

# Digital Asset API for financial institutions

Product deep dive

Tokenization

Crypto Trading

Custodian

Web3

# Introduction

Leading digital asset infrastructure in Europe

## 2017

incorporated the company with the focus on blockchain, DLT, crypto currencies and digital securities.

## 2018

advising a renewable energy company (NASDAQ listed) for issuance of a security token.

## 2019

start building the first version of the digital asset infrastructure iVE.ONE.

## 2021

tokenized and issued > EUR 500 million over Ethereum, EOS and Polygon in total.

## 2022

closed deal in KSA with a TCV more than EUR 1 million for digital asset infrastructure.



# Your challenge

There are various obstacles which are in your way



**We want to take advantage of digital assets, but we can't easily tackle the associated hurdles**



**Quote of Tier 1 bank board member**

## Know-How

Most of the financial institutions are missing the knowledge for digital assets, blockchain or DLT. It takes time to build up this expertise and time is not always available.

## Legacy & IT-Infrastructure

The outdated and complex IT infrastructure hinders the innovation process. It is difficult to integrate new innovations into core banking technology, which leads to delays in the introduction of new products.

## Time to market

New innovations such as blockchain, tokenization or bitcoins are mainstream. Financial Institutions have no ad-hoc resources to suddenly handle this and are blocked by other projects.

## Churn vs. Innovation

Bank customers are purchasing digital assets on separate platforms like Coinbase or Binance due to the missing integration in the bank's application and non-user-friendly approach.

# The solution

Innovative, simple and out-of-the-box

## Innovation first

Become a financial innovator with our digital asset modules while adding new revenue streams and reach new customers. Add value to your already existing business model with cryptocurrencies, tokens or NFTs and participate on each trade.

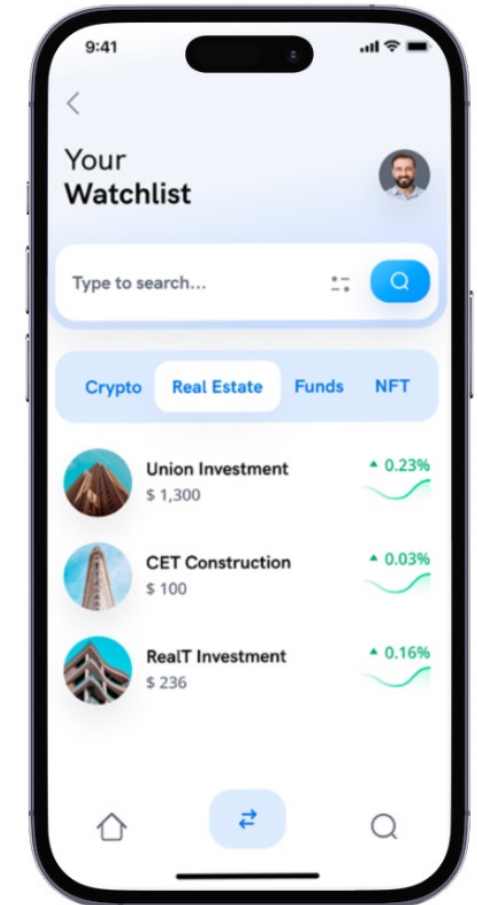
## Simple integration

Drive down cost barriers by using iVE.ONE's standardized API or platform and avoid high complexity with direct integration into the core banking system. Our plug-and-play approach allows a faster and secure integration into the digital asset ecosystem.

## Be at the forefront

Enhance your digital assets products with new services and features via simple configuration. You can add new digital asset features like decentralized finance (e.g., staking and lending) or Web3 with our up-to-date service layers without developing themselves or allocating new resources.

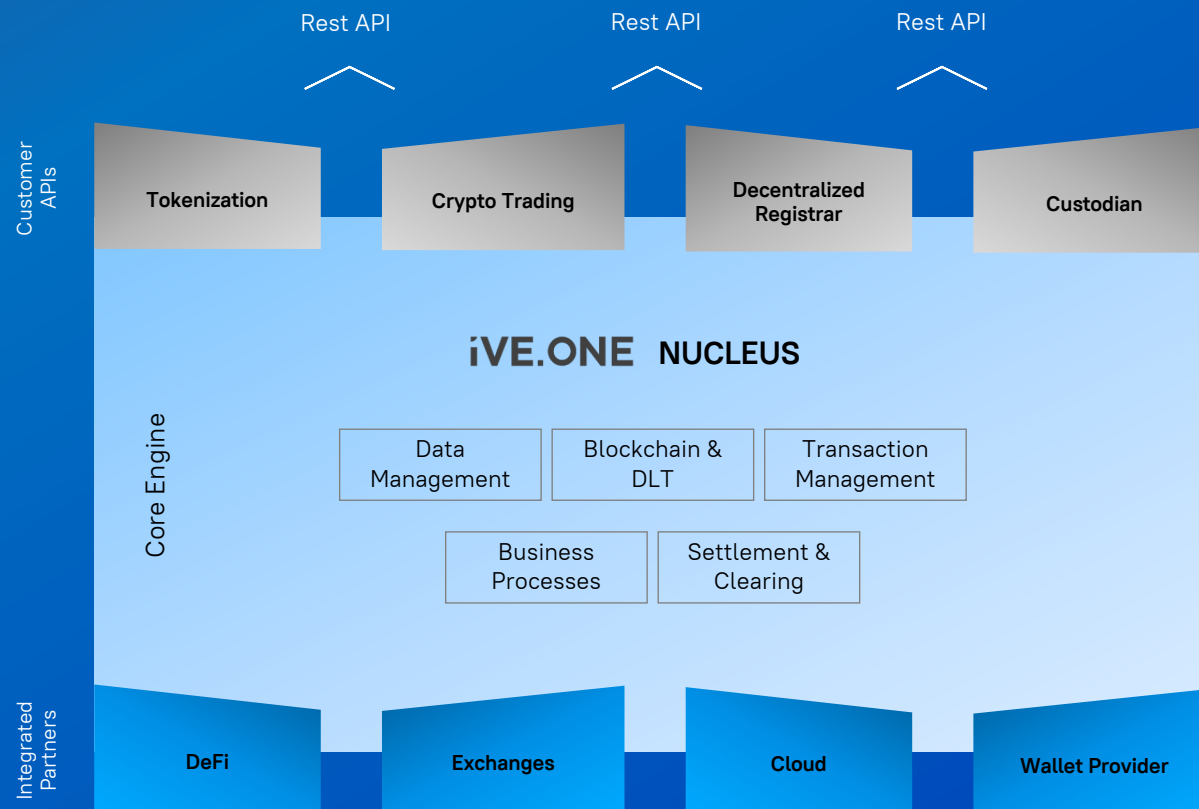
iVE.ONE



# Underlying magic

Banking-grade infrastructure with simple integration possibilities

iVE.ONE



## API & cloud based technology first

Build to easily integrate with the customers core technology over APIs and designed for fast scaling user base over cloud solution.

## SaaS based model

Managing digital asset infrastructure and key services with continuous enhancements of new functionalities and features.

## Configurable modules

Standardized-code base for all clients with instant API access. Simply configure the product for your business need with our digital asset modules.

## Reduce risk and costs

All important business services and technical functionalities are already available in iVE.ONE's nucleus and can be instantly used out-of-the box.

# Benefits

Our modules enable banks to mimic modern tech companies

**IVE.ONE**

Principles of digital asset modules	Banks	IVE.ONE
Digital Asset services	✗	✓
Ecosystem Partners	✗	✓
Pay-what-you-use	✗	✓
Continuous delivery	✗	✓
Infinite scalability	✗	✓
Open APIs	✗	✓
Product orchestration	✗	✓
Empower self-service	✗	✓

# Process

Make your core banking system ready for the financial market 2.0

## Core banking System



Core banking system

- CRM
- Loans
- Exchange
- Deposits
- Accounting
- Collaterals



Basic information replication



## Solutions with IVE.ONE

Digital Asset ive.one

- Crypto trading
- Blockchain
- Tokenization
- Tokens
- DeFi
- SSI

# Value Proposition

A strong business case with high revenue growth potential

## Predictable and profitable business expansions

IaaS model enables extra revenue generation and monetization from existing client base



API

Integrate with our existing APIs

## Quick time to market

Configurable turnkey solution aligned with regulatory permissions, technology solutions and a predictable operational cost model

4x  
Faster

Battle-tested integration

## Low integration costs

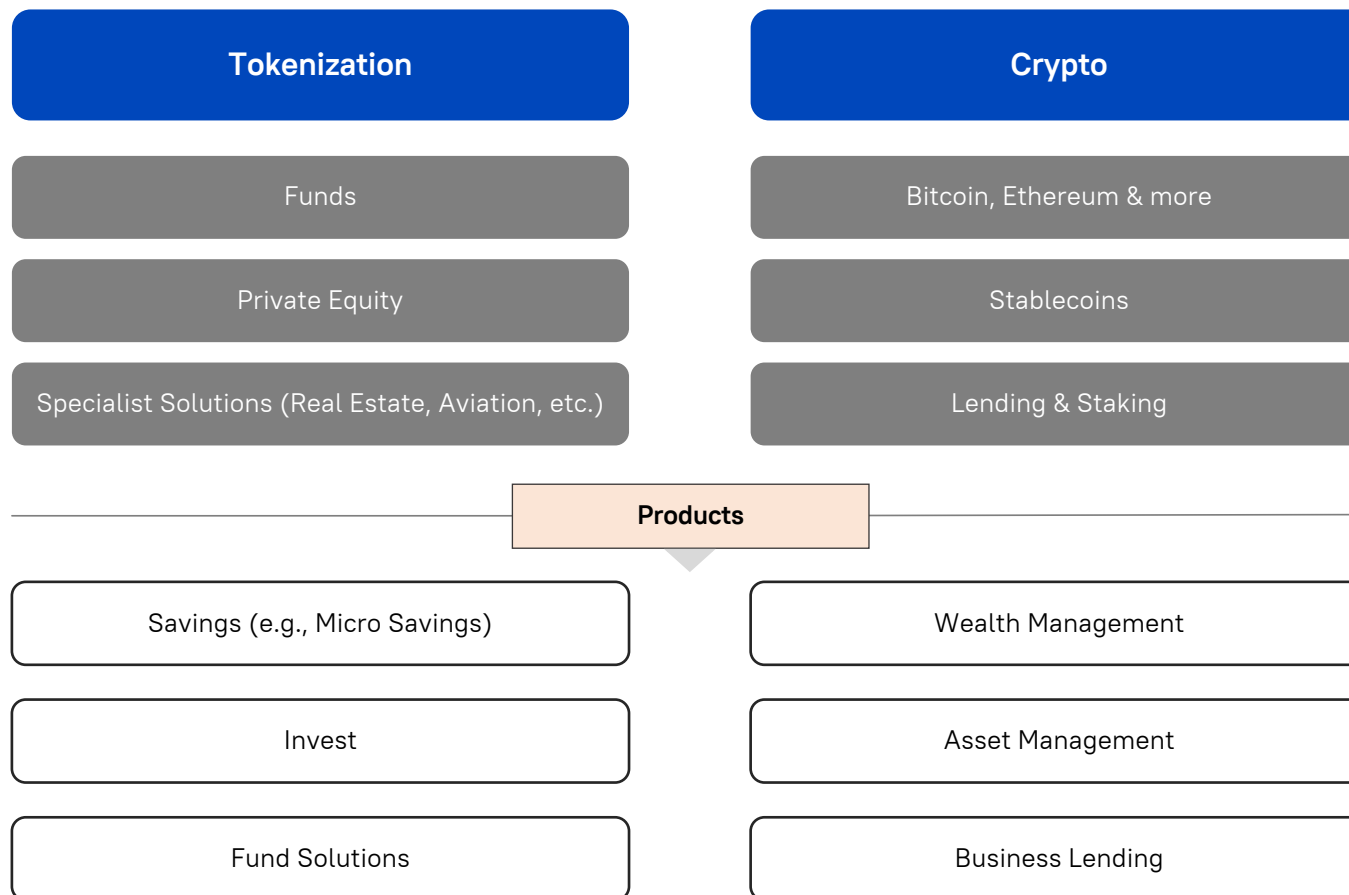
Standardized and available Rest-APIs will eliminate most of the costs for the implementation of a new digital asset infrastructure

<  
70%

Reduce costs (CTB) for implementation

# Upgrade your bank

Offer your clients better financial products



## Business advantages

- ✓ Individuals and Businesses have access to new asset classes
- ✓ Lowering the threshold to reach new investors group like family offices
- ✓ Create new revenue streams through innovation
- ✓ Possibility to make special solutions (real assets) more liquid

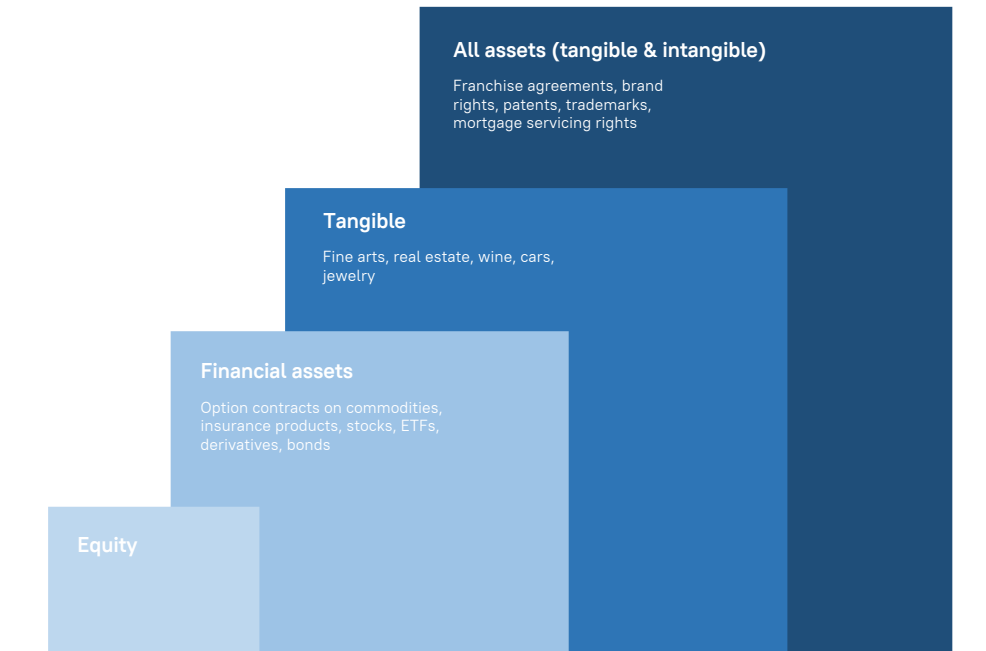
## Process advantages

- ✓ Faster settlement from T+2 to T+0 (nearly instant)
- ✓ Enhanced security due to the nature of decentralization to avoid security hacks
- ✓ Improve accountability by reducing fraud and and misuse of company assets due to blockchain

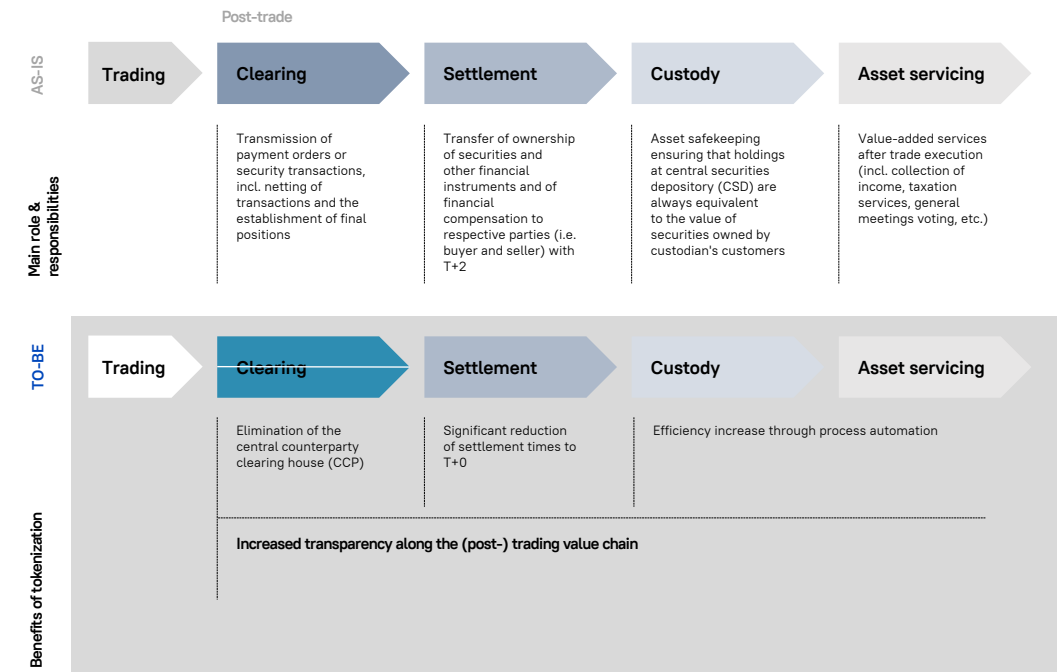
# Tokenization

You will be more efficient, reduce costs and add new asset classes

Tokenization on blockchain opens up the possibility of a new financial trading system, one that is more efficient, transparent and accessible.



To better understand the potential disruptive power of tokenization, we looked at equity trading and the post-trade value chain.



# Crypto

Offer crypto trading directly over your front-end without a high barrier

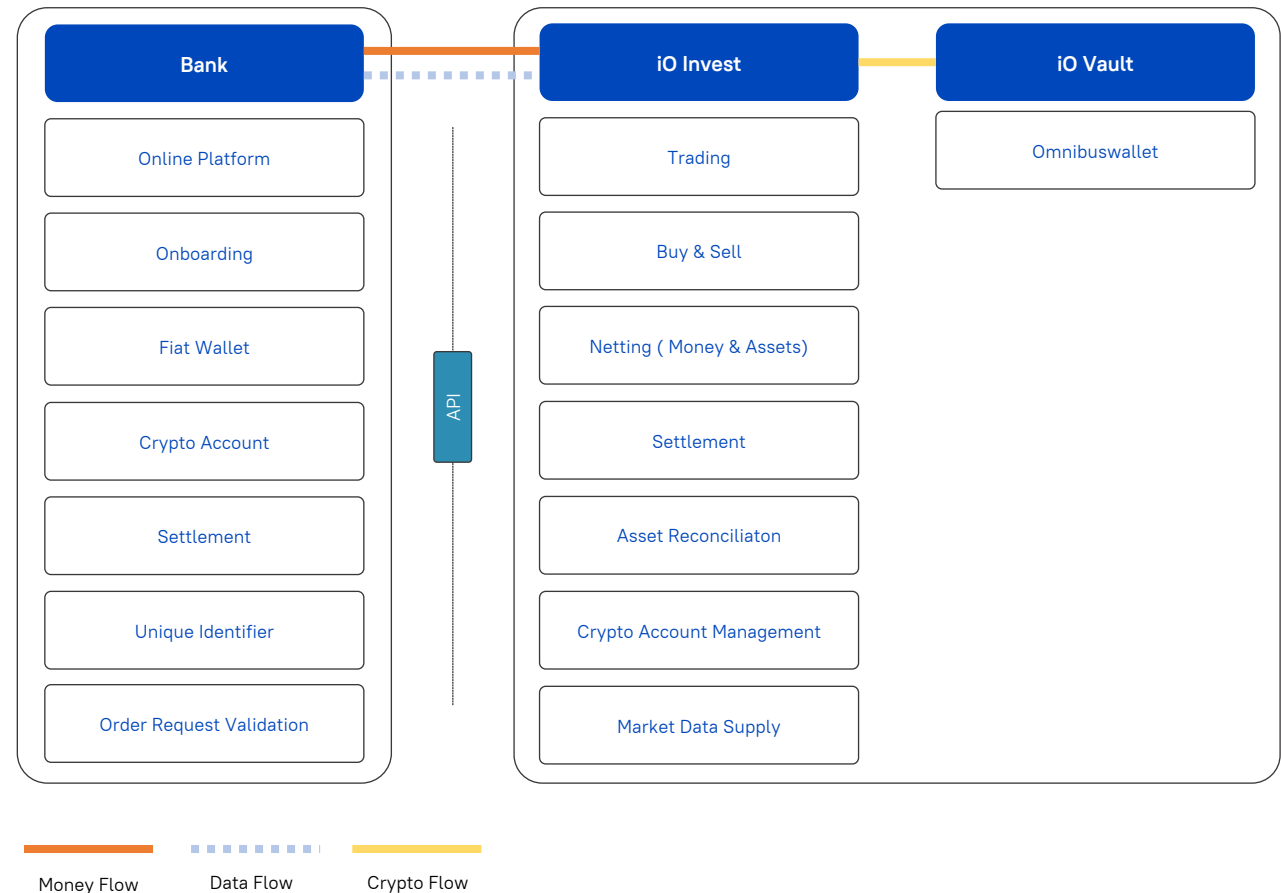
## Opportunities

Cryptocurrencies are a vehicle with great prospects. They have the potential to outperform conventional banking products while offering greater efficiency, less bureaucracy, and more transparency.

## Infrastructure is available

The infrastructure for digital assets is more mature than five years ago. Financial institutions should choose a partner that can offer the whole range of technology to avoid counter party risks.

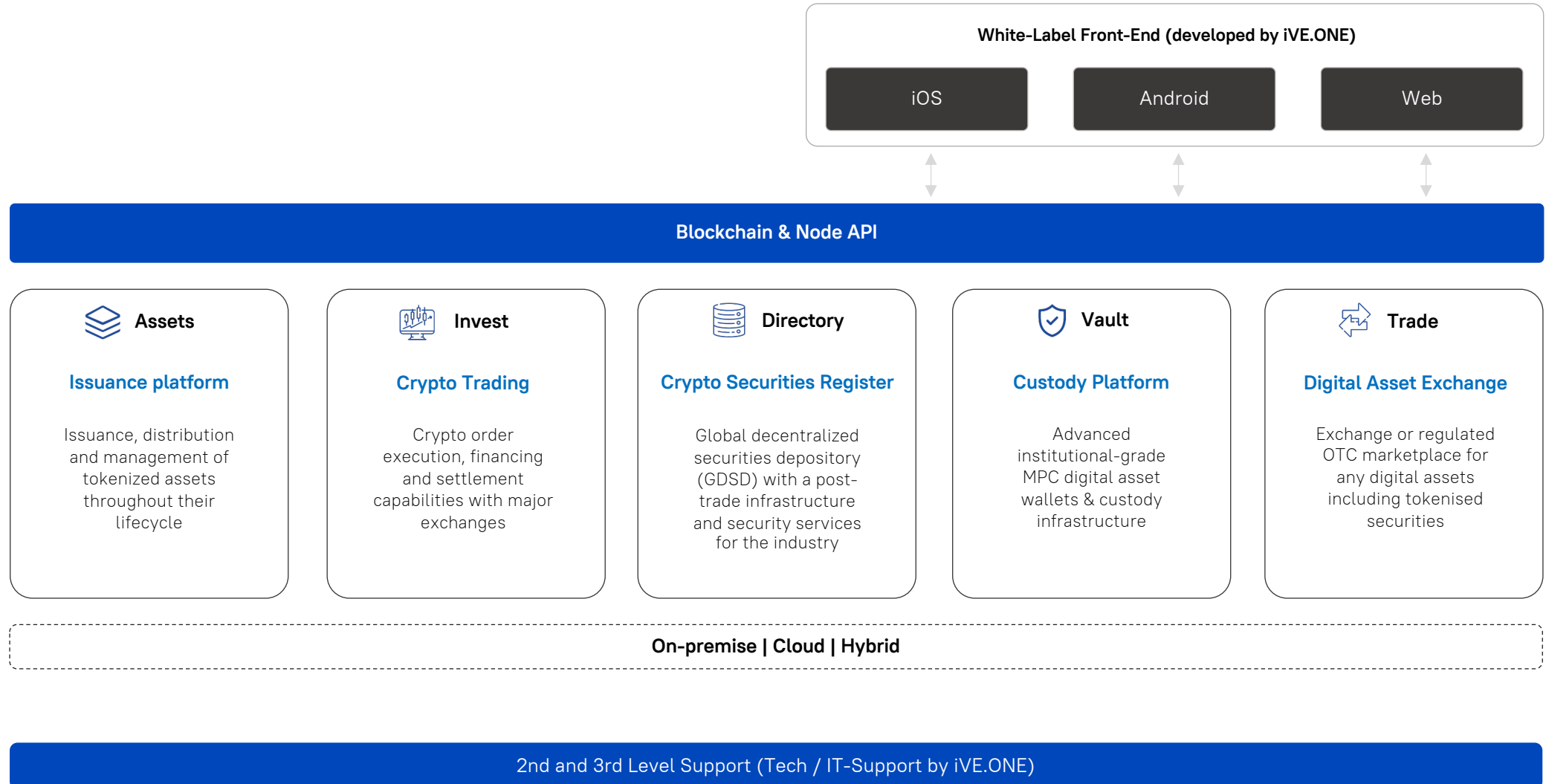
## Target Operating Model



# Configurable API platform (1/2)

iVE.ONE

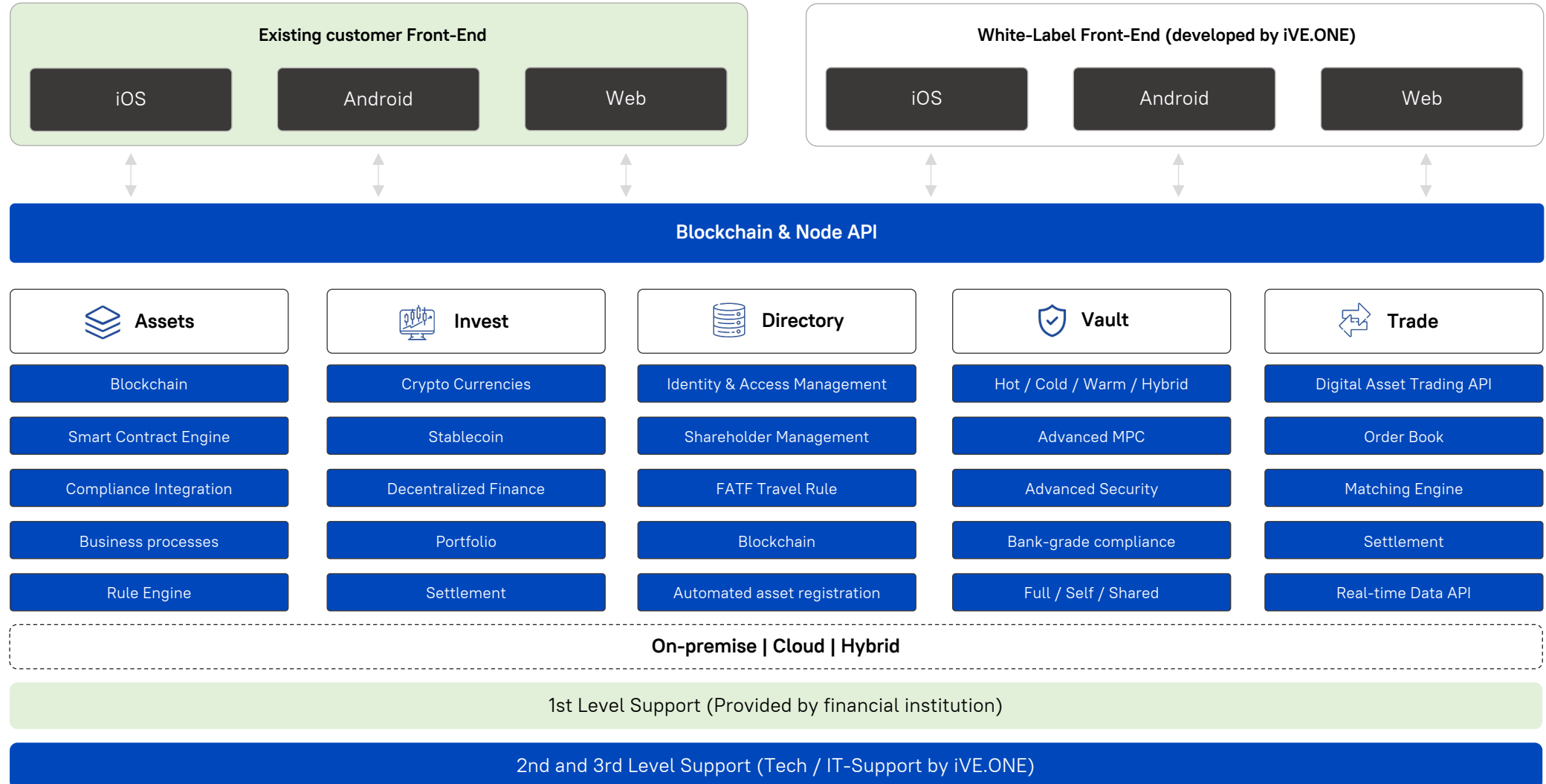
All scalable solutions out-of-one-hand



# Configurable API platform (2/2)

iVE.ONE

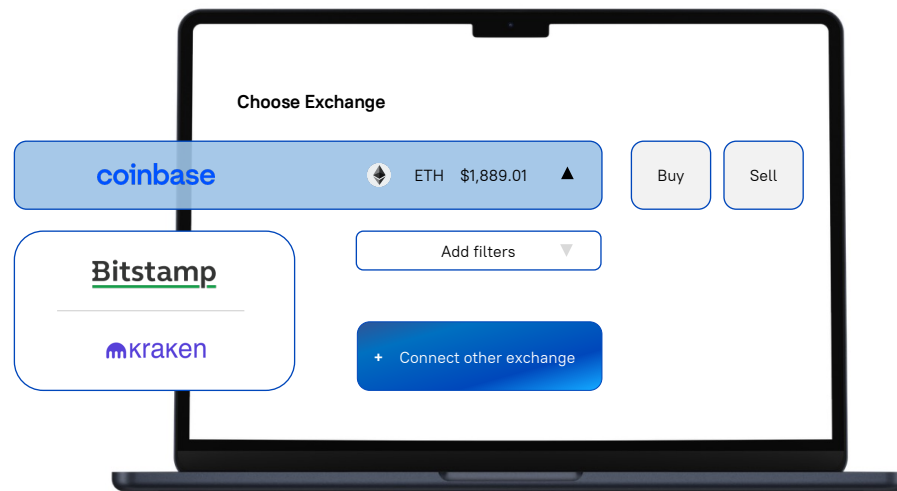
Modular and customizable



# iO Invest

Your retail or business clients gateway to crypto and DeFi

IVE.ONE



## Multi-Dealer Exchange

You can decide on which “trustful” exchange you want to use to execute your orders. As regulated financial institution you can choose your favorite crypto exchange for your end-clients.

## Smart-Order Routing

Optimize the trade execution by intelligently routing orders to different venues, aiming to achieve the best possible execution price and improve liquidity access, trading costs, and speed.

## Settlement & Workflows

Configure a daily or hourly settlement process with automated workflows to improve the relationship between the buyer and seller for these new asset classes.

# iO Vault

Ultimate level of protection for your digital assets

iVE.ONE



## Highest level of security

Built for financial institutions that require a multi-layered security architecture for decentralized cryptographic key management and protection to remove single point of failure.

## Key protection with Advanced MPC

Advanced MPC provides the industry's highest performance MPC key management and protection system, with industry leading scale and low latency for high a high security level.

## High flexibility from custody to hosting

Supports any custody model, any hosting model, and protocol, and nearly any m of n MPC threshold security scheme all within the boundaries of a virtual vault like an HSM.

## 100% Self-Hosted for independence

iVE.ONE never holds or sees any key shares, never has access to or sees your policies (unless if you request and share) and has no visibility to or control over your wallet infrastructure.

## High performance and any blockchain

Scale to million of keys and wallets with up to 10.000's transactions per second (TPS) on different blockchain protocols from Ethereum to Solana and more.

## Easy integration and configuration

Powerful integration with existing services to easily introduce new services over Rest API. Go-live with iO Vault in less than two months as Software-as-a-service solution.

# Additional services

We want to provide excellence to our customers

## Compliance & AML

iVE.ONE can work with customer data as UUID or build-in their universal onboarding process with compliant-related processes on user level in the background (PEP and sanction checks, etc.)

## Incident Management

Our team is available 24/7 in case of urgent and business-related emergencies and available over a simple ticketing service desk

## Tax Reporting

iVE.ONE and its partners can support on taxes on digital asset generated by the end-customer with a simple agreement or API

## Customer Support

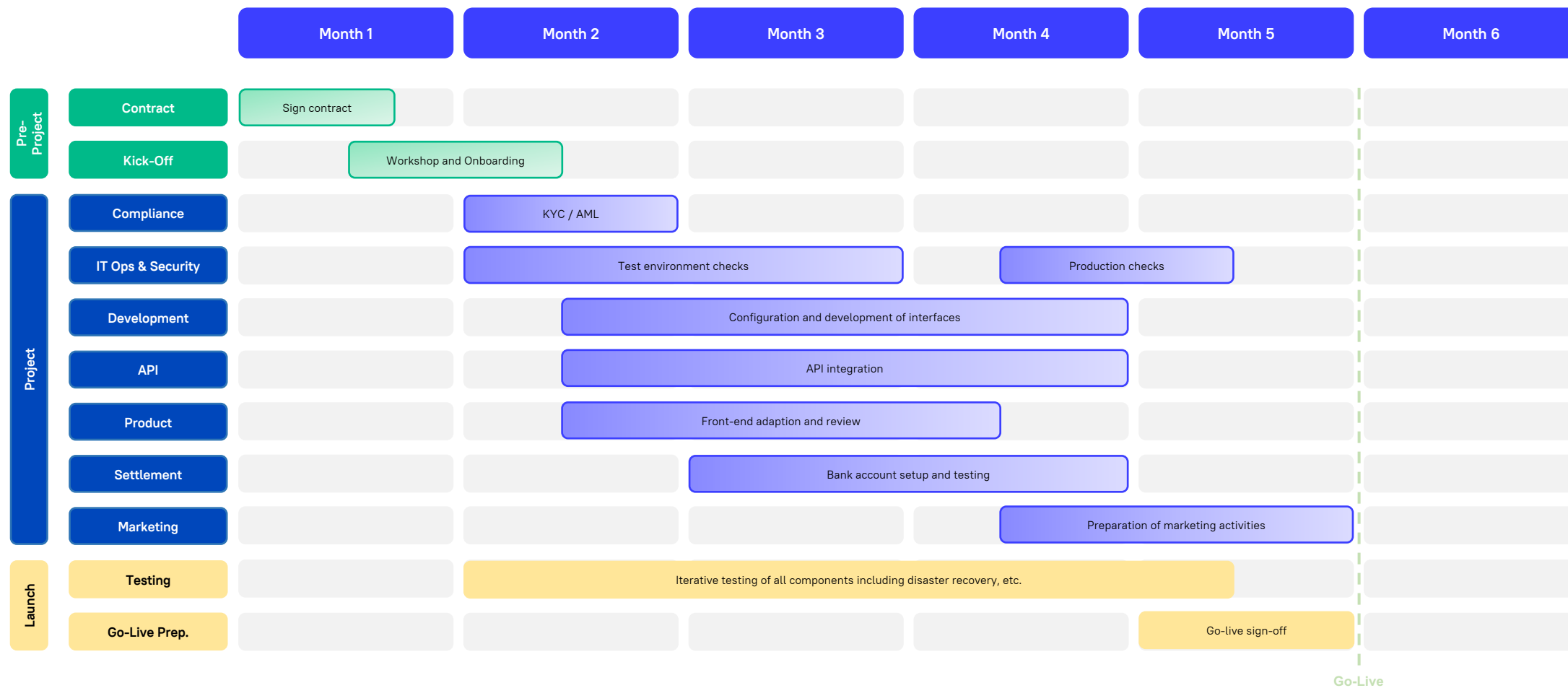
iVE.ONE provides second-level customer support to the Partner and third-level technical support, if technical errors on the digital asset infrastructure occur

## Training & Consulting

iVE.ONE does not simply provide a technical platform, but also consults and trains product partner teams on regulatory, innovation and product topics

# Launch your business

Between 3-6 months with our standardized approach



# Transformation essentials

Four prerequisites to keep in mind for success

## Comprehensive change management

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A successful transformation is strategy-based and accompanied by strong mobilization, at least of a group of people working on digital asset projects

## Top management buy-in

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Robust top management buy-in is crucial to reduce resistant to change and achieve ambitious results

## Knowledge development

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In order to adopt digital assets, develop the infrastructure in which knowledge can be built and retained

## Open platform and partner approach

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Collaboration with partners across borders and industries will be beneficial to complement knowledge development

### Experience vs. Diversity vs. Innovation

The founder team has more than 40 years experience in the financial industry and decided to enter the digital asset world during their last project at Deutsche Bank in the Wealth Management area in 2016.

Now, with 14 people on board and an amazing advisory board, the team is changing the way how corporates can integrate new digital asset services to their businesses.

## Meet the team

Strong finance & IT background



# Advisory Board

iVE.ONE



Partner for the  
China Business  
Group at PwC



Former Business  
Angel & CEO bei  
German Accelerator  
New York



Former member of  
the Board of  
Managing Directors  
of Commerzbank



Partner and head of  
the FinTech team at  
capitalmind



Former Nest, Google  
and Apple Executive  
in Silicon Valley



# Thank you for reading




Product deep dive

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# Case Study

dwpbank wants to offer their business clients the possibility to buy and sell bitcoins by leveraging iVE.ONE's digital asset infrastructure

	
<b>Products used</b>	
➤	Crypto Trading
➤	Settlement
➤	Digital asset services
	Germany   Crypto
	Retail & Institutional

## Challenge

dwpbank made the strategic decision to offer as first MVP the buy and sell of bitcoin. The corporate doesn't have the know-how, resources and technical setup for completing this task and is looking for a digital asset provider to create a PoC within 3 months. There was a selection of over 20 start-ups and companies for the leading implementation.

## Solution

After shortlisting three start-ups, dwpbank chose iVE.ONE due to their full leading digital asset modules backed by APIs. The partnership for the PoC was focusing on leveraging iVE.ONE's crypto trading with an onboarded exchange, custody solution and digital asset services to fulfil the customers requirement.

**1**

Start-up out of 20 competitors like Metaco or Solaris

**3 months**

To provide a PoC for bitcoin trading with interfaces to the client

## Results

dwpbank was able to create a new business model and analyse the gaps to their core banking business. In partnership and letting iVE.ONE handle all digital assets modules, dwpbank could focus on selling this new product to their customers and find a potential launching partner. iVE.ONE helped dwpbank to create a whole new parallel digital asset ecosystem.

# Case Study

Nola, a regulated financial entity, wants to build a digital asset exchange for tokenized assets.



## Products used

- Tokenization
- Custodian
- Trading

🌐 Saudi Arabia | Equity & RE

👥 Retail & Institutional

## Challenge

Regulated financing platforms in Saudi Arabia are facing the challenge to provide liquidity to their illiquid assets on their own platforms - for real estate and equity. The end customers investment is locked without any options of trading on a secondary market or OTC marketplace. Nola made the decision to create the first tokenization and exchange API in KSA.

## Solution

iVE.ONE leveraged their issuance module to create a new token configurator over API to tokenize these assets directly on the crowd platforms. In combination the existing custody, register and digital asset exchange modules have been used to store tokens, manage transaction movement and make these tokens more liquid within the platforms.

1

Tokenization and Digital Asset Exchange API

> 500.000

Investors that have the ability to trade their assets

## Results

Investors suddenly have the possibility to trade their illiquid assets over the iVE.ONE's Digital Asset Exchange API with their tokens. Also businesses looking for funding have in the future the chance to list their tokens directly on the digital asset exchange to find new investors for their projects.

# Case Study

Dawma, a financial entity, wants to offer their clients the access to all asset classes from stocks, ETFs, gold to crypto trading.



## Products used

- Crypto Trading
- Custodian
- Tokenization

🌐 Saudi Arabia | ETFs & more

👤 Retail & Institutional

## Challenge

Investors currently have no possibility to easily invest in multiple asset classes over one platform. They need to create multiple accounts over multiple platforms to access stocks, ETFs, or other ones. Dawma wants to create a super robo-savings app with one account to access to provide all assets including gold to these investors.

## Solution

In collaboration with a partner, iVE.ONE builds front-end solution and connects to the partners back-end to provide all fractional stocks, ETFs, gold and more for Dawma. The customer leverages iVE.ONE trading solution to provide crypto assets to Dawma's end customers, if the regulation is officially allowed.

1

Investment App with multiple asset classes

> 1.000.000

Investors that have the ability to invest in strategies

## Results

Dawma is able to create an better application for their customers by having a single-sign-on-interface for all asset classes. iVE.ONE integrated the partner and built a front-end solution on top of it. For all digital assets, Dawma is leveraging iVE.ONE's infrastructure. iVE.ONE was able to create a super saving app in the KSA region.