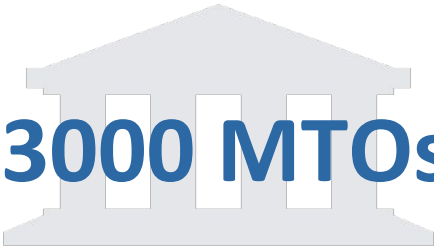




ZED | Global Platform for Money Transfer Operators (MTOs)


Remittance market is growing and becoming more interconnected

>3000 MTOs



Small to Medium MTOs
represent ~75% of market

250,000,000+



Estimated number of immigrants according to the World Bank

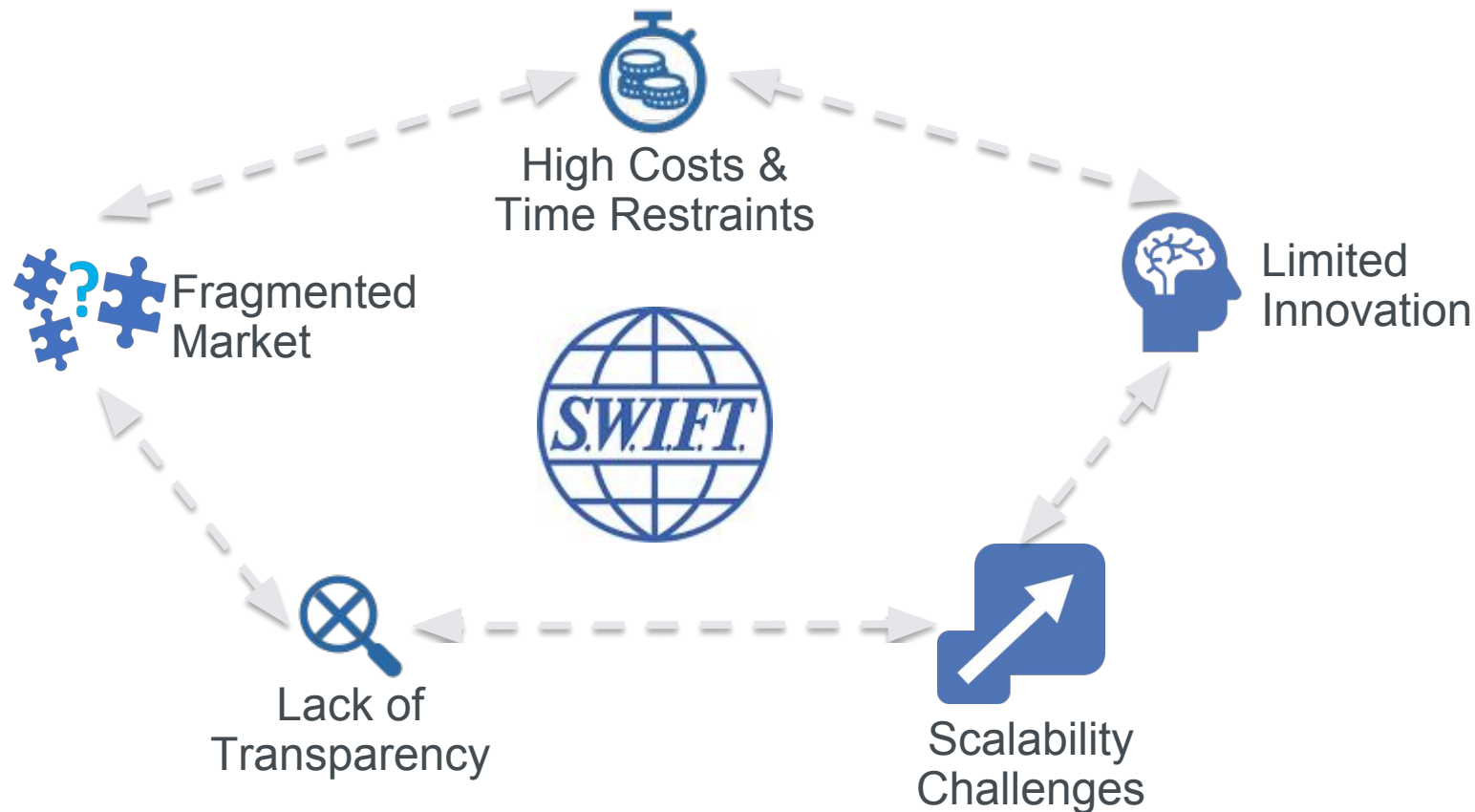


\$600,000,000,000



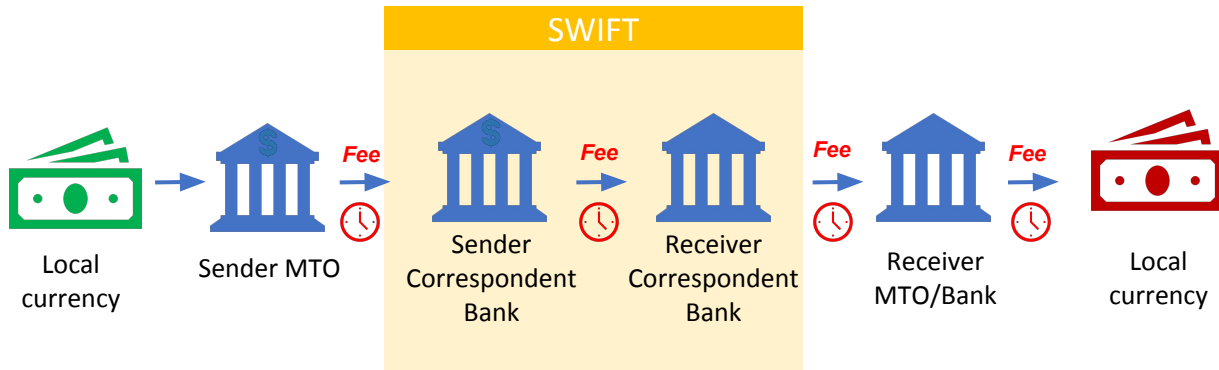
Value of remittances sent each year

However, current remittance market is not optimized for success





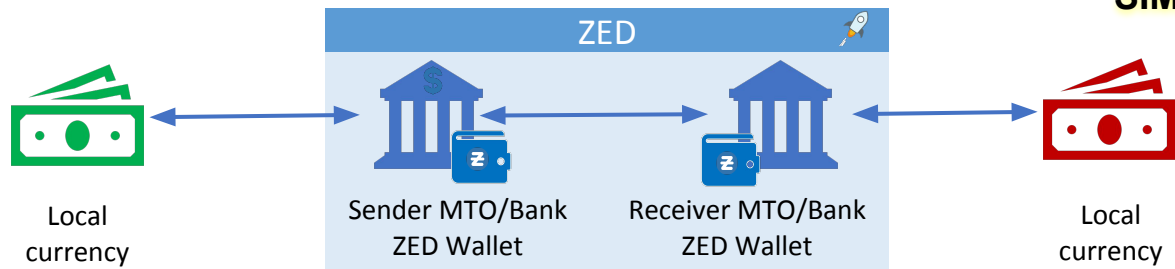
Furthermore current remittance processes are inefficient, expensive, and don't meet customer needs



- **High percentage fees**, averaging ~8%, but sometimes higher
- Transfers often take **24-72 hours with no transparency**
- Multiple, individual transfers across multiple players, **costing valuable time and money**
- Sender/Receiver MTOs **require a additional/new relationships** and sizable deposits
- Incompatible systems at correspondent banks lead to **complications in reconciliation**

ZED simplifies and expedites the transaction process


SIMPLIFIED OPTION 2



Step 1. Sender MTO buys ZED tokens to initiate transfer using an easy to use ZED Wallet

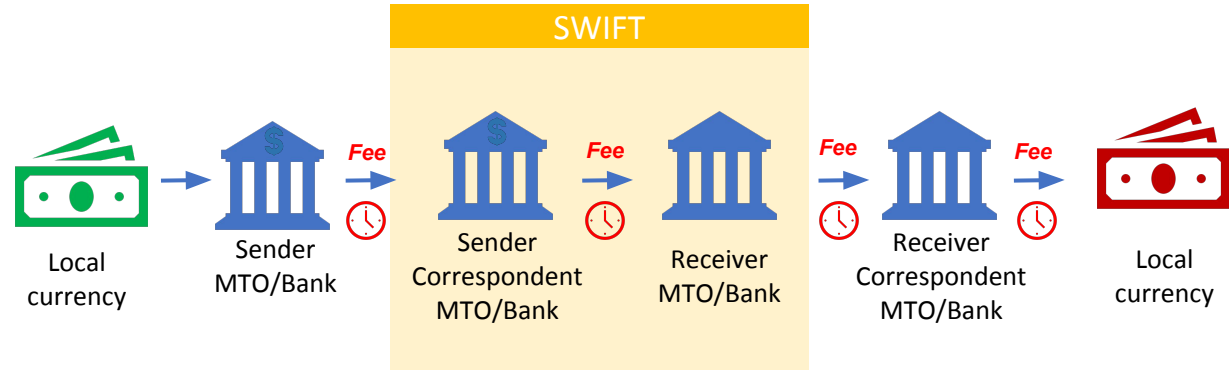
Step 2. ZED tokens are exchanged between ZED Wallets on the Stellar Network (Sender to Receiver wallets)

Step 3. ZED tokens are sold on Stellar Network, converted to local currency and paid out to Receiver

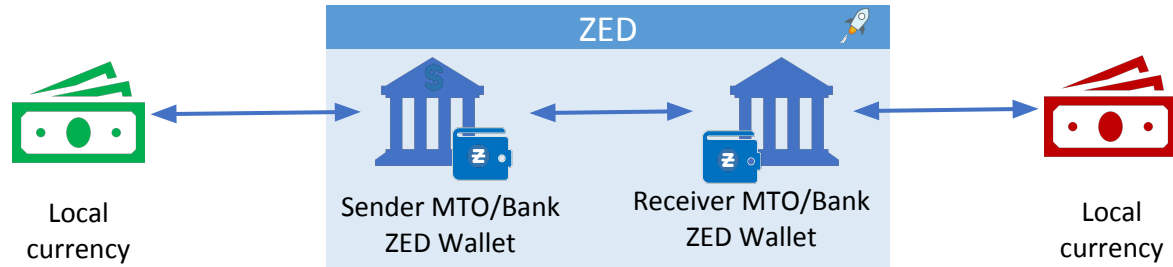
- 
- Provides a simple and innovating technology solution for MTOs by utilizing **state-of-the-art**
 - Web & Mobile **Apps**, a robust Back-Office, & comprehensive built-in **KYC/AML Reporting**
 - Requires **no mining and costs 1% or less depending on volume**
 - Continually adds MTO partners worldwide, **providing a global network with one integration**
 - Settles with MTO partners across the globe **within 3-5 seconds**
 - Saves transactions on a **verifiable and immutable public distributed ledger**
 - Transmits meta data with each payment, **eliminating traditional reconciliation struggles**

ZED vs. SWIFT at a glance

Competitor Process



ZED Process



ZED Has The Solution to the Market's Problems



ZED's Mission is to simplify the remittance process and make it as easy as sending an email

ZED aims to be an industry leader

We help MTOs take advantage of our “aggregate volume” and “network effect” to create awesome payment solutions such as:



P2P Remittances



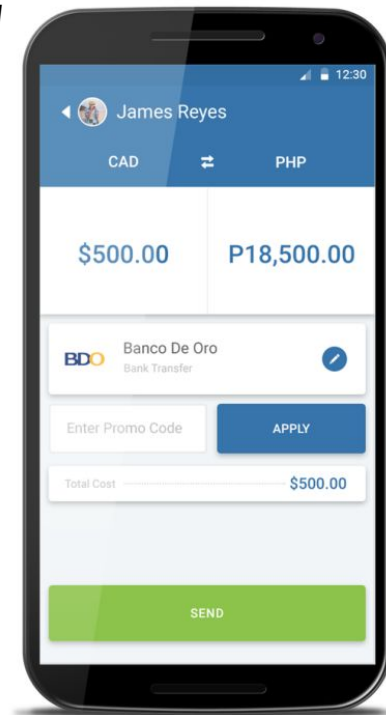
B2B Payments



B2C Payments



Liquidity For Exchanges








ZED is built on top of Stellar



- Built-In Distributed Exchange
- Works well with other exchanges
- Flexibility for token customization
- Faster than Ethereum: 5 sec vs. 3.5 min
- Cheaper than Ethereum - fraction of pennies
- Accepts payments from BTC, ETH and XLM

ZED stands out among competitors

Company	KYC	AML	Decentralization	Speed of Transaction	Products for small to medium enterprises	Value
 ZED	HIGH	HIGH	MODERATE ⁽³⁾	HIGH	HIGH	HIGH
 Ripple	LOW ⁽¹⁾	MODERATE	LOW	HIGH	LOW	HIGH
 Bitcoin ⁽²⁾  Ethereum	LOW	LOW ⁽¹⁾	HIGH	LOW	LOW	LOW
 SWIFT	MODERATE	MODERATE	LOW	LOW	LOW	LOW

1. Performed by each partner. Long and opaque process
2. Includes ABRA, BitPesa, Rebit and all other Bitcoin /Ethereum based remittance companies
3. Stellar, with 8 nodes around the world, is less centralized than Ripple

ZED has the opportunity to partner across the market

Traditional “brick and mortar” Companies	Digital/Online Companies	F/X Companies
  	     	     

Revenue Model

- Revenue is generated through transaction, FX, KYC and other pass through fees
- Our 5-year target is 1% of current remittance market share
- By 2022 ZED expects \$7B in volume and \$185M in revenues from 234 MTOs (7% of market)

Z Revenue Forecast



	2018	2019	2020	2021	2022
Clients	4	31	70	136	234
\$ Transferred (\$M's)	\$ 1	\$ 113	\$ 707	\$ 3,899	\$ 6,913
Transfer Transactions (Ms)	0.0	0.4	2.4	13.0	23.0



The ZED Team



[Alan Safahi](#) | CEO

30+ years exp. in hardware, software, mobile telecom, Fintech & Blockchain



[Chris Seidensticker](#) | CFO

22+ years in consumer technology. Fintech and enterprise SaaS software.



[Johns Beharry](#) | CTO

10+ years in software development in digital design, marketplaces & Blockchain



[Kian Beyzavi, PhD](#) | CBO

22+ years in technology, strategy, commercialization & operations



[Matt McGuire](#) | CCO

21+ years in anti-money laundering (AML), counter-terrorist financing (CTF) and sanctions compliance



[Ronen Santera](#) | VP Biz Dev

Licensed Securities Professional, Growth Hacker, Blockchain Speaker



Aly Madhavji

GlobalDCX Co-Founder,
Angel Investor, Blockchain
Entrepreneur



Chris Houser

Polymath Co-Founder,
Lawyer, Infantry Soldier



Enzo Villani

Fintech Investor, M&A, Media,
Public Relations, Micro-Cap



Early Boykins III

VC Andra Capital, ICO
Advisor, 6+ Years Blockchain
Experience



Garry Clement

Global compliance, AML/CTF
expert. 30+ years in law
enforcement



George De La Rosa

CEO of Luminus Financial
Credit Union



Greg Simon

CEO & Founder Loyyal,
Blockchain Advisor



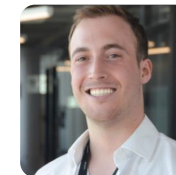
Jim Griffin

Currency, Commodity,
Hedging and Investment



Jordan Oxley

Chairman of Via Bank,
CEO of Energy Co-invest
Global



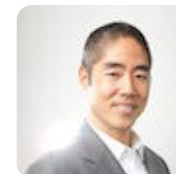
Michael Gord

Founder & CEO at MLG
Blockchain, ICO Consultant,
Speaker



Michael Terpin

ICO, Blockchain, CoinAgenda,
BitAngels, Public Relations



Miko Matsumura

ICO Advisor, Investor, VC LP,
Evercoin Exchange Founder



Sunny Ray

Unocoin Co-Founder &
President, Blockchain Events
Organizer, Advisor

ZED is offering 2 investment opportunities

Total Tokens for Sale = 21B

Tokens available for Private Offering Investment = 1B

Price per token = \$0.05



Private Offering Ends

	Initial Investment Minimum	# ZED Tokens Available	ZED Token Discount from Market Rate
<i>Private Offering Opportunity 1</i>	\$100,000	500,000,000	70%
<i>Private Offering Opportunity 2</i>	\$25,000	500,000,000	50%

- Private Offering investors will receive purchased ZED tokens 1 year and 1 day from initial investment
- All investor funds are used solely for ZED infrastructure development
 - Operations / G&A (20%)
 - Software / Technology (10%)
 - Sales / Marketing (5%)
 - Reserves / Liquidity (60%)
 - Legal / Misc. (5%)

Thank You!

Alan Safahi, CEO

alan@zed.network

M: +1 714 906 2548

token.zed.network

Appendix

Key Dates

- Announcement 1/18/2018
- TestNet Launch 4/30/2018
- Private Offering Begins..... 7/30/2018
- Product Launch 8/30/2018
- Private Offering Ends..... 9/30/2018
- Public Offering Begins..... 9/30/2018
- Public Offering Ends 12/30/2018

MTO Market Size

	Estimated number of MTOs	Estimated Average Annual Volume / MTO	Annual Aggregate Volume	% of Total Market
Tier 1 MTOs	4	\$37,500,000,000	\$150,000,000,000	25%
Tier 2 MTOs**	150	\$1,000,000,000	\$150,000,000,000	25%
Tier 3 MTOs**	3000	\$100,000,000	\$300,000,000,000	50%

*MTO = Money Transfer Operators

**Our Target Market

MTO Responsibilities

	Sending MTO	ZED	Receiving MTO
MT Licensing	✓		✓
Marketing	✓		
KYC	✓	✓*	✓
Money-in	✓**		
Processing		✓	
Money-out			✓
Customer Support	✓		✓
App Maintenance		✓	

* ZED performs its own KYC in addition to the required KYC performed by MTO Clients

** ZED provides intros to payment processors for bank transfers & credit/debit processors

Pricing

Licensing Fee	yearly (per App)	FREE	Android, iPhone or Web App- includes white label logo placements, support for integration, technical updates and additional features on an ongoing basis throughout the year.	
Customization Fee	per hour	\$250	Software design, development and coding (4 hr min)	
Administration Fee	Per month	Varies	<u>Trx / mo</u>	<u>Fees/mo*</u>
			0 - 50,000	\$5,00
			50,001- 100,000	\$1,000
			100,001 +	\$2,500
Processing Fee	per transaction	Varies	<u>\$ Volume / mo</u>	<u>Fees/trx*</u>
			0 - \$10M	1.00% (max \$1.00)
			\$10M - \$100M	0.75% (max \$1.00)
			100M+	0.50% (max \$1.00)
Online KYC	per user (one-time)	\$2.50	Applies to new users/senders including OFAC check and online validation	

**All prices are in USD based on a 5 year exclusive agreement.*

Token Distribution – Full Offering

	# of Tokens		Token Price
# of Tokens Authorized	100,000,000,000	100%	\$0.05
Total Token Sale	21,000,000,000	21%	
Initial Token Sales (Pre-Sale - Investors)	1,000,000,000		
1st Batch of Tokens (70% Discount) - \$100K min	500,000,000		\$7,500,000
2nd Batch of Tokens (50% Discount) - \$25K min	500,000,000		\$12,500,000
	Total Pre-Sale		\$20,000,000
Public Token Sales (Investors)	4,000,000,000		
3rd Batch of Tokens (40% Discount) - no min	2,000,000,000		\$60,000,000
4th Batch of Tokens (30% Discount) - no min	2,000,000,000		\$70,000,000
	Total Public Sale		\$130,000,000
	Total Token Sale		\$150,000,000
Future Public Token Sales (MTOs)	16,000,000,000		
5th Batch of Tokens	4,000,000,000		
6th Batch of Tokens	4,000,000,000		
7th Batch of Tokens	4,000,000,000		
8th Batch of Tokens	4,000,000,000		