



# MonetaPro

## **What is MonetaPro:**

A B2B Bank Platform for Large Companies to trade assets without the use of cash or currency. MonetaPro enables Companies and Countries to buy, sell, and TRADE, all within a fintech-enabled, closed-loop marketplace.

## **MonetaPro Highlights:**

Experienced Management (Multiple Exits)  
Large Market (estimated \$17 Trillion worldwide)  
Completed Technology with integrated IBM blockchain  
Multi-Award Winning Platform  
Clear exit strategy

## **Amount of Funding**

\$10MM Equity

## **CONTACT INFO:**

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## Why MonetaPro:

Global economic forces, coupled with technological improvements, have combined to create an opportunity for new systems with global e-commerce.

Governments continue to create policies that devalue currencies on a worldwide basis, inflation is rising, and supply chains are constrained.

This only exacerbates the need for companies to find new ways to increase revenue, decrease costs, and find better methods to transact with both new and existing trade partners.

There has never been a greater need for a Global Digital Currency (stable credit) to enable non-cash trading for Large Companies and Countries.

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

## What is MonetaPro:

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

It's estimated there is an existing \$17T of non-cash trading (corporate barter or counter-trade), and a further \$30T that exists outside of the B2C marketplaces like eBay and Amazon.

MonetaPro acts as a closed-loop banking platform for the trading of assets using a proprietary Digital Stable Credit (USD-G) called a GBUC (pronounced G-Buck and stands for **G**eneral **B**usiness **U**sage **C**redit), which acts as an internal method of payment and settlement.

The USD-G enables companies to list goods or services, and upon sale receive an internal GBUC (like a store credit), which can then be used to purchase other items within the Marketplace.

MonetaPro has the opportunity to be the world's first truly B2B marketplace, with built-in digital settlement options.

With the internal MonetaBanc, multiple payment options can be offered including the GBUC stable credit, as well as credit cards (smaller transactions <\$50K), and ACH (larger business transactions >\$50K). All these functions provide a more efficient closed-loop transaction and settlement platform.

The Company has also integrated IBM DLT blockchain technology for invoicing, asset management, and audit trails.

The overall results are lower transaction costs, ease of executing trades, removal of cross-border settlement, and more efficient overall asset tracking and audit.

MonetaPro solves a pressing problem for Companies and Countries worldwide.

## Offer:

- **\$10MM Private Round (Equity)**

## **Company Overview:**

- Enterprise SaaS, B2B Platform
- Fintech, Supply Chain, DeFi
- Experienced Management with Domain Expertise
- Technology platform complete and ready for Product launch
- Built-in IBM Blockchain technology
- Pre-revenue with ongoing Enterprise conversations

## **Existing B2C Marketplaces are Limited:**

Marketplaces such as eBay and Amazon are primarily B2C solutions. However, limitations exist when it comes to Global 2000 Companies looking to do B2B transactions. For instance, 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 a greater complexity needed. Further, 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.

## **Value Proposition and Features:**

MonetaPro offers enterprise-level features not present in existing B2C Marketplaces

- 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- Multiple Settlement Options
- 6- Visibility and transparency in pricing
- 7- Blockchain integrations for inventory management, audit trails, and more

## **Multiple Settlement Options**

For B2B transactions (\$100K+), companies need more creative settlement options. MonetaPro offers:

- 1- Traditional Credit Card Transactions (using seller's existing merchant account)
- 2- Cash/ACH (point-to-point bank settlement)
- 3- Cryptocurrency (wallet to wallet)
- 4- Internal Stable Coin (closed-loop settlement)

## **Blockchain Integration:**

Utilizing IBM integrated blockchain technology, MonetaPro has an integrated invoice system that 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.

## **Target Market:**

Global companies in primary industries: Automotive, Shipping, Computer, Consumer Electronics, Media, Oil/Gas, Natural Resources, Food/Drink, Hotels, Airlines, etc.

## **Additional Channel - Corporate Barter:**

Over 75% of Fortune 500 Companies use corporate barter where companies exchange goods or services without the use of cash. The average transaction value is \$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 stablecoin, called a GBUC (general business usage credit), which acts as a digital dollar within a closed-loop system. Companies can list goods or services for sale, receive GBUCs as payment, and then use the credits to buy other items within the 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 via Jim Gatto (Global Head of Blockchain and Digital Currency)

### **Management/Advisors:**

- CEO (multiple exits and Public Company experience), COO (former Nasdaq Company Founder), Strategic Partner (former Special Forces Military)
- Advisors are a broad range of industry-level luminaries with industry expertise

### **Current Status:**

- Management Team in Place
- Platform technology complete and in beta testing
- Ongoing conversation with various Corporations for Charter Member/Pilot Program

### **Exit Strategy:**

We have created a dual strategy for exit. One, is based on the equity (long-term return), and the other is based on a separate Liquidity Token (Digital Financial Asset) or crypto offering (short-term returns)

**1. Acquisition:** MonetaPro is an attractive target for a wide range of companies such as; eBay or Amazon looking to add B2B capabilities, Oracle or SAP for a marketplace solution, or even the likes of PayPal, Visa, or a global bank looking to add transaction revenue at a B2B level.

**2. Token Liquidity:** The creation of the MON token, and its impending listing on a Global Crypto exchange, creates the opportunity for accelerated liquidity. Think of this similar to a DPO (Direct Public Offering), or Public Listing on the OTC exchange. (More details are available upon request)

### **Online Demo and Contact:**

MonetaPro has set up a password-protected data room for more information on the investment offering. A complete demo of the platform is also available. [MonetaPro.io](https://MonetaPro.io), or 312-953-2208



## APPENDIX

### Corporate Barter and Non-Cash Trading Explained

#### What is Corporate Barter/Countertrade:

Corporate Barter (also called Corporate Trade, Non-Cash trading, Offsets, or Inter-company Trading) is when one company trades goods or services with another company.

Examples:

- Maersk trades excess shipping capacity with Ford for trucks
- Caterpillar trades equipment with Zimbabwe for Gold
- Kuwait trades oil for other natural resources

#### Why do Companies use Barter:

Large Companies derive three major benefits from Corporate Barter:

1. Revenue Management: Merchandise or services offered at full retail value (not discounted)
2. Cash Management: Receive items in return without spending cash (remains on the balance sheet)
3. Potentially Tax-Free: In some cases, transactions can be accomplished on a tax-free basis when performed within an exchange platform.
4. Cross-Border transaction efficiency

#### The Problem:

Each transaction is manual and time-consuming. Companies have historically used phone or email where each transaction must be negotiated for equal value. There is no portability or multi-part trading. The tracking, reporting, updating of inventory modules, and audit trails for tax impact are all manual or cumbersome. This makes the entire bartering process burdensome, expensive, and highly inefficient.

### HOW DO COMPANIES TRADE CURRENTLY?

#### 1:1 DIRECT TRADE

\$10MM in Cars for Computers



#### MANUAL PROCESS - OFF BOOK

- › Identify trading partner
- › Agree on mutual need
- › Negotiate equal value
- › Consummate trade
- › Track and manage trade assets
- › Report trade

**REPEAT FOR EACH TRANSACTION**

## The Solution:

**MonetaPro makes corporate barter easier, faster, and overall more efficient.**

MonetaPro provides a single global marketplace to help Fortune 500 companies streamline all barter activity.

## Why Companies Trade

Example One: CEO of a Car company has \$1MM of inventory left at the end of the year. His option is to put the cars on sale (20%), sell the cars and pay taxes, and still spend \$1MM to acquire new computers for the dealers.

Example Two: The CEO calls the Computer company and offers \$1MM in cars for the salespeople (full revenue), in exchange for \$1MM in computers (didn't spend cash), and reports it to the IRS as a 1099B Barter transaction (potentially tax-free).

## Benefits of Example Two above:

In example B, both companies receive benefits.

- 1) No discount at 20%, items are booked at full revenue and thus no lost value
- 2) The \$1M in computers was acquired without cash, which remains on the company balance sheet
- 3) Receives items in return, and as an expense, which means the computers are acquired tax-free

## The GBUC Provides Portability:

MonetaPro created a blockchain-enabled, stable credit called a GBUC, and acts as an internal unit of settlement. The GBUC (pronounced G-BUCK (for a dollar) which stands for "**G**eneral **B**usiness **U**sage **C**redit creates portability on monetary value, and thus eliminates the need to negotiate an equal value of trade with each partner. The GBUC creates multi-party trading where you can sell assets, receive GBUCs, and then use the same internal stable credit to acquire items from other sellers within the marketplace. For tracking, trading, and pricing purposes, each GBUC equals one US Dollar.

## Closed-Loop/Enhanced Liquidity/Multi-Party Trading:

The GBUC provides liquidity to achieve multi-party trading whereby companies can sell items to one party and then buy items from a different one. Additionally, MonetaPro acts as a Closed-Loop Payment system, where all of the transactions occur within the system. The utilization of the internal GBUC allows for **immediate financial settlement**, and the elimination of hedge, arbitrage, and currency settlement risk.



## Philanthropic Component to MonetaPro:

Any GBUC credits leftover in the MonetaPro system can be used at the end of the year as a donation to targeted charities, potentially lowering tax implications even further.