

**Quantopay Ltd**

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Dear QuantoPay and Quantocoin Enthusiasts,

Following our June letter to you we are delighted to provide a **QuantoPay** project update. As previously communicated **Contis** are delighted to be working with **QuantoPay** and the culmination of our relationship is to bring their vision to be the go-to institution for banking, financial services, and cryptocurrencies to life.

To reiterate, **Contis** has significant experience providing the following capability throughout the EEA. We are also the ultimate award winning, configurable payments, issuing and processing platform:

- ✓ Current accounts including card programmes in GBP and EUR
- ✓ We are built for growth
 - Principal **VISA** Member, with sponsorship rights and certified processor
 - Services to UK & EEA with Global multi-currency scalability
- ✓ We are innovative
 - 300+ APIs
 - Real-time Cloud based processing
 - Unique products e.g. Buffer – secondary authorisation
 - Peer-to-peer capability e.g. QR Codes & QR Payments
- ✓ We are trusted
 - 99.99% platform availability
 - Extensive crypto-currency credentials – current customers include Wirex, Spectro and Swipe
 - Multi-licences throughout the EEA
 - PCI DSS Level 1 compliant

Contis has already worked on forming global partnerships, where it will use its technology and processing powers in conjunction with local BIN Sponsors that include Visa.



“Contis has been Visa’s launch partner for our fintech Fast Track programme which enables fintechs to onboard onto Visa networks and start issuing Visa cards in as little as four weeks. By partnering with Contis, Visa has made it easier for start-ups and scale-ups to leverage our reach, access and networks to grow their business.”

*Jeni Mundy
Managing Director, UK&I, Visa*

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Contis was the first European Fintech partner of **Visa** and has a very powerful relationship with the scheme.

Contis also has extensive experience with crypto card programs, through its partnership with **Wirex** and others.

Wirex, a global leader in blockchain finance, and **Contis** partnered to enable the everyday spending of converted cryptocurrencies. This landmark partnership enables consumers to spend fiat converted from cryptocurrencies on everyday goods and services

Over the last 16 months **Contis** and **QuantoPay** have successfully defined and developed the best market entry and strategy for the **QuantoPay** Mobile Only Digital Challenger Bank.

This will allow **QuantoPay** to finally have its own already developed blockchain Cryptocurrency platform, **Quantocoin**, implemented into the payment app (subject to Contis compliance, banking partners and **Visa** approval).

An extensive internal due diligence process has been successfully conducted on **QuantoPay**. Thus, **Contis** are satisfied to start the **Visa** submission process with **QuantoPay**.

It has therefore now been agreed that once **QuantoPay** has gone live, with a revised completion date of Q1 2021 due to the introduction of a new market leading KYC and AML provider, that **Contis** will remove the initial 12 months restriction on reviewing the **Quantocoin** proposition, this will be done by proposing to implement the addition of the **Quantocoin** platform, subject to Contis compliance, banking partner and Visa approval following **QuantoPay** go live.

This will help support QuantoPay's vision of delivering a user interface and solution combining business accounts, the lending protocol, microfinance and insurtech application.

Kind regards,

Neil Delaney

A handwritten signature in black ink, appearing to read "Neil Delaney".

Managing Director - Sales

Date: 13.10.2020