



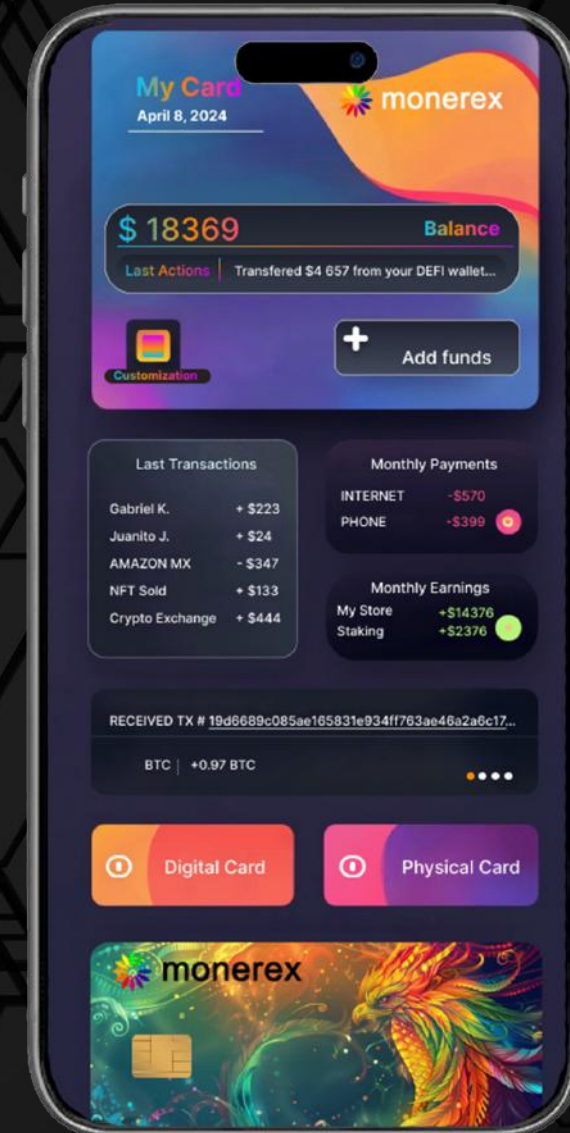
monerex

everything is connected.

Vision

Our vision is to **disrupt the Mexican payments market** by leveraging superior technology to outperform our competition.

We are laser-focused on **capturing the remittances market** and providing payment processing for SMEs.

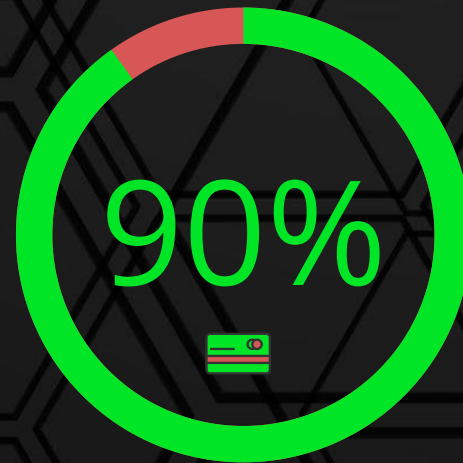


Market Gaps & Opportunities in Mexico...

**\$60+
Billion**

Lorem ipsum dolor sit amet

Remittance flows to Mexico have surged to \$60+ Billion annually with an **average processing fee of 6%**. *Appendix A



90% of Mexican businesses **do not utilize POS systems** for card payments. *Appendix B

SOLUTION



We are introducing a **unified digital payments solution** that addresses critical industry needs, elevates user experiences, and capitalizes on evolving market opportunities. We classify our web3 financial management application as a **Delta Bank**.

 **monerex** | Delta Bank

- ✓ **Regulatory Compliant**

Complies with governing regulatory bodies to allow for total integration of all banking and financial management tools.
- ✓ **Comprehensive Financial Dashboard**

Providing a unified interface that aggregates all user financial data, including spending trends, savings, investments, and financial health metrics.
- ✓ **Inter-operable**

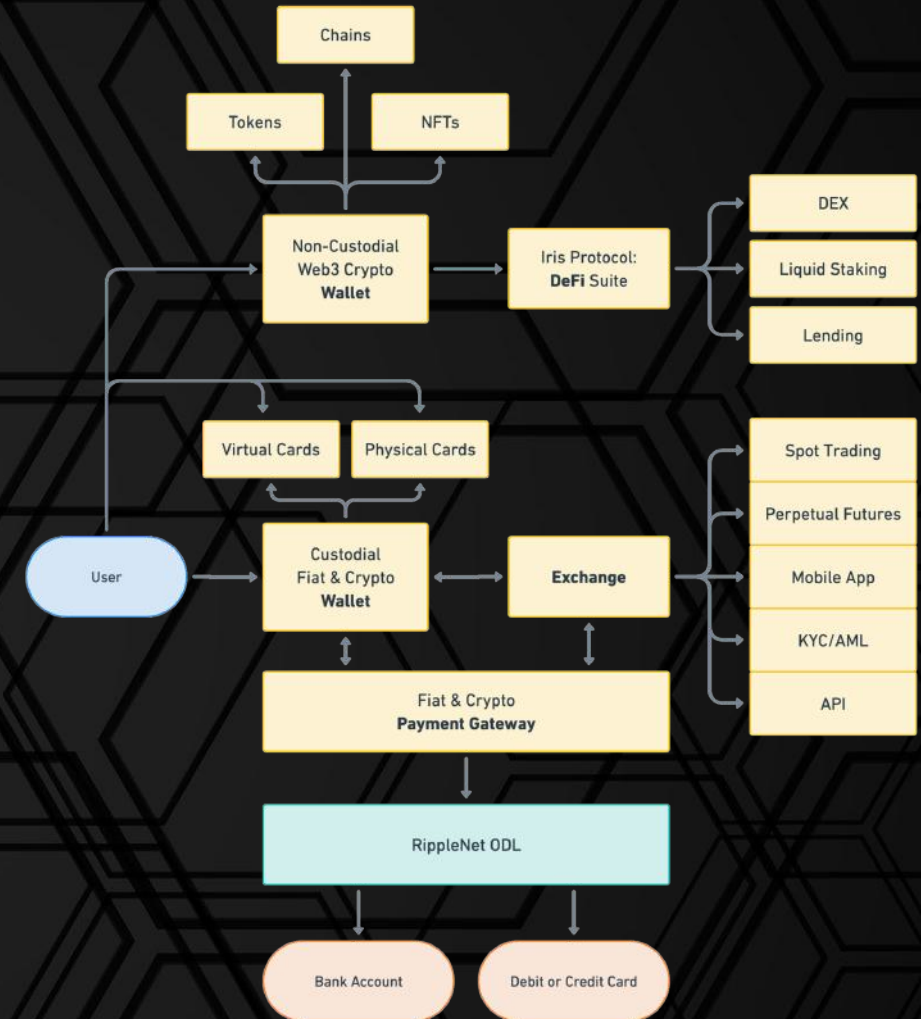
Connected to traditional financial networks, digital payment rails, and other blockchains through an interoperable system, facilitating frictionless transactions across global financial ecosystems.
- ✓ **Web3 Enhanced**

Is built with web3 technology to improve speed, efficiency and security.

monerex | Delta Bank

We have developed a **proprietary technology infrastructure** that utilizes cutting-edge Web3 solutions to improve financial interactions.

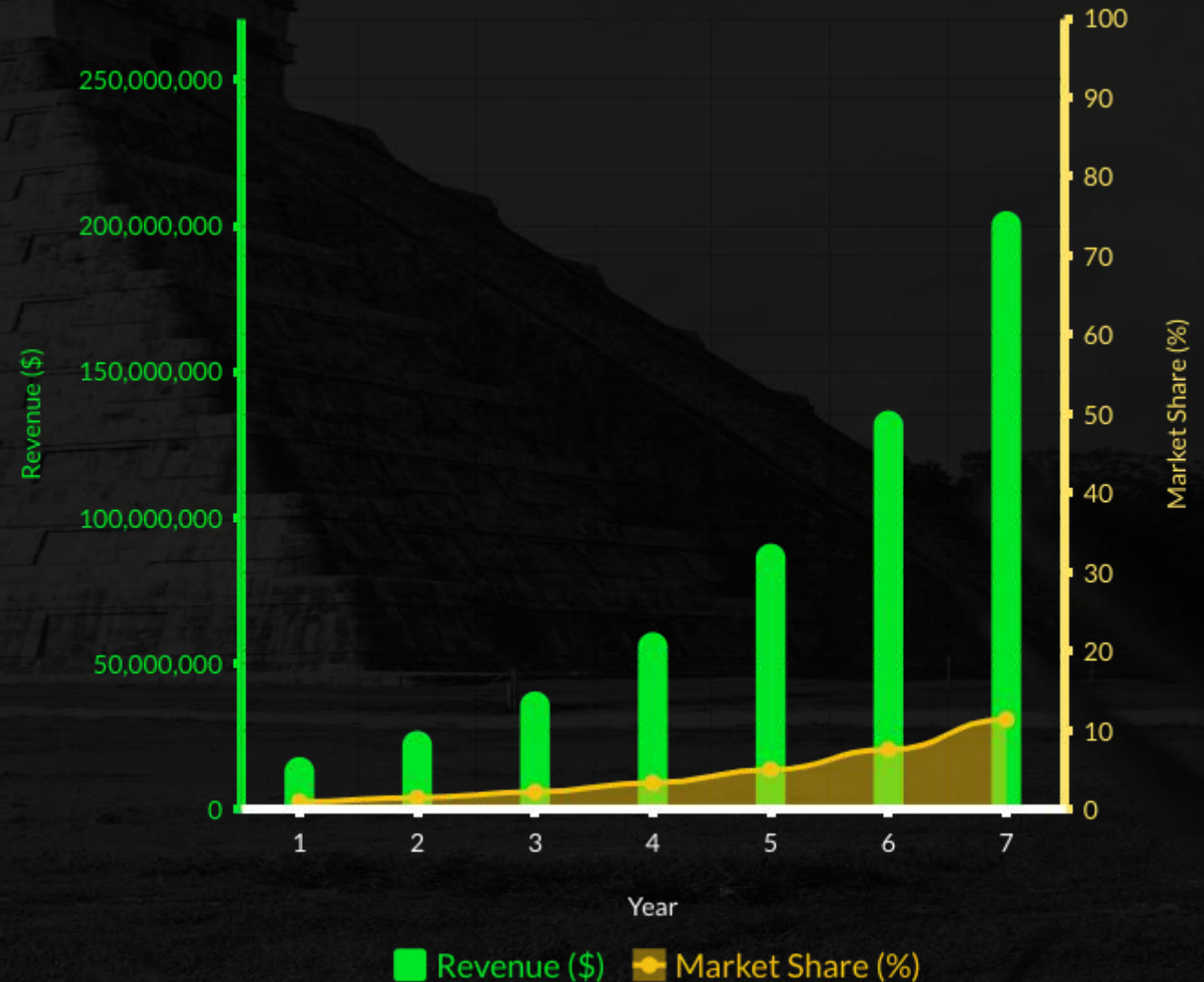
By leveraging the inherent benefits of web3 technology—lower fees, instant settlement, and robust cryptographic security—our **Unified Digital Payments Solution** sets new standards for efficiency and security in digital banking and financial management.



Remittance Revenue

Revenue Growth and Market Share Projections

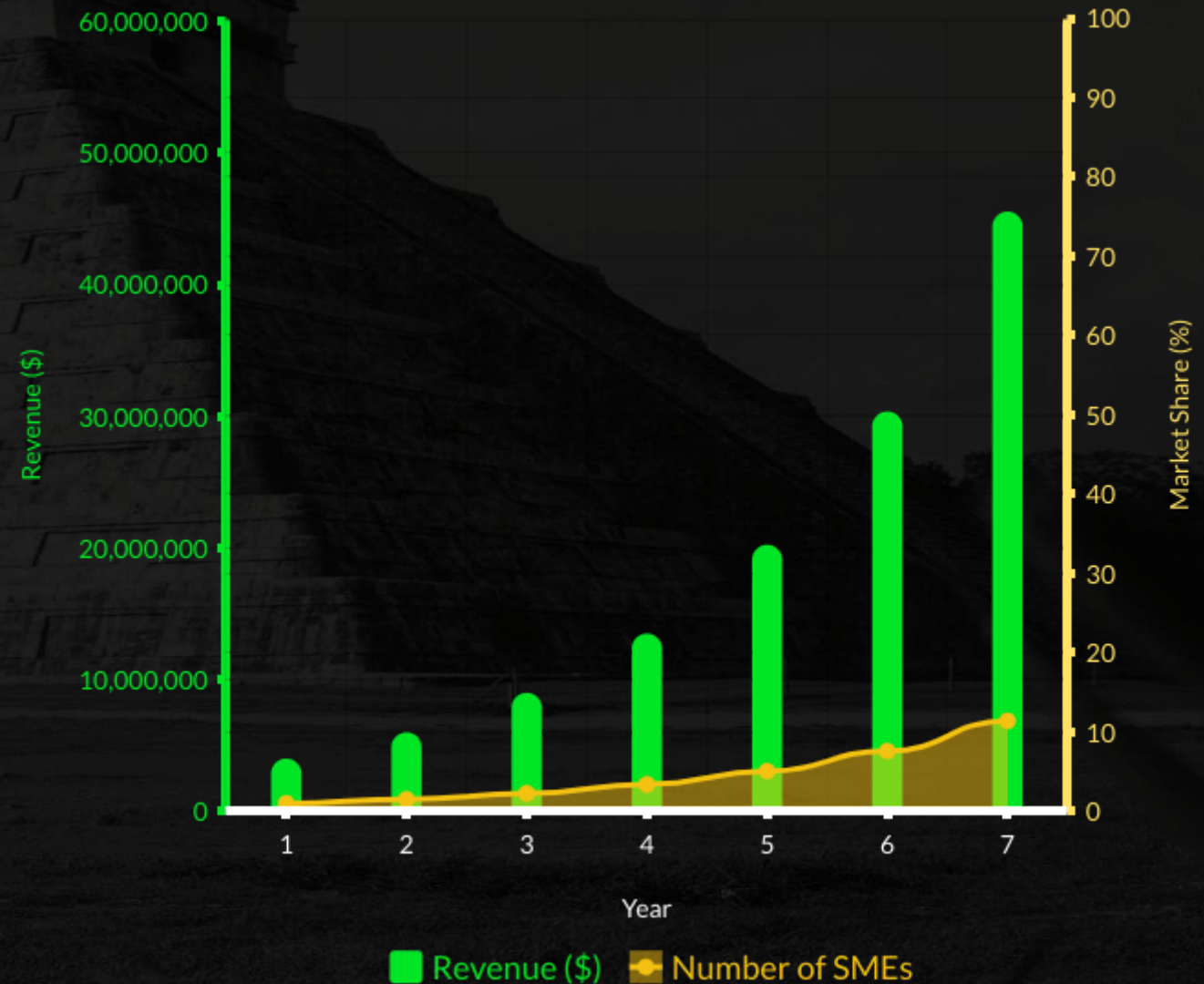
The chart shows a 7-year projection of Monerex's potential revenue and market share in the Mexico-US remittance market. With 1% market share in year 1 and growing 1.5x annually, charging a 5% fee and incurring 2% costs, **Monerex could reach \$1.62 billion in revenue by year 7.**



Payment Processing Revenue for SMEs

This chart projects the revenue growth from SMEs adopting Monerex's POS system over 7 years, starting with 1,000 SMEs in Year 1 and growing at a 50% annual rate.

By Year 7, Monerex could generate \$45.5 million in revenue from processing payments for 11,389 SMEs.



* Projections are based on assumptions detailed in the Appendix C

GROWTH

Banking the Unbanked

Our growth strategy leverages the potential to generate revenue by offering custodial services to nearly 50% of Mexico's unbanked population. By providing a secure, digital financial platform via smartphones, we can capture a significant share of this market, driving **income through transaction fees, account services, and financial management tools.**



50% of the Mexican population lacks access to traditional banking services.

*Appendix D

GROWTH

AI Enhancement and Integration

AI integration will **streamline operations and reducing overhead costs**. By automating fraud detection, transaction monitoring, and customer service, we can cut expenses while ensuring faster, more accurate processing. Additionally, AI-driven predictive analytics will enhance financial management, enabling us to offer premium insights and tailored financial products to businesses and consumers, creating new **income streams through subscriptions and data-driven services**.



GROWTH

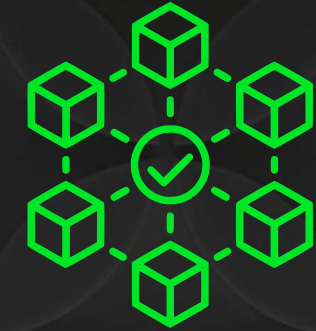
Government Partnerships

By integrating our unified platform, the government can **streamline tax collection processes, reduce administrative costs, and enhance transparency in public finances.** Our digital solution expands the government's capacity to capture revenue while optimizing payment channels for greater efficiency. Additionally, our platform will **future-proof the government's financial systems**, preparing them to seamlessly work with Central Bank Digital Currencies (CBDCs) once implemented, ensuring alignment with emerging financial trends.



GROWTH

Blockchain & Crypto Integration



XRP LEDGER



ethereum



SOLANA



TON



bitcoin

Expanding Market Access

Integrating with major blockchains like the XRP Ledger, Solana, Telegram Open Network, Bitcoin and Ethereum allows Monerex to tap into their vast, established user bases

Enhancing Functional Capabilities: Each blockchain network comes with unique features and capabilities

GROWTH

Seamless Global Expansion

Monerex's digital nature means that the foundational infrastructure for banking services—traditionally bound by geographical and physical constraints—is **already in place and accessible anywhere with internet connectivity.**



Deployment and Scalability

The app-based infrastructure of Monerex allows for rapid deployment of services across new regions. Once regulatory approvals are secured and system integrations are complete, **the service can be made available to the new market almost instantly.**

Revolutionary Integration of Superior Technologies



Universal Financial Connectivity | Seamlessly integrating traditional banking, digital payment systems, and blockchain networks to provide secure, interoperable financial solutions across global markets.

AI Enhanced | Delivering personalized financial insights while automating transaction monitoring, fraud detection, and customer service for efficient and secure financial management.

Web3 Integrated | Leveraging blockchain technology for decentralized, transparent, and secure transactions, fostering trust and reducing costs across global financial ecosystems.

Current money management tools are fragmented and use antiquated technology.

Custody &
Direct Spending



Remittances



Transfers &
Currency Swaps



Payment
Processing



By centralizing these services into one **unified digital payments solution**, we **streamline operations and capture market share**, offering a singular, more efficient solution for managing financial needs.

Sustainability Advantage



Green Finance

Eco-Friendly Blockchain Technology

Monerex utilizes the XRP Ledger, renowned for its minimal environmental impact compared to traditional proof-of-work (PoW) blockchain systems like Bitcoin. Unlike PoW, which requires extensive computational power and energy consumption, the XRP Ledger employs a consensus protocol that significantly reduces the energy required to validate transactions.

Reduced Physical Infrastructure

As a digital-first financial platform, Monerex operates without the extensive network of physical branches that characterize traditional banks. This model drastically cuts down on the environmental footprint associated with maintaining and operating physical locations, including energy for heating, cooling, and lighting, and the resources needed for construction and upkeep of these facilities.

Appendix A

Mexican Remittance Payments:

In 2023, Mexico received a record-breaking \$63.3 billion USD in remittances, with the majority coming from the United States

BBVA Research, Mexico Daily Post.

<https://mexiconewsdaily.com/business/mexicans-sent-us-63b-home-in-2023/>

Appendix B

POS System Usage in Mexico: Approximately 90% of retail, rent, utility, service, and public transportation transactions in Mexico are settled in cash, meaning a large portion of businesses, particularly SMEs, do not use POS systems for card payments.

SpringerLink. Financial System: Challenges and Opportunities of Digital Transformation in Mexico

https://link.springer.com/chapter/10.1007/978-981-19-4695-0_2

Appendix C

Payment Processing for SMEs

Assumptions:

Initial Market Size: 1000 SMEs onboarded in the first year, increasing by a factor of 1.5x annually.

Average Transaction Volume per SME: \$50,000 USD in the first year, increasing by 10% annually.

Fee Rate: The company charges a 2% transaction fee for all payments processed.

Revenue Calculation: Revenue is calculated as 2% of the total transaction volume for each year.

These assumptions provide a scalable outlook on how revenue can grow based on the acquisition of SMEs and transaction processing growth.

Appendix D

According to data from the World Bank, about 50% of Mexicans do not have access to a formal bank account. This highlights a significant opportunity for financial inclusion through digital platforms that offer easy access to banking services via smartphones. By addressing this gap, companies can help transform the financial landscape, providing underbanked populations with crucial access to financial services

World Bank

<https://www.worldbank.org/en/news/feature/2023/02/02/latest-global-findex-data-chart-10-years-of-progress-in-financial-inclusion>