billon

FLEXIBLE PAYMENT SOLUTION BASED ON REGULATED E-MONEY

Built on a high-performance DLT system for big-volume payments (in & out) with near-real-time processing using digital national currencies.

Our DLT Technology

Cost-effective modern modular payments solution that lowers the cost of managing banking accounts and streamlines both payments and reconciliation of associated data and identity flows.

All-digital experience using an administration panel with bank account functionality and API with effortless integration within enterprise infrastructure.

Key modules of the solution:

KYC

Fully automated identity verification in almost all cases, supplemented by human-assisted image recognition in low quality cases.

Integrated checks against sanction lists.

Cash-in

Partnerships with several cash-in chains like BillBird, with over 10.000 collection points available.

Conversion of physical cash into e-money with further automated handling.

Cash-out

Fully automated process with digital end user interface.

Cash-outs for end users to ATMs and cards (physical and virtual) through a mobile app.

User application

End user mobile and desktop application, integrating all modules into one wallet with further features possible, e.g. integration with cards, ATMs, peer to peer payments, chat, integration with BOT, multi-currency transactions, etc.
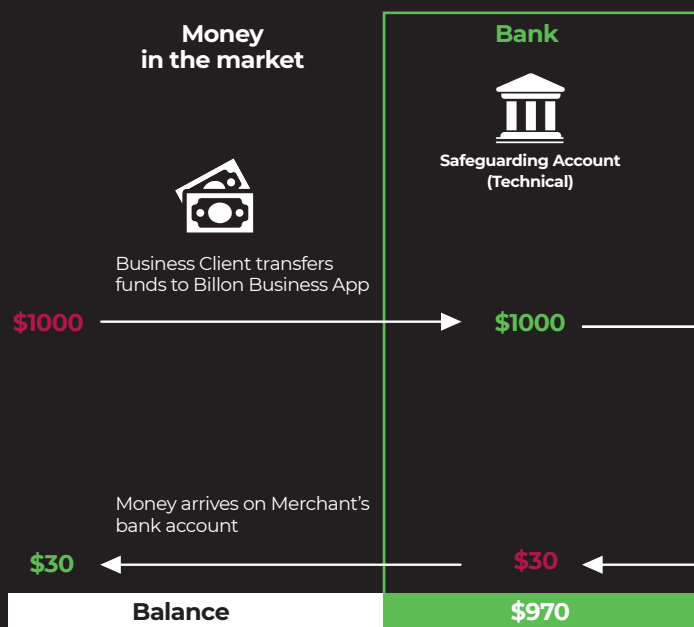
Capabilities

- Customizable payment system for any business scenario based on national currencies
- Integrated KYC to verify users and secure payouts to unknown recipients
- Multiple top-up options: card top-up, bank transfer, wide cash-in points network for cash handling
- All-digital experience with ability to tailor and adapt user journeys over time
- Different types of integration with enterprise systems to maximize solution's effectiveness and ease of use for the end user
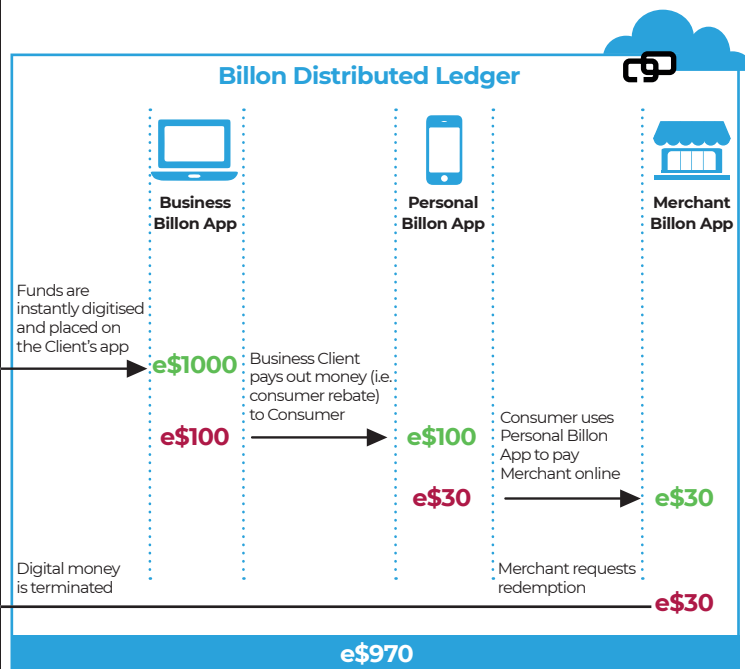
How does it work?

Billon's DLT integrates with banks via APIs, allowing them to encrypt (mint) funds which are stored on corporate and individual user nodes. Companies, SMEs, and individuals can benefit from P2P transactions in multiple use cases (remittance, payouts, eCommerce) and with multiple currencies. Billon's unified DLT enables document, identity, and data sharing on the same system.

Money in the market

Bank

Safeguarding Account (Technical)

Billon Distributed Ledger

Business Billon App

Personal Billon App

Merchant Billon App

Business Client transfers funds to Billon Business App

Funds are instantly digitised and placed on the Client's app

Business Client pays out money (i.e. consumer rebate) to Consumer

Consumer uses Personal Billon App to pay Merchant online

$1000 → $1000 → e$1000

e$100 → e$100

e$30 → e$30

Money arrives on Merchant's bank account

Digital money is terminated

Merchant requests redemption

$30 ← $30 ← e$30

Balance	$970	e$970

Integration

An API integration with enterprise systems with innovation such as: multi-stage transactions, backend integration and business event triggers.

Benefits

- All-digital experience with administration panel and easy API integration with customer systems
- Optimized for high-volume payments (in&out) and near-real-time processing
- Flexible construction of business processes and user journeys
- Minimum need to collect and process personal data
- Regulatory (AML 5 and PSD II) compliant
- Possibility to mint any national currency
- Any payment scenario possible thanks to the solution's flexible modular structure

Contact:

Jacek Figuła
Chief Commercial Officer
jacek.figula@billongroup.com

www.billongroup.com

Where does it work:

PMI (Philip Morris Polska)

PHILIP MORRIS INTERNATIONAL

- Fully automated sales incentive payments, awarded for achieving daily sales targets;
- Engaging and motivating for end users (brand ambassadors);
- Flexible and easy (re-)configurations.

Glovo Polska

Glovo

- Simplified, fully digital onboarding (KYC process) for new couriers;
- Courier's on demand cash-in service, any time, any place;
- Cost-effective cash handling.

Ergo Hestia

ERGO HESTIA

- Back-end integrated payout process to end customers;
- Entire process digitally handled by the end customer with no hassle for the insurer;
- Innovative and attractive customer experience.