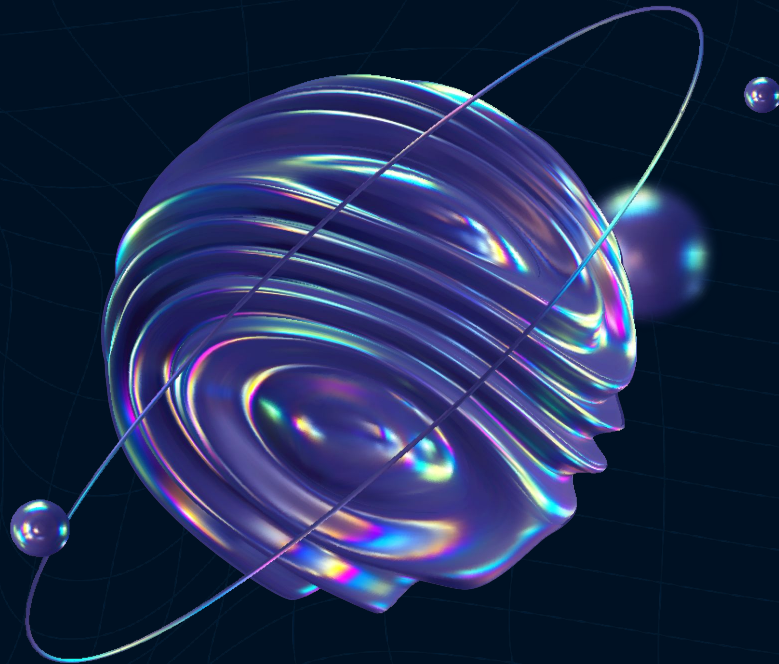




Kingaru

The Interoperable Immersive Commerce Blockchain with Loyalty Tokens

Virtual Currency & Wallet License #14889046
Valid throughout the EU for Banking, Crypto↔ Fiat
Regulated like a Financial Institution



Small Business Pain

The JIFU Case



3 Months to Setup an Account

20% reserve (\$54k still held in one account)

Fight Fraud Everyday
(\$14,000 in one transaction alone)

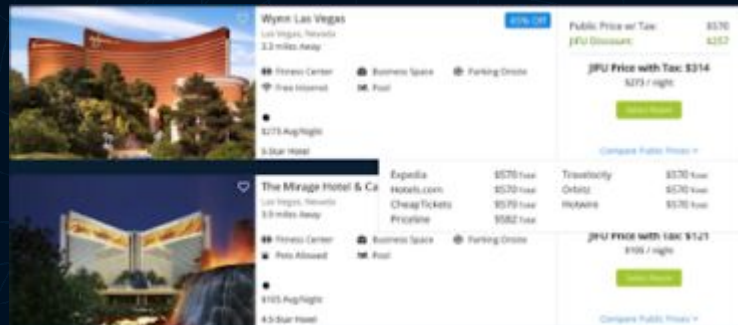
Foreign transactions
declined at a higher rate (20%)

Very High Processing Fees (5%)

Delayed Settlement

JIFU is a membership based travel booking site that can save it's members up to 75% compared to the traditional booking sites.

Bitcoin, Ethereum, and Binance coins were too slow for confirmations and/or too expensive for transactions.



Global Crisis

A Disruptable Opportunity

Global Payments Fraud -
\$32.4B (2020) → \$40.7B (2027)

54% of consumers affected by fraud

47% of companies have dealt with fraud in
the last two years

Companies will spend \$9.6B in fraud
protection in 2023

US Based Credit Card Processing Cost -
\$110B

Chargeback Costs - \$32.4B

Total Fraud Costs - \$5.13T worldwide
up 7.3%

\$100 in Fraud = \$196 in costs
(Product Costs+Shipping+Recovery Efforts)

Global Crypto Payments to
increase - 9% in 2022 25% in
2026

Regulatory Issues

Without licenses blockchain projects are mostly prohibited from working with banks

63% of consumers want government regulation on crypto

59% of consumers want to support a digital currency project backed by reputable organizations

The United States Government has murky guidance and little regulations



If the U.S. does not get its legislative act together and take a clear leadership role, other countries will step into the white space (some already have) and define the standards, regulatory framework, technology and systems to be used globally — all based on their own agenda and perspective.

- [Newsweek](#)

Consumer Roadblocks

Payments

Credit Card Declines

Expensive Fees passed on to
the consumer

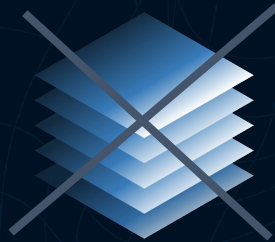
Fraud and Chargebacks



Loyalty

Inefficient loyalty program
administration

Lack of interoperability between
brand programs



Crypto Integrations

Difficult onboarding

Slow payment clearing based
on blockchain speeds

Speed of Payments



Global Opportunity



Kingaru Holds a Virtual Currency
License valid throughout the EU

Allows for virtual asset services
according the AML Act of Estonia

Exchange services: crypto↔fiat

E-wallets

Token issuance services

Banking within the European Union

Regulated like a financial
services company

75% of Retailers Expect to
Accept Crypto Payments

96% of Consumers Show Some Interest
in Paying With Crypto

[Deloitte Payments Study](#)

[Crypto Adoption Study](#)

Interchain Operability

The Kingaru Trustless Bridge



The wrapped coin can be used and move around the Kingaru Network and when returned to the other network are then burned

Current Blockchains and tokens can utilize the Kingaru Blockchain through the process of wrapping, minting, and burning.

Any Binance Smart Chain Token can be sent through the bridge and will emerge as newly minted and wrapped on the Kingaru Chain. BTC and ETH chains coming soon.

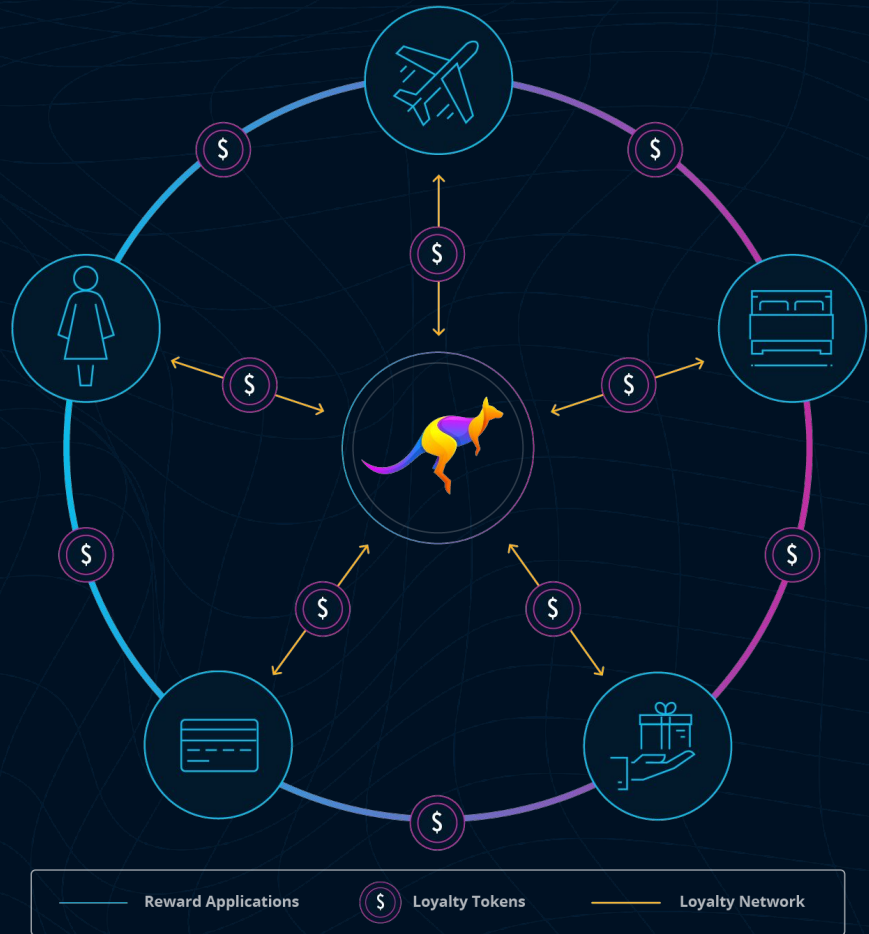
Interoperable Reward Systems

Seamlessly swap between
brand loyalty programs

On the Kingaru Swap
Protocol consumers will be
able to swap between
Hotel → Airlines → Clothing
etc.

[Loyalty Program Study Link](#)

[Deloitte Loyalty Blockchain Study Link](#)



Kingaru's Integrated Solutions

Payments

No Chargeback & Fraud Risks

Ultra low processing fees

System is competitive with Visa's worldwide speed and capacity

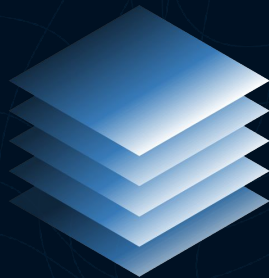


Play Video

Rewards

Cross-Brand Rewards Ecosystem

Brands can build on top of Kingaru to develop interoperable loyalty tokens on the blockchain

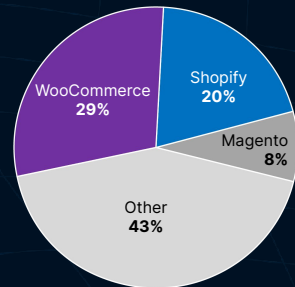


Integrations

Already integrated to top E-commerce systems

WooCommerce & Magento
(launching soon)
(Shopify - coming soon)

Trustless Bridge Allows for outside coins to be utilized on Kingaru



Kingaru Fixes the Pain

The JIFU Case



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Delayed Settlement



Easy Setup

No Reserve, near immediate transfers

Immune to Fraud

Worldwide Acceptance

Minimal Processing Fees

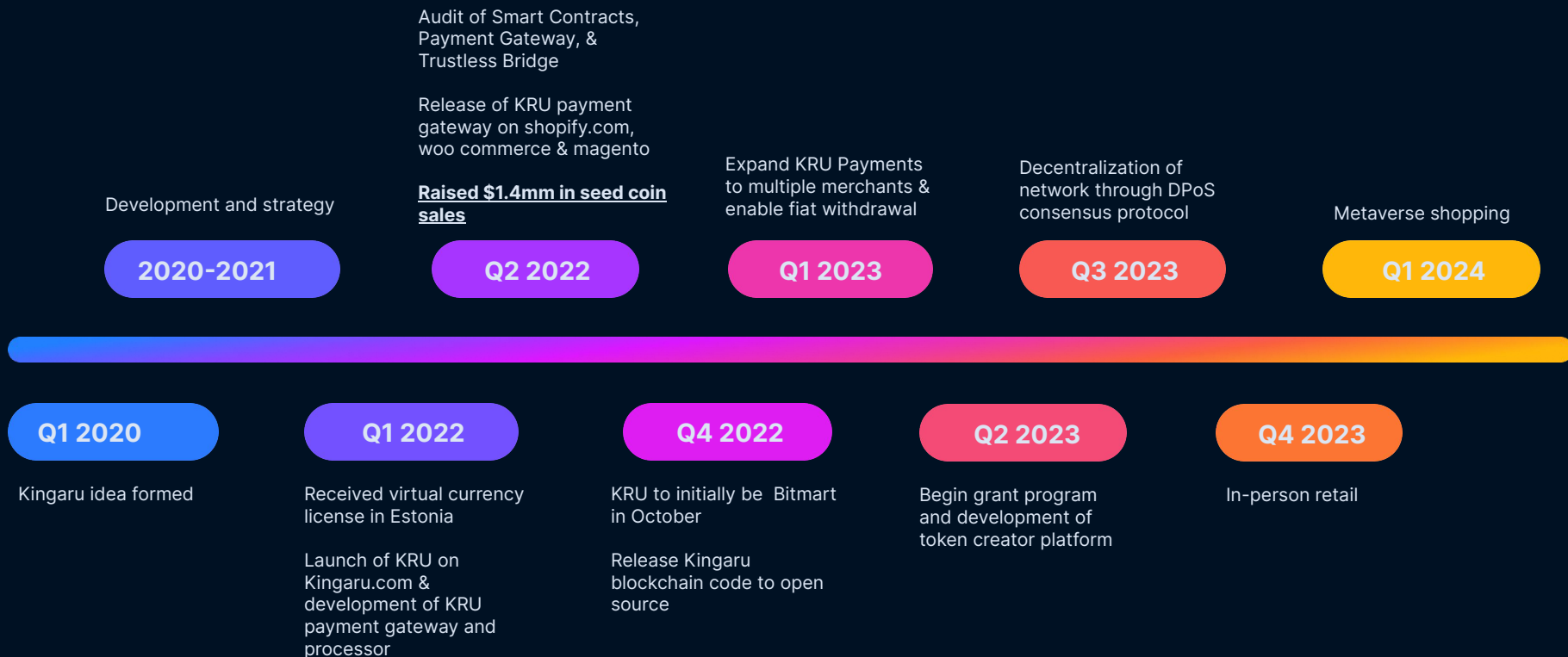
Chain to Bank Processing
with Virtual Currency License

Kingaru Tech Stack

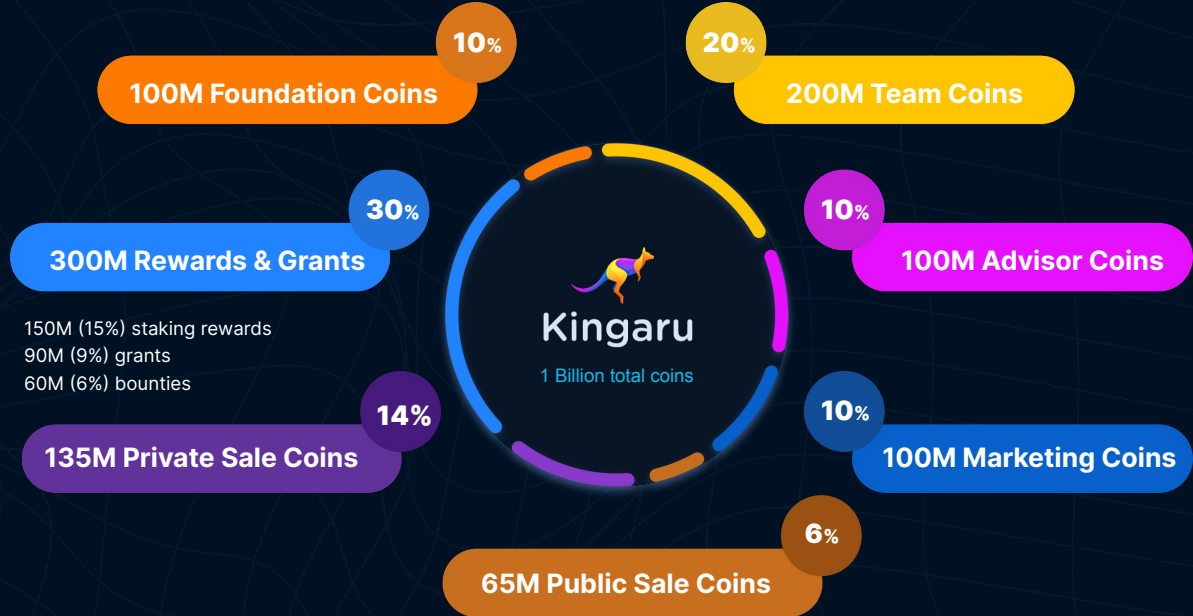
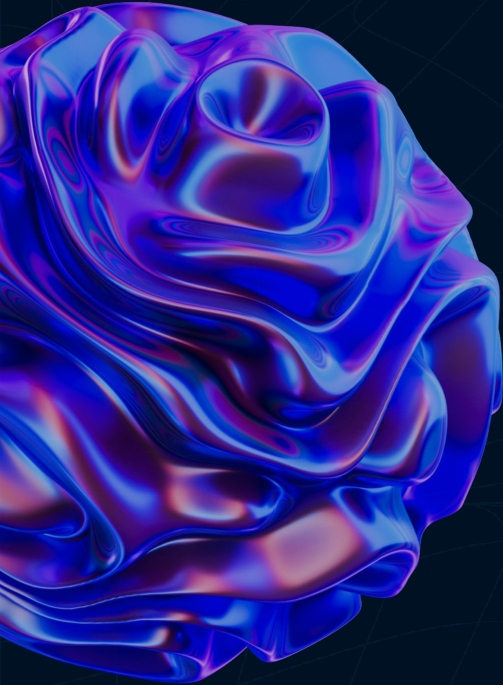


Roadmap

Major Kingaru milestones



Kingaru Tokenomics



The Kingaru Team



Bradley Boyle

Founder
World Consulting Group



Brett Old

GM and AML Officer
eBankX & BitcoinPoint.com



Weston Orme

Tokenomics
Clearwater Analytics



Reinis Sietins

Outside Legal Consultant
Gate to Baltics



Ian Arden

Strategic Advisor
Mempool Ventures



Ihor Savchuk

Strategic Advisor
Appicature



Nick Belonenko

Technical Advisor
AnzenPad



Scott Symington

Retail Commerce Advisor
Genesco