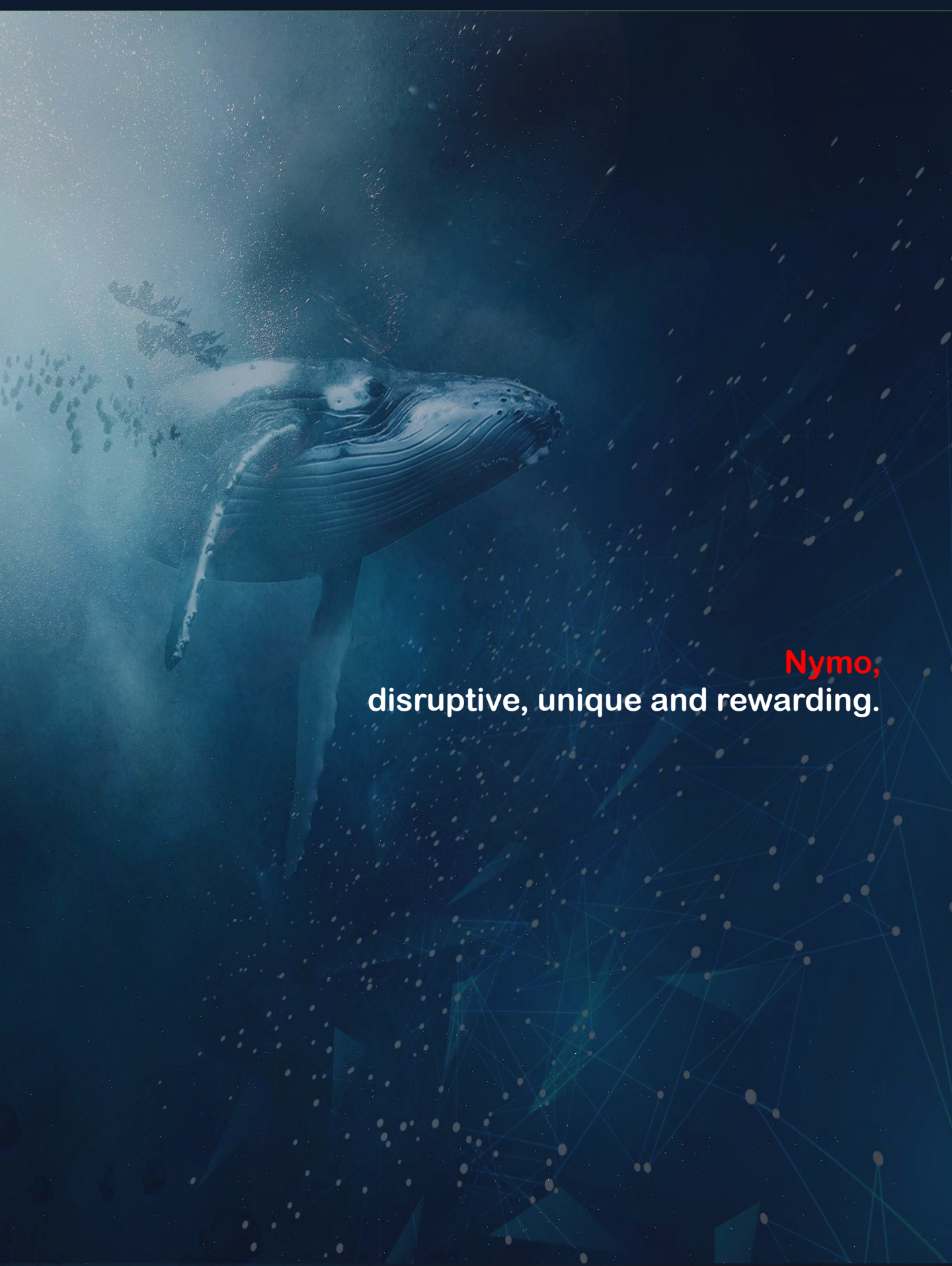


WHITEPAPER | NYMO



Nymo,
disruptive, unique and rewarding.



What ?

A crossborder blockchain based remittance platform.

Why?

Current providers are extremely expensive for remittance, using the legacy banking systems. is a bringing a blockchain solution that will be cost efficient.

Who?

The unbanked and underbanked Africa, Asia and South America

How?

Stablecoin as a proxy
eKYC through biometrics



MARKET SIZE

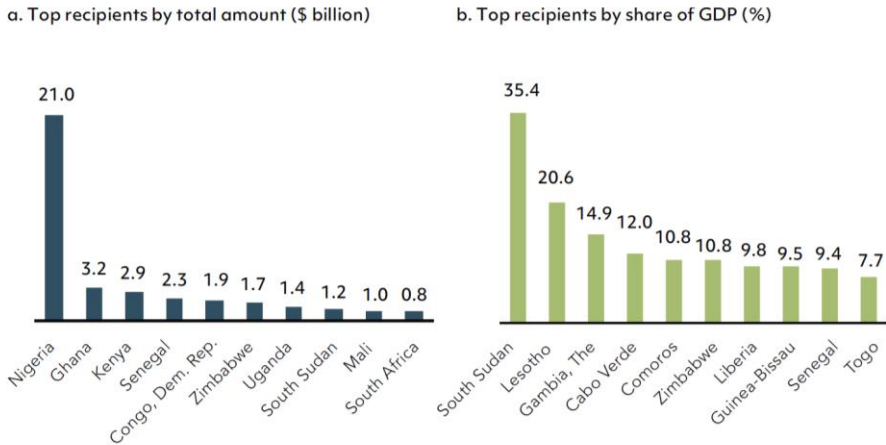


TOTAL REMITTANCE AFRICA yearly.

Nigeria, which has a sizable diaspora across the world, is by far the largest recipient of remittance flows with \$23.8 billion in 2019 followed by Ghana (\$3.5 billion) and Kenya (\$2.8 billion). In South Sudan, remittances of \$1.3 billion accounted for 34% of its GDP, the highest in the region.

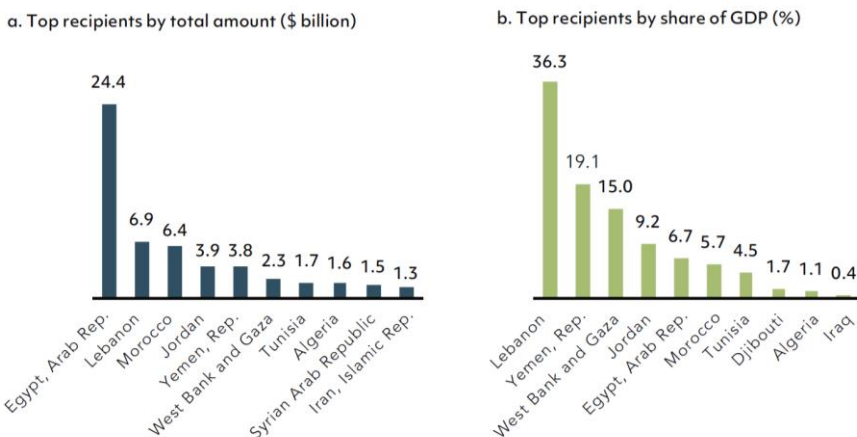
70bn \$ Yearly from Diaspora
350mn Unbanked Sub Sahara
450mn Bank Accounts forecast for 2022

Remittance Inflows to Sub-Saharan Africa to Decline, by Total Amount (panel A) and Share of GDP (panel B), in 2020.



Sources: World Bank staff estimates; World Development Indicators; International Monetary Fund (IMF) Balance of Payments Statistics.

Top Remittance Inflows in the Middle East and North Africa Region, by Total Amount (panel A) and Share of GDP (panel B), in 2020.



Sources: World Bank-KNOMAD staff estimates; World Development Indicators; International Monetary Fund (IMF) Balance of Payments Statistics.
 Note: GDP = gross domestic product.

FACTS

THE DIASPORA

\$250

Almost invisible, but there are millions of diaspora sending money to their homeland.

The average remittance is **\$250** on monthly bases.

Total goes to \$70 BILLION annually.

focusses on Africa, Middle East and South America.

PANDEMIC

-30%

The remittance dropped down with 30%.

Sender is financially affected by the Pandemic. The cost of transaction remains relatively high, so less remittance to the homeland.

Offline remittance (black market) disappears by lack of hand to hand cash transaction.

Reducing the cost of transaction, increasing the remittance.

CURRENT LANDSCAPE

9%

9 % is the average transaction cost

Lacks transparency in FX Rates and slow and inefficient.

, quick, cost effective and transparent.

THE UNBANKED AND UNDERBANKED

53%

53% adults do not have access to banking facilities.

Lack of governmental identity or having access to a national identity, results in no access to financial services.

is secured with its award winning biometric verification, desktop and mobile compliant, which gives access to the unbanked, that covers eKYC and AML compliancy.

Obstacles do not block the path, they are the path.

Bank the unbanked

Create a digital identity

Reward the identity



a crossborder
blockchain
based payment platform

A biometric digital
Identity, secured in
the blockchain

A self sustainable
ecosystem

Transparent.
Fraction of seconds.
Fraction of cost.

The Crossborder Payment Flow of Nymo



Trust.
Security.
Decentralized.

The blockchain as trustworthy proxy.

A blockchain is a special type of database. Transactions are not governed by a single party, but rather the entire transaction history is recorded in a decentralised, distributed ledger.



- Instant Settlements.
- Improve Capital Optimisation.
- Reduced Counterparty Risks.
- Improved Contractual Performance due to Smart Contracts.
- Increased Transparency.
- Increased Financial Solutions in terms of Crisis.
- Reduced Error Handling and Reconciliation.

Borderless.
Limitless.
Powerful.

Stellar, nymo's Blockchain

Stellar makes it possible to create, send, and trade digital representations of all forms of money: dollars, euros, pesos, bitcoin, pretty much anything.

It's designed so all the world's financial systems can work together on a single network.



Some known companies using Stellar

- IBM
- PORSCHE
- AIRBUS
- DELOITTE
- TELINDUS

Low Latency.
Stability.
Asomptic Security.

nymo, an ambitious Stablecoin

Stablecoins are cryptocurrencies designed to minimize the volatility of the price of the stablecoin, relative to some "stable" asset or basket of assets.

nymo protects against inflation, embrace the ecosystem and increases the payment facilities.



Fiat Collateralized.
Bank empowered.
Secure.
AML & KYC compliant.



nymo, fiat collateralized

nymo, the stablecoin of AIDENTITY is fiat collateralized and so backed by a real world currency

TYPES OF STABLECOINS



Fiat
Collateralized



Commodity
Collateralized



Crypto
Collateralized



Non
Collateralized

Price stable. For each coin there is a fiat currency in reserve, that can be redeemed at any time.

Less vulnerable to hacks since no collateral held on the blockchain.

Ecquality.
Monitoring.
Ecosystem.

AUDITING AND REGULATIONS

AUDITOR

Oversees balances equality between Bank Account and nymo coins in the platform.

REGULATOR

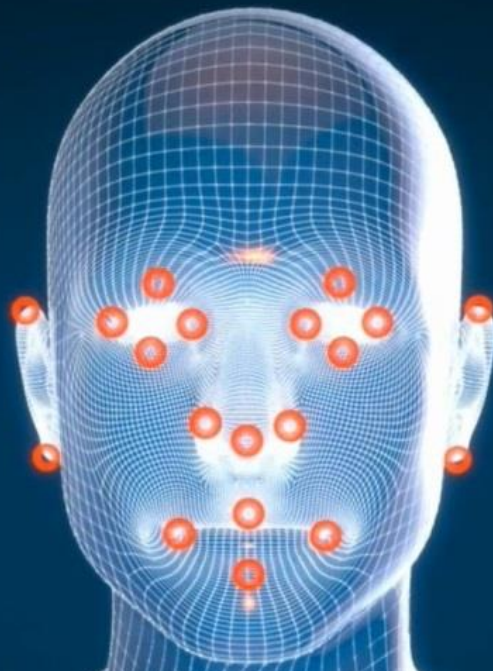
Monitoring if the stakeholders in the Eco-System comply with regulation



eKYC.
AML.
Trusted.

Trusted Identity Verification

is secured by award winning software, a biometric verification platform, using face, fingerprint or voice authentication.



BLOCKCHAIN + BIOMETRICS LEVEL 4 CYBER SECURITY

Sesames Awards for
Best Cybersecurity Solution

Silver Fintech award for
Best Biometric Solution



BANKING SERVICES

Clearing, trading, inter banking transactions, brokerage, settlements, smart contracts, fx markets, open banking standards.



CENTRAL BANK DIGITAL CURRENCY

Central Bank Digital Currency (CBDC) is a currency issued and burned by Central Banks in the form of tokens. The combination of Blockchain Technology and Smart Contracts provides a unique opportunity for Central Banks to have direct control over the money supply and the use of it.

“

**Life can only be understood backwards;
but it must be lived forwards.**

”



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