



Transparent
Financial
Systems

Fintech Partnership
Philadelphia Fed
April 1, 2021

Confidential & Proprietary

WHO BENEFITS

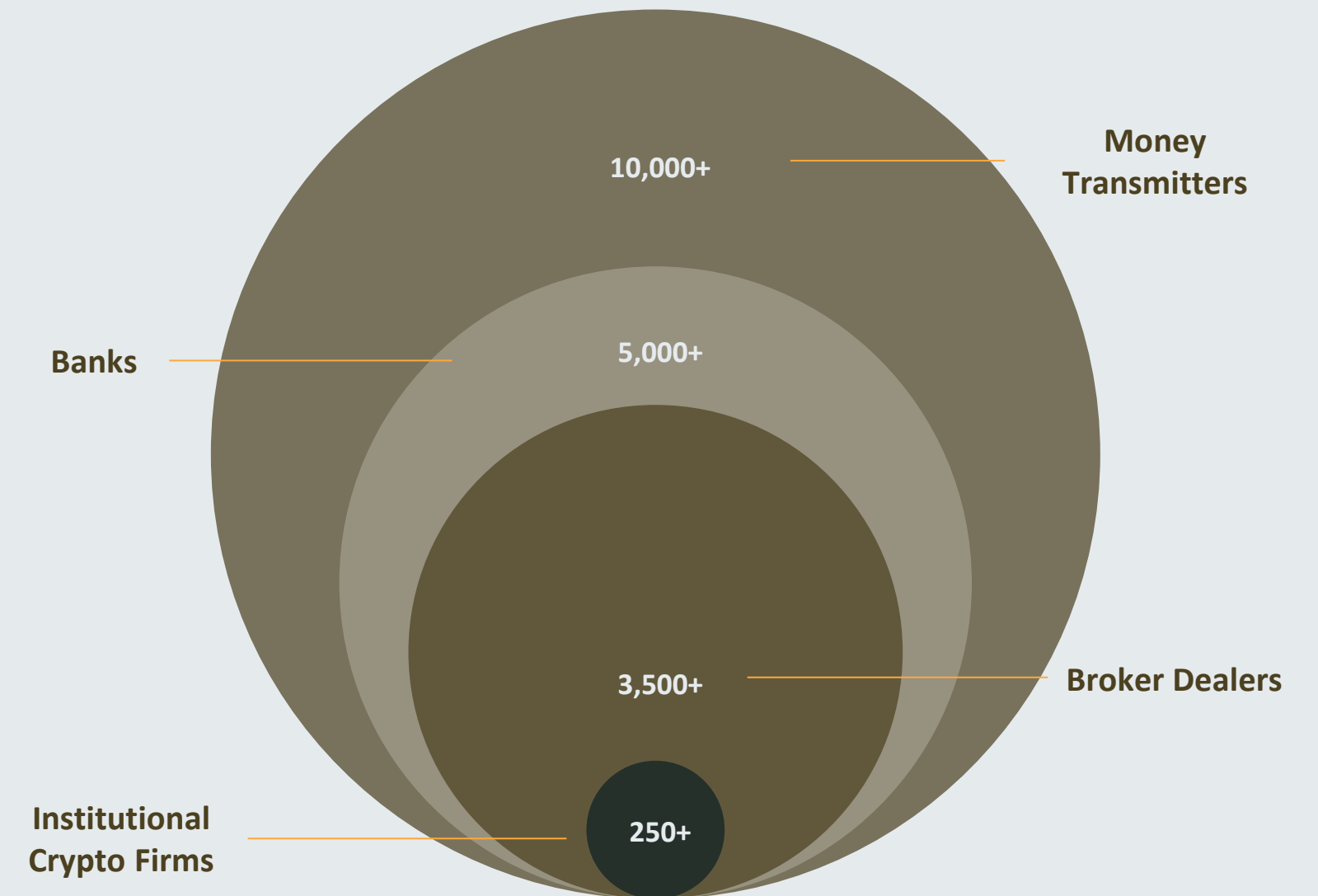
There are thousands of “fintechs” in the US. They just don’t know it yet!

CASE FOR BANKS

- ▷ Xand unlocks new banking and payments capabilities for banks to become “fintechs”
- ▷ Xand-enabled Banks can provide existing clients access to real-time payments technology as well as attract new clients
- ▷ Build more deposits that stay on the balance sheet longer
- ▷ No additional, proprietary software for banks to become Xand-enabled
- ▷ Banks can become Xand-enabled for free. No entry fee. No licensing fees
- ▷ Banks only need basic, reliable APIs

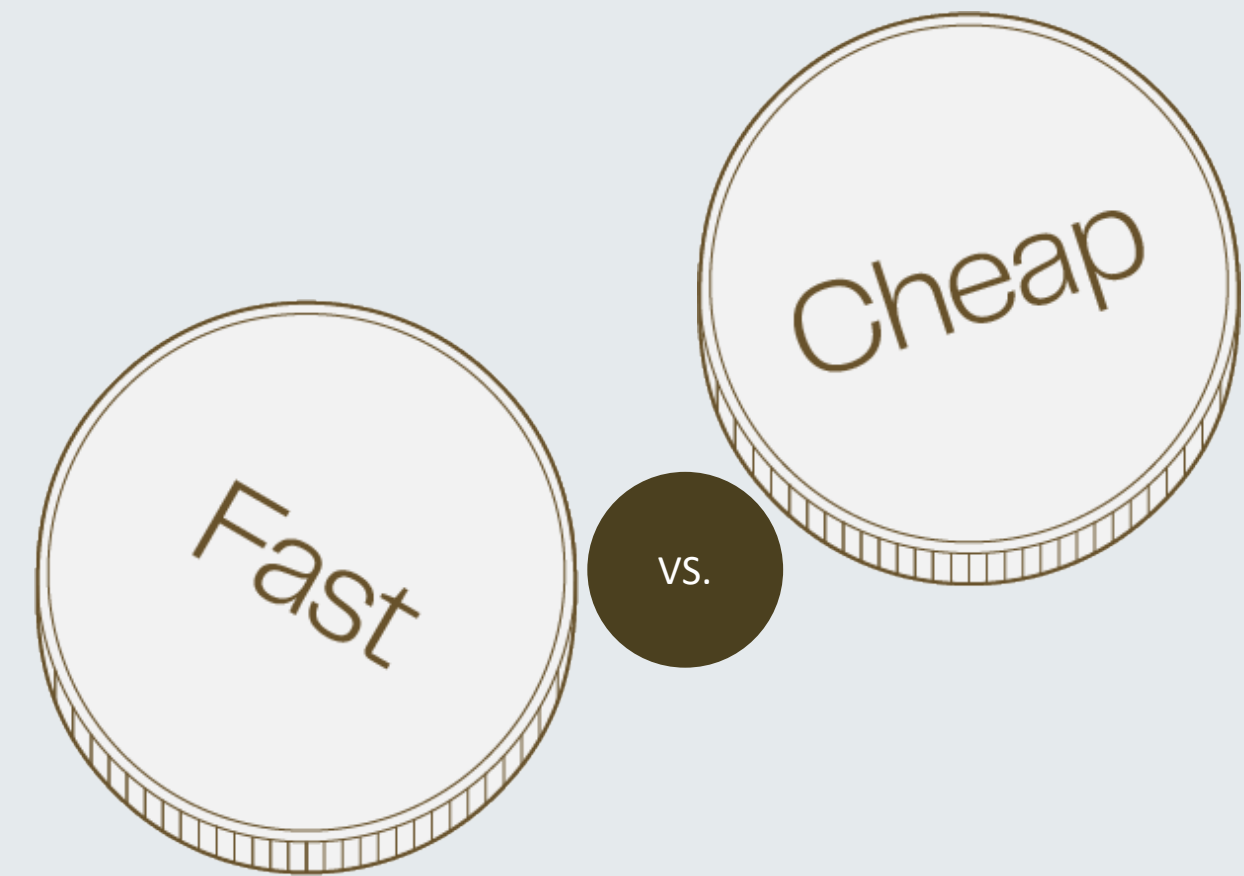
TARGET USERS

- ▷ Transactional communities of businesses that pay each other on a regular basis, often in large amounts.



THE PROBLEM

Fast or cheap: Today's choices for B2B payments.



FAST

- ▷ 1-3 business days to settle.
- ▷ 1-5% average fee per transaction.
- ▷ Ranges 1-10 days of processing time per payment.

(e.g., World Pay, TransferWise, credit cards, etc.)

CHEAP

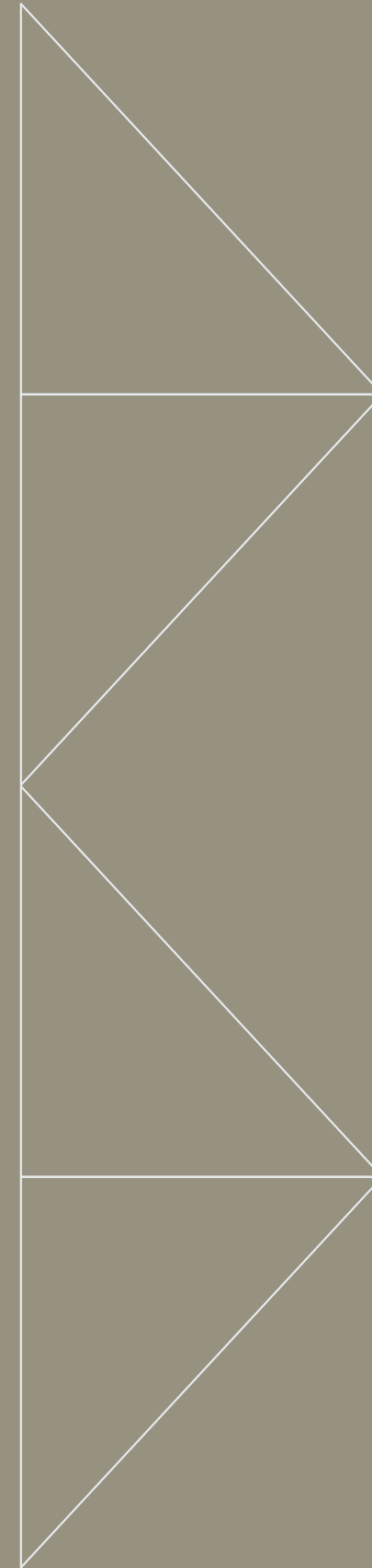
- ▷ 3-5 business days to settle.
- ▷ 0.5% average. fee per transaction.
- ▷ Average 6 days of processing time per payment.

(e.g., ACH, wire transfers, paper checks)

SLOW PAYMENTS PROBLEM

Solutions for modernizing payments still lacking.

Both cryptocurrencies and stablecoins require all parties to transition to a purely digital form of currency in order to make payments more efficient. As such, they add more complexity to an already complex system.



CRYPTOCURRENCY PAIN POINTS

- High risk
- Volatility in value
- Risk of hacking / loss of crypto
- Lack of confidentiality / privacy
- Still relies on current rails

STABLECOIN PAIN POINTS

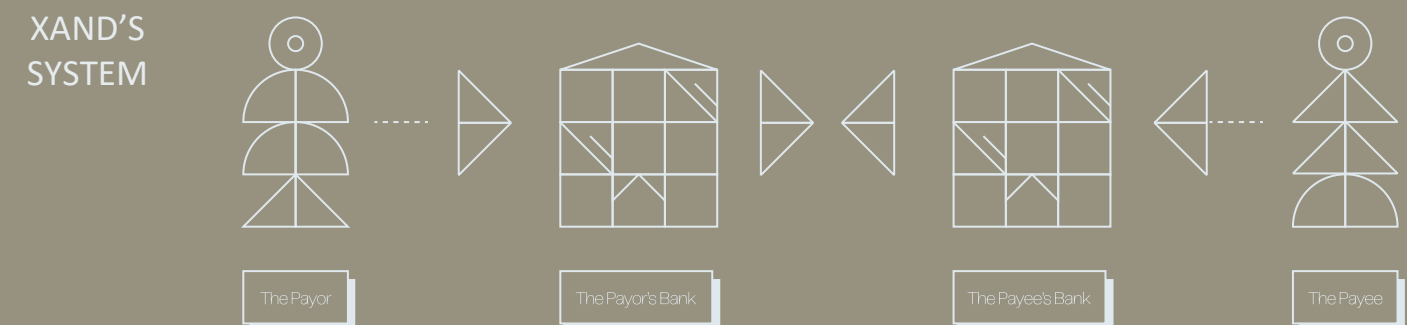
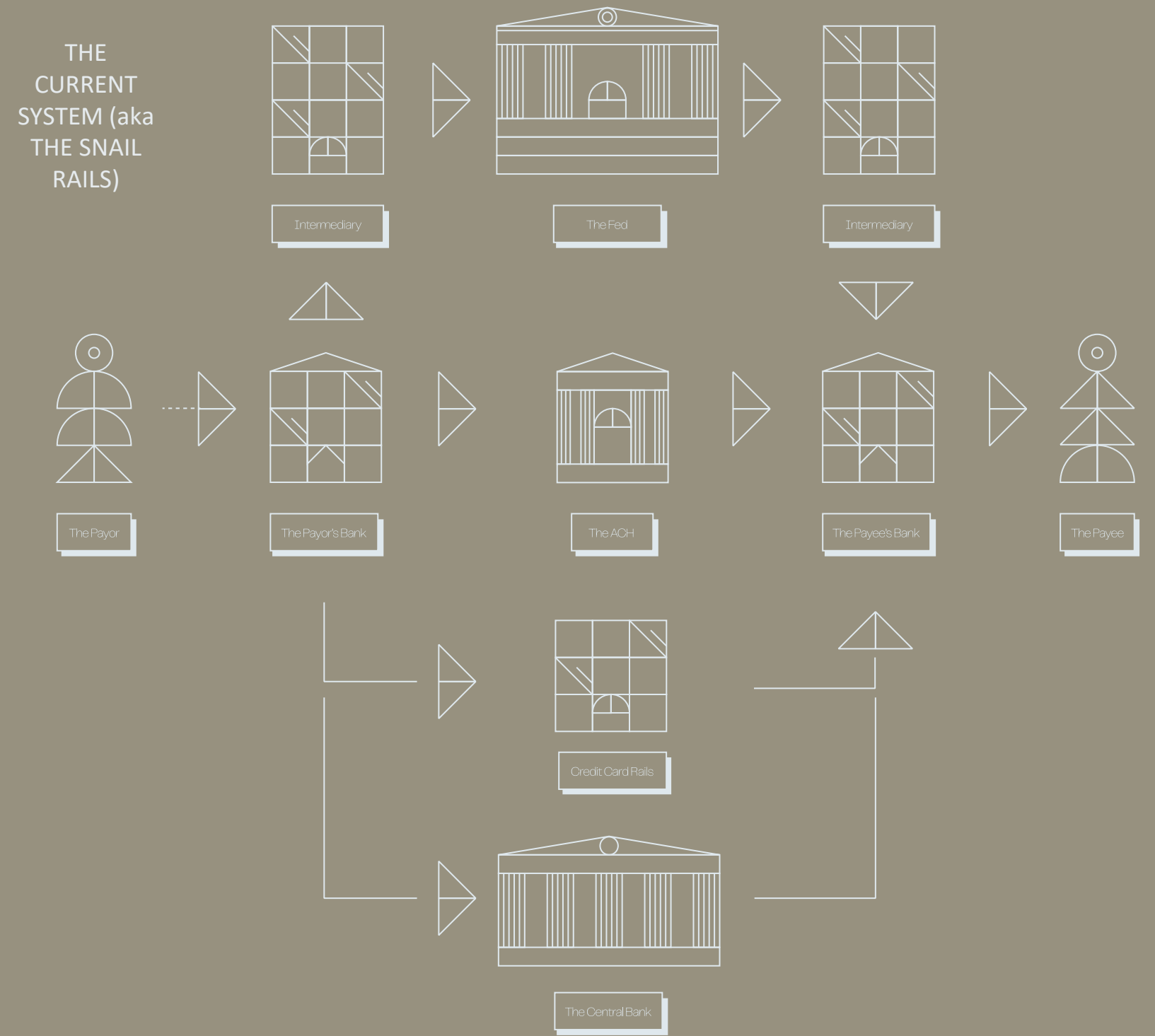
- Payments aren't final due to centralized entity
- Not cash equivalent
- Undefined legality
- Increased counterparty risk
- Still relies on current rails
- Requires massive network effects

THE XAND DIFFERENCE

Keep what works best. Drop the rest.

Xand cuts out unnecessary intermediaries (and their fees) slowing payments down.

We partner with banks and businesses to bring the best in distributed ledger technology to legacy financial systems to make payments more efficient, transparent, and accurate. For all.

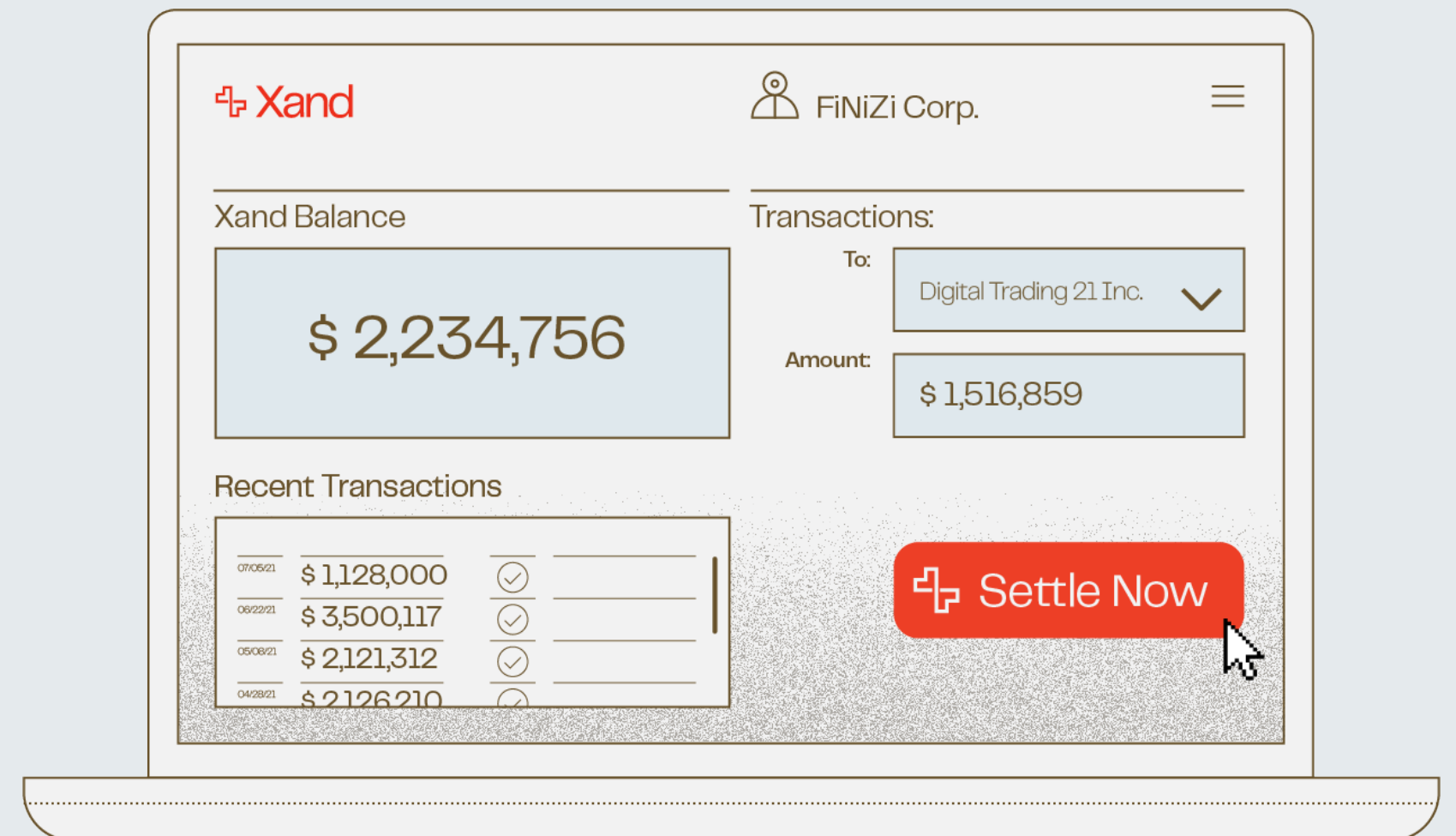


WHY CHOOSE

Xand is a B2B digital dollar payments solution enabling instant payments. 24/7.

XAND
BENEFITS

- ▷ Transact 24/7/365.
- ▷ Payments are finalized instantly.
- ▷ Accurate and automated.
- ▷ Security and privacy by design.
- ▷ Full control of your cash flow.
- ▷ Potential of cash reserves unleashed.

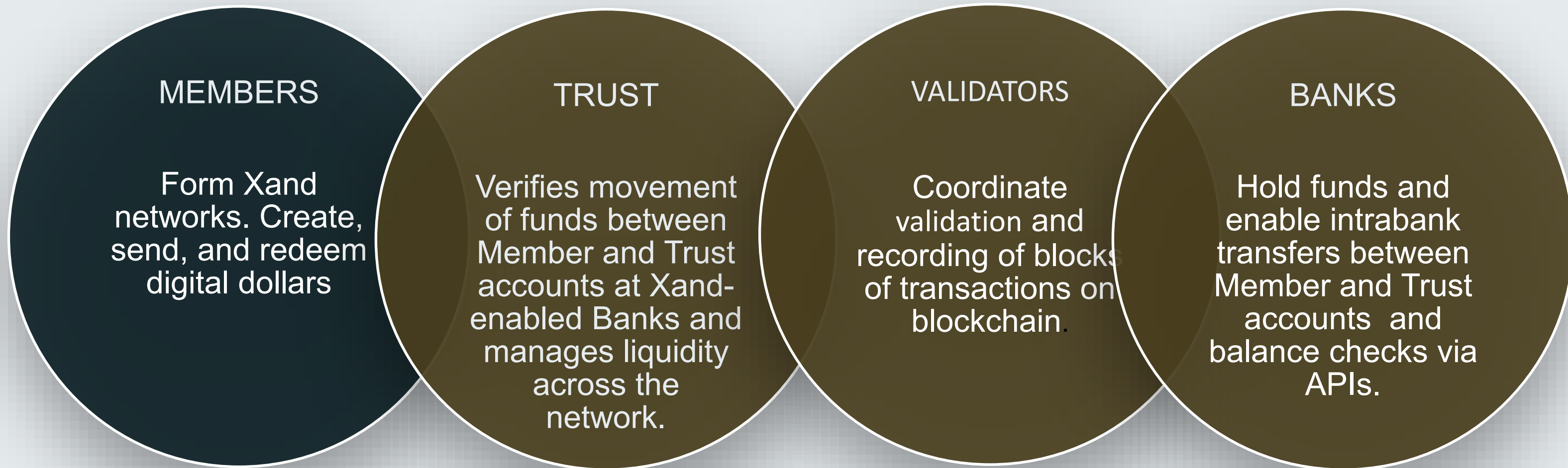


XAND ARCHITECTURE & WALKTHROUGH

Your Money. Your Rails. Your Rules.

TECH AND LEGAL INNOVATION

- Xand is a decentralized, permissioned payments network built on core reference software that has been designed to operate within the **existing regulatory framework** in partnership with existing, responsible financial institutions.



Xanod™

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