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WHITE Paper

WinstantPay allows anyone to trade or pay globally with any security, token, or crypto and fiat currency anytime anywhere. The WinstantPay Network blends traditional decentralized banking with blockchain distributed payment network to deliver an agile global payment solution. We bridge the old banking world with the new instant payment; for example, allowing anyone to easily purchase in an ICO with most fiat currencies without having to use a cryptocurrency. WinstantPay leverages artificial intelligence (AI) to constantly improve its unique risk-adjusted technology to instantly identify best payment route and balance compliance, security and simplicity. WinstantPay is amplifying the payment proposition value for financial institutions, business, and retail consumers.

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Executive Summary

WinstantPay was formed to provide a global network for instant settlement of payments in any currency, anywhere, and anytime. It has the power of SWIFT, Western Union, and Visa / Mastercard without the overhead and at lower fees, while still complying to Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations.

WinstantPay brings Fintech and the traditional banking system together, enabling every person to make and receive instant payments and remittance, in any currency, including cryptocurrencies like Bitcoin, and Ethereum.

Furthermore, we enable small banks and financial institutions, such as foreign exchange (FX) brokers facing challenges in finding correspondent banks, to offer currency exchange and global payment services. We are doing this through our unique crypto secured exchange platform, which is presently hosted in the U.S. and will be rolled-out at a global scale.

The applications are endless and include banks, multinational companies, payment providers, microfinance institutions, as well as digital coins, crypto currencies, and coin exchanges.

Continue reading this Whitepaper to find out all about this great project including its technical aspects which are constituting the key differentiating factors between WinstantPay and others.

Introduction

Blockchain, Digital Currency, and Cryptocurrency are buzzwords known far beyond the financial markets and are daily conversation from media reports to gossip amongst friends and family. Blockchain is the backbone of this new phenomenon and Bitcoin cryptocurrency was the first currency and application to demonstrate the advantages of the underlying Blockchain technology.

The Blockchain enables an electronic ledger that is continuously updated and combined into “linked / chained” transaction blocks, which are verified by a network of public nodes. In this setup every transaction has to be distributed to every node for block verification. The extensive and well thought-out use of cryptography in combination with the Blockchain data structure makes a central authority unnecessary.

Cryptocurrencies like Bitcoin evolved from internet technology made possible by the advancement of networking bandwidth and computing power, combined with peer-to-peer concepts. This highly decentralized technology is complemented by an algorithm that is secure in itself and virtually immutable. Digital currencies, which don't have a crypto blockchain backbone, have also benefited from these advancements.

For Bitcoin, the decentralized structure of Blockchain has considerable advantages for participants in a financial transaction. Unless a user publishes a Bitcoin transaction, the transaction is anonymous and cannot be associated with the personal identity of the user. This is very similar to a cash-only transaction where the participants do not need to know each other -- the only distinct difference is that the transaction happens over the internet.

BENEFITS FOR SOME

In short, the benefits of most cryptocurrencies, such as bitcoin can be summarised as:

- There is no requirement for a central authority;
- Personal information for a transaction does not need to be shared;
- Governments, Banks or other intermediaries have no chance to intercept user transactions or freeze particular accounts;
- Transactions, such as purchases, are difficult to tax and for some users this may seem like an advantage;
- Transaction fees, especially cross border are for large transactions lower than those due when using the traditional banking system.

CHALLENGES FOR OTHERS

The aforementioned benefits for users are at the same time real challenges for governments and financial institutions, who are regulated and have financial and compliance reporting (i.e., Securities Exchange Commission public reporting, Know-Your-Client (KYC), Anti-Money Laundering (AML) and other compliance requirements. Furthermore, it is widely believed that a considerable amount of transactions using cryptocurrency are conducted to engage in illegal activities.

Even with these challenges, WinstantPay strongly believes that the international payment systems need to adopt and harvest these new technologies to reduce costs, improve transaction speed and customer experiences, while still

protecting users by complying with regulations. So instead of trying to bypass rules and protections, WinstantPay believes that cooperating and leveraging strengths of both Fintech and financial institutions will bring about the greatest and most long lasting industry results.

Over the next several pages, the White Paper describes how WinstantPay enables financial institutions, Fintech providers, Merchants, Customers as well as other market participants to enjoy vast benefits from its cooperative network and how WinstantPay is unleashing its Fintech multi-currency wallet and real global “instant” payments in any currency, security, or token.

Who is WinstantPay

WinstantPay is a global payment network offering traditional banking products plus a Fintech multi-currency wallet.

The WinstantPay wallet enables instant cross border payments, instant payments and instant exchange to/from traditional fiat currencies, cryptocurrencies, metals / commodities (Gold, Silver etc.), and other marketable securities such as digital coins or listed shares.

The WinstantPay network of global correspondent banks will grow in partnership with other financial institutions to enable instant payments across the globe at costs significantly less than current operators such as Western Union.

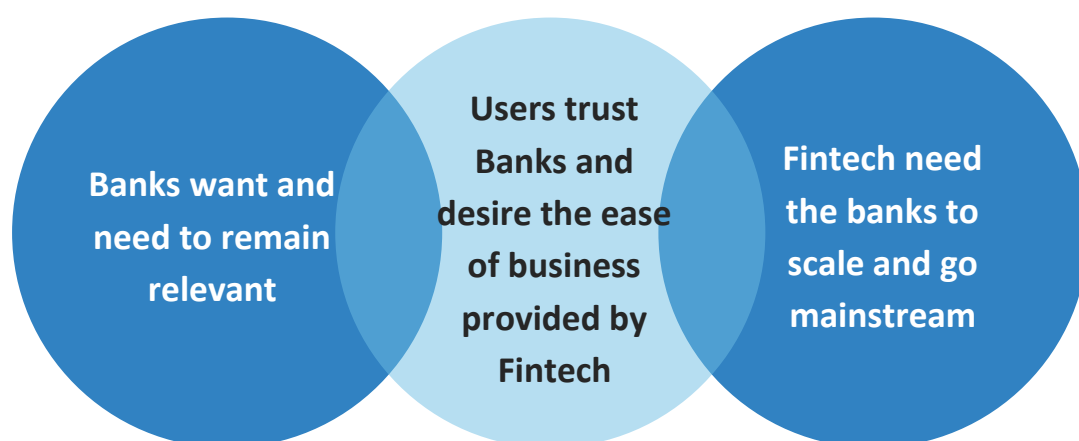
The platform significantly improves the efficiency of pay-in and pay-out for global companies. For example, direct sales companies can disburse and collect funds to/from their members across the globe in an instant.

One of the unique benefits to the platform is its support for legacy payments such as Fedwire (US), SWIFT, and proprietary systems with prime financial institutions such as Bank of America. Discussions are well under way in Singapore, Thailand, Cambodia, Philippines, Antigua, Tunisia, Central African Republic, Canada, USA, and Europe to bring on further corresponding banks and financial institutions.

WHY NOW?

It cuts many ways

For the past few years we have seen Fintech emerging, we have seen Banks threatened by new payment models, and we have seen users desiring to have faster, cheaper and more convenient modes of making payments and more channels to receive payments.

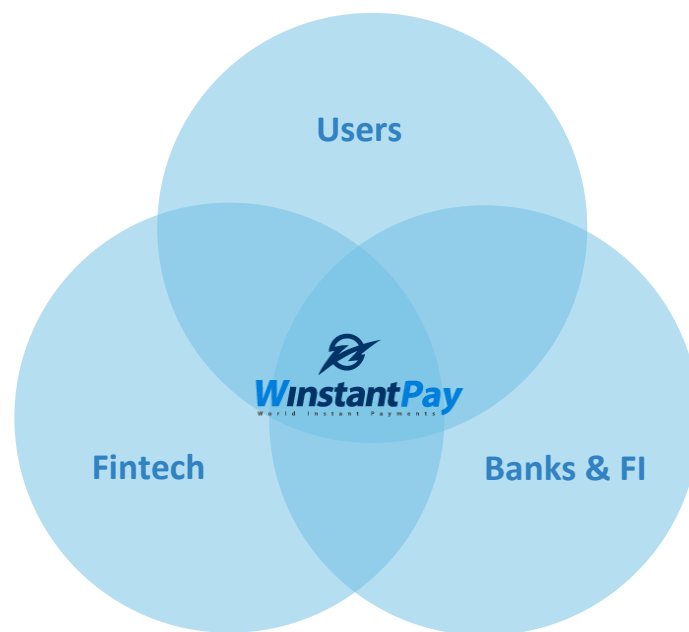


The challenge is to enable coexistence of Fintech and traditional banking, to enable easy instant payments regardless of the location of funds or the termination point of the transaction. While some large banks invest in technology, offering competing tech products, small banks often are not able to compete for the available talent. WinstantPay is here to help.

Ultimately business follows customers demand

There is a need across the world to bank the unbanked, underbanked, and ensure efficient and inexpensive remittances. For example, there is a demand to enable migrant workers to remit money back home, to empower a Sub-Saharan programmer to get paid for his work, while still having full KYC in place and comply with AML regulations and requirements.

For cryptocurrencies to go mainstream and for financial institutions to deliver on the customer expectations, cryptocurrencies must become bankable for those who are happy to comply with KYC and AML, without compromising the protocols of the particular cryptocurrency.



This is a hybrid solution in which users have a WinstantPay Fintech account or wallet with the crypto and fiat currencies of their choosing that is associated with an insured depository and correspondent bank. Through this triple play, WinstantPay can satisfy governments reporting requirements, can enable banks to stay relevant with reduced cost of doing business and most importantly can satisfy user demand.

WinstantPay Background

SECTION
01

Company Background

WinstantPay is acquiring the technology and key employees of Trade Solutions Group (TSG) and additional complementing technologies.

TSG is a leading developer of intelligent global business banking solutions. The Company's solutions streamline the processing of international payment transactions and allow financial institutions to offer a full array of complex business payments and currency management solutions. In addition to providing a bank's business customers with the latest in online convenience, TSG's technology brings significant efficiencies to a bank's front, middle, and back-office.

The Company's solutions have been specifically developed to support straight through processing and enable financial institutions of all sizes to offer their corporate customers global business banking services, online or offline.

TSG management is driven to provide solutions that yield a significant return for its clients in the financial services community by leveraging its professionalism, experience, and creativity, in international banking and technology.

TSG's global banking product suite, TradeEnabler, allows banks to efficiently manage and provide international banking services both online and offline - profitably.

TradeEnabler streamlines front, middle and back-office processes related to trade finance, foreign exchange, cash management, and treasury functions. This product suite has been designed to be completely modular and customizable across bank operational and service lines in order to meet the need of virtually any size bank.

Forged from a common framework, the TradeEnabler consists of several modules so that financial institutions may utilize the components that meet their specific business needs. The software interface is designed so that it can be fully branded with each financial institution's look and feel. In addition, each module's internal settings may be configured to meet the financial institutions unique specifications.

Included in all transaction modules is a centralized interface for the management of customers, users, user limits, audit logging, customized reporting, spread and fees, and more. The product has been built upon financial industry data standards required for cross-system integration. Additionally, the product supports XML and Web-Service based communications.

BENEFITS DELIVERED BY TSG TECHNOLOGIES

- Expand Banking Services
- Reduce Processing Costs
- Eliminate Credit and Operational Risk
- Engage in Electronic Outsourcing
- Fastest Time to Market
- Lowest Total Cost of Ownership
- Anytime, Anywhere Access
- Offer Multilingual Services
- Detailed Reporting and Audit Tracking
- Perform Profitability Analysis
- Compatible with Existing Front, Middle, and Back-End systems
- Support Multiple Communication Channels

Past Milestones of Success



SOFTWARE

Developed SWIFTrade:
World's 1st Internet L/C
System

85% Adoption, 30% Cost
Savings

Best Practice Business
Banking Board, and
Microsoft Case Study



BANKING

Built Top Ranked
International Operation for
Imperial Bank. Grew Trade
Finance Revenues By Over
700%

Founded 4th Largest West
Coast FX Trading Operation

Recipient of the President E
Award for excellence in
export services



INDUSTRY

Leaders with Industry Ties

IFSA Speaker on e-UCP and
the technology impact of e-
presentation

U.S. Speaker for APEC
Committee on E-Commerce

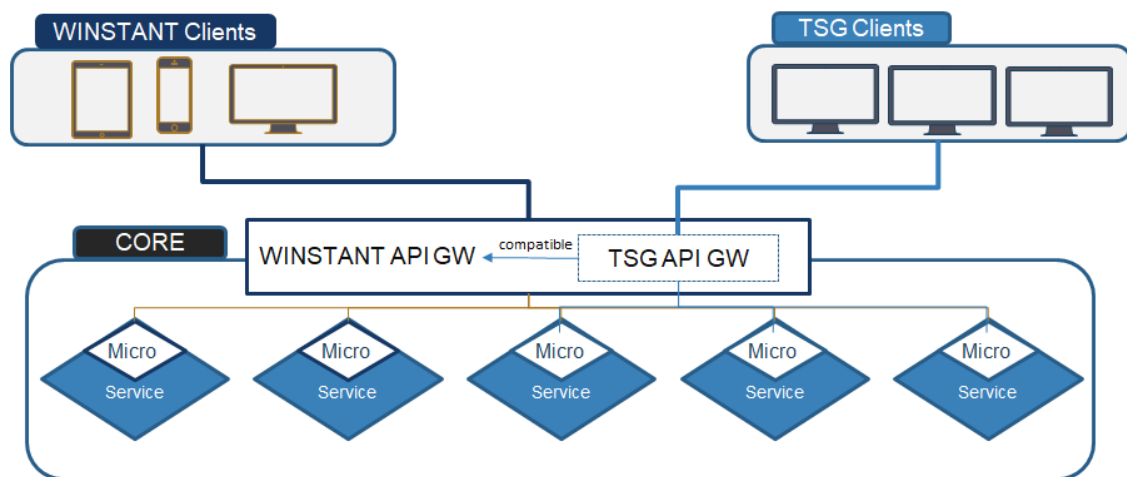
Chair of Trade Product
Services Management
Committee for IFSA

Executive Counsel
Association Of Banks In
Cambodia

Transition from TSG to WinstantPay

TSG was founded to provide trade facilitation and foreign currency exchange services. WinstantPay is globally positioned to bring on new talent and building new technology, mostly based on the existing core technology of TSG.

This is a well-thought-out deal, which will enhance the company's core strategy. This transition will give us privileged access to attractive new customers and channels. It will take us to clear leadership positions in our priority markets.



All existing customer will continue to use the TSG API and service end-points, just like before. Customers will be migrated once, the need for a technology refresh emerges.

We believe that our near future is all about execution of the strategy and plans outlined herein. It's about prioritising and allocating the right resources to actions with predictably high payoff and success. WinstantPay we will be acquiring a substantial network of partnering financial institutions and correspondent banks.

WinstantPay Solution

SECTION
02

The WinstantPay Solution

WinstantPay offers

1. Instant exchange between digital currencies, including crypto and fiat currencies;
2. Instant global and local payments facilitated by various means, including QR codes, NFC and messaging;
3. Merchant solutions for accelerating sales, pay suppliers, receiving payments;
4. A vast correspondent network of banks and financial institution.



Through our core system and network, we also help local institutions to complete traditional SWIFT, ACH, and FedWire payments. Privacy is important so pay any WinstantPay member instantly in any currency and anonymously, yet be fully KYC and AML compliant (without sharing personally identifiable information, or sensitive personal information with buyers, suppliers).

All members are registered through our WorldKYC™ ensuring compliance with the strictest AML (anti-money laundering) policies. The system will also filter cross-border reportable transactions and transmit reports via the standard interfaces of the banking industry to government agencies such as AUSTRAC, FINTRAC, etc.

“Blocked fund” feature guarantees escrow funds; This function enables the member to block a certain amount of currency against assets in the WinstantPay Wallet. The guarantee can be placed for a merchant or used to secure a loan or a credit card. Merchants get paid instantly without holdbacks or chargebacks.

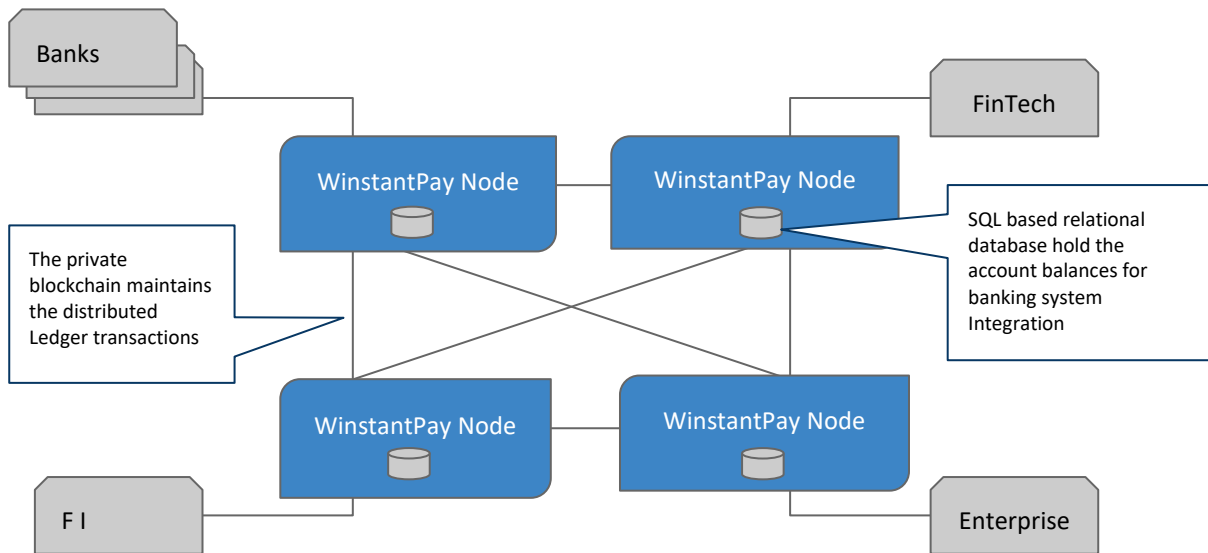
The WinstantPay Escrow tool allowing individuals to exchange currencies without any settlement risk.

All WinstantPay accounts can be funded in cryptocurrencies such as Bitcoin and Ethereum, following our published crypto exposure policies.

With WinstantPay our members can withdraw cash in any currency from local ATMs or pay with your WinstantPay credit card.

This means WinstantPay members can pay virtually, with for example Bitcoin, and the merchant can receive any currency of their choosing.

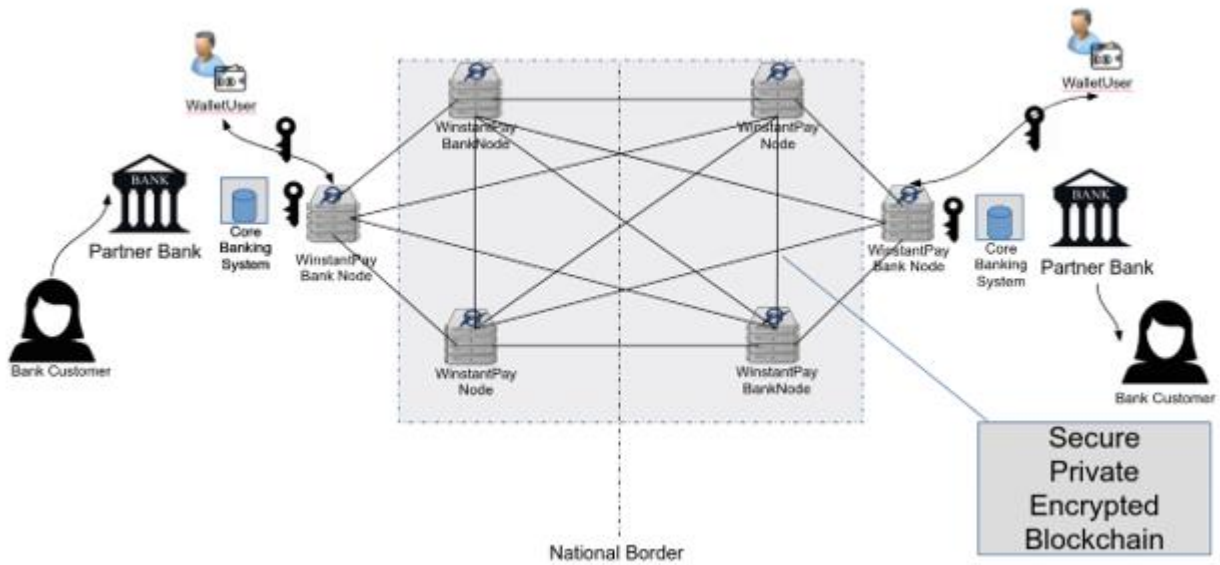
The WinstantPay Architecture



We have chosen a private blockchain approach for the following reasons:

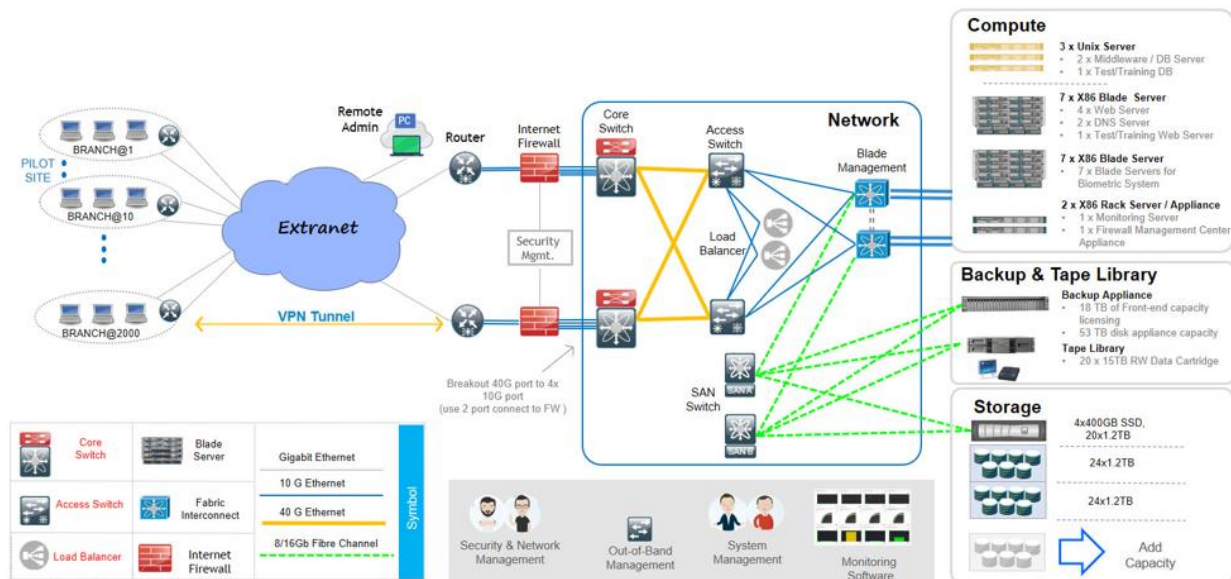
1. Security and cryptography increase security for data in motion.
2. The data and all transaction elements are generally immutable, this is a large security advantage.
3. The parallel distribution of the blocks for instant publication at the node level ensure that timely processing of all payments in line with the performance targets.
4. Anonymity is maintained between the sending and receiving parts (users, bank customers), while still allowing the financial institutions, enterprises and fintechs involved to comply with the KYC and AML requirements in their jurisdiction.
5. We need to comply with KYC and AML regulations
6. Our requirements for speed and architecture don't match open blockchains

Even though the WinstantPay blockchain is labeled a private one, technically it is a consortium blockchain. A consortium blockchain has some access control that at least controls who own the consensus of the network. That means that specific nodes in a jurisdiction controls the entire network in that jurisdiction and all the local transactions happening on it (validating transactions). Once we go cross border, two nodes have to agree and find consensus through the opt-in of users (wallet owners).



The consensus part of the WinstantPay blockchain is also what is securing it. Different from, for example, Bitcoin the WinstantPay blockchain is not secured by deploying an enormous amount of untrusted nodes validating the transactions by solving hash challenges (and being paid to do so). The WinstantPay blockchain is secured by the fact all nodes involved are trusted. The only thing the WinstantPay blockchain has to validate is to prove that all WinstantPay nodes involved are who they claim to be, valid verifying nodes. Also important to note it that not all nodes will be verifying nodes at all times, which makes it super difficult to attack the right node at a certain point in time.

WinstantPay Data Center and Security architecture



If we have learned one thing in past 18 years, it is that you cannot compromise on security provisions. For over a decade now our existing servers and systems have been under constant attack and so far we managed to keep our customers from harm.

We continuously improve our security strategy and increase our security investments to stay ahead of the attackers. Whilst we do all to secure our systems and they are today more secure than they've ever been, we know that the threats we face are likewise more sophisticated than ever before too.

To WinstantPay that means our security strategy is not just another IT matter handled by our CIO; it's essential, and has all the attention by the top management.

WinstantPay operates in a hybrid model that features a centralized model for in-country, in-enterprise and on-net operations and a distributed model on a private blockchain for worldwide correspondence operations.

The servers in our globally positioned, secure data centers are protected via security appliances, outlined below and the distributed nodes in the network are secured by end-to-end VPN connections.

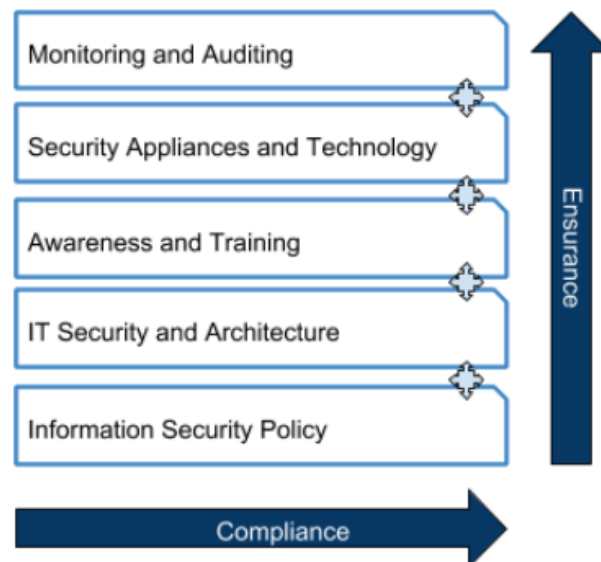
System	Role
Next Generation Firewall	Layer 4 to 7 Firewall technology, combining a traditional firewall with other network device filtering functionalities. Positioned in-front of the network these devices provide packet filtering, network address translation (NAT), Port and URL blocking and virtual private networks (VPNs). Quality of Service, heuristic intrusion prevention, SSL and SSH inspection, deep-packet inspection and reputation-based malware detection as well as application awareness are likewise provided by these high-end appliances.
Intrusion Protection and Prevention system (IPS a.k.a Intrusion Detection and Prevention System (IDPS)	The IPS is positioned between our firewalls and the rest of our network. The firewalls main tasks is to permit and block traffic by port, url and protocol rules. However, since an attacker can use legitimate ports to send illegitimate traffic, the IPS looks at the contents of the packets and/or can correlate over time to determine if an attack is happening. As we are partnering with many of the market leaders in security we get up-to-the-minute threat protection through a worldwide threat visibility and analysis organization. Their efforts result in more than 35,000 up-to-date vulnerability-focused IPS rules, advanced malware detections, and embedded IP-based, URL-based, and DNS-based security intelligence.
Gateway /API Antivirus and IPS.	These are the first complementary security devices sitting in front of- and is particularly targeting the API and API gateways of WinstantPay. Whilst the “normal” firewalls may be sufficient this is an added layer of security.
Deep Packet inspection	Another layer of protection is the Deep Packet inspector. Since we obviously know our application very well and we know the packet structure and even though the message payload is fully encrypted we do apply deep packet inspection to perform certain sanity checks on top of normal authentication and authorization of a transaction. For instance if an originating WinstantPay node-id is physically mapped to an IP in Australia and a transaction is received with this same node-id from another country, this particular transaction will be added to the suspicious transaction lists and requires further attention. If the security response team finds out that this is a fraudulent attempt the sending IP address can be locked down. We can do that since we operate in a closed, private network and we know our nodes and their location, different from many other blockchain. This fact will further outline our approach to the most common attack vectors in blockchain or dag networks.
Security information and event management	Our WinstantPay security response team constantly monitors our networks and systems. They utilize the SIEM software to document incidents and deliver reports on a weekly basis. They follow a well defined escalation process, which includes direct line to senior management to be able to resolve urgencies in most efficient way. As a big challenge, WinstantPay works with a group of White Hat hackers who do penetration testing to ensure our fences are all up.
Vulnerability Testing	To round up our security strategy we employ a first-in-class security consultant to perform vulnerability assessments to ensure best possible security compliance. As we roll out our network we will go for security certifications such as PCI DSS and ISO/IEC 27001:2013
Endpoint protection	Obviously often the most challenging part, especially when a wallet is the only source of truth for account balances is endpoint protection. The WinstantPay Wallets are basically a secure representation of your account on our servers, so when you lose or damage your phone, your money is still sitting safe and sound in your account on our servers. For communications between endpoints and the server we have a two way security process. Firstly, use fully encrypted TSL/SSL encryptions to secure against man-in-the-middle attacks, secondly all data and passwords are furthermore AES/RSA encrypted using a Diffie-Hellman key exchange for key negotiation with high prime factors. High Value transactions will include a two-factor authentication process and high-frequency transactions are by default disabled.

We follow a strict KYC and background check when hiring new employees and we have an extensive employee security awareness training to complement the technology based measures above.

We are often being asked how we protect against the modern attack vectors such as Sybil or Pollution attacks? We can answer that easily by saying that we utilize the modern blockchain internally thus securing the inner node communication. Different from public blockchains, who often struggle, especially in their infancy, with takeover attacks or attacks of imposter nodes, the WinstanPay nodes are in a closed loop. We know and provision each and every single node of the WinstanPay network. We know their locations and IP addresses, we utilize built-in sanity checks and pre-configured algorithmic hashed secrets at various levels.

The hashed secrets can be from various sources and are negotiated between the nodes using again a Diffie-Hellman key exchange. This way not even our engineers know the particular encryption keys. Data encryption is done via public key infrastructure solutions with self signed keys.

It is also important to mention that where we build a bridge between the traditional financial systems and modern fintech, the major threats are not only from the P2P/Blockchain attack vectors, but exist in the transactional areas between modern fintech and the more traditional attack vectors.



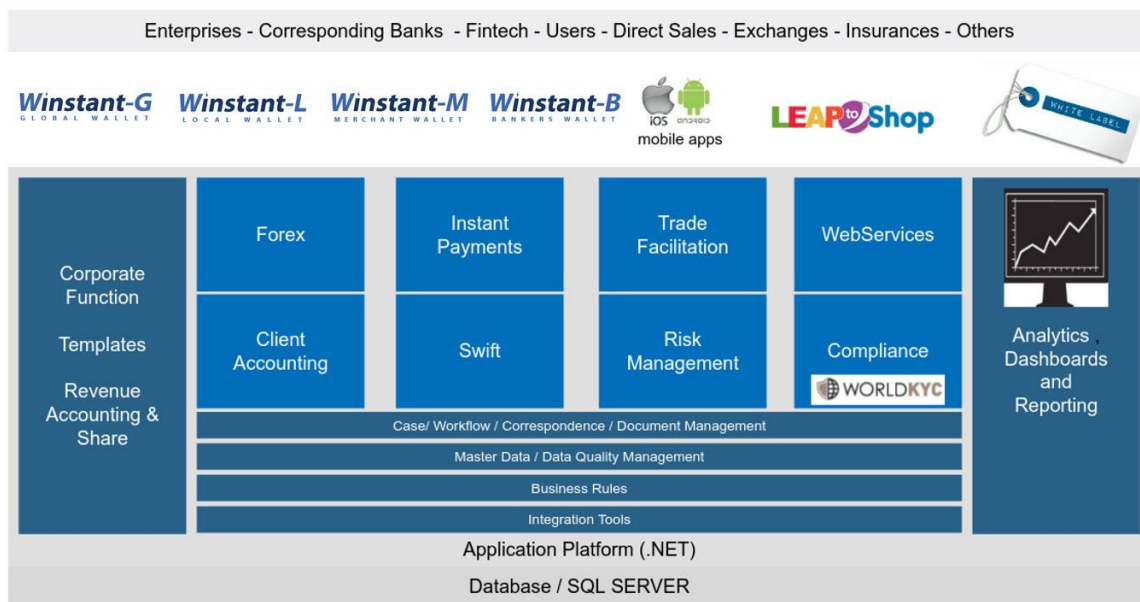
We adhere to our self imposed policies and conduct security audits with an outside security consultant. We constantly monitor tools like the Open Web Application Security Project (OWASP), who publishes every year the top ten security threats. The website outlines suggestions how to counter the attacks right in the application. We utilize an automated testing framework, in which we continuously maintain our test cases to automatically test against all extremes and all of the top threats identified. Before going even to that level, code has to pass automated unit and integration testing. On top of that we have deep peer review of the source code before it can be released to production.

WinstantPay Typical Transaction times

Transaction Type	Time to Complete*	Remarks
Fund into/Payout from WinstantPay Account via non-partner	From 2 to 48 Hours	Traditional Interbank transaction (e.g., SWIFT)
Fund into/ Payout from WinstantPay Account via partner	Max. 2 hours	To comply with cross-border reporting (e.g., AUSTRAC)
Pay into another WinstantPay Account /Wallet	Instant	WinstantPay Fintech
Merchant e-commerce transaction on Winstant	Instant	WinstantPay Fintech

*Please note that these times are based on the present state of the WinstantPay network and incorporate a lot of traditional providers such as SWIFT. The more coverage the WinstantPay network has, the faster the transactions will become and it is our goal to make all transactions virtually instantaneous, even on a global scale.

WinstantPay Applications



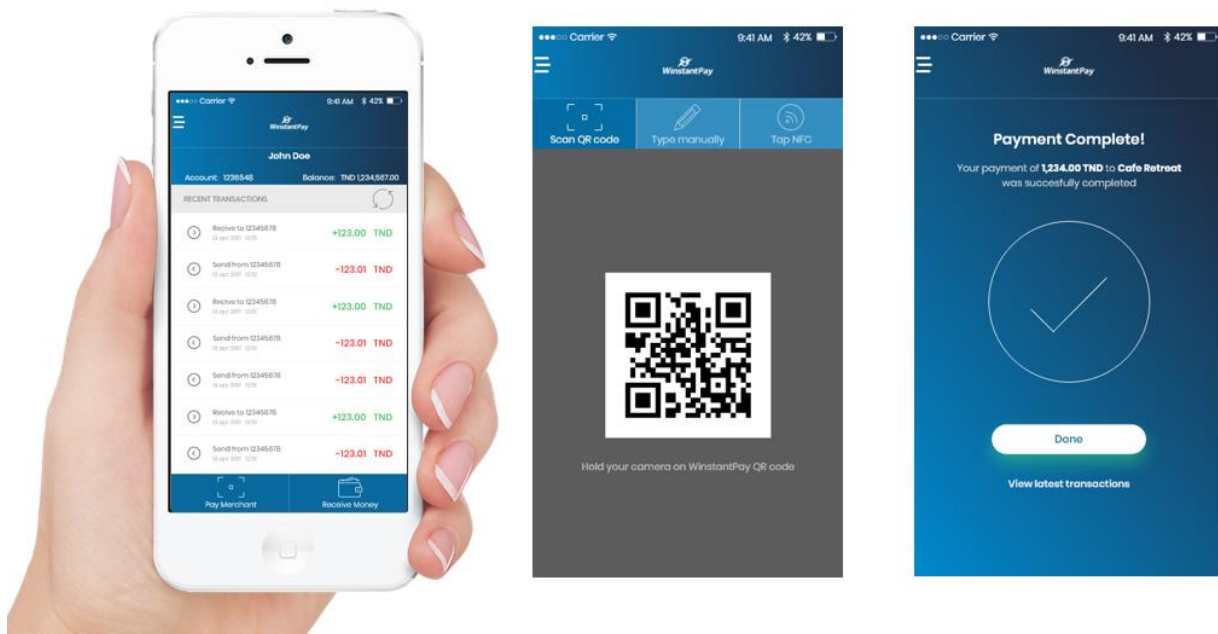
The applications of WinstantPay are plentiful and we only scratch the surface here. We expect that the majority of applications will be third-party applications, such as white label wallets, P2P platforms of various types, insurances, point of sale systems, to name only a few. Besides the third party applications there are a few applications built by WinstantPay, which mostly belong to the WinstantPay Wallet family of products. The exception here for now is Leap2Shop, which is as the name indicates a webshop that is tightly connected to the WinstantPay electronic wallets. Electronic wallets are usually linked to a bank account and while this can be done with our wallets it is not a fixed requirement. You can operate your wallet solely on the WinstantPay network (WINNET), but also have the option to have a bank account with one of our affiliated or partner banks. Our electronic wallets are used through computers or smart mobile phones and tablets and can be extended with gadgets such as NFC wristbands and the like.

The Alias Concept

A WinstantPay account alias is a shorthand name for an account in WinstantPay. By default, through your KYC, we use your confirmed email address. In order to maintain anonymity in front of receivers or for payers, such an alias can be defined by the user. This alias can be anything from a simple string or a number to an alternative email address, which was used in the transaction. Once a type alias has been defined, it can be used in nearly any context in which the associated account is permitted. The following sections describe our different wallets* that our members and customers will interact with.

* Winstant-L for Local; Winstant-G for Global; Winstant-M for Merchants; Winstant-B for Bankers.

Winstant-L, Local, hassle-free, instant payments



Winstant-L is our local wallet is a hassle-free version of a wallet and offers prompt, instant payments through QR codes, alias and numbers, and NFC means.

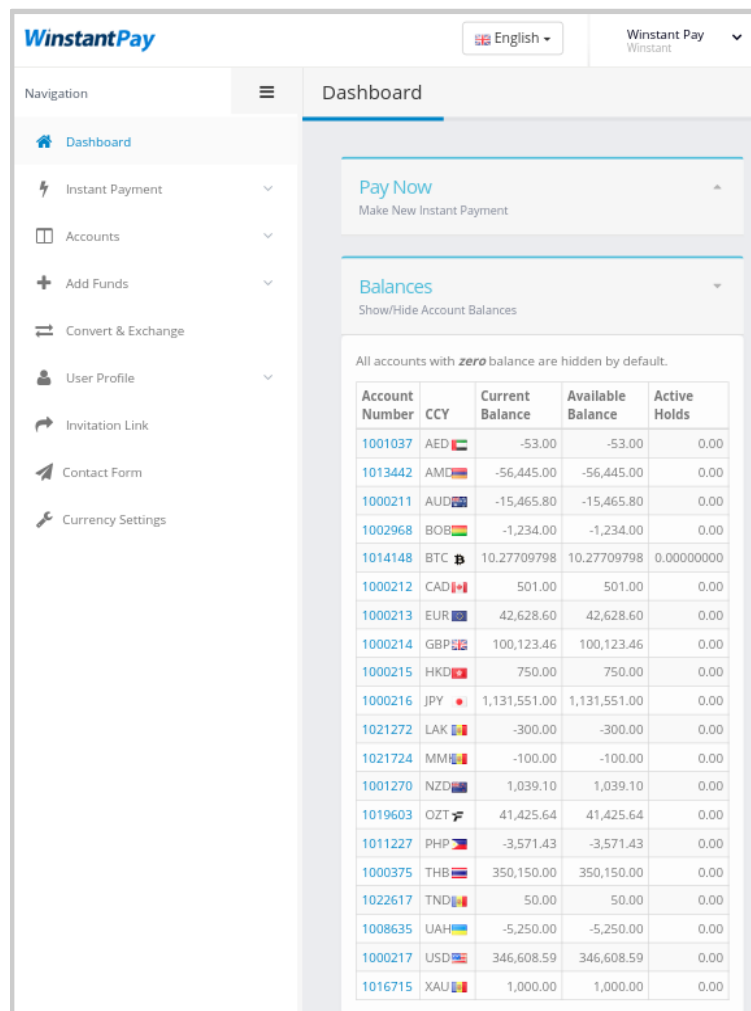
It operates on a single currency and provides functions to make instant payments, and to receive payments via QR-Codes or by selecting an Alias. It tracks your available balance and provides a detailed statement of your last transactions.

Winstant-G, Your companion for Global, multi-currency, instant payments

Winstant-G can be seen as the big sibling of Winstant-L. It comprises all the Winstant-L features, plus a lot more. Winstant-G is the global, multi-currency wallet with the added functionality of currency exchange and holds multiple accounts in various, freely selectable currencies including cryptocurrencies, like Bitcoin(BTC) and Ethereum (ETH).

Prior to operating any of the wallets we ask the users to complete a KYC, which is compliant with the users' local requirements. For example, in many places you need to provide an ID card or passport, plus a utility bill in your name, etc. At the end of the KYC process your user ID and password is activated for transactions in the WinstantPay and you can use either Winstant-L or Winstant-G and depending on your user type you can access the bankers' Winstant Core and merchants' Winstant-M.

Dashboard



The screenshot shows the WinstantPay dashboard. On the left is a navigation menu with options: Dashboard, Instant Payment, Accounts, Add Funds, Convert & Exchange, User Profile, Invitation Link, Contact Form, and Currency Settings. The main content area is titled 'Dashboard' and includes a 'Pay Now' button, a 'Balances' section with a 'Show/Hide Account Balances' toggle, and a table of account balances. A note states: 'All accounts with zero balance are hidden by default.'

Account Number	CCY	Current Balance	Available Balance	Active Holds
1001037	AED	-53.00	-53.00	0.00
1013442	AMD	-56,445.00	-56,445.00	0.00
1000211	AUD	-15,465.80	-15,465.80	0.00
1002968	BOB	-1,234.00	-1,234.00	0.00
1014148	BTC	10.27709798	10.27709798	0.00000000
1000212	CAD	501.00	501.00	0.00
1000213	EUR	42,628.60	42,628.60	0.00
1000214	GBP	100,123.46	100,123.46	0.00
1000215	HKD	750.00	750.00	0.00
1000216	JPY	1,131,551.00	1,131,551.00	0.00
1021272	LAK	-300.00	-300.00	0.00
1021724	MMK	-100.00	-100.00	0.00
1001270	NZD	1,039.10	1,039.10	0.00
1019603	OZT	41,425.64	41,425.64	0.00
1011227	PHP	-3,571.43	-3,571.43	0.00
1000375	THB	350,150.00	350,150.00	0.00
1022617	TND	50.00	50.00	0.00
1008635	UAH	-5,250.00	-5,250.00	0.00
1000217	USD	346,608.59	346,608.59	0.00
1016715	XAU	1,000.00	1,000.00	0.00

Upon login your dashboard presents itself inform of a overview of your account balances. As you can see. Wallet-G can hold a whole wealth of different currencies and you make payments from- and receive payments into any of these accounts. Depending on the amounts and local regulatory requirements our core integrates with regulators' agencies such as AUSTRAC in Australia. AUSTRAC is a financial intelligence agency and assumes regulatory responsibility for anti-money laundering and counter-terrorism financing. Similar authorities exist around the world and those agencies are responsible to maintain financial transparency and require financial institutions to implement certain basic controls like: Banks and financial service providers must know who their customers are (aka KYC). They must understand their customers' normal and expected transactions and they must keep the necessary records and make the necessary reports on their customers. WinstantPay helps to achieve that, yet maintains anonymity between the two transactors, should that be preferred. WinstantPay facilitates anonymity through the alias-concept described earlier in this document.

Instant Payments

The screenshot shows the WinstantPay mobile app interface. On the left is a navigation menu with options: Dashboard, Instant Payment, Accounts, Add Funds, Convert & Exchange, User Profile, Invitation Link, Contact Form, and Currency Settings. The main screen is titled 'Instant Payment Details' and contains a table with the following information:

Payment Reference:	INST1000901
Status:	Posted
From:	WINSTANTPAY
To:	shorty
Date:	4/8/2018 5:59:41 AM
Currency:	BTC ₿
Amount:	0.00525
Invoice:	
Memo:	

Below the table are social sharing icons for WhatsApp, Telegram, Messenger, Email, and Print.

On the left of your screen (here you see a screenshot from an IPAD), that menu provides access to the features of the wallet like the dashboard, instant payments, accounts, Topup (add funds), Foreign exchange, your profile, a means to invite your friend to own a WinstantPay Wallet, a contact page for your inquiries and your currency settings. Through the currency settings you can pick the currencies you would like to transact in. These currencies include today over 150 worldwide currencies, crypto currencies and commodities.

In order to complete an instant payment you simply enter the receiver's account alias or pick from a list of prior transactions, pick the currency and specify the amount and you are ready to go. Optionally you can attach an invoice or fill-in a memo to reference your payment.

When you are done and the payment is gone, share the payment receipts via Line, Messenger, Telegram or any other instant messaging service - nice and easy!

Account Balances and Statements

Date	Reference	Description
Mar 14, 2018	SPOT1009611	SPOT1009611
Mar 14, 2018	SPOT1009612	SPOT1009612
Feb 28, 2018	SPOT1009574	SPOT1009574
Feb 26, 2018	CASH1009573	CASH1009573
Feb 26, 2018	DEPO1001030 / SPOT1009574	ACCOUNT INSTANT TRANSFER
Feb 16, 2018	INST1000662	Pay From: "ICARD12345678910", INST1000662
Feb 16, 2018	CASH1009563	CASH1009563

Winstant-G holds and maintains all your account balances and gives you easy access to your past transactions and account statements.

As a multinational enterprise you can get access to all this information through our web service, which is clearly described in our github repositories <https://github.com/winstantpay/>.

Just imagine you could centralize your payroll and be KYC and AML compliant... With WinstantPay that can easily be done.

Another interesting feature is that Winstant-G allows you to overdraft particular accounts for as long as the balance of all accounts in your base currency is positive.

Endless possibilities in the area of remittance and global payments

Instant Foreign Currency Exchange

To manage your various accounts you can seamlessly transfer funds between your accounts.

Winstant-G is combining a superior user experience with high level of privacy, anonymity, and security, while maintaining KYC and AML compliance.

Make direct person-to-person payment, pay invoices online, request or send payments by email, share completed payment receipts via Line, messenger, Telegram or any other instant messaging service.

Using Winstant-G, like any other WinstantPay product is really easy!

Winstant-B, The Bankers wallet

Manage Payments

Home

Foreign Exchange

Payments

ACH

Trade Finance

SWIFT

Accounting

Users

Bank Settings

Templates

My Settings

Reports

Log Out

Payments

New Payment

Exit

Search Payments

Status: -- ALL --

Payment ID:

Customer:

Account #:

Branch:

Currency: -- ALL --

Amount:

to

Value Date:

Tuesday, January 01, 2008

to

Wednesday, May 09, 2018

Prior: -- ALL --

Search

Reset

Payment	FX Deal	Status	Branch	Customer	Pay To	Amount	Currency	Payment Date
WIRE1004791	-	OFAC Verified	Grandpoint Bank	For WinstantPay Test	JOHN ALBERT DOE	1.00	EUR	3/28/2018
WIRE1004790	TOMS1009652	Released	Grandpoint Bank	Leap Frog	ALEX LACORNE	500.00	EUR	3/26/2018
WIRE1004789	-	Voided	Grandpoint Bank	For-WinstanPay-Test	KATHARINA-VIRAY-YARZA	1.00	EUR	3/21/2018
WIRE1004788	-	OFAC Verified	IOU	Kathrina IOU Yarza	YOLANDA YARZA	150.00	USD	3/19/2018
WIRE1004787	-	Voided	Grandpoint-Bank	Kathrina IOU Yarza	KATHARINA-VIRAY-YARZA	200.00	USD	3/19/2018
WIRE1004786	-	Voided	Alhambra-Branch	Joy-Lalucia	WINSTANTPAY	1000.00	PHP	3/15/2018
WIRE1004785	-	Voided	-	Robert-Cadorna	ROBERT-LEONA-CADORNA	450000.00	EUR	3/14/2018
WIRE1004784	-	Created	Wellington branch	Robert-Cadorna	ROBERT-LEONA-CADORNA	10000.00	PHP	3/15/2018
WIRE1004783	TOMS1009610	Released	Leicester Branch	Leap Frog	ALEX LACORNE	800.00	EUR	3/13/2018
WIRE1004782	-	Funds Approved	Leicester Branch	ACME Limited	SUNTRUST ESCROW SERVICES	100000.00	USD	3/13/2018
WIRE1004781	TOMS1009550	Submitted To Bank	Wellington branch	WinstantPay	123	50.00	AUD	2/13/2018
WIRE1004780	CASH1009548	Submitted To Bank	Wellington branch	WinstantPay	123	1.00	USD	2/14/2018
WIRE1004779	CASH1009540	Voided	Leicester Branch	Leap Frog	ALEX LACORNE	15888.00	EUR	2/6/2018
WIRE1004778	TOMS1009532	Released	Leicester Branch	Leap Frog	ALEX LACORNE	2500.00	EUR	2/5/2018
WIRE1004777	-	Funds Approved	Phnom Penh Branch	ACME Limited	O2 TRAINER INC	501.12	USD	1/30/2018
WIRE1004776	-	Funds Approved	Phnom Penh Branch	Borayama	WORLDS APART LTD	8489.31	USD	1/30/2018
WIRE1004775	-	Funds Approved	Phnom Penh Branch	BOQ Treasury	BRIQ AB EXPORT	46000.00	USD	1/30/2018
WIRE1004774	-	Funds Approved	Phnom Penh Branch	Boravy Chan	ROUSE AND CO INTERNATIONAL LIMITED	18473.00	USD	1/30/2018
WIRE1004773	-	Funds Approved	Phnom Penh Branch	BOFA-FXT	CHEF S CHOICE FOODS MANUFACTURER CO	35890.00	USD	1/30/2018
WIRE1004772	-	Funds Approved	Phnom Penh Branch	Andy Wolf	STOP HUNGER NOW, INC.	65817.00	USD	1/30/2018
WIRE1004771	-	Funds Approved	Phnom Penh Branch	Ben Crook	SEGAM TILES PRIVATE LIMITED	7088.95	USD	1/30/2018
WIRE1004770	-	Funds Approved	Phnom Penh Branch	Alan Schith	TANIT TRAIL	32045.00	USD	1/30/2018
WIRE1004769	-	Funds Approved	Phnom Penh Branch	Alastair J Noble	CORPORATE TEAM ADVENTURES	42050.00	USD	1/30/2018

123456...Last =

Winstant-B allows banks to efficiently manage and provide international banking services to their retail customers and correspondent financial institutions. It streamlines front, middle and back-office processes related to payments, foreign exchange, cash management, and treasury functions. Winstant-B has been designed to be completely modular and customizable across bank operational and service lines in order to meet the need of virtually any size bank. The Bankers Wallet makes full use of the TSG-Core.

Winstant-M, The Merchants wallet

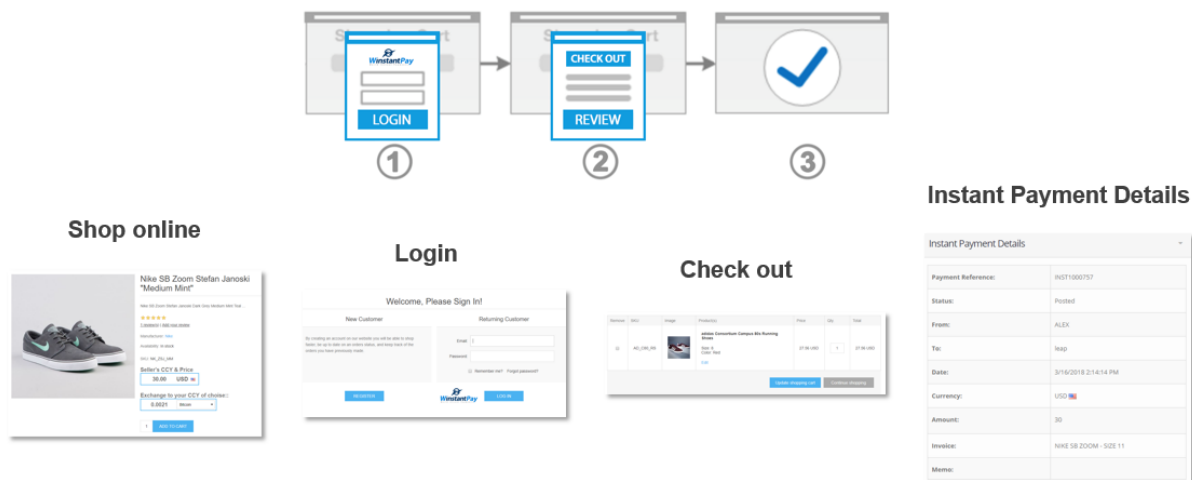
One of the areas we see many cryptos struggling with is the in-real-life usability. And one particular challenge is to enable merchants to easily transact with customers and accept electronic payments.

Mobile payments is high up on every list of predictions and has been there since over a decade. Now with more and more local mobile payment services emerging everywhere, the time seems much better.

Specialist merchant solutions are often missing in the portfolio offered. By now, we trust it has become clear that neither merchants nor customers will adopt mobile payments simply for the payments portion. But it is the accompanying experience and ease of transacting that makes all the difference. Even smaller merchants can enjoy benefits from cashless transactions and settlements, drive business growth through data analytics as a service (provided in future by WinstantPay) and simply increase sales and services, without adding to the cost of doing business. The merchant wallet, or Winstant-M is the key enabler for smaller and medium size merchants to enter the digital age.



The WinstantPay e-commerce payment process



Sale globally get paid locally.

The ecommerce plugin was built in order to simplify cross currency instant payment. A customer in Australia can purchase a product from the ecommerce platform of a Thai merchant. The merchant gets his price in Thai baht while WinstantPay gives the customer the ability to see the cost in its native currency. Merchants can use one platform and has instant access to sales proceeds.

The merchants have access to the funds instantly meaning he can pay his suppliers, employees 5 seconds after closing the sale.

Current Status

SECTION
03

Current Status TSG CORE

The TSG core and its current applications have been in the market for almost two decades.

Present day customers can:

- Send wires or draft payments (in any currency)
- Receive wires or draft payments (in any currency)
- Execute foreign exchange transactions - spot, forward, and swap trades
- Divide and split trade settlements among multiple parties - "true split" settlements
- WinstantPay makes it easy to pay and get paid – borderless and compliant
- Manage and hold deposits in multiple currencies - multi-currency deposits
- Initiate, track, amend, and negotiate letters of credit
- Present and pay documentary collections
- Collaborate and share information with all other parties involved in a transaction
- Receive automated event notifications through e-mail, fax, and wireless devices

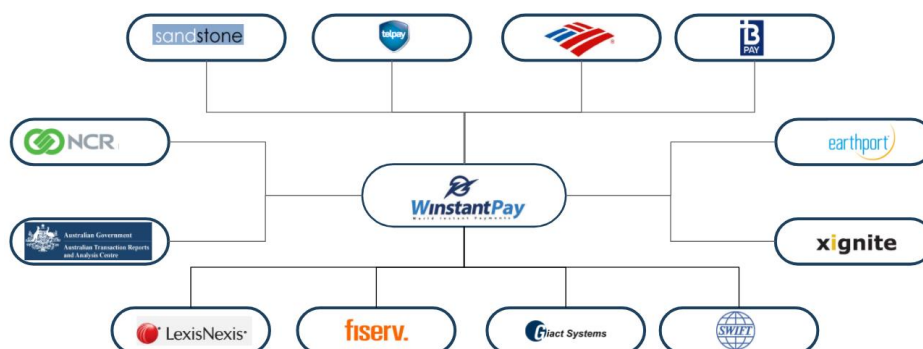
Current Status WinstantPay

WinstantPay focuses on three main components the integration of the core, the e-wallet to facilitate instant global payments in any currency and the buildout of the WinstantPay Network.

The following list summarizes our status

- WinstantPay to connect to correspondent banks and financial institutions;
- WinstantPay acquires a payment processor banking licenses in Cambodia in 2018;
- WinstantPay issue our first credit cards in 2018;
- e-Wallet is currently being tested under closed beta and in White Label Versions are operational with two customers;

Existing Interfaces



These existing interfaces enable us to quickly connect to services providers, background and black list verifications, rate feeds for currency and token/crypto exchange, ATM switches and many more. This is just another benefit working with WinstantPay - have we mentioned that we have been in this field for many years?

WinstantPay the ICO enabler

Our technology and forex expertise sets us in the prime position to help with ICO opportunities and crypto challenges.

Through our several ICO experiences, there are a few challenges when raising in crypto:

1. Crypto-education is a hurdle for investment: Those that are tech savvy find it difficult to initiate and maintain crypto requirements; we've all heard stories of information technology (IT) individuals losing their Bitcoin (BTC) because they failed to properly maintain the technical requirements. While crypto technologies continue to improve user experience, even crypto-educated and knowledgeable people find it difficult to open a crypto account, fund the account by purchasing crypto, and convert their fiat currency prior to purchase. The situation is even worse for the less educated or tech savvy, or individuals that simply lack the time or perseverance to manage crypto requirements.
2. Failure to invest: We estimate that a motivated investor is 25% likely to give up on a crypto investment if educated and as much as 50% more likely if not.
3. Volatility and conversion cost:
 - a. Investors / buy side: Have to convert their fiat into a crypto which is often valued in USD. In essence incurring a double conversion risk. A small investor looking for the minimum investment may find him/herself quickly short of initial investment due to currency volatility / fluctuation. Filipinos pay as much as 15% spread to buy BTC.
 - b. Company / sell side: The cost of converting crypto to fiat is often larger when the amount is larger. This cost can go as high as 5%.
4. Use of funds: Unfortunately funds raised through the ICO need to be converted back to fiat in order to pay suppliers and salaries. The company is raising funds in order to pay its suppliers and employee. Employees have to pay for groceries, mortgage, insurance etc., and today cannot use crypto in nearly all instances.
5. Risk management expertise: As bankers we have seen business incur significant losses due to lack of expertise in currency and liquidity management. Ranging from a production company going over budget 1 million dollar to a fashion manufacturer losing money on all sales. The WinstantPay solution addresses the ICO opportunity and the crypto challenges. due to currency fluctuation. Most recently a successful ICO raise having to go back to market and re-negotiate with investors after a 60% drop in ETH. Companies are raising millions in crypto like BTC and ETH in the current environment. How much could these companies have raised if they offered a fiat alternative? The WinstantPay solution addresses the ICO opportunity and the crypto challenges.

Roadmap

SECTION
04

Roadmap

Companies are raising millions in crypto like BTC and ETH in the current environment. How much could these companies have raised if they offered a fiat alternative? The WinstantPay solution addresses the ICO opportunity and the crypto challenges.

Immediates

1. Build the correspondent and partner payment network. The greater the network, the greater its value. We are growing our team globally to deliver the largest payment network.
2. Complete the development of the core to facilitate all required features
3. Scale out the system
4. Complete the beta's for the ewallet
5. Complete the native apps in Android and Apple
6. Fully Integrate KYC

Next UP

WorldKYC

WorldKYC is basically an integratable ID platform that provides next generation KYC features and can seamlessly integrate with banking systems, national ID systems, health systems and many more. The key constituents of this integrated ID platform are the following:

1. A universal integrated ID platform with a domestically central- and globally distributed data repository (IDDR) for all members and will manage a standardized, minimum data set relating to ID of all members. This is following the WinstantPay private (consortium) blockchain architecture explained earlier.
2. Provision for seamless data exchange between ID related systems and external systems via defined public and private system interfaces - imagine a KYC / AML compliant consensus based automated bank account opening - you complete full KYC once and only maintain that information once - no more endless copying of passports and the like.
3. Advanced approval techniques through artificial intelligence and machine learning. Facial recognition and other biometric attributes will dramatically reduce KYC approvals / confirmations. No more dog and cat pictures in your KYC documentation.
4. Each of the individual partner systems will cater to a specific set of program stakeholders, like banks, authorities, enterprises.
5. Depending on the profile of the data requester only the relevant data groups of a KYC record will be shared. To receive a small payment for instance, there is zero KYC required whereas to send or receive a million USD a full KYC maybe required.
6. In combination with the other WinstantPay systems we believe that the systems can be further enhanced to do for instance property transactions. Imagine:
 - a. Proof of ownership on the blockchain of WorldKYC through a verified Title Deed
 - b. Listing on the e-commerce platform of WinstantPay
 - c. Receiving money and completing the transactions on the WinstantPay wallet

Modern machines learning libraries and neural networks are currently being tested by our technologists. An example use case of the AI is to automate the first level KYC.

Let's say one new member scans her ICAO compliant passport as one step to complete her first level KYC. Our next generation KYC will match the machine readable zone on the passport with the text on the datapage and match that to the data entered into the KYC application web form.

At this stage the features (equivalent of minutiae in fingerprints) of the passport images will be stored. As a next stage she takes a proof of life “selfie” holding the passport. Our AI will now match that:

1. The passport is the same (probability score) as the earlier scanned passport
2. The person on the “selfie” is the same as the person on the earlier scanned passport

These two steps alone will considerably speed up the KYC process as now only those enrollments need to be manually verified that fail during the automated verification as you can imagine that a similar process can be applied to other KYC documents such as diving licenses, utility bills, etc or even valuables like title deeds, car ownership documents, etc. The collaboration on granular information enabled by WKYC is very important to financial institutions and exchanges. The growing amount of exemplary AML penalties from US Regulators has mostly been the concern of the banks, but other industries are preparing.



WinstanPay is the only payment network with live AML filtering integrated in the workflow. Development with AI will drive improvement in compliance and transparency.

WinstanCLS addresses fiat and crypto clearing

The Continuous Linked Settlement (CLS) service went live in 2002. The initiative was established by banks to eliminate the settlement risks associated with foreign exchange transactions. In the new century, FX volumes increased rapidly with the introduction of speculative, high frequency trading and CLS was successful at eliminating risk on approximately 55% of all FX transactions. CLS was founded by a group of leading global banks who are shareholders of CLS Group Holdings.

CLS is a centralized network limited to major players and does not satisfy the needs of small and medium sized financial institutions. The aggregated risk of small transactions is settled in the accounts of correspondent banks, the trusted third party. WinstanCLS allow the mass to create peer to peer correspondent network, with accelerated distributed settlement, eliminating most of the risk.

The cryptocurrency market has changed everything as speculative trading volume is growing exponentially along with the settlement risk. In addition, the market often relies on poorly capitalized exchanges as a trusted third party.

WinstanCLS is bringing the CLS capability of major players to retail consumers and small to mid-sized enterprises and small financial institutions. The aggregated risk of small transactions is settled in the accounts of correspondent banks, the trusted third party. WinstanCLS allow the mass to create peer to peer correspondent network, with accelerated distributed settlement, eliminating most of the risk. Winstan CLS, a decentralized peer to peer correspondent banking network, can safely transact anywhere between a dollar to over a million.

Winstant Network, a solution to De-Risking

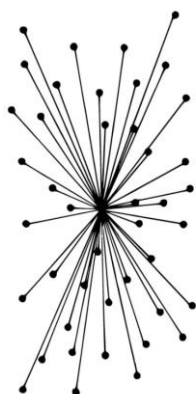
Cross Border payments, on a global scale are a key enabler of economic growth, which is very important, especially for developing countries. Since the 2008 financial crisis it has become increasingly difficult to build and maintain the correspondent banking relations, which are required to facilitate these payments. The term “de-risking” is often used in relation to the trend that correspondent banks restrict or even terminate their relationships with local banks in many markets.

The Winstant Network offers a solution to this challenge for smaller banks.

The de-risking strategy of correspondent banks to mitigate risks has simply been complete risk avoidance. This resulted in the fact that cryptocurrencies as well as the many of the worlds developing markets are excluded from the global financial markets and with that they are excluded from global trade and development.

The Winstant Network provides a solution to that dilemma, but before we can come to the main point we need to understand what type of payment network topologies exist in today's landscape.

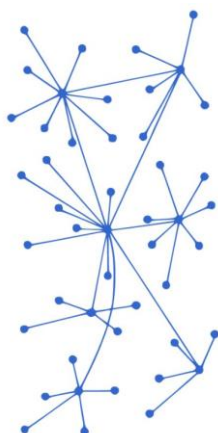
Centralized Payment Network



Small financial institutions do not have problems settling through domestic, centralized payment network. Such networks can be Target for the Euro zone or Fedwire for US institutions.

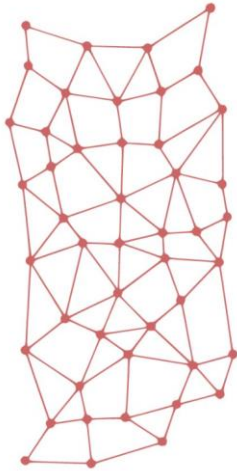
Most domestic payments are processed through centralized Payment networks usually operate in a centralized Network: this is the case for SWIFT (all payment pmt messages are copied in Brussels), Target Corporation (EUR settlement), the US ACH network (backbone behind merchant transaction clearing in the US), Venmo, Paypal, Wechat Pay (peer to peer platforms) and Western Union (remittances). Centralized networks are fast, and low cost but only a few banks can afford presence in all countries. They must rely on corresponding financial institutions, creating decentralized network.

Decentralized Payment Network



Decentralized network for payments is the world of correspondent banking where money centric banks are handling cross border payments for small and medium sized financial institutions. In the process they often take on the lucrative role of the foreign exchange provider. These banks are being challenged by foreign exchange providers who are willing to offer the same service for a cheaper price. Traditional correspondent banking for cross border payments implies that the correspondent trust their partner banks with their AML program. As described before, the cost (including penalties) associated with the monitoring of other financial institution's AML compliance and “know your customer” (KYC) programs has become so significant that many correspondent banks are choosing to “de-risk” and stop doing business with smaller banks and developing regions. Financial institutions with small volume or regions considered high risk are left with very few solutions.

Distributed Payment Network



This is the world of cryptocurrencies where banks are “not needed”. Sending crypto to one another presents a challenges for banks and regulators. Exponential growth in the demand for network and server capacity, driven by fast transaction requirements and unbreakable security have manifested a change in the network deployment models and overall architecture and topology of payment networks, first introduced by the bitcoin network

Traditional network architectures have limited capability to address the needs of today’s and future requirements. The number of smart connected devices already in use today and the growth projected in the near future, combined with increasing use of mobile and electronic wallets and a whole wealth of new Fintech solutions, render traditional topologies and architectures very constrained.

Distributed networks on the other hand offer an adequate solution to the network densification needs of the financial institutions, yet are challenged by transaction time requirements.

The solution

Now that we have addressed the De-Risk challenge and different network topologies we can easily outline how WinstantPay and the Winstant Network offers a solution to the globally recognized de-risking problem easily.

But not only that WinstantPay and the network also allow the risk free, fully compliant inclusion of both fiat and crypto currencies.

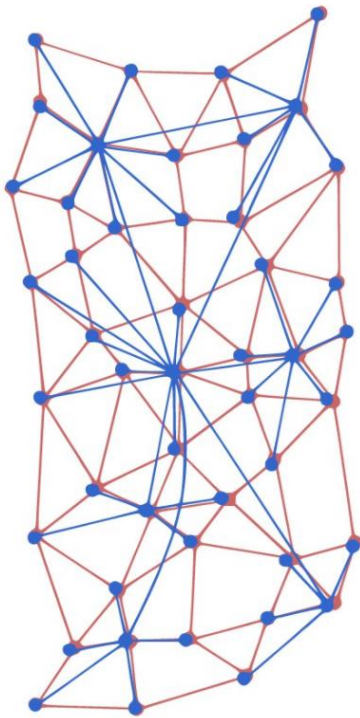
The WinstantPay network grants all of it’s financial institutional members access to all KYC information to which they are entitled. This achieved through the World KYC technology (WKYC) described before. WKYC not only facilitates global “Know Your Client” data but also handles government reporting as required. For example an Australian migrant worker sending money to his or her family in the Philippines would have his family member register to WKYC prior to being able to process the payment via WinstantPay.

Before the transmission of the payment both the Australian institution and one institution from the Philippine would have access to the KYC of both customers.

The Australian institution will then have all the necessary information to properly report to AUSTRAC. WinstantPay will not only prepare the XML report but also filter the transfer through LexisNexis prior to processing the payment.

WKYC is currently decentralized, but will soon be distributed of a highly secure private blockchain in order to ensure compliance while protecting sovereign rights to privacy.

A new topology is required - Decentralized & Distributed



WinstantPay leverages a layered decentralized network empowered by the distributed network.

The network is paramount to risk management, transaction times, liquidity management and settlement risk and security. This architecture provides a quantum safe approach to a ultra secure system. Not only are we using an AES crypto key (vs. SHA), which is considered quantum-safe, because it allows dynamically increasing the key-size to counter any vulnerability introduced by quantum computing, the distributed and decentralized nature of the topologies leaves on very reduced set of attack vectors.

On a local scale the Winstant Network manages its databases on different nodes, that can almost like in the centric model allow instant payments. KYC for instance is running on the distributed layer and likewise through the distributed layer, WinstantPay can hold and transact crypto on behalf of customers like most wallets do today, enabling all it's customers to transfer currency via a blockchain, stay anonymous within the blockchain and at the receiving site, yet enable all involved financial institutions to maintain compliance with AML and KYC.

Roadmap - Upcoming

ATM network connection

Associate an ATM to a WinstantPay Alias or a user.

Prepaid card funding

Visa Mastercard or China Union Pay card. which you can load via WinstantPay
Within 6 months we will link a visa credit card for payout.

WinstantSWAP - Escrow

Allow 2 parties to exchange assets without settlement risk whether exchanging Bitcoin for fiat or simply EUR for USD. First party enters the currencies and amounts along with the alias of his counterparty, the second party approves the transaction with their entry, and the transfer is done. The transaction is "atomic", if one side fails the other side will be rolled back.

The team

SECTION
05

The team

Rob Grantham

Chief Executive Officer

Rob has spent the past 12 years in Cambodia and has built-up significant relations with the National Bank of Cambodia, Royal Government of Cambodia and various Ministries. These connections have provided advice on Winstantpay Cambodia and will help ensure stability in the years to come. Rob's Cambodia tenure started in 2007 with opening a Commercial Bank within eight weeks which included, but was not limited to: inception/design, Bank branch build-out, personnel hiring, installation of Core Banking software, start of operations. Rob stayed within the Cambodian banking industry for the next four years before returning to Tax Compliance and Audit where he worked closely with the local Tax Department to ensure compliance with the tax laws whilst also getting the best deal for his clients. Prior to 2007, Rob had focused mainly on Audit and Tax Compliance in the UK. In 2012, Rob moved back into a Banking role, as CEO of a Banking Systems Integrator company where he worked with around 90% of the Cambodian banks providing hardware (ATM/POS) and software (Core Banking) together with other bank services. Rob has now brought to WinstantPay his skills in Banking, both on Operational and the IT side together with his experience in Tax Compliance and Audit and large network of Cambodian banking contacts.

Hervé Lacorne

Chief Innovative Officer

Herve is the founder and CEO of Trade Solutions group, delivering on demand technology to international banks and foreign exchange companies. He held various Global banking positions ranging from loan officer to President. As a Senior Vice president for Imperial Bank, Herve lead the development of SwiftTrade®, the first web based letter of credit system at a time when technology providers did not believe the Internet was ever going to be used. SwiftTrade® success was exposed in a Microsoft case study and then developed as a public and internal web collaboration platform bringing the bank the President's 'E' Award for excellence in Export Service (United States). Herve is the visionary behind the WinstantPay™ network and is a seasoned banker and technology expert in payments and foreign exchange.

Kathrina Yarza

Chief Operation Officer

Kathrina Yarza is the COO of WinstantPay Ltd. She oversees operations and is responsible for the measurement and effectiveness of all processes internal and external. Prior to this she worked for 5-years at Trade Solutions Group, a tech software company which runs a platform that provides a global network for instant settlement of payments in any currency. As the Operations Manager she managed the front, middle, and back office of the clients. Kathrina graduated from Cavite State University with Bachelors Degree in Computer Engineering.

Steve Fait

Chief Technology Officer

Steven is former Microsoft developer with over 23 years of experience in software development, testing, deployment and technical support. He is a Microsoft Certified Solutions Developer (MCSD) and Certified Database administrator (MCDBA) with extensive experience in many languages including C#, ASP.NET, ASP, SQL, XML, ASP, Java, VXML and ASM. Steven has been running technology operations for Trade Solutions Group since 2005. He designed, developed, and maintains server based software for FX and Letter of Credit applications as well as complex interfaces with other banking systems using web services as well as the Financial Information eXchange (FIX) protocol. Prior to TSG, Steven got his start at Microsoft in 1990. He worked in multiple departments there, for nearly a decade, including designing and building innovative software to assist in development of the DOS and Windows operating systems.

Joseph Perry

Director of Audit and
Chief Compliance Officer

Joseph has 20 years' experience as an international banker, product manager, and internal audit professional with skills in commercial and consumer lending and servicing, trade finance, foreign exchange, sales, operations, risk management, and information technology. Most recently Joseph was an auditor for 12 years and served as First Vice President Audit Director for the Internal Audit Division of CIT Bank. Prior to CIT, Joseph co-founded a financial services software development company as VP Product Development & Management with Herve. Joseph also spent 10 years at Imperial Bank's International Division performing an array of operational and lending activities, which included complex underwriting up to \$50 million, country risk analysis, credit risk monitoring, and business development. Tenure also included management over systems and implementations that included loan, cash management, trade finance, foreign exchange, and SWIFT systems.

Russell Parry

IT Administration, Security,
and Project Management

Russell worked as an IT professional and project manager in the City of London, working on contract with large blue chip companies such as Chase Manhattan, Nomura, Swiss Bank, Visa Europe, Credit Lyonnais & Citibank. After 17 years in 'the square mile' Russell was appointed Head of IT at St Bede's School in England, managing all the IT systems across two schools for both academic and administrative structures. After St Bede's, Russell moved to Thailand and managed a TEFL Academy.

Lun Ny

Head of Cambodia Operations

Lun headed Operations at NBC (National Bank of Cambodia) for over 15 years; he was responsible for overseeing transactions for all banks and micro finance institutions in Cambodia and is highly respected by the senior directors and Governors of the National Bank. Lun brings his knowledge and connections to his post as advisor to WinstantPay Cambodia.

Advisors

HE Phay Siphan

Secretary of State and
Spokesman for the Royal
Government of Cambodia

His excellency recognised the opportunity for WinstantPay technology to accelerate trade in Cambodia and became an early investor in WinstantPay.

Ralf Hundertmark

Executive Vice President
Advanced Information
Technology Public Co., Ltd.

Ralf has a strong software development background. He has been in Asia in various roles at ABB and AIT, ranging from software development to project implementation and executive management roles.

Gilles Klein

International Strategic
Policy Expert

International Strategic Policy Expert who leads and led programs and missions for several governmental and intergovernmental organizations, including the European Union. He is a strategic planner specialized in geo-policies and sustainable development issues.



For more information contact:

Rob Grantham, Chief Executive Officer

Email: investors@winstanpay.com

9 Temasek Boulevard

#04-03 Suntec Tower 2, Singapore 038989

Thank You

At WinstantPay we strongly believe that the financial sector and Fintechs, including cryptocurrency providers need to cooperate to satisfy all aspects of customer demands. An exclusive approach will not yield the desired outcomes and we would like to be an enabling partner in the evolution of the financial sector, rather than take part in its disruption.

The business will only flourish if everybody involved can enjoy proper benefits. At the same time society needs protection and for that the integration of KYC and AML policy compliance is as important as the convenience and fair experience of the market participants.