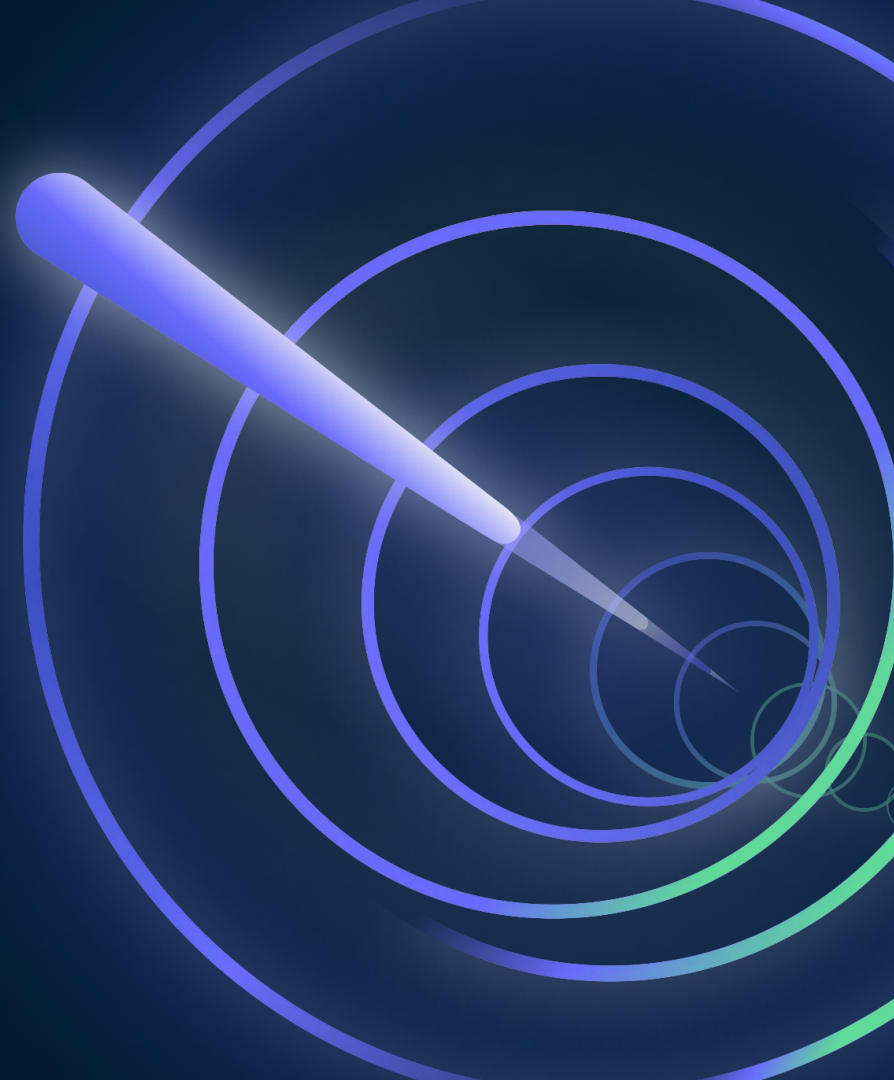


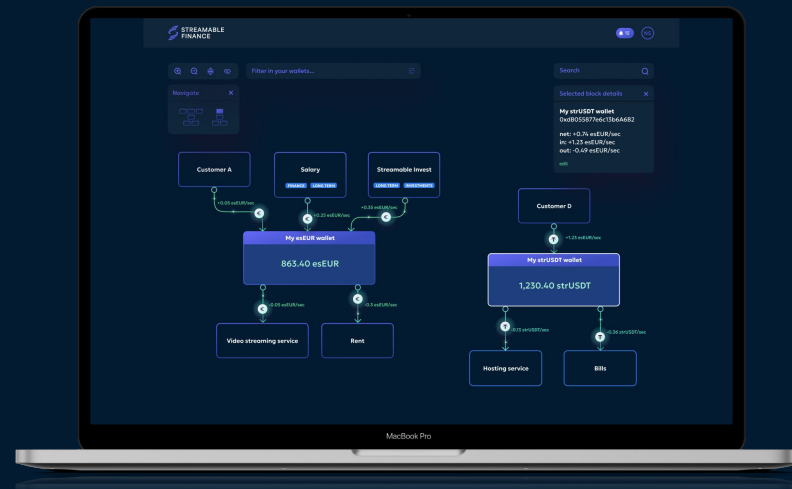
# Exploring the Horizon of Programmable Money and Streamable Payments





We are a next gen Fintech financial protocol leveraging DLT technologies pioneering the horizon of programmable payments.

Our products are reshaping the landscape of finance and this is just the beginning of what's possible.



# es-Currencies



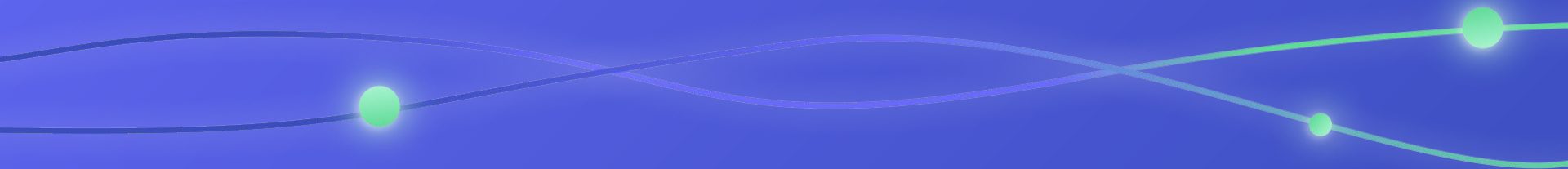
## **Our ecosystem is fueled by the es-Currencies.**

The es-Currencies blends the innovation of blockchain technology with the safety of e-money.

This unique combination enables users to build cutting-edge payment solutions and gain competitive benefits over competitors.

### **es-Currencies are**

- MiCa compliant
- Backed by cash in a safeguarded account
- Flexible, Scalable and Interoperable
- Streamable and programmable



# Right Place - Right Time

Non compliant money  
is at increasing risk

**Tether sees record net profit  
of over \$4.5 billion in first  
quarter of 2024**

by Brian McGleeson

COMPANIES - May 1, 2024, 8:23AM EDT

Published 1 minute earlier on **THE BLOCK**



Share

The Block

QUICK TAKE

- Tether's first quarter of 2024 attestation sees the stablecoin issuer record a net profit of \$4.52 billion.

Yet demand for stablecoins  
and institutional level  
custody solutions is rising

Today Uniswap Labs received a Wells notice  
from the SEC

And we're ready to fight

This is the latest political effort to target even  
the best actors in crypto like Uniswap and  
Coinbase

All Uniswap products and the Uniswap Protocol  
are unaffected



**Uniswap**

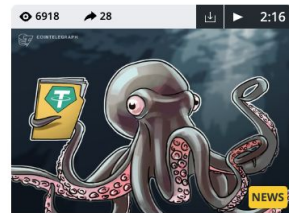
blog.uniswap.org  
Fighting for DeFi

ANA PAULA PEREIRA

MAY 17, 2024

**Kraken considers dropping USDT in  
Europe ahead of new regulations**

With new regulations in Europe set to enforce  
strict limits on transactions and reserve  
requirements, Kraken is assessing its  
stablecoin listings.



 **STREAMABLE  
FINANCE**

## E-money is the answer

**Streamable**

**Programmable**

**Collateralized**

**Institutional grade**

# Core Products 2024

## (WEB 2.5)



### Stream Connect

Fintechs  
Banks  
CeX



### Streampay Button

Pay Per Use  
Merchant/Individuals



### esRamp Onchain Fiat

DeX  
Crypto Companies  
Individuals



### Streamable Invest

Wealth Management

# StreamConnect

**Targets: Banks, Fintechs, CeX.**

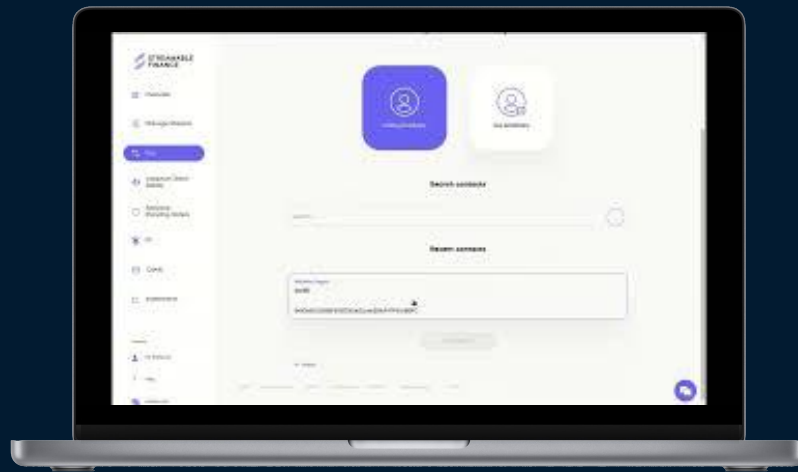
Allows any third party to connect, use and re-sell the streamable infrastructure. It allows an entity to issue in behalf of their clients:

- **mnemonic addresses**
- **IBANs**
- **Wallets**
- **BINs**

esCurrencies (EUR, GBP, USD, CHF)  
can be paid in and out of the platform.

The platform seamlessly bridges and transforms the currency in the required state for the requested interface, allowing the user to operate with the same money in different domains (emoney, crypto or fiat).

**In this way regular money can be transferred directly between web3 and offchain banks easily and instantly, making use of stablecoins redundant and obsolete, allowing money to become programmable and streamable.**



Click on the image to  
view a demo

# Included With Stream Connect



## sDNS, sIBAN WALLET, sBIN

### A quadruple

- sDNS to send money to mnemonic addresses
- sIBAN a fully working IBAN that can receive streamable payments
- A Web3, multisig Wallet
- A card Number



## Advanced Payments

- Adaptive Streaming
- Real Time Billing
- Adaptive Direct Debit, Adaptive Standing Orders



## Payments

### Standard Payments

- Wallet to Wallet
- Wallet to IBAN
- IBAN to Wallet

### Streamable Payment

- Continuous
- Fixed
- Adaptive



## Seamless Bridging

Users can use the same currency at e-money, fiat and crypto level extending the possibility of cash.

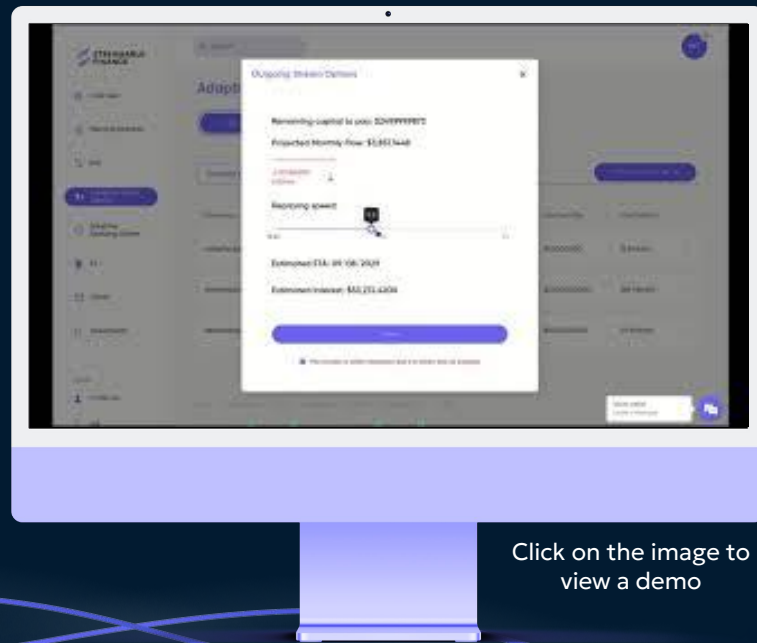
# Adaptive Streaming

Adaptive Streaming proposes a system where entities can set up flexible financial agreements that can be adjusted in real-time.

This has the potential to expand traditional payment models.

For example, a lender could offer borrowers the ability to change repayment amounts through a simple interface, maximising gains for the lender and flexibility for the borrower.

**Adaptive financial agreements disrupt traditional recurring payments, enabling the creation of more flexible and responsive financial products with broader applications.**



Click on the image to  
view a demo



# Streampay Button

## Paywalls, Pay per use services

### Perfect for pay per use

Streampay Button is an easily integrable button that allows a merchant to receive flows of money from the users.

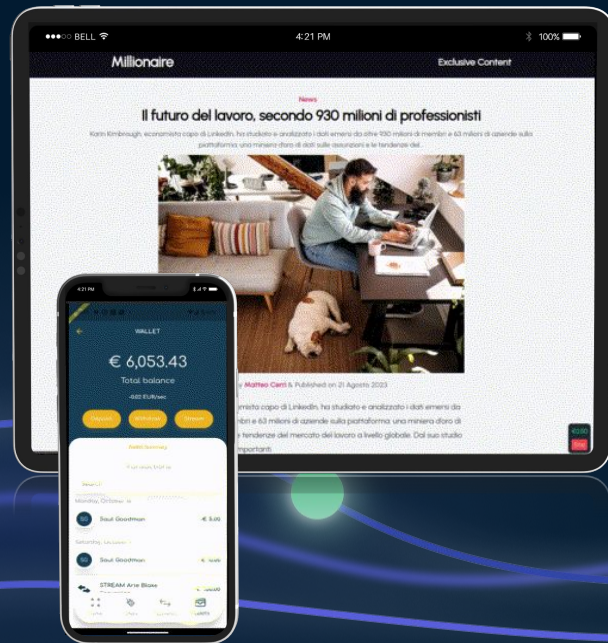
It can be implemented for any pay-per-use service.

The users can activate or stop the service just clicking a button in the same way they turn on/off a lightbulb.

### Expand user base

Streampay Button allows to gamify the experience, sending back any sort of point/loyalty schemes during the service to the user.

Streampay lowers the entry barriers to try or use a service and can significantly expand the user base of a service provider.



# esRamp

**Target: DeX, Fiat On/Off Ramping**

Seamlessly move money from an IBAN to the blockchain and back.



## esRamp - Onchain Fiat

esRamp allows third parties to transfer regular money directly between offchain banks/fintechs to web3 easily and instantly.



## Safe and Compliant

All onchain fiat minted through esRamp is fully authorized, fully regulated, and fully backed by cash.



## Fully configurable

esRamp can offer a mnemonic address, an IBAN, a wallet, and a card to the user accordingly to the desired configuration.

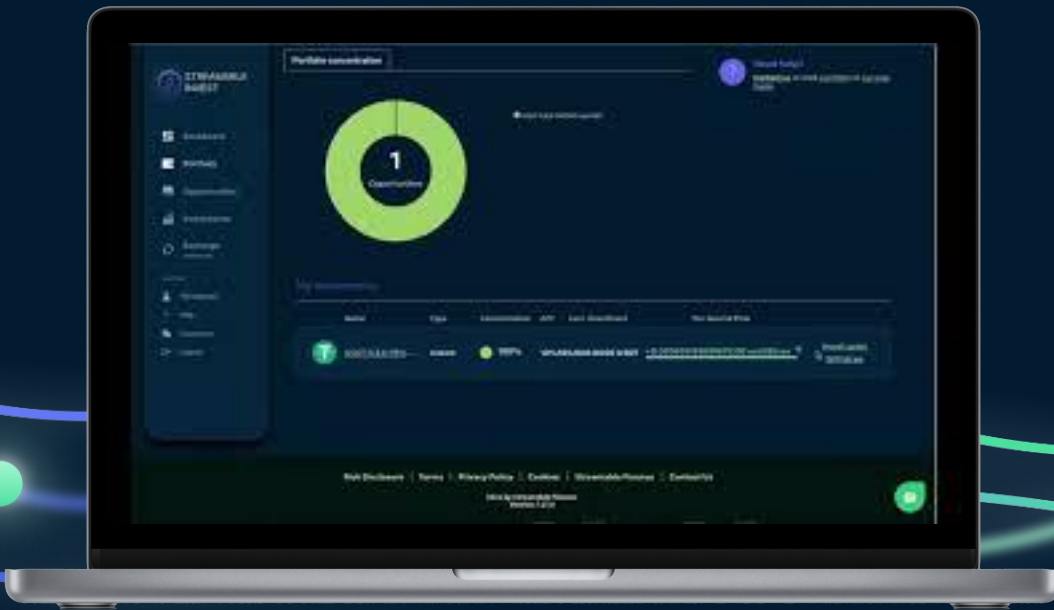
# Streamable Invest

## Asset Management

Streamable Invest is an investment platform that uses streaming to pay the return of investment (i.e. a yield of a loan).

The yield is paid to the users second by second and it's immediately spendable.

Rules can be set up to send the yield to different destinations (ex: to a debit card, to a saving account, to an investment account) in real time accordingly to the generated net flow.



Click on the image to  
view a demo

# Web 3 Products 2024

**Available**



## DeX

Liquidity Pools  
Weighted and  
Stablecoins Pools  
Swaps



## Staking

Staking and  
LP Rewards



## Streampay DeFi

Continuous  
Fixed, Adaptive  
Single and  
Multistream



## Stream Token

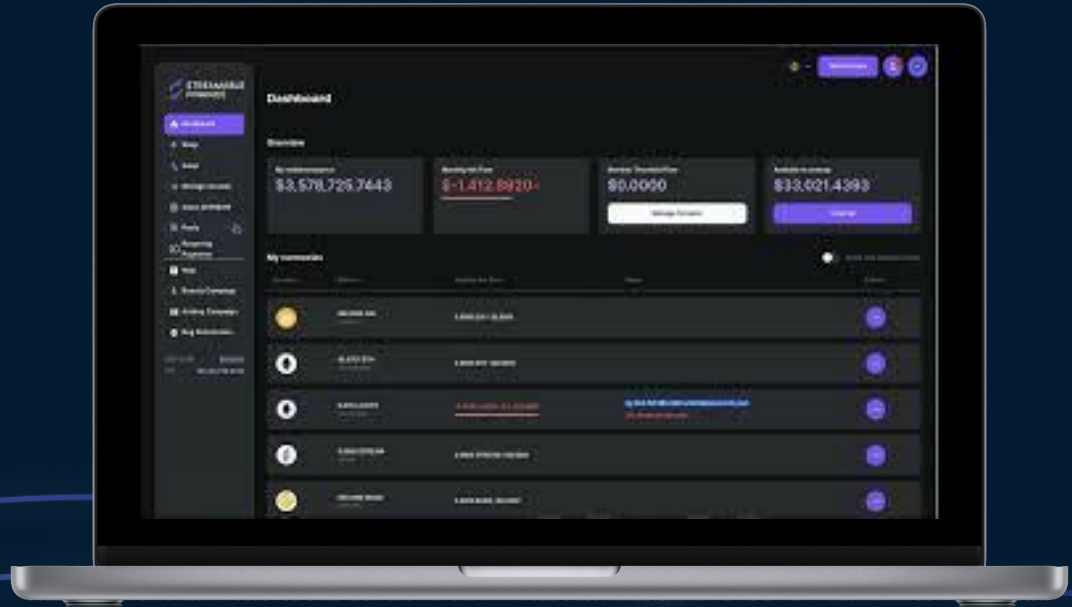
Project Token

# Streamable Finance DeFi

## DeX, Liquidity Pool, Staking, Streaming Assets in the Blockchain

### Streamable Finance DeFi includes

- Streaming asset in the blockchain
- Liquidity Pools (Weighted and Stablecoins)
- Staking, Native Token
- Adaptive Streaming



Click on the image to  
view a demo



# \$STREAM token

The \$STREAM token is the project's native token delivering value to the token holders.

Initially distributed to the LP providers as rewards, it is a utility token used in any current and future vertical application of the streamable ecosystem.

Streamable Finance incentivizes holding \$STREAMS by offering substantial discounts on fees for using the platform's products and services.

Additionally, holders may receive exclusive functionalities or benefits such as early access to new features, increased rewards, or other rights.

**For the tokenomics:**

<https://streamablefinance.com/tokenomics/>



**\$STREAM** holders receive a yield boost in **STREAMABLE INVEST**

**\$STREAM** holders receive discounted es-currency ramping rates



**\$STREAM** token staking rewards privileged rates in the future **STREAMABLE LENDING** platform and many others.

**\$STREAM** token Staking rewards automatically offset service fees for **STREAMPAY BUTTON**

# The Opportunity



## Equity + Tokens

Valuation - **20M**

Raise - **2M**

**Equity + Tokens**



## Tokens

Valuation - **30M**

Raise - **2M**

**Tokens Only**

# Official Links

## Websites

[www.streamablefinance.com](http://www.streamablefinance.com)

[www.es-currencies.io](http://www.es-currencies.io)

[dex.streamablefinance.com](http://dex.streamablefinance.com)

[www.streamableinvest.com](http://www.streamableinvest.com)

## Documentation

[Documentation Directory](#)

[Litepaper](#)

[Whitepaper](#)

[Investor Handbook](#)

[Roadmap](#)

## Tokenomics

[Tokenomics](#)

[Token Vesting](#)

## Presentations

[es-Currencies](#)

[Streamable Finance](#)

## Socials

