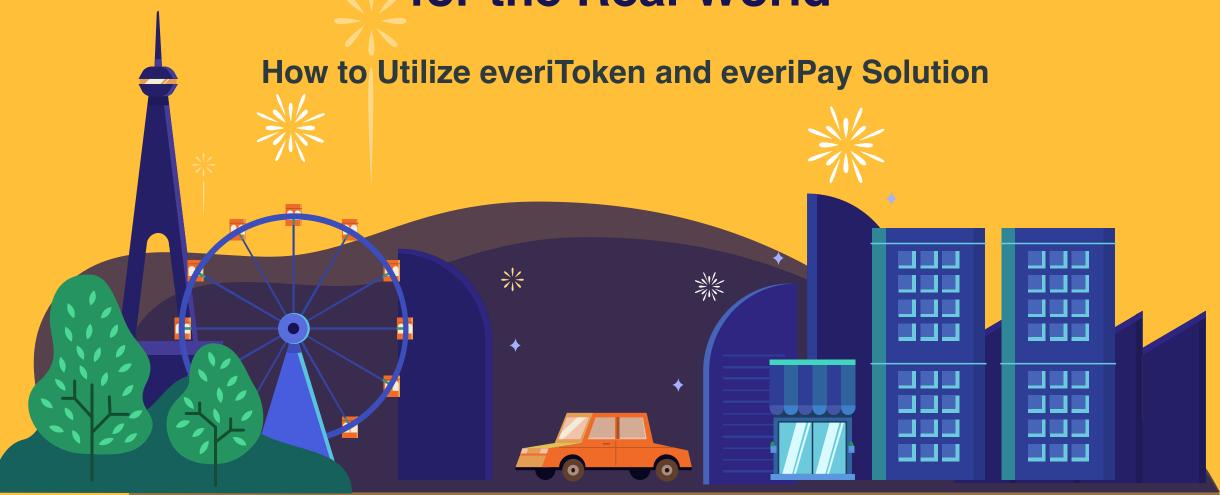
# Stablecoin and Micropayment for the Real World



#### Stablecoin for Micropayment based on everiToken

01

#### everiPay

- 3 second transcation confirmation with high security;
- Instant liquidation, tamper-proofing;
- Free to upgrade the software without needs to upgrade hardware; the lowest promotion cost
- Public agreement allow anyone to integrate with lowest entrance threshold,

02

#### everiCard

- Access to any hardware without any modifications.
- Supporting everiPay® payment protocol for lightening payment experience;
- Supports automatic dividend;
- Support for storage and payment of all tokens issued based on the everiToken®

#### **Details About Dividend Mechanism**

By the **bonus feature** provided by the everiToken, transaction fees can be charged by their own token. And all the fees will distributed later on the chain according specific rules to make it fair.

In this way, business side can build a trust environment for strange business side, which can attract more untrusted parties.

#### Dividend Mechanism on everiToken



**Stablecoin Circulation + Dividend Mechanism** 



# Use Cases Based on everiToken

### **Strategic Partnership Agreement**

#### **Stablecoin Issuance: USD500 Mln**





#### **Ho Wah Genting Group**



- ✓ Largest Stablecoin Issuance: SE Asia
- ✓ Licensed Stablecoin & Money Broker





#### **Details About HWG Cash**

#### everiToken

Technical supports;

Easy and quick to build an application;

High standardization and High security;

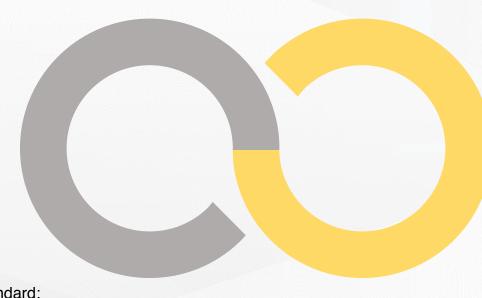
#### everiPay

World's first commercial token payment standard;

Functional payment solutions;

Payment within one second;

Supporting offline usage and small QR codes;



#### **Existing Business Scenarios**

Casinos;

Cruise ships,

Business supermarkets...

# **Licensed Money Broker** for Cropocurrencies

OTC Trading Platform;

Fiat-to-Fiat;

Crypto-to-crypto;

Crypto-to-Fiat.;

#### **Licensed Credit Token Business**

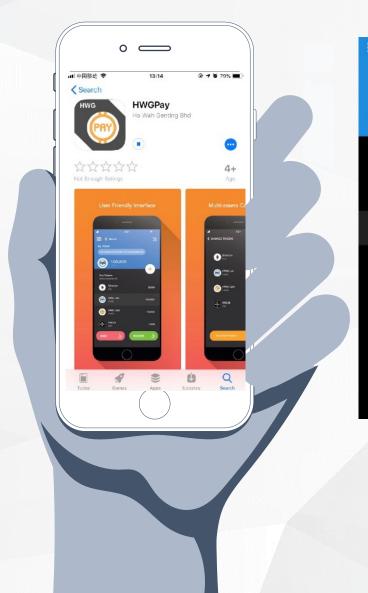
Stable Fiat Pegged crypto

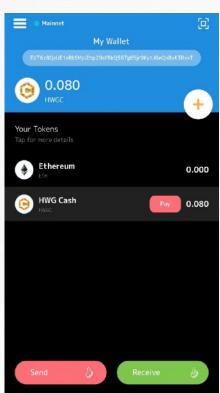
# everiPay Solution

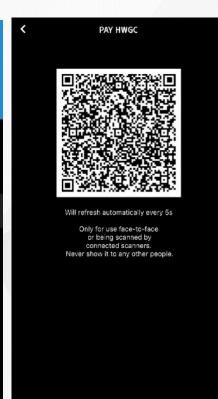
#### everiPay Protocol



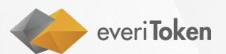
As there're not many POS machines in South Asia, HWG Group provides mobile Apps for merchants for collecting bills in order to reduce the cost of merchants.







**Apps for Customers** 



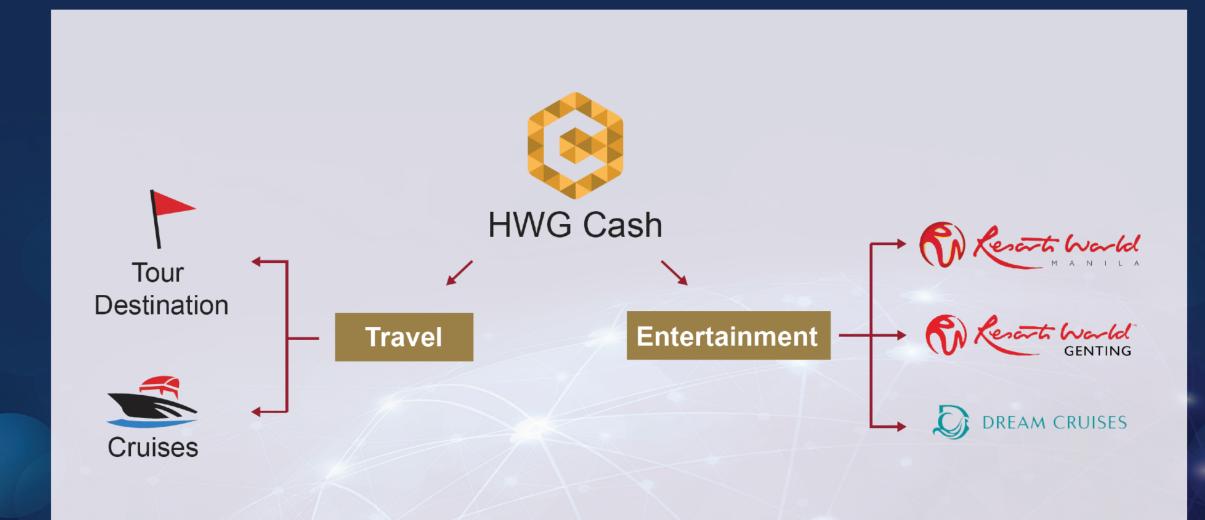
### GROUP PORTFOLIO

# **Companies Under The Guidance Of Our Group President**

#### **Ho Wah Genting Group of Companies**



### **CURRENT ECOSYSTEM**



## **FUTURE ECOSYSTEM**





# Thanks.