



**World's Most Adaptable & Decentralized
Cryptocurrency Payment System**

Payment · DeFi · Trust



Defi

Asia's First Hybrid Fiat-Crypto Payments

Celo

Stablecoin

Experienced Global Team

QFPay

Decentralized

Drive Crypto Adoption

Shopify

BTC Payments

Derivatives Platform

Global Payments

Arcadier

Fiat Payments

Midwest

dApp Integration

Binance

2 Mil+ Merchants

Hybrid Payment System

Aldo

3000+ Merchants Onboarded

Cobo

Over 18 Countries


Community Followers: 100K


Vite

Vision:


**Enabling Global Acceptance of Crypto Payments and
Driving Advancement of Crypto Payments Technologies**

Over 200 Features by KOLs on Youtube+Twitter







92% of Australia's Crypto Retail Volume is in BCH, Students in...
Bitcoin.com - Official Chan...
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McAfee Launches Decentralized EX, Bitcoin Cash Surpasse...
Bitcoin.com - Official Chan...
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Alchemy | Global Cryptocurrency Payment Pioneer
Meww Channel
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Replay Review: Elevated's Calibration Special!
Dota Alchemy
5278次观看




Alchemy - Global Cryptocurrency Payment Pioneer Part 2
Meww Channel
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Project Overview Alchemy Global Payment Solutions
Bounty Aldrop Ico
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币安三周年大会嘉宾分享: Alchemy Pay 施襄
Binance
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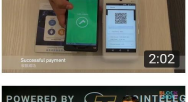
Alchemy Global Payment Platform Review
True ACETV
830次观看 · 7个月前




Alchemy Global Payment Platform
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The ultimate Allround Backpack? Alchemy Equipment x...
Bo Ismono
4.3万次观看 · 1年前



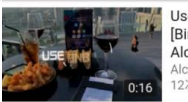
Payment Tutorial on Alchemy(Eng/Trad. Chi.)
Alchemy
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Alchemy Global Payment Solutions at BlockShow 2019
Alchemy
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Use BNB in Ninimart [Binance Coin & Alchemy Payment]
Alchemy
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Use BNB Global [Binance Coin & Alchemy Payment]
Alchemy
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Use BNB in CeLaVi [Binance Coin & Alchemy Payment]
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We'll be LIVE with Jon 'Coach' Malin to promote Graveyard...
WyzGyz Entertainment
14人正在观看




The Alchemy of Stones Foreword
heaveneartone
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Use Business in taxi [Binance Coin & Alchemy Payment]
Alchemy
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Alchemy Payment System Full Details | Alchemy Wallet | Future Loot
CraZy Up
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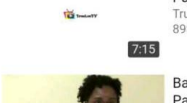
Use BNB in Singapore [Binance Coin & Alchemy Payment]
Alchemy
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BNB acceptance [Binance Coin & Alchemy Payment]
Alchemy
11个视频



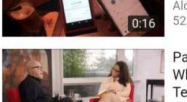
Alchemy - Global Convergence of Digital Payments
lovlie Kitokr
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Alchemy Global Payment Platform
True ACETV
898次观看 · 6个月前




Bank of Nevis Payment Process Automation - by...
IBISManagement
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Use BNB in Kontiki [Binance Coin & Alchemy Payment]
Alchemy
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Paulo Coelho: Hear What the Universe Is Telling You | SuperSo... OWN
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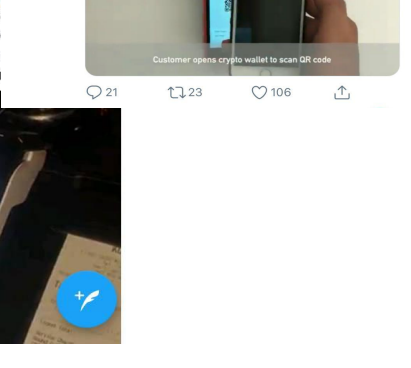
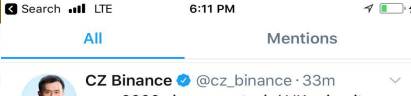
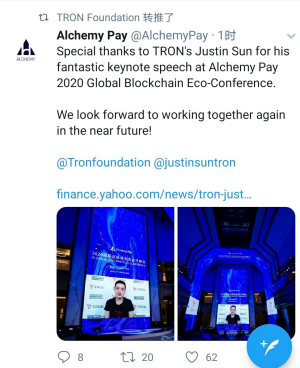


Alchemy - Global Cryptocurrency Payment Pioneer | Joi...
Learn Fast Earn
364次观看 · 10个月前



Alchemy is a leading cryptocurrency

Over 200 Features by KOLs on Youtube+Twitter



Over 200 Features by KOLs on Youtube+Twitter



Rene | Celo
@followrene

T-6H! Tune in for an overview of [@CeloOrg](#), right after [@cz_binance's](#) talk at [@AlchemyPay's](#) Global Eco Conference in Beijing - live stream here via [@TokenClub_TCT](#) [tokenclub.com/web/room_video...](#)



Thanks [@AlchemyPay](#), for these amazing pictures!

Here are some moments of [@cLabs](#) cofounder [@followrene](#), giving an overview of [@CeloOrg](#) at Alchemy's Global Eco Conference in Shanghai.

[#CeloInTheWorld](#)

翻译推文



Huobi
@HuobiGlobal

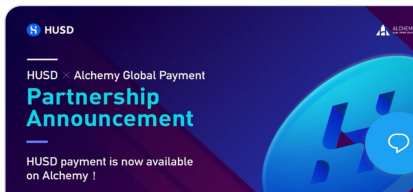
🔥[Partnership Announcement]🔥
HUSD Is Now Available On Alchemy Global Payment.

What is [\\$HUSD](#)?

HUSD Token is a [#stablecoin](#) that was issued by Stable Universal, which Huobi Capital Invested in.

More on
HUSD:[huobiglobal.zendesk.com/hc/n-us/artic...](#)

[@AlchemyGPS](#) [#officialpartnership](#)



We look forward to more collaborations!

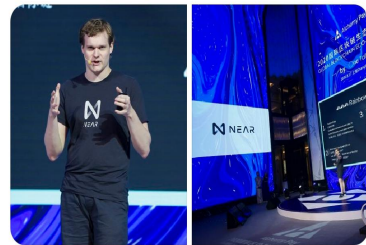
[@chaumdotcom](#) [@xx_network](#) [@elixer_io](#)



Illia Polosukhin 转推了
Alchemy Pay [@AlchemyPay](#) · 1天
Amazing presentation by NEAR Co-founder Illia Polosukhin at Alchemy Pay 2020 Global Blockchain Eco-Conference.

We look forward to working together again!

[@ilblackdragon](#) [@NEARProtocol](#)



Illia Polosukhin 和 NEAR



Our Edge: Ease of Adoption and Pioneering Features

		Alchemy	Graft/ COTI	Pumapay	Circle / Bitpay	Ripple / Stellar	Request/Nano	Coingate / CoinPays
Market Positioning	Target Market	Payment Companies / Merchant Network	Merchants	Merchants	Merchants	FIs	Merchants/ Consumers	Merchants
	Core Products	Payment Protocol & Smart Contracts	Payment Processing	Subscription Payments	Wallet/ Payment Processing	Cross-Border Transfers	Smaller-Sized Transactions Processing	Payment Processing
Functionalities	Support Many Cryptocurrencies	●			●			●
	Support Multi-Level Accounts	●						
	Enablement of Multiple Payment Modes	●		●				
	Supports Complex Payment Transaction Modes	●		●				
	Point-to-point payment support	●	●	●	●	●	●	●
Operations Support	Provision of Guarantee	●	●					
	Dispute Resolution	●	●					
	Credit Scoring	●	●					
	Security Funds	●	●					
Blockchain Infrastructure	Anti Risk and Fraud	●	●					
	Cross-Chain Payments	●						
	Smart POS Integration	●	●					●

Alchemy is focused on providing payment protocols and open source development platforms to enable payment institutions use of blockchain to solve payments-related problems quickly and at low cost; Enablement of developers through a set of simple, practical and highly operable blockchain payments protocol and platform; at the same time, connecting synergistic blockchains to establish a blockchain payment ecosystem that can contribute to the industry collaboratively, improve social efficiency, and drive cost efficiencies

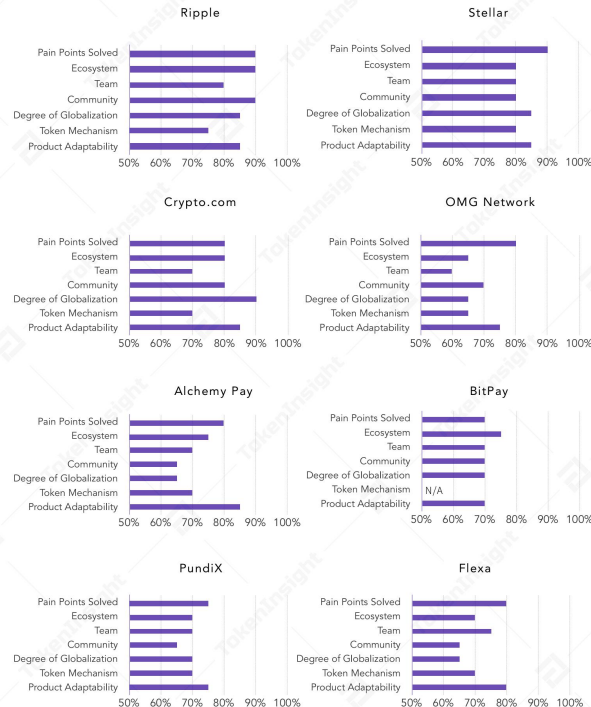
Soaring Ahead of Peers — Challenging Industry Leaders

According to Digital Asset Payment Industry Research Report by renowned research house, TokenInsight:

Alchemy Pay excels over PundiX、BitPay、Flexa、COTI etc. on several key factors and stands toe-to-toe with industry leaders such as Ripple/Crypto.com

TokenInsight | RESEARCH

Multi-dimensional comparison of projects
Source: TokenInsight



Source: TokenInsight – Digital Asset Payment Industry Research Report

First in Asia — Hybrid Fiat & Crypto Payments Pioneer

Driving global adoption of digital currency through secure and convenient hybrid fiat-crypto payment solutions

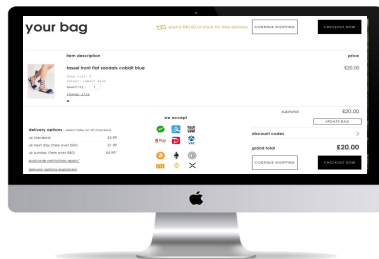
One System, Limitless Options



Integration-Friendly With Mainstream Systems



**Payment Terminals
& POS**



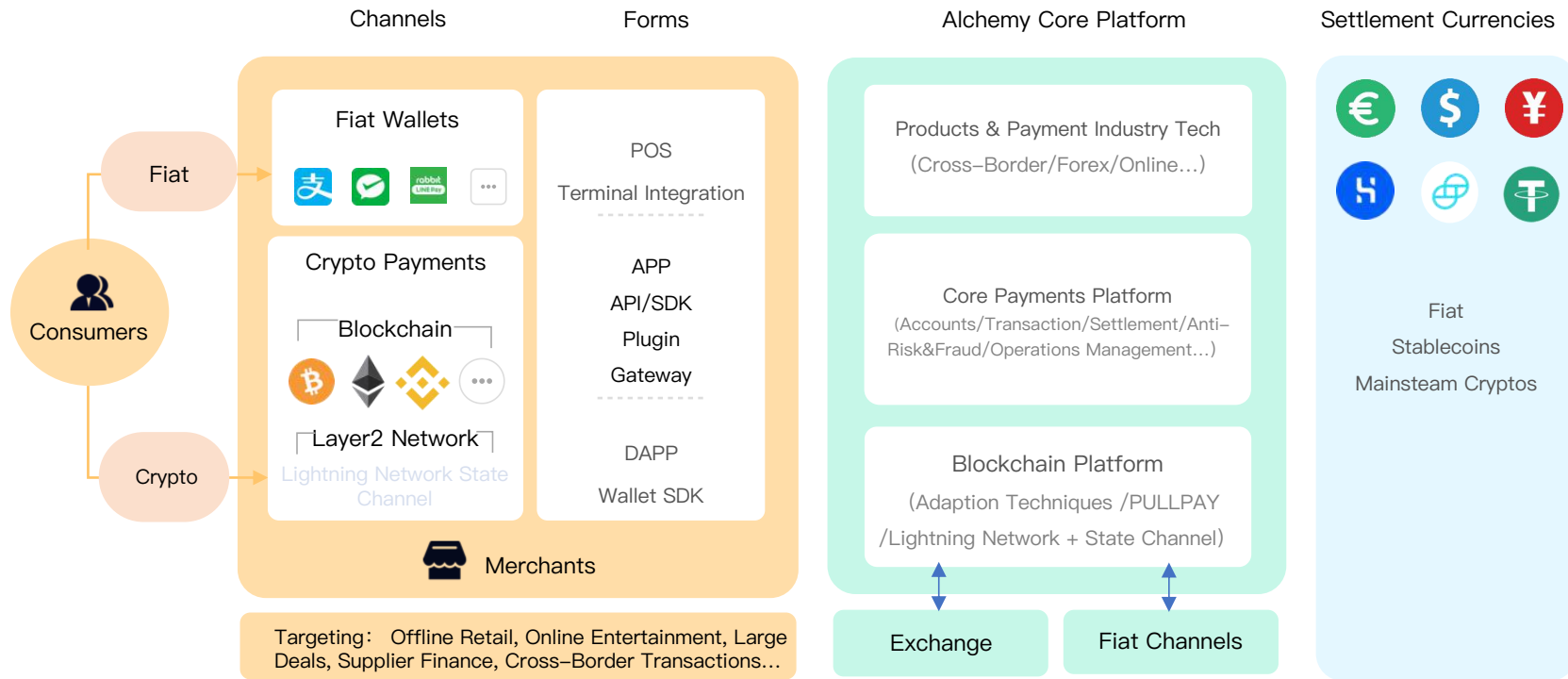
**Online & In-App Payments
(
SDK/Plugins/API/Gateway)**



**Mobile Devices
(iOS/Android)**

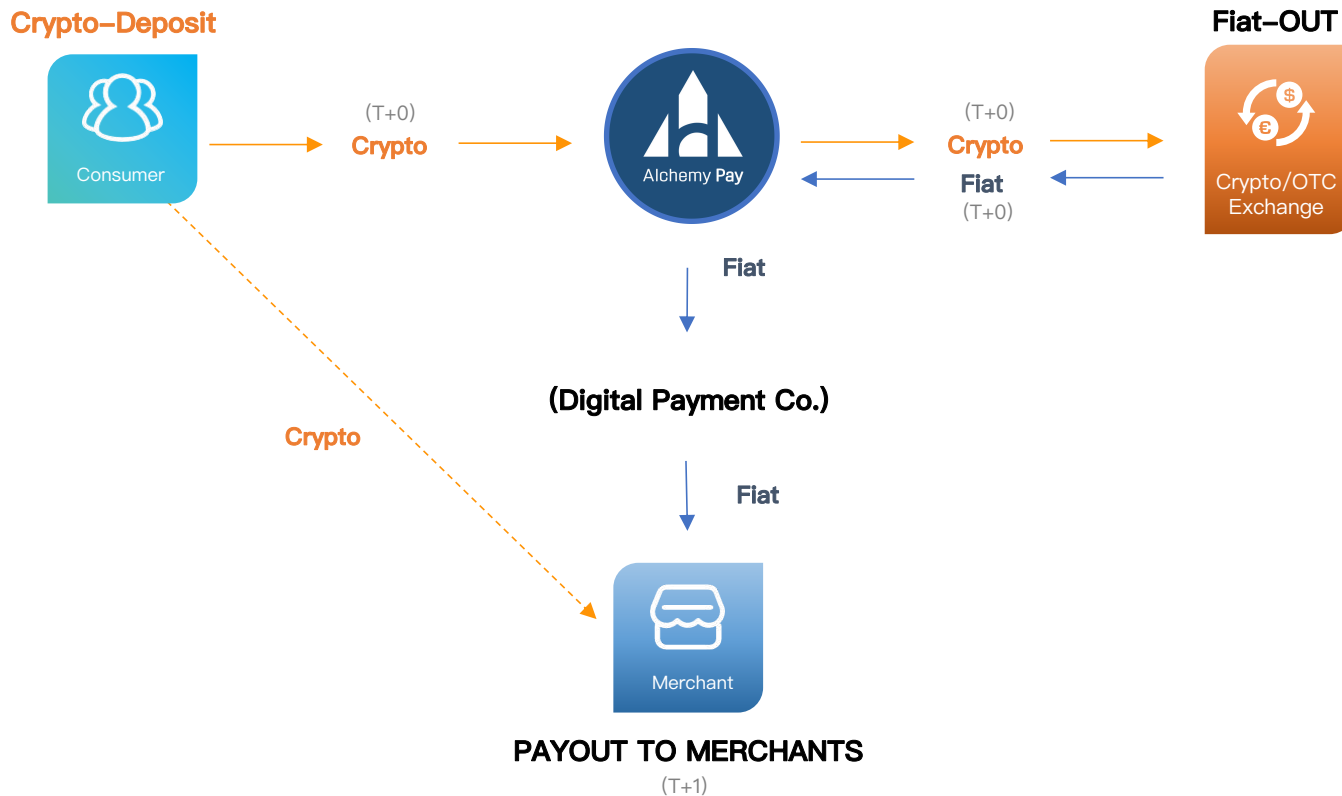


Product Strengths: Adaptable in All Payment Scenarios

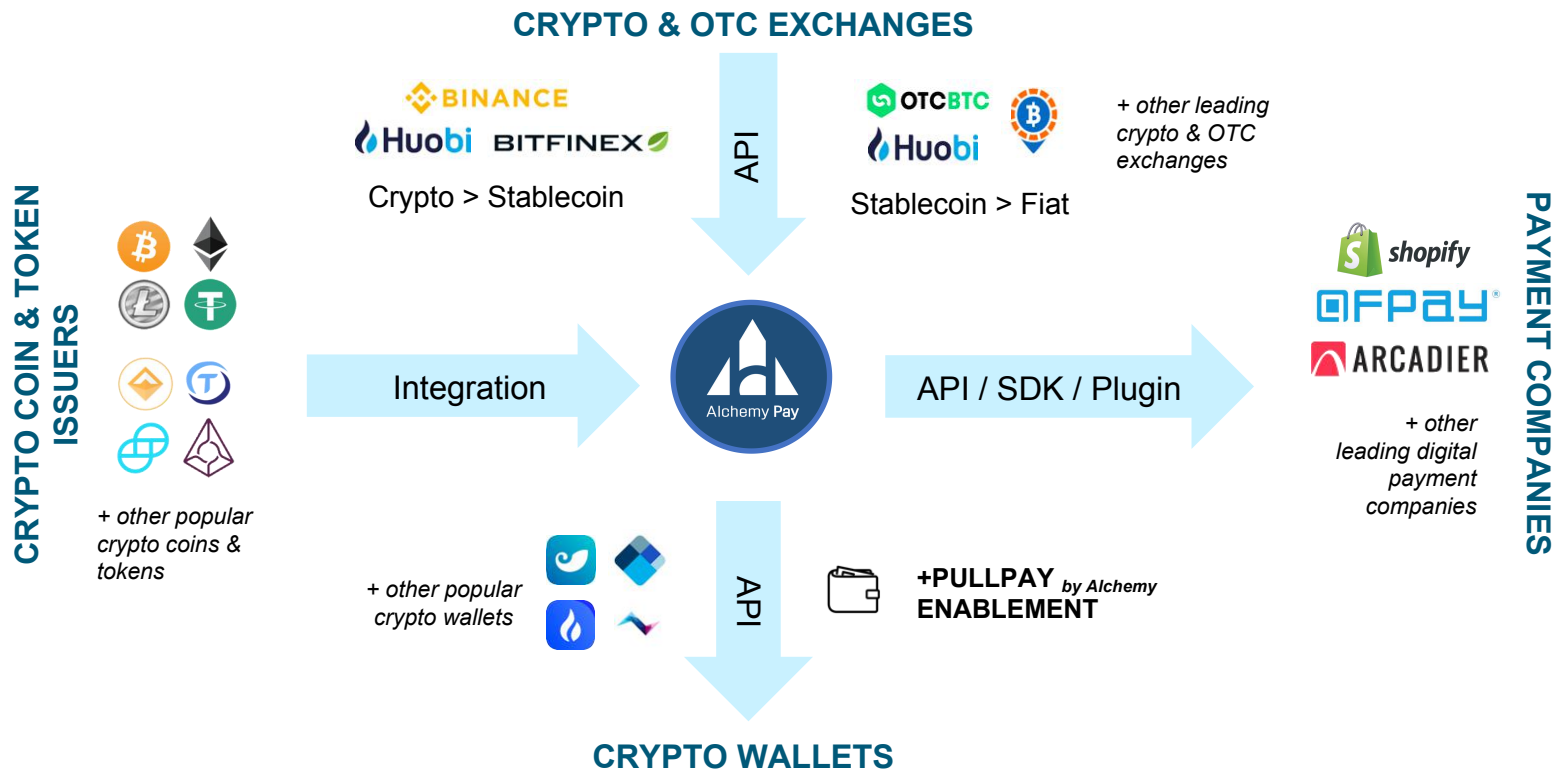


* Business is limited to countries and regions permitted by local laws and regulations.

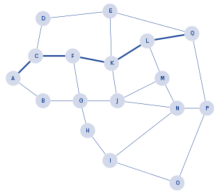
Product Strengths: Breaking Barriers of Crypto & Fiat






Product Strengths: Connecting Traditional & Crypto Payments






Product/Technical: Proven Hedging Strategies and Risk Management




Hedging Mechanism

-  Real-Time Crypto Prices via crypto exchanges for optimal Crypto/Stablecoin rates
-  Instant Conversion to Stable coin through API integration
-  Lowest Trading Fees via partnerships with top crypto exchanges

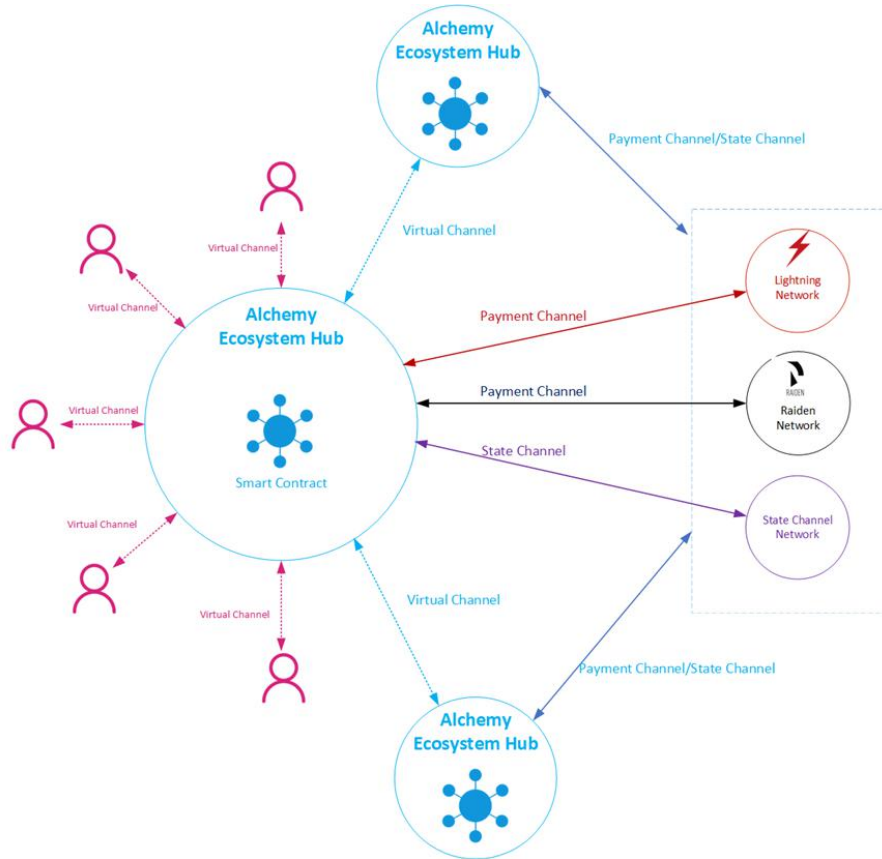
Risk Mitigation Strategies

-  Free Stable coin Conversion to local fiat at OTCs
-  Dynamic Currency Conversion to mitigate FX risks
-  Automated safety trigger to halt transactions amidst volatility spikes

Blockchain Fees Optimization

-  Blockchain Fees negated for transactions with partnering wallets
(Alchemy + PULLPAY)

Leveraging Protocols Network & Technologies to Solve Core Issues



Alchemy Pay — State Channel Network to tackle the following issues:

- How to solve the problem of user funds being locked in a payment channel and being illiquid?
- How to have multiple tokens sharing a single payment channel?
- How do I support large, fast payments?
- How to implement zero block confirmation for BTC, ETH without using Lightning Network, Raiden Network
- How to support subscription/recurring payment ?
- Tackling gas fee challenges (such as needing ETH in wallet for ERC-20 token payments)

Three core technical advantages:

- Integrated 2nd layer payment protocols; partners only need to integrate with Alchemy
- Invented PullPay to support multi-mode payments
- Zero-confirmation : BTC/ETH/LTC and other longer block time crypto can be expedited to seconds with anti-fraud technology

Technical Edge: Ease of Deployment for Commercial Use



Blockchain Network Adaptability

- Through the adaptation layer of the blockchain network, the ALCHEMY payment consensus protocol can be deployed seamlessly on various public networks.
- Integrate Lightning Network, Raiden Network, and State Channel Network into an integrated network

(Integration into BTC/ETH/EOS and other layer-1 public blockchains)



Integrated Scaling Solutions

- Fast routing algorithm
- Multiple tokens reuse the same channel
- Intelligent balance of Lightning Network Channel funds
- Support for various payment models, including PULLPAY, combined payment, split, bulk collection/payment, etc.

(Integration into Lightning Network / Raiden Network and other layer-2 payment protocols)



PULLPAY Protocol

- In favor of blockchain to pre-authorize PULLPAY and Lightning Network PULLPAY to meet the needs of various subscription and repeated payment scenarios.

(Applied for withholding payment)



Cross Chain Payments

- Cross-chain lightning payments through Atomic Swap and Payment Channel.
- Utilizing Atomic Swap and Submarine Swaps for a number of currencies that do not support Lightning Networks for fast payment
- Cross-chain combination payment for multiple blockchain currencies

(Smart exchange)



Multi-Pronged Risk Management

- Anti-fraud payment based on machine learning and AI algorithms to ensure payment network security;
- Secure smart contract based on big data risk control;
- Risk hedging against price fluctuation

(Anti-fraud & arbitrage)

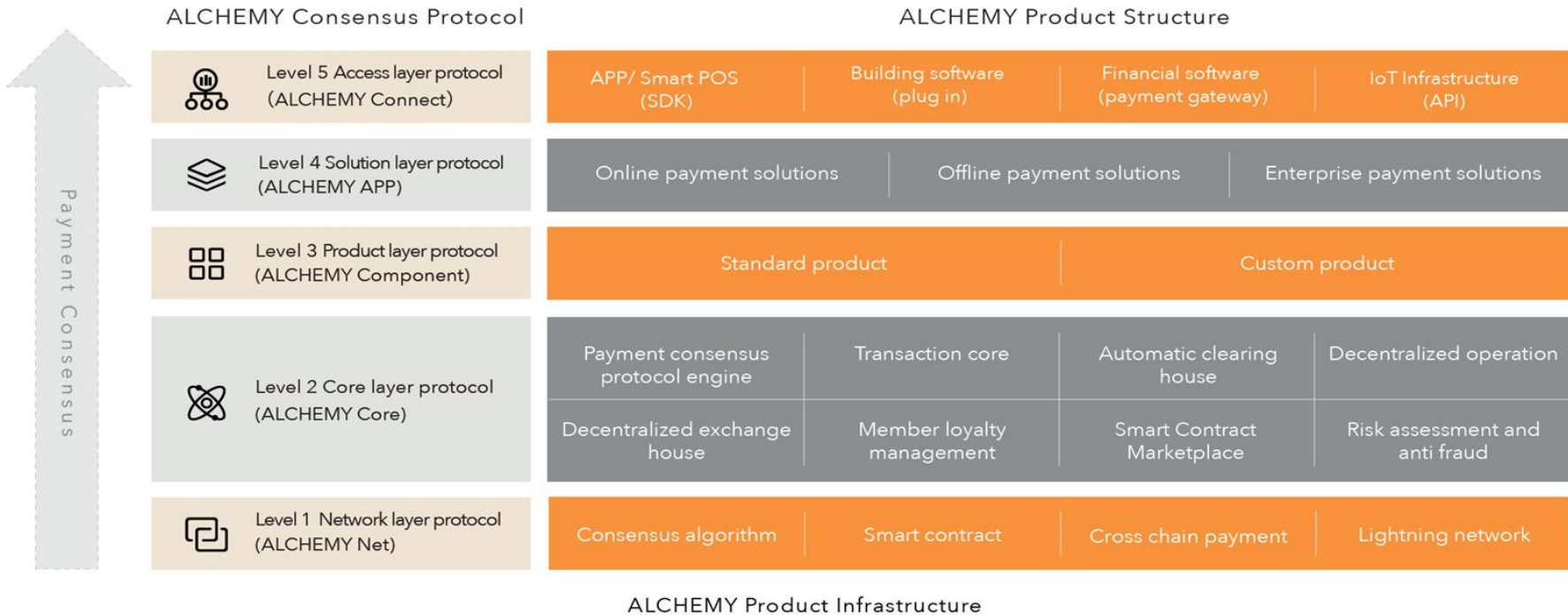


Smart Contract Template

- Visual, streamlined and customized interface of the smart contract , and describes the rules in natural language, so that business personnel can understand and verify the smart contract implementation logic.

(Ease of Launch)

Technical Edge: Open-Source and Scalability



Some technologies are open-source and can be further scaled upwards by global developers within the payment technology ecosystem

Technological Edge: Common Developer Use Cases



Gaming

- Hybrid Fiat and Crypto Payment SDK
- RPG blockchain games using State Channel Network

E-Commerce

- Secure and fast fiat and crypto transactions using Alchemy's Plugin/SDK/API,

Wallet issuer

- PULLPAY: Allow merchants to scan consumers' wallet
- PULLPAY: Allow merchants to directly debit from consumers' wallet without scanning
- PULLPAY: Automatic/Regular deductions

Payment Services

- White label services to quickly set up payment hybrid gateway services
- Using Alchemy's platform to develop C2C exchanges and more

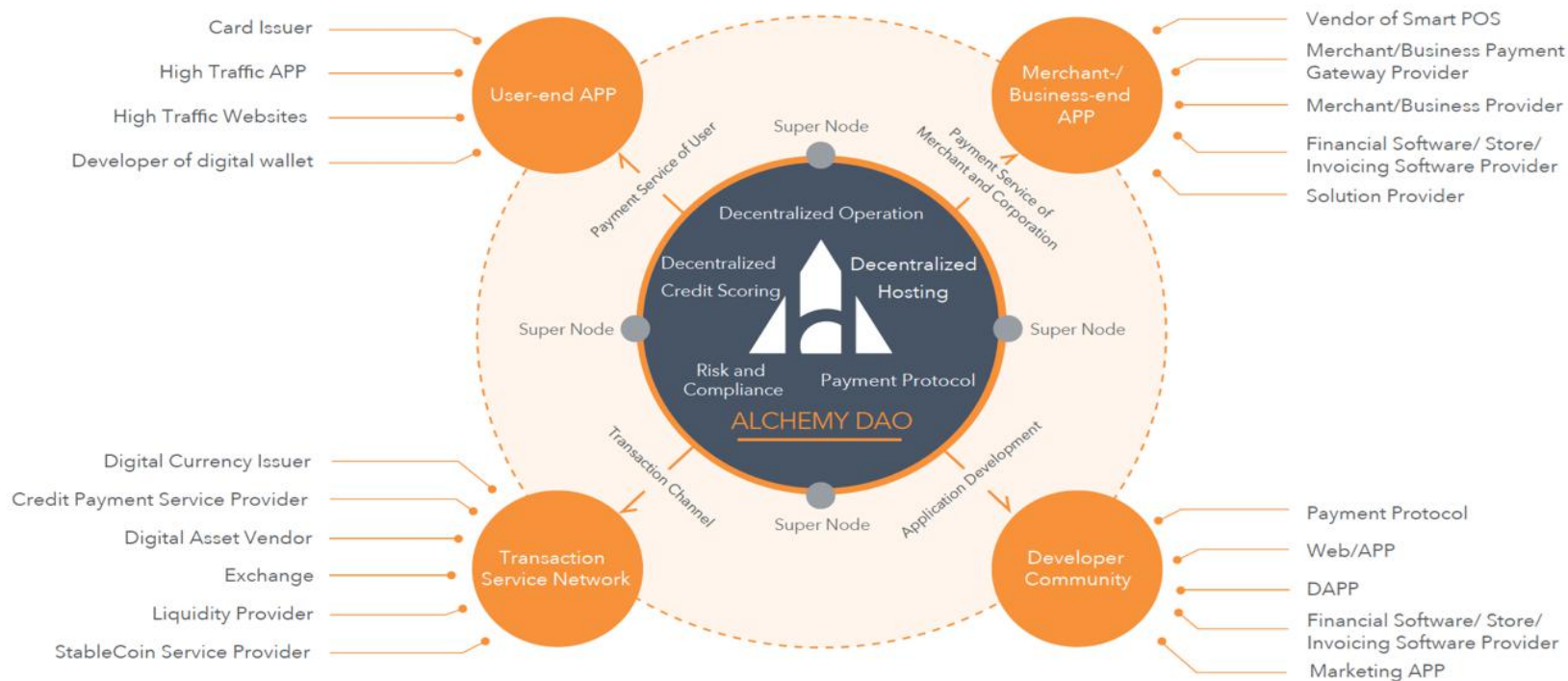
DAPP

- Fiat and Crypto payment gateway for DAPP
- Mining fee replacement (e.g. paying with ERC20 tokens without Ether)

Industry/Sector Services

- CRM services such as loyalty programs and points consumption system

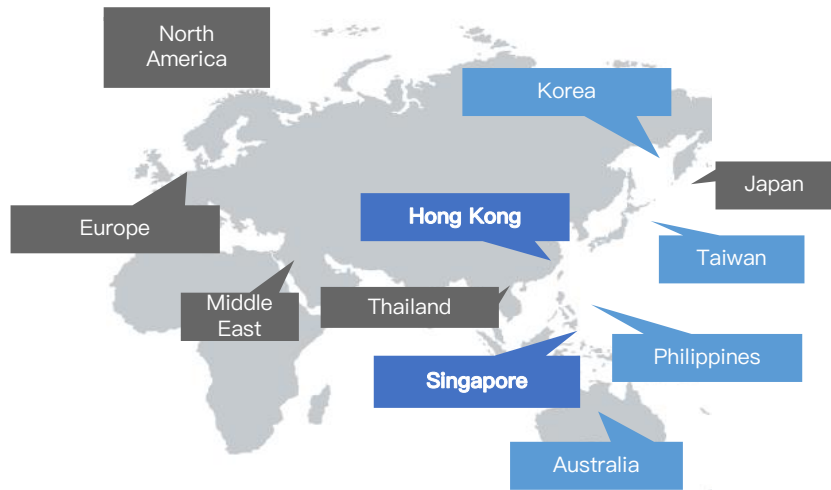
Alchemy Pay's Ecosystem



With the efforts of global developers and Alchemy's technologies and support, Alchemy Pay decentralized ecosystem shall continue to advance and prosper

Eco-Building: Enabling Digital Payments Around The World

Business Network:



- Launched
- To Be Launched
- Partners' Presence

Business Presence: 18 Countries & Region

Signed Merchants: Over 2 Million

Community Followers: ~100 Thousand



Market cap of more than \$120bn, supporting 1mn+ companies, operating in 175 countries, and holding a 20% global market share;



Leader in online MaaS(Marketplace-as-A-Service) businesses with merchants across 5,000 cities in 130 countries around the world.

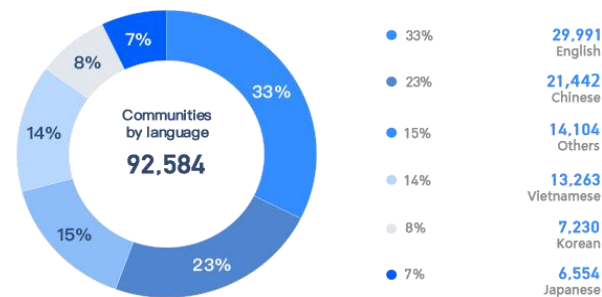
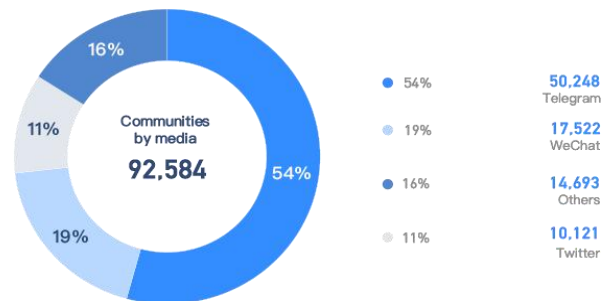
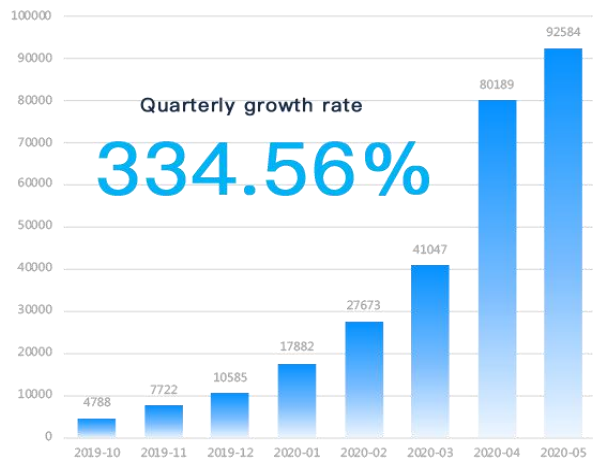


Asia's leading payment technology provider with more than 1.2 million merchants in 13 countries around the world

More partners...



Global Community of 100K With 330+% Quarterly Growth



Ecological Construction: Alchemy Pay Strategic partners



Payment Companies &
Merchant Networks



Exchanges & OTCs



Wallet & Issuers

Case Study (Global): Creating Use Case for Binance's BNB/BUSD



- World's number 1 crypto exchange
- BUSD/BNB Issuer

Highlights

- ✓ System compatible to Binance's Trust Wallet and other BUSD/BNB wallets
- ✓ Connected directly with Binance for incoming transactions





- One of the top stablecoin issuer
- Dubbed as Libra's number 1 competitor

Highlights

- ✓ Over 50 members in Alliance
- ✓ Members include Coinbase Ventures、Grameen Foundation、Mercy Corps、Anchorage、Bison Trails etc.



Case Study (Global): Enabling Payments for Shopify's Global Network

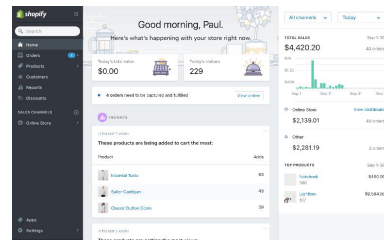


- Shopify is the world's number 1 SaaS cross-border e-commerce platform with a market capitalization of more than \$120 billion.
- Alchemy will provide Fiat and Crypto payment solutions to Shopify's merchants



Highlights

- ✓ Supporting **over 1 million businesses**
- ✓ Market capitalization **over \$120 billion**
- ✓ Currently operates in **175 countries**
Global market share of 20%



Case Study (Global): Serving Arcadier's clients in 130 countries



- Founded by Dinuke Ranasinghe, a former PayPal executive, Arcadier – SAAS service provider – is the world's fastest growing e-commerce platform, and Arcadier is recognized as a global market leader with users in more than 130 countries.

Highlights

- ✓ **Widely covered** – including B2B, B2C, P2P, e-procurement, service and leasing, and sharing economy from e-commerce models in more than 130 countries and 5,000 cities, covering the vertical market in retail, consumer goods, goods, industry, and service industries.
- ✓ **Product benefits** – no coding, easy to install, feature-rich, customizable.

Case Study (Global): Servicing QFPay's 1.2M Merchants



- QFPay is Asia's leader in mobile payment technology, solutions and services

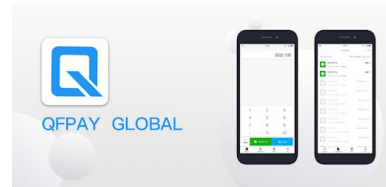
Since its inception in 2012, QFPay is committed to providing merchants with end-to-end online and offline QR code mobile payment solutions, as well as value-added services including food ordering services and customer loyalty programs

Highlights

- ✓ Servicing more than **1.2 million businesses** worldwide

Currently serving **13 countries and regions**

Invested by Sequoia Capital, Matrix Partners, Rakuten Capital, MDI Ventures etc.



Case Study (Singapore) – MIDWEST 2500+ Luxury Service Limousines



- Singapore's largest taxi payment solution provider with more than 2,500 drivers providing concierge, travel and transportation services.
- The drivers are equipped with a mobile terminal that accepts debit and credit cards.

Highlights

- ✓ **Mixed payment of digital currency and fiat currency** – which allows the acceptance of cryptocurrency with the freedom to set surcharges
- ✓ **Fast and flawless execution** – Application fully deployed in less than two months.
- ✓ **Integrated Management** – A specialized backend has been developed to view consolidated transaction and settlement reports for fiat and cryptocurrency payments.



QFPay Case Study (Hong Kong) — Servicing HK Mainboard Listed Co

Pricerite 實惠

- Listed on the main board of the Hong Kong Stock Exchange, it is one of the largest home furnishing experts in Hong Kong, providing smart home solutions.
- It has more than 20 retail stores in Hong Kong, providing a variety of household products, with multi-functional, scalable, modular, convertible and other smart home service features.

Highlights

- ✓ **Mixed payment of digital currency and fiat currency** – which allows payment in cryptocurrency with the freedom to set surcharges
- ✓ **Rapid and smooth deployment** – expanded to 23 retail stores in Hong Kong.
- ✓ **Professional customer service** – providing comprehensive training for employees of Pricerite store, including materials, guidelines and hotline



QFPay Case Study — Luxury Entertainment Spots at Global Landmarks



The group is committed to providing luxurious lifestyle, dining and entertainment in world-renowned landmarks such as the Sky Bar, Club and Restaurant at Marina Bay Sands Hotel in Singapore.

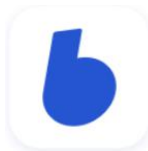
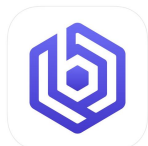
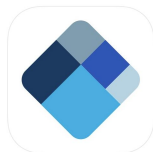
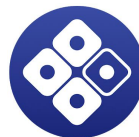
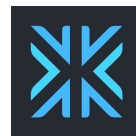
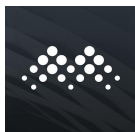
Its business has presence in world-class cities, including Singapore, Tokyo, Hong Kong, Dubai, Shanghai and Taipei.

Highlights

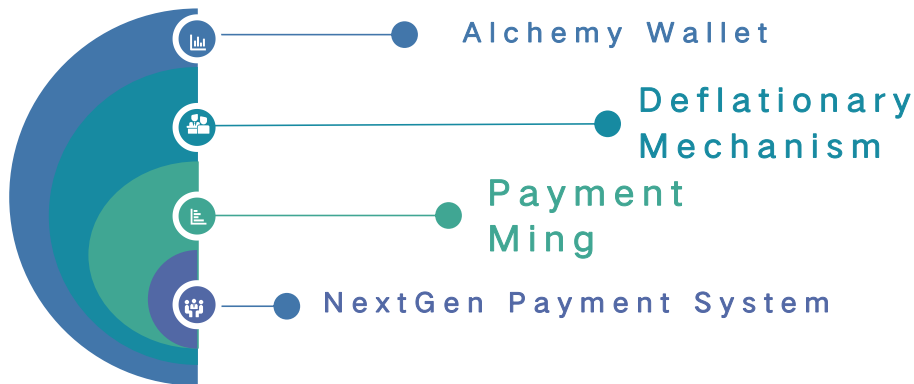
- ✓ **Mixed payment of digital currency and fiat currency** – which allows payment in cryptocurrency with the freedom to set surcharges.
- ✓ **Global deployment** – deployed in multiple countries, with settlement ability in local fiat currency.
- ✓ **Integrated channel** – Integrated to provide transaction and settlement reports to the entire group.



Compatible With All Wallets; No Integration Required



DeFi and Trust Services in Alchemy Pay's Payment Ecosystem



Aggregation of decentralized dApps & DeFi Services



01

Fiat

02

Trusted
Data

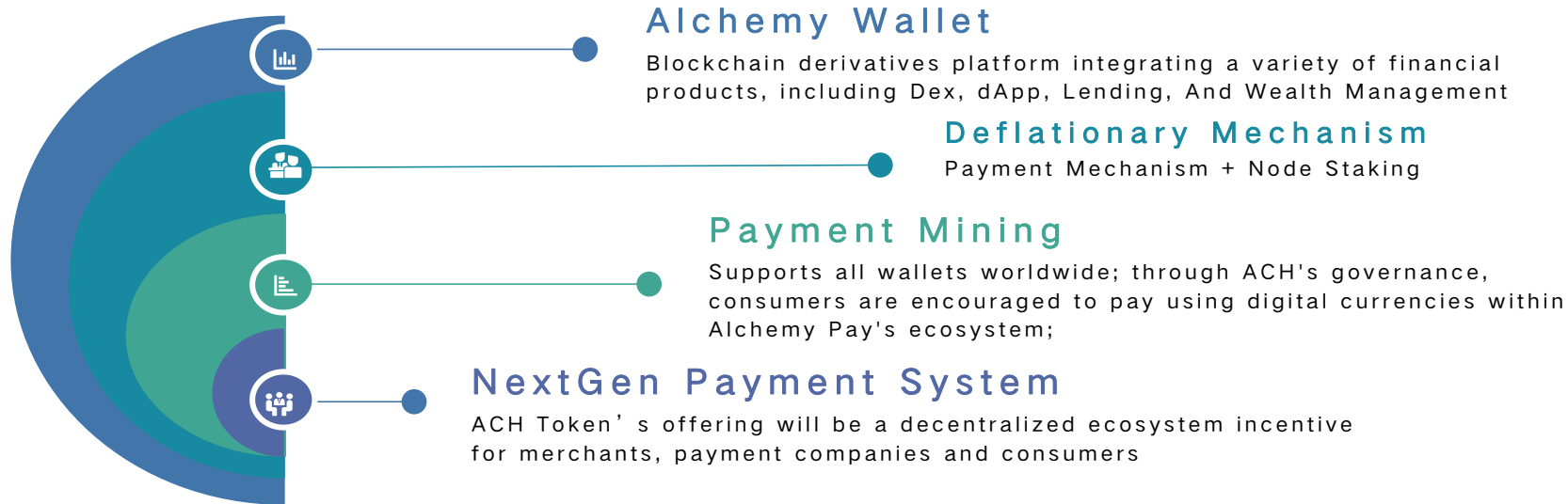
03

Quality
Assets

04

Credit
Score

**Breaking the trust barriers
between centralization and decentralization**





Management

- Decentralized & secure storage of digital assets
- Integrated with payment functions



Management

Putting your digital assets to work

- **Lending:** Earn fiat or crypto interest
- **Staking:** Simply hold and get staking rewards



Exchange & Buy

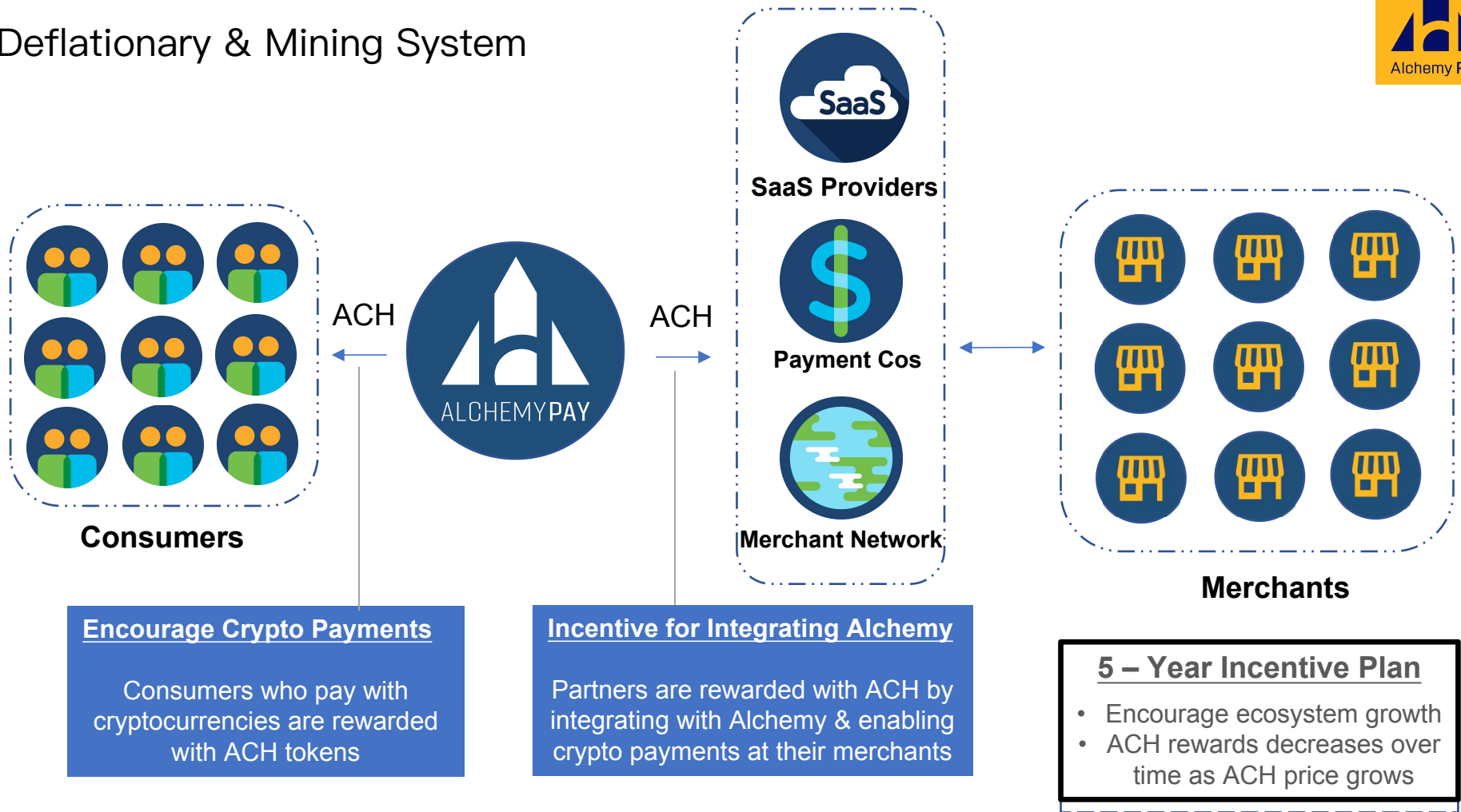
- **Exchange** your crypto for other digital assets in a few taps
- **Buy** crypto using fiat, crypto or stablecoins



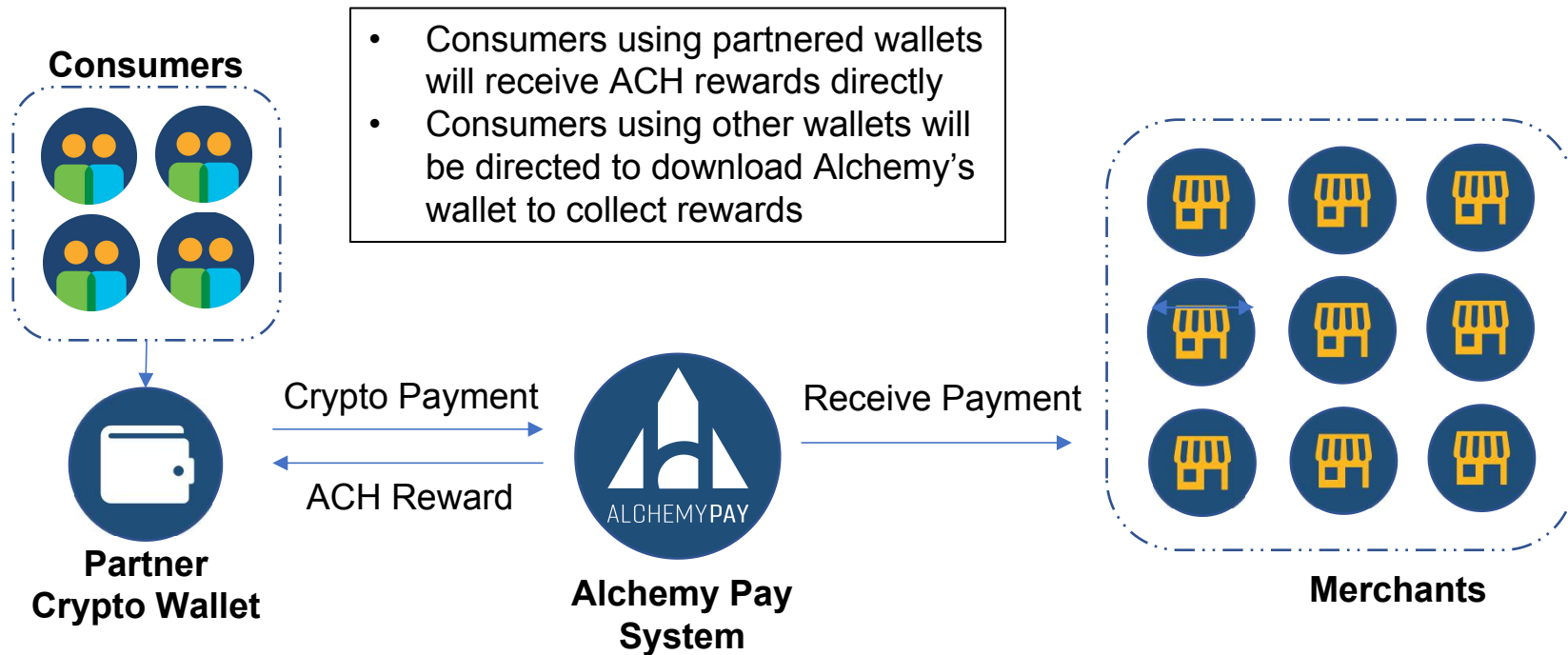
Integration

Limitless function and potential via **Integration** to any decentralized applications (dApps)

Deflationary & Mining System



NewGen Decentralized Payment System



Alchemy Trust: Building Trust – Centralization vs Decentralization



01

Fiat

Provide legal fiat on-ramps
for DeFi/DEX/CEX

02

Trusted Data

Rich database of
merchants and individuals
KYC and AML.

03

Quality Assets

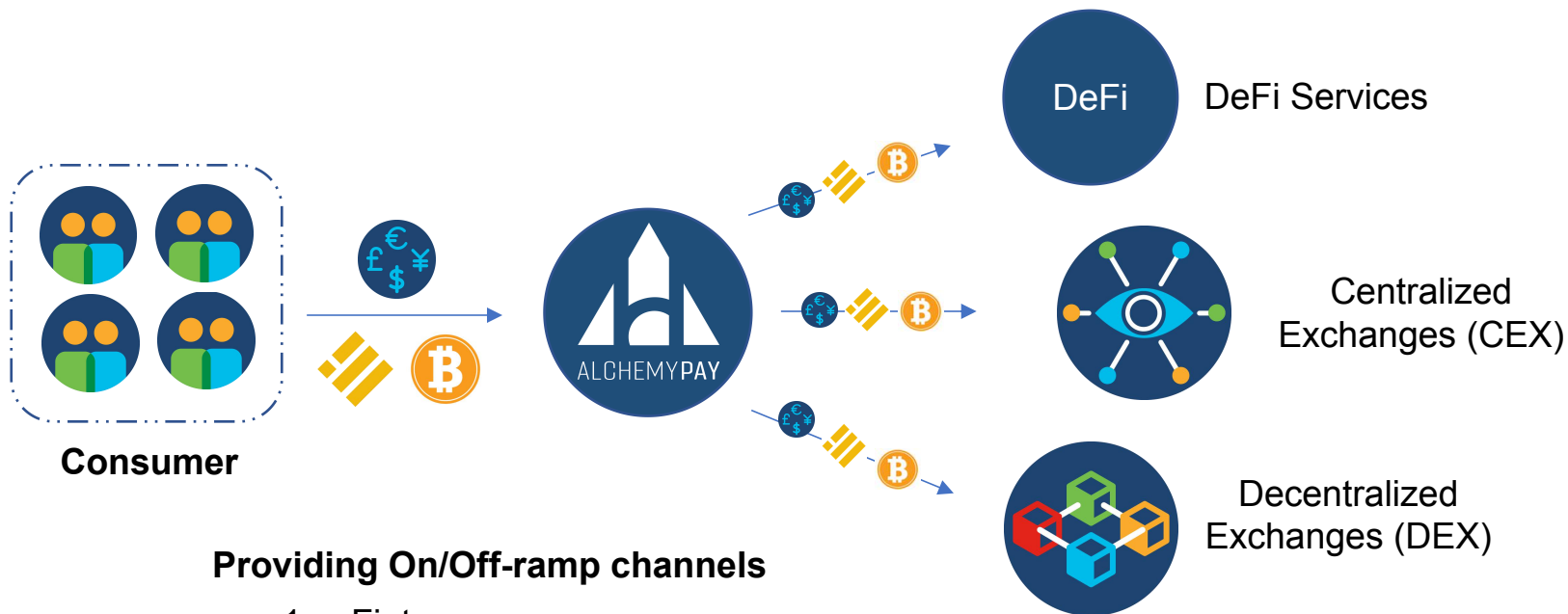
Collaboration with
certification agencies and
asset issuance to certify
and tokenize assets

04

Credit Score

Building credit scoring of
the blockchain world.

Enabling Payment Channels For DeFi, DEX & CEX

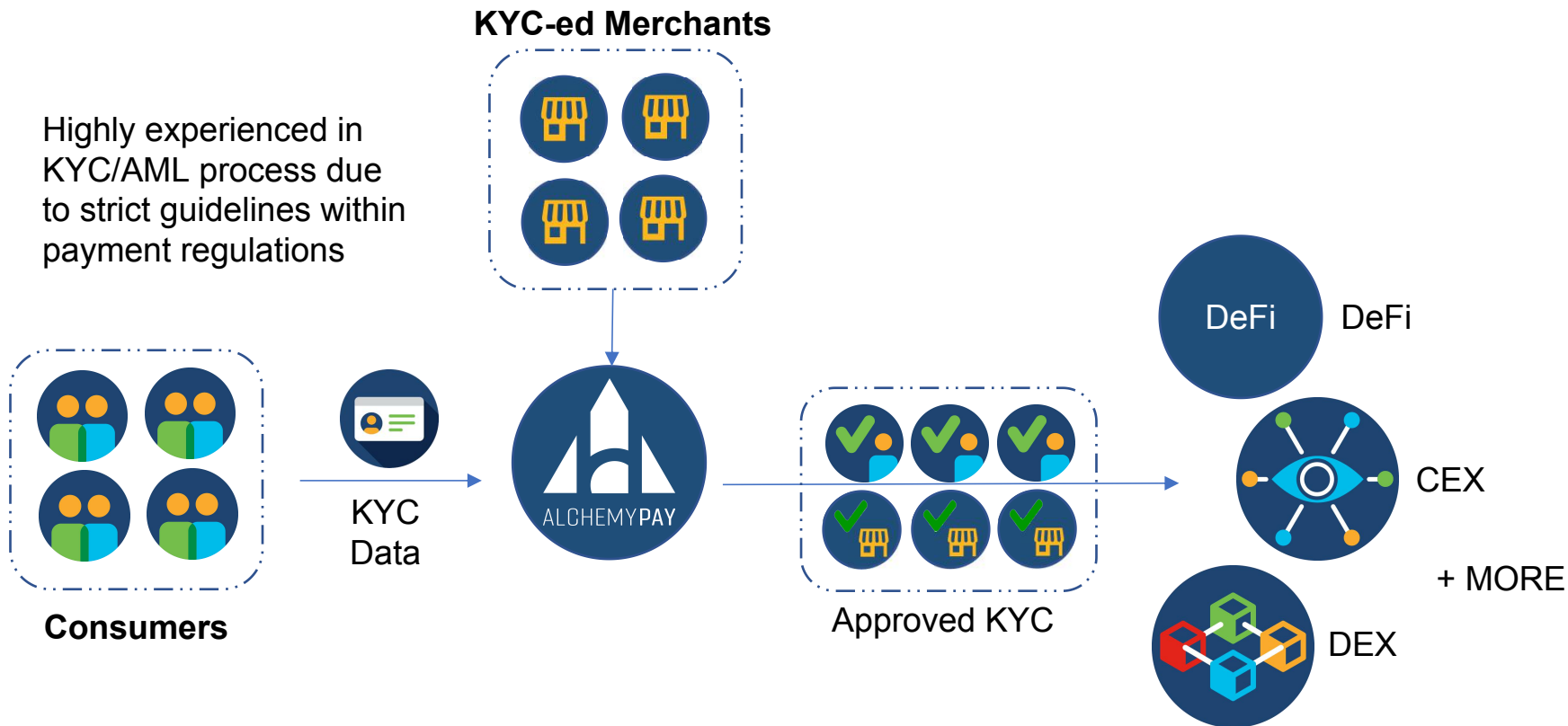


Providing On/Off-ramp channels

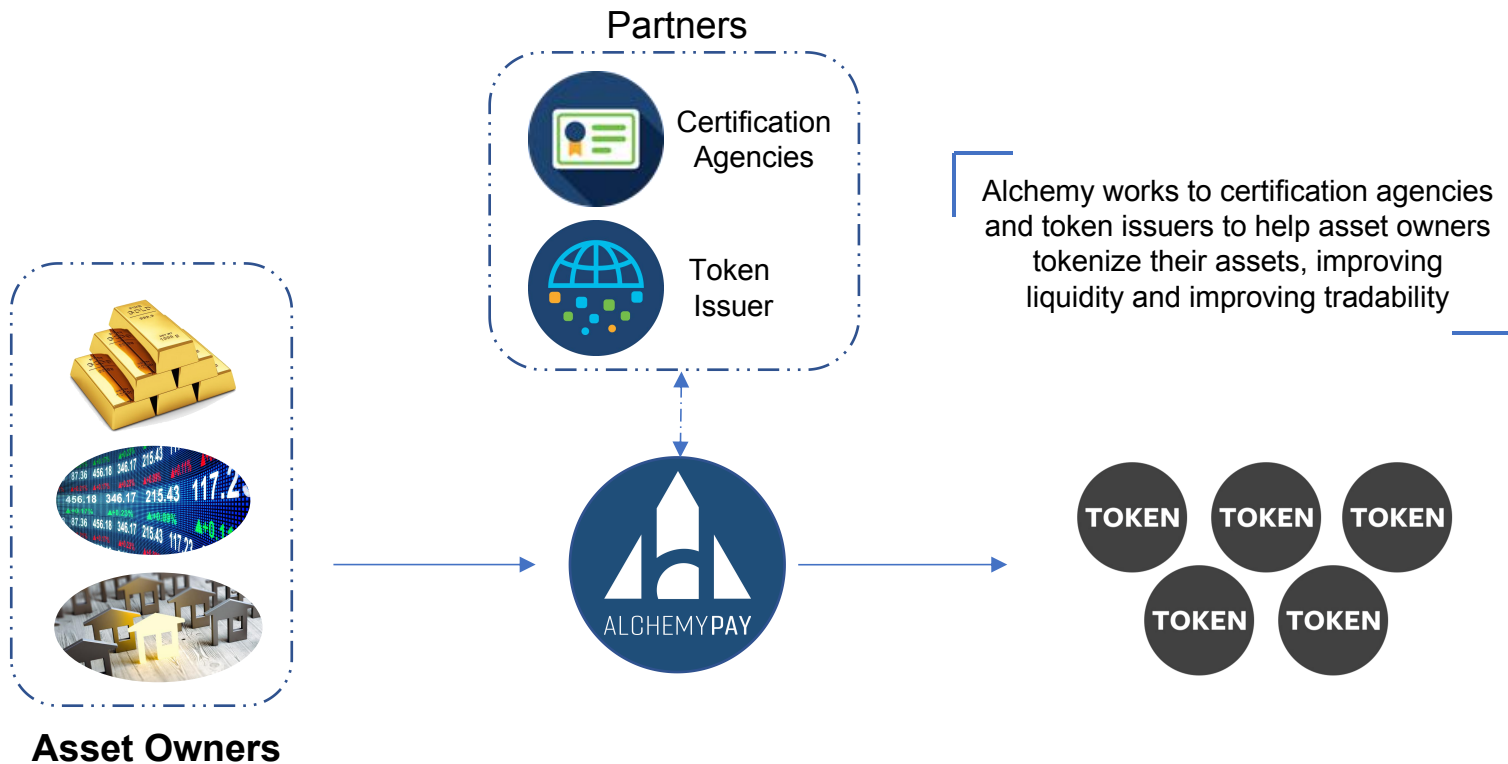
1. Fiat
2. Stablecoins
3. Cryptocurrencies

KYC Services

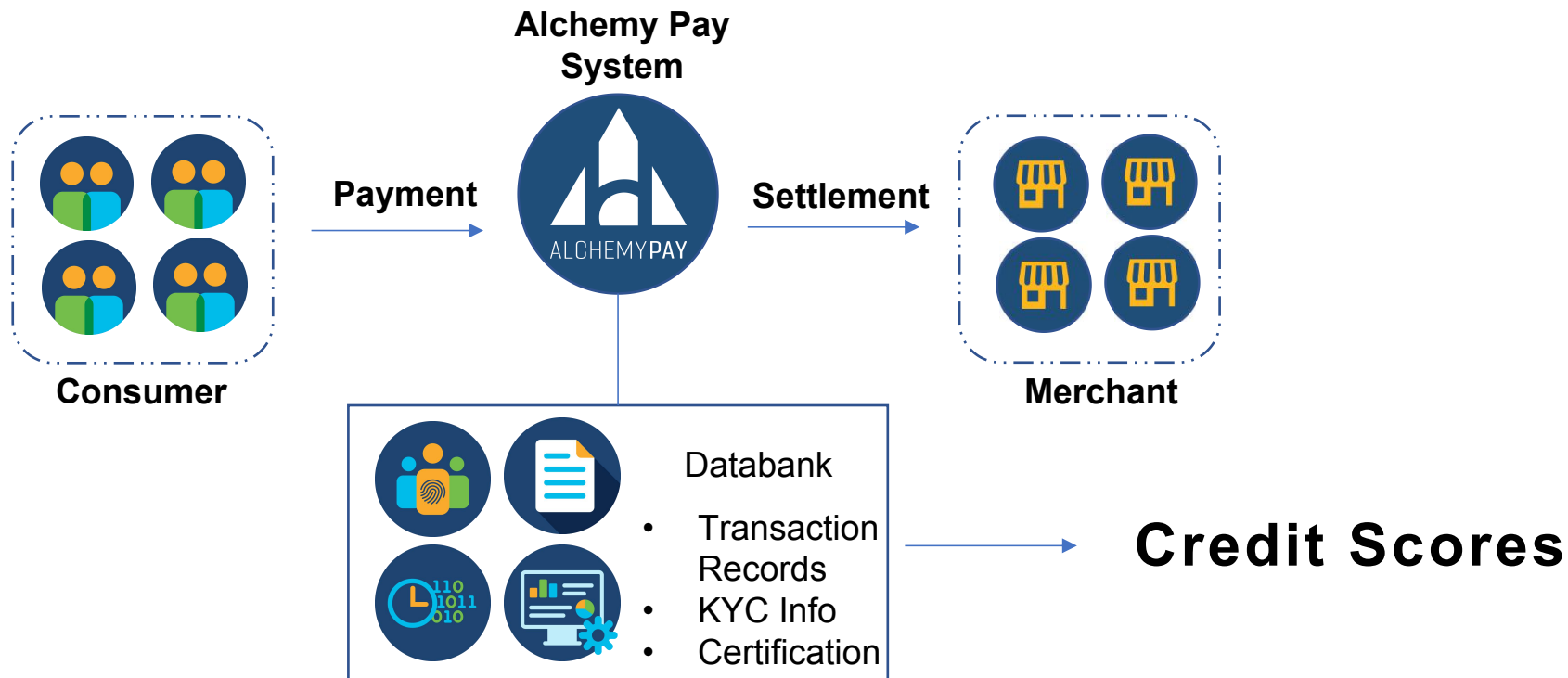
- Highly experienced in KYC/AML process due to strict guidelines within payment regulations



Asset Certification and Token Issuance



Blockchain Credit Rating System



ACH Token: Alchemy Pay Network Incentive

ACH

Symbol	ACH
Token Type	ERC-20
No. Issued	4.3 Billion Tokens (Initial) / 10 Billion Tokens (Max Supply; Fixed)
About ACH	<ul style="list-style-type: none"> Sophisticated solutions and collaborations alone are not enough to rapidly drive the adoption of crypto-payments. This requires support and participation of multiple key super-nodes, the broader industry and community. Therefore, a reward program with strong incentives and long-term community value considerations is essential. Alchemy Token (ACH) will act as the sole eco-network benefits on behalf of Alchemy Pay. Alchemy is committed to building an efficient and equitable model. As such, ACH will be rewarded for pro-ecosystem behaviors. Incentives based on contribution, and governance rights and interests based on ACH holdings.

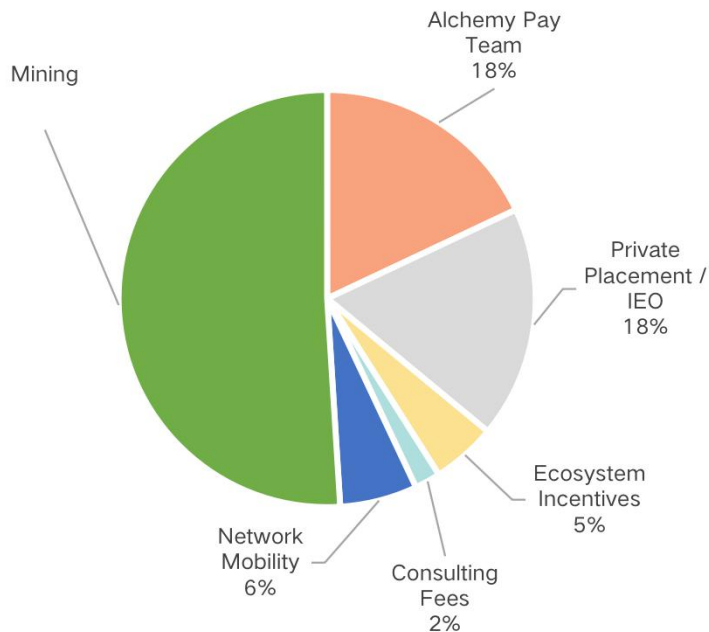
ACH Ecosystem

Payment Node Network	<ul style="list-style-type: none"> ACH Network Core lies on Payment Node Network We define merchant middleman (e.g. payment company, SaaS provider) that promotes Alchemy Pay as a Super Node and merchant terminal as a Node The node network is responsible for maintaining Alchemy Pay's payment scenario and the flow of funds All nodes to get ACH upon transactions, amount depends on transaction size Friction and settlement between payment node networks will use ACH or its supported stable currency as the primary settlement unit.
Financial Ecological Network	<ul style="list-style-type: none"> Alchemy DeFi, Alchemy Trust shall be built upon Alchemy Pay payment network infrastructure. DeFi services within shall collectively be referred to as the financial ecological network Eco-products/services will use ACH for eco-incentive Deposits and payments for eco-products/services will be paid in ACH
ACH Rights	<ul style="list-style-type: none"> ACH incentives released are correlated to the network transaction volume. When the ecosystem grows, accordingly, incentives will gradually be reduced (mining difficulty increased) as ACH value appreciates The primary rights of ACH holders are in the governance and decision-making of the Alchemy Pay eco-network and to access services within the Alchemy Pay ecosystem;

ACH Token Allocation

ACH Allocation	Planned Use of Proceeds	Allocation	Lockup Period
Alchemy Pay Team	Retained capital held by the Alchemy Pay team for the ongoing development and operations of the Alchemy project	18%	To be released over 60 months from date of public launch (IEO)
Private Placement / IEO	Private placement/fundraising through marketing channels for early start-up research and development, marketing and operation of the Alchemy Pay project	18%	Lockup applies for all early/short-term/long-term investors, with varying periods.
Ecosystem Incentives	For early partners in the ecosystem: merchants & enterprise partners, trading service network partners, developer communities, CTO alliance members. To incentivize contributions.	5%	Release in stages according to the milestones of the project plan signed with each ecological partner
Consulting Fees & Key Advisors	Recognition for advice and resources provided to the Alchemy project	2%	24 months
Network mobility	Providing liquidity support for the Alchemy node network	6%	Locked and barred from entering exchanges
Mining (Payment+Eco-Rewards)	Long term incentives for payment network and eco-network	51%	-

Token Allocation



Team

100,000 Community Followers

HSBC SVP CHINA

2,000,000 Merchants

18 Countries

Visa VP

Asia's First Crypto-Fiat System

QFPay Chairman

TOP CEO & CFO

PayPal APAC President

3K Onboarded

Mastercard Rep

Experienced

GLOBAL PAYMENTS

Sequoia Capital

Product Lead

MOL SVP

Project Team

5 CTO-Quality Team Leads

ZhongAn VP

Ops Lead

10 Senior Developers

Cryptography Professor

World's 1st Open Source Phone Developer **10+ Top Consultants**

Vision: **Enabling Global Acceptance of Crypto Payments and
Driving Advancement of Crypto Payments Technologies**



Molly ZHENG

CEO

Over 20 years experience in payment industry. Served as Senior Consultant of Paypal China, SVP of HSBC China, Direct of GE Money and Chief Representative of MasterCard China.

Molly is also the Chairman & Co-Founder of Digital Mobile Payments Leader QFPay International. QFPay's mobile payment service in fiat currency has entered nearly 20 countries and regions including Korea, Japan, Indonesia, Malaysia, Singapore, Philippines, Cambodia, Thailand, Laos, United Arab Emirates, etc., with over 1.2 million merchants. QFPay has strong global investors including MDI Ventures of the Indonesian Telecoms, Venture Souq in the Middle East, Rakuten Capital and Rakuten in Japan, and InnoVen Capital in Singapore (Co-launched by Temasek and UOB Bank).

Management Team



Bin LIU

Partner/Project Management

- Master of Public Affairs, UCLA; 10 years experience of project management, a seasoned investor in blockchain space; Served as the Senior Project Director of China Minsheng Investment Group, and the Senior Project Manager of China Union Pay



Shawn SHI

Partner/Products

- 10 years experiences in handling Internet products; Served as Vice President of Zhong An Technology Co., Senior Product Director of Zhong An Insurance, Co-founder of Weizhishu Co., and the Head of Online Marketing of Qihu 360 Market Center



Lance XU

Partner/Operations

- 12 years experience of third-party payment market and operation management and 8 years experience in electronic consumer products field; co-founder and former VP of well-known Chinese third-party payment institution



Terry CHAN

Finance Director

- Member of the Hong Kong Institute of Certified Public Accountants. Terry formerly worked for PwC HK with more than 10 years experience in being a CFO, and Audit and Assurance services of listed company and corporate compliance. He has extensive experience in IPO, regulator inspection, mergers and acquisitions and internal controls, has assisted numerous companies to list in Hong Kong, Singapore and USA.

Technical Team



Chuan LIANG
**Director of Payment
Technology**

- 18 years experience in telecommunications and Internet industry and 12 years experience in third party payment; Former CTO of well-known Chinese 3rd party payment institution



Lin ZHONG
**Director of International
Payment Solutions**

- Lin Zhong has a 15-year experience of Internet technology development and 10-year experience in payment and financial solutions; He has worked as CTO of established company, R&D engineer of Autonavi group, and has rich experience in international payment solutions.



Huarong NIU
**Director of
Communication
Technology**

- 20 years experience in communication technology and international communication; Served as Team Leader of Alcatel-Lucent's Latin-American business, the Director for Alcatel's China Business and the Software Development Engineer of Internet Capacity Center, Alcatel Belgium



Kim-Aun GAN
**Head of Thailand
Technology Team**

- 12 years experiences in payment industries and an expert on bank integration; served as Project Manager, Technical Lead and Delivery Lead at FIS



Ryan TIPONES
**Head of Philippines
Technology Team**

- 19 years in the IT industry, with 14 years in the Fintech sector; Served as chief technician at AF Payments Inc. in the Philippines which was the company behind the beep™ card

Business Team



Alan TIEN
**Chairman of Global
Growth & Compliance
Committee**

- Stanford University; served as VP in the Innovation and Strategic Partnership Department of Visa APAC; GM of PayPal China.



Judy LI
**Director of Strategy
& Operations**
Location: Singapore

School of Economics and Finance, the University of Hong Kong ; 10 years experience in retail technology industry; Served as global partner management and operations functions at a leading prepaid company, headed up projects partnering iTunes, Google Play, MasterCard and WeChat Pay across Asia region



Glen LEONG
Head of SE Asia
**Location: Thailand,
Philippines**

- 14 years experience in payment industry across APAC; Served as Senior Manager at UnionPay International SEA, Project Manager at National ITMX and Client Service Delivery Specialist at FIS



Will LEUNG
Head of East Asia
Location: Hong Kong

- Graduated from the University of Birmingham, UK; Former co-founder of a well-known international payment company. Will has rich experience in market development in international mobile payment, and is familiar with Hong Kong and other Asian markets.



Danny Chua
**International Business
Director**
Location: Malaysia

- University; With a 19-year experience in the payment / fintech / e-commerce industry, Danny successively served as Head of Payment and Electronic retail at Maxis (Malaysian No. 1 Telecom operator), and Senior VP of MOL, leading MOL to launch MOLWallet (RazePay); Danny was also a co-founder of an online / offline payment service provider, which was acquired by Wirecard in 2013.

Consultants & Advisory Board



Dr. Justin Zhan
Scientist of Big Data and Cryptography

- Professor of Computer Science at University of Nevada, Las Vegas in big data, information security, social computing and health sciences; Chairman of ASE / IEEE International Social Computing Conference (SocialCom), International Privacy, Security, Risk and Trust (PASSAT) International Conference and International Biomedical Computing Conference (BioMedCom)



Qilin HU
Finance Expert

- Former Partner of Sequoia Capital China Fund Investment;
- He has served as General Manager of Baidu Baifubao, Chief Operating Officer of Ping An Financial Technology and Deputy General Manager of Tencent Tenpay;
- Prior to this, he worked for nearly 10 years in PayPal USA and Greater China



Sean Moss-Pultz
Scientist of Blockchain Security

- Co-founder and CEO of Bitmark;
- Founder of Openmoko which developed the first open source mobile phone in the world



Natasha Lv
Senior Compliance Expert

- 8 years experience at Central Bank
- Formerly in the head office of BOC and UnionPay
- Founder and former CEO of Beijing Changjietong Payment Technology Co., Ltd.,



Seema Khinda JOHNSON
Scientist of Blockchain Security

- Co-founder and COO of nuggets
- 18 years experience in business development and strategy
- Successfully launched global products for brands such as Skype and Microsoft in multiple cultural regions



Dr. Qi Deng
Scientist in AI and Math Modeling

- With 24 years of experience in financial technology, quantitative finance, artificial intelligence and deep learning, blockchain
- Formerly a quantitative researcher at Bear Stearns
- He has developed over 10 AI and machine learning models for financial modeling and automated trading (focusing on stocks, ETFs, bonds, etc.), with 7 US invention patents
- Ph.D. in Business Finance from Grenoble, France, Master of Electronic Engineering from Purdue University, USA, and Bachelor of Science in Physics from Peking University



Kai Yee Goh
Cross-border Remittance Expert

- Co-founder and CEO of ZeroBank
- Formerly the President of Transfast Asia Pacific, GM of United Financial Group, President of PayPal Asia Pacific Strategic Alliance, and Western Union International Business Development Director



Lin Li
Strategic Development & HR Expert

- Formerly the VP of IFENG.com and the Chief Human Resources Officer
- EMBA from Guanghua Management School of Peking University
- MBA, United States Northwestern University Kellogg School of Management

Thank You