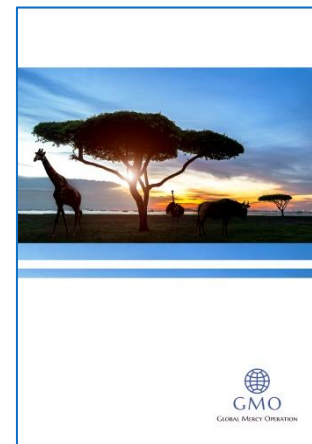
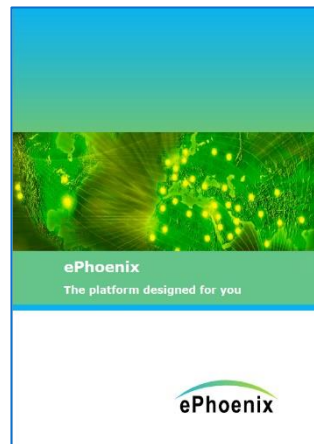
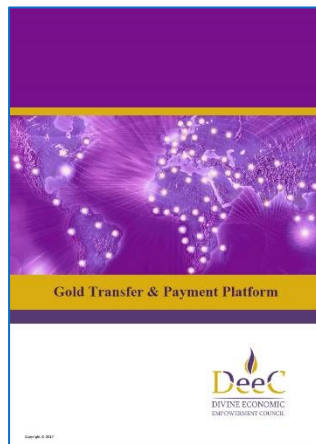
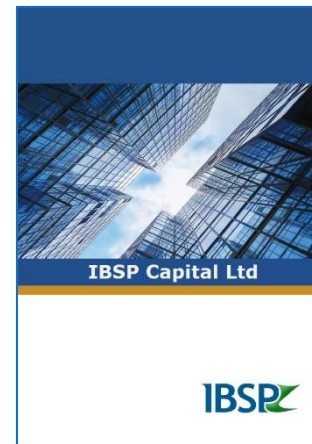
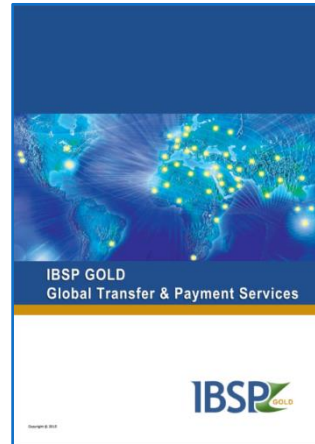
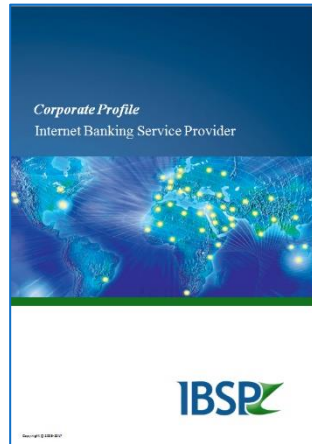


IBSP Group of Companies



IBSP, 35 years of banking with Cloud Solutions



IBSP Group of Companies



Internet Business Service Provider, Head office located in Florida USA with daughter companies in United Kingdom, Hungary and Switzerland. Core business platform.



Internet Banking Service Provider, Head office located in Florida USA with daughter company in United Kingdom, Hungary and Switzerland. Core Banking Platform.



IBSP Gold, is a transfer and payment platform for banks and large corporate users with 100% gold as asset base. Corporate users will be able to see the gold balance, transfer and make payments in any currencies.



IBSP eBanco, is a transfer and payment platform for SME and private users with 100% gold as asset base. Users will be able to see the balance, transfer and make payments in different currencies and use MasterCard's and POS terminals, all based on gold.

A new global secure alternative to currency

”Currency is the past, Gold is the future”

WHAT WE DO ?

Content Management Maintenance Newsletters Database CRM

BANKING with GOLD or CURRENCY

PDF Conversion Marketing Payroll Fax Hosting

SaaS = Software as a Service on secure Data Centers

CLOUD SECURITY



- **International Cloud=No**
- **National Cloud=Yes**
- **Local Cloud=Yes**
- **Platform in the Nation**
- **Encryption Standard**
- **PCI DSS L1**

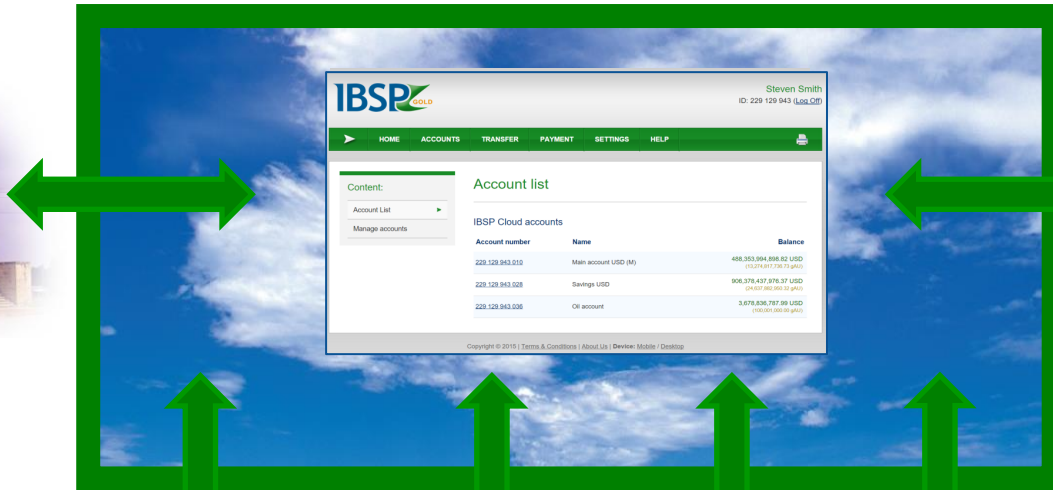
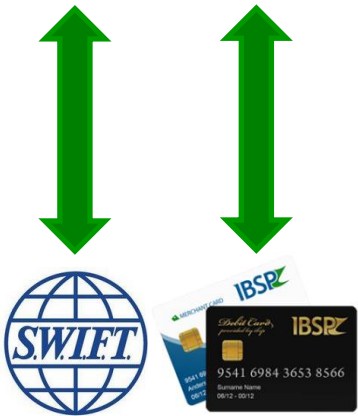
Secure Software & Cloud Services for 30 years

CORE BANKING PLATFORM

BANK



Settlement



TELECOM



ATM



Web-shops



POS



Cash in/out



Mobile Phones

Banking platform offline or online

HARDWARE SERVER SETUP



**Bank with existing
core banking system**



One account for IBSP

**Banks with existing banking
system can use one account to
reach millions of new
unbanked customers**

**Install the IBSP Cloud banking
platform in parallel
with the existing core system**

**IBSP Cloud
banking system**



Many accounts:

**Personal accounts
Corporate accounts
Merchant accounts**



AVAILABLE SERVICES

Banking Functions

IBSP Bengt Arnesson
Member no: 192 507 834 (Log Off)

HOME ACCOUNTS TRANSFER PAYMENT MERCHANT SETTINGS HELP

Content:

- Overview
- Messages
- Agent
- Contact Us
- Help

Overview

This is an overview of your current account balance(s) and latest transactions.

Account balances:		Latest transactions:	
Main Mobile Account	27.813.61 SEK (2.906.33 EUR)	2017-03-29 15:29:42	Merchant Account + 95.70 SEK (+ 10.00 EUR)
Merchant Account (Merch)	499.99 SEK (52.25 EUR)	2017-03-29 15:29:42	Main Mobile Account - 95.70 SEK (- 10.00 EUR)
Dorons Account (M)	0.00 USD (0.00 EUR)	2017-03-29 15:28:15	Main Mobile Account + 95.70 SEK (+ 10.00 EUR)
		2017-03-29 15:28:15	Merchant Account - 95.70 SEK (- 10.00 EUR)
		2017-03-29 15:25:42	Merchant Account + 500.00 SEK (+ 52.25 EUR)

IBSP Bengt Arnesson
(Member no: 192 507 834)

Back Menu

Overview

This is an overview of your current account balance(s) and latest transactions.

Account balances:	
Main Mobile Account	27.813.61 SEK (2.906.33 EUR)
Merchant Account (Merch)	499.99 SEK (52.25 EUR)
Dorons Account (M)	0.00 USD (0.00 EUR)

Latest transactions:

2017-03-29 15:29:42	Main Mobile Account	- 95.70 SEK (- 10.00 EUR)
2017-03-29 15:29:42	Merchant Account	+ 95.70 SEK (+ 10.00 EUR)

IBSP Phone number: 46709142550
Customer number: 192 507 834

- MAIN ACCOUNT
- TRANSFER
- CONFIRM
- VIP-ID
- SETTINGS
- RECOMMEND A FRIEND
- MERCHANT
- PURCHASE
- HELP
- LOG OUT

<confirm code> / FBZ

Mobile Banking

Help
10:29, Feb 1

SMS commands:

- BAL
- STA <YMM>
- TRA <amount> <phone number>
- ELE <amount>
- WAT <amount>
- TV <amount>
- AIR <amount>
- AUT <confirm code> / FBZ

10:29, Feb 1

Tap to enter message

Send

- Desktop Internet
- Mobile Internet
- Mobile Apps
- SMS, USSD Services
- Private Accounts
- Corporate Accounts
- Merchant Accounts
- Salary Module
- Account Modules
- Interest Module
- Currency Module
- Remittance Module
- Cash Module
- Merchant Module
- POS Terminals
- ATM Terminals
- Admin Backoffice

AVAILABLE SERVICES



ATM terminals
GPRS Mobile



POS terminals
GPRS Mobile



Debit Cards
VISA & MC

UNIQUE SERVICES



Prepaid Phone Cards



Prepaid TV channels



Prepaid Power



Prepaid Water



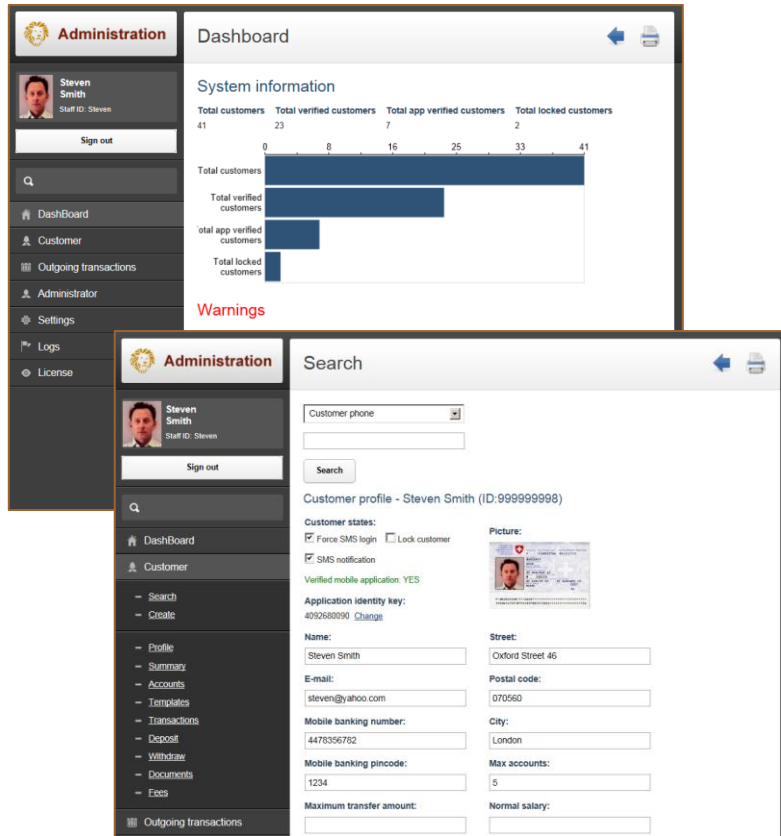
Student cards & fees



Farmers Micro Loans

Custom related online services in Africa

BANK ADMINISTRATION



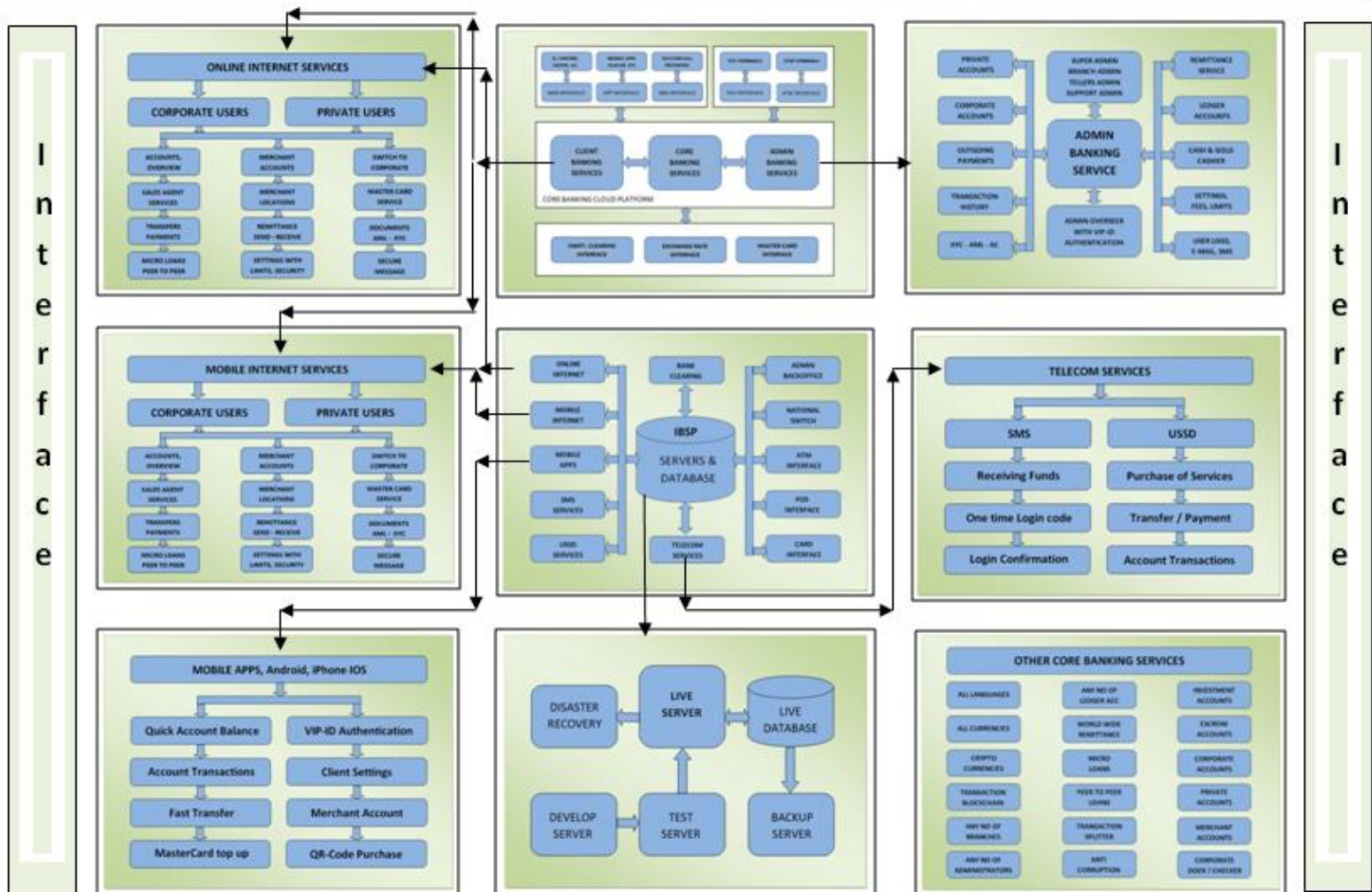
- Dashboard/Overseer
- Customers
- Transactions
- Super management
- Branch management
- Tellers, cash in/out
- Customer support
- Customer call centre
- Branches & locations
- External bank accounts
- Cash & Safe & Goldboxes
- POS merchant admin
- ATM admin
- System settings
- Financial Reports
- GL Reports
- AML & KYC & AC

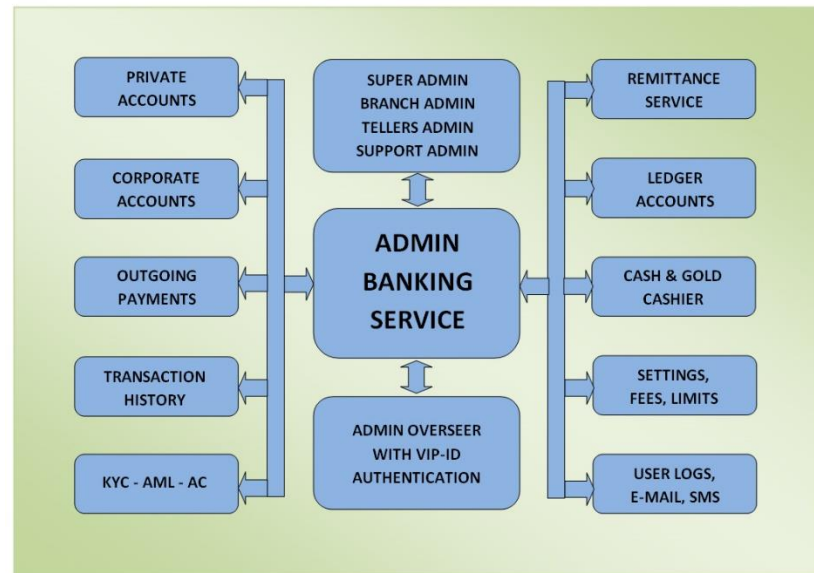
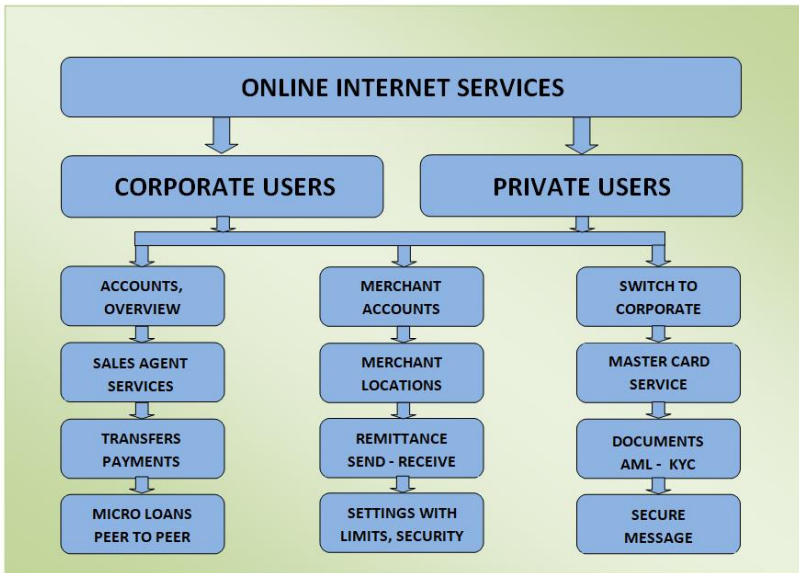
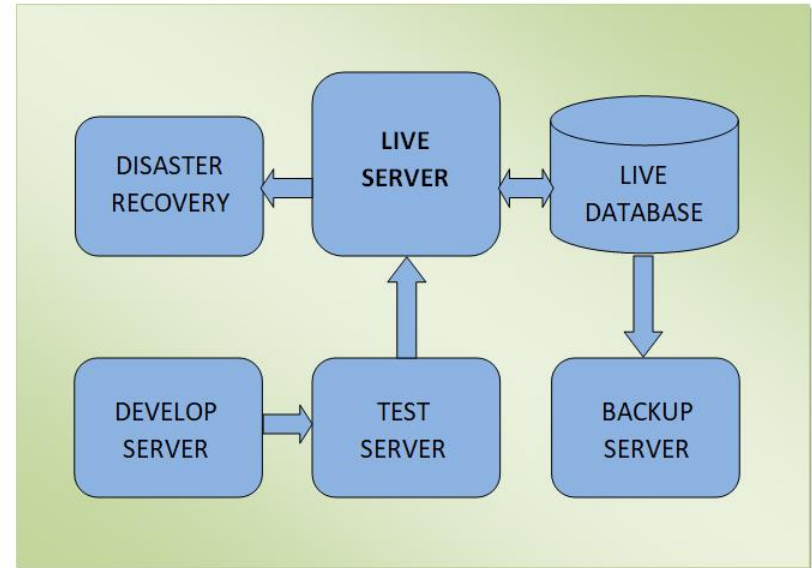
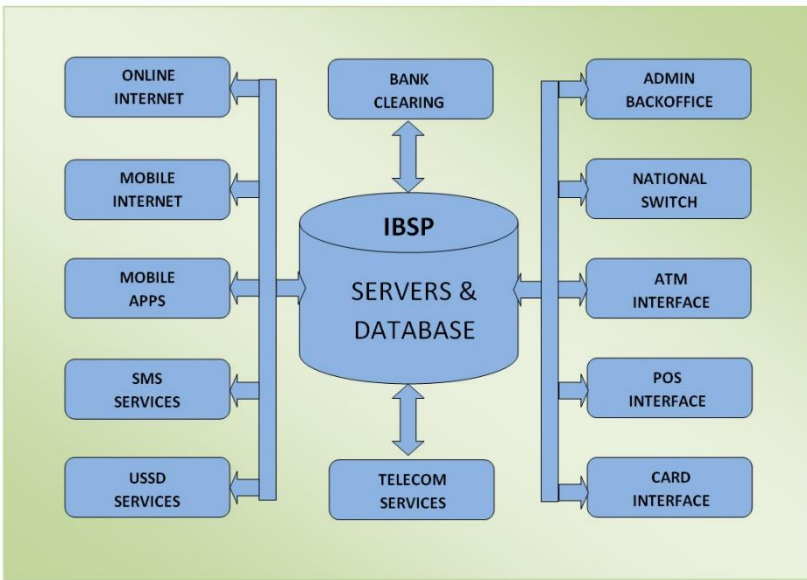
**Security with online
Overseer and Encryption**

UNIQUE SELLING POINTS

- **Next generation banking**
- **Very high security**
- **Instant clearing & settlement**
- **Big market for unbanked**
- **Oracle online compatible**
- **Competitive prices**

IBSP Cloud Banking Architecture







**Global Online,
Deposit, Withdrawal,
Transfer and Payment portal
with .9999 fine gold.**



Our Services:

- **Gold account for private users and corporations**
- **Gold accounts connected to VISA, MasterCard or UnionPay**
- **Gold accounts connected to Point Of Sales (POS) terminals**
- **Gold accounts connected to ATM's**
- **Gold accounts connected to IBAN and SWIFT**

Steven Smith
ID: 229 129 943 (Log Off)

HOME ACCOUNTS TRANSFER PAYMENT SETTINGS HELP

Content:

- Account List
- Manage accounts

Account list

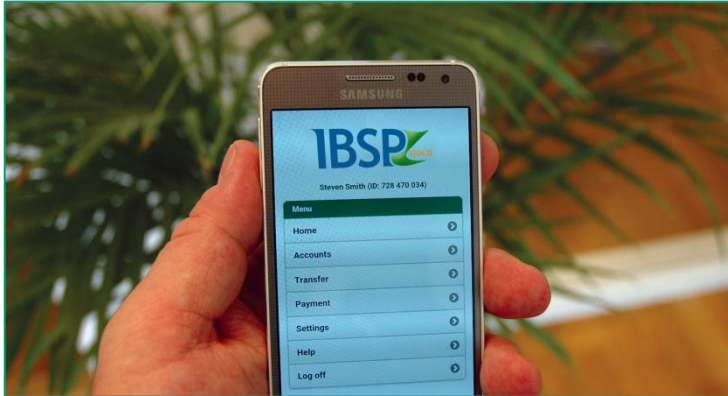
IBSP Cloud accounts

Account number	Name	Balance
229.129.943.010	Main account USD (M)	488,353,994,898.82 USD (13,274,817,736.73 gAu)
229.129.943.028	Savings USD	806,378,437,976.37 USD (24,637,882,950.32 gAu)
229.129.943.036	Oil account	3,676,836,787.99 USD (100,001,000.00 gAu)

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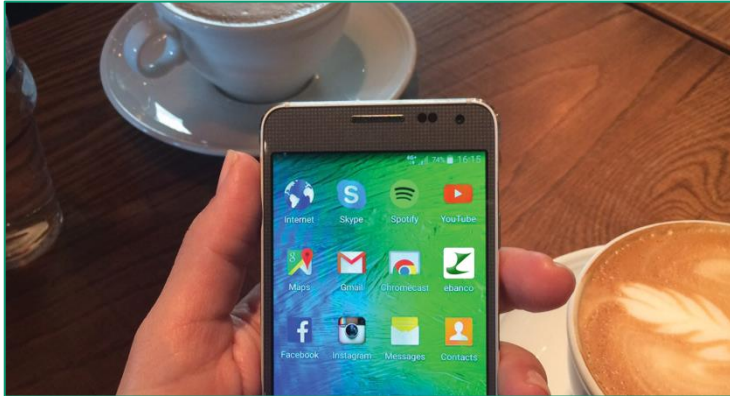
Internet based Transfer and Payment Services:

- Accounts shows weight of gold and currency
- Transfer to own and other gold accounts
- Transfer to external bank accounts
- Payment of bills
- Private and corporate gold accounts
- Transfer to IBAN accounts
- Transfer to other bank accounts via Swift
- Merchant administration for corporate gold accounts



Mobile Internet based Transfer and Payment Services:

- **Accounts shows weight of gold and currency**
- **Transfer to own and other gold accounts**
- **Transfer to external bank accounts**
- **Payment of bills**
- **Private and corporate gold accounts**
- **Transfer to IBAN accounts**
- **Transfer to other bank accounts via Swift**
- **Merchant administration for corporate gold accounts**



Mobile Apps based Transfer and Payment Services:

- **VIP-ID identification for login and transfers**
- **Fast gold account balance**
- **Cardless ATM withdrawal for anyone**
- **Instant virtual IBSP Gold card with one time amount**
- **Virtual IBSP Gold card with NFC and PIN code**
- **iPhone, Android Apps**



VISA, MasterCard and UnionPay Services:

- **Pay to any card world-wide from my gold account**
- **Instant virtual IBSP Gold card with one time amount**
- **Virtual IBSP Gold card with NFC and PIN code**
- **Instant payments of any currency in shops**
- **Instant withdrawal of any currency at ATM's**
- **Instant bonus splitter to different gold accounts**



Point of Sales (POS) Services:

- **Payment with VISA, MasterCard and Union Pay**
- **Payment online with NFC, chip or magstrip card**
- **Payment online with biometric (fingerprint)**
- **Deposit and Withdrawal of currencies from gold**
- **Online exchange between currencies and gold**
- **Remittance of gold to any family or friend**



Thank you
www.ibsp.se