

Introducing...

billon

The world's first regulatory compliant blockchain platform and app!

Live since May 2015, Billon is now emerging from soft launch in Poland to open its learning to the world.

Billon will initially serve the sub \$10 social monetization market, where blockchain gives cost and service advantages.

At the same time, Billon offers a turn-key white label solution to e-money license holders. Billon will soon be multi-currency and cross-border

- ✓ No bank account required
- ✓ Free app on mobile or PC
- ✓ Fully integrated with ATMs, Banks, POS, & eCommerce
- ✓ Fully compliant (KYC / AML)



Social-payments Platform

Cash-in

- Top-up at store POS
- Bank transfer
- Other users & promotions
- Cards (2016)

Cash-out

- ATM
- Bank transfer
- mCommerce



Payments

Direct to personalities:



facebook

twitter



Izak

YouTuber for CS:GO

I like that there is no re-direct or break in action while paying

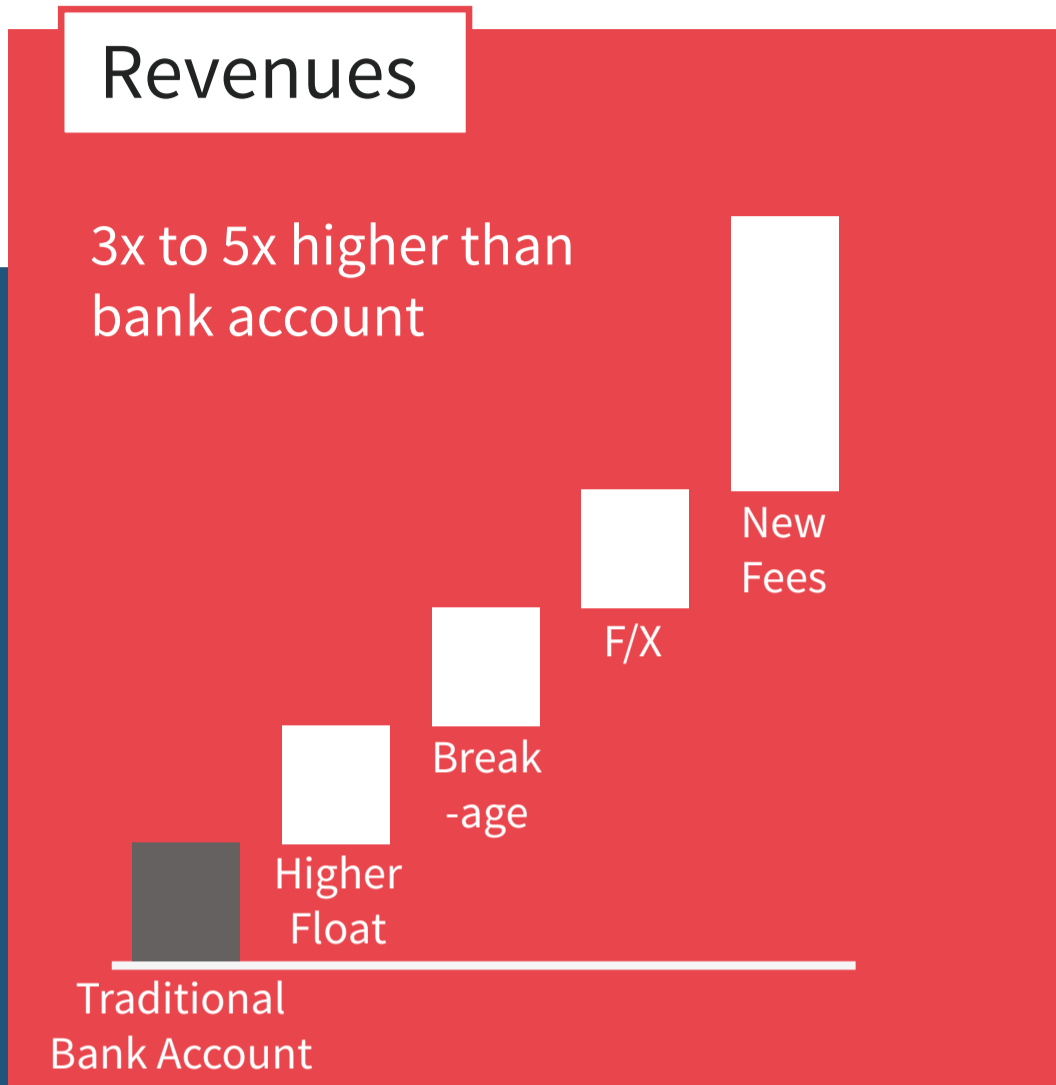
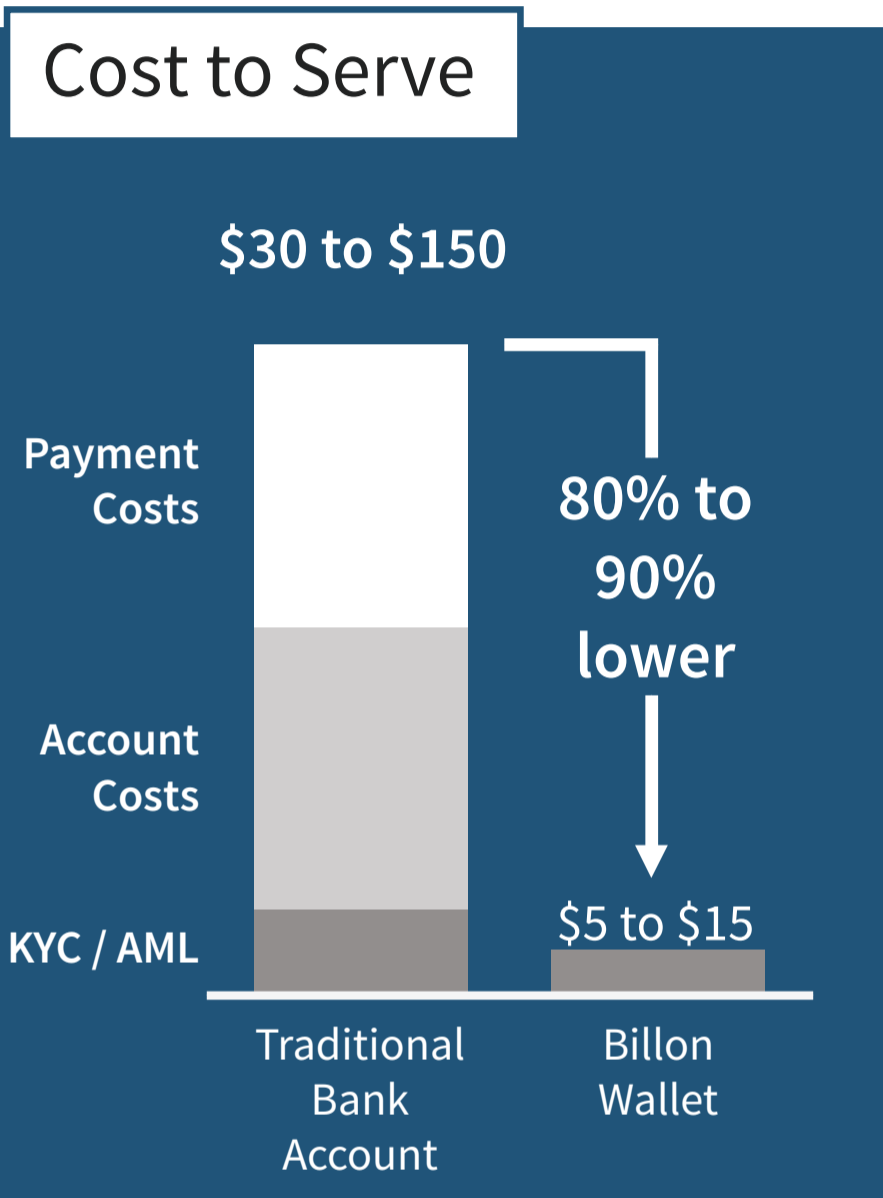
Finally, a solution in my home currency!

Kubon

#6 in world on Twitch

White-Label Solutions

Billon has implemented at 3 banks in EU (test market)



Works on smartphones, PCs, Tablets, POS, servers

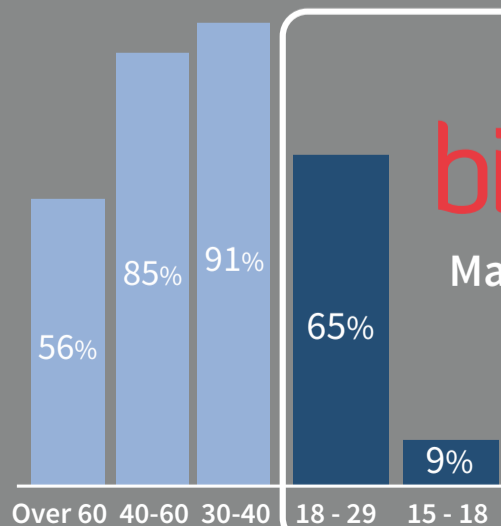
This is a great new client entry product for us

Bank CEO

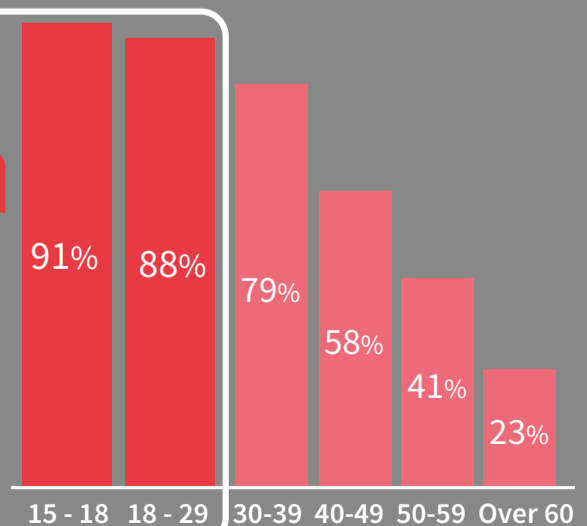
Solving demographic mismatch problem

Marketing

Bank account penetration by age segment



Smartphones penetration by age segment



billon

Direct

- Social media monetization
 - Twitch
 - Facebook
 - Instagram
 - Twitter
- eGaming & entertainment

White label

- remittance infrastructure
- loan disbursement
- payout of irregular payroll
- high risk e-commerce (no chargebacks)
- underbanked emerging economies



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Andrzej Horoszczak CEO and Founder

Andrzej is a leading authority on blockchain. He worked as a programmer on Wall Street. After 10 years in the financial industry in New York, he moved to Poland, where he was CEO of a medical online publishing business. Frustrated with the lack of monetization solutions, he sold his business to create Billon.

Andrzej earned his Graduate degree in MS Computer Science and Math and his MBA in Finance from Wharton.

Andrzej is a devoted father of three.

Robert Kaluza Chief Operating Officer, Founder

Robert is an expert in complex IT strategies and transformational integrations at blue chip companies - HP, Mars and Orange, across multiple locations in Europe. He was responsible for successful launches of IT projects worth above \$100M. Robert has M.S. degrees in computer science, marketing and finance, and an MBA from The University of Hull in UK.

Robert is happily married father of 2 girls, and is also a cat lover.

David Putts Chairman and Chief Commercial Officer

David, a three time bank CEO, has years of banking experience across Europe. He launched the first Polish online bank, later managed Central Eastern European operations of HSBC, and launched Bank 2.0 in Czech Republic. Since joining Billon as Chairman and Chief Commercial Officer David has introduced Billon to major banks across Europe.

David is a father of three, who settled in Poland, after completing his MBA at Duke University, The Fuqua School of Business.

Maciej Luczak Chief Product Officer, Founder

Maciej was founding CEO of payleven.com (mPOS solution), and led innovation for MasterCard where he advised banks, acquirers and telecoms on mobile wallets, payments products and processes. Maciej graduated in Finance and Banking, and holds MIM from University of St. Gallen (Switzerland).

Maciej is happily married and loves his classic car collection.