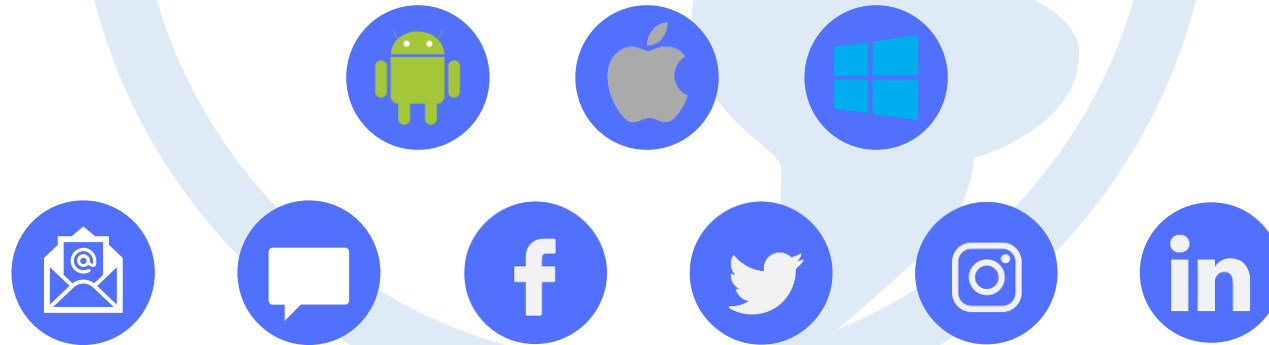


KWIQR

TRANSFERS. MADE QUICKER.

KWIQR IS A CROSS PLATFORM, CYBER SECURE MONEY TRANSFER APP THAT ENABLES USERS TO TRANSFER MONEY TO ANYONE, ANYWHERE, ANYTIME, FROM ANY DEVICE, USING ANY MOBILE WALLET, BANKING, OR CREDIT CARD APPLICATION



KWIQR IS BUILT ON A FOUNDATION OF SECURITY WITH GREATER THAN BANK LEVEL ENCRYPTION

KWIQR NEVER STORES YOUR PERSONAL OR CREDIT CARD OR BANKING DETAILS

KWIQR'S GLOBAL BLOCKCHAIN BANKING NETWORK DRASTICALLY REDUCES ETF FEES

WITH KWIQR, YOU WILL NEVER HAVE TO SACRIFICE SECURITY FOR CONVENIENCE



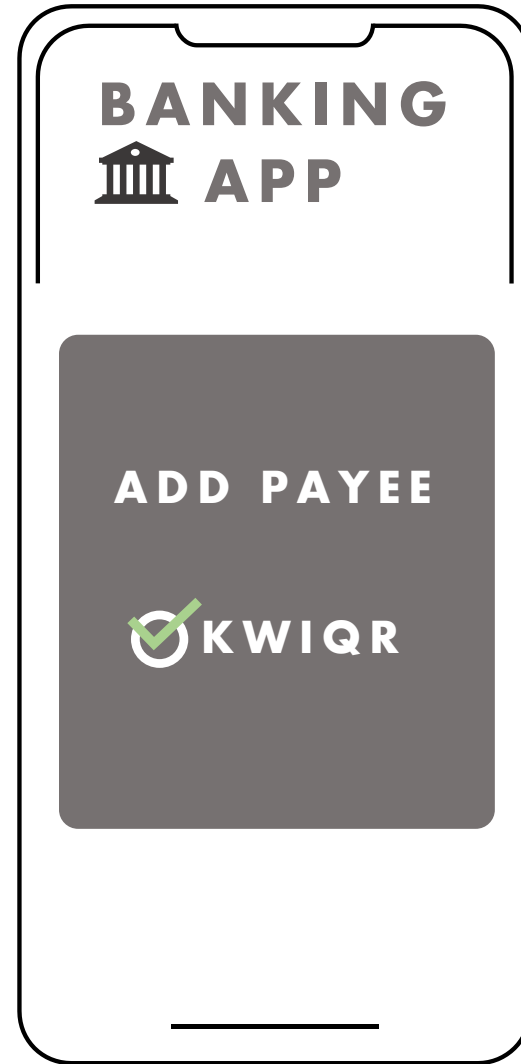


HOW IT WORKS?

STEP 1:

DOWNLOAD KWIQR APP FOR
MOBILE DEVICE OR LOG INTO
THE WEBSITE FROM ANY
BROWSER

CREATE USERNAME AND
PASSWORD

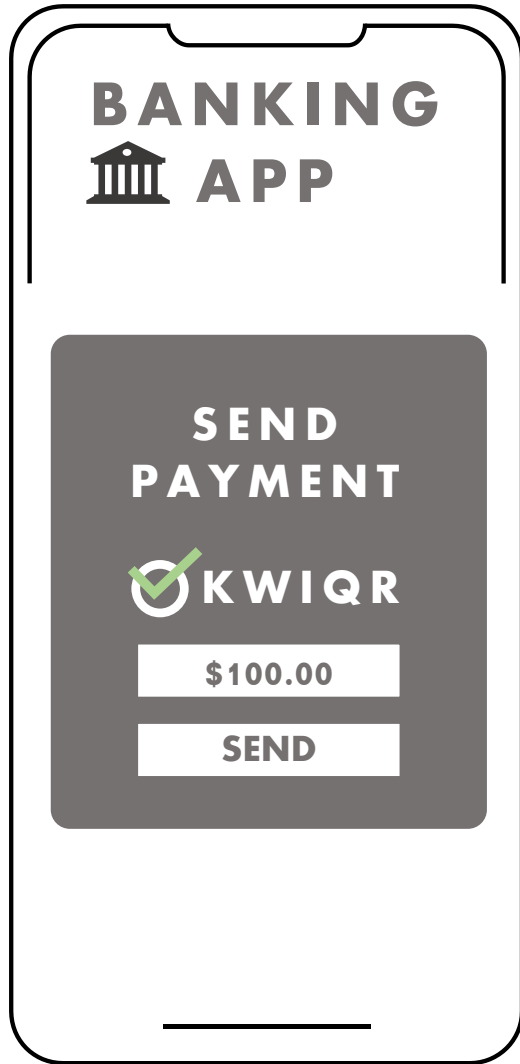


HOW IT WORKS?

STEP 2:

LOG IN TO BANKING OR
CREDIT CARD APP

ADD KWIQR AS A PAYEE

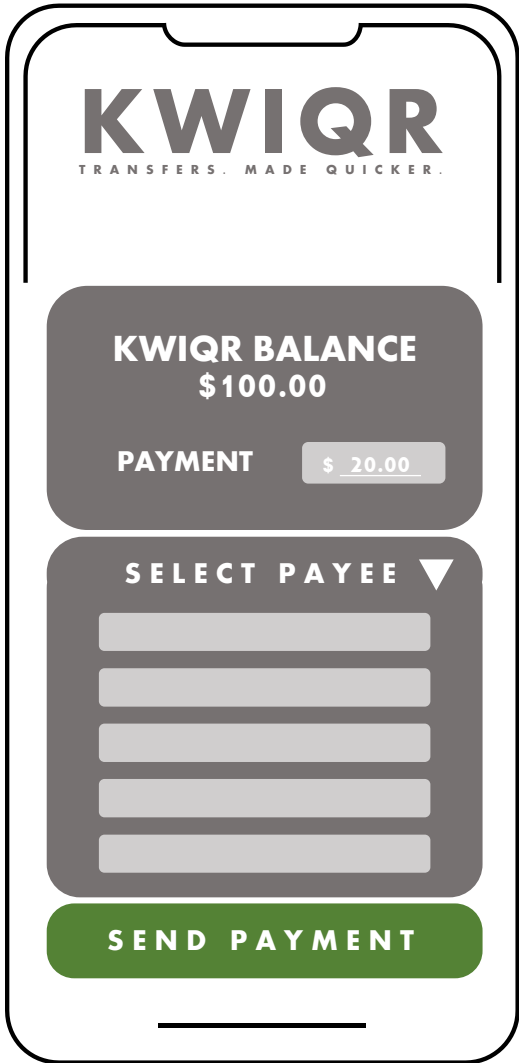


HOW IT WORKS?

STEP 3:

LOAD KWIQR WITH DESIRED
AMOUNT

KWIQR IS READY TO USE

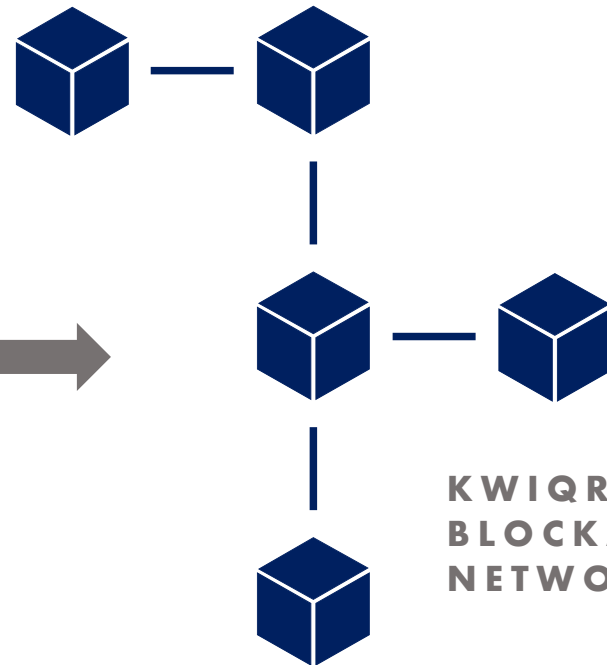


MAKING A PAYMENT

SELECT AMOUNT TO TRANSFER

SELECT A PAYEE FROM ADDRESS BOOK OR ENTER CELL NUMBER OR EMAIL ADDRESS

SEND PAYMENT



KWIQR GLOBAL
BLOCKAIN BANKING
NETWORK

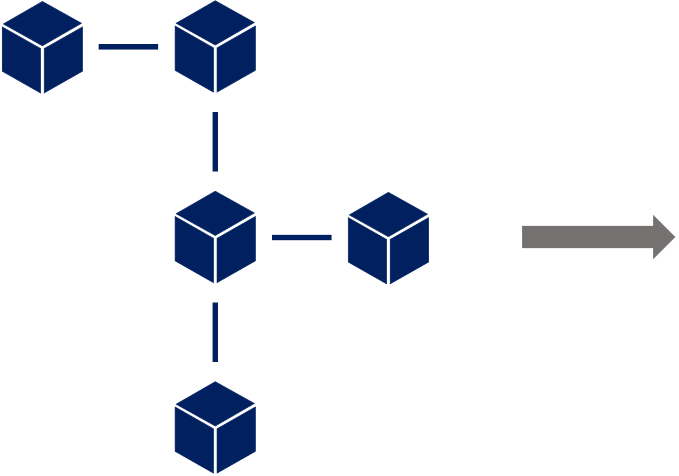


RECEIVING A PAYMENT

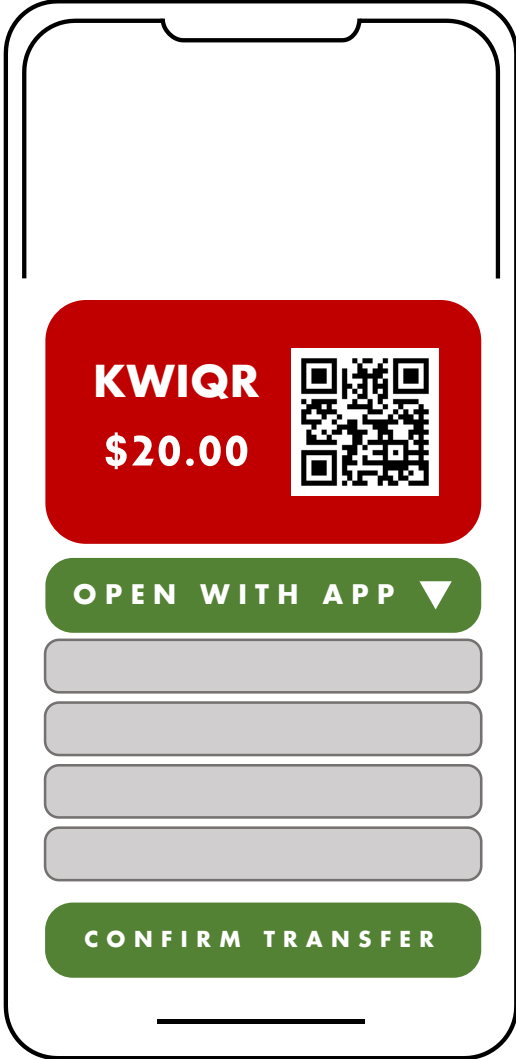
OPEN NOTIFICATION FROM
EMAIL, TEXT MESSAGE, OR
OTHER PLATFORM

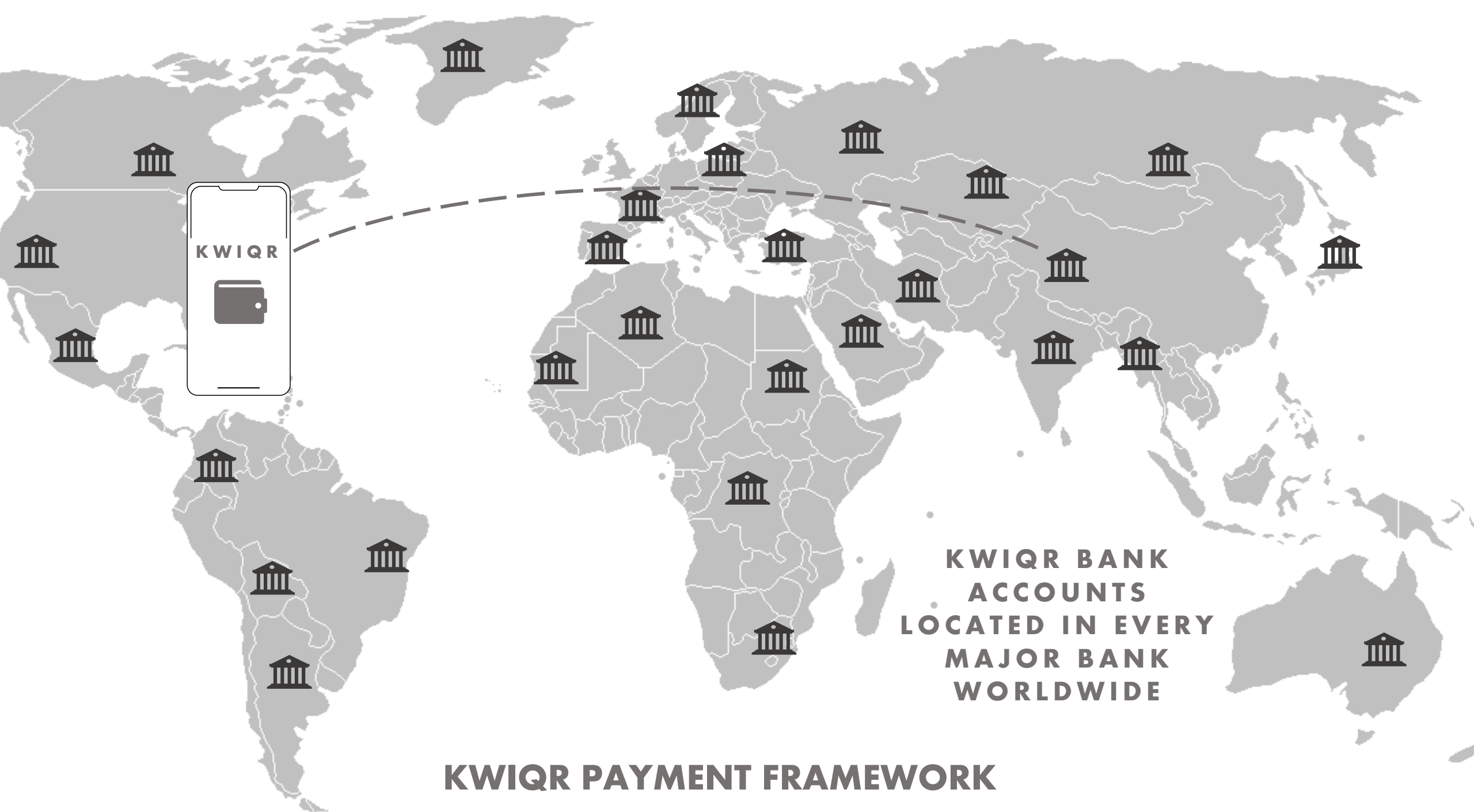
SELECT WHICH APPLICATION
TO TRANSFER FUNDS TO

CONFIRM TRANSFER OF
FUNDS



KWIQR GLOBAL
BLOCKAIN BANKING
NETWORK





**KWIQR BANK
ACCOUNTS
LOCATED IN EVERY
MAJOR BANK
WORLDWIDE**

KWIQR PAYMENT FRAMEWORK

KWIQR PAYMENT FRAMEWORK

KWIQR HAS ACCOUNTS IN EVERY COUNTRY AND IN EVERY MAJOR BANK.

WHEN USER A (IN THE USA) WANTS TO TRANSFER MONEY TO USER B (ISRAEL), KWIQR INSTRUCTS ITS ACCOUNT (IN THE SAME BANK AS USER B) TO CREDIT USER B'S ACCOUNT WITH THE AMOUNT TRANSFERRED MINUS FEES.

KWIQR'S ARTIFICIAL INTELLIGENCE SYSTEM WILL ENSURE ITS BANK ACCOUNTS WORLDWIDE ARE BALANCED IN REAL TIME WITH SUFFICIENT FUNDS TO COVER EVERY TRANSACTION.

KWIQR'S INTELLIGENT MONEY TRANSFER SERVICE IS NOT SUBJECT TO EXCHANGE RATES, CREDIT CARD, SWIFT, BANKING, AND OTHER HIDDEN FEES.

KWIQR INTENDS TO CHARGE A FEE OF +/- 1% FOR ALL TRANSACTIONS.

IF ONE OR BOTH OF THE USERS DO NOT HAVE A BANK ACCOUNT, THEY WILL NEED TO REGISTER THEIR KWIQR ACCOUNT WITH A VALID IDENTIFICATION CARD.



IOU BY KWIQR

A WIN-WIN SOLUTION FOR EVERYONE.

IOU BY KWIQR IS THE WORLD'S FIRST CROWDSOURCED, COST EFFECTIVE MONEY TRANSFERRING SOLUTION CATERING TO FOREIGN EXCHANGE COMPANIES AND CONSUMERS, THAT ELIMINATES ARMED TRANSPORTATION, INSURANCE, AND OTHER COSTLY FEES ASSOCIATED WITH TRANSFERRING AND EXCHANGING CURRENCY WORLDWIDE.



THE PROBLEM WITH CURRENCY EXCHANGE

MILLIONS OF PASSENGERS TRAVEL THE WORLD ON A DAILY BASIS. PRIOR TO THEIR DEPARTURE, THE DEMAND FOR DESTINATION CURRENCY IS HIGH. TO FULFILL THIS DEMAND, CURRENCY EXCHANGE COMPANIES PLACE ORDERS WITH FOREIGN BANKS TO SUPPLY THEM WITH THE CURRENCY TO MEET THIS DEMAND. THESE ORDERS MUST THEN BE PHYSICALLY TRANSPORTED WITH ARMED GUARDS THAT ARE INSURED AND BONDED AGAINST THEFT, NATURAL DISASTERS, ETC., RESULTING IN FEES THAT ARE PASSED DOWN TO THE CONSUMER.



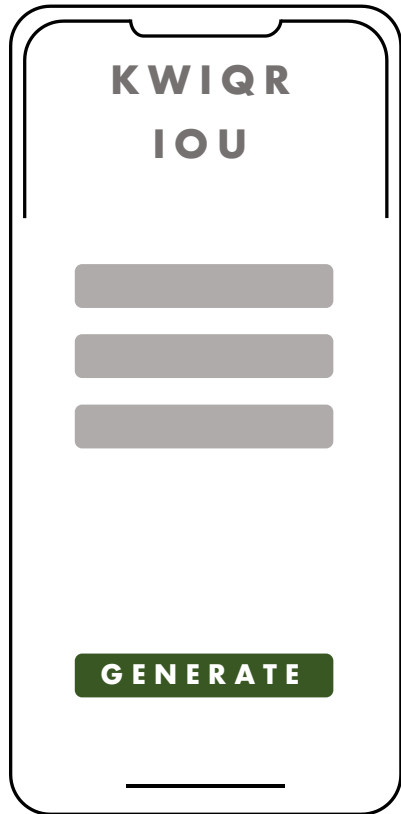
HOW IOU WORKS

PASSENGERS TRAVELLING ABROAD BRING WITH THEM THEIR COUNTRY'S CURRENCY TO BE EXCHANGED AT DESTINATION AIRPORTS AND OTHER CERTIFIED EXCHANGE STATIONS LOCATED IN THE VISITING COUNTRY.

IOU HARNESSSES THE VOLUME OF PRIVATE PASSENGERS TO PROVIDE LOCAL CURRENCY EXCHANGE LOCATIONS WITH THE SUPPLY NEEDED TO SUPPLEMENT DEPARTING PASSENGERS NEEDS. SINCE PRIVATE PASSENGERS ARE SUPPLYING THE DEMAND, THE NEED FOR INSURED ARMED TRANSPORTS ARE THUS ELIMINATED. THIS RESULTS IN LOWERED COSTS FOR LOCAL EXCHANGE COMPANIES AND BETTER EXCHANGE RATES FOR THE CONSUMER. A WIN-WIN FOR ALL.



HOW IOU WORKS



USER LOGS INTO THEIR KWIQR APPLICATION

ENTERS VALUE OF CURRENCY TO BE EXCHANGED

CAPTURES IMAGE OF THEIR PASSPORT WITH PHOTO, PERSONALLY IDENTIFIABLE INFO, AND PASSPORT NUMBER

CLICKS GENERATE

VALUE OF CURRENCY TO BE EXCHANGED

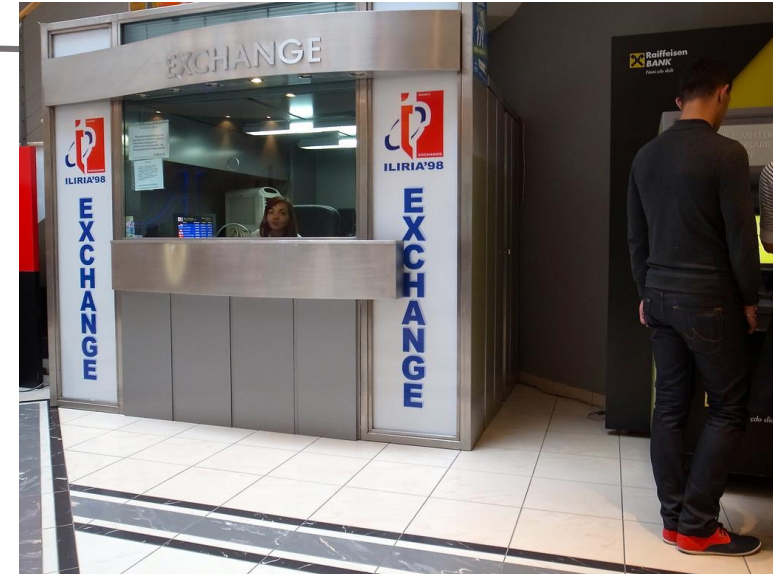


TRAVELLER'S IDENTIFICATION



ENTER DATA IS ENCRYPTED AND ENCAPSULATED IN AN IOU QR CODE TO BE PRESENTED AT A CURRENCY EXCHANGE BOOTH

HOW IOU WORKS



**TRAVELLER PRESENTS
ENCRYPTED IOU QR CODE
AT EXCHANGE BOOTH TO
RECEIVE DISCOUNTED
EXCHANGE**





KWIQR

**A 360 DEGREE CYBER
SECURITY SOLUTION FOR
TRANSFERRING CURRENCY
WORLDWIDE**

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