CashOnLedger
The Payment Engine
Our world becomes autonomous

41.6 billion IoT devices will be generating 79.4 zettabytes of data in 2025

IoT increasingly becomes the fabric enabling the exchange of information from 'things', people, and processes

Understanding these new interactions enables one to build solutions that can scale in this accelerating data-driven IoT market.
Integration of IoT & financial services is lacking

Locked Potentials
Generating new digital revenue streams requires the integration of machines and financial processes.

Disconnected Silos
Financial and manufacturing data are disconnected not allowing businesses to leverage their assets for truly digital business cases.

Industry 4.0
Millions of expensive industrial machines (e.g. cars, sensors, manufacturing machines, vehicles) do not participate in payments processes or finance.

Fragmented Payments Landscape
Incumbent centralized financial institutions operate a fragmented payments landscape. Decentralized and standardized payments infrastructure will change this.
Empower all entities for making payments

Vision
To become the leading payment engine powered by the compliant digital Euro for the machine economy

Mission
Enable industries to transform their businesses into digital businesses
Market Opportunity

The German industrial IoT market will double in the five years between 2017 and 2022 generating a turnover of around EUR 16.8 billion

INTERNET OF THINGS (IOT) MARKET SHARE IN EUROPE 2014 AND 2020

Distribution of IOT adoption in European countries where the UK is the leader (23%) followed by Germany (21%) and France (16%)

Sources 1. Internet of Things Report 2. IoT and Industry 4.0

Potential market share for COL (10%)

Germany has grown by 342.61% in the last 6 years obtaining 21% of the European IoT market

MARKET VALUE (IN MILLION OF EUROS)
Designed for empowering payments

Use Cases
Implement use cases on top of core services, e.g. Equipment as a Service as a use case to enable autonomous programmable machine payments

Payment Engine
Business logic, invoicing & billing, analytics & reporting, value added services e.g. ERP integrations. Enabling Pay Per Use cases

Programmable Euro
Tokenizing the euro with full regulatory compliance and E-Money license
Designed for interconnectivity

Programmable Euro Using Tokenization

Use Case N
Asset Tokenizing
Pay Per Use

IoT Data
Multiple Banks
Multiple Blockchains
ERP Integration

ERP

CashOnLedger

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Value proposition and product benefits

Unique & Innovative
High degree of innovation to use E-Money tokens for machine payments

Plug & Play
Allow machine payments almost instantly

Security by Design
Based on proven technologies and distributed ledger technology for payment/cash tokens

Interconnectivity
Our solution is designed for interconnectivity with multiple banks, multiple blockchains, ERP integration, APIs and SDKs to connect third parties

Deep Domain Expertise
Member of various networks and alliances in key industries

Micropayments
Enable scalable micropayments for Industry 4.0 and other industries (e.g. supply chain, logistics)

Experienced Team
More than 60+ years of experience delivering complex technology projects; worked in top-tier companies in multiple industries; managed multiple highly complex IT projects
„I would be very happy if we could automate our processes of our industry ecosystem by using CashOnLedger’s payment engine ... I am sure that with the right technology we can grow our business by integrating financial products.”

Head of Financial Services
Leading global machine manufacturer
Team

Serkan Katilmis  
Co-Founder & CEO  
>20 years as Senior Tech Executive & Entrepreneur

Maximilian Forster  
Co-Founder & CBDO  
> 5 yrs. as Consultant

Tuna Acar  
Chief Technology Officer  
> 10 years Tech Executive

Marko Lukic  
Chief Data and Analytics Officer  
> 20 years as Senior Tech Executive

Nikko Laurenciana  
Lead Developer  
> 5 years as Developer

References

Education

Experience

Southern Leyte State University

Universität zu Köln

KPMG

PTCUS CAPITAL

Accenture

Pwc

Goldman Sachs

Accenture

Univesitaten Innsbruck

THM

Universität

Copenhagen Business School

INSEAD

Duke Fuqua

Universität zu Köln

Universität der Bundeswehr München

Universität der Bundeswehr München

References

Kfw  
Otto  
Ergo  
Infineon  
DB Schenker  
Dhl  
Sinopec  
Enbw  
Shell
CashOnLedger is partnering with leading organizations and as a member is contributing to several industry bodies

<table>
<thead>
<tr>
<th>Partners, Networks, Alliances</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fujitsu</td>
</tr>
<tr>
<td>HORVÁTH PARTNERS MANAGEMENT CONSULTANTS</td>
</tr>
<tr>
<td>cashlink</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>bankenverband</td>
</tr>
<tr>
<td>Blockchain Bayern e.V.</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Press Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>manager magazin</td>
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