nymo

A blockchain remittance platform for the unbanked and underbanked, biometric secured.

the problem

The lack of access to formal financial services, commonly known as financial exclusion, affects millions of people worldwide.

Without access to banking, unbanked individuals must rely on informal methods of saving and borrowing, which can be risky, costly, and limiting. This perpetuates a cycle of poverty, as it makes it difficult to grow and invest in one's financial future.

We seek to address this problem by expanding access to banking services and promoting financial literacy among underserved communities.

50 billion $

Yearly Remittance to Africa

The unbanked & related problems

Does not arrive at destination.

Expensive.

No Identity

Solution

▶ **Eliminate middlemen like Western Union, MoneyGram, Paypal**

▶ **Reduce cost of transaction**

▶ **Give an ID to the unbanked**

▶ **Secure the transaction and identity**

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a blockchain remittance platform, biometric secured.

What is different than others ?
Blockchain as a proxy | Digital Identity

Why?
Maximalize the remittance value.

Who?
The unbanked and underbanked.

How?
Own stablecoin and blockchain

Security?
eKYC & AML through biometrics

a fast and
secured gateway

Legacy financial infrastructure is costly, slow and limits innovation.

nymo blockchain technology solves inefficiencies, enables new economy gateway and increases revenue.

Challenges : Solve the tokenisation problems

Transactions between fiat money and cryptocurrencies

Regulatory procedures compliance (KYC, KYB, AML, ATF…)

Risk management: Trading risks, volatility and fraud prevention

Wallet, coin/token management and custody

The blockchain, acting as a trustworthy proxy

▸ 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.

Stellar, nymo's blockchain highway
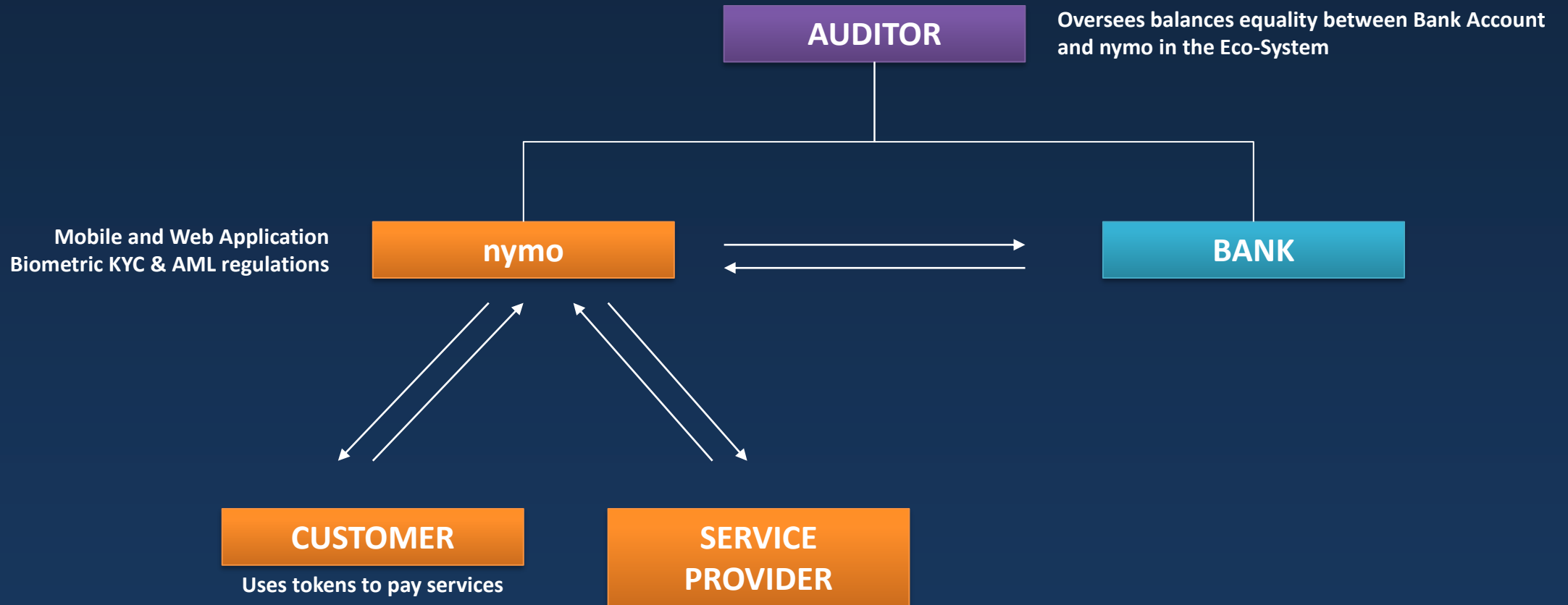
Some known companies using Stellar

IBM

PORSCHE

AIRBUS

DELOITTE

TELINDUS

nymo's platform

From sender to receiver.
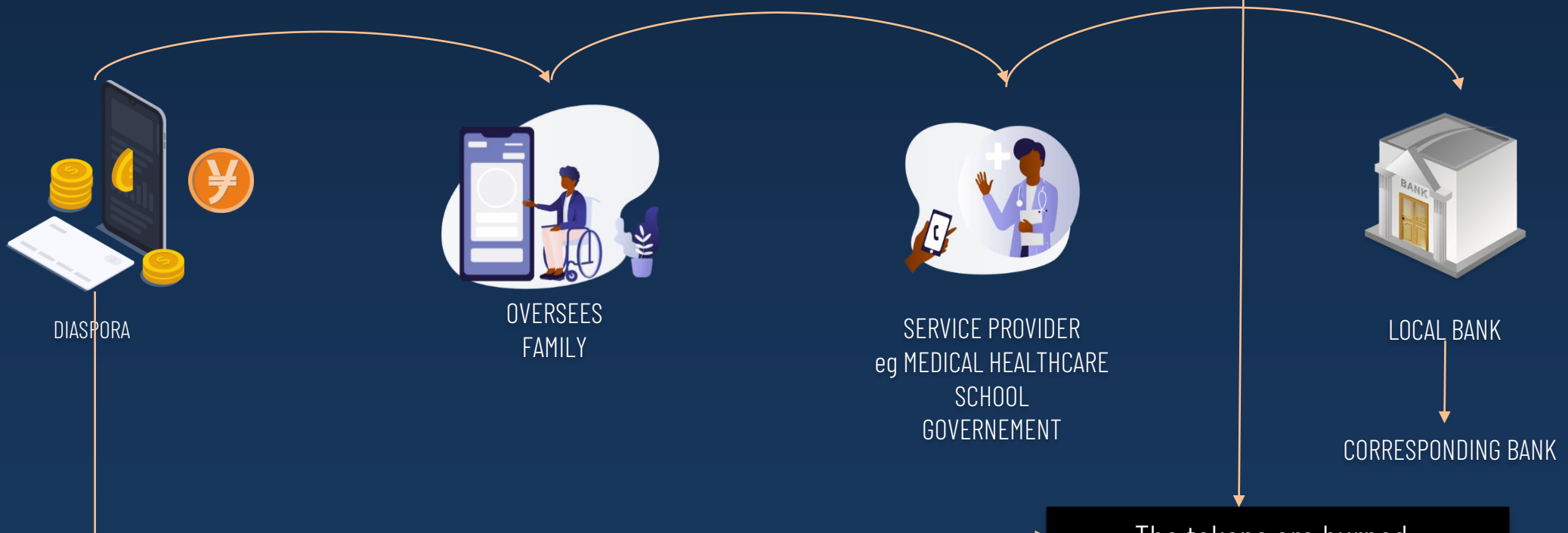## Fast, affordable, easy, secure.

The workflow

Diaspora buys from his own bank, 500 nymo coins and sends the wallet overseas to family.

The family member pays the services wallet to wallet

The provider's tokens are converted to local currency

DIASPORA

OVERSEES FAMILY

SERVICE PROVIDER
eg MEDICAL HEALTHCARE
SCHOOL
GOVERNEMENT

LOCAL BANK

CORRESPONDING BANK

The tokens are burned..

The fiat goes to the account nymo's bank account, which is the local bank of receiver.

example Bank to Nymo to Bank
Canada - Nigeria

1. A Canadian diaspora purchases NYMO stablecoins using an alternative payment method (such as a credit or debit card, mobile payment app, or cash-based payment method).

2. NYMO facilitates the transfer of the stablecoins to the recipient's digital wallet in Nigeria.

3. The recipient can then use the stablecoins to pay for healthcare, social security, education, and government services through your platform and partner bank.

4. When the recipient pays for services with their stablecoins, the recipient's service provider (such as a hospital, school, or government agency) receives the stablecoins.

5. The recipient's service provider can then exchange the stablecoins for local currency using your platform and partner bank. This exchange could be facilitated by the corresponding bank or payment processor that is working with our partner bank in Nigeria. PS. The recipient's service provider can keep the NYMO to buy eg. Canada.

6. The local currency will be disbursed to the service provider, with the recipient's stablecoins being burned.

example DEX
Canada - Nigeria

1. A Canadian diaspora purchases nymo stablecoins from a decentralized exchange that operates on the blockchain, using Canadian dollars.

2. The DEX holds the Canadian dollars in a smart contract and issues the NYMO stablecoins to the diaspora.

3. The diaspora sends the nymo stablecoins to their recipient in Nigeria, who stores them in their digital wallet.

4. The recipient can then use the NYMO stablecoins to pay for services through your platform and partner bank.

5. When the recipient pays for services with their NYMO stablecoins, the service provider receives them.

6. The service provider can then sell the NYMO stablecoins back to the DEX and receive the equivalent value in Canadian dollars.

7. The Nigerian bank can then receive the Canadian dollars from the DEX and convert them to local currency for disbursement to the service provider.

Our challenges

Security
We integrate your own biometric eKYC and eAML, as well we conduct regular security audits and testing to identify vulnerabilities.

Regulatory Compliance
We partner with established financial institutions and ensure that the platform adheres to relevant regulatory requirements.

Bank.
Partner banks or own NEO bank? Collaboration with CBDC (Central Banks Digital Currency)

Liquidity (in case of DEX)
We establish partnerships with liquidity providers. Another possibility is create our own DEX.

Collateralization
We establish collateral reserves in fiat currency or other assets (partners/DTCC?), implement automatic adjustments to the supply of the stablecoin based on market demand, and use algorithms to adjust the price of the stablecoin based on market conditions.

User Adoption
We will offer attractive rates and incentives to users, provide excellent customer service, and build a strong brand that users can trust.

Digital Identity
we will work to integrate our digital identity system with the local government's official databases to enable the use of the digital identity for various government services such as social security and electronic voting. However, to achieve this, we will need to engage with the government to establish trust and collaboration to integrate our system with their existing infrastructure. This will require advocacy efforts and regulatory compliance to ensure that the digital identity system complies with local laws and regulations, and meets the necessary security and privacy standards. PS. We are compliant with the international biometric standards.

Controlled backend - monitoring
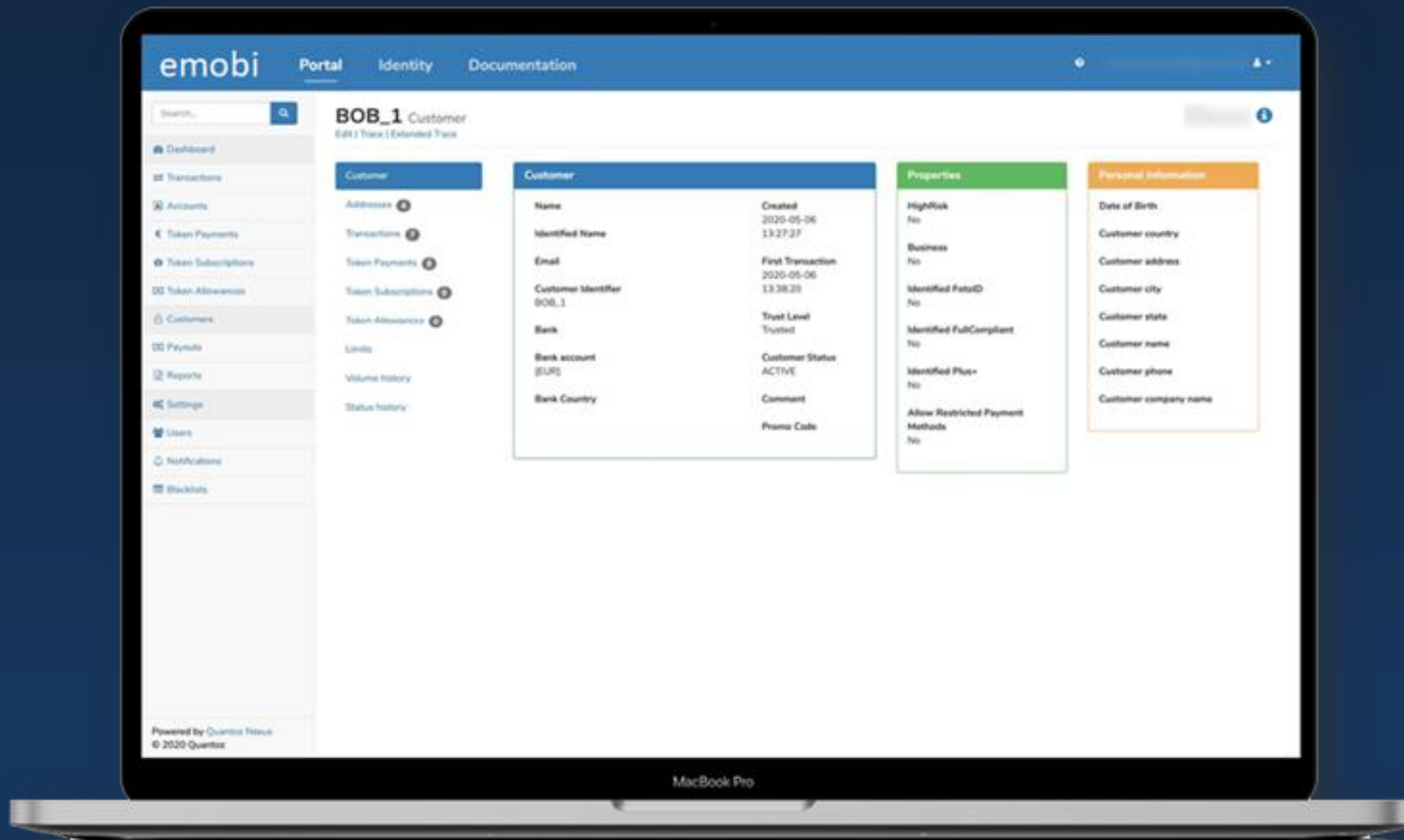
Key Metrics Stablecoin

- **2 txs/sec** Peak transaction processing

- **100%** System uptime

- No volatity
  Benefit from the advantages of cryptocurrency without the volatity

- **Carbon friendly**

nymo can bring more.

Shopping
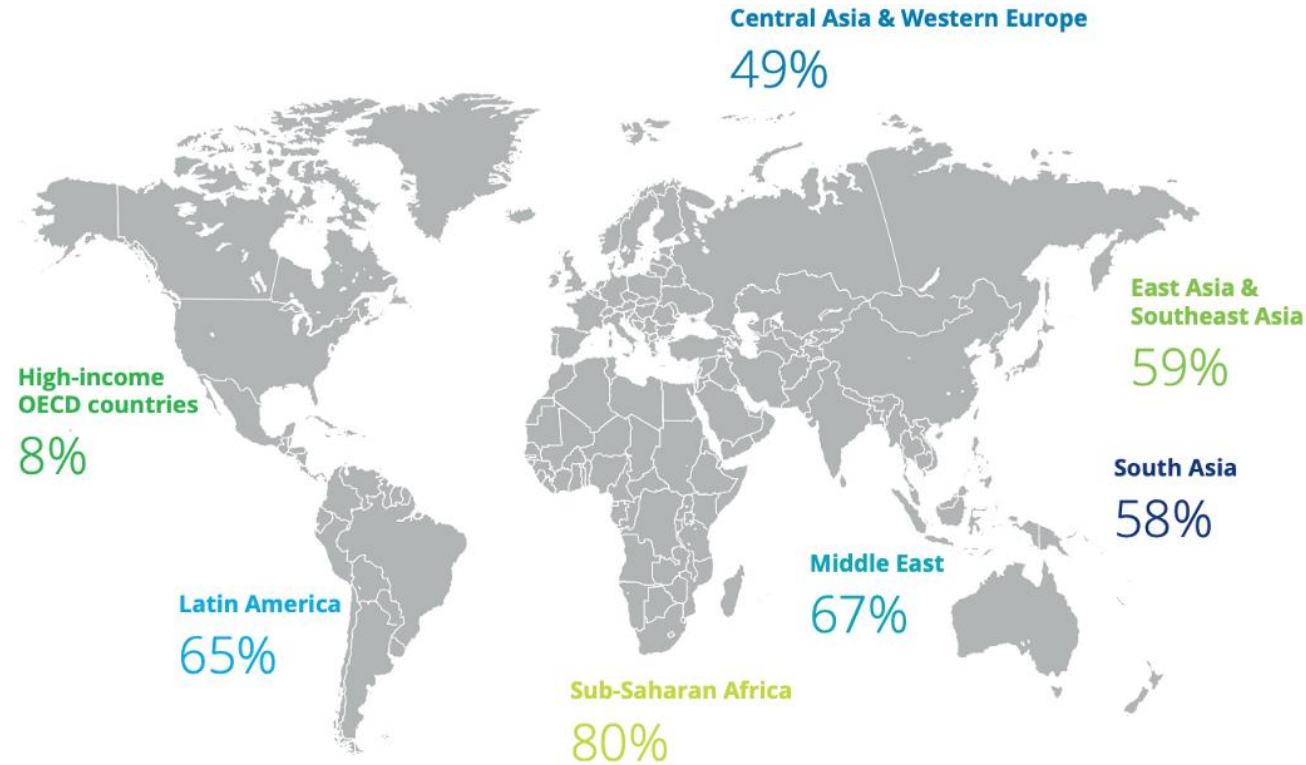
Finance Management

IDENTITY

Money transfers

eTickets

Vouchers

Worldwide population without National Identity Card

The percentage of people without an identity card highlights the widespread issue of individuals lacking official identification, which can limit their access to essential services and rights.

Central Asia & Western Europe
49%

East Asia & Southeast Asia
59%

High-income OECD countries
8%

South Asia
58%

Latin America
65%

Middle East
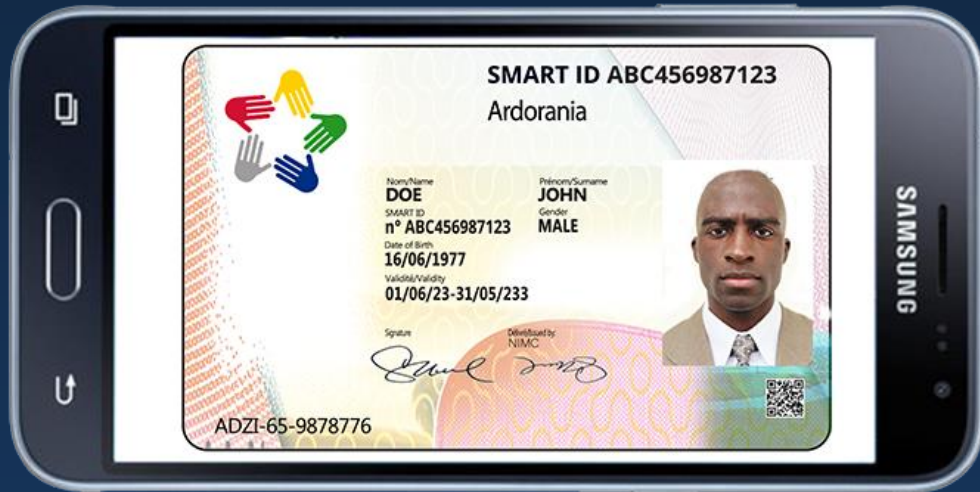67%

Sub-Saharan Africa
80%

200+ million
Micro, small, and medium enterprises without access to banking services

1.7 billion adults
Global Unbanked Population
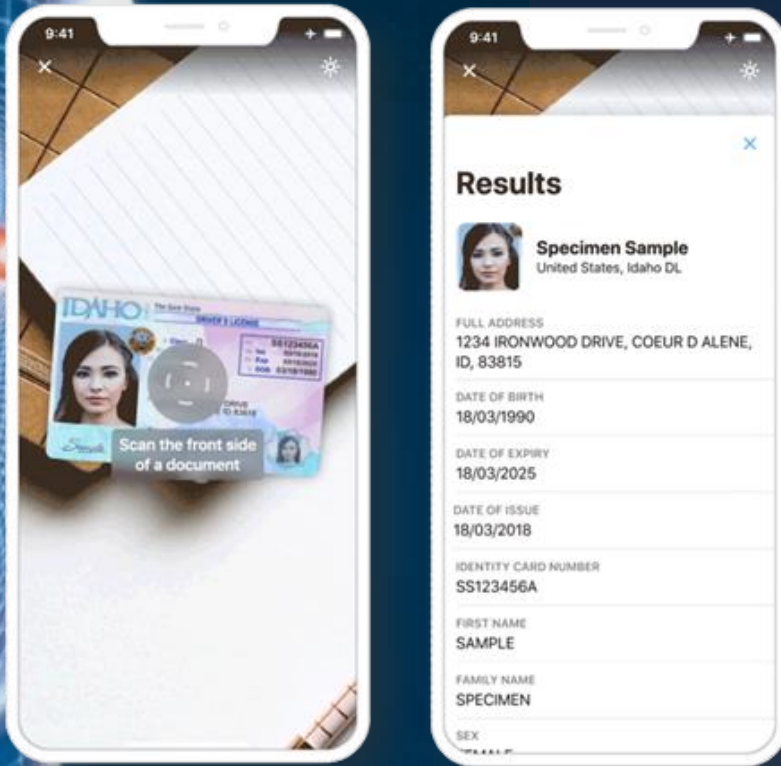
Nymo gives a digital identity,

- Compliant to the biometric international standards, ISO & ANSI
- Suitable as National ID
- Suitable as voting card.
- Suitable as a social security card.
- Includes offline biometric verification
- Award winning biometric security through fingerprint, face or voice.

eKYC/AML for the sender and receiver.

LEVEL 4 CYBERSECURITY

Desktop and Mobile Biometric Verification
Fingerprint, Face and Voice enabled.

KYC and AML procedures
The banked with ID card/Passport are verified with the real identity (selfie).

The unbanked are secured by biometric verification and receive a digital identity.

Nymo's Intellectual Property

- nymo, stablecoin-based platform

- A biometric PKI blockchain (R&D)

- A biometric secured wallet

- Biometric Transaction Verification

Roadmap

Q1
- Prototype Mobile Application
- Create Incentive Smartcontracts
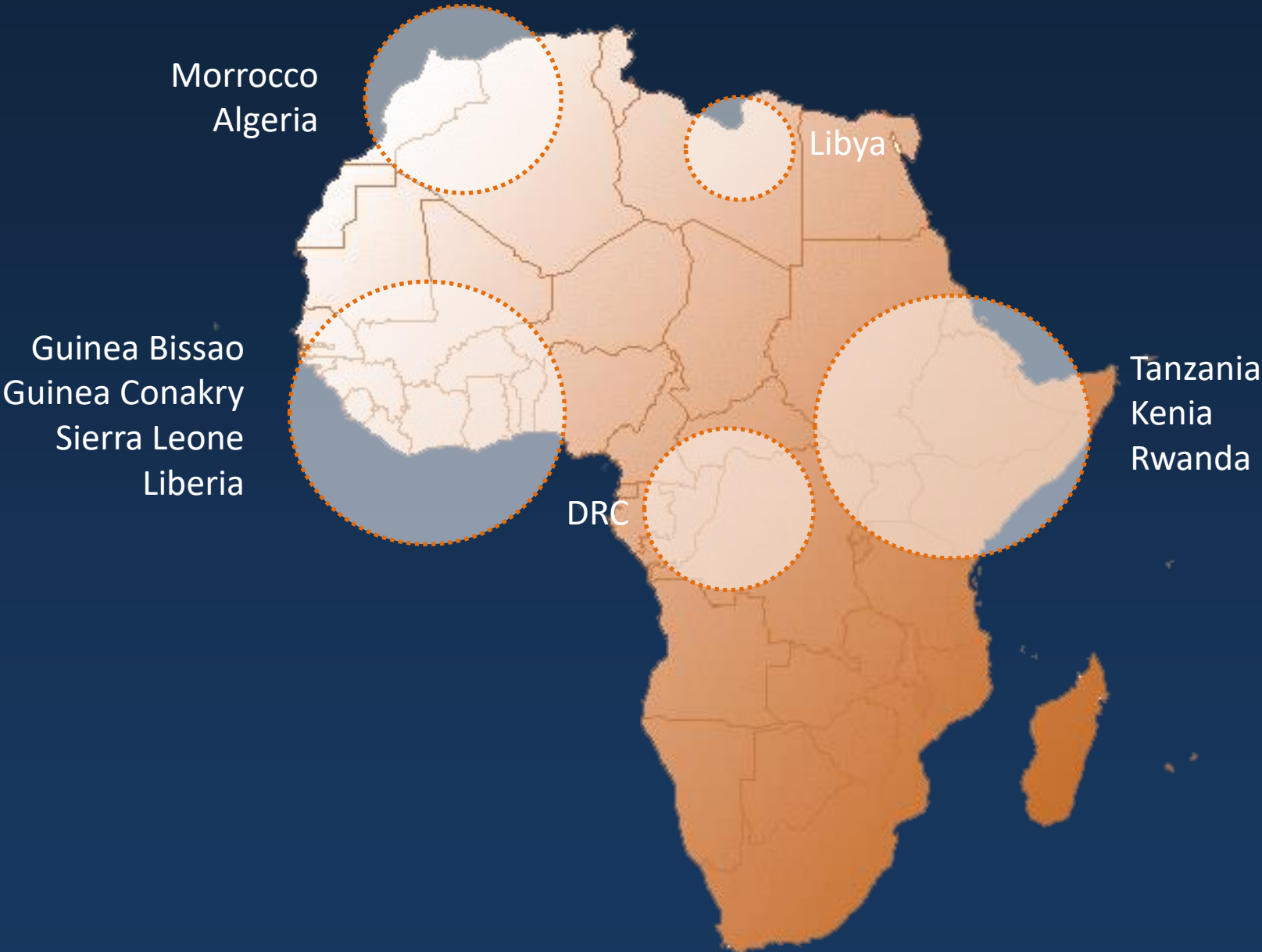- Set up team
- Dashboard members
- Legal

Q2
- Demo application
- Beta testing
- API development
- Structure company

Q3
- Going Live
- Sign agreements
- Marketing
- Tutorials

First Rollout

Other continents

Nymo's Role in Enhancing Central Bank Digital Currencies

1. Nymo's decentralized identity management system can help to authenticate users of CBDCs, ensuring that only authorized individuals can access and transact with CBDCs. This can help to prevent fraud and improve the overall security of CBDC transactions.

2. Nymo's integration of stablecoin technology can enable CBDCs to achieve greater stability and reliability, as the stablecoins can be used as a reliable unit of account to support the value of CBDCs. This can help to improve the trust and adoption of CBDCs, particularly in countries where the local currency is volatile or unreliable.

3. Nymo's platform can also facilitate cross-border transactions and payments using CBDCs, helping to improve the efficiency and speed of international payments. By leveraging blockchain technology and decentralized applications, Nymo can create a seamless and cost-effective global payment network that supports CBDCs, thereby helping to promote their adoption and use

REVENUE MODEL

1% per transaction

1,5$ fixed fee per transaction

Partner licenses

White labels

10 BILLION NYMO'S FIXED SUPPLY

Stablecoin AltCoin

1+1 = 3

A burn that will be linked to every remittance transaction, to maintain a stable pool of liquidity.

The burn mechanism is an innovative process that Nymo will use to decrease the number of tokens in circulation after each transaction.

This will be achieved by using 10% of Nymo's profits to purchase tokens from the market and retire them permanently, thereby reducing the overall supply of tokens. This strategic approach will increase the value of each remaining token due to the reduction in supply and increase in demand.

This means that investors in Nymo's ICO can expect long-term growth potential for their investment, as the tokens become increasingly rare.

By implementing this burn mechanism, Nymo provides a unique opportunity for investors to participate in a new and innovative decentralized finance project while also benefiting from potential long-term investment growth

What we are NOT

We want to clarify that our platform, **Nymo, is not linked to any existing cryptocurrencies like Bitcoin or any other stablecoin.** Nymo operates solely within its own ecosystem and is independent of other digital currencies.

We do not offer, buy, or sell these coins or any other altcoins.

However, we do have another Nymo coin that exists on the Binance Smart Chain. This coin serves as an incentive for funding projects and can be acquired through regular decentralized exchanges (DEX). It operates separately from our main Nymo platform and has its own specific use case.

It's important to note that we have complete control over the liquidity pool of this separate Nymo coin. We achieve this by utilizing a portion of the remittance profits generated by Nymo to burn a limited number of tokens, specifically 10 billion. This mechanism helps maintain the scarcity and value of the Nymo coin on the Binance Smart Chain.

Rest assured that our primary focus and offering revolve around the Nymo blockchain-based remittance platform. The other Nymo coin on the Binance Smart Chain is a complementary component designed for specific purposes within a different context.

FUNDING NEEDS

$250k - 1.2M USD (year 1)

➢ MVP 3Months
➢ HR - Legal - Contracts

JOIN THE FUNDING SESSION

We offer

Equity
Liquidity tokens

- Investment structure: Equity and/or Liquidity Tokens
- Minimum investment amount: 50K USD
- Maximum investment amount: 250K USD
- Once 250K funding target is reached, the investment round will close and equity will be issued to investors
- 5 year valuation 5Mio USD

We do not stand still

Open Banking API
Nymo is actively contributing to the growth of open banking in Africa by developing APIs. These APIs enable secure third-party access to financial data while ensuring compliance with data privacy regulations. With Nymo's involvement, the region can address its payment challenges more effectively through open banking practices.

The Biometric Interoperatible protocol
The injection of the biometric public key's in the blockchain, ensures that the transaction goes to the right owner.
The protocol validates the identity. (INNOVATION!!)

Quantum technology
Quantum key distribution (QKD) to be used to securely distribute encryption keys between blockchain participants, which would make it virtually impossible for third parties to intercept and decrypt blockchain data.

Mission

AIDENTITY

Every human has the right to have an identity.

Vision

AIDENTITY

Every human has the right to be protected.

Our Values

AIDENTITY

Every human has the right to have access to well-being.

Team

Johann Caubergh
Management

Kevin Ewings
Management

Bert Verdonck
Marketing

Louis Libart
Finance

Christophe De Schrevel
Business Development

Hélène Gilles
HRM

Frank Van Oss
Corporate
Communication

Dr. Abdel Khan
Business Dev.
MENA

Lester Distasse
Project Manager

Jim Currier
Financial Advisor
(USA)

Zhora Avetisian
Senior Developer

Zarko Celebic
Senior Developer

X
BC Dev – Ethical
Hacker

nymo

Join our journey!

Financial Plan available on request

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