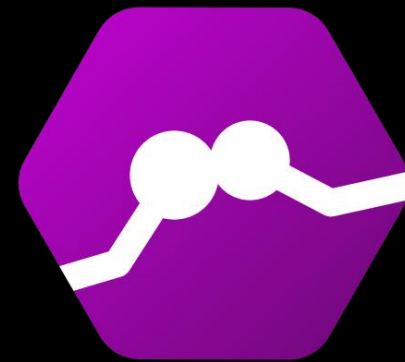


MultiKnip

Money with a mission.



Remember your grandmother's money system?



There were several compartments, each earmarked for a specific purpose: groceries, rent, clothing, etc.

It's time to bring earmarked money to the digital age.

One wallet, endless opportunities.

Several coins created and earmarked for a specific purpose, accessible in a single digital wallet.

Many issuers, diverse use cases.

Currencies issued by public and private actors (companies, municipalities,...) aiming to foster social inclusion, health, tourism, sustainability, economic growth and more.

Fiat-based, price agnostic.

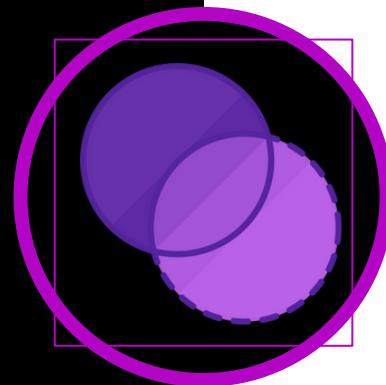
Currencies can be expressed either in fiat equivalent (e.g. \$50 voucher) or in units of a product or service rendered (e.g. 80 taxi kilometers).

**Flexible like
fiat,
but so much
more
powerful.**



Improved efficiency

Streamlined, automated processes reduce administrative burden, error rate, and settlement time for retailers.



Superior transparency

Ability to target individual users and near real-time data analytics reduce risk of fraud and improve effectiveness.



Stimulating local economies

The ability to whitelist specific eligible retailers and locations prevents money flowing to big players.

The advantages of electronic money



Fast & reliable transfers, at any time, settled within seconds



Advanced security through encryption and enhanced security measures



Privacy-proof, from fully anonymous to GDPR-compliant



Full transaction history with real-time updates for superior transparency



Global availability, coupled with the option of defining specific local conditions

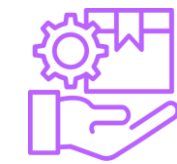
The power of conditionality



Define **who** can spend the purpose-bound tokens



Determine **how much** funds should be made available for specific currencies



Specify the **products & services** on which the tokens can be spent



Designate **eligible retailers** and/or locations



Set a **period during which currencies are valid**, or flexibly define expiration dates.

A WIN-WIN-WIN



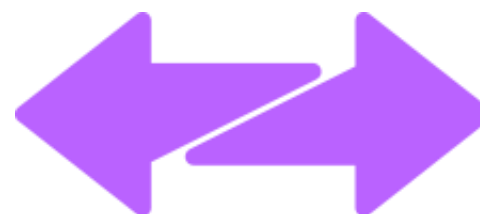
For consumers

- + Quick transfers
- + Purposeful spending
- + Unique incentives



For retailers

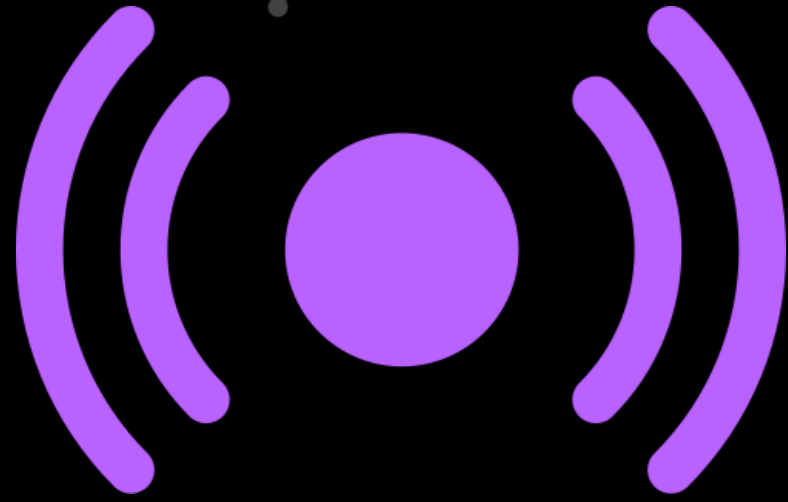
- + Control promotions
- + Attract desired clientele
- + Settle in fiat



For issuers

- + Direct economic flow
- + Monitor spending
- + Achieve specific outcome

MultiKnip



**We realized live
projects in**

**3 target
markets**



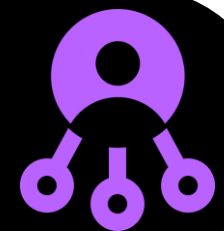
Employee Benefits

Subsidize employee spendings on health, education, or specific perks



Tourism

Tourist-specific tokens for local attractions, activities, or services.



Social Programs

Direct welfare funds towards essential needs like food, housing, transportation or energy.

We work with you to design and roll out your own <programmable currency>

1

Define idea

Work with us to specify the characteristics of your purpose-bound currency: who is eligible, what should be subsidized, what's the budget?

2


Specify solution

We can work together with you to either offer you a custom white-label wallet application, or integrate your currency directly into MultiKnip.

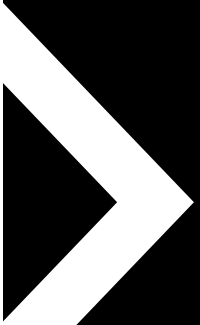
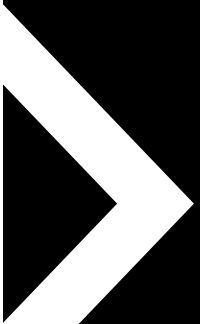
3

Roll out

We work with your communications team to promote the solution, and with your finance department to ensure frictionless fiat settlement.



**Our pricing is
simple and
adapts to your
needs.**



Variable fee

Depending on the number of QR codes sent out to end users each month.

Depending on the number of retailers added to any given program.

One-time integration cost

For designing and setting up the wallet, and getting it into the app stores.

Only applicable for whitelabel solutions, not for integration into Multi**Knip** wallet.

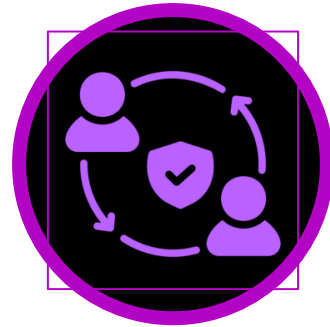


The MultiKnip wallet: one front-end, unlimited possibilities



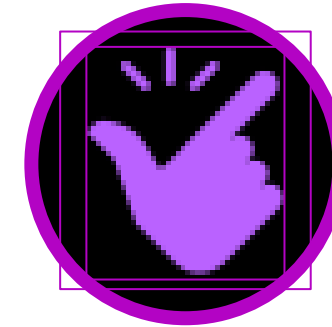
User friendly

Users (8-88) can aggregate, manage and spend multiple programmable currencies in a single user-friendly digital wallet.



Peer-to-peer

Users can transact programmable currencies directly with retailers or other individuals upon service delivery, with fiat settlement abstracted away in the backend.



Easy onboarding

Best-in-class UX compared to other digital wallets. Optional physical onboarding flow via QR codes that can be sent through the mail.

CASE STUDY

GWS-Knip



GOAL

To help and incentivize SMEs to become more sustainable, save energy and lower their energy bill.

CONCEPT

Small and medium companies receive coins to spend on energy saving measures and energy fixers (later this year coins for installing a charging station for EV's).

ROLL OUT

Coins distributed to SME's in the city of Groningen. (can be combined with many other city-initiatives: welcome-coins for international students)

BENEFITS

Fast distribution, lower administrative burden, less fraud for the municipality. Lots of energy saving and lower energy cost for the companies. Extra revenue for the local stores.

A few of MANY potential scenarios:

Local government wants to help/stimulate social enterprises (for instance selling fairtrade coffee)

by

Rewarding local volunteers with coins they can spend at these enterprises.

and/or

Gifting Government workers coins they can spend at these enterprises

A company wants to stimulate health among workers (for instance by promoting exercise)

by

Gifting employees coins they can only spend at local fitnesscentres.

while

ONLY paying what was actually used at the centre.
(at a negotiated rebate)

A university wants to reward students who achieve extraordinary results or who help other students

by

Sending coins to their wallets which they can spend "on campus" or whitelisted stores.

while

ONLY paying what was actually used.

In 2023 the German Minister of Culture decided to set aside 100.000.000€ to stimulate the struggling Culture-sector

by..

Giving every 18 year old 200€ over 2 years to only be spent on theater, music, festivals, books.

[purpose bound money]

Making every Euro count 2x:

➡ **Healthier Culture sector**

➡ **Happier Teenagers**

Imagine being able to do this on a local scale, for any kind of initiative, with less effort & cost
(even without being a big Government or National bank)

200 Euro Budget für 18-Jährige

Mit der KulturPass-App Kultur entdecken

Mit dem KulturPass können alle jungen Menschen, die in diesem Jahr ihren 18. Geburtstag feiern, auf kulturelle Entdeckungstour gehen. Der Bund stellt ihnen dafür ein Budget von 200 Euro zur Verfügung.

🕒 2 Min. Lesedauer



Die Jugendlichen haben freie Wahl, wie sie ihr Budget einsetzen.

MultiKnip is built on IOTA, a 3rd generation distributed ledger protocol



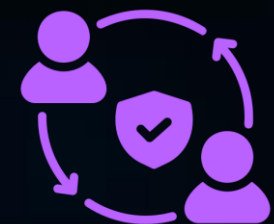
Energy efficient

Each transaction on IOTA consumes less energy than a conventional bank transfer.



Feeless

Transactions on our private instance of the IOTA Tangle are feeless for participants.



Compliant with conventional monetary system

No third party payments. Payments directly from the issuers bank account to the retailers bank account (either via direct link or SEPA files via whitelist). **YOU** are in control over **YOUR** money.

Our leadership team combines deep technical expertise with unmatched industry experience



Adri Wischmann

Founder & CTO

Entrepreneur in the Financial Industry since 1985, Chairman of BlockchainLab Drenthe, Blockchain lecturer at University of Applied Sciences.



Bob Emanuels

Advisory Board member

40 years of experience in management and executive teams of multinational banks and financial services companies.



Pieter Bonnema

Customer intergration lead

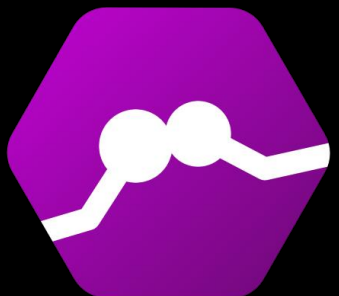
Extensive experience in the design, implementation, and integration of blockchain projects in corporations and governmental organizations.

The question

How can we help your organization achieve their goals?

We can help governmental bodies/organizations/corporations/entities achieving their goals by deploying purpose bound money for incentivizing groups of people (residents, senior citizens, employees, tourists, immigrants). In either an anonymous or targeted way.

To create a win-win-win-situation.





Thank You

MultiKnip



Contact



Adri Wischmann
+31 626 942 436



www.pbtokn.com

Appendix A:

MultiKnip does this all while:

- **Lowering administrative burden**

(less people checking receipts and making payments to residents/retailers)

- **Decreasing the chances of administrative errors**

(by automating the whole process)

- **Drastically lowering fraud and misuse**

(it is not possible to use the money for other purposes than intended by the issuer or attempt double spending)

- **Increasing efficiency and speed**

(faster payments towards retailers and service providers)

- **Improving monitoring and control**

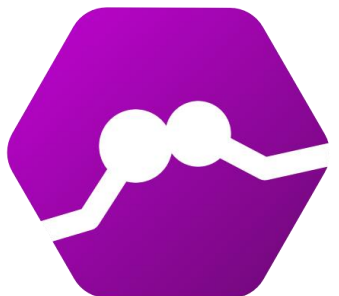
(near realtime insights in spending and having the ability to send coins to a specific wallet)

- **Stimulating the local economy**

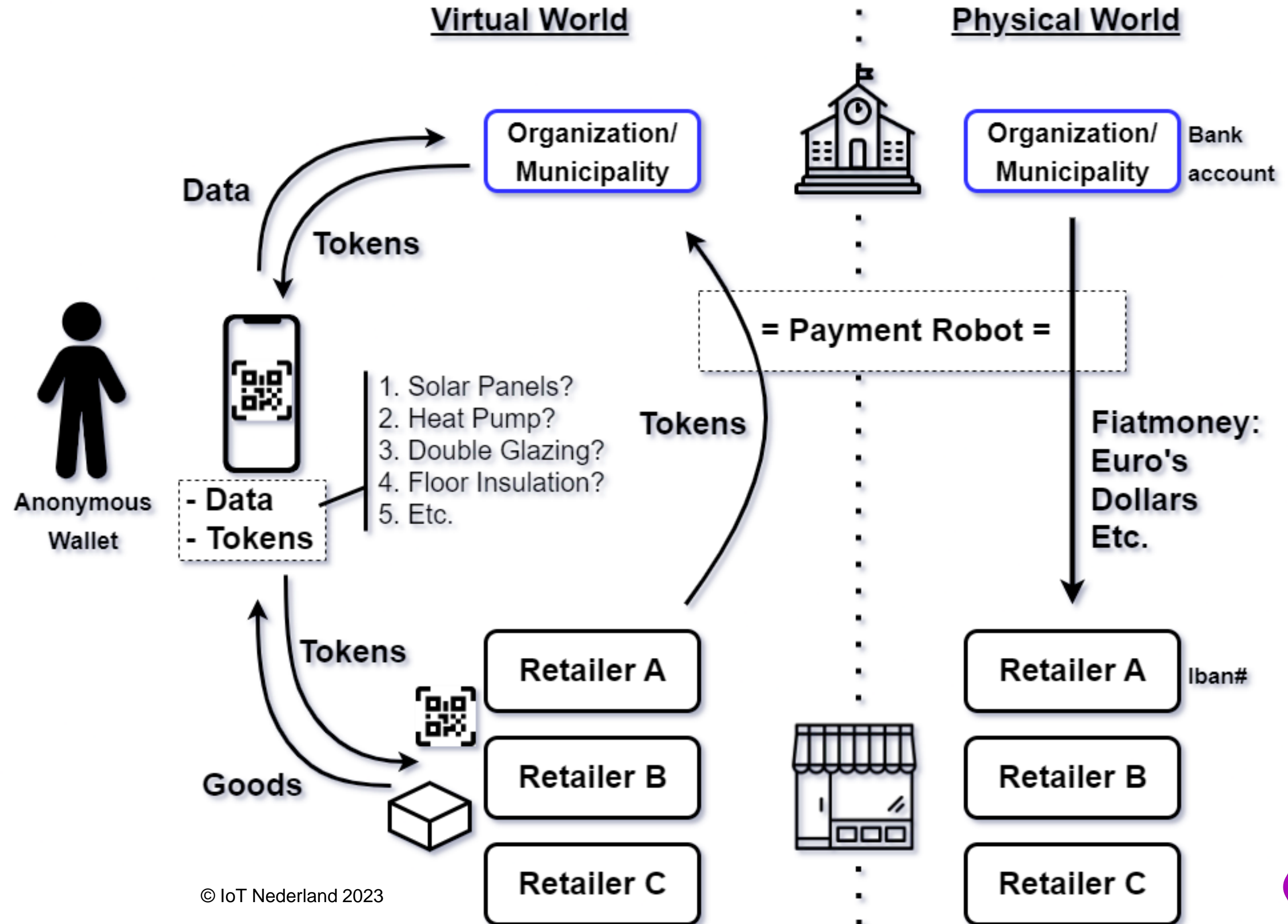
(by whitelisting retailers and preventing money flowing to big players like amazon.com)

- **Playing by the rules of the conventional monetary system (National banks and Tax authorities)**

(by settling in fiat money)



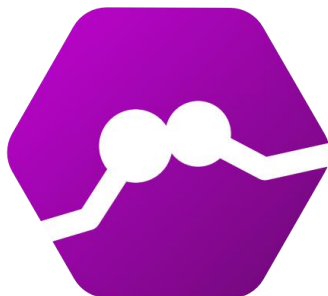
Appendix B:



Knip-Workflow

A direct and secure relation between:

- Issuer
- User
- Retailer



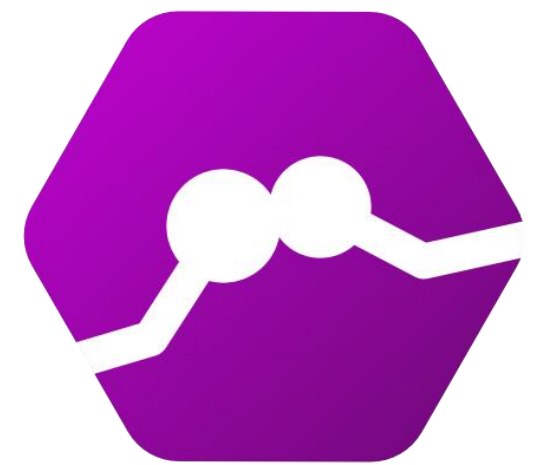
Improving health
of employees



Saving Energy
Improving sustainability



Maternity care
Blockchain-baby

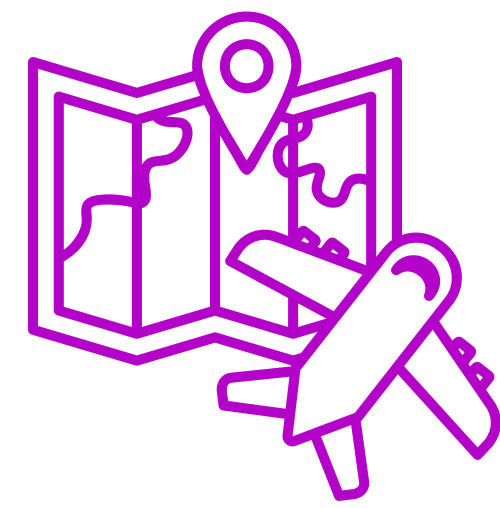


MultiKnip
Money with a mission



Driving social inclusion

Personal
education budgets



Stimulating tourism

Purpose Bound Money as a tool to help achieve your Sustainable Development Goals



Download our report on www.pbtokn.com/sdg.html