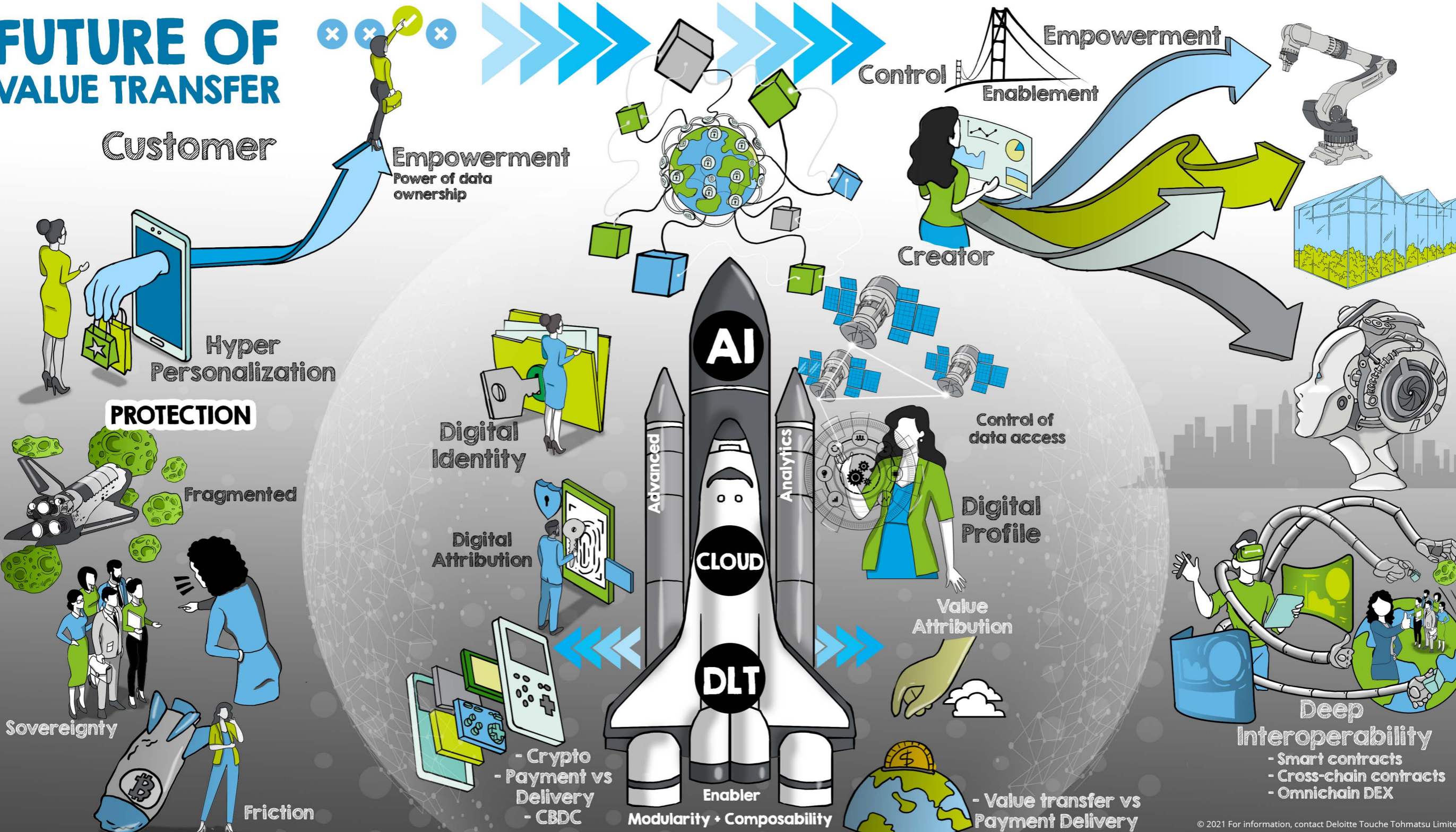


FUTURE OF VALUE TRANSFER



Customer

Empowerment
Power of data ownership

Hyper Personalization

PROTECTION

Fragmented

Sovereignty

Friction

Digital Identity

Digital Attribution

- Crypto
- Payment vs Delivery
- CBDC

Modularity + Composability

AI

CLOUD

DLT

Enabler

Advanced

Analytics

Creator

Control of data access

Digital Profile

Value Attribution

- Value transfer vs Payment Delivery

Control

Enablement

Empowerment

Deep Interoperability

- Smart contracts
- Cross-chain contracts
- Omnichain DEX