CEO IN FOCUS
SEBASTIÁN PONCELIIZ
CEO, MONEYFI

KNIGHT IN FOCUS
RAFFAELE DELLA ROTONDA
A THANK YOU NOTE

RIMA M.
CEO CIT

Thanks to the industry mentors and the community as a whole...

The positive feedback from individuals as well as the amazing industry acceptance that we have received is awe-inspiring.

We are looking forward to your feedback.

Please send in your suggestions to rima@cryptoinvestmenttimes.com

Take a Chance...

Because you never know how absolutely perfect something could turn out to be

Time To Make The Magic Happen

Crypto Investment Times
A Print Media Publication

TARGETED . EFFECTIVE . ENGAGING . RECALL . CREDIBLE

While many of today's community are moving to the web to reach their target investors, print media still holds many key benefits only available in a stable media platform like magazine or a publication, this then can play an important role in the community trust building strategy, and should not be overlooked.

A powerful, persuasive, multi-media community outreach campaign should use assorted forms of media to draw on the strengths of each. This can most successfully increase your reach, community trust and investments. A strategic combination of print and digital communication can maximize the impact of your message because print offers benefits that digital doesn’t, and that digital combined with print advertising is more powerful than digital alone.

The traditional print advertising retains many of the advantages that made it the lifeblood of community communications for decades.

For companies seeking credibility, repetition and a closer connection with their investors, the benefits of print may outweigh even the most used digital media.
What are you showcasing???
SEBASTIÁN Ponceliz

Sebastián Ponceliz studied Economics at Buenos Aires University. From Argentina, he founded Odyssey Group in 2014, a company dedicated to provide automated consumption solutions in the US market, combining the highest technology with operations and finance.

As part of a personal experience seeking to diversify its portfolio, he decided to design a new business model in the financial industry and convert the structure of the private network of ATMs into a controllable, solid and highly profitable investment vehicle. This is how the company was born as an ATM network developer in Florida, United States and over time, expanded its operations to other regions in the country and Latin America.


Social Media

LinkedIn
Twitter.com
His experience and knowledge have allowed him to disembark with products and services that respond to the high demand of transactions, achieving a market of avant-garde equipment and latest technology. This is how in recent years, he has innovated in new business units: vending machines, an advertising network that has management of communication technology segmented by facial recognition, and a “software factory”, among others.

"Implementing MoneyFi will downsize the cost of the remittance process worldwide, putting back in the people’s pockets USD$16 Billion. That’s equivalent to feed 2.5 Million persons per day for a full year. We are not just in the business of making money, we are cooperating to reshape the future for the humankind”, says Ponceliz.

MoneyFi was born looking to create a new, different, flexible, global and, above all, effective remittance system. In this opportunity, Odyssey has partnered with Moonwhale Ventures to strategize and execute the Security Token Offering (STO). Moonwhale is a STO Financial Advisory / Investment Platform helping businesses with growth-financing through asset tokenization.

MoneyFi addresses the growing and emerging market demands for a better alternative in remittance.

Its non-traditional approach, using blockchain technology, is purpose-built to drastically reduce transaction fee costs, providing financial inclusion for underbanked and unbanked people, leveraging the Octagon Platform’s rapid deployment rate of its ATM Network.

Distributed Ledger Technology (DLT) can serve as the backbone of a new cross-border payments infrastructure to solve inefficiencies and provide fast, more affordable and secure service.

MoneyFi is the brainchild of a US retail banking support organization, Odyssey Financial Group.

Be part of the Money evolution
START INVESTING IN COMMUNITIES

Your brand is no longer what you tell the consumer it is – it is what consumers tell each other it is.

DAVORIN BEBEK
SOCIAL MEDIA SPECIALIST

INDUSTRY SPECIFIC SOCIAL MEDIA LAUNCH & MANAGEMENT SERVICES

ENDORSED
Raffaele is a lawyer with significant experience in most areas of corporate law, privacy and data protection. He studied Data Protection law (GDPR) at the Groningen University and Cyber Security at the Deakin University.

He got a Master in Corporate Finance and Banking Law and a Master in Privacy and Data Protection. He works as ICO/STO Legal Advisor for companies and public Authorities.

“Good news comes from the Republic of San Marino. On February 27, 2019, the Republic of San Marino published a decree entitled ‘RULES ON BLOCKCHAIN TECHNOLOGY FOR COMPANIES’.

The Decree applies to companies or other entities with independent personalities that they use Blockchain systems, besed:

(i) in the Republic of San Marino;
(ii) in a Country of the European Union; 
(iii) in a non-EU Country deemed suitable by the legislation in force in the Republic of San Marino.

Companies that intend to operate in the blockchain area must obtain recognition from the Authority and must be included in a special public register.

San Marino legislation offers excellent opportunities for startups that want to develop blockchain technology and want to launch an ICO or STO.

The Decree regulates Token Utility,
SAVE THE DATES

MALTA A.I. & BLOCKCHAIN SUMMIT

HON. JOSEPH MUSCAT
PRIME MINISTER OF MALTA
“...the seed of blockchain has landed on very fertile soil. We are doing everything necessary for the seed to grow.”

HON. SILVIO SCHEMBRI
PARLIAMENTARY SECRETARY FOR FINANCIAL SERVICES, DIGITAL ECONOMY AND INNOVATION
“...now we are at the epicentre of the blockchain revolution, making Malta the Blockchain Island.”

HARTEJ SAWHNEY
FOUNDER AT MOSHO GROUP
“...the summit has been remarkable. This has been a true blend with the whole world meeting right in the middle, in Malta.”

SOPHIA
AI ROBOT - SINGULARITYNET
“What excites me most is the ability to connect a lot of decentralized projects into a decentralized network – an ecosystem of ecosystems.”

JOHN MCAFEE
FOUNDER OF MCAFEE
“I think it was a very successful summit. The quality of the attendees and the people presenting was excellent and well organised.”

EMAN PULIS
CEO & FOUNDER AT MALTA A.I. & BLOCKCHAIN SUMMIT, SIGMA & CANNABISUMMIT.WORLD
“...8,500 quality delegates trusted our inaugural summit last year. Join us this November and find out what Malta is doing to incentivise companies in Big Data, A.I., Blockchain, Quantum and IoT.”

MALTABLOCKCHAINSUMMIT.COM
Mansoor Madhavji
Aly Madhavji

How Blockchain is Revolutionizing the Finance Industry

FROM THE PARTNERS AT BLOCKCHAIN FOUNDERS FUND

While travelling all around the world, we constantly get asked “What are some real-world examples of blockchain applications?”. Based on your feedback, we are sharing real world examples on how blockchain is revolutionizing different industries. For this column we will cover one of the most important aspects fueling the growth of our economy: the finance sector and how blockchain is impacting it in many unexpected ways.

In the finance industry there are many different segments which can impact a wide variety of businesses and industries. For this article we will explore:

1. Global and cross-Banking Operations
2. Digital Asset Banking Solutions
3. Consumer Payments and Remittances
4. Case Study on Construction Financing

Global and cross-Banking Operations

There has been some scepticism by major financial institutions and executives on the real use cases and value of blockchain within the financial sector; however, HSBC, one of the largest financial institutions by total assets, has been using blockchain to settle a portion of their foreign exchange transactions for the last year. On the FX Everywhere platform, HSBC has made over 3 million forex trades and (made) over 150,000 payments settling over $250 billion US Dollars. Blockchain has helped HSBC to automate manual processes and reduce their reliance on external technology while lowering the risks of errors and delays, cutting costs, and optimizing the banks’ balance sheet. This is evidently a major stride forward for global banking operations and has resulted in over (a) 25% savings versus traditional methods.

While Jamie Dimon, Chief Executive Officer of JPMorgan, has made several statements against bitcoin, JPMorgan is arguably one of the leading financial institutions on private blockchain including their recent launch of the JPM coin. The JPM coin allows for rapid transfers of payment between institutional accounts and the coin is backed 1:1 to the US Dollar. It operates for now on JPMorgan’s Quorum Blockchain and reduces settlement time of transactions.

Digital Asset Banking Solutions

The lack of digital asset banking solutions has been one of the barriers preventing growth in
One of the largest concerns for large and institutional investors is the safety of their digital asset holdings, especially with seemingly weekly news of hacks and stolen funds. Custodians are typically responsible for settlement, safekeeping and reporting of their clients’ marketable assets. In addition to well-known companies such as Xapo, BitGo, Gemini, and Coinbase offering custody solutions, up and coming licensed institutions such as FB Banking Group in Asia and Baanx Group in Europe are making large strides in closing the gap between crypto-banking custody solutions and mainstream financial services. Both of these organizations hold the required e-money licenses to expand their operations. FB Banking Group also possess banking and foreign currency remittance licenses, while both FB Banking Group and Baanx offer a low fee contactless crypto debit card for payments.

**Consumer Payments and Remittances**

Companies such as Rapidz and PundiX are leading the way on consumer payments adoption through Point of Sale (POS) systems which accept digital currencies as well as credit cards. This is very important for offline adoption of digital currencies. In particular, Rapidz has a partnership with FamilyMart in Taiwan which operates over 3000 stores in the country making this one of the largest partnerships for offline usage of digital currencies globally. Rapidz also offers an innovative digital wallet with upcoming integrations into Shopify allowing merchants to quickly install a Rapidz checkout function on their website for users to pay with digital currencies and other forms of payment easily and securely.

ZED Network leverages blockchain for Money Transfer Operators (MTOs) to rapidly, transparently, and inexpensively settle remittances, which reached a record high of $689B US in 2018 according to the World Bank. They achieve this by removing the correspondent banks that act as inefficient intermediaries. For millions of people worldwide, especially those in emerging and less developed nations that lack access to technology, MTOs and remittance services are the first and only point of contact with the financial system.

In the same manner that SWIFT connects banks (together) on a global basis, ZED Network seamlessly connects Money Transfer Operators in multiple countries to become a single point of integration for multiple currency pairs, bringing down remittance costs and related FX costs. Coinbase, the largest North American exchange, is marketing the ability for users to send money internationally instantly and for free.

**Case Study on Construction Financing**

Numerous industries which have a cross-section with finance are also discovering real use cases leveraging the benefits of blockchain. For example, the construction industry has an interesting use case. In the construction industry, one of the largest challenges faced by construction companies is a lack of short-term capital availability to cover weekly expenses while waiting to get paid by large builders with whom they have contracts. Pay1x has developed a system to provide subcontractors and construction firms short term bridge loans to finance high quality receivables from the largest national home builders in the United States. These receivables are then paid from the national home builder directly to Pay1x to minimize collection risk. These are very low risk clients who save a tremendous amount from predatory and high interest loan offerings that are attempting to cover short term needs such as paying staff salaries which are due before receiving payment from the builder.

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**Overall, we can see substantial disruption and innovation related to finance empowered through blockchain and this is still the early days. Imagine what it will be like in 10 years, given that we have made inconceivable progress on blockchain use cases over the past few years.**
2019 TOKYO BLOCKCHAIN TECHNOLOGY
JAPAN BLOCKCHAIN TECH SUMMIT

DAY 1
Summit: May 31 (10:00 ~ 18:00)
Venue: Akihabara UDX

DAY 2
Private event: June 1 (11:00 ~ 15:00)
Venue: GRACE BALI

Why Attend?

- Exchange thoughts with other blockchain enthusiasts and regulators
- Learn about 50 Blockchain Companies from all around the world
- Connect with more than 80 active VCs, funds
- Get Exchange listing for a special price
Ahmed Benafa

The Internet of Things (IoT) is an ecosystem of ever-increasing complexity, bringing more and more things into the digital fold every day. However, the rapid evolution of the IoT market has caused an explosion in the number and variety of IoT solutions, which created real challenges as the industry evolves, mainly, the urgent need for a secure IoT model to perform common tasks such as sensing, processing, storage, and communicating.

Developing that model will never be an easy task by any stretch of the imagination, there are many hurdles and challenges facing a real secure IoT model.

Challenges of Blockchain in IoT

The Blockchain model is not without its flaws and shortcomings:

- **Scalability issues**: relating to the size of Blockchain ledger that might lead to centralization as it’s grown over time and required some kind of record management which is casting a shadow over the future of the Blockchain technology.

- **Processing power and time**: required to perform encryption algorithms for all the objects involved in Blockchain-based IoT ecosystem given the fact that IoT ecosystems are very diverse and comprised of devices that have very different computing capabilities, and not all of them will be capable of running the same encryption algorithms at the desired speed.

- **Storage will be a hurdle**: Blockchain eliminates the
Challenges of Blockchain in IoT

need for a central server to store transactions and device IDs, but the ledger has to be stored on the nodes themselves, and the ledger will increase in size as time passes. That is beyond the capabilities of a wide range of smart devices such as sensors, which have very low storage capacity.

Risks of Using Blockchain in IoT

It goes without saying that any new technology comes with new risks. An organization’s risk management team should analyze, assess and design mitigation plans for risks expected to emerge from implementation of blockchain based frameworks.

Vendor Risks: Practically speaking, most present organizations, looking to deploy blockchain based applications, lack the required technical skills and expertise to design and deploy a blockchain based system and implement smart contracts completely in-house, i.e. without reaching out for vendors of blockchain applications. The value of these applications is only as strong as the credibility of the vendors providing them. Given the fact that the Blockchain-as-a-Service (BaaS) market is still a developing market, a business should meticulously select a vendor that can perfectly sculpture applications that appropriately address the risks that are associated with the blockchain.

Credential Security: Even though the blockchain is known for its high security levels, a blockchain based system is only as secure as the system’s access point. When considering a public blockchain based system, any individual has access to the private key of a given user, which enables him/her to “sign” transactions on the public ledger, will effectively become that user, because most current systems do not provide multi-factor authentication. Also, loss of an account’s private keys can lead to complete loss of funds, or data, controlled by this account; this risk should be thoroughly assessed.

Legal and Compliance: It’s a new territory in all aspects without any legal or compliance precedents to follow, which poses a serious problem for IoT manufacturers and services providers. This challenge alone will scare off many businesses from using Blockchain technology.

The Optimum Secure IoT Model

In order for us to achieve that optimal secure model of IoT, security needs to be built-in as the foundation of IoT ecosystem, with rigorous validity checks, authentication, data verification, and all the data needs to be encrypted at all levels, without a solid bottom-top structure we will create more threats with every device added to the IoT.

What we need is a secure and safe IoT with privacy protected. That’s a tough trade-off but possible with Blockchain technology if we can overcome its drawbacks.

Prof. Ahmed Banafa has extensive research work with focus on IoT, Blockchain, cybersecurity and AI.

He served as an instructor at well-known universities and colleges. He is the recipient of several awards, including Distinguished Tenured Staff Award, Instructor of the year and Certificate of Honor from the City and County of San Francisco.

He was named as No.1 tech voice to follow, technology fortune teller and influencer by LinkedIn in 2018, featured in Forbes, IEEE-IoT and MIT Technology Review, with frequent appearances on ABC, CBS, NBC, BBC, and Fox TV and Radio stations.

He is a member of MIT Technology Review Global Panel. He studied Electrical Engineering at Lehigh University, Cybersecurity at Harvard University and Digital Transformation at Massachusetts Institute of Technology (MIT).

He is the author of the book “Secure and Smart Internet of Things (IoT) using Blockchain and Artificial Intelligence (AI)”.

IoT-Blockchain -AI Expert | Faculty Author | Keynote Speaker
Seamless Middle East is the region’s most comprehensive large-scale exhibition, with over 350 exhibitors and 400 speakers from across the world showcasing the latest innovations in the payments and commerce industries.

Held under the patronage of H.H. Lt. General Sheikh Saif Bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Interior, Seamless Middle East was held with the Title Sponsor of Dubai Commercity.

The conference welcomed over 400 speakers, with industry leaders in their respective fields, from all over the world. Attendees got to hear keynotes from Patrick Bousquet-Chavanne, Chief Executive Officer at Emaar Malls; Paul Misner, Head of Global Innovation at Amazon; Chris Colbert, Managing Director of Harvard Innovation Labs; Evans Munyuki, Group Chief Digital Officer, Emirates NBD and many more.

“Putting together Seamless 2019, we wanted to ensure...”
The imminent launch of the Emirates digital wallet, and the increased adoption of the eDirham will accelerate the transition away from cash towards digital mediums of exchange.

Alongside the conference was a free to attend exhibition, where attendees got to meet with some of the world’s leading disruptors in innovation and technology. These include companies such as Salesforce, Geidea, Verifone, PayPal, Wirecard, Dubai Store, Nogodi and Gemalto, amongst others.

Attendees of the expo also had the opportunity to see brand new product launches, over 75 sessions held across three demo theatres, and meet and discuss with over 350 technology solution providers.

Our speakers and exhibitors reflected the exponential change taking place in the region, across the commerce industry,” explained Joseph Ridley, General Manager of Seamless Middle East at Terrapinn.

“According to the Euromonitor International Digital Consumer Index 2018, the UAE is highest among emerging markets, which emphasizes just how much of a priority it is for the government to transition to a tech-based economy that is innovative and optimised for the consumer of the future.”

Ridley also added: “We are also delighted we will be continuing our partnership with Dubai CommerCity as Title Sponsor of the show. The setup of a freezone dedicated for the development of ecommerce consolidates the region’s interest in the industry and explains what makes Seamless Middle East timelier than ever”.

The exponential growth of digital retail and payments in the Middle East ensures that there will be plenty for attendees to discuss at the show.

As Dr. Bernd van Linder, CEO of Commercial Bank Dubai and a speaker at the event, explains, “Initiatives such as the UAE government aiming for a non-cash, paperless society, the importance of Blockchain, the

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This year’s free to attend exhibition also included the popular Seamless Pitch-offs, sponsored by OMA Emirates Group and Al Rowad IT for Fintech and Commerce industries respectively. Shortlisted start-ups had three minutes to explain their concept and execution to a panel of expert judges, for a shot at a cash prize and the opportunity to develop their idea.

Seamless Middle East took place at the Dubai Trade Centre, Dubai on April 10-11, 2019.

Visit www.seamless-expo.com/ME for more information.

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NURTURING RELATIONSHIPS ACROSS THE COMMUNITY

NexChange
NexChange is a venture innovation and media platform, specialising in fintech, blockchain, AI, healthtech and smart cities. By creating a global O2O community, we create, market, invest into and access innovative products through the three divisions within the NexChange Group.

Centurion & Co.
Creating Successful Synergies We accelerate innovation and disruption by extending investment services to empower blockchain, fintech and digital companies.

Block Hedge
Seize The Noteworthy Opportunity To Witness The Best Blockchain Conference Series in 2019. The reality that the blockchain and cryptocurrency led wave is here to stay is something that can instantly gather a consensus among all the relevant stakeholders.

15toGO
15toGO is a social travel app that allows users to MATCH with like-minded people to travel with, BOOK trips hassle-free, and TRAVEL for less.

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Instant, Secure & Easy; InstaShift is the Easiest Place to Buy/Sell & Manage your Cryptocurrency Portfolio with over 120 Coins and a Simple Token Convertor - FLIP

Seamless
Seamless Middle East is the region’s most comprehensive large-scale exhibition, with over 350 exhibitors and 400 speakers from across the world showcasing the latest innovations in the payments and commerce industries.

Aperium
Our team and strategic partners can address all aspects of your business with several decades of experience in technology, finance, accounting, administration, organization structure, legal, compliance, sales and marketing.

CP Land
CP Land Provides the Knowledge of Blockchain & CryptoCurrency for ordinary people in order to provide expertise Services for blockchain companies such as; WhitePaper, Articles, Pitch deck, Elevator Pitch, OnePager, Promotional Events etc.

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Malta Blockchain Summit
In 2019, the Blockchain & A.I. Nation is moving beyond the hype. Join us and engage in riveting discussions about the world changing potential application of such technologies

Untraceable
The Untraceable team creates unforgettable experiences that build the blockchain and crypto community.