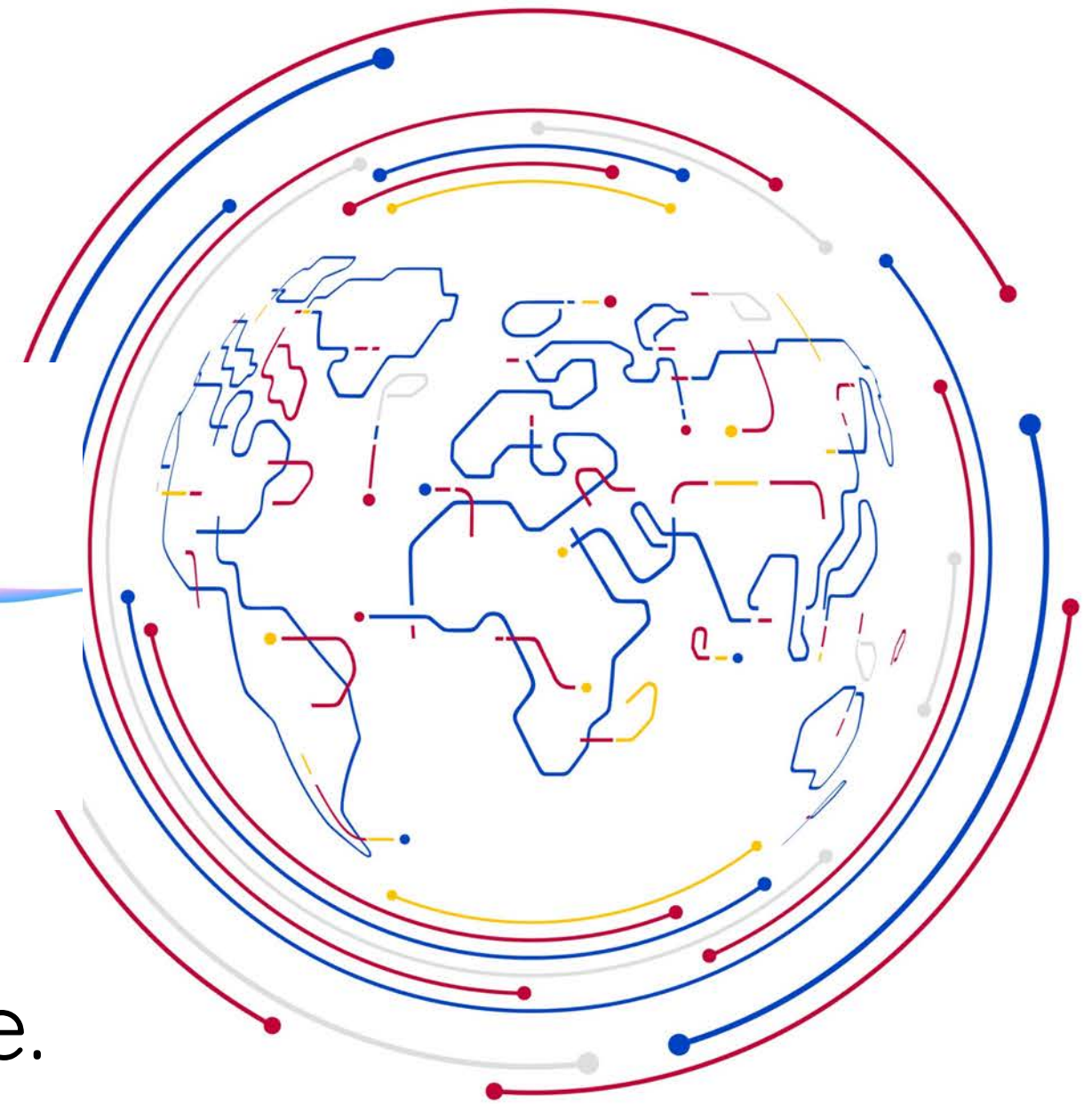


# es-Currencies

enhanced e-money



**Safe.** Interchangeable.  
Recognized. **Official.**  
Global. **Streamable.**  
What else?

# es-Currencies are NOT Crypto-currencies

## 1 Safe

The security of es-Currencies is **bank-grade**. Sitting on a banking infrastructure, they combine the security features typical of payment schemes with the cryptography of the blockchain.

## 3 Recognized & Official

es-Currencies are **real money** in digital format. Sitting on traditional banking schemes. They can be held in normal bank accounts or stored on blockchain wallets.

## 2 Interchangeable & Global

Blockchain agnostic and therefore **interoperable & interchangeable**. ESCs are **real money** and therefore operable within each financial institution globally.

## 4 Streamable & Programmable

Develop new payment solutions it's impossible with traditional e-money. **Picture a continuous flow with events manageable every fraction of second.**





# Enhanced e-money

**es-Currencies** are e-money as defined by major regulators:

**US Federal Reserve:** “In the United States, there are currently two types of central bank money: physical currency issued by the Federal Reserve and digital money held by banks at the Federal Reserve.”

**European Central Bank:** “Electronic money (e-money) is broadly defined as an electronic store of monetary value on a technical device that may be widely used for making payments to entities other than the e-money issuer. The device acts as a prepaid bearer instrument which does not necessarily involve bank accounts in transactions.”

	Tether USDT	Crypto Currencies	es Currencies
Issued by a Financial Institution (e-money issuer)	✗	✗	✓
Safeguarded	✗	✗	✓
Amount of cash pegged 1:1 (not Paper)	0.48%	0.00%	100.00%
Bankable	✗	✗	✓
Programmable	✓	✓	✓
Streamable	✗	✗	✓
Volatile	✓	✓	✗
EU MiCA Directive Compliant	✗	✗	✓
Meta Mask Deposit	✓	✓	✓
Real-Time transferable	✗	✗	✓
Loadable on Pre-paid Cards	✗	✗	✓





# The paradigm shift has begun

The **StableCoin** experience has made it possible for the payment services industry to realize the immense potential of **blockchain**.

Combined with **traditional payment schemes**, it can really boost the payments market towards astonishingly groundbreaking solutions, in its usability, cost-effectiveness, readiness and speed of execution.

It has also made it possible to identify the **weakness of StableCoins** when they are not issued by an institution that can really ensure their value and their underlying assets.

In **2025**, Europe is set to enact **MiCA Directive**, which will ban any StableCoins not issued by an authorized financial institution that guarantees their 1:1 pegged value to users.

The US and other major jurisdictions are already working on similar legal frameworks.

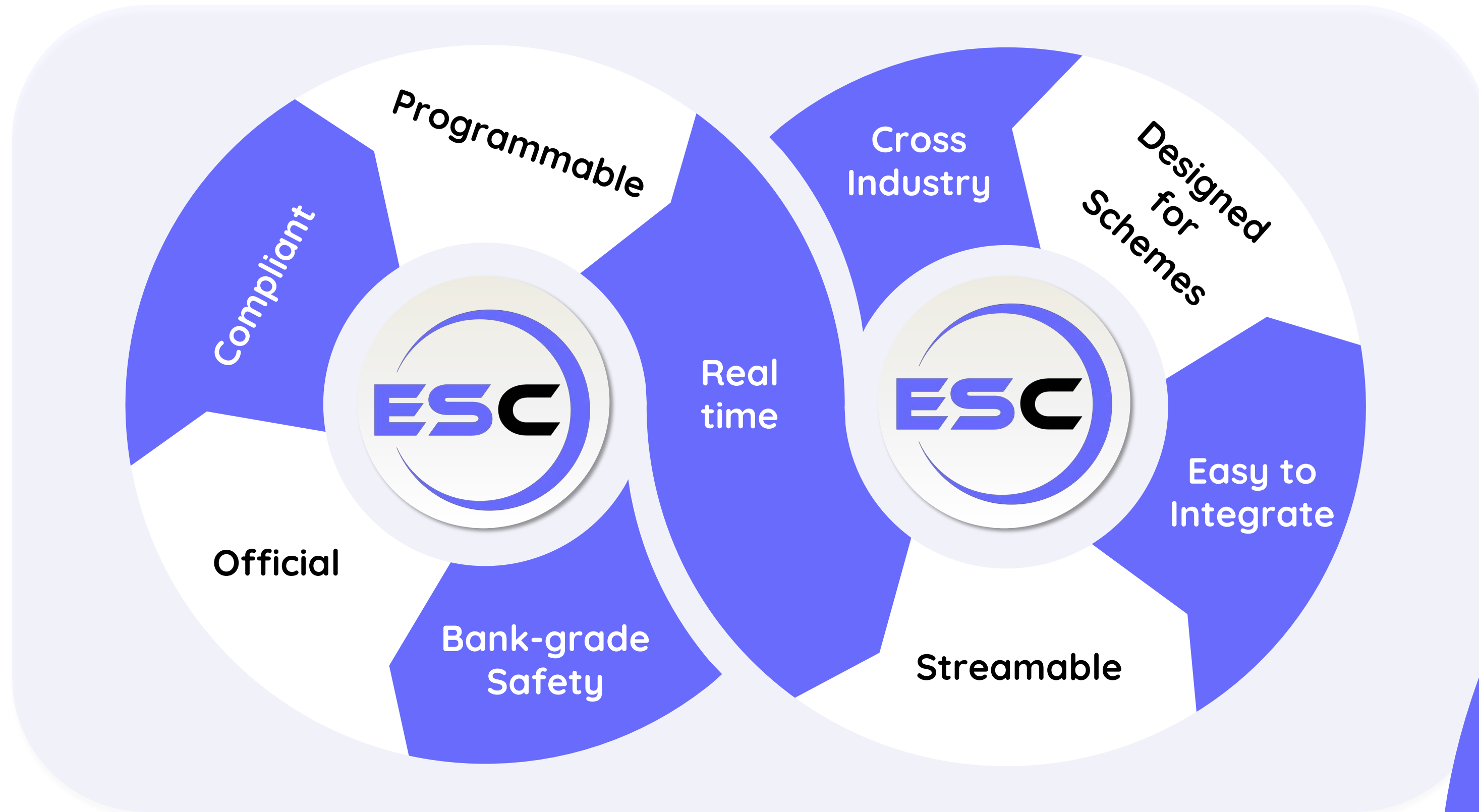


## The end of an era <sup>(short)</sup>

With an enhanced, programmable and streamable e-money, there is no longer a need for StableCoins



# es-Currencies Key Features





# Benefit for a Financial Institution

## Improved Risk Management

Significant improvement in risk management through solutions that refine on the monitoring of loan payments. Real-time tracking of suspicious money laundering activities.

## Real-time clearing & settlement

Real-time payments with instant clearing & settlement for both customers and financial institutions in an enhanced asset and liability management framework.

## Creating new products & services

New vertical solutions and products can be developed. Yield of the term-deposit paid per second, treasury management products to monitor the company's cash-flow in real time, etc.

## Substantial cost reduction

Substantial cost reduction in money transfers at the infrastructure level as well as improved research and verification tools within the payment scheme.



