Payments Acceptance, Customer Acquisition & Loyalty - All in One Blockchain Platform

Tim Ferrio
VP eServices
Team One Credit Union

Scott Moeller
President & CEO
mSHIFT Inc.
Existing Cryptocurrencies Lack Intrinsic Value, Despite Having Solved the Double Spending Issue.
Nobel Prize Winning Theories Applied to the Blockchain:

Transaction Cost Reduction => Intrinsic Value
Transaction Cost Theory earns Ronald H. Coase the 1991 Nobel Prize for Economics

…”The benefit brought about by the use of money consists of a reduction in transaction costs” - Coase
A Token Economy Can Enable a New Economic Structure

…”for each abstract description of a transaction, identify the most economical governance structure…within which the integrity of a transaction is decided.” -2009 Nobel Economist- Oliver Williamson
Money Creation Mechanism in a Token Economy:
Non Double Spending => A Virtuous Cycle of Growth
Self-Sovereign Bank Certified Universal Digital Identity:
Avatars Represent Real Individuals on the Blockchain.
Method Eliminates Bots and Preserves Individual Privacy
The Three Token Model:
Creating a Self-Sustaining Token Economy

BOND Token

Stablecoin

Stablecoin

Loyalty (Merchant Specific Token)
Cryptocurrency with Interest, Dividends and Principal Payments.

Bond Tokens

- Available Only to Non-US Investors
- Interest Payments Per Annum on Par Value
- Tradable on Cryptocurrency Exchanges
- Dividends and Principal Payments
Stable Cryptocurrency for Everyday Real World Transactions

- **Stablecoin** is pegged to Fiat 1:1 or with a Certain Range
- **Digital Cash Equivalent**
- **Real-time Payments with Guaranteed Good Funds**
- **P2P Payments**
Blockchain Rewards Transform Advertising Campaigns Enabling Two-Way Communication

- Customers Broadcast Purchasing Desires to Merchants and Merchants Broadcast Offers to Customers
- Merchants Pay Only for Offers Resulting in Completed Sales
- Immediately see ROI on Marketing Campaigns
- Advertise by Airdrops Only to Verified Real Customers - No Bots
- Target Customers Based on Desired Demographics and/or Buying Preferences
All Participants must be Incentivized in a Successful Token Economy.

All Participants Must Become Stakeholders in the Ecosystem

- Make it Easy
- Make it Secure
- Get rid of Fraud
- Increase Purchasing Power
- Lower cost, faster payments
- Success-Based Advertising Campaigns
- Preserve Transaction Revenue Streams
- Stay Central to Payments
- Establish New Revenue Streams
- Eliminate Fraud

Individuals

Merchants

Banks

Proprietary and Confidential
Fisher Equation on year 2

\[ M_2 V_2 = P_2 T_2 \]

\[ M_1 V_1 = P_1 T_1 \]

\[ \frac{M_2}{M_1} \cdot \frac{P_2}{P_1} \cdot \frac{T_2}{T_1} = 104\% \cdot \frac{T_2}{T_1} \]

\[ V_1 \equiv V_2 \Rightarrow \frac{V_1}{V_2} \equiv 1 \] (money velocity is relatively constant in a developed economy)

- **Bond Token**: Coupon 12% par value $0.01
- **Converting Fiats to Stablecoin**
- **Rewards/Sales & Use Tax 6% Loyalty Merchant Token**
- **Bank Incentive $0.1 USD Universal ID**
### Comparison of Currencies: Token & Fiat

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<tr>
<th></th>
<th>Token</th>
<th>USA</th>
<th>Japan</th>
<th>India</th>
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<td><strong>Bond Equivalent</strong></td>
<td>Bond Token</td>
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<td><strong>Stablecoin</strong></td>
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<td>US Dollar</td>
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<td><strong>Loyalty Points</strong></td>
<td>Loyalty (Merchant Specific Token)</td>
<td>Airline Points/Retailer Rewards</td>
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<tr>
<td><strong>Digital ID</strong></td>
<td>Universal ID – Authenticated by Bank or Govt</td>
<td>None</td>
<td>None</td>
<td>Aadhaar</td>
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<tr>
<td><strong>Method for Growth by Mass Adoption</strong></td>
<td>6% stablecoin rewards or sales tax reimbursement</td>
<td>Geographic Monopoly</td>
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<td><strong>Source of Funds for Bond Redemption</strong></td>
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Team One Credit Union & Local Gas Station Partner to Pilot Cryptocurrency as a Viable Everyday Currency

• AWM Fiat Rail in Commercial Service since 2016

• Pilot Users Receive 6% back in Crypto Rewards for Every Purchase at Local Gas Station that can be Redeemed for Future Purchases at the Same Gas Station

• Merchant Pays Zero Transaction Fees

• Real-time Payments with Guaranteed Good Funds
Thank You!!!

Presenter:
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President & CEO
mSHIFT Inc.

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