

## TRANSFORMING the way the world moves money

**Payments are becoming increasingly global** – therefore the demand for a modern platform is evident. One that reduces transactional time, cost and risk, which is essential to power the future of commerce.

### nanopay Digital Cash Solution

At nanopay, we see a future where digital cash replaces banknotes and coins. With widespread adoption of digital cash, we can both increase the velocity of money and broaden inclusion in the financial system, without compromising that system's integrity.

#### Evolution of Currency

- Digital replacement for fiat money
- Issue, store and instantly transfer digital cash
- Enable full regulatory oversight and transparency

#### P2P Payments

- Send P2P payments to friends and family
- Send money requests and split bills
- Seamlessly move money to and from the bank

#### Retail & Online Payments

- Mobile apps to enable in-store and online payments
- Support for Ingenico payment terminals
- Online portal to manage digital cash payments

#### Loyalty

- Issue and redeem closed & open-loop loyalty
- Power retail cash back programs
- Create merchant-funded offers

# Why nanopay?

Originally designed by the Royal Canadian Mint, the nanopay platform was created to digitize fiat money and enable financial institutions to build a global ecosystem to securely store and instantly transfer value. Combining bank-grade security with open APIs, the nanopay system reduces the time, cost and risk of global multi-currency payments. All nanopay payments include ISO 20022 contextual data that provides greater visibility while enabling straight through processing and regulatory oversight.

## Instantaneous Settlement

- Instantaneous value transfer and settlement
- Reduced risk as payment transactions are final
- Can operate both online and offline

## Secure & Open APIs

- Secure API access with authentication and authorization
- Bank-grade HSMs for digital signing of payment messages
- Configure cryptography to match security to risk

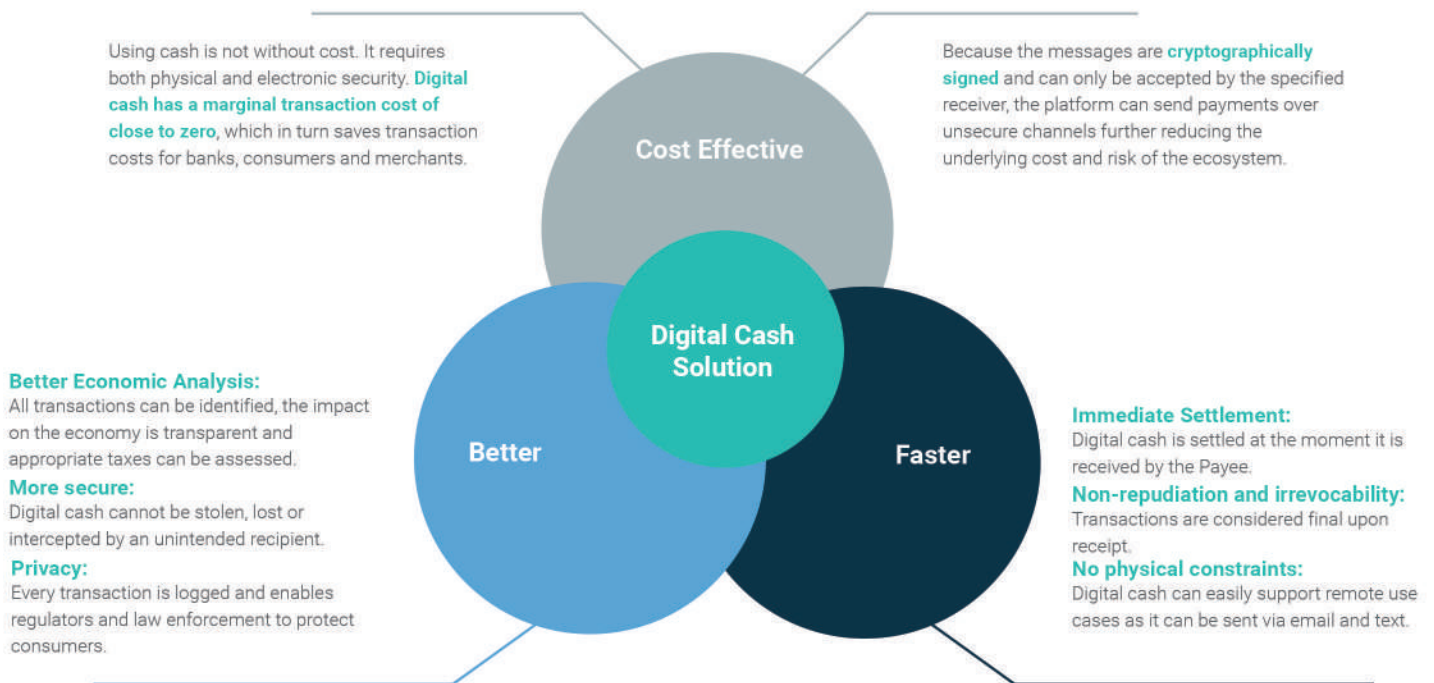
## Multi-Currency

- Issue digital cash in multiple currencies
- Dynamically exchange value from one currency to another
- Reduce liquidity costs of cross-border payments

## Risk Management

- Configure to comply with regulatory requirements
- Configure to use third-party risk management tools
- Ease of tracking and reporting money movement

# Benefits of Digital Cash over Physical Cash



# Beyond Blockchain

Our platform is built using FOAM, an open source development framework that was created while some of our engineers were at Redknee and matured at Google. FOAM allows us to develop more secure, faster and more scalable applications while reducing time to market and improving system performance significantly. Our platform is faster, easier to deploy and more scalable than any blockchain solution.



For more information, visit [nanopay.net](https://nanopay.net)  
+1 (416) 900-1111 [info@nanopay.net](mailto:info@nanopay.net)