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*digital***BTC**

Innovative Digital Currency Solutions

Innovative Software Solutions Company

Investor Presentation
(ASX: DCC)

May 2015

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COMPANY OVERVIEW

- digitalBTC is an innovative software solutions company listed on the ASX
- To date digitalBTC's three core fintech products have been focused on the digital currency market: digitalX Direct, digitalX Mintsy and digitalX Pocket
- In H2 2015, digitalBTC is launching a disruptive new remittance product to the market: **AirPocket**, which targets the established and significant remittance market worth US\$583 billion.*
- Board and management team owns ~45% equity interest in the Company

ASX	DCC
Share price	\$0.22
Shares on issue	160 million
Market cap.	\$35 million
Cash at bank*	~\$2.5 million

**Includes Bitcoins held*

AirPocket is a disruptive new technology delivering convenient, low cost, cash transfers to the significant and established remittance market. The software allows any individual or merchant with a smartphone and a small cash float to create their own business and become a remittance broker – an AirAgent.

*Source: World Bank Remittance Inflows April 2015 data

Correct as at 18 May 2015

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INVESTMENT HIGHLIGHTS

- digitalBTC is an innovative software solutions company
- Delivers next generation fintech software to institutions and consumers
- Expert management team, with successful entrepreneurial experience in the mobile advertising and technology sectors
- Disruptive remittance product to be launched in H2 FY2015, leveraging the unique Blockchain technology and the sharing economy model e.g Uber and Airbnb
- Global remittance market estimated to be worth US\$583 billion in 2014
- Launch of AirPocket into the Latin American and the Caribbean (LAC) markets opens up a potential US\$84 billion market opportunity in the US to LAC remittance corridor
- MoU signed to form an SPV for distribution of AirPocket. Agreement brings:
 - significant business experience in the finance, telecoms and remittance sectors;
 - and extensive local networks in the U.S, Latin American and Caribbean markets

BOARD & MANAGEMENT



Zhenya Tsvetnenko

Executive Chairman

Mr. Tsvetnenko is a highly successful entrepreneur mobile messaging and internet advertising. He is the founder of Mpire Media, a privately held global multimedia and online advertising company servicing international clientele.

Mr. Tsvetnenko was awarded the prestigious Ernst and Young, Entrepreneur of the Year 2010 award in Australia (young category) and the Western Australian Business News 40 under 40 award in 2011.



Alex Karis

Chief Executive Officer

Mr. Karis is President and founder of Karis Marketing Group, one of the leading US digital marketing companies, providing online marketing support services to major US Telecom carriers.

Mr. Karis has over 10 years experience in the online display and mobile content space, managing projects for clients such as Bank of New York Mellon, Martha Stewart Living and AT&T. Mr. Karis holds a bachelor's degree in Marketing at The University of Massachusetts Amherst.



William Brindise

Chief Investment Officer

Mr. Brindise has over 15 years experience in trading energy, metal and grain options and futures. He began his career on the NYMEX working for ZAR trading and after few years started his own trading and brokerage company, BAK. After 4 successful years he began working at hedge fund SHK Management, where he managed a portfolio of \$20 million.

Mr. Brindise will continue to oversee proprietary trading desk operations and is now focusing on trading Bitcoins at digitalBTC. He holds a bachelor degree in Business and Finance from the Boston University.



Brett Mitchell

Non Executive Director

Mr. Mitchell is a corporate finance executive with over 20 years of experience in the finance and resources industries, and has been involved in the founding, financing and management of both private and publicly-listed resource companies.

Mr. Mitchell holds a Bachelor of Economics from the University of Western Australia and is a member of the Australian Institute of Company Directors (AICD) and will be involved with the corporate strategy of the business in his new role as a Director.

Leveraging the board and management teams' extensive experience in marketing, mobile messaging, payments and trading

KEY FINTECH PRODUCTS AND SERVICES

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Software for the institutional market, providing Bitcoin liquidity to market participants

Currently in Beta with select customers showing significant trading growth, with \$3.8 million in revenues in Q1 2015



Joint Venture with one of world's biggest digital currency exchanges, Cryptsy

Allows customers to lease large-scale specialised hardware to earn digital currencies and currently have over 30,000 consumers enrolled into memberships prior to launch



A mobile application that makes financial transactions simple and more secure

Global launch expected in H2 2015 with over 35,000 pre-enrolments since 1 November 2014. Allows the instant transfer of funds anywhere in the world, at anytime and leverages the benefits and innovations of digital currencies



A disruptive, global, peer-to-peer remittance product

AirPocket utilises the Bitcoin blockchain technology, proven in other digitalBTC products, and Uber style mobile AirAgents, to deliver instant, low cost, peer to peer, cash transactions.

THE DISRUPTER - AIRPOCKET

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AirPocket is a disruptive, global, peer-to-peer remittance product launching in H2 2015.

The “Uber” of global remittance

DISRUPTIVE MOBILE REMITTANCE PAYMENTS PRODUCT

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P2P remittance product	Huge target market	Utilises Blockchain technology	Low infrastructure costs
<p>AirPocket is a mobile application which allows any individual or merchant with a smartphone and a small cash float to become an AirAgent- extending the geographic reach of the cash remittance network beyond retail-location services such as Western Union and MoneyGram</p>	<p>Initial target markets are Latin America and the Caribbean</p> <p>The size of the global remittance market was US\$583 billion (in 2014)*</p>	<p>The product leverages Blockchain technology, already used in other digitalBTC products, providing the Company a competitive advantage in the market. We have access to a secure, incorruptible, persistent and decentralized storage and verification system allowing cash to cash remittance.</p>	<p>AirPocket's low infrastructure costs allow it to provide customers an exciting alternative service at around a 50% lower cost compared to others in the market</p>

*Source: World Bank Remittance Inflows April 2015 data

COST ADVANTAGE

On average AirPocket fees are less than half that of the incumbents

Firm	Service	Fee (USD)	Exchange Rate Margin (%)	Total Cost (%)	Total Fees (USD)
Western Union	Instantaneous, cash-to-cash	\$8.00	2.79%	18.79%	\$9.40
Ria	Instantaneous, cash-to-cash	\$4.00	1.33%	9.33%	\$4.67
MoneyGram	Same day, cash-to-cash	\$9.99	1.79%	21.77%	\$10.89
Wells Fargo	Same day, cash-to-cash	\$7.50	2.46%	17.46%	\$8.73
Delgado Travel	Instantaneous, cash-to-cash	\$6.00	3.78%	15.78%	\$7.89
Delgado Travel	Bank account to cash, 2 day transfer	\$4.99	2.65%	12.63%	\$6.32

Fees based on a USD\$50 transaction

HOW IT WORKS



Step One

Sender locates AirAgent with map interface and pays cash

AirAgent sends funds through application

Sender receives unique code

Sender gives the code to Recipient

BLOCKCHAIN

AirCodes are funds that are registered, verified and stored on the Blockchain

AirCodes are funds that are released from the Blockchain to AirAgents account

Step Two

Recipient locates AirAgent, using map interface

Recipient provides AirAgent with code

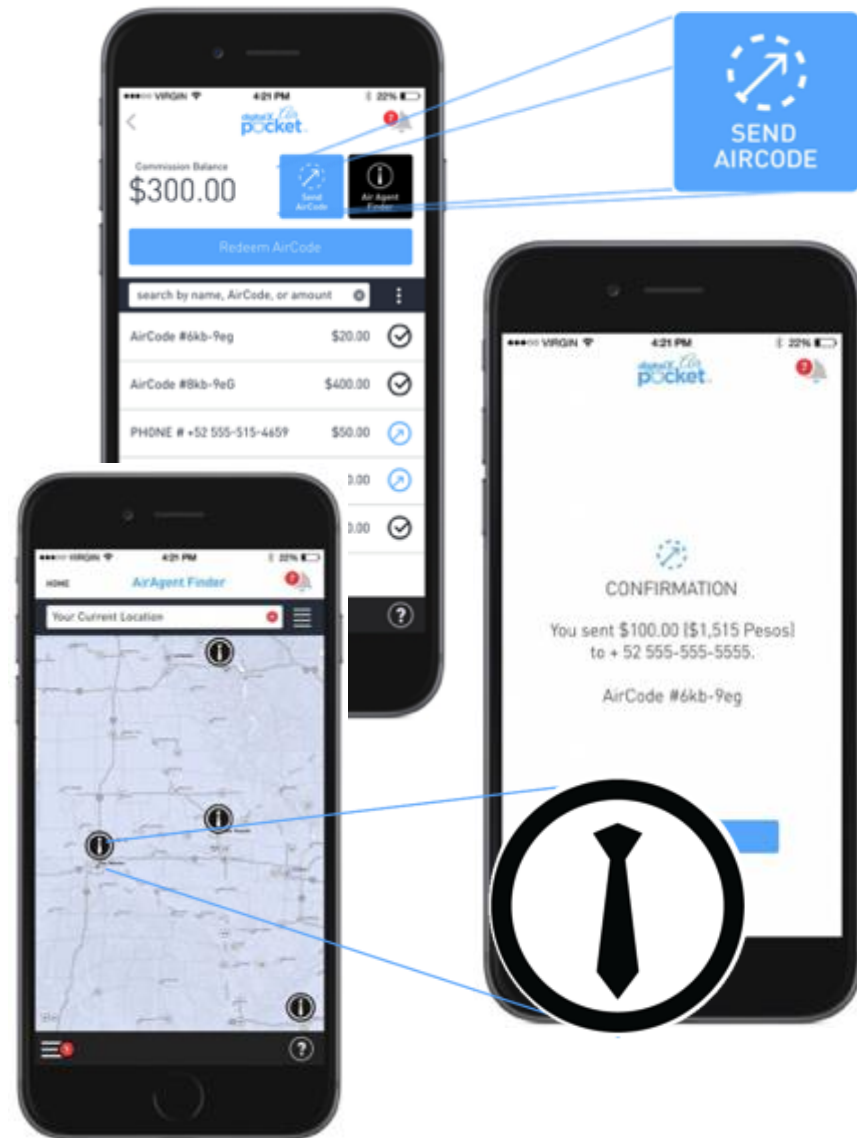
AirAgent enters code through the app and receives funds

AirAgent gives Recipient the cash



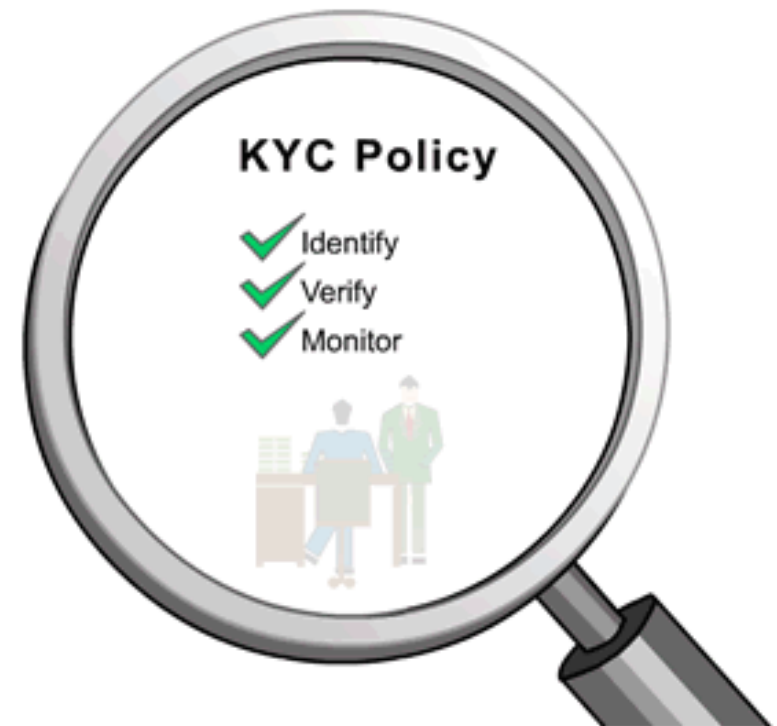
KEY FEATURES

- ✓ Peer to peer transactions
- ✓ Agent to peer transactions
- ✓ Next generation record keeping and transactions securely recorded and stored on the Blockchain
- ✓ AirAgents located using in-app map
- ✓ Low cost transfers redeemable in cash
- ✓ SMS and voice enabled for less advanced emerging market regions
- ✓ Instant micro-payments 24 hours a day
- ✓ Can be used for instant electronic funds transfers, cash cross-border remittance, local currency cash withdrawals and mobile payments



REGULATORY COMPLIANT

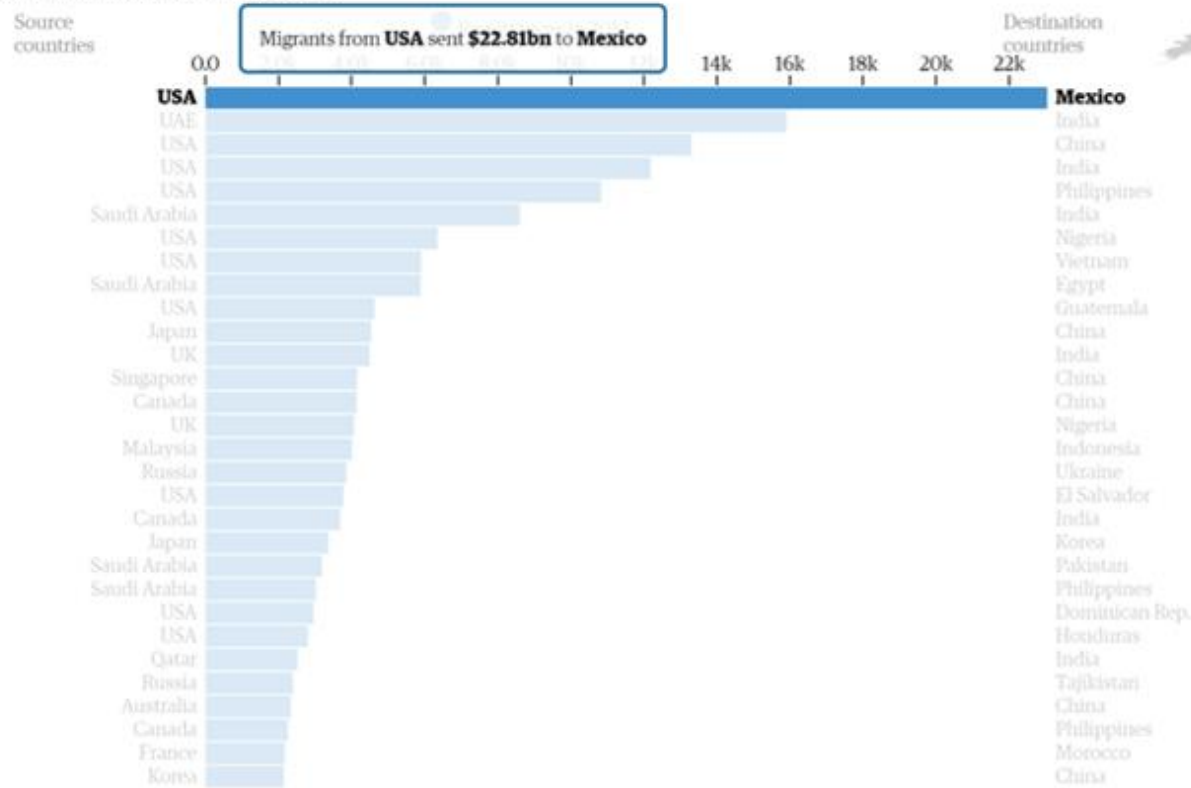
- ✓ Registered with FinCen (Financial Crimes Enforcement Network, Department of the U.S Treasury)
- ✓ Adhere to Know-Your-Customer (KYC) and Anti-Money Laundering (AML) standards
- ✓ Automated transaction filtering for regulatory compliance



GLOBAL REMITTANCE MARKET

An estimated US\$583 billion was sent by migrants to developing countries in 2014. Currently the market has high fees for small payments and global banks are retreating from the sector*

The most valuable corridors



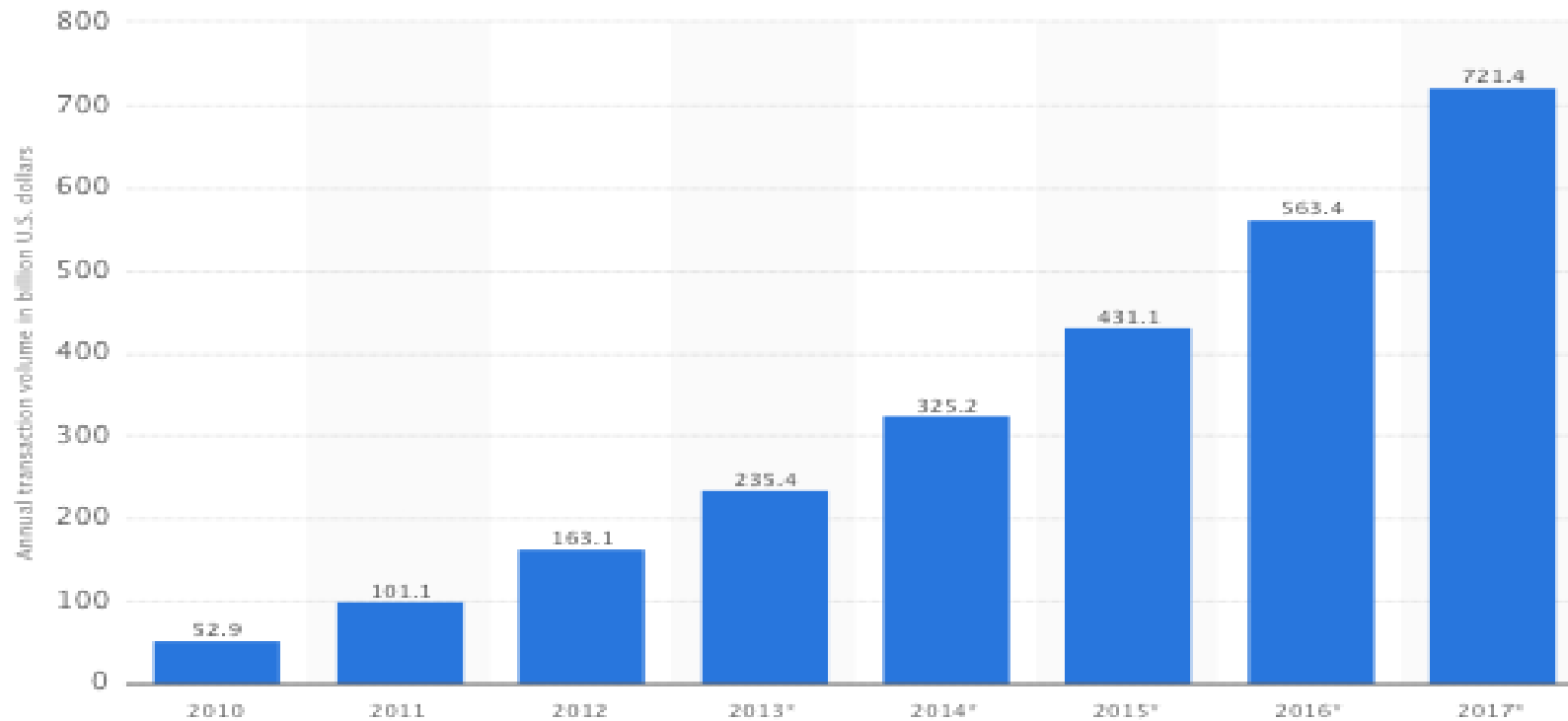
More remittances are sent from the US to Mexico than any other corridor - \$24.3bn was sent in 2014 alone

All data courtesy of World Bank. Remittance transfer fees represent the average total cost of sending \$200 or the local currency equivalent.

*Source: World Bank Remittance Inflows April 2015 data

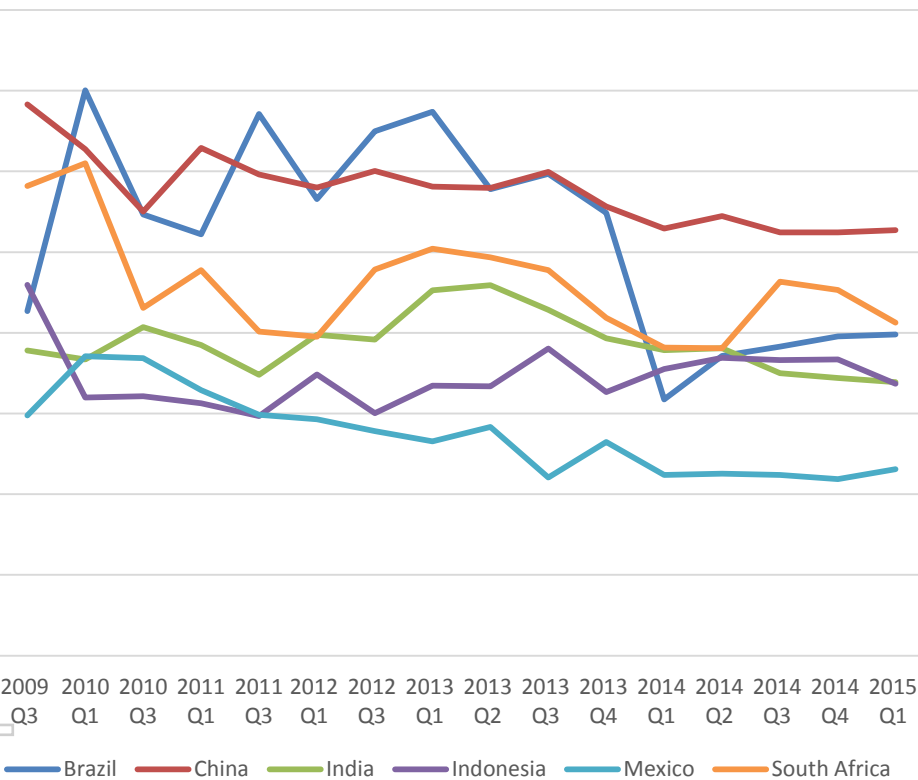
GLOBAL MOBILE PAYMENTS

Globally, mobile payment volumes reached US\$325 billion in 2014; mobile payment revenue is growing and is expected to reach \$721.4 billion in 2017

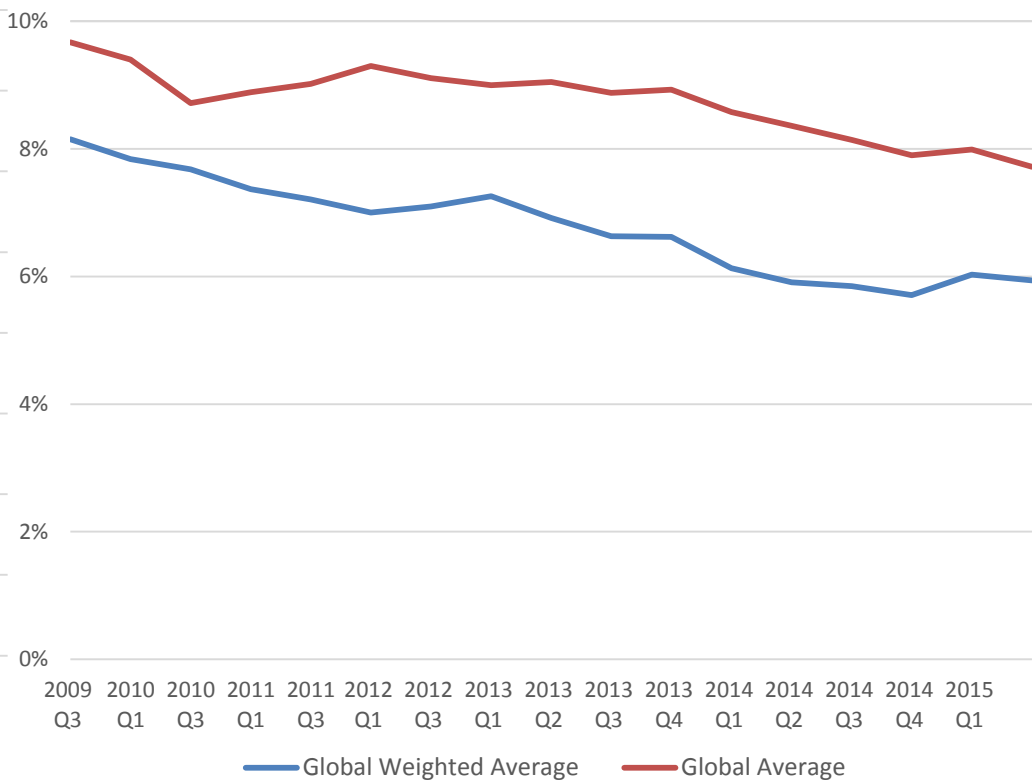


COST OF REMITTANCE

Costs of Remittance by receiving Country (based on US\$200)



Global Remittance Fees (based on US\$200)



The remittance market is in need of an alternative, cheaper option
 Remittance fees haven't varied in cost by any substantial amount in the past six years and the cost of sending money is expensive and time consuming.

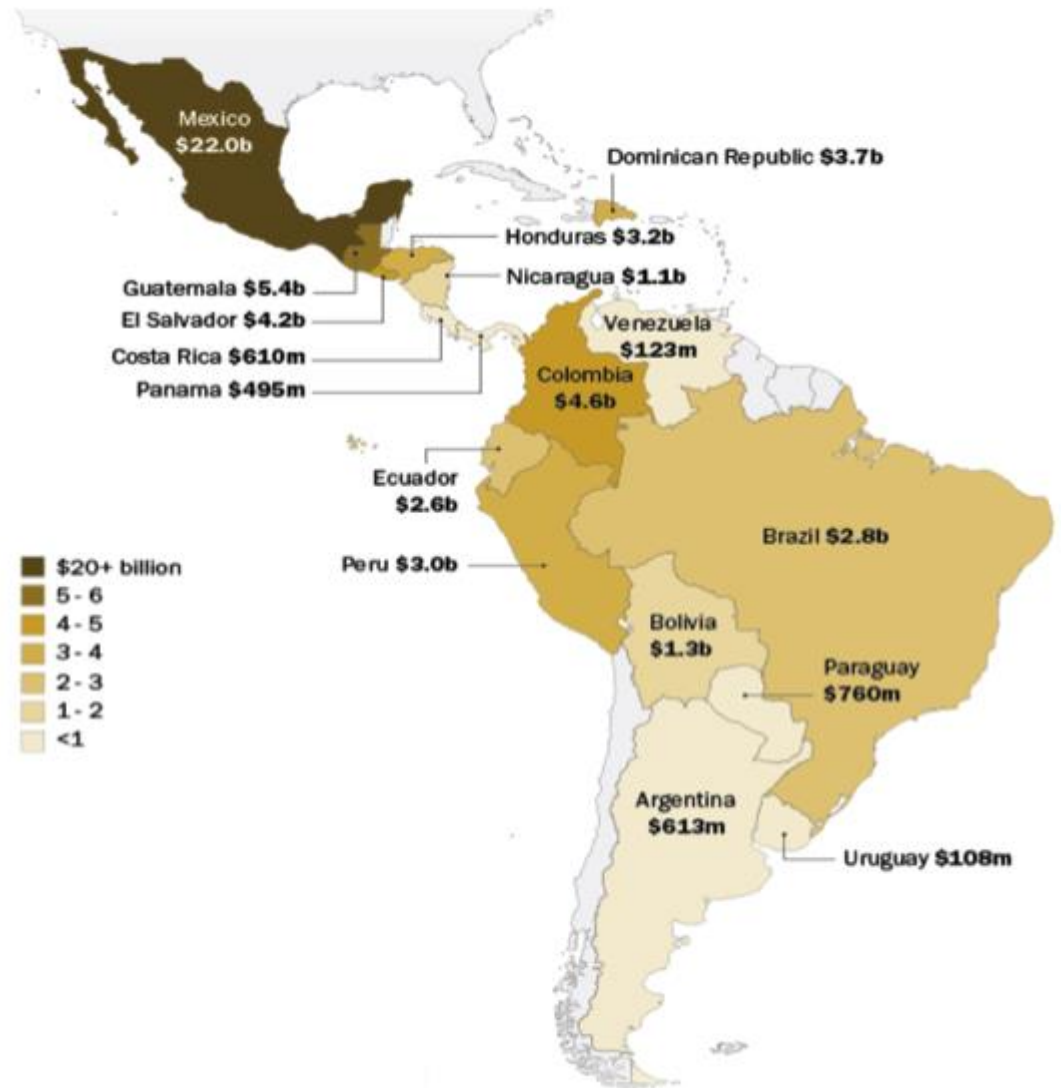
Source: World Bank Report March 2015

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LATIN AMERICAN REMITTANCE CORRIDOR

- 54% of foreign-born Hispanics send money from the U.S to their home country*
- The average cost of sending remittances to Latin American countries was 6.14% in Q1 2015**
- On average immigrants from Mexico, Guatemala, Honduras, Dominican Republic and El Salvador sent c.\$3,780 in remittances per year

Total Remittances by Selected Latam Countries
2013 estimates



*<http://www.ifad.org/remittances/maps/latin.htm>

**World Bank Q1 report

***<http://www.pewhispanic.org/2013/11/15/remittances-to-latin-america-recover-but-not-to-mexico>

DISTRIBUTION STRATEGY & PARTNERS

Strategy is focused on rapidly deploying the product, by building commercial partnerships with large corporations in the region to achieve broader consumer appeal, accelerate distribution and build awareness

Exclusive agreement signed to form a Special Purpose Vehicle with U.S based partners to facilitate roll out in Latin America and the Caribbean.

Partnership brings:

- Significant experience in telecoms and finance sectors
- Extensive networks in the U.S, Latam and the Caribbean

COMPETITIVE LANDSCAPE

	AirPocket	Traditional Remittance providers: Western Union, MoneyGram, Wells Fargo	Digital Money remittance providers: Xoom, Remitly World, Remit, Currency Cloud, Azimo	Online P2P and remittance networks: Peer transfer, Ripple, Currency Fair
P2P transfers	✓	✗	✗	✓
Utilises secure Blockchain technology	✓	✗	✗	✗
Low infrastructure cost	✓	✗	✓	✓
Competitive fees	✓	✗	✗	✗
Extend geographic reach of cash network	✓	✗	✓	✓
Tech Driven	✓	✗	✓	✓
Sharing Economy Model	✓	✗	✗	✗
Available 24/7/365	✓	✗	✓	✓
Instantaneous Cash Transfers	✓	✗	✗	✗

PARTNERS & ADVISORY BOARD MEMBERS

Sanjay Santahnam

Sanjay Santhanam has over 25 years of experience in financial markets, having spent the bulk of his career working with large financial institutions. Most recently he held the position of Partner at the Galleon Group, a multi-billion dollar hedge fund. His roles there also included Global Head of Risk Management and Strategy and Managing Member of Galleon International. Mr. Santhanam has a wealth of corporate and investment expertise having invested and served on the board of numerous successful companies, both public and private.

Juan Carlos Barrera

Juan Carlos Barrera is an entrepreneur with a wealth of experience in the financial services and technology industries. Mr. Barrera is currently serving as the Interim President and Head of Global Initiatives at Sports195, a global digital sports company. He served as CEO of Global Select Wealth Management, where he pioneered the development of in-country asset allocation platforms and investment products tailored specifically to institutions around the world. For over 20 years Mr. Barrera held senior positions at Prudential International Investments, one of the largest financial services institutions in the world.

William Witenberg

William Witenberg is the founder of Witenberg Investment Companies, Inc., a fully disclosed introducing broker dealer into Goldman Sachs from 1997 to 2011. Witenberg Investment Companies, Inc., counted among his clients a substantial number of institutional investors and high net worth individuals. The Company was previously the West Coast partner with the trading operation of Generic Trading LLC and has significant M&A advisory expertise. The firm's experience also spans the digital currency and real estate markets. Prior to founding Witenberg Investment Companies, Inc, Mr Witenberg held positions with Dean Witter, Solomon Brothers and Lazard Freres.

Jorge Nicolau, OBE

Jorge Nicolau, OBE has over 40 years experience in the Latin American market having spent the past 15 years at Cable & Wireless Communications (the leading mobile and broadband supplier in Panama), departing his role as President and CEO in 2014. He has significant experience of bringing new products to the market, having successfully launched Pay TV for the first time in Panama. Mr. Nicolau has an extensive network of contacts in the telecoms and retail industries in Latin America. He is the recipient of the Order of the British Empire (OBE), granted by Queen Elizabeth II in 2014.

NEXT STEPS FOR GLOBAL LAUNCH

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Pre-launch	Post-launch (H2 2015)
Establish partners for cash pick-up locations in Latin America and the Caribbean	Paid media campaign and targeting advertising in key markets using low-cost but high-influence pop-up demos in storefronts, and aggressive billboard and targeted online advertising including social media and Google
Onboard Forex and banking partners to deliver lower costs and efficient access	Roll out AirAgent model where anyone can sign up to be a mobile cash pick-up agent.
Establish further distribution partnerships in additional regions	

THE FUTURE

- digitalBTC will expand the AirPocket infrastructure deployed initially in Latin America and the Caribbean to India and the rest of Asia where remittance figures are set to reach US\$300* billion by 2016
- The AirPocket platform and AirAgent infrastructure will be used to activate peer-to-peer lending services
- The AirPocket platform will serve as the backbone for on-Blockchain asset ownership exchange



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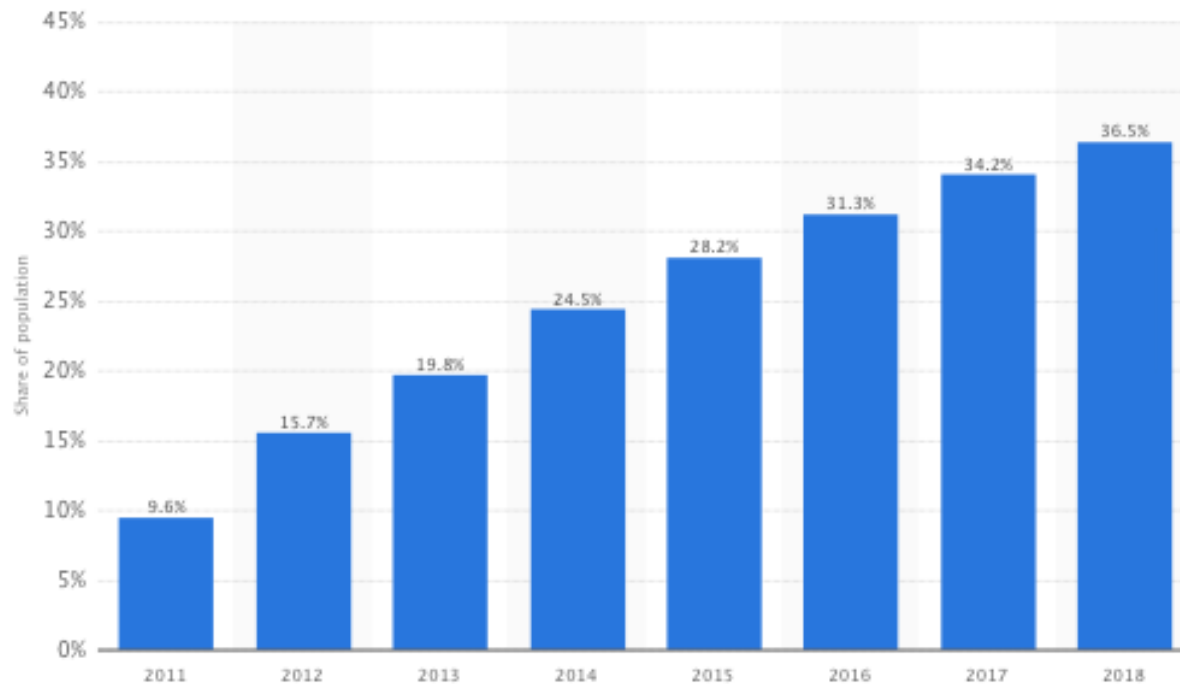
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Appendices

digitalbtc.com

SMARTPHONE MARKET PENETRATION

- There are nearly 2 billion smartphones globally and this is expected to reach 2.5 billion by 2018
- Smartphone market penetration is currently 37% globally



Smartphone penetration in Mexico is above average with 40% and the U.S totals 57%

NEW FUNDING RECOGNISING THE MARKET IS OPENING UP


worldremit.

US\$140 million

 **TransferWise**

US\$90.3 million

 **peerTransfer**

US\$43.3 million


the currency cloud

US\$17 million


azimo FIND MONEY FOR LESS

US\$11.5 million


REMITLY

US\$11.3 million


PANGEA
connecting the world

US\$6 million

 **rippleLabs**

US\$5.5 million


CurrencyFair

US\$2.5 million

 **zipzap**

US\$2.3 million

THE TECHNOLOGY

Blockchain *A global, secure, distributed ledger system*



Encryption - Transactions are permanently and securely recorded on the Blockchain



Secure – AirCodes offer decryption keys for AirPocket transaction messages, giving users a secure and permanent claim to their funds



Permanent - Once messages are integrated, they cannot be amended



Extendable - AirPocket messages can also contain notes, so the platform can be easily be extended into a digital asset registration system (i.e. "smart contracts"), providing further alternative uses for the technology beyond remittance



Open Protocol a threat to closed current systems - Blockchain is distributed across the globe and supported by independent miners who receive compensation for maintaining the system. By simply connecting to this global network and local banking partners AirPocket acts as a money sending service

COMPANY CONTACTS

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