

This innovative company wants to combine the benefits of cryptocurrency and blockchain technology with the reliability and capabilities of a normal bank. As early as 2014, this project was started with the help of well-known programming and banking experts. The founders recognized very early on the possibilities offered by cryptocurrency and blockchain.

1. ***The current situation:***

Cryptocurrencies are not accessible to most people at present or are only very poorly accessible. Most do not know, how they buy e.g. bitcoins or other cryptocurrencies. Another shortcoming is the lack of or unknown usability. With a few exceptions nothing can be paid with cryptocurrency, the practicality is missing.

Banks in turn suffer from other deficits. On the one hand very high costs and credit risks, on the other hand structural problems and low profitability. High software costs and mostly inconvenient and non-intuitive online banking options, as well as the restriction of customer access to banking services round off the problems. The lack of willingness of bankers to deal with cryptocurrencies or to introduce the customer to this matter shows that banks are currently oversleeping a trend. This is illustrated by the scare tactic, which aims to defame cryptocurrency and the blockchain process. These rigid and outdated structures of the banks prevent potential customers from entering the world and the possibilities of cryptocurrency. However, if you are one of the pioneers who own crypto currency, the next problem is where to pay with cryptocurrency or convert to FIAT money? The application possibilities are still limited.



**2. The market and the business model:**

The above listed problems are solved by the presented company. The creation of a new bank will connect the secure blockchain technology, the conventional bank and the cryptocurrency, giving the client the opportunity to do their transactions the way they see fit. Either with crypto currency or with FIAT money, the possibilities of use are unlimited.

Expert-engineered software that extends the SEPA process and eliminates it in the long term, based on the "Tobalaba" blockchain technology, offers a very high transaction speed and a virtually fraud-proof payment option.

The offer is rounded off by the creation of a specially developed crypto currency and the implementation of a cash back system. The customer can decide with each of his payments, out of which "wallet" and with which currency he would like to pay his debts, e.g. rent, electricity, but also food purchases and insurance. By integrating a wider range of retailers, shops and other providers, the possible use of the cryptocurrency will multiply. However, the offer also includes wealth management, so this area is not neglected either. Quick cross-selling facilitates handling.

As the world's only provider of this service and the excellent cash back system, which returns up to 85% in the form of coins and tokens to the customer, a strong brand loyalty is built up, which the customer cannot resist. Customers can conveniently buy, sell, pay for or convert to FIAT currency using online banking. All these options are retained for the FIAT currency. This creates the unique opportunity to have different "wallets" through online banking, with which you can make any transaction.

Due to the minimal expenses for blockchain transactions, the total costs can be kept very low.

This project was put on by top bankers, who realized that the future lies in the widest range of payment options and blockchain technology. With the help of software professionals and a well-known law firm, this project has been professionally supported and built from the very beginning.

High economic potential and effectiveness are secured by e.g. limited credit risks, the online banking branch, as well as very low software costs. The future of the banking world is being rewritten.



### **3. Profitability and amortization; Proof of Concept / Proof of Success:**

In 2014, the company was founded and equity-financed software was launched. As a result, a large-scale test could be started in 2015 in the EU, where the software was successfully tested in the retail and online shop area with more than 50,000 users.

Through the development of a payment system based on NFC technology, cashless payment has been simplified and successfully tested.

The next step is the full-banking license, which provides unlimited access to every customer and offers unlimited opportunities. All of this illustrates the opportunities offered by cryptocurrencies and the blockchain system. Simple to use, a wide range of currencies, all of which can be fully applied, provide the customer with unlimited freedom of payment.

### **4. Which competitors are there?**

Due to the relatively new technology and the almost total refusal of the banking sector to deal with crypto currencies, there are currently very few banks that act with it. None of these banks provide the opportunities created by the new crypto bank. The execution of everyday banking transactions with either FIAT or crypto currency is only offered by this company.

**5. Which financing is needed?**

€ 30 million are needed. The vast majority will be used for the deposit of a still to be acquired banking license.

**6. Vision:**

Already in the first quarter of 2019, it is to come to the founding of a bank with full license and the start of a new and innovative payment and transaction world can begin. In the medium term, the SEPA process will be replaced by the blockchain process, making transactions more secure and faster. The bank, which will be established in 2019, and the cryptocurrency that it has implemented, will quickly establish itself through the cash back system and its easy availability and usability, making it the largest crypto bank in the world. Most transactions and purchases across the various wallets are conveniently executed using crypto or FIAT currency.

**7. How is the team structured?**

The team consists of well-known software experts, experienced and professional bankers, as well as lawyers who ensure that all legal matters are handled correctly and swiftly. The team members bring years of expertise and know-how, each in their own field, complementing each other perfectly.

NRG AG



**Project Management**

[www.nrg-ag.li](http://www.nrg-ag.li)

[mail@nrg-ag.li](mailto:mail@nrg-ag.li)

NRG AG

Aubündt 36 - 9490 Vaduz - LI

Phone: +423 231 2322 - Fax: +423 236 51 91