



Company Overview

A **neobanking** platform powered by **stablecoins** -
faster, cheaper, secured, transparent and **borderless**

For more information, please email: **info@stably.io**



Major Investors



Major Exchange Partners

Version 4.0

Last edited: 01/08/2020



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About Us



Original Article

Stably is a fast growing FinTech startup from Seattle founded in April 2018 by a team of former bankers and Amazon software engineers. **We are on a mission to make financial transactions faster, cheaper, more transparent and borderless** by partnering with regulated financial institutions and building blockchain-based financial products and services on top of their existing infrastructure and compliance framework.

Stably and our current regulated partner, **Prime Trust**, are the creator of **Stably Dollar (USDS)**, the 8th largest US Dollar-backed stablecoin in the world featured on major crypto exchanges like Binance and Bittrex.

As mentioned in:



CRYPTOSLATE



coindesk



BITCOINIST
CRYPTOCURRENCY REVIEWS AND TECHNOLOGY



Decrypt



COINTELEGRAPH

Inc.



www.stably.io (Website)



[/stablycoin](https://www.facebook.com/stablycoin) (Facebook)



[@stablycoin](https://twitter.com/stablycoin) (Twitter)



[@stablycoin](https://medium.com/@stablycoin) (Medium)



[/stablycommunity](https://t.me/stablycommunity) (Telegram)



[USDS Profile](https://coinmarketcap.com/currencies/stably/) (CoinMarketCap)

Our Team

A talented team of crypto pioneers from Seattle, Washington USA



Kory Hoang
CEO & Co-Founder



David Zhang
CTO/COO & Co-Founder



Adam Gering
R&D Director



Edward Siafa
Business Dev Manager



Kaylen So
Marketing
Manager



Markus Saitmacher
Software
Developer



Dhanesh Kapadiya
Software
Developer



Nishith Chauham
Software
Developer



Quang Tran
Software
Developer



Paul Stahura
Board Director, Investor -
Founder of Donuts, Inc.



Jill Williamson, JD
General Counsel -
Gravis Law



Raaid Hossain
Advisor, Investor -
Pay It Forward VC

Our DNA

Extensive tech and finance backgrounds



Our Investors

VCs and Angels from USA, Canada, Singapore



donuts inc

Paul Stahura

Investor & Board Director
Donuts Inc., USA



500 startups

Eddie Thai

Managing Partner
500 Startups, USA



BEENEXT

Dirk Van Quaquebeke

Managing Partner
BEENEXT, Singapore

Our Partners

Industry-leading partners, legal counsel, auditors, exchanges and market makers



And many more...



Our Vision

Create a **neobanking** platform powered by **stablecoins** –
faster, cheaper, secured, transparent and borderless

“Neobank”



“A neobank is a type of direct bank that is **100% digital** and reaches customers on mobile apps and personal computer platforms only. Neobanks do not operate traditional physical branch networks. Neobanks are **technology-driven** and may adopt **AI/ML** or **blockchain** technologies whilst not being constrained by legacy systems of traditional banking competitors.”

“Stablecoin”



“Stablecoins are **cryptocurrencies** designed to minimize the volatility of the price of the stablecoin, relative to some “stable” asset or basket of assets. A stablecoin can be pegged to a **cryptocurrency**, **fiat money**, or to **exchange-traded commodities** (such as precious metals or industrial metals).”

Why Stablecoins?

Stablecoins are the next evolution of money



Faster & Cheaper

Stablecoins can be sent and received within minutes for only a few pennies in network fees



Liquid & Exchangeable

Stablecoins enjoy very high secondary market liquidity and can be easily exchanged into fiat or another cryptocurrency



Transparent & Immutable

Stablecoin transactions are publicly verifiable and cannot be altered (no chargebacks)



Open & Borderless

Stablecoins can be sent P2P to anyone in the world who has Internet access

Use Cases

Stablecoins can be applied to a large number of use cases



Safe-Haven



Trading



Payments



Lending



Escrow



Settlement



Remittance



Alternative Banking



Powering DApps

Target Market 1:

Crypto Investors,
Traders & Miners



Target Market 4:

Money Service Businesses
& Payment Processors



Target Market 2:

Underbanked Individuals
& Businesses



Target Market 5:

International Businesses
& Commerce



Target Market 3:

War, Economic &
Financial Refugees



Target Market 6:

Merchants &
E-Commerce



Product 1



A series of asset-backed stablecoins
(e.g. US Dollar, Gold)

[Sign Up for Free](#)

Fiat-Backed Stablecoins

The fuel that will power our future financial system



Part of a product
series called:
 stablycoins

Introducing **Stably Dollar** (symbol: **USDS**, formerly "StableUSD"), a USD-pegged stablecoin that is fully backed 1-to-1 and redeemable for USD held in an FDIC-insured trust account managed by **Prime Trust**, a state-chartered trust company in Nevada who is the token's official regulated trustee and administrator. USDS was the first token to launch as part of **Stably Coins**, a series of stablecoin products created by Stably.

Current Statistics

Market Capitalization / RUM:	\$4.8M
Global Rank (USD-Backed Stablecoins):	7 th
Average Daily Volume:	\$500K-1M
Average Velocity of Money:	20-50%
Supported Blockchains:	Ethereum & Binance Chain
Major Exchange Partners:	Binance, Binance DEX, Bittrex
Processing Speed:	30 tps (ERC20), 3,000 tps (BEP2)

* As of June 30, 2019

Features & Benefits

Easily issue and redeem USDS same-day for zero fees



1-to-1 FDIC-insured
USD reserve held by
a regulated trustee



\$0 issuance and
redemption fees
(with Stably Prime)



Network fees from
zero to only a few
cents per transaction



Multi-chain inter-
operability (currently
ERC20 & BEP2)



Send and receive
USDS in seconds to
minutes globally



Bank-grade security
and sophisticated
data encryption



Instant issuance and
redemption 24/7
(with Stably Prime)



ACH and credit/debit
card support for
deposit/withdrawal



KYC and wire support
for clients in over
150+ countries



Mobile app (iOS and
Android)*

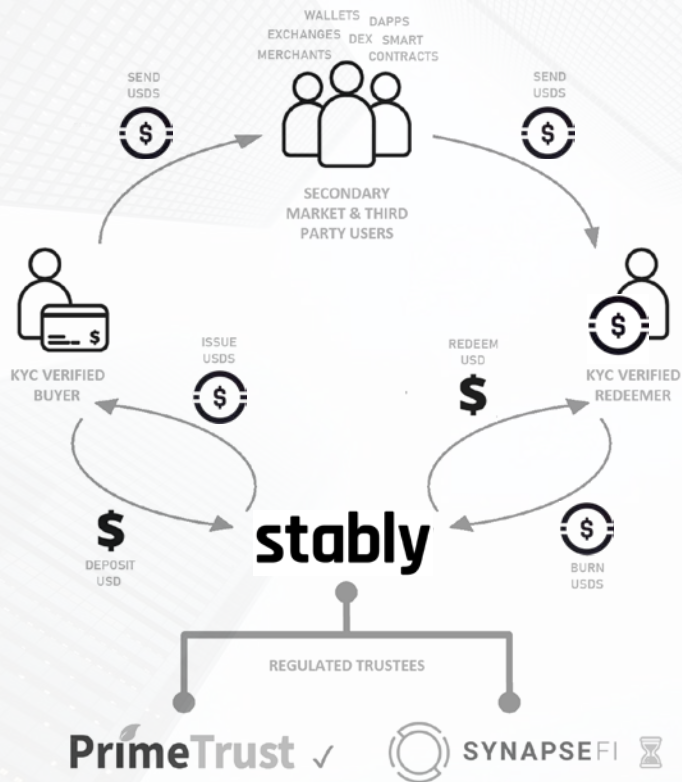
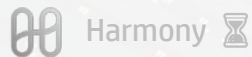
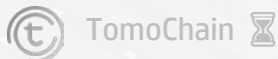
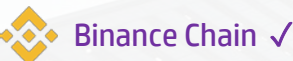
* Coming soon in 3Q 2020



Fiat Deposit Auditor

Cohen & Co ✓

Current Networks



Sign Up for Free



USDS Issuance Process

1. Open a **Stably** account and verify your identity (KYC)
2. Submit a new USDS issuance request and provide a compatible wallet address to receive USDS
3. Send USD to **Prime Trust** via wire, ACH, or credit/debit card
4. Receive USDS same-day in your wallet



USDS Redemption Process

1. Open a **Stably** account and verify your identity (KYC)
2. Submit a new USDS redemption request and provide your bank account information to receive USD
3. Send USDS to a burn address provided by Stably
4. Receive USD same-day from **Prime Trust** via wire or ACH

A Strong & Robust Legal Framework

Stably currently operates as a technology service provider to **Prime Trust**, a state-chartered trust company regulated by Nevada's FID. Under US regulations, Prime Trust acts as our fiat deposit's regulated trustee as well as the centralized virtual currency administrator for USDS. Prime Trust conducts extensive KYC verification & AML screening on every single Stably client. Additionally, all asset custody and funds processing services are directly handled by Prime Trust. Stably does not touch nor manage any client funds.

PrimeTrust

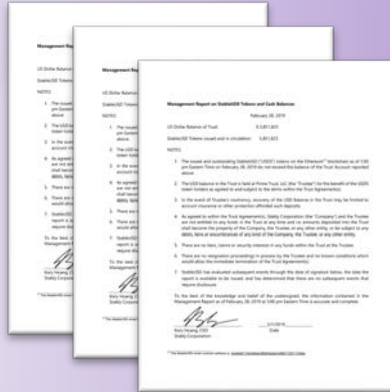


NEVADA DEPARTMENT OF
BUSINESS AND INDUSTRY
Financial Institutions Division

Transparent & Trustworthy

Cohen & Co., an industry leader in stablecoin reserve auditing, conducts and publishes monthly attestations of our stablecoin's fiat deposit (click [here](#) to view all published attestations).

Cohen & Co



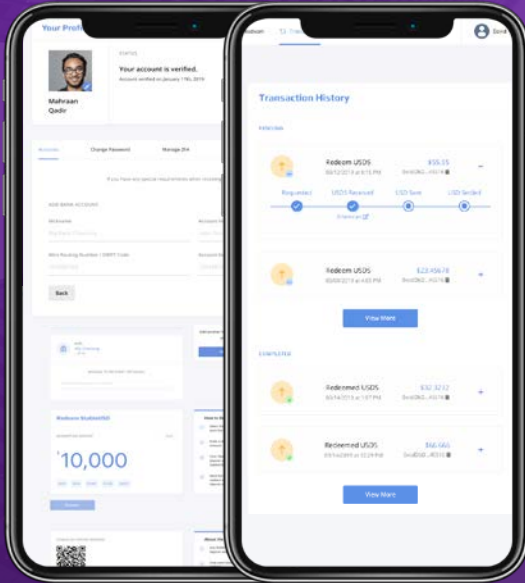
24/7 Reserve Balance Report

Our user interface platform constantly reports our stablecoin reserve's balance in real time via Prime Trust's API, offering a high level of 24/7 transparency. Anyone may publicly verify this information with the total number of stablecoins minted on the blockchain.

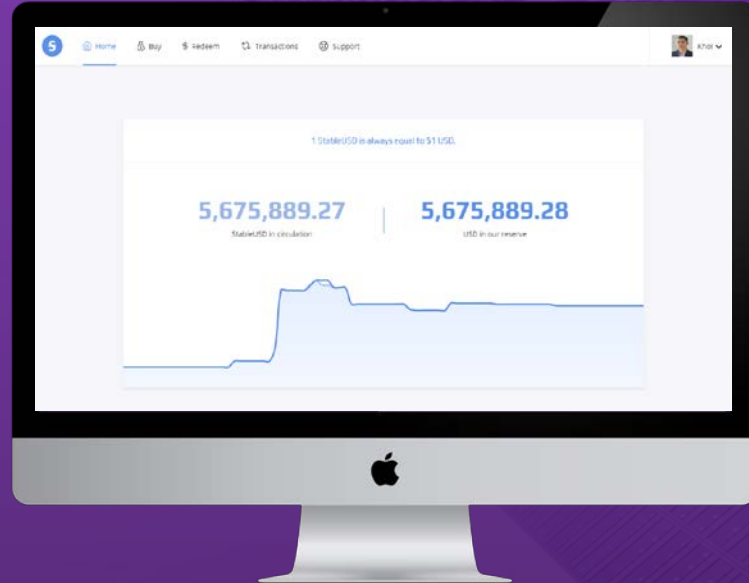


Our User Interface

Easy KYC onboarding, transaction tracking and automatic 1-click token issuance/redemption



Mobile App (iOS & Android)
(Coming soon in 3Q 2020)



Web App

[Sign Up for Free](#)

Why We Are Better

We offer much more than our competitors for a lot less

	24/7 Issuance & Redemption	No Minimums & Maximums	No Fees	Instant KYC (US Only)	Multi-Chain	High Network Speed	Regulated & Audited	"Backdoor" Free
USDS (Stably)	✓	✓	✓	✓	✓	✓	✓	✓
USDT (Tether)					✓			✓
USDC (Circle)	✓		✓	✓			✓	
TUSD (TrustToken)	✓		✓		✓	✓	✓	✓
PAX (Paxos)	✓	✓	✓	✓			✓	

Product 2



A Borderless Account for global transactions
with fiat, cryptocurrency and stablecoins

[Sign Up for Free](#)

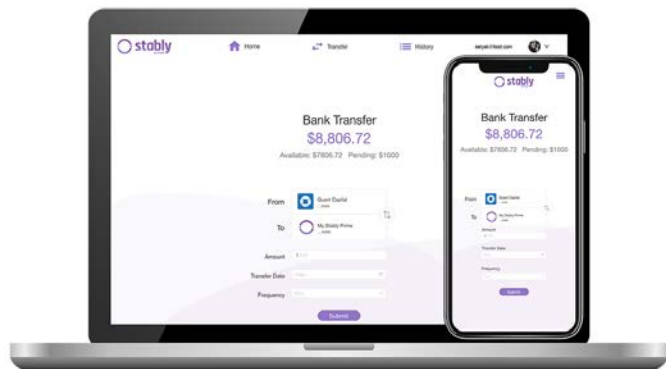
Borderless Account*

An account for global transactions. Coming soon in 1Q 2020



Sign Up for Free

Stably Prime is a **Borderless Account*** that is multi-currency, highly secured, 100% online and globally accessible for anyone who passes identity verification. With a Stably Prime account, you can hold, send, and receive fiat, crypto, stablecoins as well as buy or sell crypto with our partners on PrimeX, a 24/7 settlement network for OTC dealers.



*Stably Prime is a custodial account powered by Prime Trust, a Nevada state-chartered trust company. All asset custody, funds processing, convertible virtual currency administration, trustee and fiduciary services are provided by Prime Trust. Digital assets are held in secure cold storage and USD funds are held in FDIC-insured bank accounts by Prime Trust. Stably is not a licensed financial institution and Stably does not manage nor take custody of client funds.

Features & Benefits

Stably Prime is useful for both custody & transactions



USD-based Borderless Account with full FDIC insurance coverage



No account minimum, no monthly fee, no set up fee, no inactivity fee



Instantly issue or redeem stablecoins with cash 24/7



Custody most digital assets in secured cold storage



Available to any KYC verified client in over 150+ countries



Bank-grade security and sophisticated data encryption

OTC

24/7 OTC trading and instant settlement powered by PrimeX



Wire, ACH, check, and/or card support for deposit/withdraw



API support + fully accessible online (including account opening process)



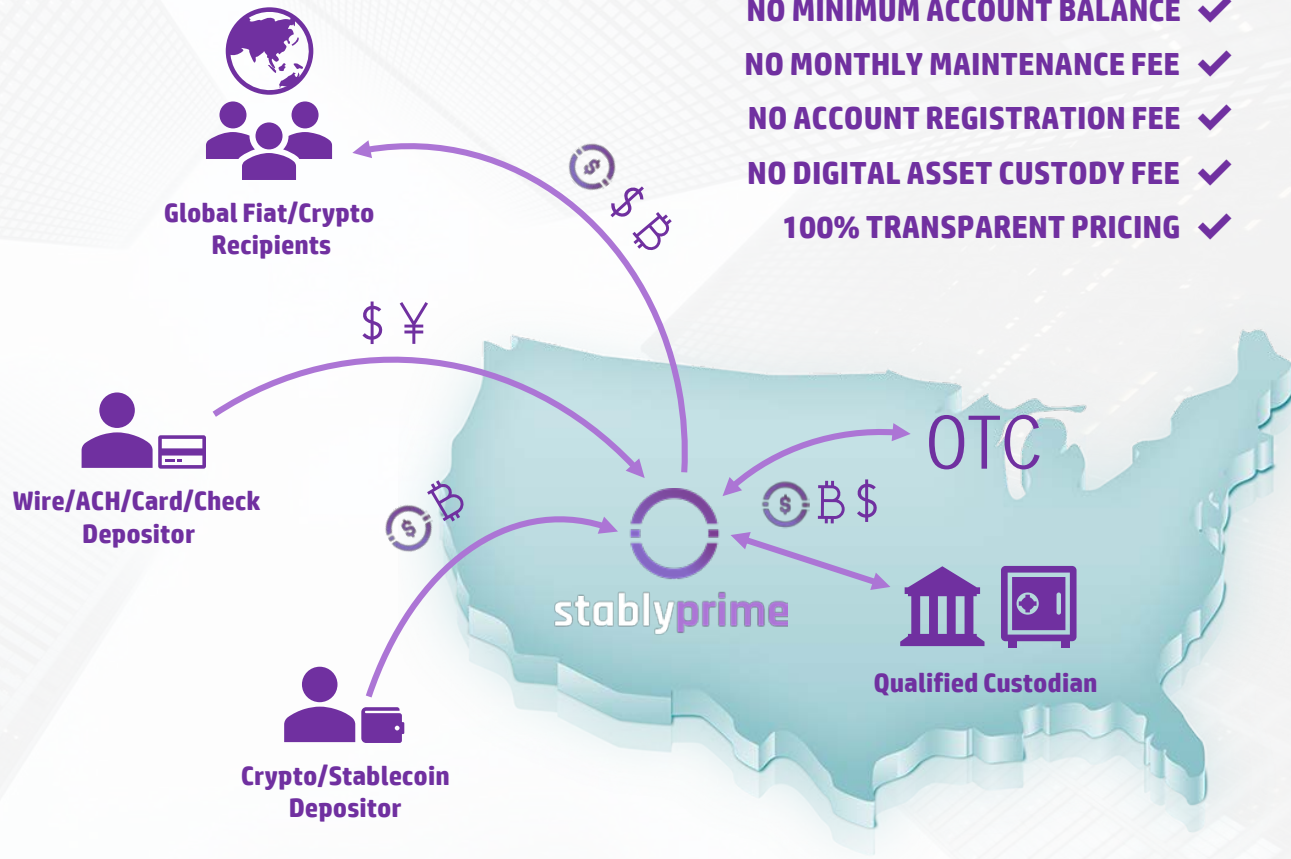
Mobile app (iOS and Android, coming soon in 3Q 2020)



Sign Up for Free

Stably Prime Use Cases:

- Reliable long-term USD custody with FDIC insurance coverage
- High-security cold storage of digital assets & stablecoins
- Instantly send funds to other Stably Prime users or PrimeX counterparties
- 24/7 cryptocurrency trading & settlement with major OTC dealers on PrimeX
- Fiat/crypto on-ramp & off-ramp
- Cryptocurrency & stablecoin payment processing
- P2P payments & remittance
- Borderless transactions



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Sign Up for Free

A Perfect Borderless Solution For:

- OTC Desks & Market Makers
- Institutional Traders & Funds
- Cryptocurrency Exchanges
- Cryptocurrency Miners
- Money Service Businesses
- Merchants & Processors
- International Businesses
- Underbanked Individuals & Businesses (e.g. Cannabis)
- Merchants & E-Commerce
- Financial Refugees
- And many more...

Features:

Omnibus (aka "FBO") accounts	✓
Sub-customer accounts	✓
Time to open accounts	INSTANTANEOUS
Accept global accounts	✓
AML/KYC compliance-as-a-service	✓
Move assets 24/7 between counterparties	✓
Move assets 24/7 between customer accounts	✓
Form counterparty agreements online 24/7	✓
Trade accounting & statements	✓
Minimum opening deposit	\$0, NONE
Interest paid on accounts	✓
Asset custody fees	\$0, NONE

Process incoming funds/assets via:

Wire	✓
ACH-pull	✓
Check	✓
Credit Card	✓
Blockchain	✓

Initiate API disbursement requests via:

Wire	✓
ACH	✓
Blockchain	✓

Asset types:

USD	✓
BTC	✓
ETH	✓
ERC20	✓
XLM	✓
BCH	✓
USDS	✓
USDT	✓
TUSD	✓
USDC	✓
BNB	✓

Additional fiat:

EUR	✓
GBP	✓
YEN	✓
CAD	✓
AUD	✓

Account types include:

Corporate	✓
Institutional	✓
Individual	✓

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Product 3



Launch your own brand of compliant
stablecoins in 3 months or less!

Contact Us

MOST MAJOR BRANDS WILL CREATE THEIR OWN BRANDED STABLECOINS



NEW EARNINGS

A branded stablecoin allows a company to convert its customers' cash to stablecoin reserve which earns new interest income for the company as long as it sits in reserve



NEW SAVINGS

A company saves 2-5% per sale transaction in processing fees if the customer pays with a zero-fee stablecoin instead of cards powered by VISA, MasterCard, AMEX, etc.



ENHANCE MARKETING

Having your own brand of money that is globally accessible and easily exchangeable for other currencies will help spread your brand image as well as promote your business



MORE CUSTOMER LOYALTY

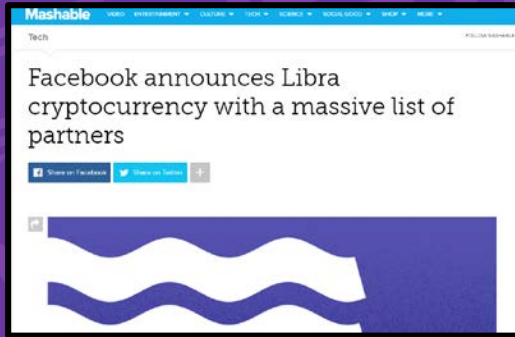
A company can incentivize customers to use its brand of stablecoin by providing loyalty discounts and rewards (similar to reloadable store debit cards) to increase retention. Customers, in turn, would be driven to buy products/services from the company with the branded stablecoins.



Contact Us

Examples of Stablecoins from Major Brands

Stablecoins are all about network effect: the larger it is, the more benefits you will gain from issuing your own stablecoin



Libra (Facebook)
Launching in 2020



Walmart Coin (Walmart)
Launching in 2020-2021



WF Digital Cash (Wells Fargo)
Launching in 2019

Who will be next?



 **stablyenterprise**

Contact Us

Why Use Our Stablecoin-As-A-Service Solution?

We can design & launch your own brand of stablecoin in 2-3 months (depending on your specs & requirements)



PROPRIETARY TECHNOLOGIES

We have existing infrastructure as well as unreleased technology to help you issue the most advanced stablecoin on the market



REGULATED ISSUER

Our regulated partners can act as your stablecoin's regulated trustee as well as the official convertible virtual currency administrator



SECURED CUSTODY

Our regulated partners offer bank-grade security and FDIC insurance coverage for USD holdings of up to \$130M per tax ID (read more [here](#))



TURNKEY SOLUTION

Easily design and launch your own brand of programmable money in just 2 months or less with built-in upgradability for future features



LEVERAGE NETWORK EFFECT

The larger your customer base and network effect, the more you will benefit from issuing your own brand of stablecoin



ACQUIRE NEW DEPOSITS

Convert your customers' idle cash into interest-earning stablecoin reserves and generate additional revenue for your business



ELIMINATE PAYMENT FEES

Save 2-3% or more in payment processor fees for every transaction that customers pay with your stablecoins instead of cards



ENHANCE CUSTOMER LOYALTY

Pass some of the new earnings and savings back to your customers by providing them loyalty incentives for choosing your brand

Our Business Model



stablyenterprise
stablycoins stablyprime

Fees & Pricing

Transparent, flexible & highly competitive!

stablycoins

STABLECOIN TRANSACTIONS:

USDS Issuance & Redemption = Free

On-Chain Transfer = 0.00% per transaction

stablyprime

BORDERLESS ACCOUNT:

Fiat & Digital Asset Custody = Free

Deposit & Withdrawal = View complete fee schedule [here](#)

High Risk Transactions = Contact us for custom pricing!

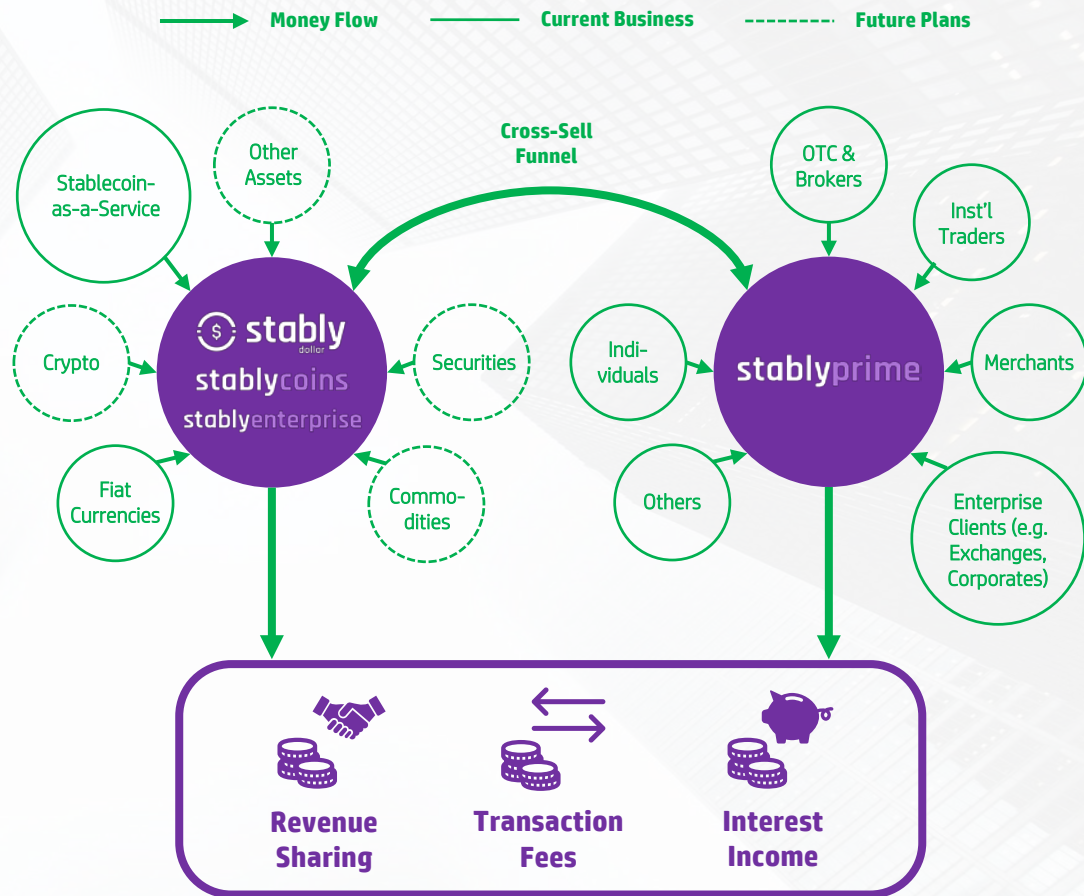
stablyenterprise

STABLECOIN-AS-A-SERVICE:

Initial Consultation = Free with revenue sharing

Product Development = Free with revenue sharing

Ongoing Maintenance = Free with revenue sharing



Affiliate Programs

Coming soon in 2020. Let's grow together!

stablycoins

USDS INTEGRATOR:

Integrate with USDS and earn a share of all interest revenue from every USDS token sitting in your platform's wallet(s)

USDS DISTRIBUTOR:

Earn a share of all interest revenue for every new USDS token that you mint and distribute into circulation (as long as it remains in circulation)

stablyprime

ACCOUNT REFERRAL:

Earn a share of all revenue generated from each new Stably Prime account that you refer to us for a 2-year period

stablyenterprise

ENTERPRISE REFERRAL:

Earn a share of all revenue generated from each new Stably Enterprise client that you refer to us for a 2-year period



**Get paid from
integrating Stably**



**Get paid from
distributing Stably**



**Get paid from
promoting Stably**



**Get paid from
referring Stably**



**Get paid from market
making Stably**



**Get paid from
lending Stably**

Interested in growing with us? Apply to
become a **Stably Affiliate** today!

Contact Us To Learn More About All Affiliate Programs



Future Roadmap

Integrate with more regulated service providers, release new products/services, form strategic partnerships & expand to new markets

2018

- Closed 1st Seed round in April (\$500K)
- Partnered with Prime Trust to issue stablecoins
- Developed smart contract, backend & web app
- Launched **USDS** globally & listed on Bittrex

2019

- Closed 2nd Seed round in January (\$1.2M)
- Listed USDS on Binance & Binance DEX
- List USDS on crypto lending platforms
- Launch **Gold-Backed Stablecoin** (ERC20)

1H
2020

- Close our 3rd funding round to grow and expand
- Launch **Stably Prime** with web-based platform
- Integrate OTC trading & crypto lending with Stably Prime
- Launch **Stably Enterprise** for stablecoin-as-a-service

2H
2020

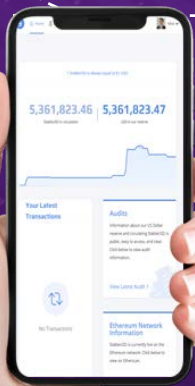
- Launch Stably Prime mobile app (iOS & Android)
- Integrate foreign currencies with Stably Prime
- Launch foreign currency stablecoins (ERC20)
- Launch VISA-powered **Stably Cards** (loadable with USD or cryptocurrency and stablecoins)

2021

- Launch **Stably Pay** for cross-border stablecoin payment & remittance
- Form more strategic partnerships with institutions, platforms, OTCs & affiliates
- Close Series B funding round (\$10-20M)
- Acquire a Washington State trust charter

2022

- Launch **Stably Loans** lending platform
- Launch **Stably Wealth** for digital wealth management & investment advisory
- Launch **Unified API** for Stably Enterprise
- Expand to developing countries to tackle the unbanked & underbanked market



Disclaimer

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Contact Information

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