

ZAHLUNGSFUNKTION DER KRYPTOWÄHRUNGEN

DAAA Jahrestagung
30. September 2021

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COO SALAMANTEX



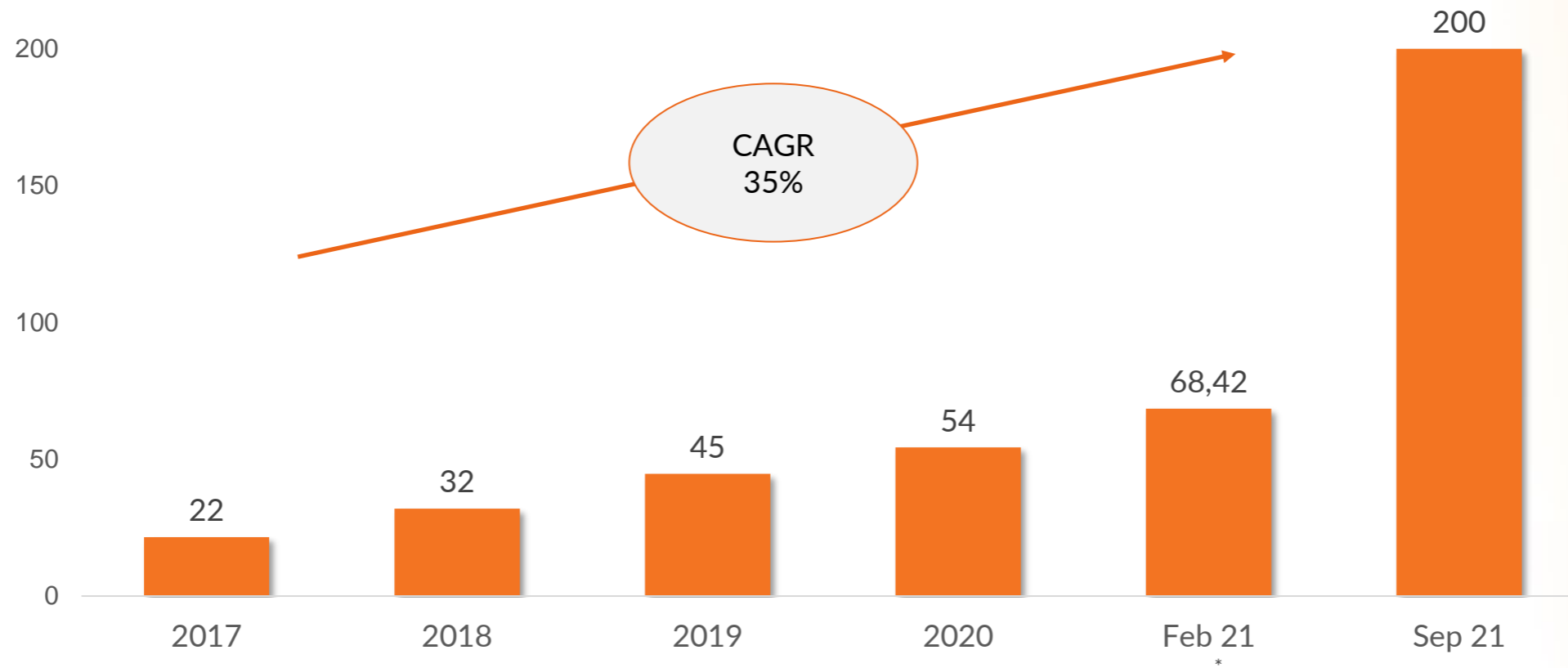
SALAMANTEX

More than just payments

CRYPTO BUBBLE? – NO! A TREND THAT IS HERE TO STAY



Blockchain wallet users globally (in million)



GROWING DEMAND FOR NEW WAYS OF PAYMENT

Growing trust in emerging payments

59% - Mobile wallets



68% - Cash

68% - Chip cards

67% of Millennials

plan to use cryptocurrencies for payments

Not limited to one age group

acceptance growth also in Gen Z and Baby Boomers

Source: Mastercard (May 2021)



WHAT EXACTLY ARE DIGITAL ASSETS ?

Cryptocurrencies

- Everyone who is tech-savvy enough can launch a new cryptocurrency
- In Jan 2021: more than 4,000 crypto currencies, many with little to no following



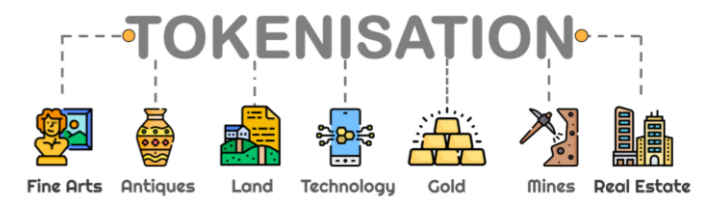
Loyalty points

- Everyone who is tech-savvy enough can launch a new cryptocurrency
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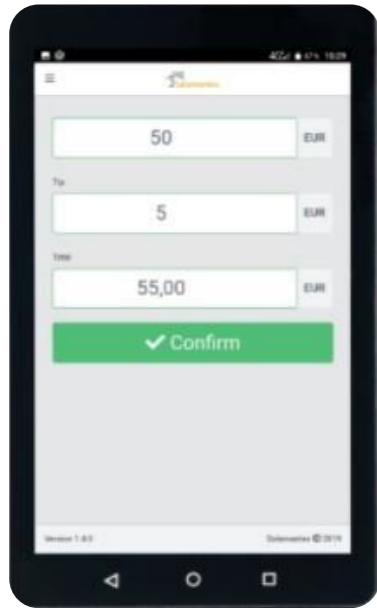
Tokenized items

- Everyone who is tech-savvy enough can launch a new cryptocurrency
- In Jan 2021: more than 4,000 crypto currencies, many with little to no following



A USER-FRIENDLY PAYMENT PROCESS

1



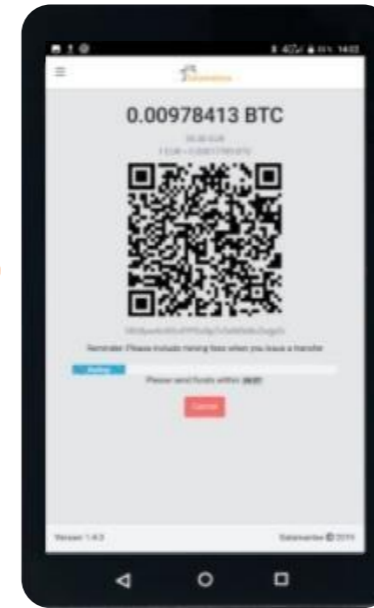
Enter the invoice amount
in your local fiat currency (Euro)

2



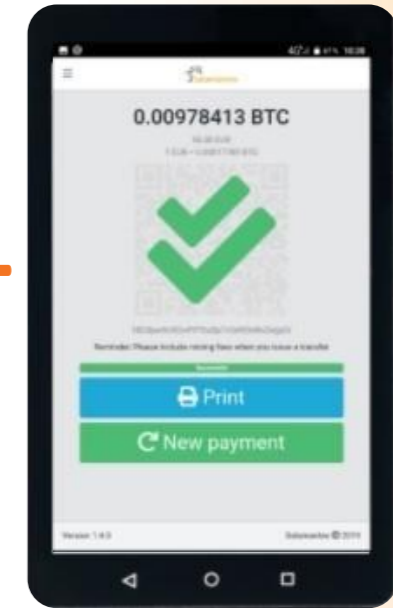
Select your cryptocurrency or
digital asset of choice
and
confirm the displayed
live exchange rate

3



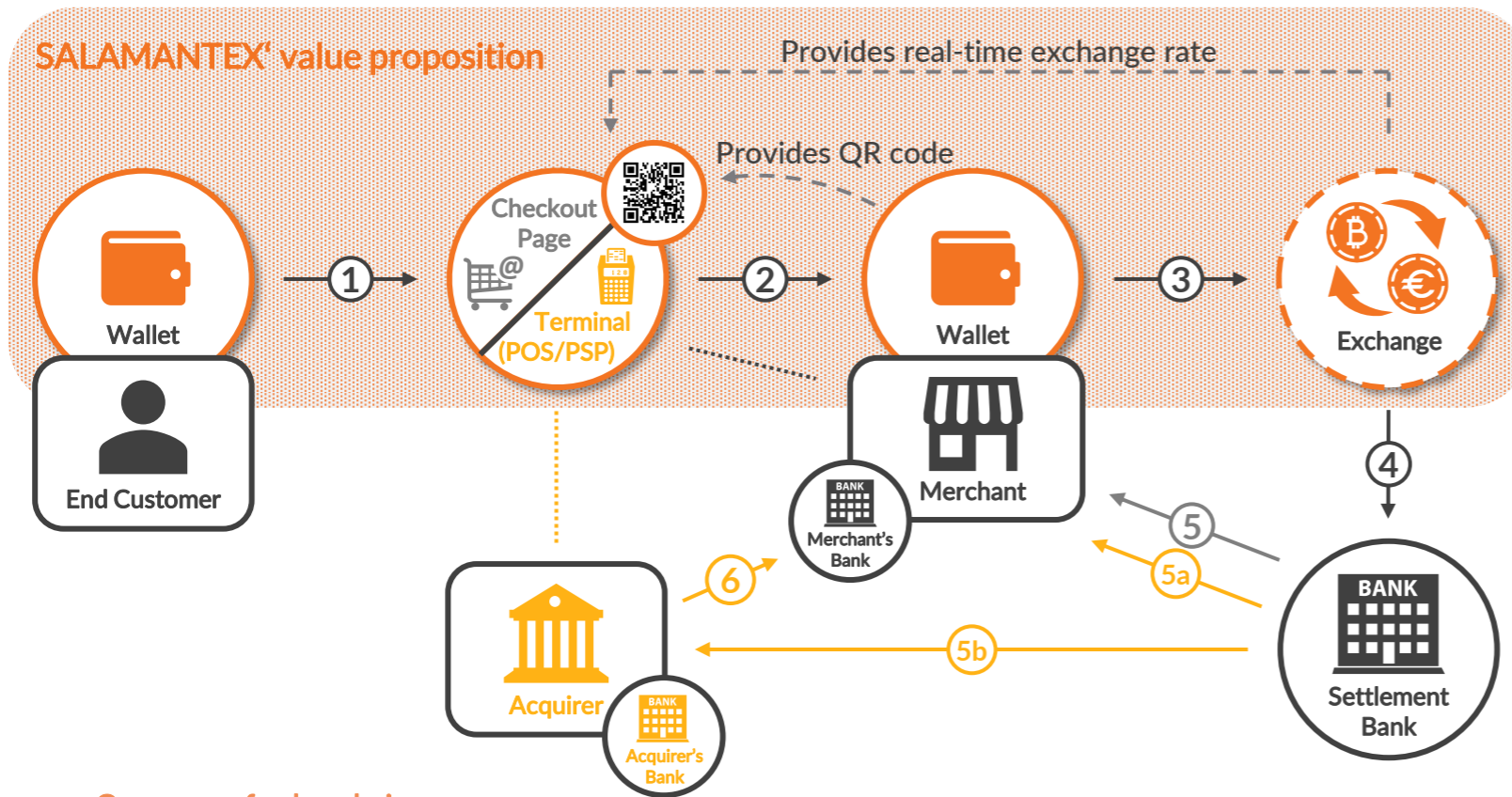
Scan the QR code with
your smartphone wallet
and
confirm the transaction

4



Done!
After a few seconds,
the transaction is completed
and a receipt printed

THE TECHNICAL PROCESS IN THE BACKGROUND



Coverage of value chain by SALAMANTEX

Merchant (POS) process

E-commerce process

Identical process steps

SALAMANTEX' products

Stakeholders

Involved banks

«STABLE AND SECURE PAYMENT PROCESSING SUPPORTED BY A STRONG PARTNER NETWORK – FULLY COMPLIANT FOR EACH PROCESS STEP»

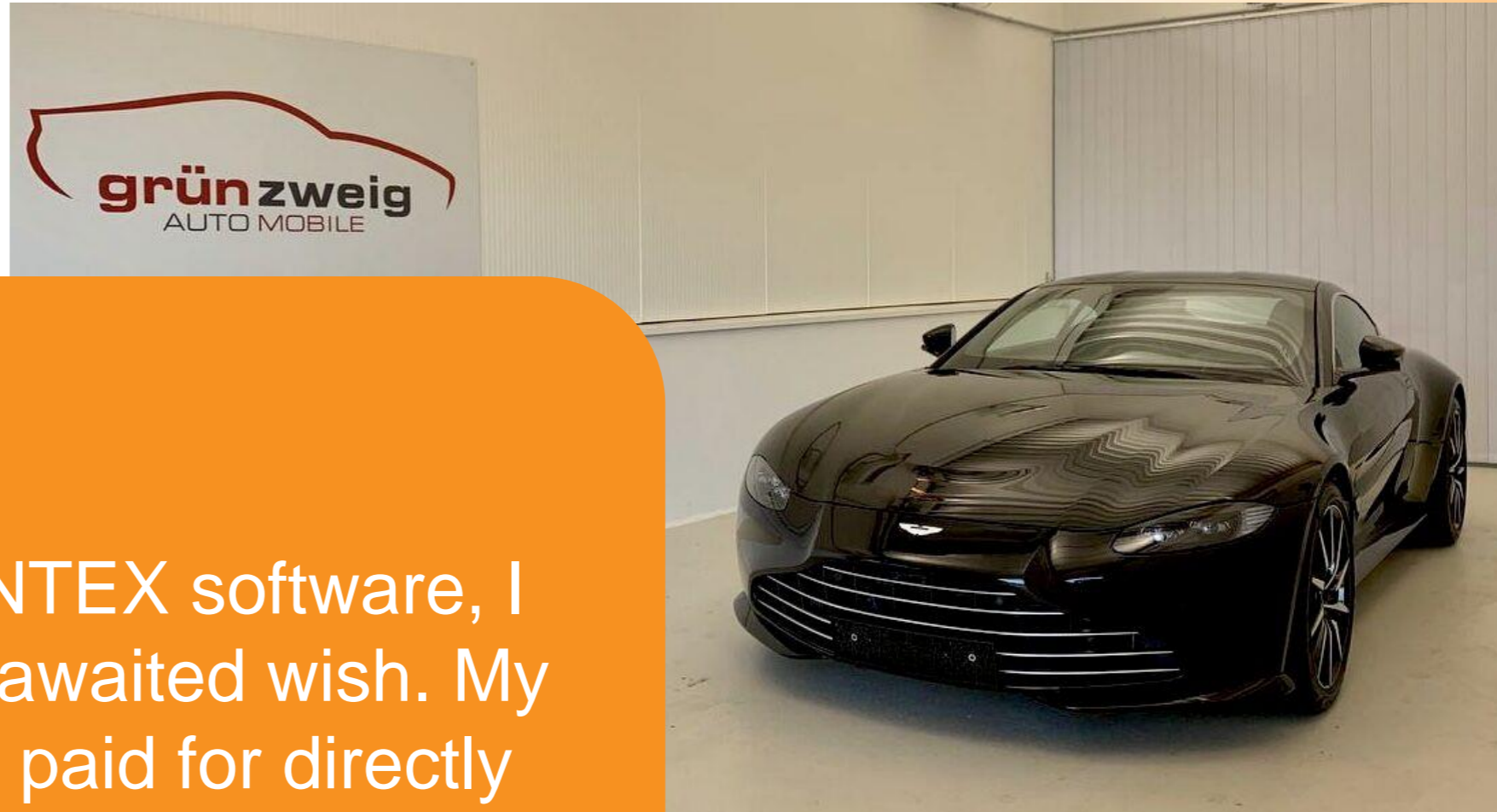
- 1 The customer scans the dynamically created QR code incl. the transaction information (amount, FX rate, one-time wallet ID, etc.) displayed on the POS terminal and transfers the respective digital asset amount from her/his wallet
- 2 The amount is transmitted via the terminal (merchant) or the checkout page (e-commerce) and posted to the merchant's wallet. Consequently, the merchant becomes the legal owner of the digital asset
- 3 The respective amount is transmitted to the connected exchange for digital assets, which provided the fixed exchange rate
- 4 The connected exchange converts the amount into common currencies at the stipulated exchange rate and transmits it to the settlement bank
- 5a The bank sends the amount less the disagio directly to the merchant's account
- 5 The amount less the disagio is directly posted to the merchant's bank account
- OR
- 5b sends the amount to the acquirer's bank
- 6 The remaining amount less the disagio is then transmitted to the merchant and posted to its account

BACKED UP BY PARTNERSHIPS WITH MAJOR PAYMENT STAKEHOLDERS



--> SEAMLESS INTEGRATION INTO THE EXISTING INFRASTRUCTURE

REAL-LIFE SUCCESS STORY FROM AUSTRIA (AUGUST 2021)



“

Thanks to the SALAMANTEX software, I was able to fulfill a long-awaited wish. My dream car, financed and paid for directly with Ethereum. Thank you!

”

REAL-LIFE SUCCESS STORY FROM AUSTRIA

“It worked: our business got quite a boost thanks to SALAMANTEX.”

- Restaurant & Par Pancho

“The SALAMANTEX system differentiates us in the market.”

- Hotel Vienna

“We have a competent and reliable partner by our side with SALAMANTEX.”

- Carpoint24



THANK YOU FOR YOUR ATTENTION!

