

xMoney

Previously
ustrust

Accepting cryptocurrency with confidence **today**

ustrust.com

Powered by Multiversx

Our **Vision** and **Mission**

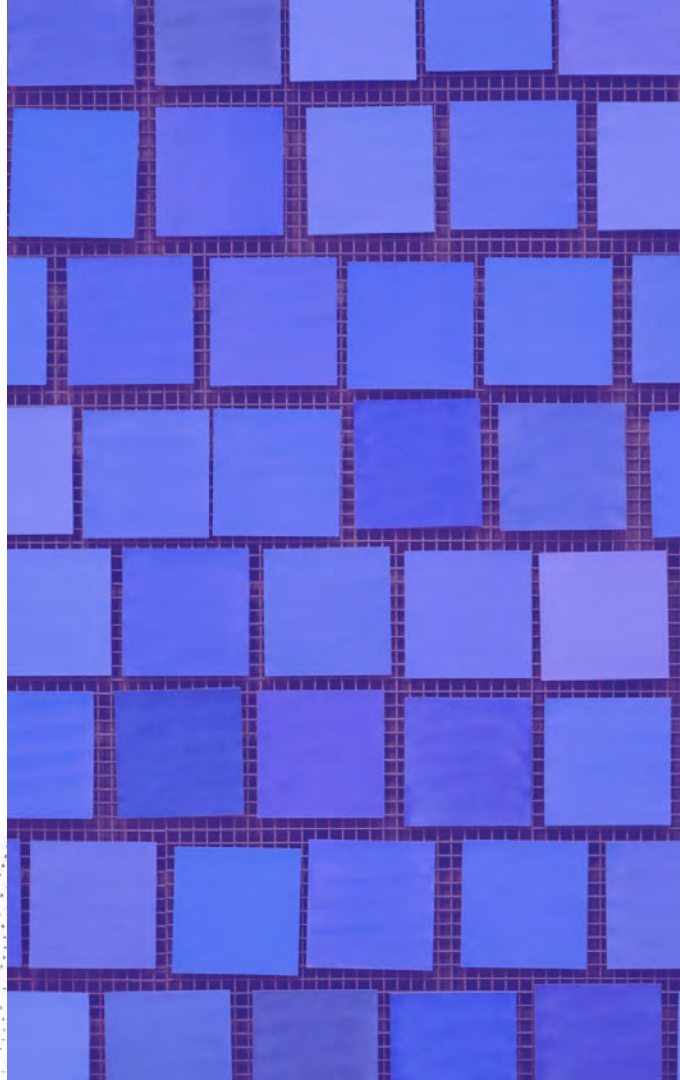
- ✘ The **democratisation of money**, which will become as usable as the internet.
- To safely provide every business with
- ✘ a **new revenue stream**, and every individual with the **freedom to pay**



Blockchain Technology

✕ A fundamental paradigm shift

- Enables the **transfer or value** over a public network, without a need of explicit centralized intermediaries to mediate
- Sending value as a **direct action**, instead of a **request**
- Directly sending over public network, with **transparent, auditable** and verifiable confirmation
- Extremely **fast** and **cost-effective**
- No central point of failure, with **less risks** and higher **resilience**
- Digital money is no longer a **virtual representation**, but true **asset ownership**



Value by Design

A **virtual asset** is typically built on the foundations of **blockchain technology**

Different types of virtual assets can be created (issued) for different use cases.

Their adoption, acceptance, liquidity and redeemability metrics often define its market value

They can be optimized to be **store of value**, **payments**, **equities**, **commodities** or **complex instruments** and can be issued, managed and governed:

- **In a decentralized way**
(e.g.: Bitcoin, Ethereum, Elrond, others)



- **By a central authority, such as:**
An Institution or Consortium
(e.g.: USDC, Tether, JPMCoin)



A Government:

(e.g.: China's upcoming DCEP)



From “crypto” to “virtual assets”

A **compounding narrative evolution** with increasing maturity, use-cases and scale

Utility

- Platform-oriented
- Context-driven
- Membership points
- Limited redeemability
- Early Platforms

Investment

- Investment-oriented
- Driven by speculation
- Volatility as a feature
- Cryptoassets
- A unit representation of future returns

Store-of-value

- Store of value, commodity-oriented
- Volatile, subject to supply & demand
- Cryptoassets
- Ownership, resilience
- Uncorrelated with financial system

Medium of exchange

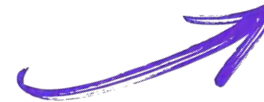
- Stablecoins with quasi-stable price
- Payment, Settlement oriented
- Regulatory body and monetary policy
- Limited complement or replacement to government fiat currency
- Anchored by fiat or collateralized

Digital Fiat Money

- Digital currency
- Issued by:
 - Governments (CBDCs)
 - Corporations
 - Consortiums
- Hybrid elements
- Full replacement and complement to government fiat money
- Heavily regulated

2009

2022



The customers of the future

The number of crypto owners has more than **doubled** in the last year alone, surpassing a total market cap of **2 Trillion Dollars**.

The pace of adoption is only showing signs of picking up, **with an expectation of growth similar to the Internet.**



Global crypto owners and adoption rate in 2021

Don't take our word for it

Nearly 32% of United States small businesses are accepting cryptocurrencies at the moment.

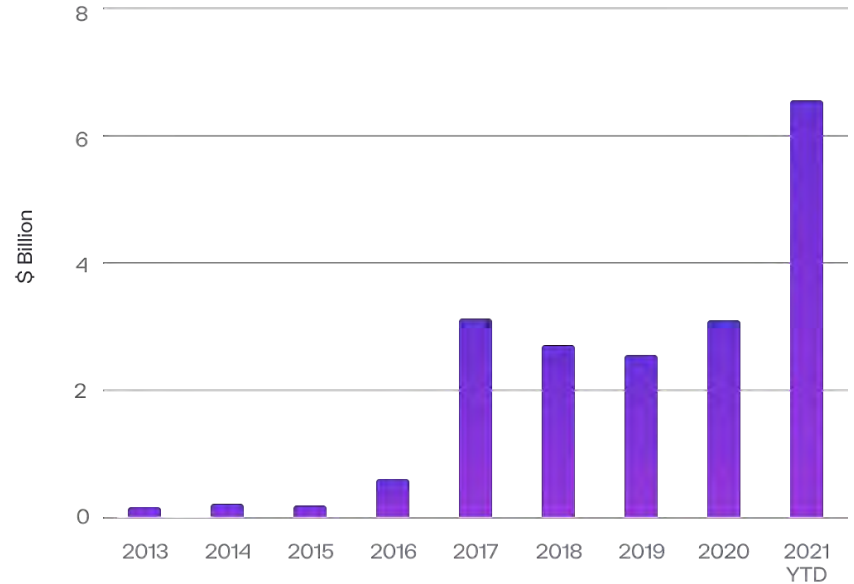
Study by **skynova** 

There was an increase in merchant transaction volume of 100% over the past year alone.

Study by **BLOCKDATA**

Merchants who accept crypto payments saw an average ROI of 327%

Study by triple 



Sources **BLOCKDATA**

Yearly merchant transaction volume

Don't take our word for it

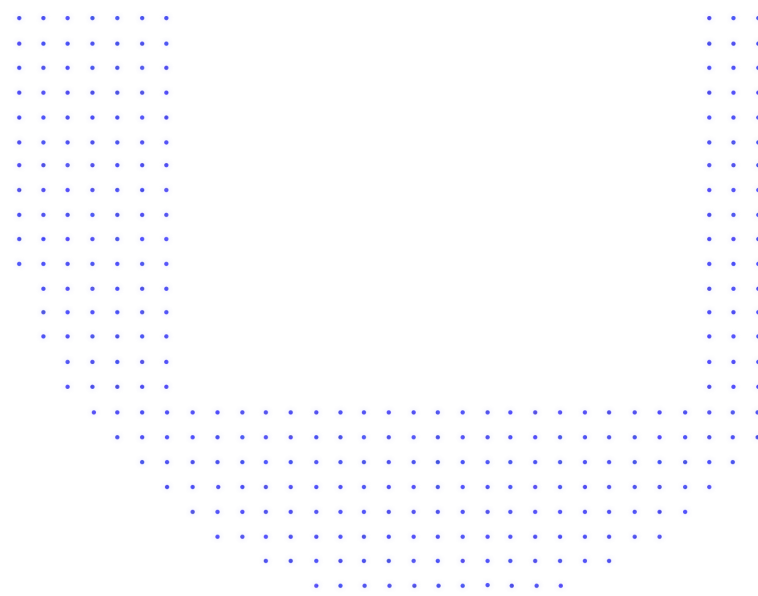
53% of millionaire millennials have
50% of their wealth in cryptocurrency.

A third of the surveyed millennials had
at least 75% of their wealth in crypto.

As reported by  **CNBC**



**This is the audience
every business should be
paying close attention to.**



An untapped market of wealthy customers that **won't stay untapped for long.**

Big institutional players are already entering the crypto space.

Adoption of cryptocurrencies is happening throughout all industries and growth from here is expected to be even faster.



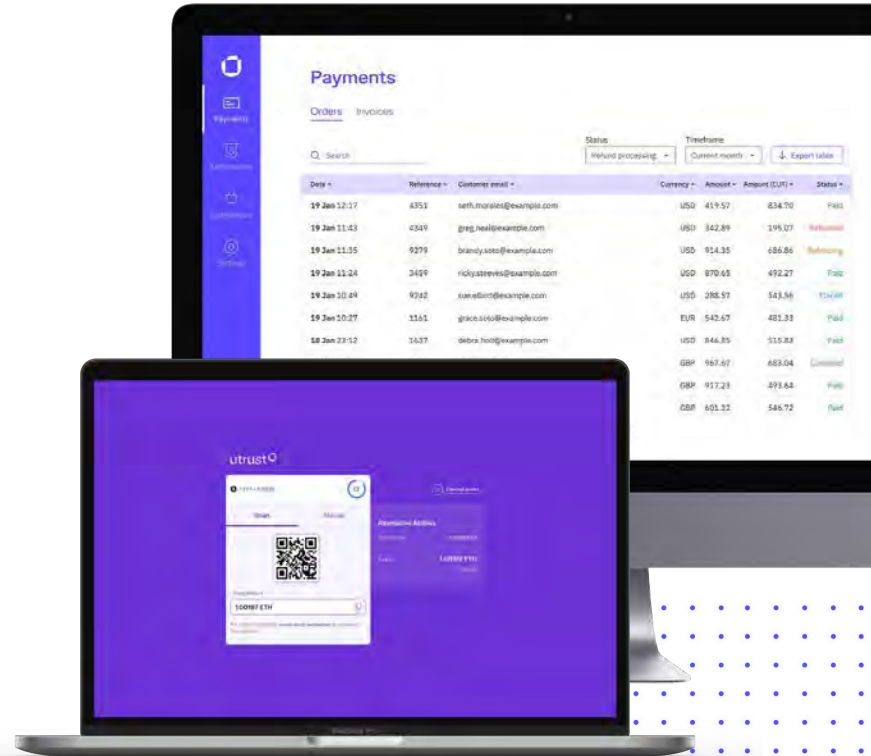
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olution. Our solution. **Our solution.** Our soluti
tion. Our solution. Our solution. Our solution.

The gateway to a new market

Utrust enables business to reach a broader audience of wealthy customers without any risk or upfront investment.

↙ How?

By accepting cryptocurrency payments on your website, just like Stripe does for credit cards.

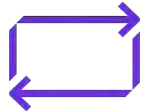


The next generation of payments for merchants

Utrust is a **crypto to bank** payment solution that enables merchants to start accepting **cryptocurrencies** from buyers, while receiving fiat currency settled **directly in the bank account** (among other options)!



Low Fees



No Chargebacks



Fast



Fraud eliminated

A new market means more customers and more revenue

(+300M users, within a market worth more than \$1T)

A seamless integration & checkout experience

No need for crypto know-how

With our seamless experience, you don't need to have any prior experience or an infrastructure in place

Easy to use integrations

WooCommerce

Shopify

Magento

JumpSeller

Payrexx

PrestaShop

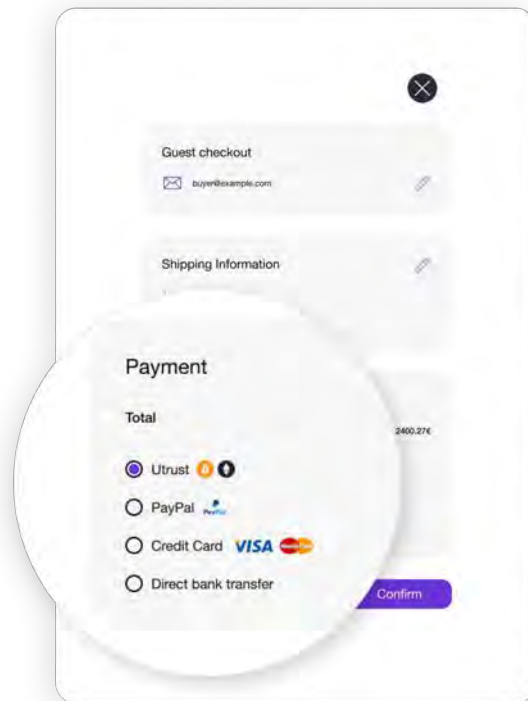
Opencart

WHMCS

Utrust API

Support for all user wallets

We are wallet agnostic. Your customers can pay with **any wallet** they want. No ecosystem lock-in



A win-win scenario.



No risk

You can settle in **EUR** and **GBP**.
You don't need to touch crypto at anytime.



Simple

We have **integrations** with all major e-commerce platforms. It's easy and fast to install.



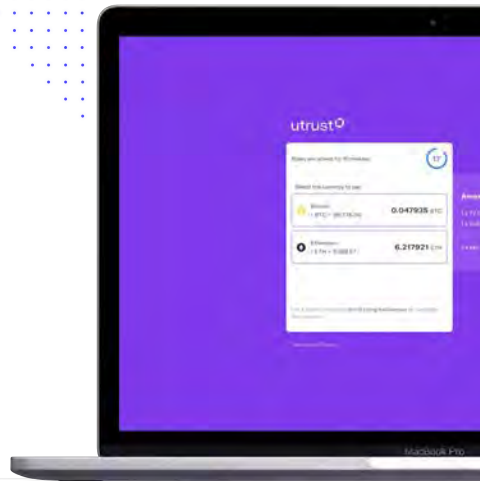
Compliant

Regulated, with strict Compliance and AML policies. Plus, we will handle accounting for you.



Free

Installation is **free** and there is no commitment needed from your end. Only pay when a transaction occurs.

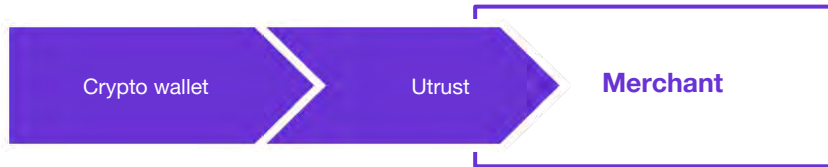


More value with less

Credit card



Utrust



Less is More.

Less intermediaries means less costs, less complexity, higher resilience & more value captured

Enabling new models on the cutting edge



Merchant yield

Keep your payment balance staked with Utrust offsetting the transactional fees & turning a **cost** into a new **revenue stream**



Primacy in a digital world

Digital positioning is increasingly crucial. Virality, influencers are trendsetters for a new generation of buyers. And they are **crypto-native**



Our community is getting bigger every day

Today, 15.000+ registered businesses process crypto payments through Utrust, with a 99% 12-month retention rate.

eCommerce

Real Estate

Platforms

Gaming

Luxury

Travel

+ More

Most commonly used cryptocurrencies:

 Bitcoin  Tether  Elrond

 Ethereum

LANIDOR

KidSuper Studios

ENTROPIA
UNIVERSE

FORTERA

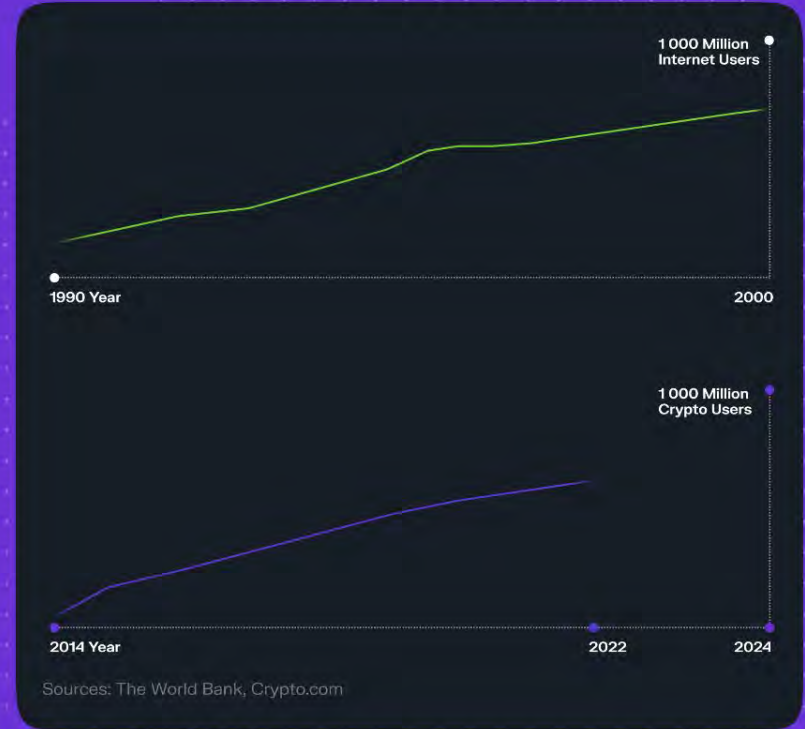
SACCOOR
brothers

And a lot
more!

Don't get left behind

There are opportunities that appear to disrupt entire industries. It happened with the internet and it's now happening with cryptocurrencies and blockchain technology.

With Utrust you have the opportunity to take this leap without any downsides. It's a win only situation.



Internet vs Crypto adoption

Start accepting crypto **TODAY**



**Create your
account with us at:
[utrust.com/hello](https://www.utrust.com/hello)**

 **xMoney**