



creating a new financial infrastructure
dragonfly

F I N T E C H

Blockchain with Dragonfly



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The Transaction Ecosystem

- Banking systems use a ledger system to manage transactions between accounts. These ledger systems are run using a database solution. The advent of Block Chain technology gave rise to a more enhanced solution that provides functionality to more than just a ledger system. Dragonfly has created a block chain solution named Transaction Ecosystem Platform Solution (TEPS). TEPS encompasses the following as one integrated holistic solution:
 - **A**utomated Clearing and E-Settlement (ACES), a local and international interbank payment settlement solution
 - **B**lock Chain ATM and Internet Banking (BCAIB) – A method of transforming cash into digital money stored in an electronic wallet
 - **C**hannel delivery APIs (CDAPI) – Mobile e-wallet and payments, POS integration, Web-based wallet
 - **D**igital Money Exchange (DIMONEX) for carrying out the exchange for Foreign exchange of digital money (under development)

The ABCD of TEPS

Offerings in brief

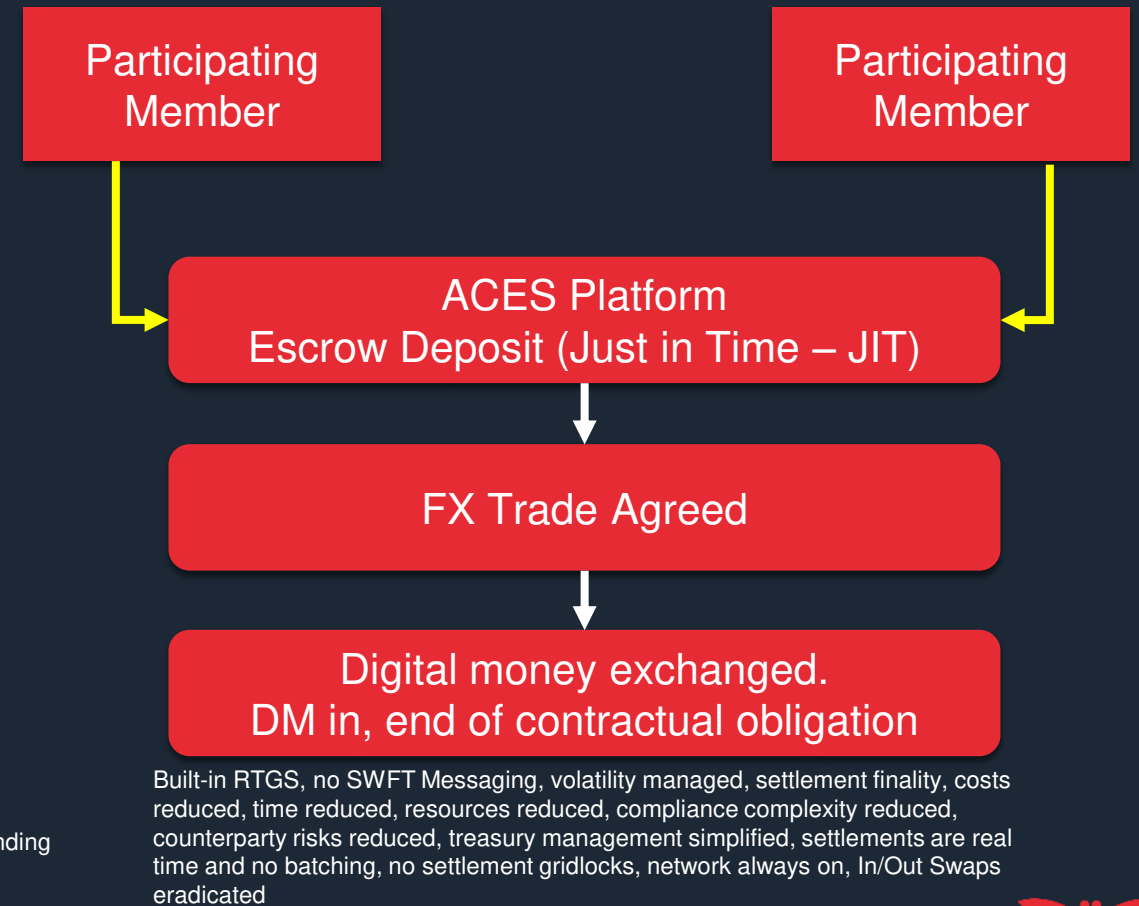
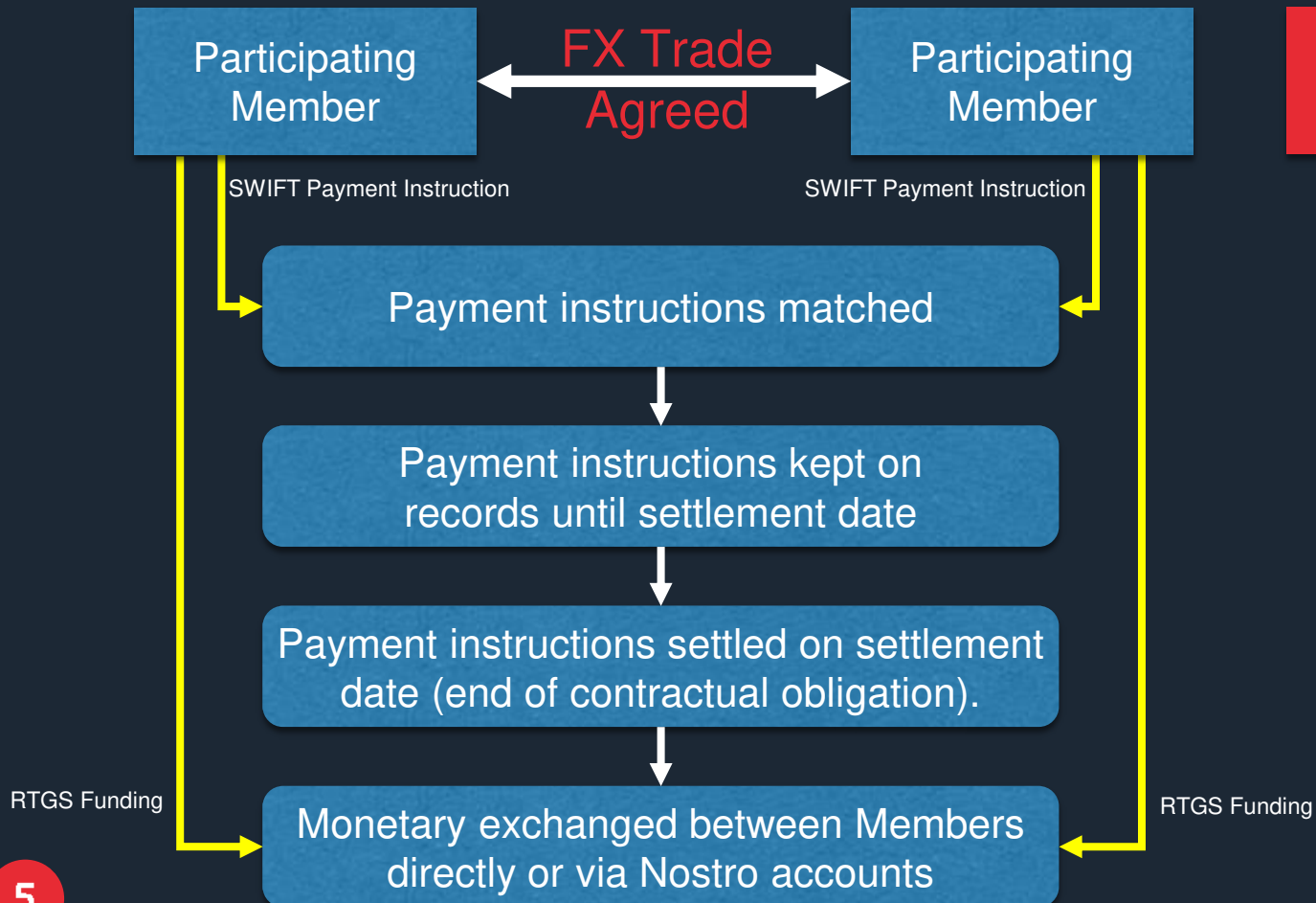
- A.** The core engine of TEPS is a settlement platform (Automated Clearing and E-Settlement – **ACES**) :
- Facilitate transfer of digital money via one layer (national settlement) or two layers (regional/global settlement) of settlements
 - Allow participating financial institutions to be integrated into the settlement system
 - Alternatively, a standalone ledger system for inter-branch settlements
- B.** Allowing ATM machines to be used as dispensing machines for digital money through Block Chain ATM and Internet Banking solution (**BCAIB**) :
- Making digital money more pervasive
 - Reducing costs of physical cash distribution
- C.** Integration using the Channel delivery APIs (**CDAPI**), a middleware API set in the TEPS for:
- Mobile e-wallet and payments
 - POS integration
 - Web-based wallet
 - Banking solutions, analytics, compliance and governance integration
- D.** A platform for digital money exchange (Digital Money Exchange (**DIMONEX**) for:
- carrying out foreign exchange of digital money (under development)

ACES

International Settlement Comparison – Traditional Settlement House vs. ACES

Traditional

ACES

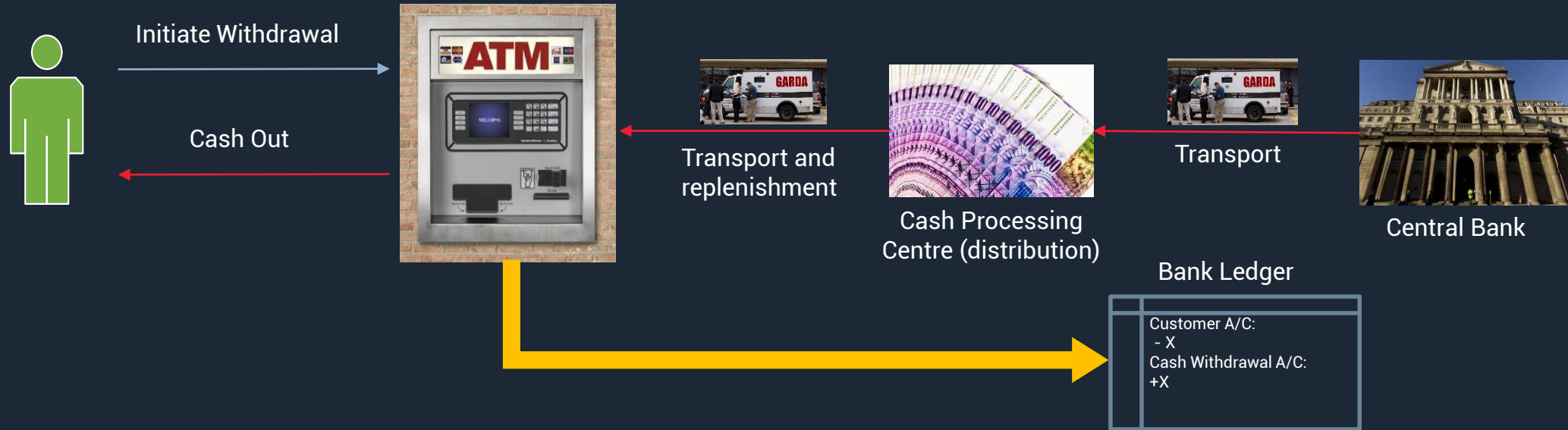


BCAIB

BCAIB Value Proposition Statement

BCAIB will transform the utilization of ATMs today by simplifying the withdrawal process with improvements in cost, cash flow, cycle time and security for banks while providing their customers with a safer and efficient ATM experience through the implementation of Block Chain ATM and Internet Banking

Traditional ATM Banking – Existing Cash Infrastructure for Withdrawal



- Cash logistics management, e.g. armoured trucks
- Bank's reserve reduces
- ATM exposure to theft
- Robbery during cash transport
- Tedious cash management procedures and checks
- Cash flow management is inefficient

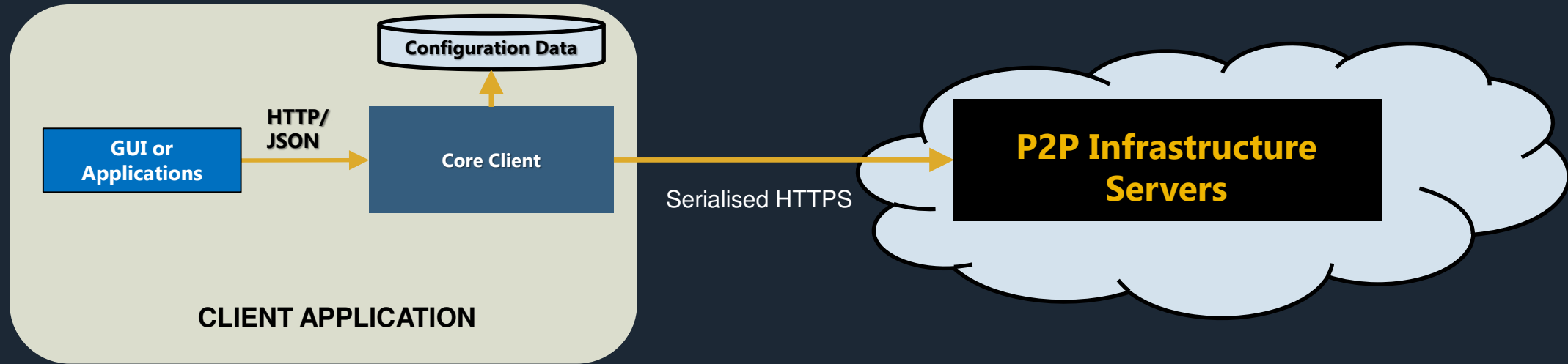
Block Chain ATM and Internet Banking Reduced Cash Infrastructure



- No Cash logistics
- Reserves won't reduce until converted
- ATM is cashless
- Reduced ATM capital cost (less robust)
- No cash handling
- No robbery and theft exposure
- No Cash flow management
- Centralised operations
- Money becomes electronic balances

CDAPI

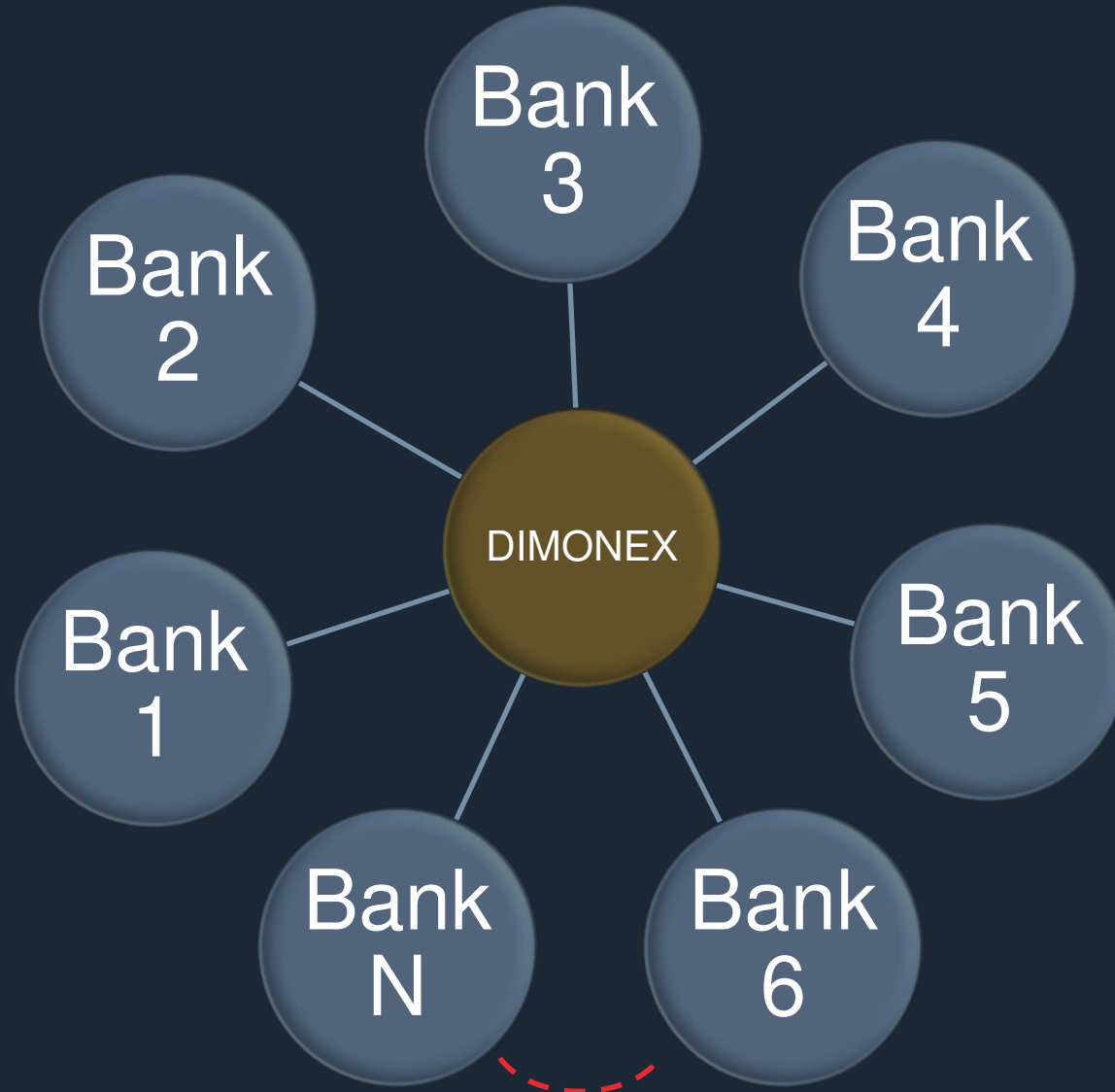
CDAPI Architecture



- Based on industry standard web architecture
- Full set of commands to:
 - Sign/approve transactions
 - Verify balances
 - Initiate a transaction
 - Query transactions
 - Look up transaction history
 - Create accounts
 - Configure settings

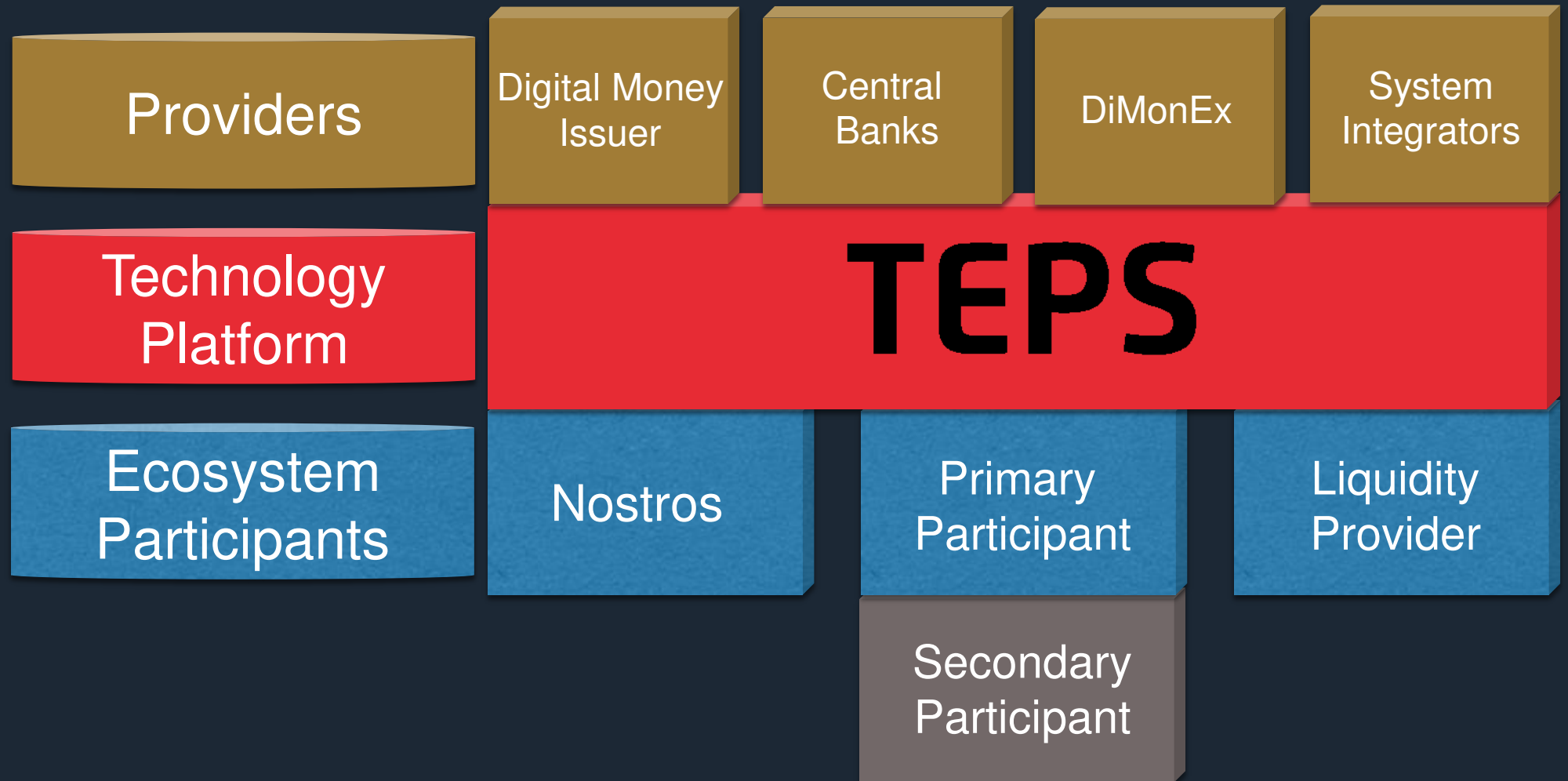
DIMONEX

DIMONEX – Digital Money Exchange



PLATFORM ARCHITECTURE

TEPS



Ecosystem Players on TEPS

