



A digital world
bank / 'central
bank of crypto'

Digital banking entities at Argentas





The reason we are doing this [A COMPELLING MISSION]

Our mission is to make global financial services faster, cheaper, easier, more convenient and secure, and offer them with style and substance.

This mission is best achieved by developing and implementing advanced financial technologies such as 'normal' Fintech, blockchain and other distributed ledger technologies (DLT)



Why? The case for digital banking supporting the crypto economy and beyond

1

Vast creation of crypto-driven income and wealth

Vast amount of new economic activity and wealth will be generated in the digital currency and blockchain sphere. Blockchain, or “distributed ledger technologies”, will enable the creation of the next generation internet making possible real-time online transfer of any item of value, the “Internet of Value”. Digital currencies represent a new global medium of exchange.

2

Convergence of digital and physical realms

The traditional and digital realms converge, and this process will require bridge entities enabling flow of funds and transactions between the traditional and digital economies. Traditional assets will be ‘tokenized’ into digital ones, stored in the blockchain in a permanent, tamper-free and immutable way, making them directly transferable and exchangeable in the digital realm.

3

Need for ‘crypto friendly’ banks to bridge the gap

Today, many incumbent banks and regulators are hostile to crypto users and investors, often blocking access to crypto products and services entirely – they either do not understand crypto and/or are afraid of it, causing a paralysis. To change this and enable growth of commercial and financial crypto activities, a new generation of “crypto friendly” banks bridging the gap between physical and digital must be created.

4

Fueling digital economy and boosting growth

Bridge banks will help to fuel the digital economy, and make digital currencies part of the everyday life. They have an important role in catalyzing this revolutionary development. More and more income and wealth will be generated and stored in the digital realm, which will require a completely new concept of a “hybrid” bridge bank with the ability to transact in, transfer and hold both digital and traditional assets.

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Banks and bank accounts, as we know them now, will be dramatically transformed.

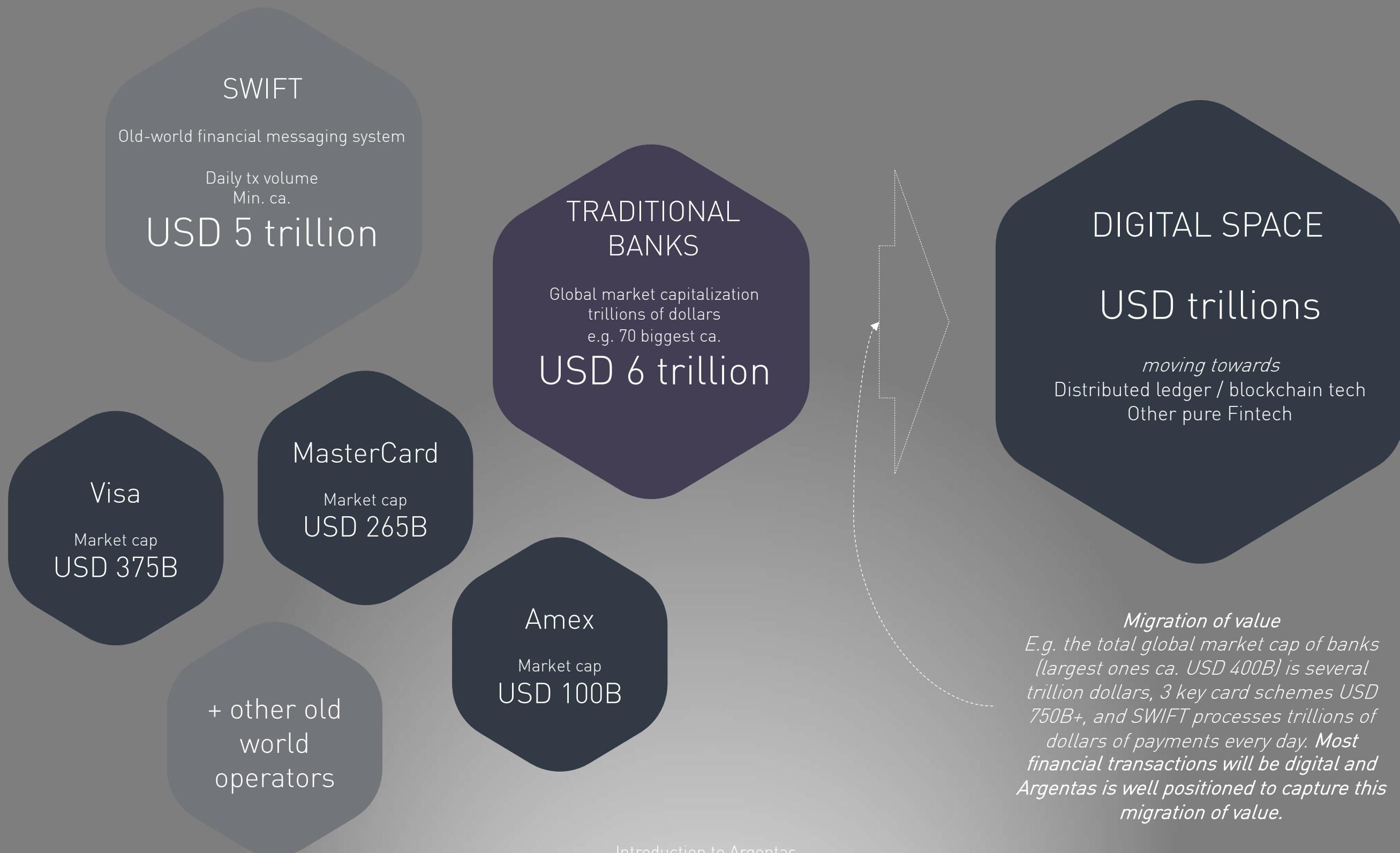
A new type of digital banks will serve an important role as bridge entities between crypto and traditional economies.

Now, the new momentum in the cryptomarkets strengthening in June 2019, with bitcoin reaching its levels of back in early December 2017, just a month before its all-time high, makes this case for digital bank to serve the crypto and other digital economy stronger than ever before.



The space we are in: Where does value-added come from?

Migration from old to new will inevitably happen like in many industries before





TO REALIZE OUR MISSION AND CAPTURE THE OPPORTUNITY AT HAND, THE ARGENTAS PROJECT HAS BEEN CREATED.

The end-to-end Argentas project has 3 key dimensions: (i) the distributed ledger technology (DLT) driven payment network, (ii) the bridge banking entities interfacing with the blockchain and connecting digital and physical economies, and (iii) the native digital currency of the network. The network will be enhanced by further applications ('dapps') in the future.



The Argentas White Paper explaining the core protocol, the blockchain network and its native cryptocurrency, and the bridge entities and future dapps in that context is available on the website argentas.io as well as the "Architecture of Money" illustrating the whole setup in the following pages.

Argentas as a whole is always primarily a technology project.



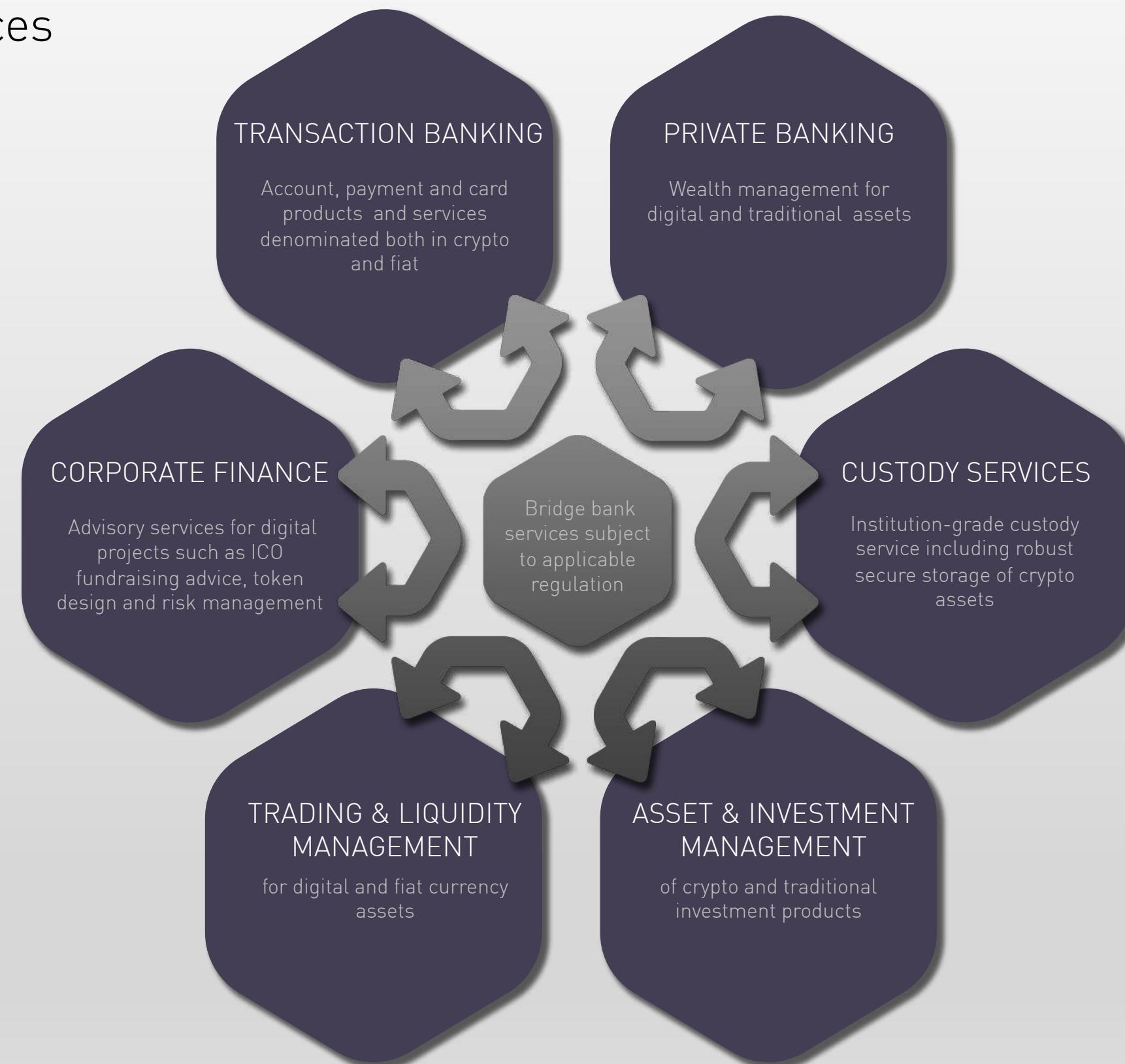
Superior digital banking services

To catalyze and accelerate the growth and convergence of the digital economy with the physical one, Argentas will create a digital banking entity, a 'digital bridge bank', and gradually replicate it into a global network

As a dimension of the overall project, Argentas will build a model digital banking entity that facilitates the movement of assets between digital and traditional financial markets as well as transactions thereon. It will eventually interface with the proprietary HydraNet blockchain network as well as with other key blockchains and digital currencies.

Argentas digital banking unit(s) will be offering industry leading digital asset financial products and services to individual, institutional, qualified and professional investors.

They will help both traditional and digital / crypto market participants make the most out of attractive opportunities arising from the emerging growth of digital currencies and assets through a comprehensive range of banking services such as illustrated in the diagram on the right.



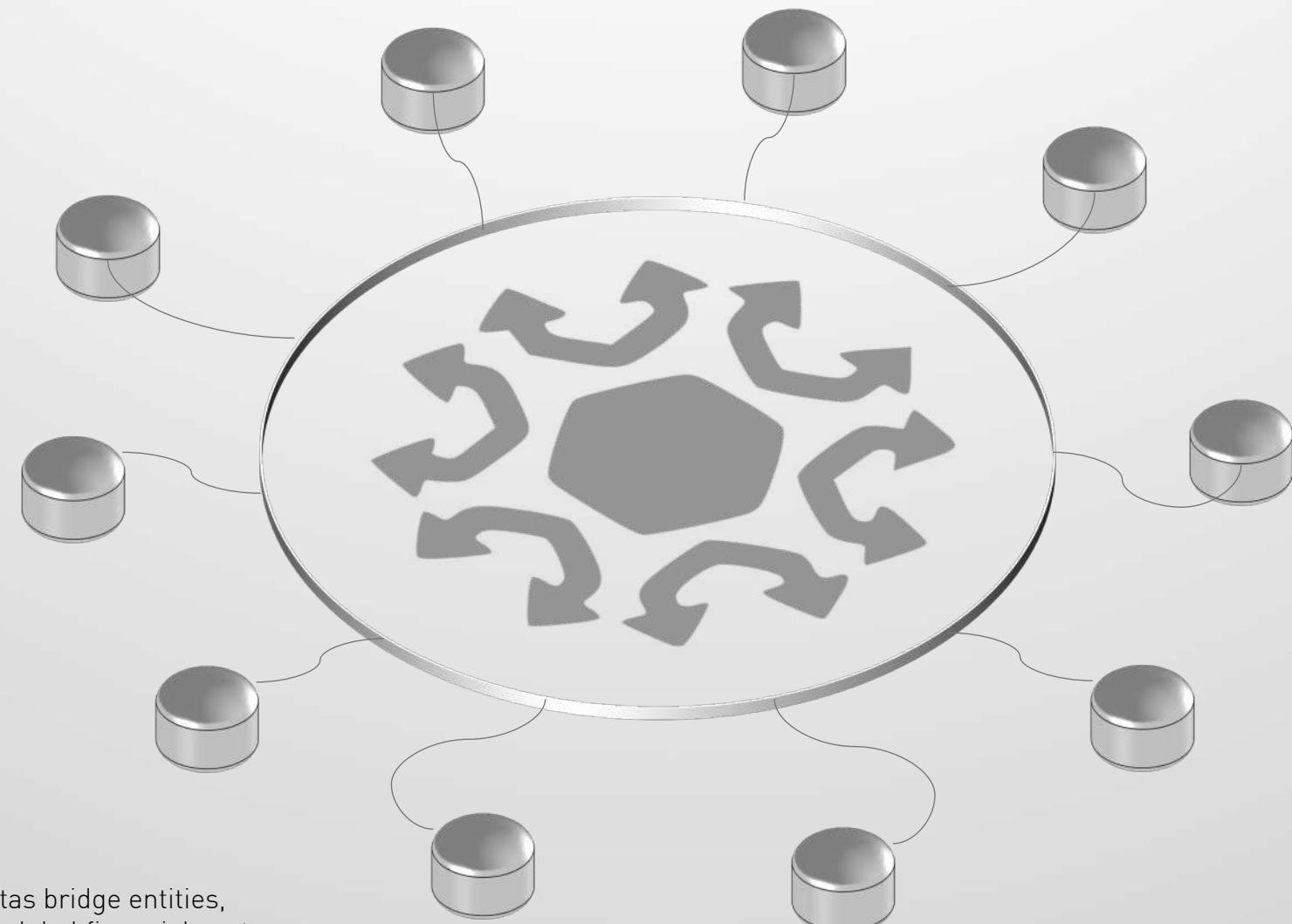


Global Network of Digital Banks



DIGITAL BANKS DISRUPTING BANKING PARADIGM

Argentas will provide best-in-class user experience and value-added with superior online banking facilities integrating traditional and digital banking features.



GLOBAL NETWORK OF BRIDGE BANKS

Eventually, the model bridge bank will be replicated globally, forming a network of bridge banks situated in key financial centers and interfacing with the HydraNet blockchain and other key blockchains.

The first digital banking unit will be a model for Argentas bridge entities, which template can be easily replicated in various key global financial centers. This will enable creation of an institutional, reputable global network of bridge banks, in line with the global nature of digital currencies, while having a physical global foothold inspiring trust and confidence in digital banking.

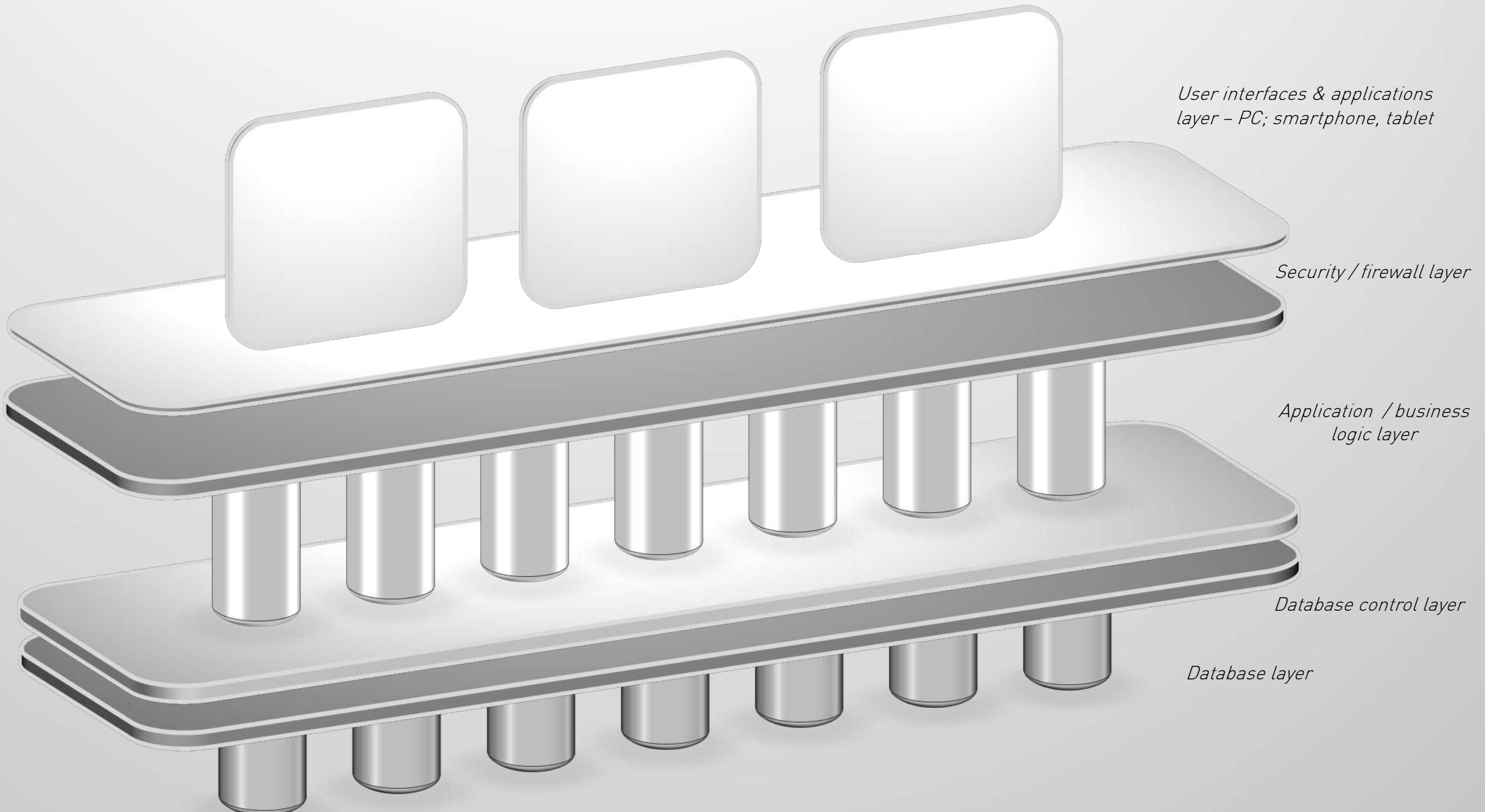
Facilitating the initial bridge banks is important in catalyzing and accelerating growth, but any banks and other intermediaries will be free to interface with the eventual Argentas' HydraNet blockchain, when it has been launched, and become members of the Argentas network of bridge entities.



Argentas Operating System AOS

The ultramodern operating system powering the Argentas Digital Banking entities – simplified illustration

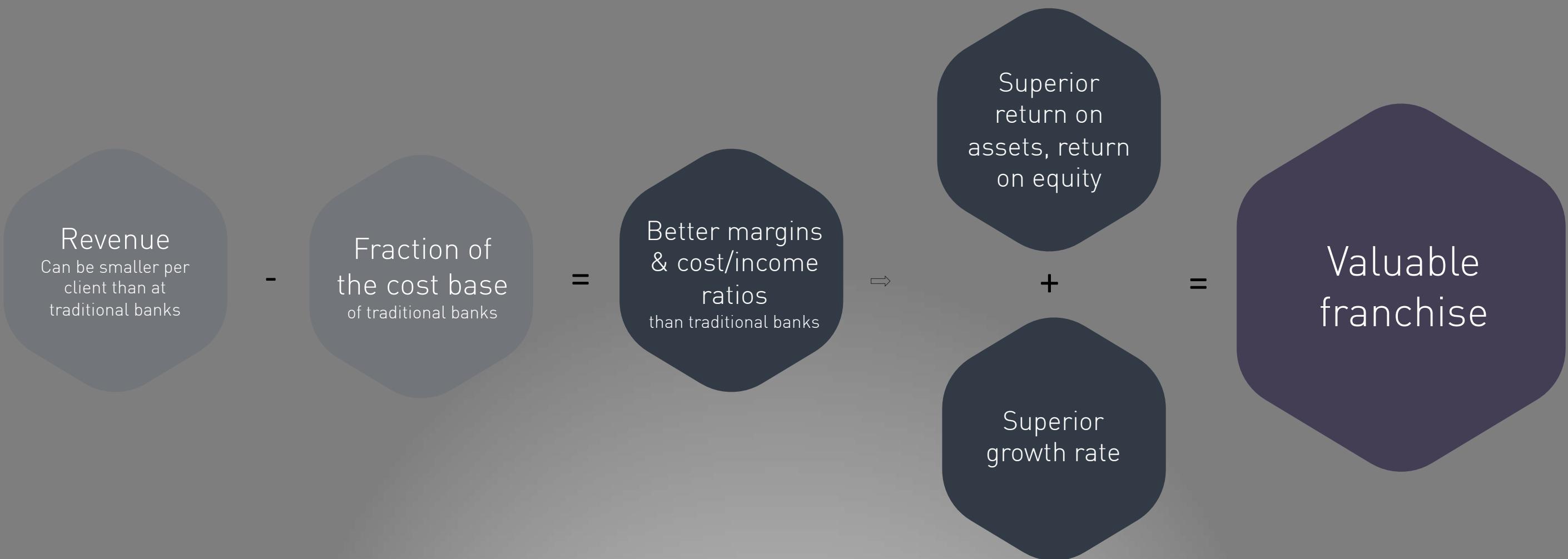
AOS leverages an advanced cloud-based infrastructure to run its databases and servers seamlessly across the globe, offering maximum availability and performance. The neatly structured system architecture follows the industry best practices in organizing different layer that contain unique and innovative technology, products and services between the device-agnostic user interfaces, the business logic / applications and the database layer storing the system data.





Business model efficiency of bridge entities

Superior value generation when business model scaled up with volume





TECHNOLOGY, SECURITY & COMPLIANCE

As a technology project, Argentas will develop both its distributed ledger technology platform and the Fintech banking platform for the model bridge entity. Argentas team has vast experience in developing state-of-the-art Fintech platforms. Proprietary development will guarantee smooth interconnectivity across the ecosystem, helping to boost and catalyze the growth of the crypto economy through such bridge entities.

SECURITY

There has been great concern of the safety of digital asset holdings. Argentas digital banking units will deliver the most secure solution in the market. "Military-grade" storage for cryptographic keys and digital assets will be offered.

TECHNOLOGY

Argentas is primarily a technology project, focusing on the developing and building advanced financial technologies. Along with the DLT track, Argentas will deliver the operating platform for the digital bank entities that will then be able to interface with the eventual HydraNet blockchain as well as with other blockchains in terms of crypto asset transactions. The technologies are state-of-the-art, most modern, and there are no legacy systems in the project. Functioning prototype for core banking functions exists already.

COMPLIANCE

The digital banking entities will adhere to strict KYC and AML requirements. This is important in increasing the credibility of digital and blockchain realms. Tools to identify compromised transactions and assets will be developed, acquired and used.

Concerning the digitalbank entities, important features are absolute security of assets held in custody and transacted, and the compliance with KYC and AML regulation to keep the realm clean of tainted assets and transactions. Security and compliance will help increase trust and confidence in the digital assets, and provide with a safe way in dealing with them.



Regulation

[PARTNERING WITH SMART REGULATORS]

The digital banking units will be fully regulated and supervised in their domiciles – but in the smart way.

Intelligent, pragmatic, constructive regulators are important global partners in promoting the adoption of cryptocurrencies and blockchain in value-adding everyday use to realize their potential.

Argentas is analyzing the regulatory landscape and will locate the bridge bank entities in jurisdictions, where (a) regulation is smart, stable, predictable and supportive of the development of digital and crypto banking, and (b) regulators are intelligent, friendly, pragmatic, constructive, and solution-oriented to help the sector flourish.

The choice of jurisdiction for the first crypto banking entity will be announced, when the preparatory phase has been completed and a deal with smart regulators made in principle.



People

Behind the Argentas' project is exceptionally strong Fintech substance, with decades of experience mastering both the financial services and financial technology realms. The team has already created and operated robust, stable and error-free banking platforms in real Fintech / banking environment

FINANCE

Superior banking and financial services experience of 20 years at founder level encompassing online retail, investment banking / corporate finance, asset and fund management, private banking and wealth management, brokerage, research, trading, treasury, corporate banking etc.

MASTERING FINTECH

Unique among most Fintech / blockchain projects, Argentas represents an exceptional command of both banking and financial services experience and expertise, producing pioneering, innovative solutions for the industry, combined with a robust knowledge, expertise and hands-on experience in dealing with and developing banking, blockchain and other related financial technologies and their applications.

TECHNOLOGY

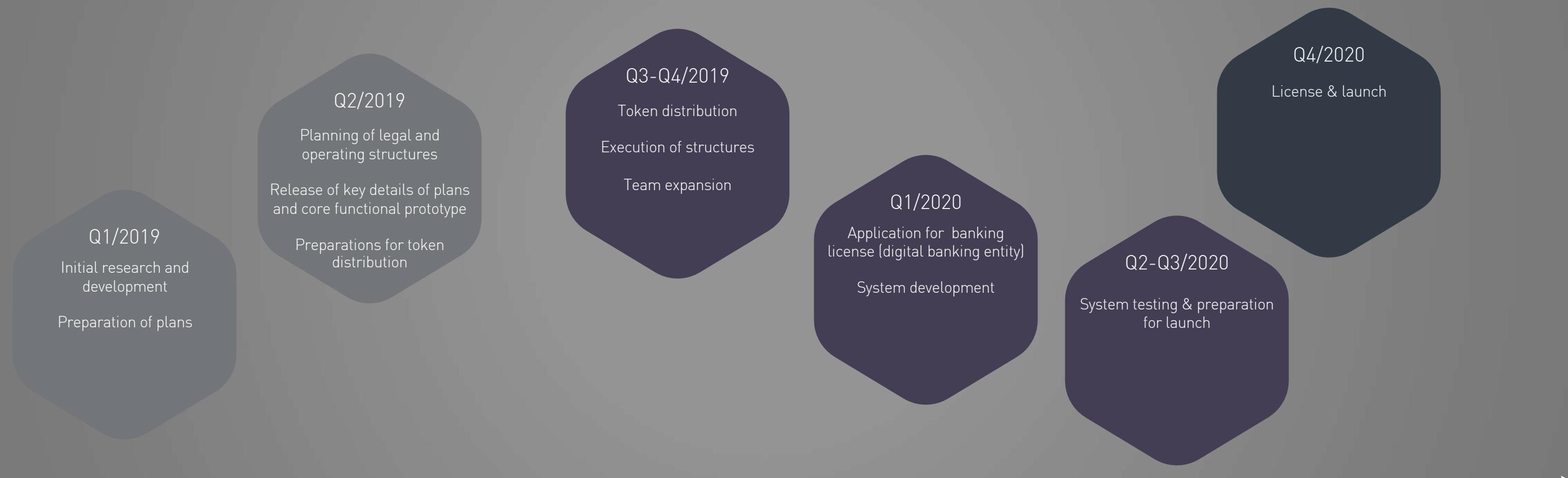
Unsurpassed mastery of financial technologies from banking and financial services to blockchain and cryptocurrency platforms, with hands-on development experience in blockchain area e.g. smart contracts in different environments creation of digital assets, wallets, tokens, live transactional web applications

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Argentas definitely has all that it takes to get there – with success, and with style.



Project timeline for digital bank entity





**Future inspires us. Building a global
bank for the digital era. Argentas.**