Engine Delivery



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CRYPTO-CURRENCY REMITTANCE SERVICES

**BLOCKCHAIN REMITTANCE PROVIDING
CRYPTO-CURRENCY PaaS ENGINE
SYSTEM
SOLUTION**

PRODUCT PRESENTATION

CRYPTO-CURRENCY REMITTANCE SERVICES MADE EASY

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BLOCKCHAIN REMITTANCE PROVIDING CRYPTO-CURRENCY PaaS ENGINE SYSTEM SOLUTION

The Crypto currency
Handling Engine model
uses:

The concept of buying
various crypto-currencies
from the market (using
accredited Global
Exchanges)

The currency as
commodity trading to
fund the overseas
remittance channel,
procurement of funds and
operations processes.

Remittance PaaS Introduction via Crypto-Currency as follows:

Currently, the cross-border currency transfer is dominated by established players (incl. Banks) that use SWIFT to transfer funds between bank accounts across geographies. The SWIFT process typically takes 1-3 days to transfer funds performing settlements between multiple banks.

As a result, the transaction fee for each cross-border transaction is high (and very high for Western Union and the likes of them).

With the advent of crypto currency and the Blockchain PaaS, business of international remittances has been under disruption with new players in the market (such as Ripple) providing real time solutions with the help of public Blockchain and partner banks across multiple geographies.

Our new solutions is a feasible method of funds transfer using suitable and contemporary technologies available within the Blockchain Remittance PaaS Engine.

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The Crypto currency Handling Engine model uses:

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The currency as commodity trading to fund the overseas remittance channel, procurement of funds and operations processes.

Our workflow solution typically uses an international remittance process of transferring funds within sender & receiver involved is as follows:

- 1) The sender (initiator of remittance) goes to the specific fund Remittance website and/or Mobile App in order to send money to the beneficiary, ideally located in a separate country. The remittance website/mobile App will be provided by Consult360 Group as the service and in collaboration with multiple parties – banks, Exchange houses and international schemes (Visa/MasterCard).
- 2) The sender will have a scheme (Visa/MasterCard/Amex/ Union Pay) card that is available as part of the local bank account services where the salary/monthly income of the sender is deposited from time to time.

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- 3) The sender goes to the Remittance website/Mobile App and sends the money to the beneficiary. Usually the beneficiary/recipient is registered with a local partner bank so that the person can have access to the remittance money via appropriate channels such as cards or online access.
- 4) **The Remittance Engine takes care of the real time or near real time funds transfer between sender and recipient with competitive commission rates provided by other providers such as Western Union or Ria Money Transfer.**
- 5) The beneficiary can use pre-paid card to access the remitted funds in the local payments market via retail purchase and ATM funds withdrawal.

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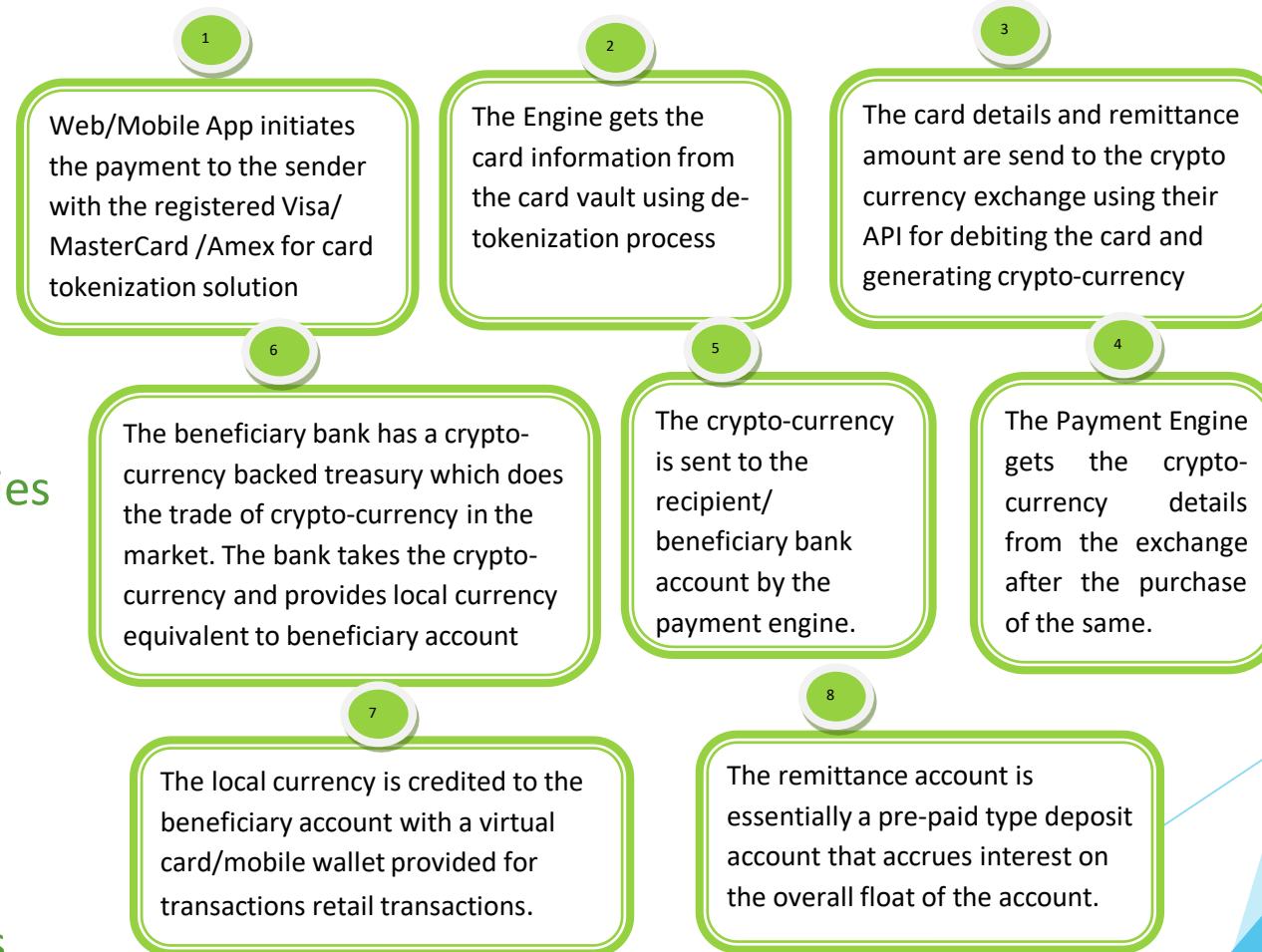
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6) The Remittance PaaS Engine provides the potential process of the funds transfer with Web/Mobile interface



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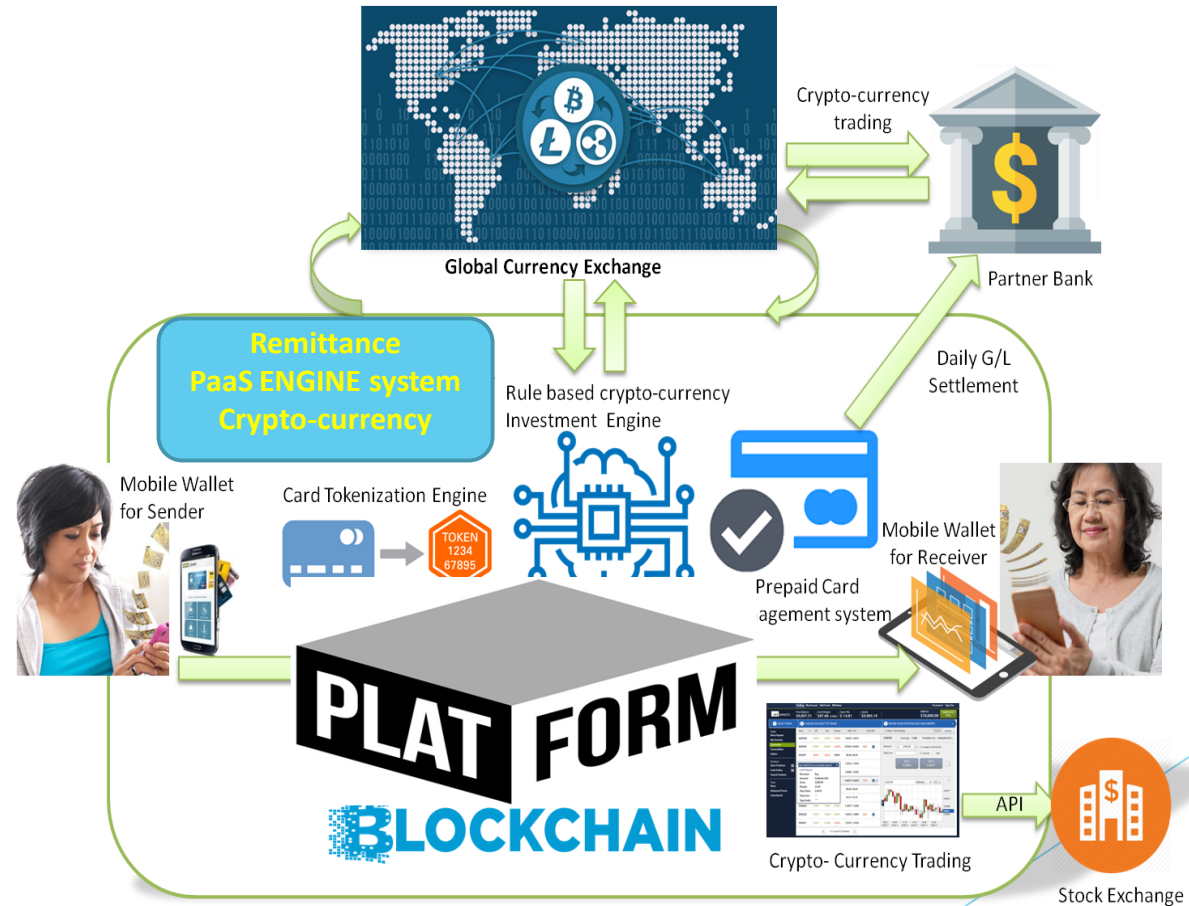
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Blockchain overall Remittance PaaS system and crypto-currency



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The components /modules of the overall platform engines /tokenization platform are as follows:

Platform Modules	Target User	Features
1. VIRTUAL BANK PaaS ENGINE (PS: must have a collocated Banking License approved)	B2C Blockchain Value Services and provide financial Applications as a Service	Multi-currency secure transactions, Credit rating process Lending services and Crow funding Other
2. Mobile App and Web App	Sender of Remittance Funds	Registration of Cards Sending of Funds Response Notification Transaction History
3. Card Tokenization	Internal Engine with Blockchain	Tokenization of cards Cards Data Vault

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Platform Modules	Target User	Features
4. Face Recognition Engine	Sender of Remittance Services	Part of the Mobile App/ Web UI to authenticate the remittance process from the sender. This reduces the risk of fraudulent transactions during the remittance process.
5. Payment Engine	Payment to Crypto-currency Exchange	API interface (if available) to the Global Crypto-currency exchange Visa/ MasterCard/ Amex financial transaction generation (as per requirement) to the Global Crypto-currency exchange

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PaaS	Target User	Features
6. Platform Modules	Internal Engine with Blockchain	Rule based engine to purchase crypto-currency from the Global Exchange House Determine the best spread of buying the currency in real time User API of the Global Exchange to pass the trade information along with the payment details
7. Platform Modules	Internal System intended for Beneficiary customer	Card Issuance (Real and Virtual Cards) Real time authorization Card Operations Module Dispute Management G/L interface and Reporting

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PaaS	Target User	Features
8. Mobile and Web UI for Prepaid Card	Beneficiary Account	Transaction history & account status Card Payment online to retail Merchants
9. Crypto-Currency Trading Engine	Consult360 consortium / partner bank	Rule based Engine to perform high volume trading on the crypto-currency in the commodities market API interface with various Stock Exchanges for executing the securities trading Display of commodities and auto-execution of trades based on the unlimited rules developed by the Analysts. Reconciliation of funds and reporting

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PaaS	Target User	Features
10. Intelligent Transaction Analysis	Part of Pre-paid card management system	Provide real time contextual cross-selling of various financial products to the beneficiary customers, such as insurance, loans and retirement plans.
11. Fraud Management System (Optional)	Part of Pre-paid card management system	Risk mitigation for the unauthorized or fraudulent use of pre-paid cards based on unlimited rules set up within the system.