



***bitcoin***



***InterMoney Exchange***

**247exchange.com**

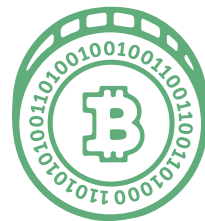


## Last trends in digital currencies and InterMoney Exchange's business

The number of TRANSACTIONS per day

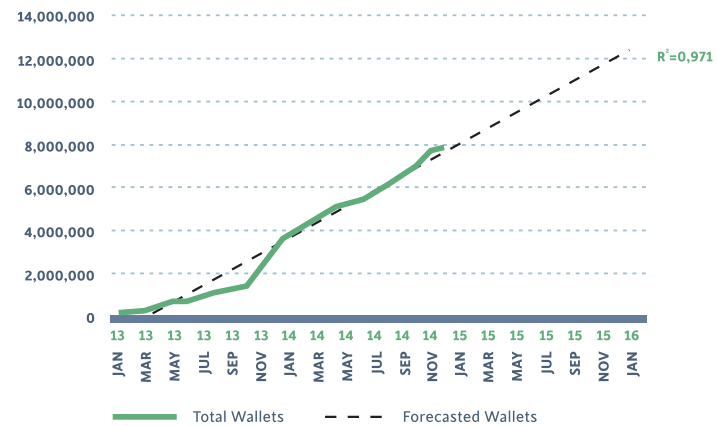


According to [Blockchain.info](http://Blockchain.info), the most popular bitcoin-related website, the number of daily transactions in Bitcoin network is growing constantly.



Average number of transactions per day have risen **over 10 times** for the **last 3 years!**

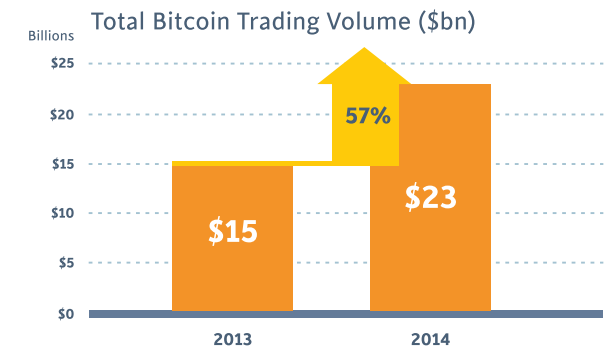
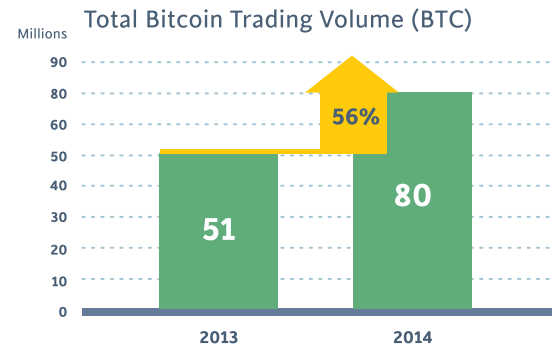
Approximately 12 Million Bitcoin Wallets Forecast by End of 2015

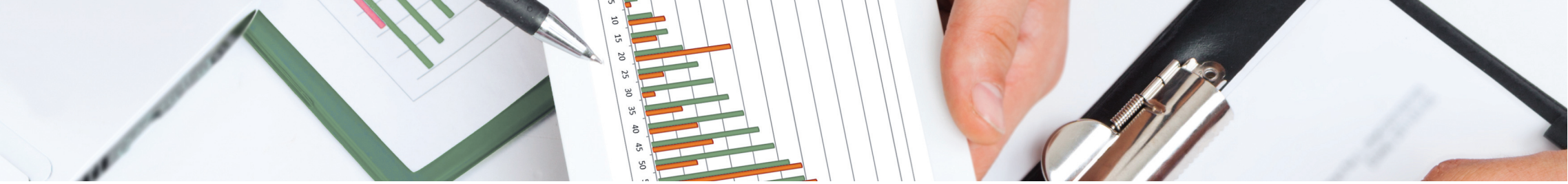


According to the research, made by CoinDesk.com, leading bitcoin-related news portal, named «State of Bitcoin 2015», by the end of 2015 it will be 12,000,000 Bitcoin Wallets (and roughly the same number of users).

### Total Exchange Trading Volume Increased by Over 50%

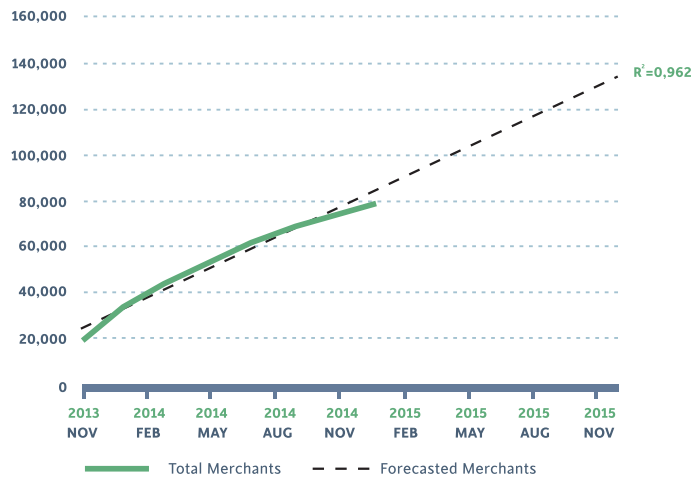
Almost every Bitcoin-related statistic shows nice growth (besides the cost of transaction that is lowering with the network increase), some other interesting charts:



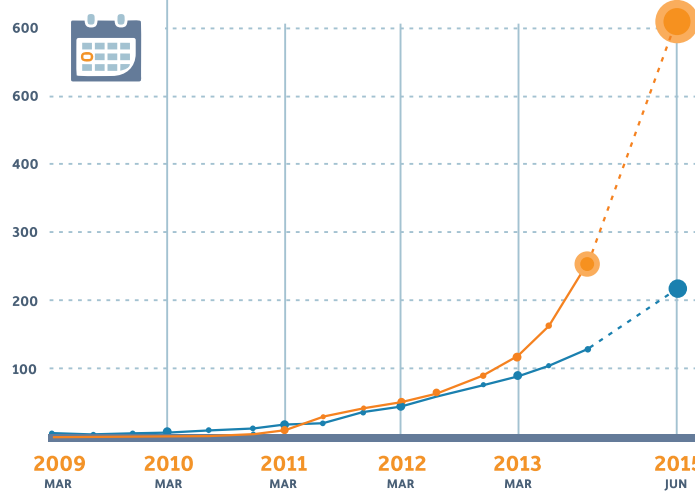


# Increasing popularity of bitcoin and 247exchange's rapid growth

## 140,000 Bitcoin-Accepting Merchants Forecast by End of 2015



## Github repository references



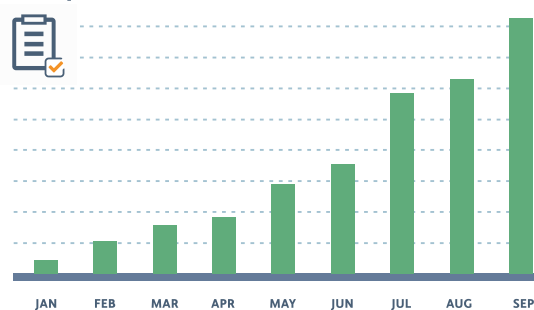
Bitcoin references number in Github repository exceeds Paypal references number by **300%**; and we can see that the difference is increasing very fast.



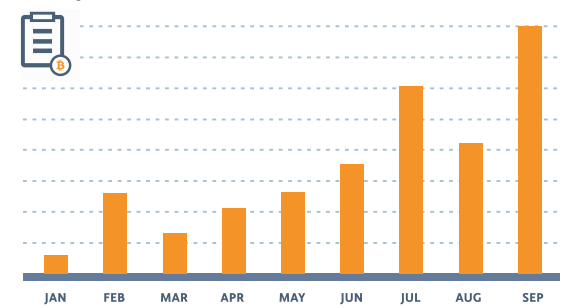
## Total CLIENTS number



## Completed ORDERS NUMBER



## Completed ORDERS VOLUME

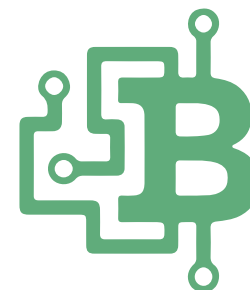


First year of business our users' database had **grown from 0 to 35,000**). Number and volume are increasing every month with average **30%** rise; and we can see a huge growth potential by comparing the number of registered users to the potential clients number.

# Why it's safe to do business with InterMoney Exchange

InterMoney Exchange™ knows and understands the risks of digital currencies exchange business and pays a lot of attention to legal and regulatory matters, protection against fraud, hacks, etc. Some facts:

- 1** **IME** is the Group of Financial Companies. The first MSB license (International Money Exchange) **was granted in Belize at 2013** and is renewed every year. The Company plans to get financial licenses in Europe and the US 2016-2017.
- 2** IME's business model was developed with assistance of leading law firms in various jurisdictions and consultations with the regulating bodies in most important countries. **InterMoney is fully compliant with local and international regulations in all countries** where the Company does any business.
- 3** IME's Fraud Prevention System is **based on our own and top notch third-party software**, allowing us to accept Credit Cards with 0% chargeback rate!
- 4** **IME's AML/CFT Program was developed as best-practices document**, based on FATF regulations and US laws (as strictest), by US-based certified Compliance specialists.
- 5** **IME takes the client's privacy and safety of the funds/data seriously:**
  - Clients funds are delivered instantly after the payment. IME does not provide wallet services and does not hold the client's money.
  - The most critical information like the credit cards numbers etc. is never stored at IME's servers.
  - All clients personal information, documents scans, etc. are stored at secure offline storage and are deleted from the server immediately after approval by the staff.
  - All other data is regularly backed up and stored in secure online/offline storages in different locations.



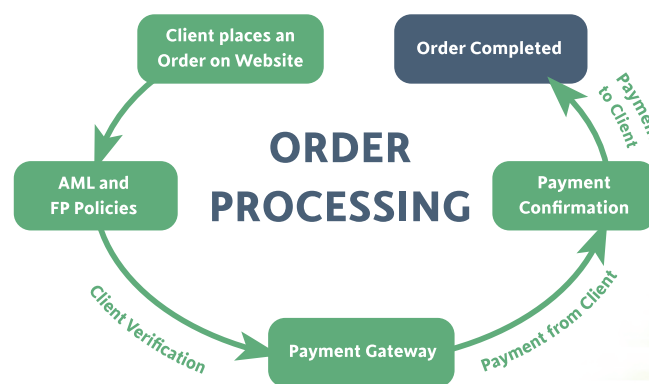


## How it works: 247exchange's business model introduction

### Brief explanation of the business model.

The Company (will be referred as "Exchanger") has its own bank accounts, merchant accounts etc., and digital currency accounts (Bitcoin, Litecoin, etc.). The customer (will be referred as "Client") has its own bank account (Credit Cards etc.) and has account in some (or few) digital currencies as well. Let's imagine that he is using Bitcoin. Then he'll have his own bitcoin account, and he is only person who can access it.

The Exchanger is not holding Client's money, the Exchanger is not maintaining any Client's accounts (except the Client's profile at Exchanger's website, but there is no balances). This is almost exactly the same business model, how the cash exchange bureaus are operating, the only difference is that e-currency exchangers don't meet with customers face to face.



**Our mission** is to create and provide the new standard of digital currency exchange service all over the world — fast, convenient, secure and available for everyone.

## NEW AND OLD WAY TO BUY BITCOINS:

### OLD, «TRADITIONAL» WAY TO BUY BITCOIN:

- 1) Register and the Marketplace.
- 2) Submit documents.
- 3) Wait few days for approval.
- 4) Visit the bank to send International Wire Transfer.
- 5) Wait few days for the funds to arrive.
- 6) Make «buy» order at the Marketplace specifying the desired rate (one of the most confusing parts).
- 7) Wait till the buy order will be matched with third-party sell order.
- 8) Withdraw the Bitcoins to your wallet.

### NEW, 247EXCHANGE'S WAY TO BUY BITCOIN:

- 1 Make «buy» order at 247exchange.com
- 2 Pay online or by cash **\*THAT'S ALL!**  
EVERYTHING IS AUTOMATED AND REQUIRES ZERO TECHNICAL OR TRADING KNOWLEDGE!

**EASY, AFFORDABLE, INSTANT AND RISK FREE 24/7 SERVICE!!!**

\* — client identification procedures might be applied in the process depending on the order type, according to AML/CFT Program and FPP.





## Our AML and Fraud Prevention policies

### InterMoney Exchange's AML and FP policies highlights:

- Risk-based AML/CFT Program, created by leading regulatory compliance and risk management specialists from US.
- CIP and other elements of Program are based on FATF guidance and US regulations (BSA, USA Patriot Act, OFAC and FinCEN guidance and recommendations).
- Regular audits by independent specialists.
- Training sessions, seminars for the Officers Compliance staff and general management.
- Complex DD and EDD procedures, clients screening, checking against OFAC; PEP, wanted lists etc.
- Usage of powerful third-party solutions and databases.
- Own developments for Activity and Risk Monitoring (TMS etc.).
- Close interaction with regulating bodies.
- Risk-based FPP, created in cooperation with industry experts; years and months of preparation and analytics and constant updating of policies.
- Top notch third-party software thoroughly checking each order; access to databases with hundreds thousands fraud/chargeback cases reported by other merchants etc.
- Own software working in cooperation with third-party tools; «Waterfall mode» of checking.
- Manual order/client reviews by trained staff meticulously checking every questionable factor.



**As a result, we have 0% chargeback rate after accepting Credit Card payments for 6+ months!**



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## Plans for the future, your perspectives from the cooperation

We have a long road ahead. We are choosing key business partners to share the future success and will be delighted to see your company among them. Let's introduce some of our plans for the near future that will make our cooperation maximally beneficial for both parties.

- ★ Increasing the number of countries/banks with direct transfers support; adding other requested payment/withdrawal methods and increasing the number of supported digital currencies.

### Further product development:

- *Improving website interface, ergonomics/usability, accessibility etc.;*
- *Full automation of the verification and payment process;*
- *Adding extra layers of account security;*
- *Mobile applications, etc.*

- ★ European (2016) and North American (2017) expansion. Establishing HQs in key jurisdictions.

- ★ Additional funding round(s) to achieve the most «costly» goals in shortest time.

- ★ Aggressive marketing campaigns, Mass Media recognition and increasing popularity in Bitcoin Community. Cooperation with high traffic «niche» services and resources.

**Our vision is to become the service of choice for millions digital currency users, our mission is to make the (bitcoin exchange) process same easy as to top up mobile.**





 **bitcoin**

**InterMoney  
Exchange**

STEP INTO THE **FUTURE**

**247**exchange.com