

The logo for DIMPAY features the word "DIMPAY" in a bold, sans-serif font. The "D" is a vibrant magenta color and has a digital, pixelated appearance on its left side. The "I", "M", and "P" are also in magenta, while the "A", "Y", and the final "P" are in a dark navy blue. The entire logo is centered within a white circle that has a thin dark border.

DIMPAY

Corporate Presentation

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What is DIMPAY?

- ▶ DIMPAY is a global payment system that is fast, cost-effective and fully secure. DIMPAY is built on the XEM Protocol making the platform cost-effective, instantaneous, transparent and decentralized.

The platform is designed for peer-to-peer, business-to-business, consumer-to-business and business-to-consumer transactions. DIMPAY is an integral part of the DIM Ecosystem and it consists of DEPOTWALLET, mobile DEPOTWALLET and the DIM Debit Card.

The payment system is not only for consumers and merchants, it has the potential to be the financial solution for the 2 billion adults without bank accounts around the world.

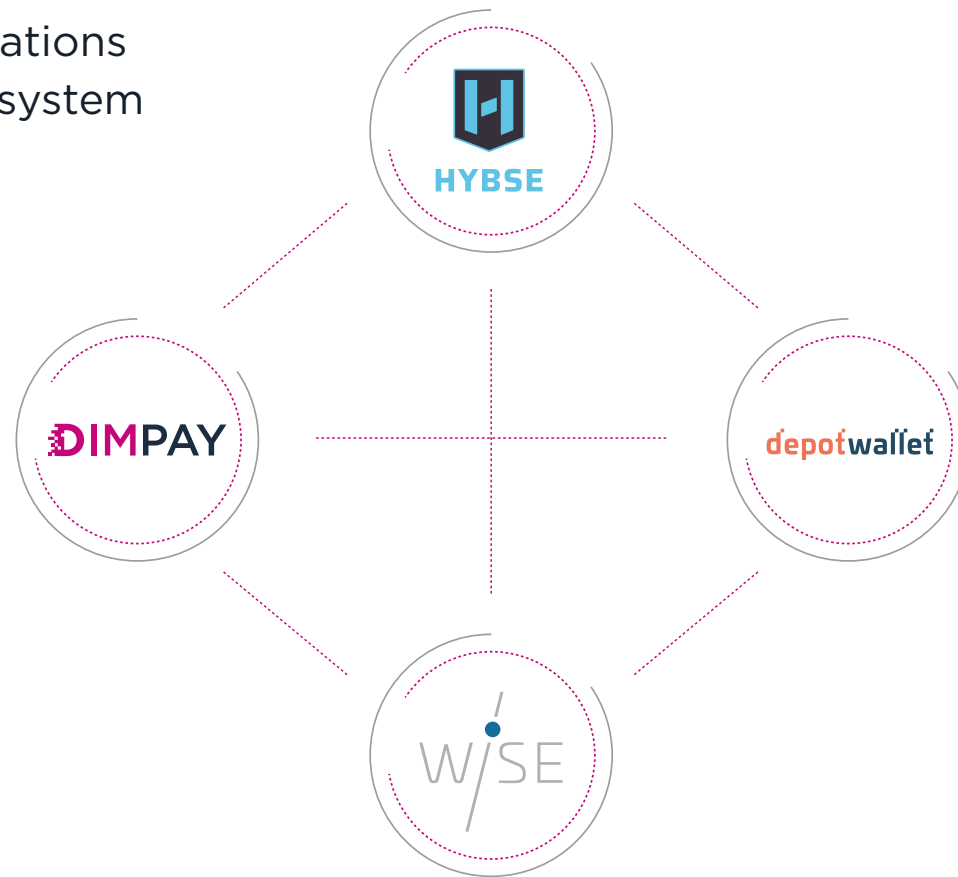
DIMPAY Foundation

- ▶ The DIMPAY Foundation is a separate entity from the DIM Foundation. The DIMPAY Foundation will have its own board members and employees. The DIM Foundation will offer full support to the DIMPAY Foundation as a pilot project. DIMPAY will operate independently within the DIM Ecosystem.

The DIM Foundation has permitted the development of DIMPAY to be outsourced exclusively to the DIMPAY Foundation. This is to ensure that the DIM Ecosystem is decentralized, not just at the foundational blockchain level but the operational level too.

DIMPAY Foundation

- ▶ Decentralized operations within the DIM Ecosystem



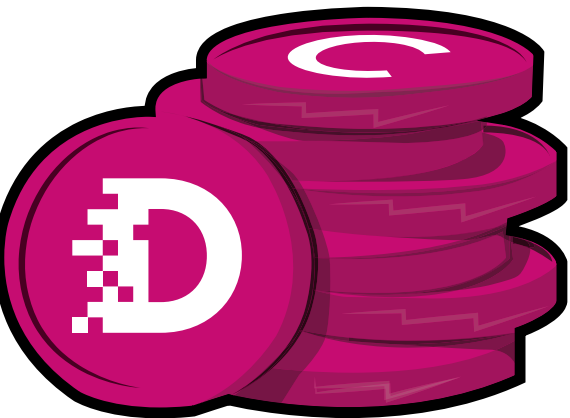
DIMPAY Features

- ▶ Users will enjoy the connectivity of having a three-way payment option made up of :
 - 1) DEPOTWALLET,
 - 2) mobile DEPOTWALLET and
 - 3) DIM Debit Cards

- ▶ Access to the DIM Ecosystem, consisting of:
 - 1) wiseexchange operated by WISE Consulting Ltd, which facilitates the exchange of fiat currencies into DIM Currencies and cryptocurrencies as well as the digitalization of assets, and
 - 2) a blockchain based financial platform (the HYBRID Stock Exchange) where DIMPAY users can trade crypronized securities, cryptocurrencies etc

DIMPAY Features

- ▶ User-friendly DEPOTWALLET interface
- ▶ DIM Debit Cards connects the blockchain financial services to the traditional fintech services
- ▶ DIMPAY simplifies the payment experience for customers
It is a platform where merchants can track customer trends and their inventories
- ▶ DIMPAY integrates the point of sale, e-commerce and fintech services into the DIM Ecosystem



DIMPAY ICO

- ▶ **Available at:** dimcoin.io/dimpay
- ▶ **Pre-ICO Dates:** 4 December (12:00 CET)
– 6 December (23:59 CET) 2017
- ▶ **ICO Dates:** 7 December (00:00 CET)
– 18 December (23:59 CET) 2017
- ▶ **Type of Offer:** Initial Coin Offering
- ▶ **Purchase:** DIMCOIN
- ▶ **Maximum ICO Target:** 1,500 BTC

DIMPAY ICO

- ▶ **Bonuses Available:**
 - 25% (35% for using XEM)
4 - 6 December 2017
 - 10% (20% for using XEM)
7 - 12 December 2017
 - 5% (15% for using XEM)
13 - 18 December 2017
- ▶ **Minimum Purchase Per Person:** 1 DIMCOIN
- ▶ **Maximum Purchase Per Person:** None
- ▶ **Accepted Cryptocurrencies:** BTC, ETH, & XEM
- ▶ **Use of Generated Funds:** Development of
 - i) DEPOTWALLET,
 - ii) mobile DEPOTWALLET &
 - iii) DIM Debit Card

ICO Funds

Marketing – 30% of the funds raised will be utilized for marketing DIMPAY in the countries identified on the DIMCOIN ICO whitepaper.

Software Development & Engineering – 25% of the funds will be utilized for software development and engineering for the DIMPAY service providers.

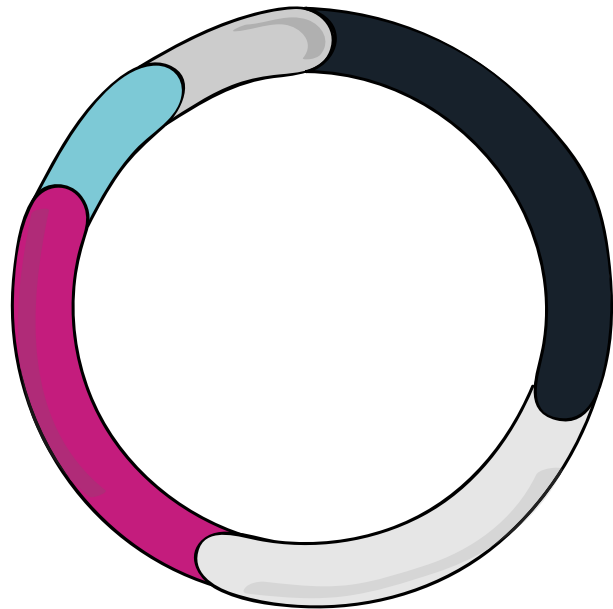
Structure Development – 25% will be for building a team of agents to seek out merchants in order to pitch DIMPAY and its benefits to the merchants.

Legal & Compliance – 10% will be for legal requirements, complying with the ongoing regulatory framework and acquiring the relevant licenses that are needed to assist with the growth of DIMPAY.

Operational & Administration – 10% will be utilized for day-to-day operational and administrative duties behind DIMPAY.

ICO Funds

ICO Funds



- **Marketing** - 30%
- **Software Development & Engineering** - 25%
- **Structure Development** - 25%
- **Legal & Compliance** - 10%
- **Operational & Administration** - 10%

DEPOTWALLET

- ▶ DEPOTWALLET is a web app blockchain based wallet that permits users to buy, sell, hold and manage various cryptocurrencies together with cryptonized assets. The wallet allows users to make P2P transfers and companies to make B2B transactions.

DEPOTWALLET is also a doorway for users and businesses to the Hybrid Stock Exchange(HYBSE). HYBSE is an online stock exchange that offers small and medium enterprises (SME's) a platform to seek and access international capital.



depotwallet

Mobile DEPOTWALLET

- ▶ The mobile DEPOTWALLET will be similar to the DEPOTWALLET. Users will be able to select a Private Account or a Business Account. The introduction of the mobile DEPOTWALLET will proceed in gradual steps. The first mobile DEPOTWALLET will be a basic version for beta testing. The security upgrades and software updates to the mobile DEPOTWALLET will happen throughout 2018 and 2019.

As the software matures, the latest and most advanced security systems will be integrated. Examples: fingerprint, iris scan, face recognition, and 2-step authenticator.

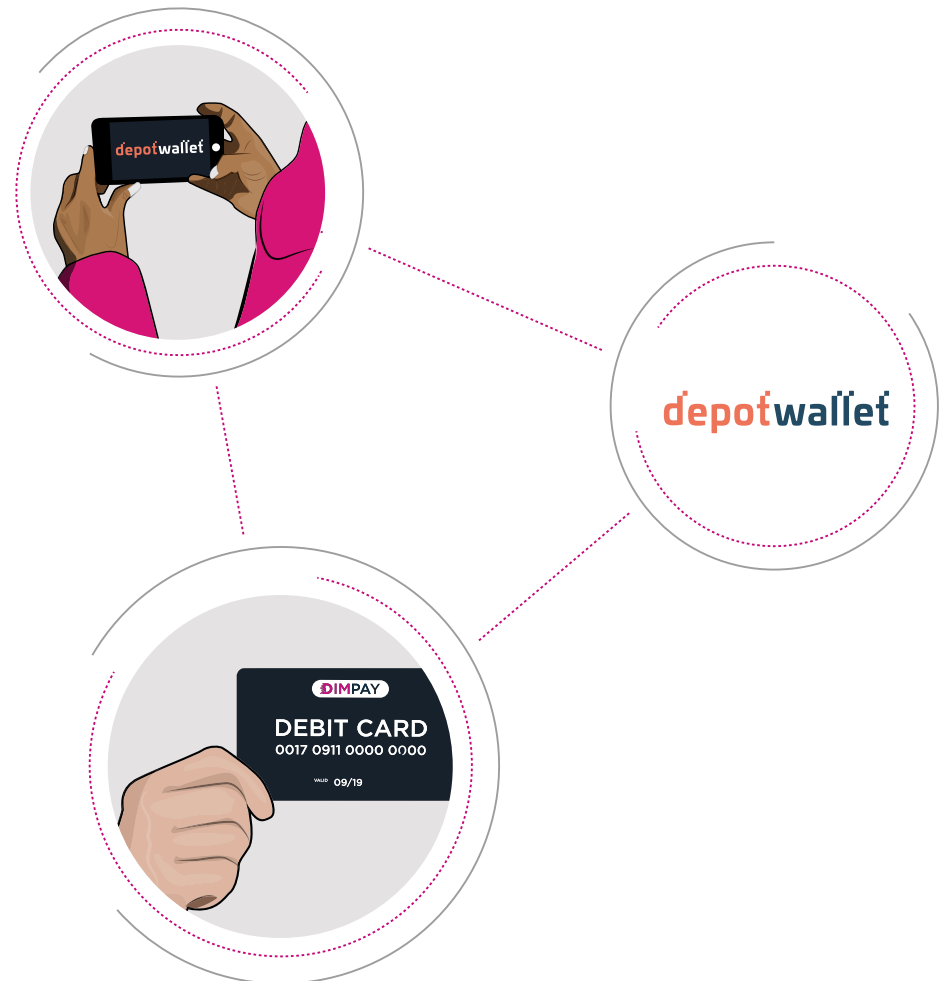


DIMPAY interactions



DIMPAY comprises of DEPOTWALLET, mobile DEPOTWALLET and DIM Debit Cards.

The three applications are interconnected and their functions supplement each other.



Private Account

- ▶ The Private Account will offer the user full control over the account. The account will be linked to the DEPOTWALLET account, this will enable users to manage the cryptonized assets and cryptocurrencies in the account's wallet address.

Users will be able to make e-commerce purchases and merchant walk-in purchases in brick and mortar shops. This will “allow consumers to make payments ‘anytime, anywhere’, becoming less dependent on the need to carry cash which in turn could reduce the risk of theft”⁸.

Functions of a Private Account

- ▶ The primary functions of the Private Account will be as follows:
 - ▶ Engage in point of sale payments
 - ▶ Engage in carrier payments
 - ▶ View and manage the funds and cryptonized assets in the DEPOTWALLET account
 - ▶ Make everyday transactions like sending remittance
 - ▶ Standing orders of recurring payments such as rent, insurance etc. Direct debit procedures (creditors deduct the amount directly from DEPOTWALLET account)
 - ▶ Guarantees (such as a bank guarantee issued to a creditor)
 - ▶ Additional functions can be added at any stage

Business Account

- ▶ The Business Account will be designed to meet the needs of businesses. The Business Account will enable businesses to keep track of inventory and transactions through one account. They will have complete management over their customers' shopping and checkout experiences. The Business Account will send merchants payment notifications when payments have been completed and credited to their accounts. The account will allow for standard invoices to be generated. Standard invoices have basic details such as the unique invoice number and transaction details such as items purchased, total cost etc.

Functions of a Business Account

- ▶ The primary functions of the Merchant Account will be as follows:
 - ▶ Check balance of the funds in the account
 - ▶ Track the income and expenditure from the account
 - ▶ Create an invoice
 - ▶ Statement of financial positions (balance sheet, cash flow)
 - ▶ Fetch and receive invoice status updates
 - ▶ Salary and Expense payments

Merchant Registration

Merchants will receive payments from customers through QR codes. When merchants create an invoice, a new QR code will be generated. The QR code will be displayed at the counter in a physical shop, whilst an online store will have their QR code displayed on their webpage at the end of the purchase when you check-out. A merchant needs to have a free Business Account on Depowallet in order to be part of the DIM Ecosystem.

Every merchant will have a free unique QR code that is linked to their Business Account. When a customer makes a purchase they will use their phones to scan the merchants QR code and transfer the relevant amount in DIM Currencies to the merchant's Business Account.

Merchants need a Business Account to receive DIM Currencies as payment for their products. For merchants to withdraw their DIM Currencies, they will need to register with WISE Consulting Ltd, they will be required to fill in a know your customer (KYC) form.

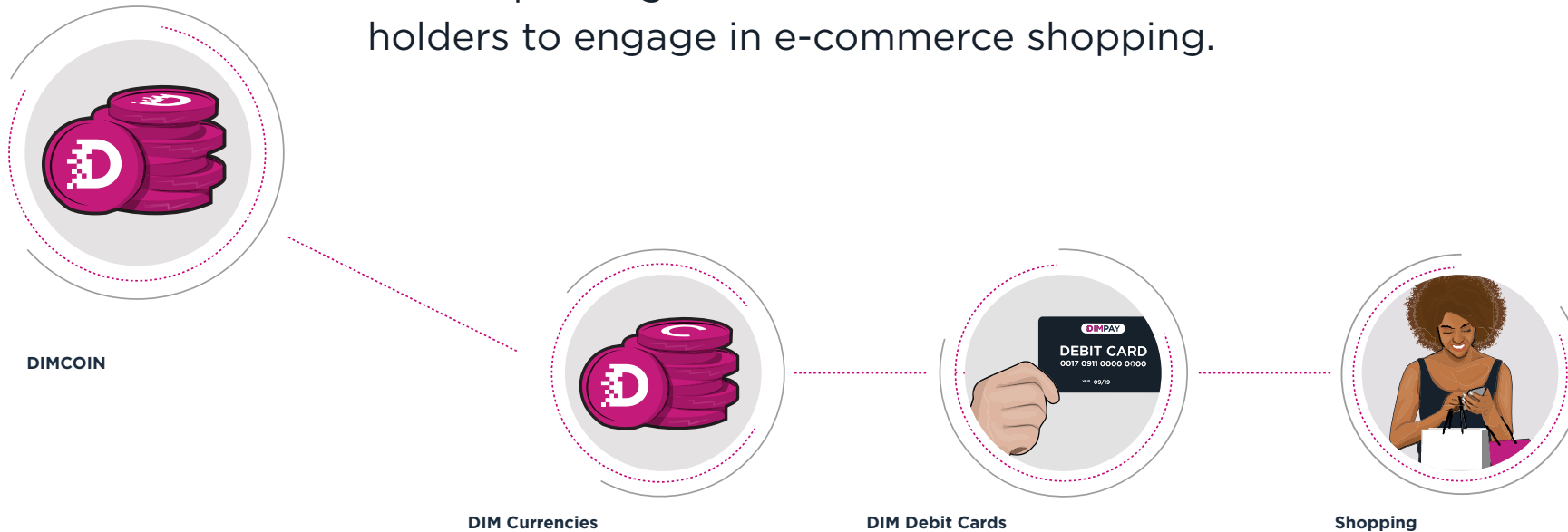
Consumer and Merchant Dispute Resolution

If a sale does not proceed in a manner that both the consumer and merchant were anticipating, they can enter into a Dispute Resolution Dialogue (DRD). The DRD is a bipartisan (two-way) private chat between the consumer and the merchant. If a resolution cannot be found, either party can choose to take the matter into the Dispute Resolution Negotiations (DRN) which involves a DIM Foundation Ambassador from their respective country. The Ambassador will act as the arbitrator. The Ambassador will decide in favour of the consumer or merchant who is in the right. The matter can be further escalated to the DIM-PAY Foundation.

The DIMPAY Foundation will view the matter and try to assist by offering an opinion on the dispute. If one or both parties are still not satisfied, the matter can be escalated to the DIMPAY Foundation members, who will then vote on the opinions received from the DIMPAY Foundation and also offer their own opinion on the dispute. If one or both parties do not accept the recommendation, they can submit the matter to the competent court in order to resolve the dispute.

DIM Debit Card

- ▶ The DIM Debit Card will be connected to the DEPOTWALLET account on the web app and mobile versions. Debit card holders will be able to convert their DIMCOIN and other cryptocurrencies into selected DIM Currencies such as the DIM GBP and DIM EURO. The DIM Currencies will enable debit card holders to walk into brick and mortar merchants and swipe for goods and services. The debit card will also enable the holders to engage in e-commerce shopping.

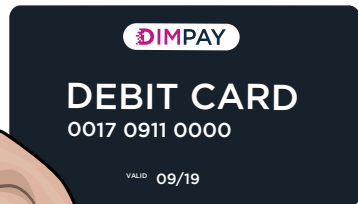


Advantages of debit cards

- ▶ Debit cards offer a level of convenience of swiping at stores, performing
 - ▶ Online purchases etc
 - ▶ No limit for online use
 - ▶ Debit cards for (one-time) use can be generated directly through DEPOTWALLET and mobile DEPOTWALLET
 - ▶ They provide some level of security because the holders do not have to carry cash on them
 - ▶ Debit cards are readily accepted globally
 - ▶ If the card is lost or stolen, other people can't access the account without the pin
 - ▶ You can create your own PIN

Disadvantages of debit cards

- ▶ Users can only spend money that they currently have in their accounts unlike with credit cards where users can spend funds on credit
- ▶ ATM fees
- ▶ The responsibility for balancing the account by managing spending habits falls on the user
- ▶ Accessing funds requires a pin code



The debit cards will give the holders the convenience to use ATMs. ATMs will enable debit card holders to withdraw their DIM Currencies to traditional fiat currencies.

DIMPAY Objectives

- ▶ The objectives of DIMPAY are to:
 - ▶ Facilitate cashless transactions between consumers and merchants
 - ▶ Secure the value of DIM Currencies through promoting the use of DIMPAY and the DIM Ecosystem
 - ▶ Promote cross-border trading
 - ▶ Make exporting accounting records for merchants easier for them to save time and decrease costs
 - ▶ Provide financial services to the unbanked community through DEPOTWALLET
 - ▶ Be the go-to for merchants and consumers to conduct day-to-day activities
 - ▶ Promote the use of DIMCOIN and DIM Currencies

Why use DIMPAY?

- ▶ DIMPAY does not intend to disrupt the manner in which consumers and merchants process payments. DIMPAY uses blockchain to cryptonize the payment process that is familiar to both consumers and merchants, facilitating cashless transactions. The traditional process for merchants is receiving payment for their inventory using a local currency.

Using DIM Currencies makes the payment process simpler. DIM Currencies are a cryptonized version of fiat currencies. Once cryptonized, they are referred to as DIM EURO for the Euro and DIM Rupee for the Indian Rupee. The DIM Currencies are pegged to the market value of the respective fiat currencies.

In this way the consumer can purchase something as simple as a sandwich using DIM EURO from her mobile DEPOTWALLET app, and the Merchant receives his payment, which can be transferred back into Euros through Wise Consulting.



DIMPAY vs Major Payment Platforms

	DIMPAY	Mycelium	BitPay	Paypal
Ability to freeze clients' accounts	❑	❑	❑	▶
Ability to hold clients' funds	❑	❑	❑	▶
Near zero % fees	▶	▶	❑	▶
Monthly account subscriptions	❑	❑	❑	▶
Fees for receiving funds internationally	❑	▶	❑	▶
Built on blockchain	▶	▶	▶	❑
Decentralized platform	▶	▶	▶	❑
Linked to securities trading platform	▶	❑	❑	❑
Safety for funds	▶	▶	▶	▶
Dispute resolution	▶	▶	❑	▶
Exchange of multiple cryptocurrencies	▶	▶	❑	❑
Platform has own cryptocurrency	▶	❑	❑	❑
Exchange into multiple fiat currencies (DIM Currencies for DIMPAY)	▶	❑	❑	▶

DIMPAY Roadmap



DIMPAY