



# High-Performance Enterprise DLT System

An architecture unifying national currency transactions, documents and identity management on a DLT built for scale



# Our Mission

Billon's mission is to unleash the transformational capabilities of blockchain technologies with a new system capable of delivering tangible business results within existing regulatory frameworks and institutions.

## Our Story

Billon created a new high-performance Distributed Ledger Technology (DLT) system which unifies national currency transactions, documents on-chain, and identity management into a single system.

We first designed our system to make micropayments profitable for banks, and we discovered that during the process of solving regulatory challenges, inspiration

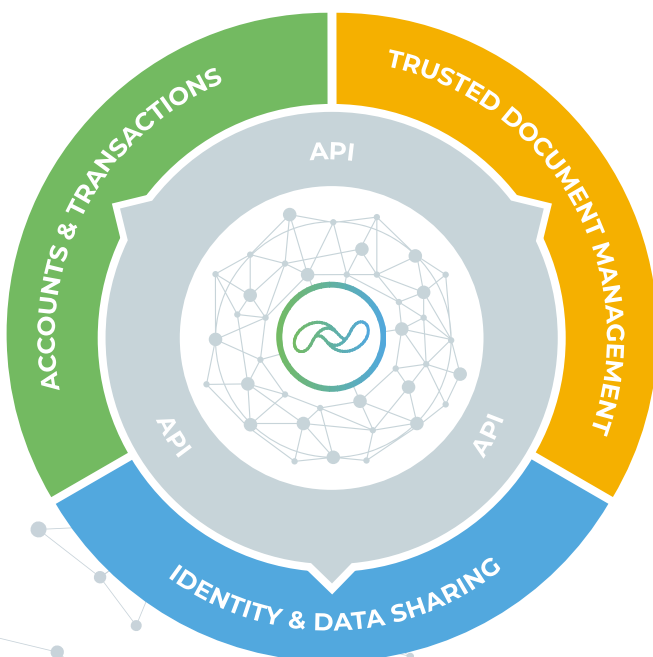
struck, and our vision expanded to lever our ability to put documents on-chain and to manage identity and data access rights.

As a result, Billon is uniquely suited to unleash the transformational capabilities of blockchain technologies and deliver business results to banks, corporates, and individuals in a regulatory compliant manner.

## Our Capabilities

Billon went beyond the initial principles of blockchain by creating a new DLT system for encrypting national currencies and documents within existing regulations.

Our lightweight and ultrafast software was built to enable processing payments and data simultaneously in a fully regulated environment.



### Accounts & Transactions

- Light mobile device accounts
- Micropayment eContent transactions
- Peer-to-peer transactions (B2B, B2C)

### Trusted Document Management

- Trusted document management
  - Public
  - Private
- Immutable data storage
- Active delivery & remote signature

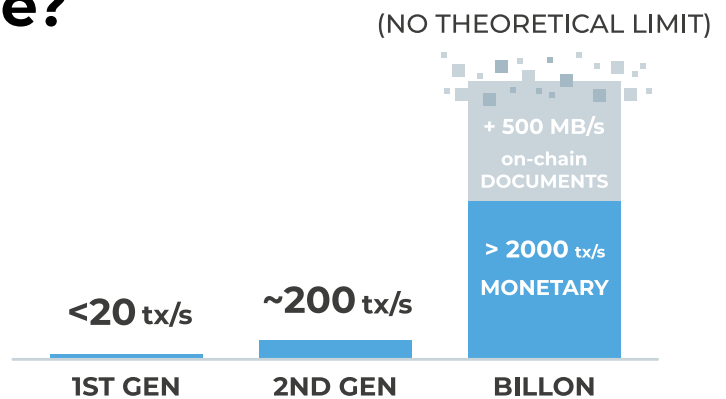
### Identity & Data sharing

- Cross-enterprise database (e.g. open banking)
- Identity linked, programmable business logic (smart contract function)
- Identity management (e.g. marketing consent)



## What makes us unique?

- 1 **The ability to put documents “on chain” at scale.**
- 2 **Being first to digitise national currencies**
- 3 **Managing identities while users control their access rights**



## Technology

### Scalable Architecture

Fast, with high-processing throughput delivered by simplified peer-to-peer verification

Unprecedented scalability, achieving processing speeds unimpeded by additional users

Optimised for End Users; architected for mobile devices and to transact off-line

### User-centric Identity Ownership

Client-side encryption, means users control their own encrypted data in an architecture that emphasizes ease of access

Consent-based model, requires user's consent to share or delete data

Identity governance – transactions unified by permissioned and regulatory approved identities

### Governance Within Protocol

On-Chain document encryption, enables complete compliance, e.g., durable medium, MiFID II

National currency, digitized directly by regulated entities, without the need for miners or third party exchanges

AML, KYC & GDPR requirements addressed at the protocol level, enabling better system performance without work-arounds

## The world needs technology companies like Billon

Consumers and Companies demand the ability to transact in a currency they trust and to have their data protected. We believe that – with \$2.6 trillion of global IT spend annually – technology should fulfill those regulations that protect us all. But it doesn't.

**By 2023, the global DLT market is anticipated to reach \$5.4 billion, growing at 57,6% annually**

ALLIED MARKET RESEARCH, 2019

# Case Studies



DEPOSIT  
SOLUTIONS

## Open Banking Platform

DLT transactional database across participant banks, delivering 3 capabilities (transactions, database access, and identity mgmt) in a single system

**40%**

COST SAVINGS



## Digital Document Solutions

A new suite of digital document solutions enabling client-side control of access rights. Replaces paper mailings

**30%**

OR LARGER COST  
REDUCTIONS



## Real-Time Transaction Module

As part of FIS's new core banking system, a real-time payment module that enables beneficiary account verification and 24/7 traceability

**60%**

POTENTIAL SAVINGS ON  
CROSS-BORDER COSTS

## Partners. Accelerators. Awards.

eMoney Registered in UK 2017 and Poland 2019



The National Centre  
for Research and Development



## About BILLON

Billon created the first enterprise DLT system, unifying national currency transactions, document management and identity management into a single platform.

Billon was founded in the UK in 2015, on the basis of a previous R&D project developed in Poland. Its unique DLT protocol has been supported by many R&D grants, including the EU Horizon 2020 program. Billon is licensed to issue electronic money in the UK and in Poland, employs a global team of more than 80 professionals across its offices in London and Warsaw. In November 2018 the company won the world's largest fintech festival in Singapore, organized by the Monetary Authority of Singapore, showcasing a solution to zero-cost blockchain micropayments.

Learn more

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