



# Global Financial Record Network

**10XTS**

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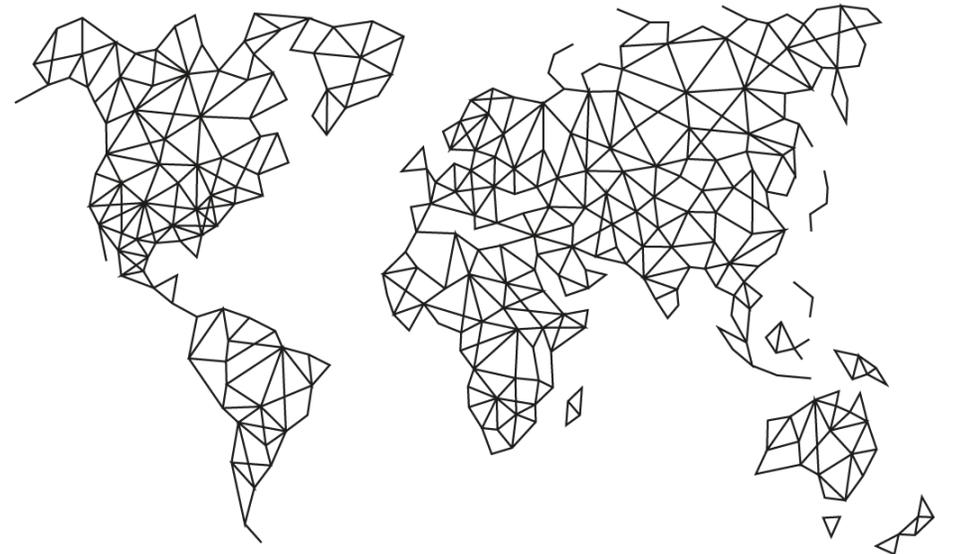
# Gartner®

**In 2018, Gartner reported that by 2030, 80% of traditional financial services firms will close, become commoditized, or exist formally but will not compete effectively.**



# The \$1,000,000,000,000 problem.

- ❑ Capital inefficiency in markets & financial services rooted in how we manage information
- ❑ Markets & financial services are weighed down with inefficient, document-heavy processes
- ❑ Trusting information is another human being vouching for authenticity
- ❑ Cost to reconcile regulatory divergence of assets across global jurisdictions is \$780,000,000,000 annually
- ❑ Banks spend \$270,000,000,000 annually in compliance
- ❑ Since 2008, banks have spent more than \$321 billion on settlements, enforcement actions and fines.
- ❑ Illiquidity discount of disconnected, inefficient markets can be 30%



# Of the 20 percent of firms that survive, three types will flourish:

## Power Law Firms

- Companies that own a digital platform will use its scale, low-cost infrastructure and the customer information it generates to create new services and enter new markets. Very few (5 percent) of these winning heritage institutions have the ability to become power-law firms.

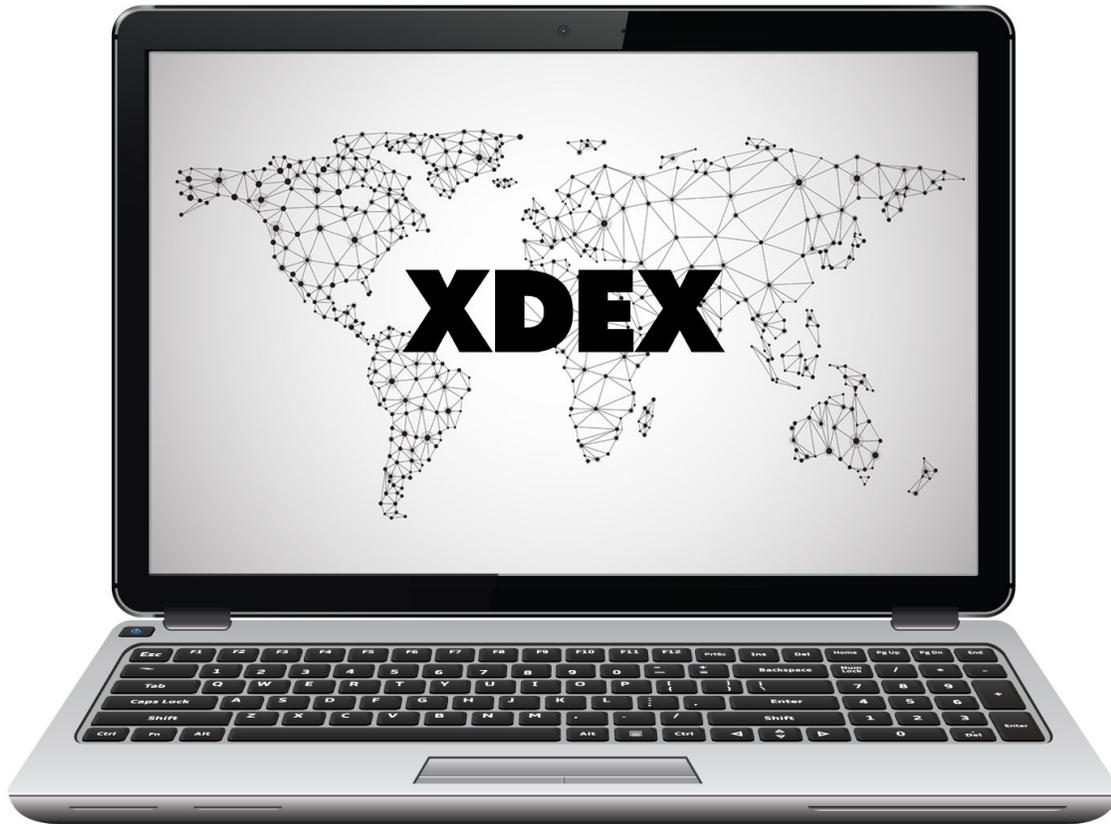
## Long-tail firms

- The dramatically lower costs enabled by digital platforms will allow some traditional providers to act as service brokers. Simultaneously, they can act as concierge providers of bundled offerings to high-net-worth individuals. Around 80 percent of winning traditional financial services providers can potentially become long-tail firms.

## Fintechs

- Individual companies or pure-play/neobank subsidiaries will unbundle and niche down financial services in discrete product areas. They will participate in digital platforms, but will not own them. Less than 15 percent of the winning group of traditional firms can convert themselves into or successfully spin off fintechs.

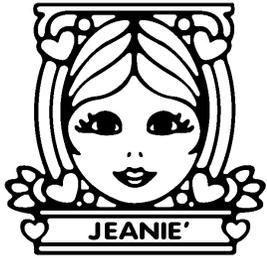
# That's why we created XDEX.



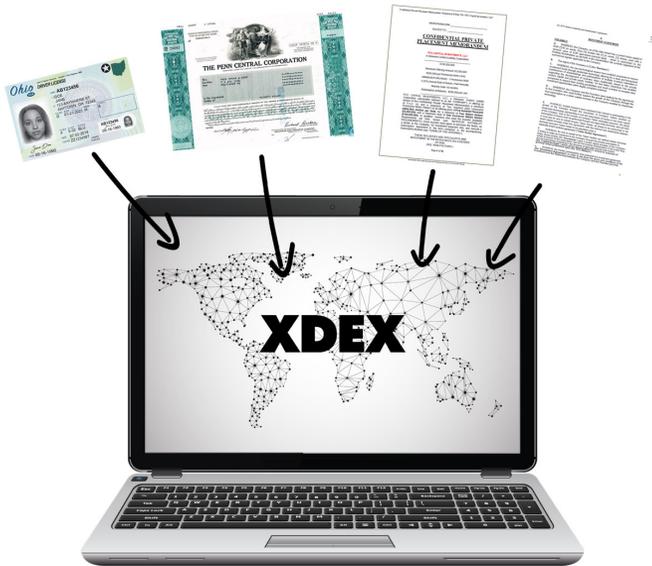
XDEX is a shared system of record information network connecting all of your financial information, documents, metadata, payments, trading, order, communication, operations workflow, market and reference information into a single, API-connected, blockchain-based distributed network to connect, simplify, encrypt, log, and secure every business process activity and interaction — lowering risks and reducing costs.

Unlike existing solutions that create redundant silos of information within each organization, XDEX is a common, shared data network.

# Capital markets and financial services work better together with automated, trusted information networks.



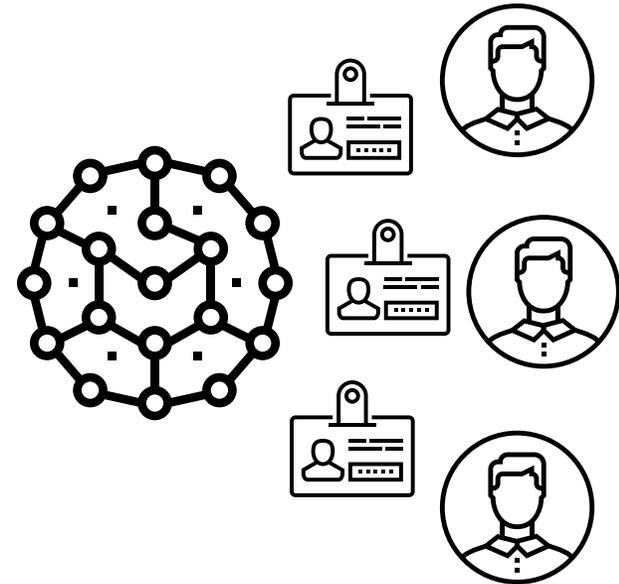
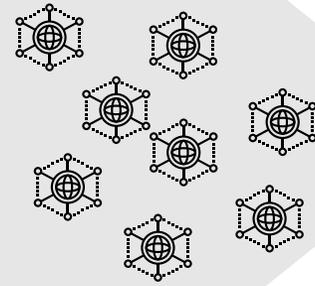
In 1977, Fifth Third Bank launched Jeanie network, creating the first digital trust network that created the electronic funds transfer industry



XDEX is a digital trust network for financial records that mathematically secures and proves information about people, entities, assets and transactions

# XDEX

## Asset Tokenization = Liquidity

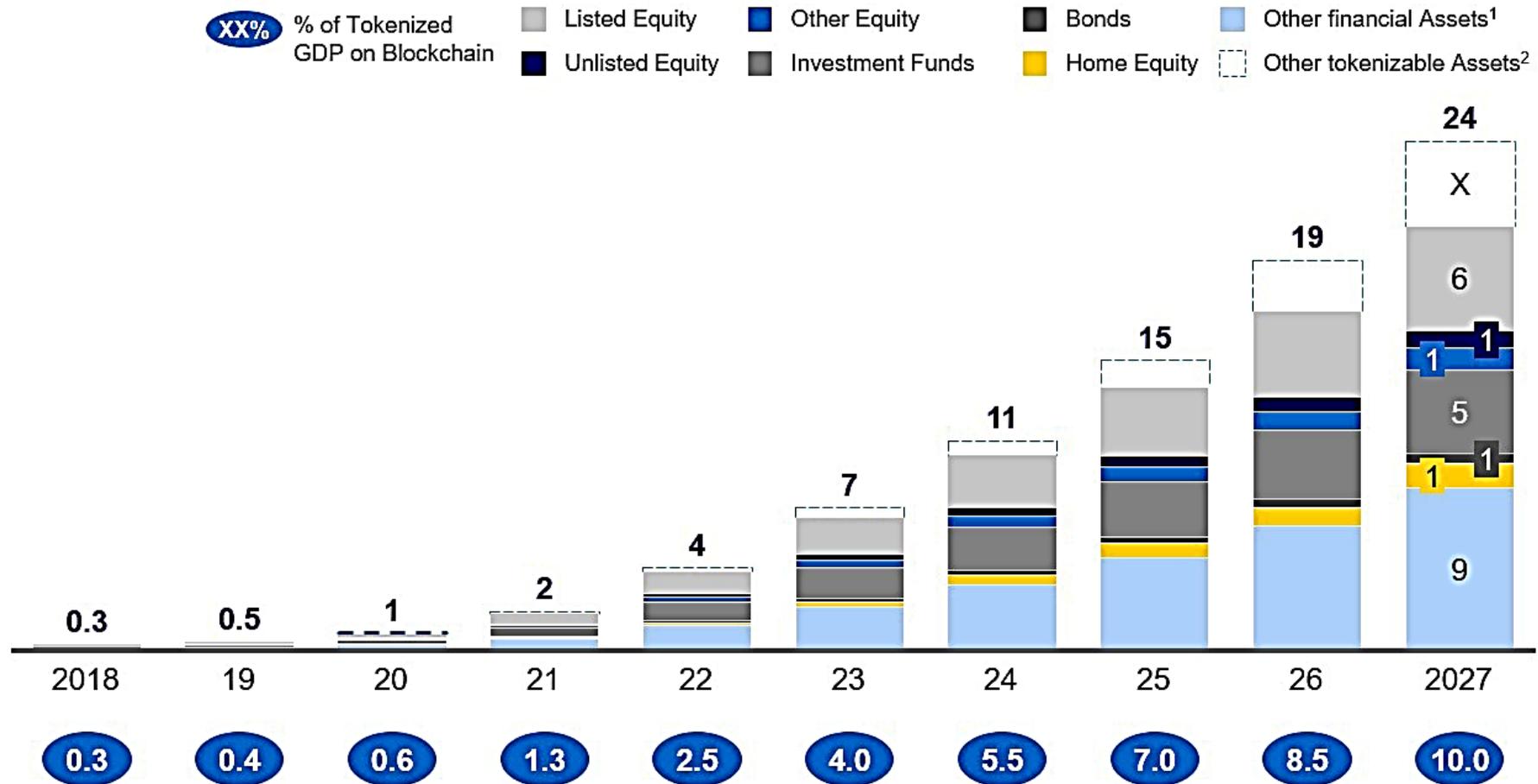


Entity & asset documents are uploaded into the records management system and digitally signed

XDEX fractionalizes the designated asset into incremental units of account to be issued and traded across networks

# The asset tokenization market will grow to \$24 trillion by 2027

Projected Tokenized Market Volume until 2027, in \$trn by asset class



<sup>1</sup> e.g. Insurance Policies, Pensions, Alternative Investments    <sup>2</sup> e.g. Infrastructure Projects, Car Fleets, Patents

# The XDEX Ecosystem

## Sell Side

- Automate workflow and documentation for asset
- Direct-to-market issuance of fractionalized assets
- Access incremental liquidity for illiquid asset classes
- Price discovery

## Banking

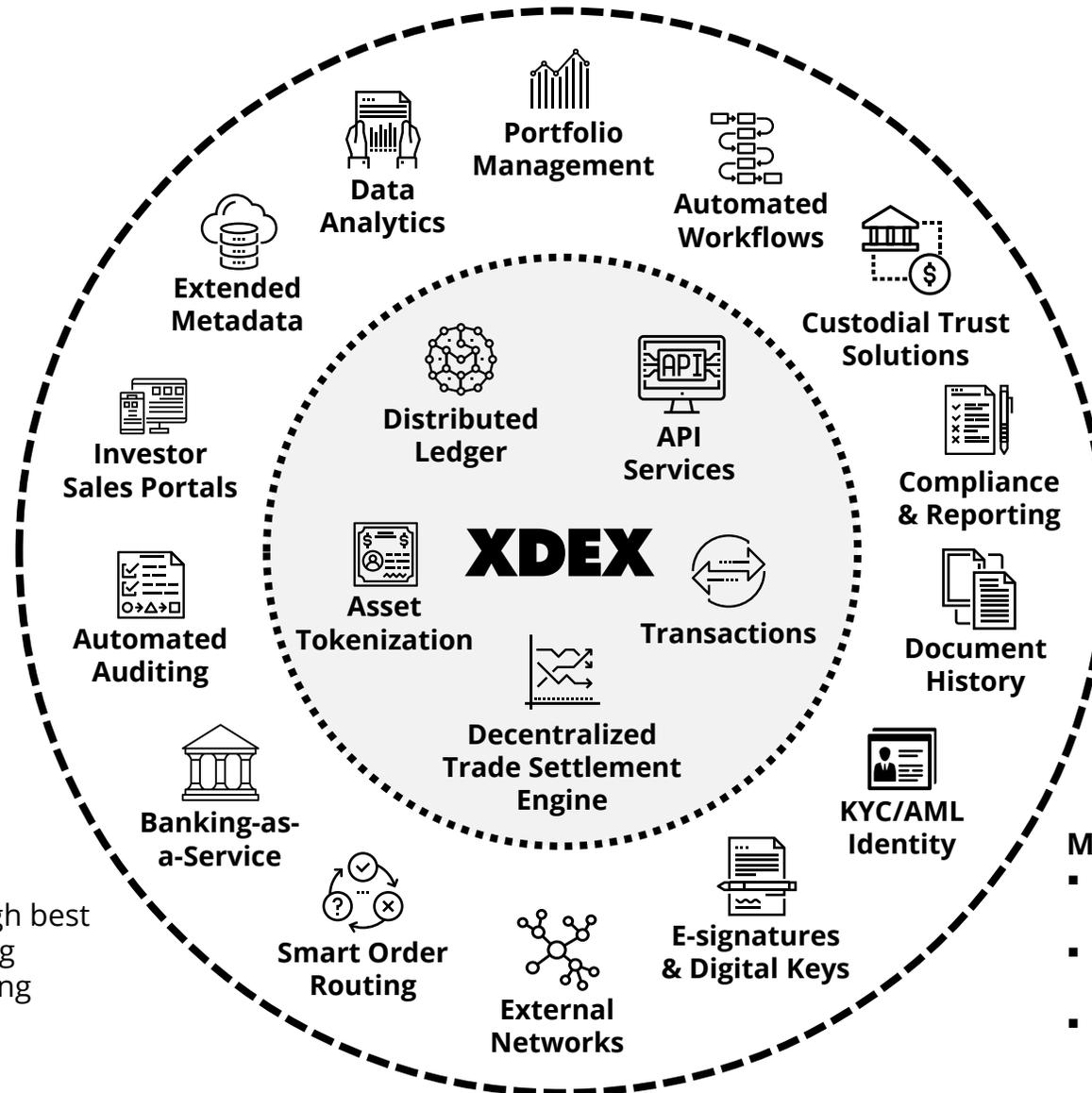
- Provide custodial, transaction processing, KYC/AML and other back office services
- White label platform framework as Banking-as-a-Service platform

## Accounting/Auditors

- Automate reconciliation and reporting
- Expand practice to provide platform services via white label or enterprise

## Exchanges & ATS

- Increase transaction volume through best order execution/smart order routing
- Access liquidity pools outside existing network



## Buy Side

- Better access to diverse ecosystem of asset inventory & yield
- Access to direct issuances without intermediary spreads
- Achieve market liquidity for better access to full market
- Better price discovery for secondary market transactions

## Regulators

- Access all market data and transactions in real time
- Integrate existing reporting data platforms

## Legal Counsel

- Expand practice to provide platform services via white label or enterprise

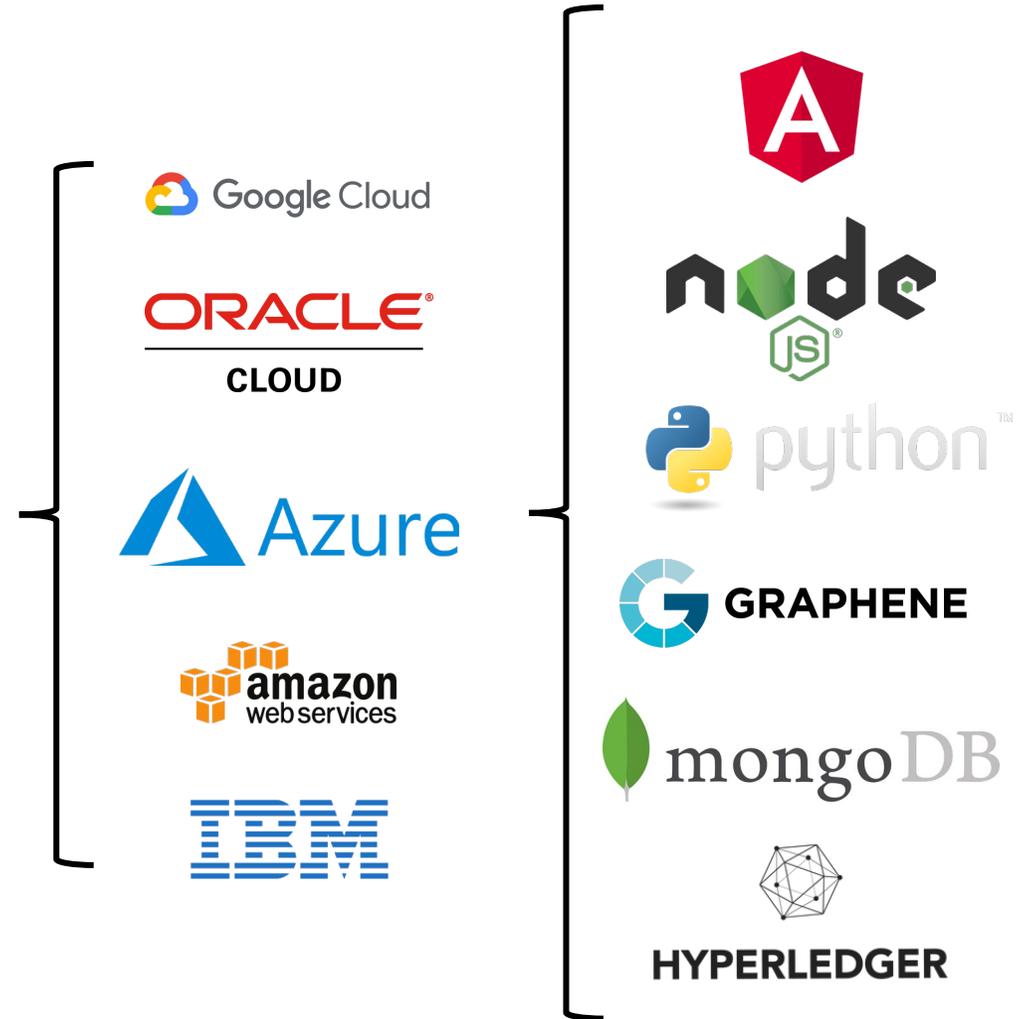
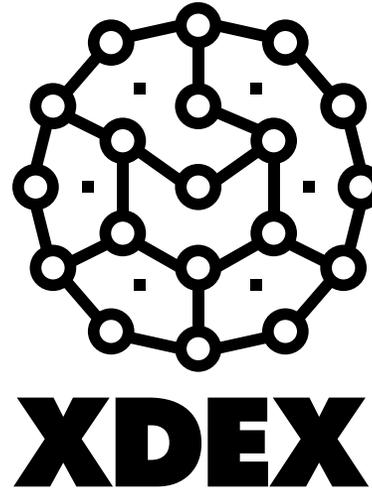
## Market Makers

- Better access to secondary market, buy-sell, liquidity
- Improve regulatory compliance and visibility of market activities
- Inter-dealer Settlement System

# XDEX

## Enterprise Grade Development & Integration Stack

- XDEX services connectivity can be deployed as enterprise-scale managed server node instances.
- XDEX has an API micro-services structure to connect with existing line of business and corporate data schema.
- Our core development layer for enterprise solutions is based on Microsoft Azure cloud platform-as-a-service (PaaS) layer.
- The data abstraction and business logic layers are all based on existing familiar technologies. No need for emerging languages or experimental protocols.



# 10XTS

- Global recognition in records management expertise
- Proven A-list team with extensive experience in:
  - Finance
  - Law
  - Banking
  - Capital Markets
  - Public Policy / Regulatory
  - Large-scale enterprise systems
  - Blockchain
  - Records Management

