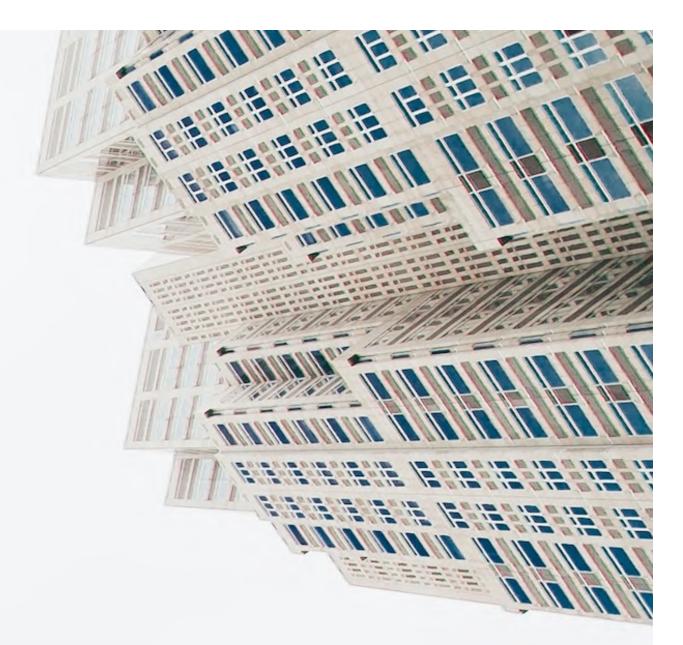


2022



CBDC INFRASTRUCTURE FOR GOVERNMENTS,
BANKS, FINANCIAL INSTITUTIONS AND THE
UNBANKED POPULATION



Why now?

FORTISNET CBDC
FRAMEWORK IS THE
SAFEST DIGITAL ASSET
INFRASTRUCTURE WITH
NO ASSOCIATED
CREDIT OR LIQUIDITY
RISK

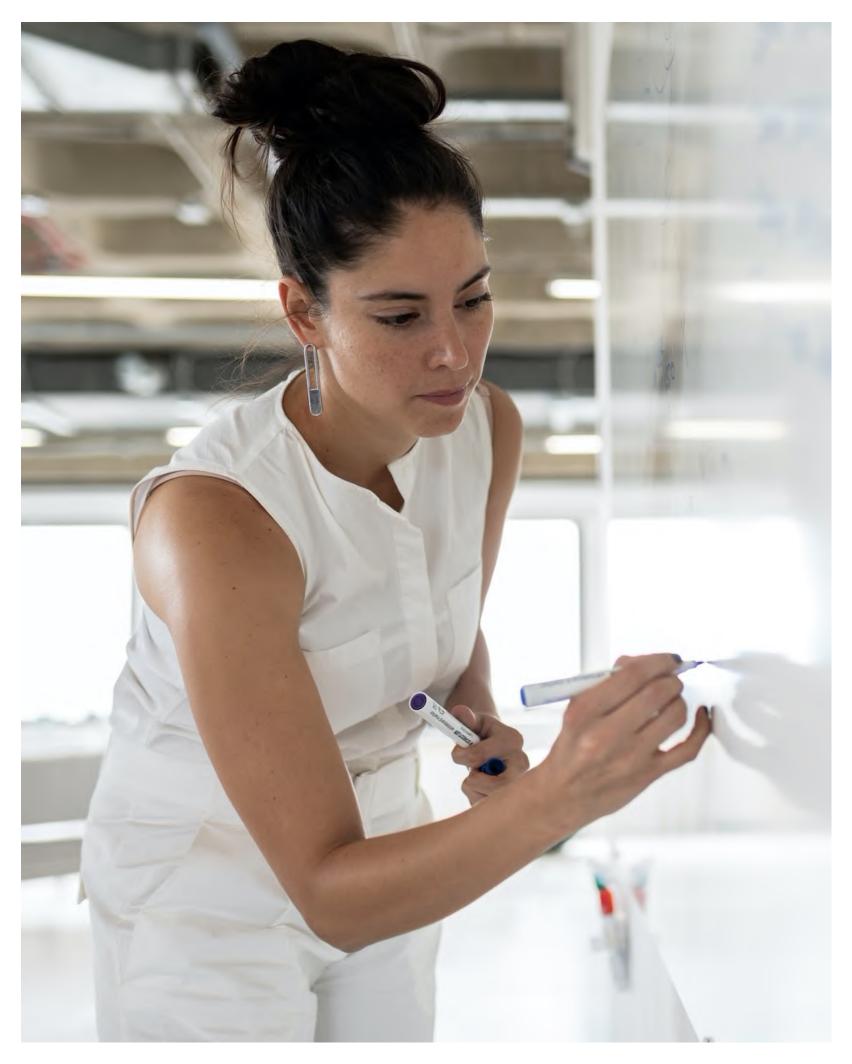
MITIGATE RISKS TO SYSTEMIC STABILITY AND LIQUIDITY CRISIS

The European Systemic Risk Board has identified several severe risks to financial stability and issued the alert to prepare for a potential (liquidity) crisis. The authority, which European Central Bank president Christine Lagarde chairs, warned that the probability of tail-risk scenarios had risen since the start of the year. FortisNet CBDC framework is the safest digital asset infrastructure available to the general public, with no associated credit or liquidity risk.

Because central bank money is the safest form of money, a widely accessible CBDC would be particularly attractive to risk-averse users, especially during times of stress in the financial system.

Traditional measures such as prudential supervision, government deposit insurance, and access to central bank liquidity may be insufficient to stave off large outflows of commercial bank deposits into CBDC in the event of financial panic.





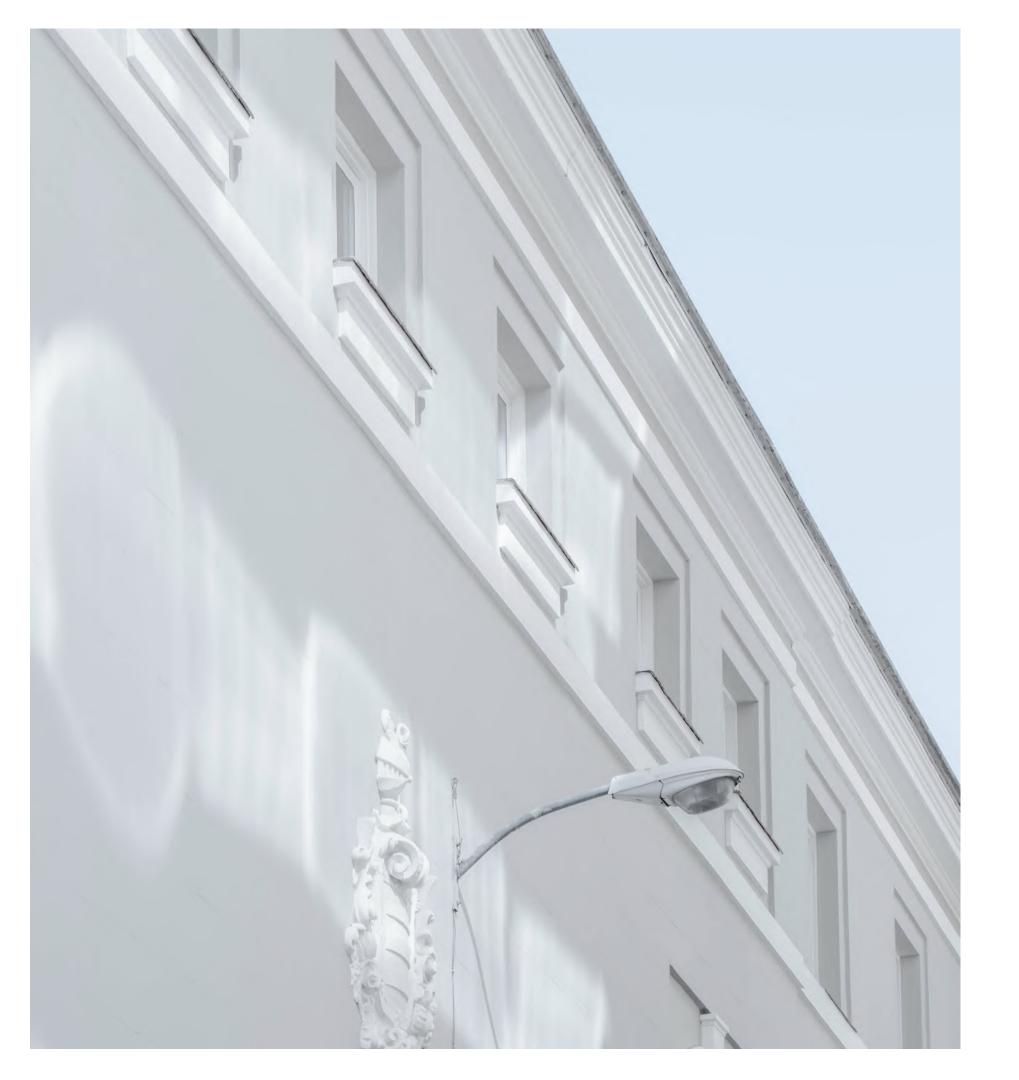


BANKS' WORK ON CBDCS CONTINUES TO ADVANCE

Nine out of 10 central banks are developing central bank digital currencies (CBDCs), and more than half are now running the final stages. The survey* data show that central banks are particularly interested in retail CBDCs. Many central banks are exploring a CBDC ecosystem that involves private sector collaboration and interoperability.

*Gaining momentum – Results of the 2021 BIS survey on central bank digital currencies, BIS Papers No 125, May 2022





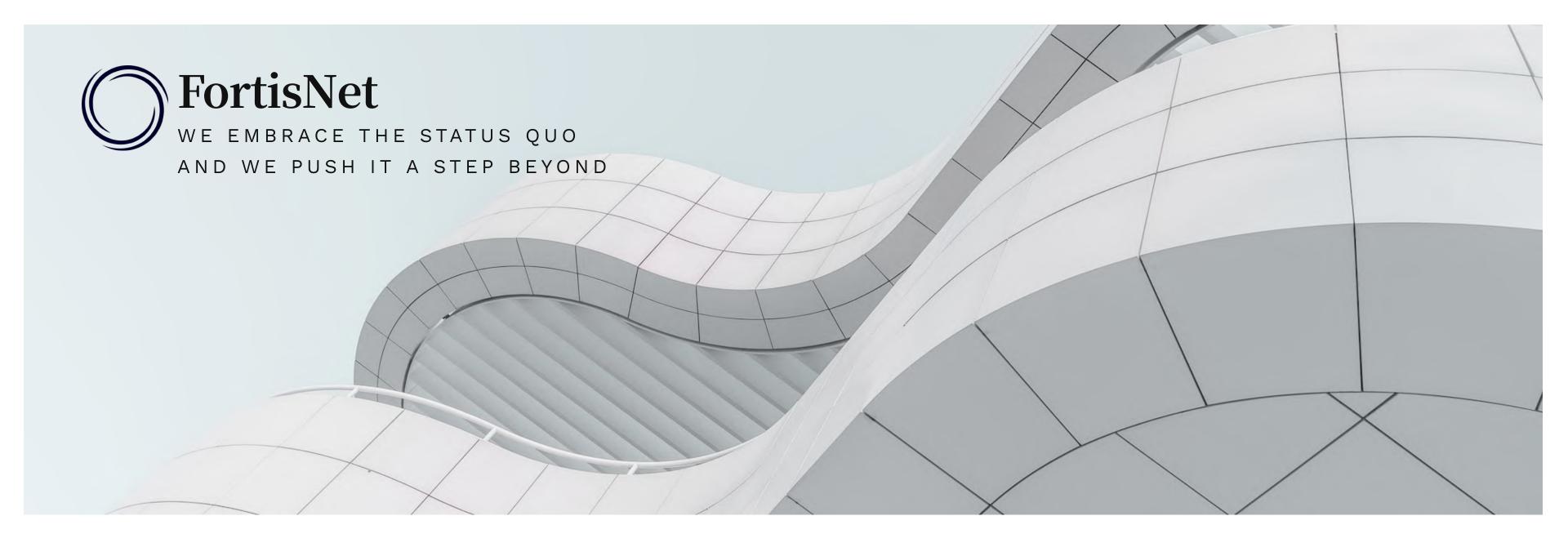
Distributed Ledger Technology

Distributed ledger technology (DLT) will have an incredible impact on financial services and engender greater financial inclusion and economic growth.

Traditionally domestic and cross-border payments have relied on a mutually trusted central entity. DLT does not need a central authority to support trading.

However, the world will never agree on one ledger.

DLT Interoperability will be a crucial factor in revolutionizing the new financial landscape.



Interoperability

FORTISNET DLT INTEROPERABLE
SOLUTION PROVIDING THE MOST
ACCURATE FRAMEWORK FOR THE
NEW FINANCE LEVEL PLAYING FIELD

As momentum around central bank digital currencies builds, attention is quickly turning to how they might be used in international payments. FortisNet is the world leading interoperability solutions provider.

FortisNet interoperability framework is the future of money.

THE GLOBAL ECONOMY IS CHANGING, QUICKLY.



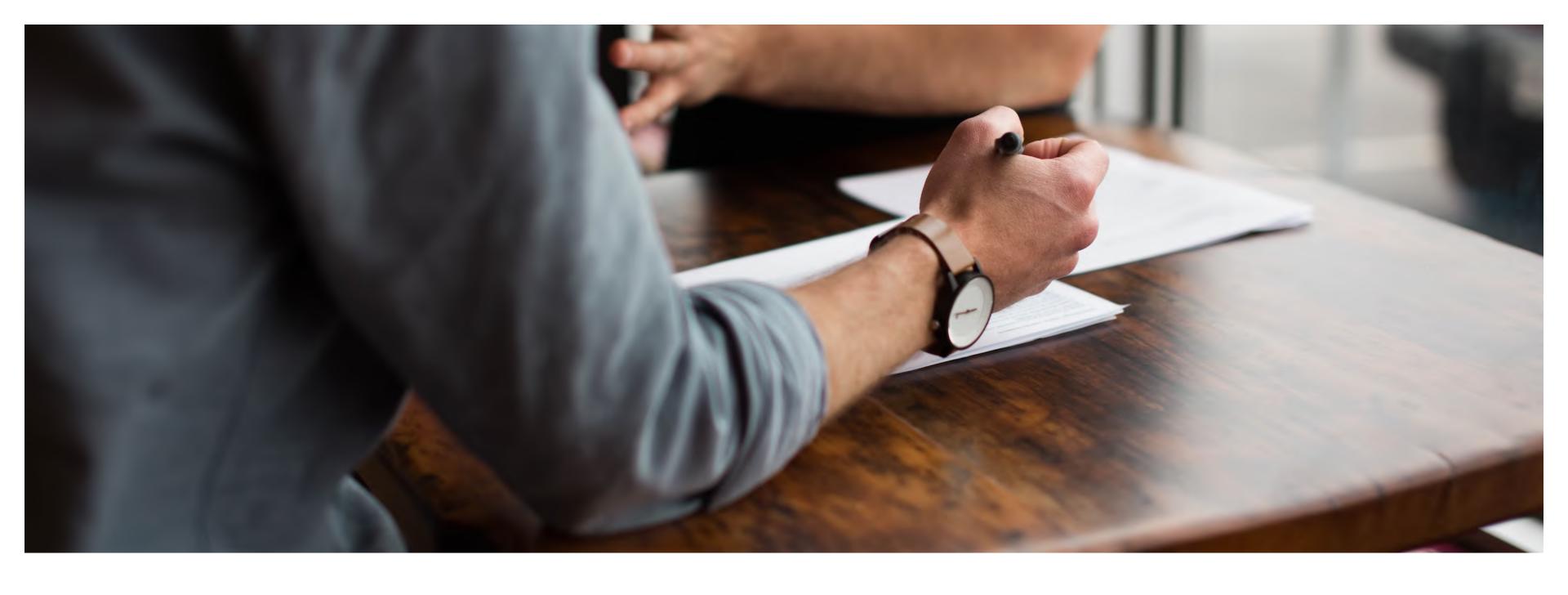


BRICS IS EXPLORING ESTABLISHING A NEW RESERVE
CURRENCY AND DISTRIBUTED LEDGER
INTEROPERABILITY TO SERVE ECONOMIC INTERESTS
BETTER

FortisNet is an atomic-settlement technology provider for DLTs, CBDCs, and non-distributed banking ledgers.

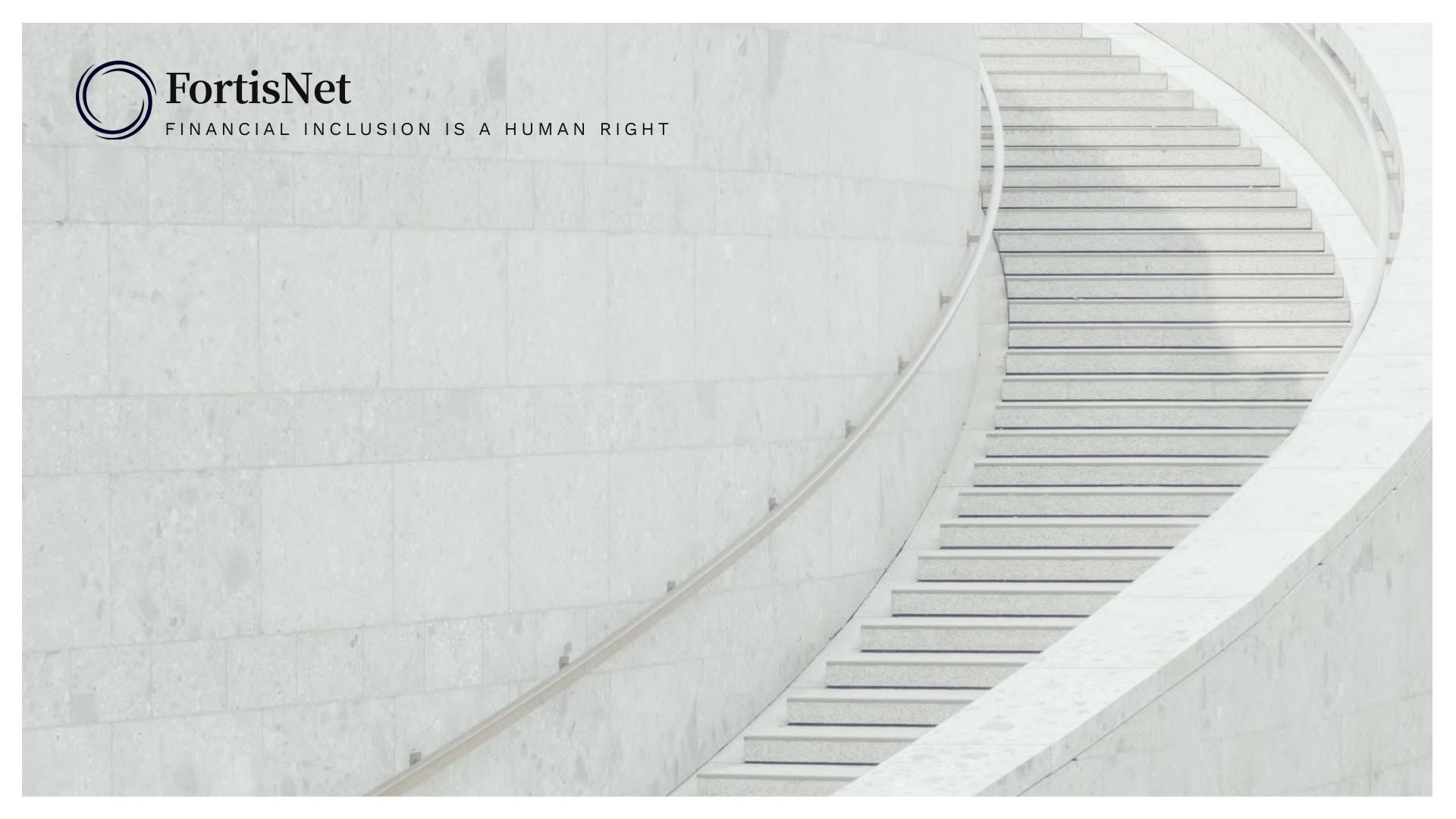
DUE TO THE ANTI-GLOBALIZATION STRATEGY OF THE US, BRICS COUNTRIES ARE BUILDING A DE-DOLLARIZED GLOBAL PAYMENT AND SETTLEMENT SYSTEM

The world-leading FortisNet interoperability framework helps connect the dots across different systems.



ONCE YOU HAVE ATOMIC SETTLEMENT VIA TWO BANKS
EVERY OTHER BANK WILL FOLLOW







Technical innovations, in particular mobile technologies, digitalization and blockchain / DLT can fundamentally transform the markets, coupled with a more conducive regulatory environment.





GLOBAL PARTNERS

6

CBDCS PROJECTS

2

FINANCIAL INCLUSION PROJECTS

3

WOULD YOU LIKE TO HEAR MORE?

hello@fortisnet.io

FortisNet mission is to Bank the Unbanked and provide financial inclusion 1.7 billion people are unbanked, and nearly 2 billion more can be considered underbanked

Financial inclusion provides access to valuable, affordable financial services for people and businesses. But ultimately, financial inclusion is essential for economic development.

57% OF THE POPULATION OF AFRICA, 95 MILLION PEOPLE, DO NOT HAVE A BANK ACCOUNT.

ACCORDING TO THE ARAB MONETARY FUND, 79% OF THE MENA REGION'S YOUNG ADULTS ARE UNBANKED.





Something easy is here!

Your government identity card or phone number is a new multi-currency account.

FORTISNET PILOT
MIDDLE EAST

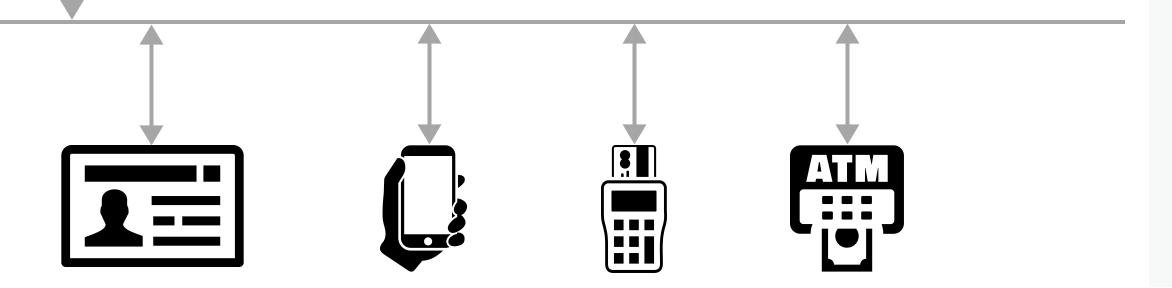
FortisNet

DOMESTIC CBDC INFRASTRUCTURE FOR GOVERNMENTS AND A SINGLE POINT OF ACCESS TO BILLIONS OF ACCOUNTS



In a CBDC world, why not make an ID card or a phone number, a bank account in itself?

FORTISNET CBDC FRAMEWORK POWERS DOMESTIC AND CROSS-BORDER MICROTRANSACTIONS AT A FRACTION OF THE COST OF TYPICAL DEBIT CARD-BASED PAYMENTS.



ABOUT THE PILOT

FortisNet provides solutions for financial inclusion based on a proxy bank account that can be a simple, smart identity card or phone number, offering standard banking services and more.

WORK WITH US

We are always looking to partner with banks willing to custody our retail CBDC and participate in CBDC pilots.

Please connect to hear more.



CRYPTOGRAPHIC SECURE TRUST NETWORK

Even traditional industries will be transformed by new technologies in the next wave of the industrial revolution.

FortisNet is a unique solution for a cryptographic secured contract and payment trust network to unlock rapid growth and global expansion for businesses looking for a partner in emerging markets.

With the most advanced distributed ledger technology and asymmetric cryptography, FortisNet allows for confidential data, contracts, and funds to be settled and deployed securely, in real-time, and without operational risk or delays. Supported by the world's most advanced standards and global financial institutions.

Net-zero

FORTISNET PLEDGES TO
ACHIEVE CARBON NETZERO BY 2030 AND
FOLLOWS SUSTAINABILITY
AGENDA TO PROMOTE
CARBON NEUTRALITY

BUILD SUSTAINABLE FUTURE FOR GLOBAL FINANCE

The world is in the midst of a global climate crisis that is impossible to ignore. The distributed ledger technology (DLT) and efficient interoperability will play a critical role in building a sustainable future for global finance.

FortisNet's carbon neutral technology - CBDC and interoperable framework providing a more sustainable global economy. Sustainable DLT can help remove 50B metric tons of CO2 from the earth's atmosphere by 2050

"Global finance is a key driver on the path to achieving a zero-net emissions energy future industrywide," says Jules Kortenhorts, CEO of Rocky Mountain Institute.

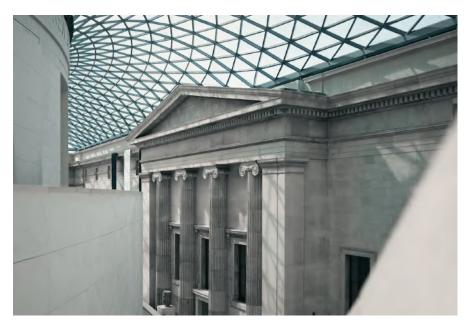


EXPERIENCE THE NEW WORLD LEVEL PLAYING FIELD WITH FORTISNET









CBDC INTEGRATION

We are helping integrate banking systems with CBDCs. Our CBDC experience and projects for domestic and cross-border CBDCs help integrate retail banks with the new financial CBDC ecosystem.

INTEROPABILITY

We are the leading interoperability solutions provider to connect banks, financial institutions, central banks, and FinTechs to shift the forward thinkers to a CBDC level playing field.

ATOMIC SETTLEMENT

The liquidity crisis and lack of trust
between banks and financial
institutions would freeze a
repurchase agreement market and
put at risk nostro-vostro liquidity. We
are providing an atomic settlement
integration across significant
technologies.

MICROTRANSACTIONS

Fortisnet powers domestic and crossborder microtransactions at a fraction of the cost of typical debit card-based payments.



SELECTED BY SWIFT AS ONE OF THE BEST INTEROPERABILITY FRAMEWORKS

Achieving global interoperability has been hailed as one of the most critical challenges facing the financial industry today. As technology continues to evolve, alongside the rise of digital currencies, and 24/7 instant commerce, solving the global interoperability puzzle around the future of digital assets was the main challenge selected by Swift Hackathon 2022. FortisNet and BNY Mellon provided the world best interoperability solutions that will change the world.





Why do I need FortisNet?

INTEROPERABILITY PROVIDER

Interoperability is critical to realizing the technology's potential. 5-factor authentication and interoperability between banks, KYC & AML, and CBDCs are crucial factors for the future of banking. We are helping design, implement and connect CBDCs with banks and telecoms to build the playing field and provide interoperability pilots for banks and early access to CBDCs.

ATOMIC SETTLEMENT

The coming liquidity crisis will remove a trust factor from the financial equation. Without atomic settlement it will be harder to move money domestically and cross-border. At FortisNet, we have the DLT and Interoperability Excellence Centre to provide worldwide solutions.

CRYPTOGRAPHIC SECURED TRUST NETWORK

Our technology provides solutions to businesses looking to grow in an untrusted environment. Atomic conditional settlements unlock businesses in complex and emerging markets.

ENABLING OVER 20 USE CASES

Grow revenue by enhancing domestic and cross-border money movement with real-time settlement and cryptographic secured contracts.

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