



### **What is MonetaPro:**

MonetaPro is a multi-award winning B2B Fintech Marketplace. The platform allows companies and countries to more easily transact inside a centralized, secure and transparent global supply chain network.

MonetaPro makes it seamless to transact with existing trade partners as well as find new ones. Listing an item for sale is simple (about 30 seconds and similar in design and function as eBay).

Locating trading partners, companies or items is easy with the internal search engine designed by MonetaPro.

MonetaPro offers:

- Enterprise Level Functions
- Multiple payment options including a blockchain enabled digital stable coin for more efficient closed-loop transactions and settlement
- Integrated IBM DLT blockchain technology for invoicing, asset management and audit trails

Overall results:

- Lower transaction costs
- Ease of executing trades
- Efficient overall tracking

### **Market Overview:**

Global economic forces have created the need for companies to find new distributions channels to increase revenue, more efficient ways to decrease costs, and methods to secure new and existing supply chains.

COVID-19, coupled with economic uncertainty, has increased these needs even more.

Technological improvements in the areas of blockchain for security and transparency, digital payments for efficiency in transactions, as well as the acceptance of online marketplaces, have all created the opportunity for a new solution with Global B2B Commerce.

### **The Problem - Existing B2C Marketplaces are Limited:**

Marketplaces such as eBay and Amazon are primarily a B2C solution.

Limitations exist when it comes to Global 2000 Companies looking to do B2B transactions.

- **Example:** A small company can easily sell a single computer for \$1,000. If you are a large company, with multiple locations, divisions and departments, each selling different items, there is greater complexity. If the transaction is a large dollar amount (over \$100K), it traditionally falls outside the traditional credit card network, and thus business level payment, or even more creative settlement options are needed. If the company is doing international transactions, then currency issues arise.

For all these reasons and more, the eBay's and Amazon's are not suitable for B2B transactions.

### **The Solution - Value Proposition and Features:**

MonetaPro offers **enterprise level features** not present in existing B2C Marketplace:

1. Create hierarchy structures (Divisions, Departments, etc.)
2. Assign user rights and authorities to employees
3. Enterprise level processes and controls
4. Easily list and sell items or source new partners
5. Visibility and transparency in pricing
6. Blockchain integrations for inventory management, audit trails, and more

For B2B transactions over \$100K, MonetaPro offers more **creative settlement options:**

1. Traditional Credit Card Transactions (using sellers existing merchant account)
2. Cash/ACH (point to point bank settlement)
3. Crypto Currency (wallet to wallet)
4. Internal Stable Coin (closed-loop settlement)

Utilizing **IBM integrated blockchain technology**, MonetaPro has an integrated invoice system which can provide automatic updating of inventory modules (SAP/Oracle) upon transfers, supply chain management, as well as a separate blockchain solution for proof of transfer and audit trails.

### **Additional Channel – Corporate Barter**

Over 75% of Fortune 500 *Companies* use corporate barter where companies exchange good or services without the use of cash. The average transaction is value of \$1.5MM, and an estimated worldwide value of over \$17 Trillion.

Many *Countries* also participate in offsets and non-cash trading. For instance, countries in the Middle East calls this activity “swaps and flips”, and the Japanese have a name for it called Kōkan, which means to exchange or swap.

These organizations use barter to increase revenue, preserve cash, mitigate taxes, and do cross-border transactions without the need for currency.

### **Barter (Stable Coin) Settlement Function:**

MonetaPro created an internal blockchain enabled stable coin, called a GBUC (general business usage credit), which acts as a digital dollar within a closed-loop system. Companies can list good or services for sale, receive GBUC's as payment, and then use the credits to buy other items within marketplace. The GBUC stable coin offers digital settlement to improve inefficiencies for cross-border transactions, currency fluctuation risks, and intercompany transfers.

### **Recent Milestones:**

- Corporate Investment from Amazon for MonetaPro Marketplace to deploy on AWS
- Completed integration into IBM Hyperledger Fabric blockchain, and deployed and running on AMBS (Amazon Managed Blockchain Services)
- Intellectual Property filed with Sheppard Mullin
- Platform technology complete and ready for onboarding

### **Contact:**

For more information or to request a demo, please [contact](#) MonetaPro.