

# IBBA

BANKING THE UNBANKED





We are a holding fintech company with presence in Argentina, Brazil, Chile, Colombia, Mexico, Panama and Peru (more countries coming soon).

We are deeply committed and passionate about solving financial problems that the unbanked are experiencing in the world that we are living today.





# THE HOLDING STRUCTURE

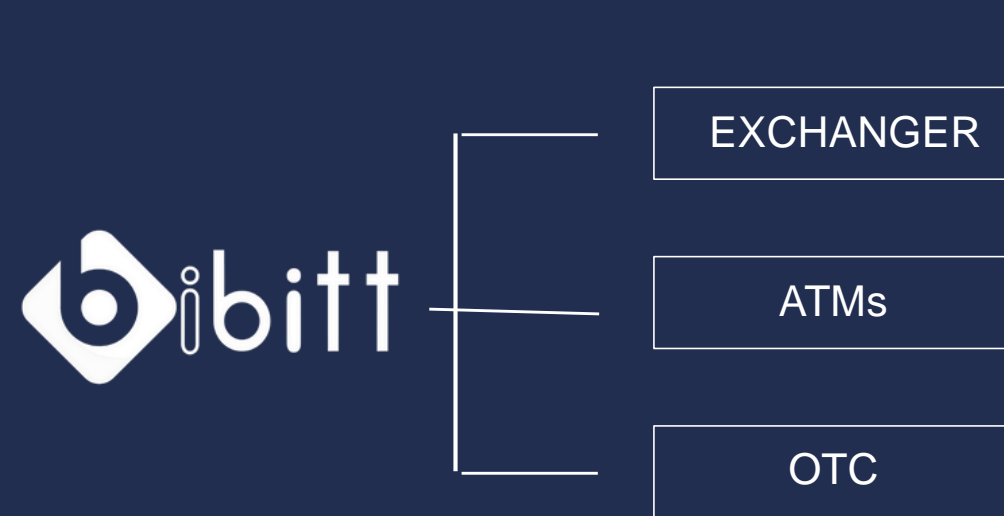




# IBITT.C

Ibitt offers 100+ pairs of crypto currencies and tokens which can be traded against FIAT currencies such as USD, EUR, CLP, ARS and PEN.

Having partnered with Bittrex.com one of the world leading exchanges in 2018 we have access to high trading liquidity and compliance oversight. Web, mobile and API access to the platform, along with multiple payment methods make Ibitt a market leader



BITTREX USA - Large US based: cryptocurrency exchange, with a daily trade volume of \$100m+. They conducted in depth Due Diligence on iBitt, due to strict controls of SEC & other US agencies.



## HOW IBITT OTC WORKS. . . . .

Extremely simple and fast



End user goes to our agencies with cash, or he can do a local bank transfer with our computers



End user create the order and pay with his cash or bank transfer.



Our team proceed and execute the money movement base on the end user request.



Our team create the order confirmation ticket



End user finalize the order and receive his confirmation order ticket.



# HOW IBITT ATMS WORKS . . . . .

Extremely simple and fast



End user goes to our  
different agencies in  
Argentina, Chile and  
Peru



End use our ATMs, and  
withdraw or deposit their  
requirements.



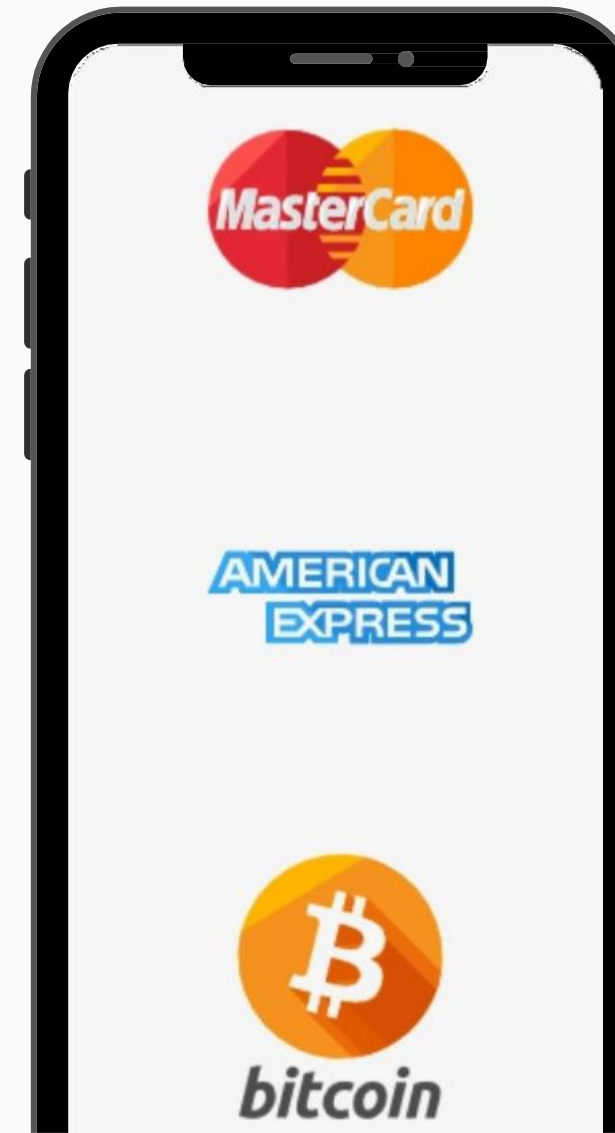
# HOW IBITT EXCHANGER WORKS

You can send, receive, buy, and exchange Cryptocurrencies in real time

Log in and create your wallet



You can have different payment method for your exchange







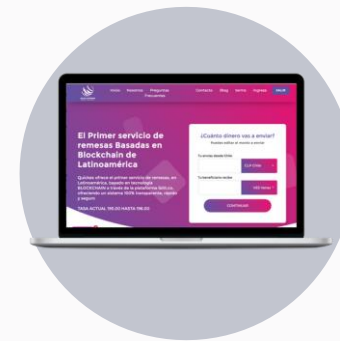
# QUICKEX

Remittance services for immigrants and businesses in Chile, Argentina and Peru that needs to access to the banking system. Due to insufficient papers or legal status.

Our differentiator is that we are a blockchain based tech company and so are cheaper, faster, easier, safer and locally based.



AGENCIES



WEB



CARD PROGRAM



## HOW IT WORKS

Agencies

Extremely simple and fast



Submit your  
remittance payment  
order



Make your payment  
with the cashier



Your remittance  
order is paid out to  
bank account



# HOW IT WORKS

Web



2

CREATE OR ASSIGN YOUR BENEFICIARY

3

CHOOSE AMONGST VARIOUS PAYMENT METHODS

1

SELECT THE AMOUNT OF MONEY THAT YOU WANT TO SEND



4

THE FUNDS WILL BE AVAILABLE TO THE BENEFICIARY IMMEDIATELY

YOU CAN DO THE SAME PROCESS FROM YOUR PC AT [QUICKE.NET](https://quicke.net)





# HOW IT WORKS

Card

- This program allow us to have our own POS system.
- The program allow us the entry to the microcredit market in Argentina.
- This prepaid card will allow users to send remittances to other countries.
- We are planning to have 50.000 prepaid cards by the end of the month 12.
- We are projecting 500.000 USD 6 months after being launched.
- This will be the first crypto card in South America.





B2B

PAYMENT  
GATEWA  
Y

E-WALLET

Mainly for E-Commerce, Marketplace websites, payment processors and more, QuikiPay is a pay-in and payout method taking advantage of blockchain technology.

Unlike the competition, it is fast, safe, cheaper, borderless and accessible to unbanked people.

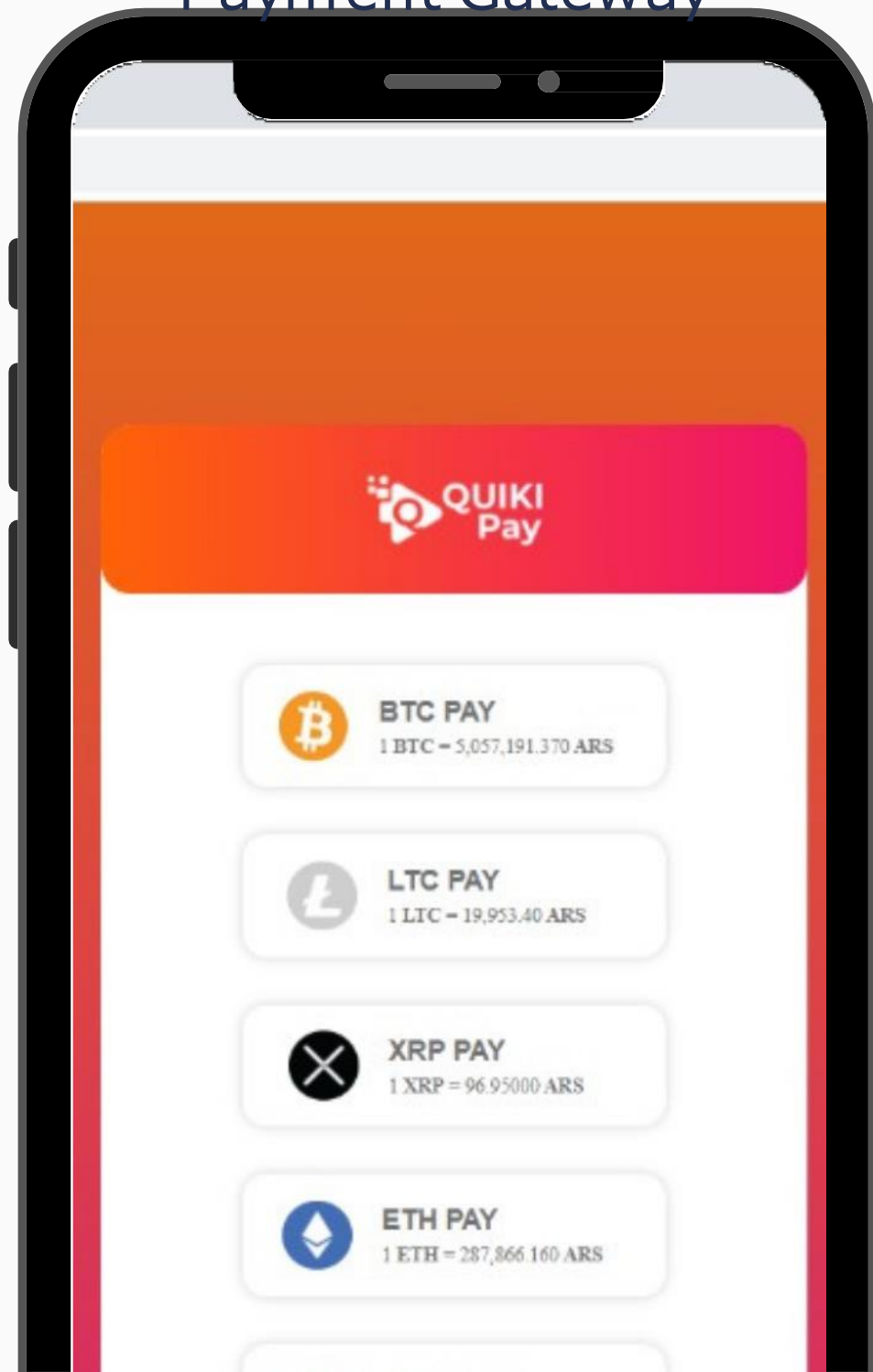






# HOW IT WORKS

Payment Gateway



- For E-Commerce merchants that need to open market in different countries
  - E-commerce
  - Marketplaces
- Merchants can instantly Leverage our Latam banking platform to acquire local payments
- Merchant can perceive end user payments from unlimited options:
  - Credit Cards
  - Debit cards
  - Crypto
  - Bank Transfer + Bank Deposit
  - Cash
- Borderless, safe, fast and innovative
- Allows underbanked people to buy whatever they want online



## PAY-IN

Is the process for the end user (the merchant clients) to pay through Quikipay in the online stores.



End user can pay in online stores with cash or cash bank deposits



End user can pay in online stores with bank transfers, credit cards and cryptocurrency



End user can Pay-in with Crypto



The payment is immediately processed



After the payment confirmation, the merchant will see their updated balance in the dashboard.

## PAY-OUTS

Is a feature that allows the Merchant (our client) to pay back his end users or retire their accumulated money into their accounts



Merchants can Pay-out with Crypto



Merchants can pay-out with local bank transfers



Merchants can Pay-out with international bank transfer



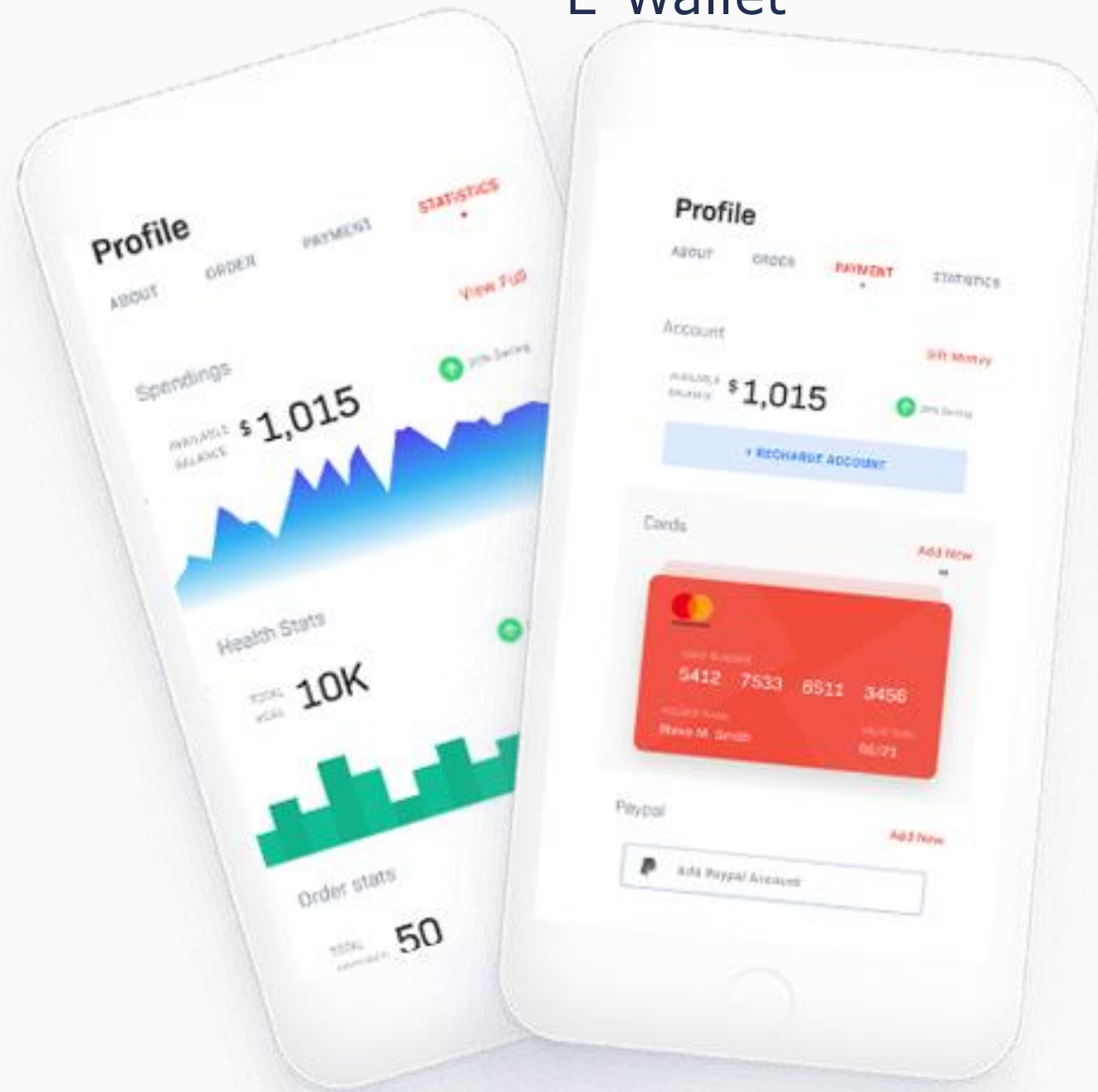
This process is easy, fast and there is no transactional cost





## HOW IT WORKS

### E-Wallet



- End users can send money from A to B
  - Local operations
  - Cross border operations
  - Crypto operations
- End users can convert their local currencies into USD in real time.
- End Users can deposit Crypto and convert into FIAT
- End Users can deposit FIAT and convert into Crypto
- End users can withdraw their money in FIAT or Crypto.
- Available on IOS and Android devices.



bank offers payment credit card issuing, IBAN bank accounts and neobank payment and banking services.

Licensed in Dominica since 2016 iBANK provides a reliable gateway to banking services accessible to all people.

Personal and corporate accounts in multi currencies can be opened seamlessly.



SUMMARY





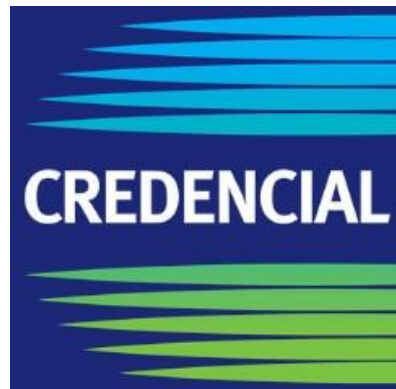
**○ PARTNERSHIP  
S**



HITES Chile: large retail store and credit card program operator. Which has partnered with Quickex for the provision of global remittance services to their customers, who are currently remitting \$12m per month to VZ.



BITTREX USA - Large US based: cryptocurrency exchange, with a daily trade volume of \$100m+. They conducted in depth Due Diligence on iBitt, due to strict controls of SEC & other US agencies.



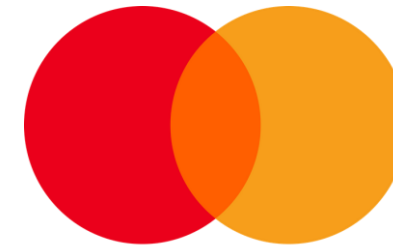
Credencial Argentina S.A: Specializes in the development of technological solutions and payment gateways processing. We partnered for the Pre Pay Quickex card program. We are planning to have 50K prepaid cards by the end of 2020



Jet Peru: Similar & larger than More Chile. Quickex has partnered with JET, which has a network of over 100 agency offices in Peru.



OKEX - Large US Crypto exchange: Similar to Bittrex but larger in terms of daily BTC trading volumes (>\$250mn) partnered with us for the LATAM region which they serve through their office in Buenos Aires, AR.



Mastercard Argentina: has partnered with us due our partnership with "Credencial Argentina SA". The objective is to sponsored our prepaid card plan along the time.



Co-issuers of VISA through Versatec Panamá. We serve our VIP clients with a secure credit card option they can use safely and worldwide accepted

# PARTNERSHIPS

**ORACLE**

Quikipay was selected for the startup program of Oracle for Startup. Now Oracle is the corporate partner of Quikipay

**startup  
grind**

Startup grind is the biggest startup community in the world. Present in 125 countries and 600 cities. Google for startup and AWS are its main sponsors.

**bexs**

BEXS is our payment processing partner in Brazil, thanks to this alliance we can fully operate in that country



**Khipu**

**PAGO/46**



OUR  
TEAM



**CEO / Founder** : Chris V. Schwarzenbach | 15 years of experience.

Santiago Chile based, Chris has a background in law, engineering & project management at Quito Airport. His last venture offered prepaid credit cards to LATAM residents & exited to Banco de Chile



**CGO/General Manager:** Caterina Petrucci | 5 years of experience

Crypto & fintech Specialist with 5 years of experience in the financial sector, Caterina has managed two (2) companies of the IBBA holding. She has leading skills, is well organized, and is determined to grow QuikiPay.



**CPO:** Carlos Zazo | 37 years of experience

Ex-CEO of Movistar Peru, Carlos has a strong corporate background and impressive network of CEOs across LATAM with whom he has previously worked.



**CFO:** Fernanda González | 9 years of experience

Ex CFO of Santa FE mining company, Fernanda looks after the financial reporting, bookkeeping & controls of the company.



**CCO:** Bernardo Rodriguez | 5 years of experience

Civil engineer, MBA. Bernardo has a business consultant background focused on securities and financial assets. Bernardo has managed commercial departments of different financial institutions. He also has worked as a broker and as a portfolio manager in the past.





BANKING THE UNBANKED



Providing financial system access for everyone

Co-Founder CEO Chris V. Schwarzenbach [cv@ibba.group](mailto:cv@ibba.group)