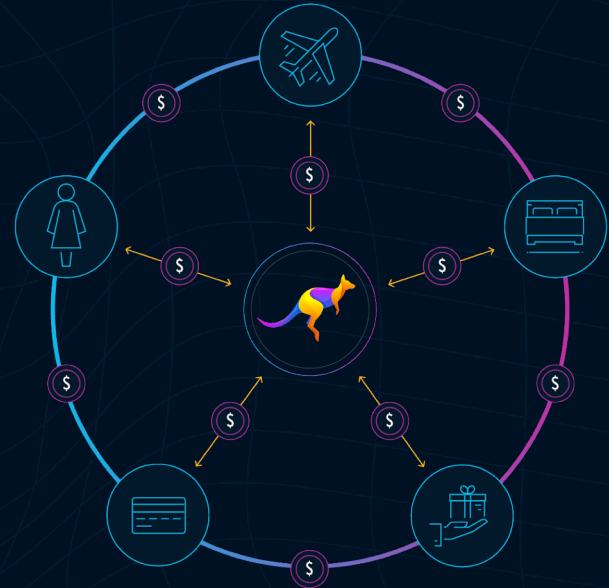




# Kingaru

## The Blockchain Built for Retail

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



# Retail Restraints with Blockchain Adoption



Unlicensed Companies & Lack of Regulation

Interoperability Between Coins

Exchangeable Consumer Rewards

Speed of Transactions

Cost of Transactions

Banking Relationships to Facilitate Payments

Secure and Audited Technology

# Kingaru's Opportunity

Global Crypto Payments in Retail to increase from 9% in 2022 to 25% in 2026 (\$27.5B)

The Kingaru Chain can process payments as fast as Visa and provide rewards to consumers for utilization



Kingaru was built for Retail from the ground up to provide tools to retailers and consumers in a secure environment

Through EU License the utilization of banking system to support vendors and users

Trustless Bridge provides interoperability between BTC, ETH, and BNB based coins

# Kingaru's Virtual Currency License

Allows for virtual asset services  
according to the AML Act of Estonia

Exchange services: crypto<->fiat

E-wallets

Token issuance services

Able to send Swift and International  
Payments from Banking within the EU

Regulated like a financial  
services company

**75%** of Retailers Expect to Accept  
Crypto Payments in the Next Five Years

**96%** of Consumers Show Some Interest  
in Paying With Crypto

**63%** of consumers want government  
regulation on crypto

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

Without licenses blockchain projects are  
mostly prohibited from working with  
banks

[Crypto Adoption Study](#)

[Deloitte Payments Study](#)



# Global Payments & Fraud

Kingaru's Blockchain Technology Can Mitigate These Costs



Over 54% of consumers have been affected by fraud and 47% of companies have dealt with fraud in the last two years.

US Based Credit Card Processing Cost -  
\$110B

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

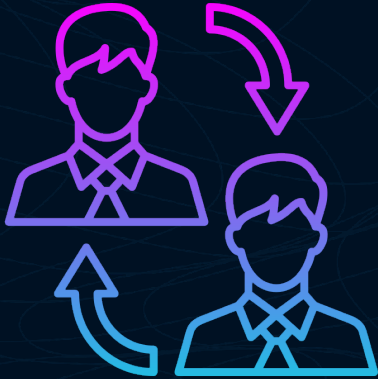
\$100 in Fraud = \$196 in costs  
(Product Costs+Shipping+Recovery Efforts)

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

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

# Kingaru Payments

Nearly Instantaneous Payments – Wallet to Wallet



Peer to Peer  
Wallet to Wallet



Retail and E-commerce  
Consumers can send directly to  
store accounts via the Kingaru  
retail system  
(already integrated to top e-commerce systems)



Business to Business  
Wallet to Wallet

# Kingaru's Integrated Solutions

## Payments

No Chargeback or Fraud Risks

Ultra low processing fees

System is competitive with Visa's worldwide speed and capacity



Play Video

## Rewards

Exchangeable Rewards System

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

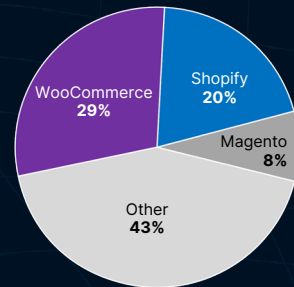


## Blockchain Integrations

Already integrated to top E-commerce systems

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

Trustless Bridge allows for outside coins to be utilized on the Kingaru Blockchain



# Exchangeable Reward Systems

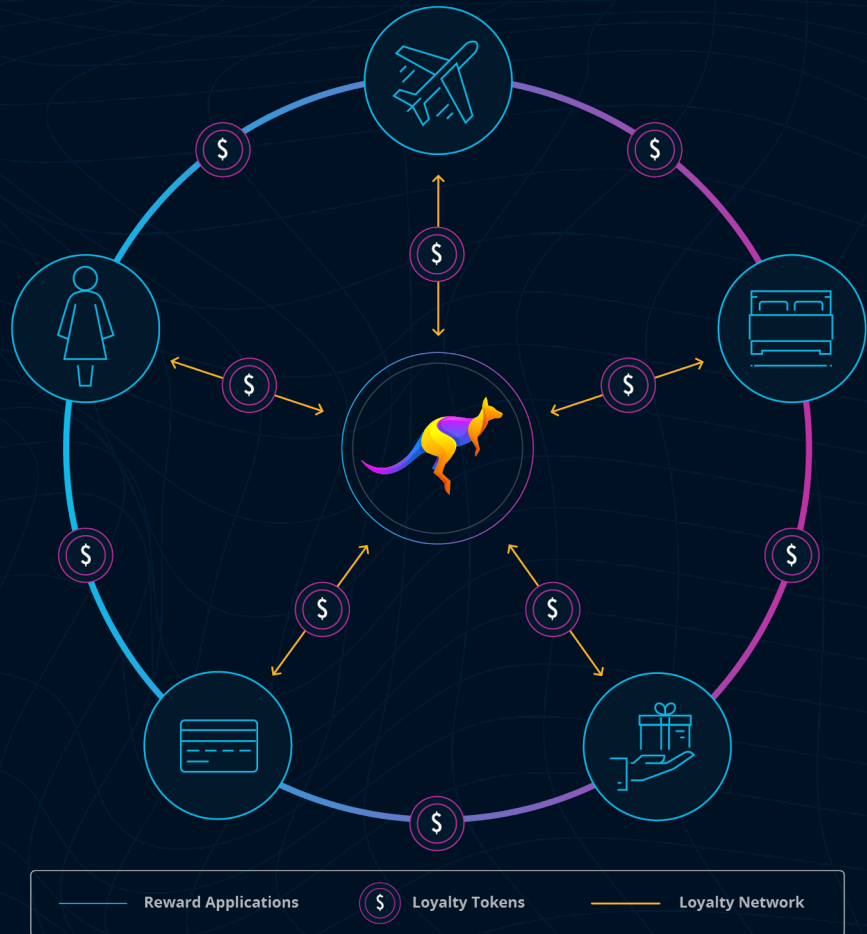
Seamlessly swap between  
brand loyalty programs

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](#)



# 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.

# Kingaru Tech Stack



FRONT-END DEV



BACK-END DEV



INTEGRATIONS



DEVOPS

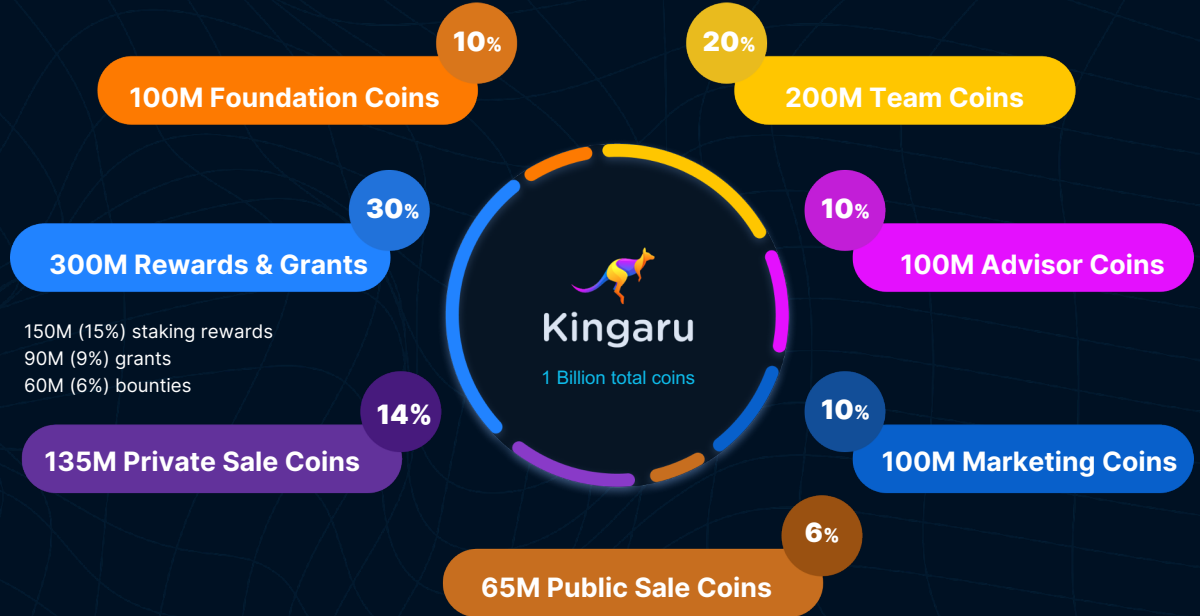
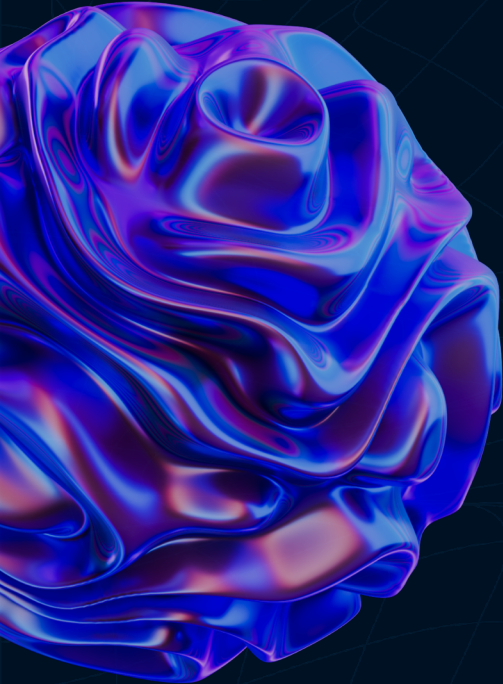


DATABASES





# Kingaru Tokenomics



# Roadmap

Major Kingaru milestones



# 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**

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Mempool Ventures



**Ihor Savchuk**

Strategy  
Applicature



**Nick Belonenko**

Blockchain Strategy  
AnzenPad



**Scott Symington**

Retail Commerce  
Genesco