

Innovative Fintech Startup



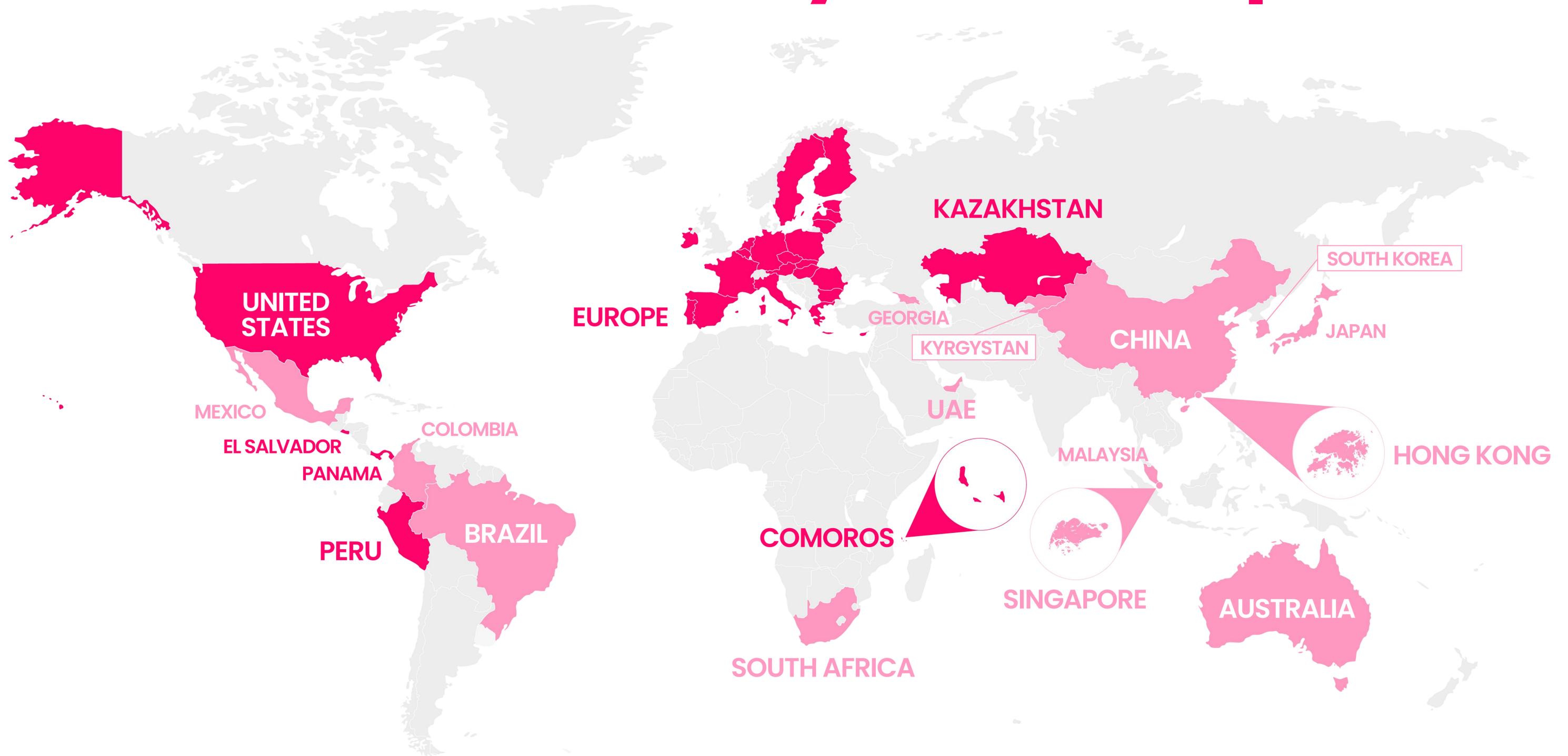
GlobiancePay | **Presentation**

February, 2024

Why GlobiancePay

-  The need for 100% Fail-proof banks has never been greater.
-  Accounts, Cards, Payment and Remittance Services will be accessible to every person on the planet.
-  Set of blockchain technology based Business Features including Crypto Payment Gateway, Voucher and QR POS.
-  GlobiancePay ISO20022 Messaging and Settlement System connects Central Banks, Banks and Enterprises without obstacles.
-  The real-world asset tokenization market is estimated to hit \$16 Trillion Dollars by 2030.
-  Using our Digital Stock Exchange in El Salvador , we are able to create the markets to list, issue, and trade the tokenized securities.
-  Our close working-relationship with Governments since the advent of blockchain technology positions us to handle high-profile deals with ease.
-  At present, we're working on tokenization projects spanning 4 continents, including government bonds, mining, and water management for various government projects.

GlobiancePay Roadmap



Globiance Cards

Access to crypto, digital assets and FIAT in multiple currencies using a **GlobiancePay** card. **GlobiancePay** offers three tiers providing a range of options and benefits.

Choose the card that best suits your business or personal needs:

Tier 1 Card - (Black or Pink) Cards include **Globiance** stablecoin insurance and up to 10% cashback. *Loading fee and rates are based on **GBEX** level.

Tier 2 Card - (Silver or Pink Metal, Iri) Cards include **Globiance** stablecoin insurance, travel insurance, travel medical insurance and up to 10% cashback. *Loading fee and rates are based on **GBEX** level.

Tier 3 Card - (Gold Metal, Iri) Cards include **Globiance** stablecoin insurance, travel insurance, travel medical insurance, Priority Pass Airport Lounge Access and up to 10% cashback. * Loading fees and rates are based on **GBEX** level.

Cards can be ordered directly from your **GlobiancePay** account. To top up the card, simply use your **GlobiancePay** account to reload your card in seconds – with just a few clicks.

- International Availability (including cash-based services).
- Top-up using GlobiancePay or any other interoperable account.
- High spending limits.
- Multiple card options available to suit business needs.
- 24/7 online support.

GlobiancePay operates with full transparency. Everything from licensing, compliance, and audits are done above board and are publicly available for viewing.





My main objective is to revolutionize the outdated banking system and provide access to financial tools for everyone, especially those living in underbanked regions who have been left out of traditional banking systems. As someone with a background in psychology, I am constantly thinking of ways to empower others in their daily lives. By enabling access to financial resources, I hope to help people improve their lives and escape poverty.

Global Blockchain Routed ISO20022 Conveyance System (G.B.R.I.C.S.)

ISO20022 Messaging and
Real Time Settlement System



G.B.R.I.C.S

Global Blockchain Routed ISO20022 Conveyance System (G.B.R.I.C.S)
ISO20022 Messaging and Real Time Settlement System

PARTICIPANTS



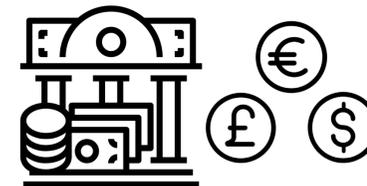
ENTERPRISES



BANKS



CENTRAL BANKS



STABLECOIN RESERVE BANKS

Partner Banks holding the Fiat reserves

GlobiancePay Stablecoins

GBPG **SGDG** **CADG** **USDG** **EURG** & much more!
HKDG **ZARG** **JPYG** **AUDG** **CHFG**



XDC Network

Decentralized ISO20022 compatible Blockchain enables instant settlements and also features 'military-grade' security, KYC enabled 'Masternodes', and low transaction costs.

G.B.R.I.C.S

Global Blockchain Routed ISO2002 Conveyance System (G.B.R.I.C.S)
ISO2002 Messaging and Real Time Settlement System



G.B.R.I.C.S

Global Blockchain Routed ISO20022 Conveyance System (G.B.R.I.C.S)
ISO20022 Messaging and Real Time Settlement System



- ✓ ISO20022 compatible - Independent messaging.
- ✓ Decentralized blockchain based.
- ✓ Instant settlements.
- ✓ Payloads sent directly - Nostro / Vostro accounts not required.
- ✓ KYB of participants done at GBRICS.
- ✓ Participants are free to transfer within the GBRICS network.
- ✓ Available 24 hours a day - 7 days a week.
- ✓ Based on SWIFT API standards.

G.B.R.I.C.S

Global Blockchain Routed ISO20022 Conveyance System (G.B.R.I.C.S)
ISO20022 Messaging and Real Time Settlement System



- ✓ **GlobiancePay** utilizes its own developed messaging and real-time gross settlement software to connect the BRICS+ states and beyond.
- ✓ Holding the underlying fiat assets in reserve banks enables us to issue 1:1 backed stable coins, providing instant transfers at minimum costs and with zero risk.
- ✓ **GlobiancePay** Stablecoins are always 100% insured.

Tokenizing Assets –
Issuing Securities in Digital Form

El Salvador

Licensed Digital
Asset Provider



Digital Stock Exchange

Tokenizing Assets – Issuing Securities in Digital Form



The Bank of America recently called **RWA tokenization** a “key driver of digital-asset adoption.” According to their report, the tokenized gold market has captured over \$1 billion in investment. There’s also a growing demand for tokenized U.S. Treasury bonds, with the combined market capitalization of tokenized money market funds **nearing \$500 million**, according to data compiled by CoinDesk.

Right now, the future looks bright for tokenization with global business advisory firm Boston Consulting Group **forecasting** that the market for tokenized assets could mushroom to **\$16 trillion by 2030**.

SOURCE: [bgc.com](https://www.bcg.com)

Tokenizing Real-World Assets Explained

The core idea of real-world asset tokenization is basically to create a virtual investment vehicle on the blockchain linked to tangible things like real estate, precious metals, art and collectibles. So instead of the deed to a house being a physical piece of paper, the ownership is put on-chain. This could be traded between two parties directly, or fractionalized and offered to many people to buy.

The advantages of keeping the ownership of the real-world items on chain are many:

- It lowers costs by removing middlemen like lawyers, brokers, banks, etc.
- It allows fast, efficient 24/7 trading of items that traditionally only could be done during “working hours”
- It lowers the barrier to entry and creates more liquidity
- Its transparent process increases trust and accountability for traders

To take it back to the Warhol painting, if 1,000 people own shares of a single artwork, people can speculate and trade around those shares at any time, without any need to coordinate with the other owners. Instead of having a single seller have to work with a gallery, appraiser, lawyer and bank, each of whom will charge a fee or commission to sell to a single buyer, the seller and buyer can trade directly with each other and pay only minimal gas fees to instantly transfer the asset.

It’s not only high-value items like vintage cars, real estate and gold that are getting tokenized, but also U.S. Treasuries, currency and stocks.

Digital Stock Exchange

What makes us different?

GlobiancePay is licenced to issue 'Instruments - Trade Securities', in a primary and secondary market.

Whereas other tokenization providers are only able to assist companies in selling self-created tokens on their own behalf.

We are licensed to issue instruments, trade securities in a primary and secondary market.

Digital Stock Exchange

Tokenizing Assets – Issuing Securities in Digital Form

Advisory Initial Review

Independent Review Board SG

CLIENTS:

VC
Funds
Family Offices
Institutional
Investors
Retail

PROJECTS:

Real Estate
Mining
Business
Expansion
Deal Financing

Issuing of Security Tokens



Digital Stock Exchange

Tokenizing Assets – Issuing Securities in Digital Form

Ahead of the curve

Tokenization offers have already been set in motion and under review by Governments of; Central America, South America, Asia and Africa.



Government Bonds



Mining



Infrastructure



Water



Real Estate



Investor Benefits

GBPAY

Benefits of Investing



Shareholders can participate in the revenue, based on the **GBPAY** 'direct cost-sharing' model (Gross Profit Share). Shareholders of **GBPAY** can receive their gross profit share from year one. Both the **GBPAY** investors and the 'core team' share a common interest in the International expansion, growth and development of the business.



The returns on investment held will continue to grow with the company as it develops and as the Global Bank continues to expand. **GlobiancePay** offers additional benefits to investors such as; exclusive cards, premium perks, a lifetime of low banking fees, beta testing on new features, and premium access to new investments projects on our launchpad.



7,5 % equity are available in the primary offering. Shareholders will receive 7.5% of the combined gross profit from the entire **GlobiancePay Group** - forever. Early adoption is key as early purchasers of **GBPAY** shares will pay a **discounted share price**. share discount will decrease as each stage is completed.

GBPAY

Key Features

Innovative technology
with our own
ISO20022
settlement system



1:1 Reserves always
We **never** lend out
Customers funds



FULLY DIGITAL OPERATIONS
Lower operating costs.
We pass on the savings
with our ultra-low fees



We prioritize **safety**
as a core value of
Our banking services



RISK-FREE OPERATIONS
We **never** risk
Client's money



Offering **E-Money** options
for customers in **ALL**
major currencies



GBPAY ROI Projection



Traditional banks pay today ~5% ROI on your investment today.



Let's compare what **GlobiancePay** will pay you when we reaches **Citibank's** revenue (75B annual revenue, ROI comparison).

Citibank 100,000 USD invest, 5,394 USD yearly (dividend 5.39%).

GBPAY 100,000 USD invest, 6.26M USD yearly revenue share (6264%).

costs	revenue	gbpay rev share	profit	Invest	ROI yearly	ROI %	revenue like
-20,179,140.36	1,200,000.00	-89,100.00	-19,068,240.36	100,000.00 + 12.5% BONUS GBPAY	100.24	0.10%	
-9,750,637.21	10,000,000.00	-742,500.00	-5,121,887.21		417.66	0.42%	
-10,000,000.00	50,000,000.00	-3,712,500.00	36,287,500.00		4,176.56	4.18%	
-15,000,000.00	75,000,000.00	-5,568,750.00	54,431,250.00		6,264.84	6.26%	
-20,000,000.00	100,000,000.00	-7,425,000.00	72,575,000.00		8,353.13	8.35%	
-30,000,000.00	150,000,000.00	-11,137,500.00	108,862,500.00		12,529.69	12.53%	
-50,000,000.00	250,000,000.00	-18,562,500.00	181,437,500.00		20,882.81	20.88%	
-100,000,000.00	500,000,000.00	-37,125,000.00	362,875,000.00		41,765.63	41.77%	
-200,000,000.00	1,000,000,000.00	-74,250,000.00	725,750,000.00		83,531.25	83.53%	
-500,000,000.00	2,500,000,000.00	-185,625,000.00	1,814,375,000.00		208,828.13	208.83%	
-1,000,000,000.00	5,000,000,000.00	-371,250,000.00	3,628,750,000.00		417,656.25	417.66%	
-2,000,000,000.00	10,000,000,000.00	-742,500,000.00	7,257,500,000.00		835,312.50	835.31%	
-4,400,000,000.00	22,000,000,000.00	-1,633,500,000.00	15,966,500,000.00		1,837,687.50	1837.69%	Commerzbank
-10,200,000,000.00	51,000,000,000.00	-3,786,750,000.00	37,013,250,000.00		4,260,093.75	4260.09%	HSBC
-15,000,000,000.00	75,000,000,000.00	-5,568,750,000.00	54,431,250,000.00		6,264,843.75	6264.84%	Citibank
-20,000,000,000.00	100,000,000,000.00	-7,425,000,000.00	72,575,000,000.00		8,353,125.00	8353.13%	
-25,000,000,000.00	125,000,000,000.00	-9,281,250,000.00	90,718,750,000.00		10,441,406.25	10441.41%	
-30,800,000,000.00	154,000,000,000.00	-11,434,500,000.00	111,765,500,000.00		12,863,812.50	12863.81%	JP Morgan

GBPAY ROI

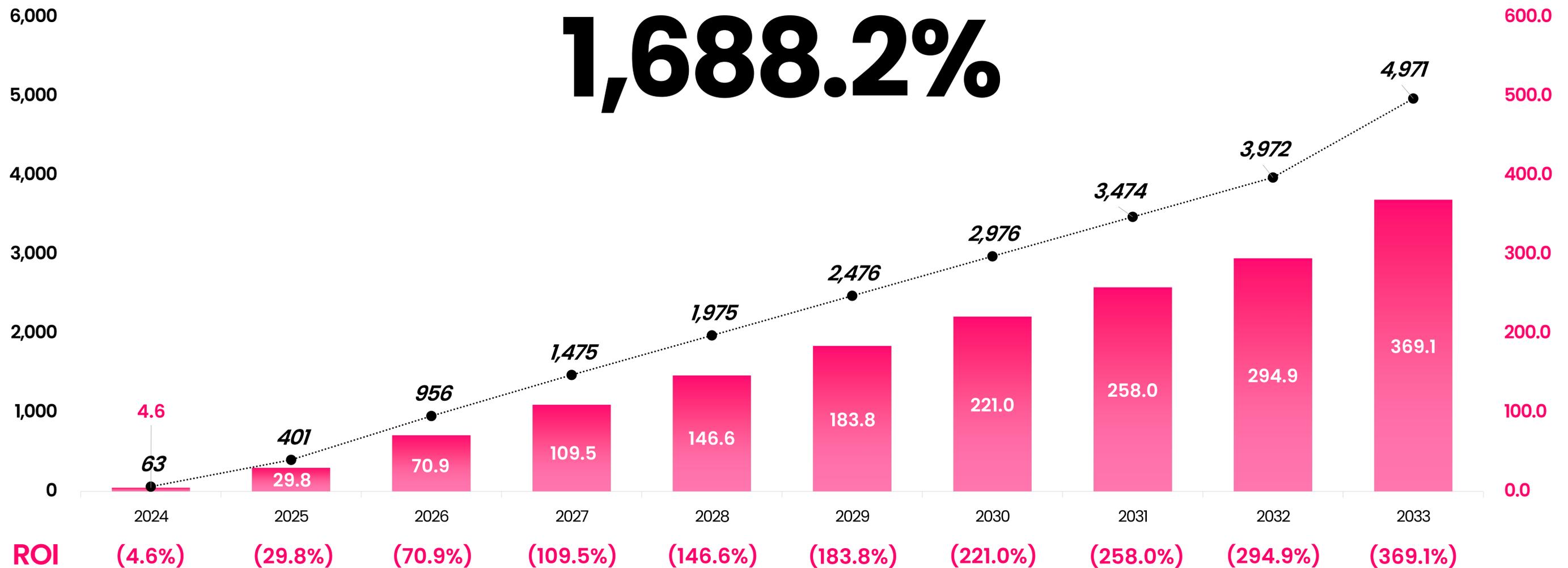
GlobiancePay Revenue and Revenue Share

Revenue Forecast
(Million USD)

ROI 2024~2033
Accumulation

Revenue Share Forecast
(Million USD)

1,688.2%



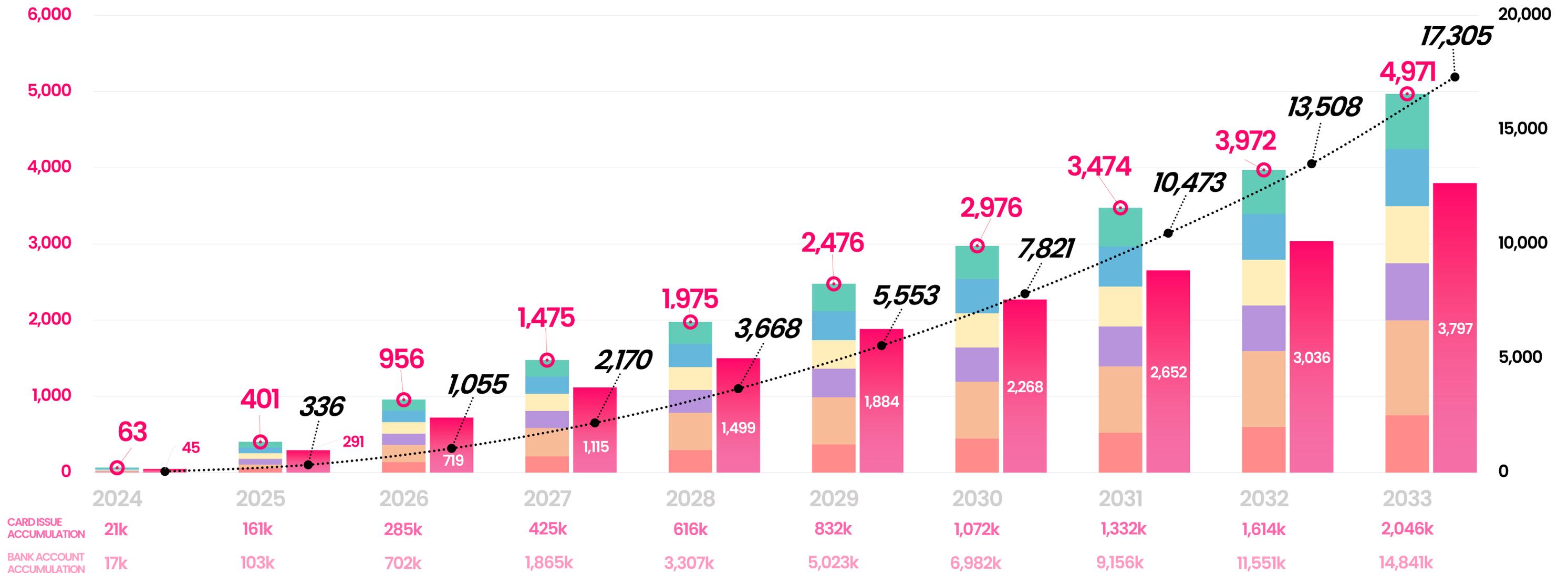
GlobiancePay Financial Forecast Summary

Revenue Proportion and Operation Profit Forecast

Revenue & Operation Profit Forecast (Million USD)

Steady Growth in All Revenue Sectors

Operation Profit Accumulation Forecast (Million USD)



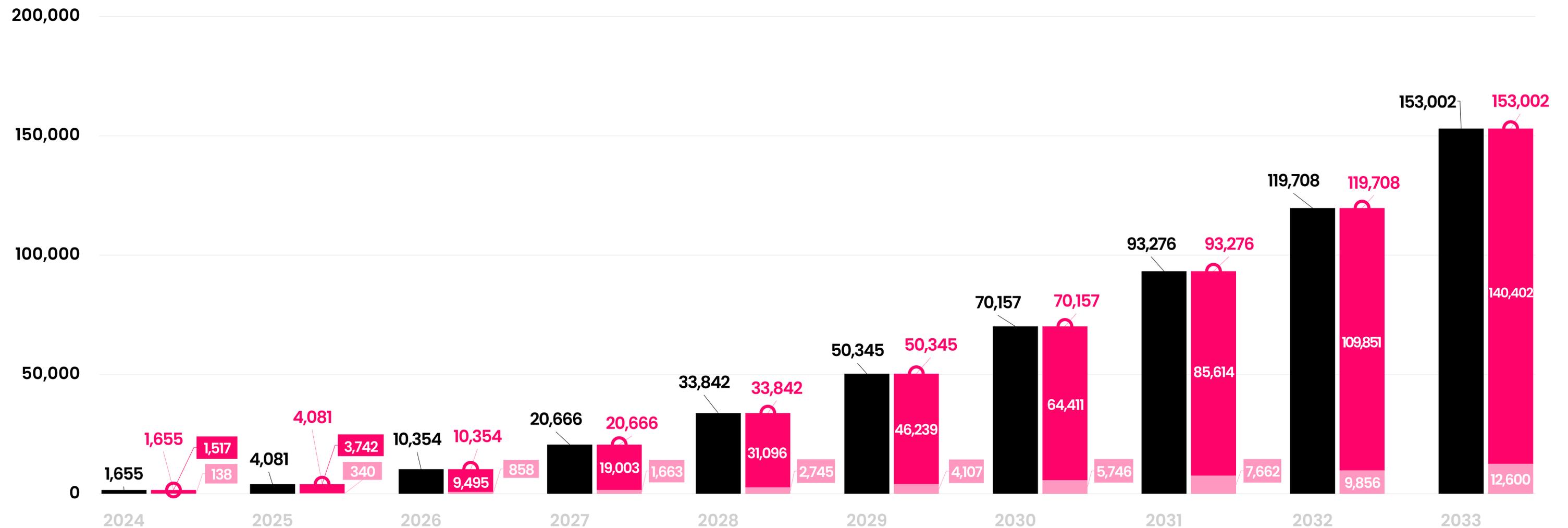
■ Operation Profit
 ■ Digital Stock Exchange
 ■ GBRICS
 ■ Crypto Gateway
 ■ Acquiring
 ■ Bank
 ■ Card
 ○ Revenue Total
 ● OP Profit Accum.

GlobiancePay Financial Forecast Summary

Balance Sheet Forecast

(Million USD)

Maintain Equity Ratio 8% for strengthening of financial position



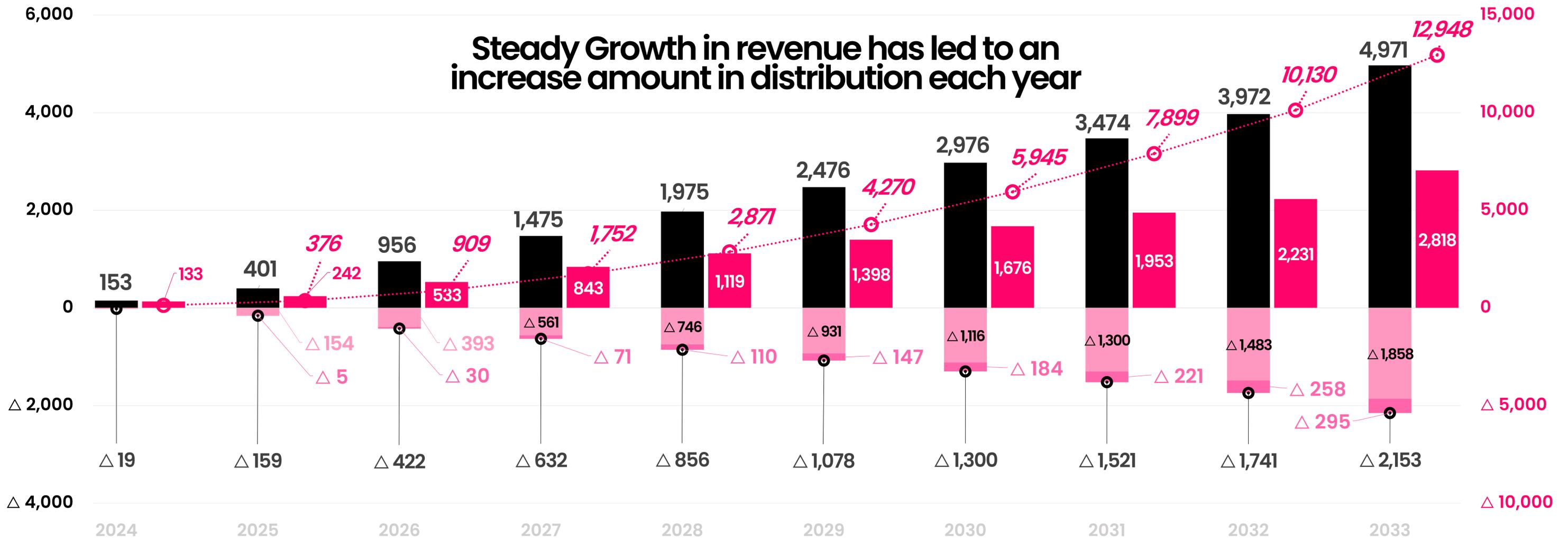
GlobiancePay Financial Forecast Summary

Cashflow Forecast

Cash in and Free Cash Flow Forecast (Million USD)

Free Cash Flow Balance Forecast (Million USD)

Steady Growth in revenue has led to an increase amount in distribution each year



Cash out Forecast (Million USD)



Being at the forefront of new technologies is an exciting position to be in. Our Digital Stock Exchange is poised to disrupt and modernize the stock market, introducing streamlined and accessible financial options for businesses. Tokenization holds immense business potential, and we take pride in being leaders in the field. I have actively been engaged in blockchain regulation since 2018, and now I am dedicated to presenting the many opportunities of tokenization to the world. I find this journey very exciting and I warmly invite you to join us as our partner with GBPAY.



Media

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FOUNDER



IRINA LA ROSA
FOUNDER AND CHAIRMAN AT GLOBIANCEPAY

POWERED BY ASIA CEO COMMUNITY & CSUITE XCHANGE

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SUMMER / AUTUMN 2023



THE FUTURE OF BANKING

银行业的未来

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التحول في المفاهيم

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SIGMA



WHO ARE YOUR CLIENTS TODAY?

من هم عملائك اليوم؟

Today our volume is dominated by business clients. We know most of our clients personally and manage them with us from the beginning. We understand that for a business it is not responsible to give support tickets and answers for an answer so we're always available. We always take the time to listen to the wishes of our clients and provide custom solutions and implement features demanded by our clients.

نحن نقدم خدماتنا لعملاء الأعمال فقط. نحن نعرف عملائنا شخصياً ونديرهم معنا منذ البداية. نحن نفهم أن مسؤولية إعطاء تذاكر الدعم والإجابات ليست مسؤولية الأعمال، لذلك نحن دائماً متاحين للإجابة. نحن دائماً نأخذ الوقت الكافي للاستماع لرغبات عملائنا وتوفير حلول مخصصة وتنفيذ الميزات التي يطلبها عملائنا.

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