



Potential

- Convergence between FIAT and Crypto currencies to make micropayments
- “Instant” micropayment FINTECH mobile application
- First, the application would operate nationally, and later internationally.
- Technology not yet patentable

Limitations of P2P micro payments

- Need debtor/creditor information for Person-to- Person (P2P) transactions unless cash or specific devices (business dataphone) are used
- Currently based on online banking (mobile app or webservices) and/or instant mobile payment solutions (as Bizum in Spain)
- All solutions require of user data exchange between debtor and creditor (IBAN, Name, Telephone and/or application codes ...)

Opportunities

- Changes in the financial sector and in society generate new business opportunities.
- 24 micropayment operations per second through applications such as Bizum.
- Additional income from advertising that can be displayed in the App and from possible sponsors.
- In 2022, 762 million operations were carried out through Bizum.