

# Holders

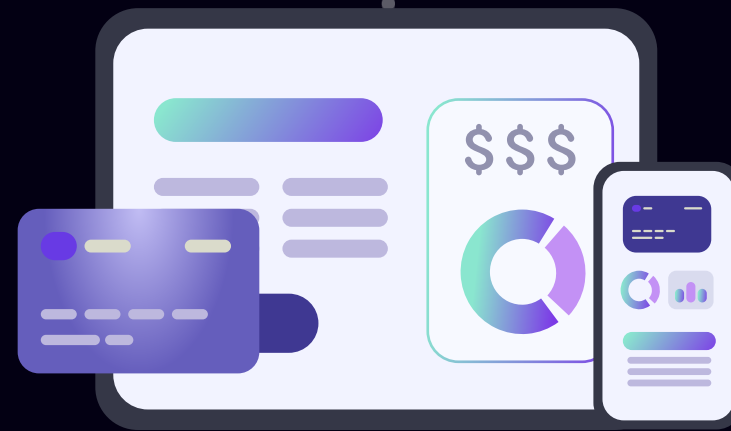
Let everyone pay with non-custodial crypto by bank card



# Self-sovereign money – next stage of banking evolution



Traditional banks didn't  
change for centuries



In 2007 Neobanking changed  
the industry with mobile & UX  
focused business model



Disrupting historical injustice  
with technology and freedom  
of decentralization

# Non-custodial wallets compete with neobanks

## Secure

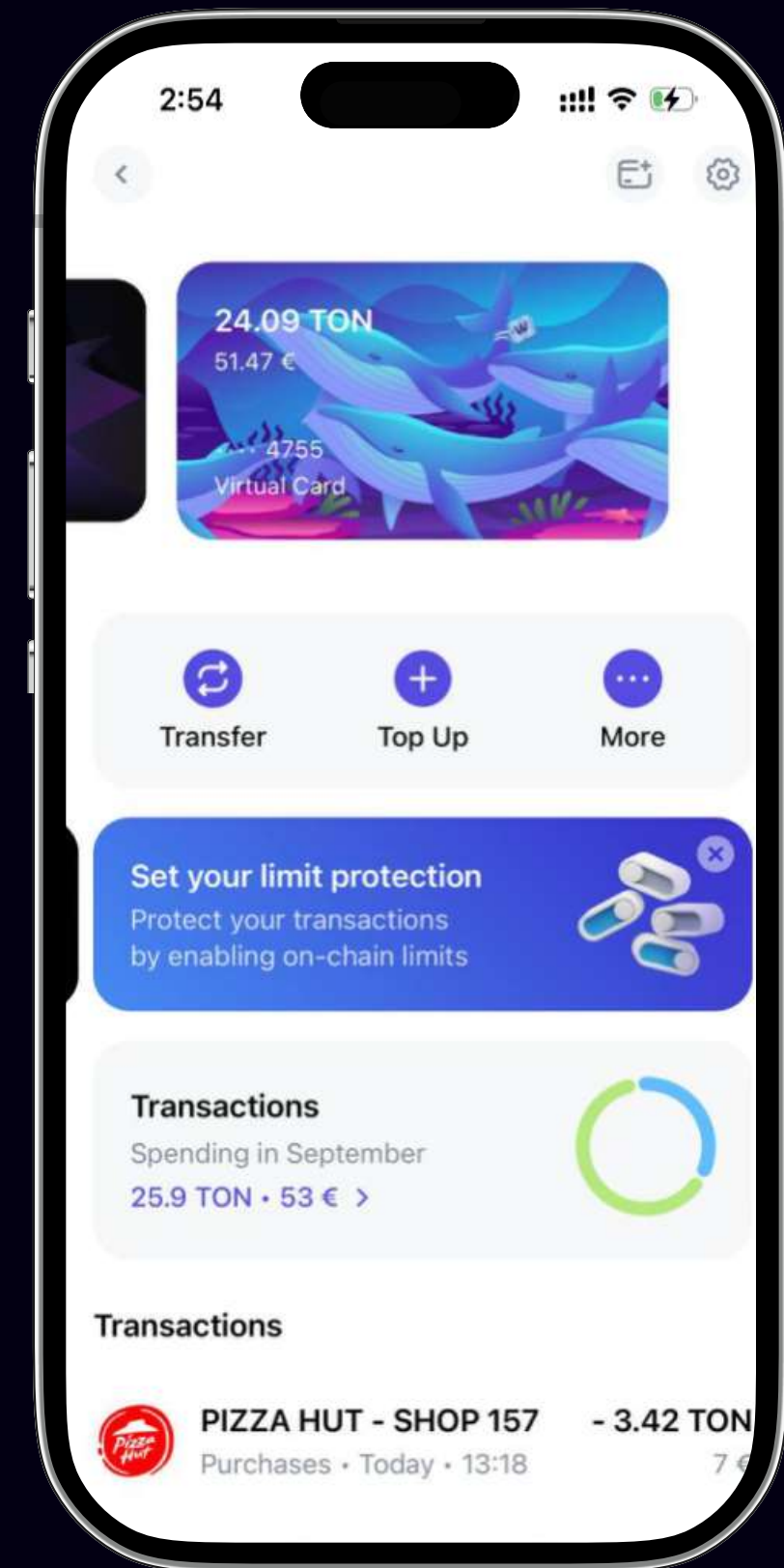
True money ownership. Individuals grant banks access to their funds

## Fast

Freedom to move and spend your funds the way you want

## Secure

Blockchain technologies remove general & administrative costs and decrease banking service pricing

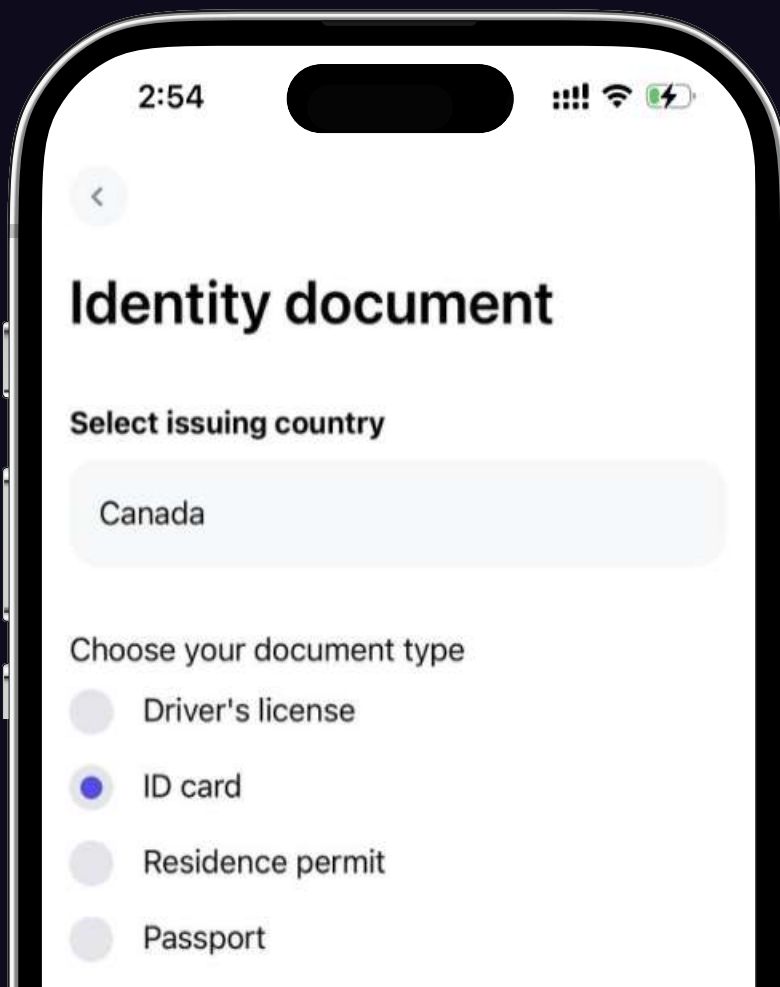


# We have disruptive FinTech product

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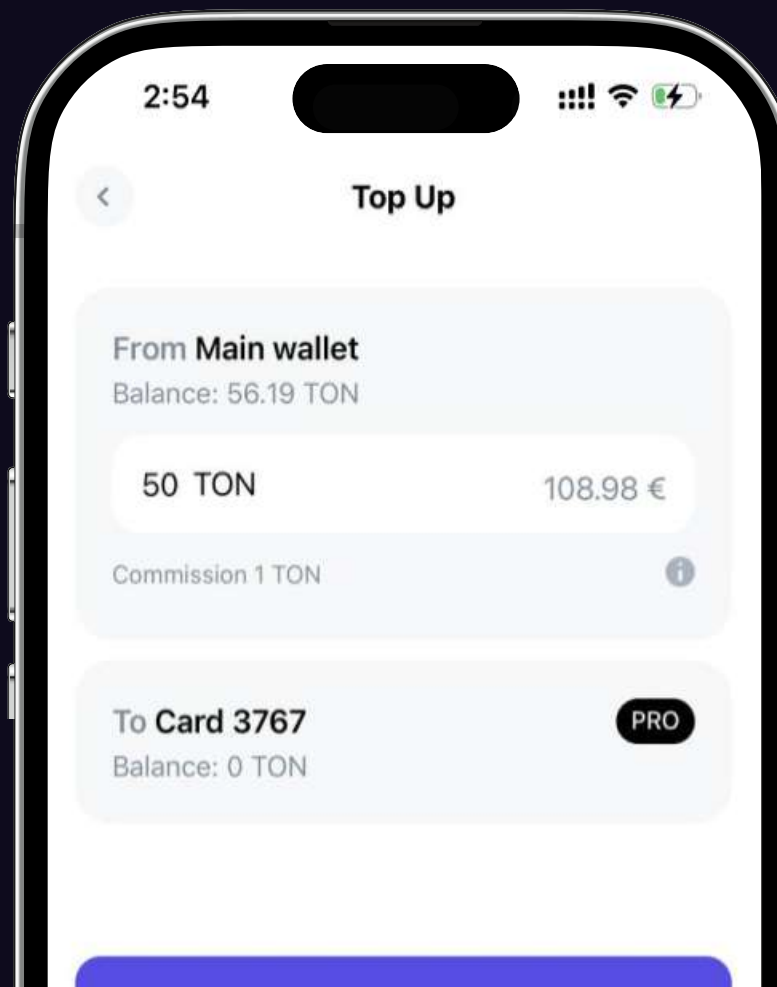
## AML/CFT

Compliance checked crypto managed by government licensed company



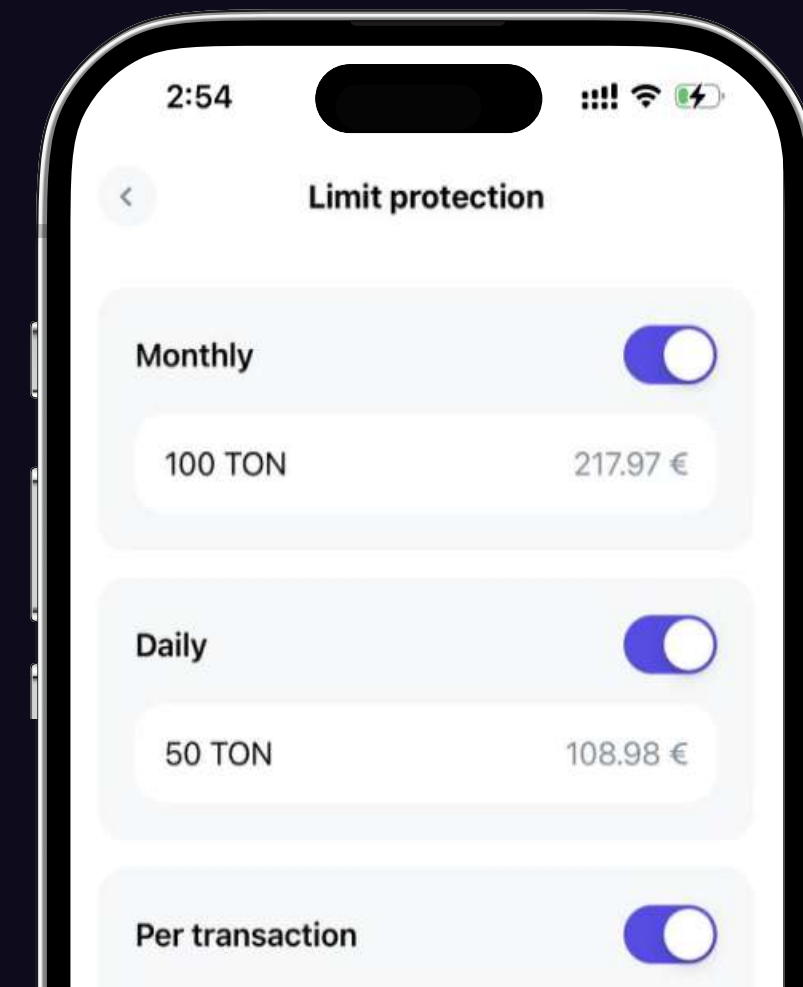
## Top up

Does not require fiat top up, customer is charged in crypto



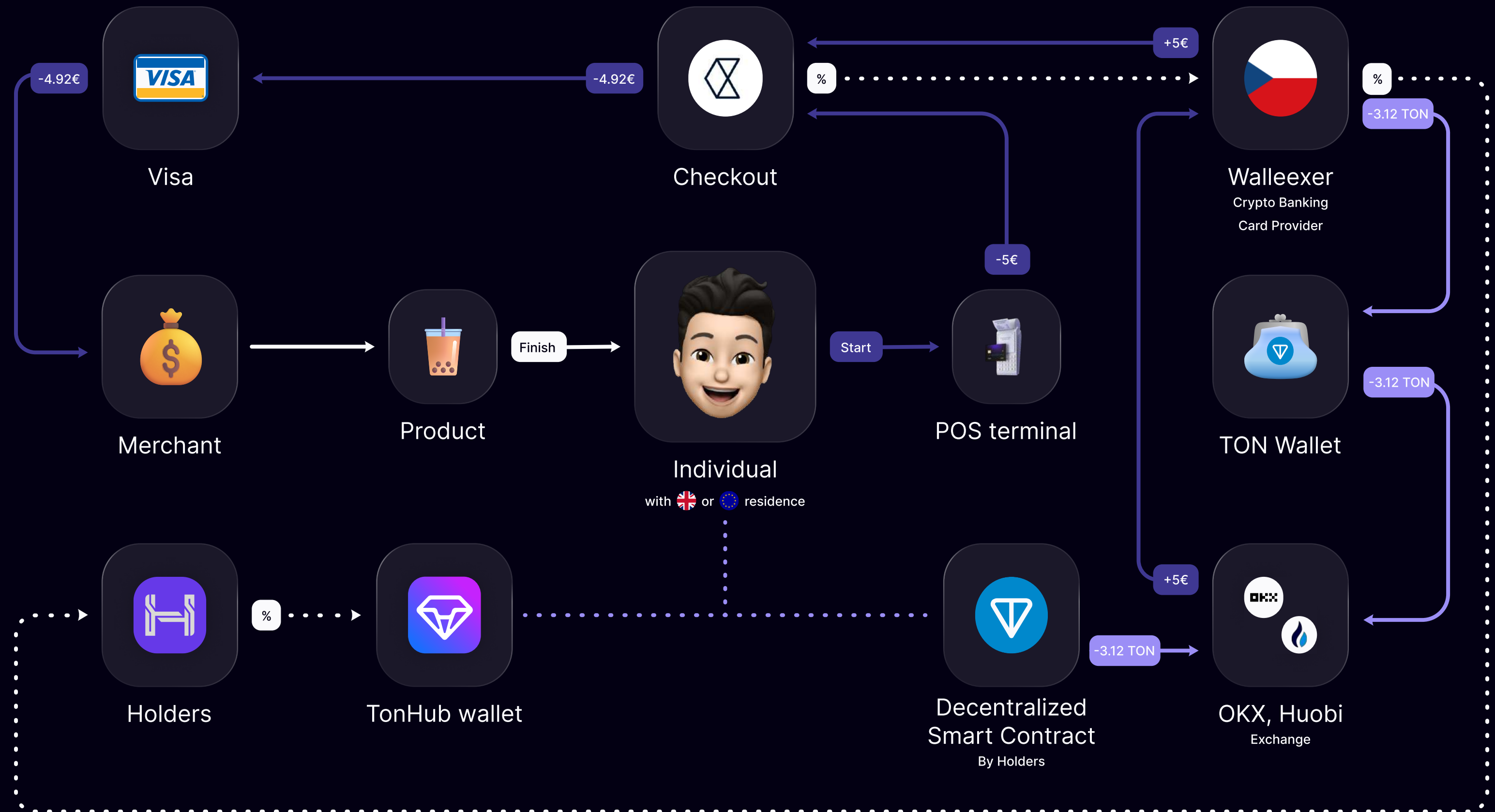
## Smartcontract

Revolutionary blockchain smartcontract linked to bank card in mobile app



# Crypto card payment

● Fiat operation ● Crypto operation ● Affiliate % share



# Q2 2023 Pilot Project

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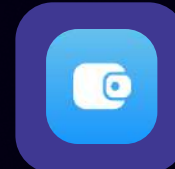

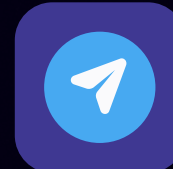
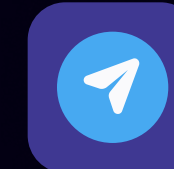


# Key milestones for pilot project

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## Target Market

-   
**Tonhub**  
30k users
-   
**Tonkeeper**  
400k users
-   
**@Wallet**  
1.2M users
-   
**TON**  
2.4M users
-   
**Telegram**  
800M users
-   
**Telegram**  
800M users

# Going global, staying local



420 M+

Crypto Holders



140 M

in Feasible Jurisdictions



5 M

Customers in 5 Years



- 1 Asia · 260M
- 2 North America · 54M
- 3 Africa · 38M
- 4 South America · 33M
- 5 Europe · 31M
- 6 Oceania · 15M

## We are working in

- European Union
- Soon Mexico
- Soon Brazil
- Soon CIS Countries
- Soon Argentina
- Soon Georgia



# Meet the team

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Dan Volkov  
CTO



Gleb Shkapski  
CISO



Liana Ivon  
CCO



Dmitry Eremeev  
Visionary



Sergei Iudin  
CEO



# Join

the Holders journey

[contact@holders.io](mailto:contact@holders.io)



Holdings