



DitoBanx

A NEO-BANK FOR THE UNBANKED
IN LATIN AMERICA

¿WHO WE ARE?

- Founded in 2022 , We are the first Fintech Licensed by the Central Reserve Bank in El Salvador.
- Fully compliant with AML & CTF Policies , supervised by the Superintendency of banks.
- Focused on Financial Inclusion in Latin America.
- Team of Executives with many years of experience in Fintech industry.
- Licensed by Mastercard for Issuing prepaid cards in the Region.



Problem



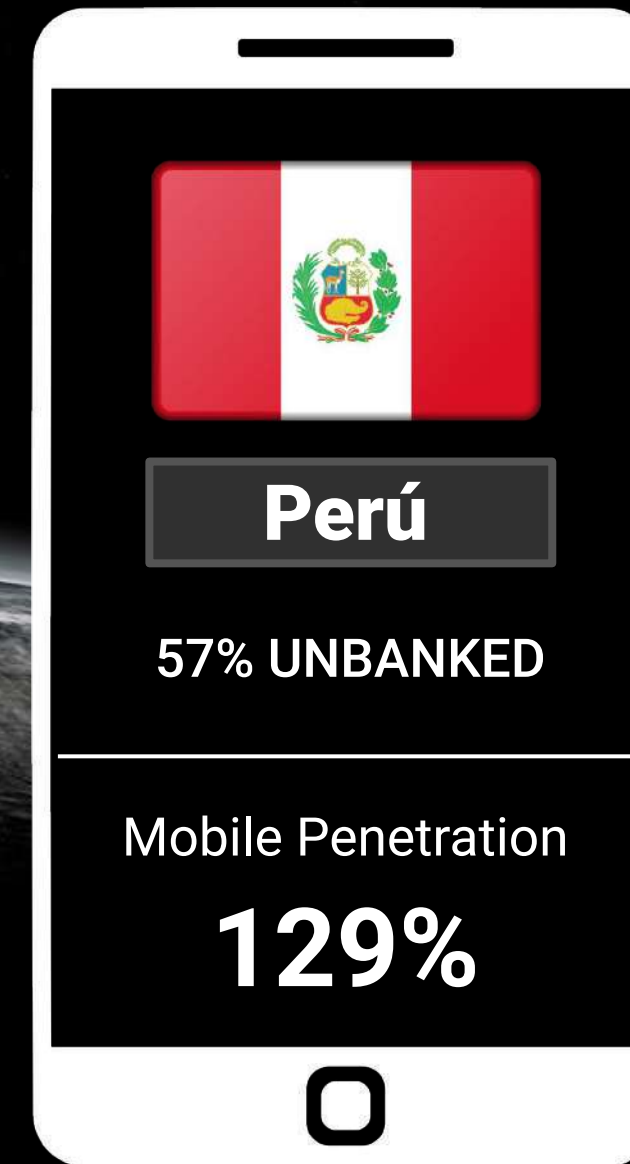
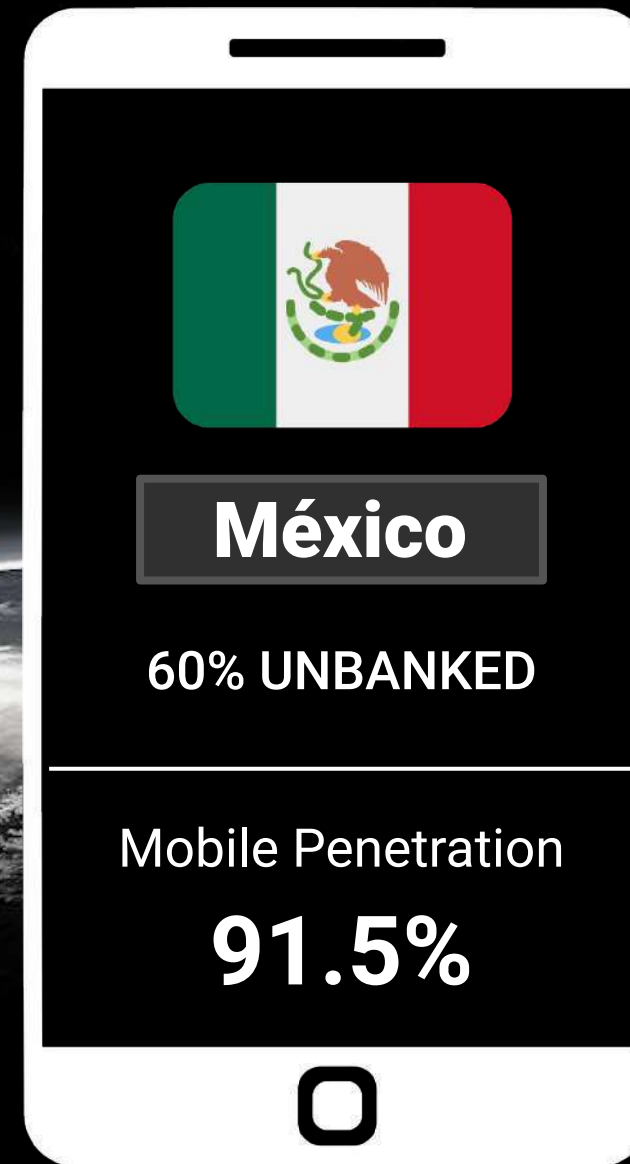
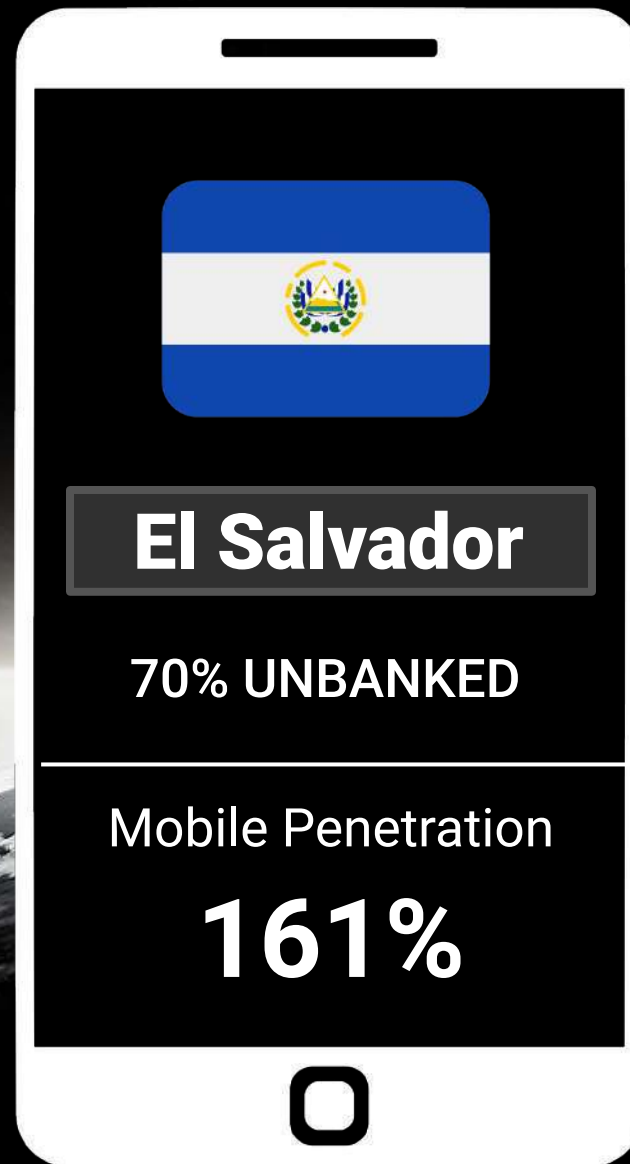
65%

- ✘ Unbanked population in Latin America.
- ✘ People with NO ACCESS to credit.

OUT OF 668 MILLION
PERSONS IN LATIN AMERICA
434 MILLION DON'T HAVE
ACCESS TO A LOAN

LACK OF FINANCIAL PRODUCTS

Opportunity



<https://www.statista.com/statistics/502048/mobile-cellular-subscriptions-per-100-inhabitants-in-el-salvador/>

<https://www.statista.com/statistics/377670/mobile-phone-internet-user-penetration-mexico/>

<https://www.statista.com/statistics/622681/mobile-phone-penetration-in-peru/>

OUR CHALLENGE

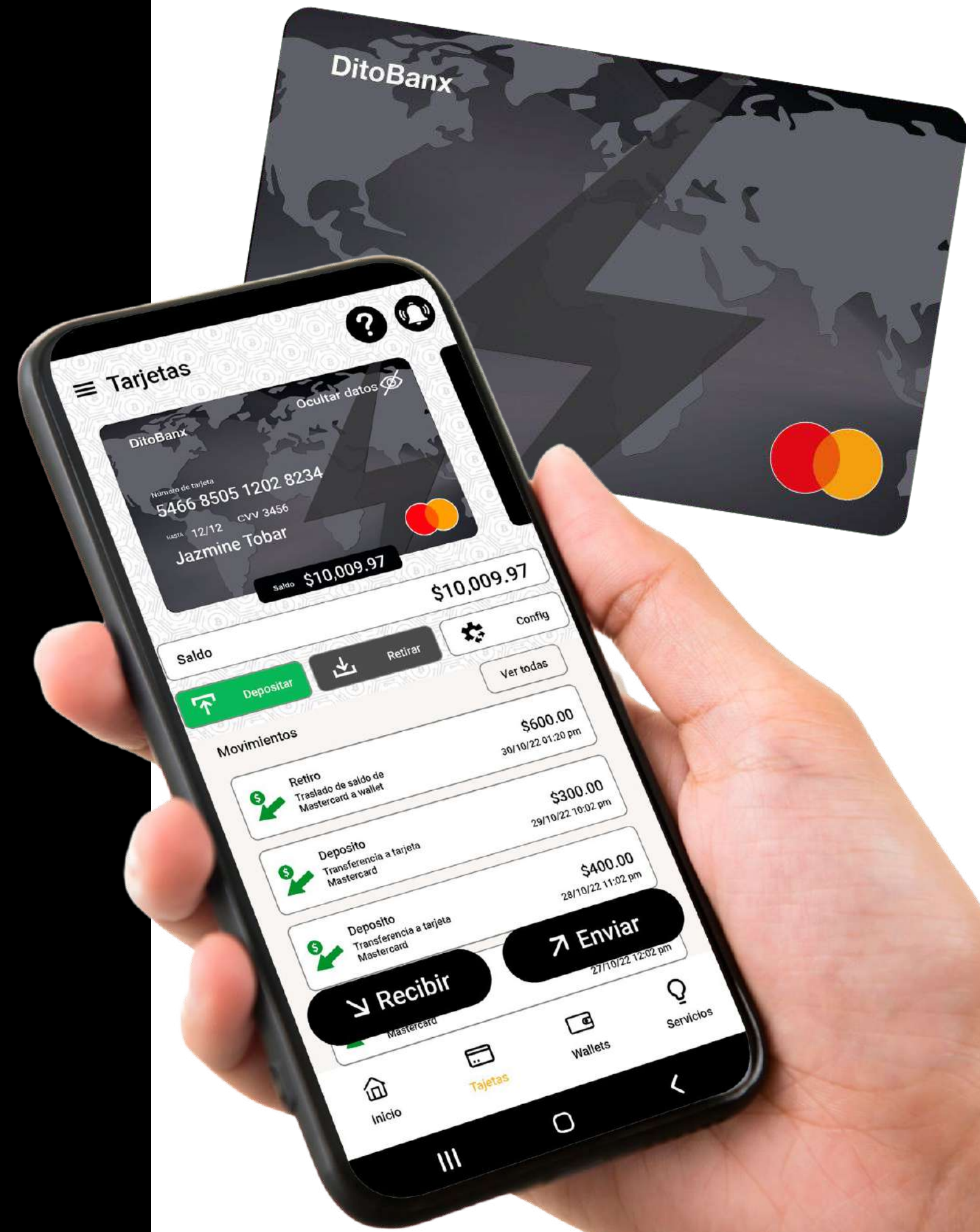
BUILDING A CIRCULAR ECONOMY



DIGITAL WALLET

+

MASTERCARD PRE-PAID CARD



¿WHAT WE DO?



Loans Program for different types of users.



Deposit and Withdraw fiat in 7000 Correspondants.



Pay utilities bills and services .

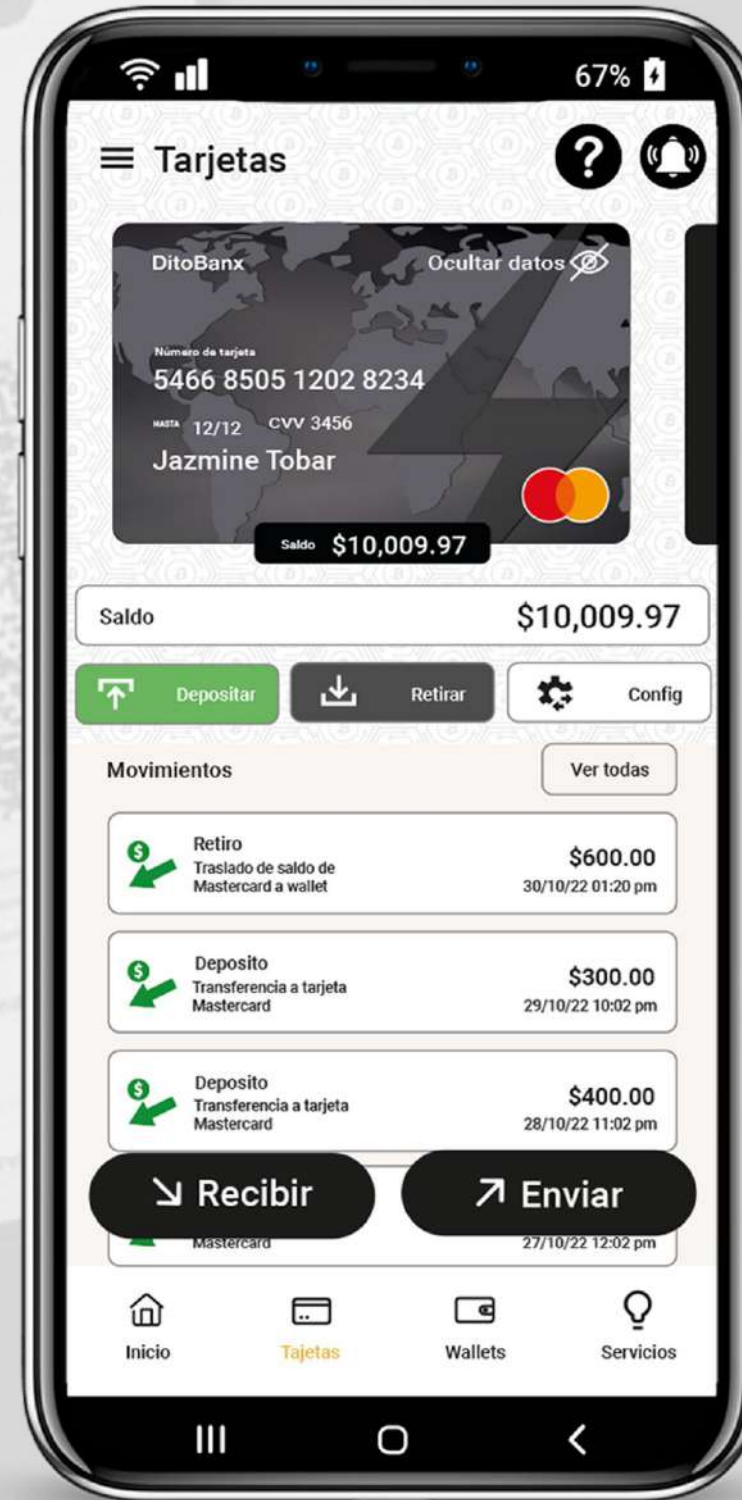


Obtain your virtual card instantly.



Physical Card available in minutes.

BENEFICIOS



Send and receive Bitcoin On-Chain, via Lightning o USD.



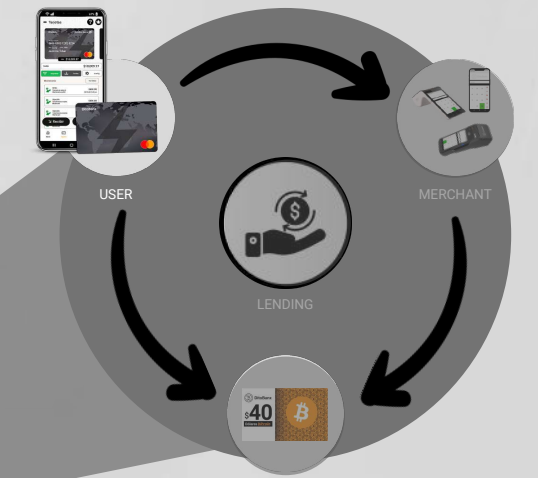
Keep your money in USD or BTC.



Receive payments with automatic conversion to USD.



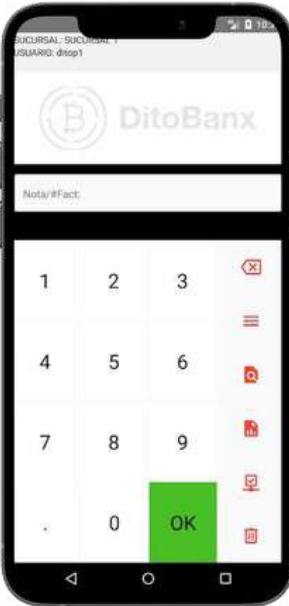
Withdraw your money directly to your traditional bank account.



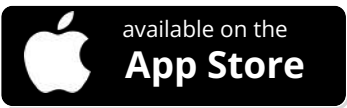


MERCHANT TOOLS VISA/MASTERCARD & BITCOIN

¿WHAT WE DO?



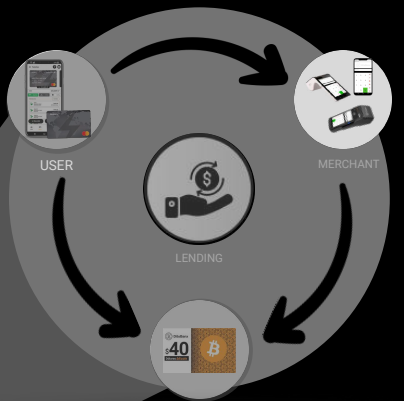
Mobile terminals



Visa / Mastercard traditional payments.



Bitcoin Payments with automatic conversion to USD/FIAT.



PROCESSED IN 2022 \$200,000 USD

<https://ditobanx/awkdej-enwj>

Compartir enlace de pago en:

WhatsApp, Messenger, Email, QR, Instagram

PAYMENT LINKS

QR, WhatsApp, Messenger, Instagram

Paga ahora

PAYMENT BUTTONS

DitoBanx

Solicitud de pago

La empresa Dito Demo se ha enviado una solicitud de pago bajo el título email de pago por el valor de \$20.00. La solicitud de pago expira 23/02/2022 21:10. Haz clic en el botón "PAGAR CON BITCOIN" Para ser redirigido a nuestra página segura y completar tu pago.

PAGAR CON BITCOIN

EMAIL PAYMENT

QR code

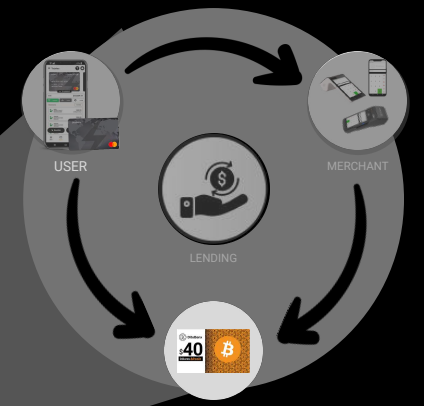
PLUGINS ECOMMERCE

BITCOIN AND STABLE COIN GIFTCARDS & VOUCHERS





¿WHAT WE DO?



Instant Benefits



Instant peer to peer remittances



Instant Bitcoin availability with cash



Available Worldwide

HOW DO WE MAKE MONEY?



LENDING

- 35% B2C Lending Program
- 11% B2B Lending Program



UNIT ECONOMICS



- 1.5% Master Card Transaction
 - 0.5% Coin Swap
 - \$1.95 Cash Out
- DIGITAL WALLET**



- 1.5%
- MERCHANT TOOLS**



- 2%
- GIFTCARDS**



Our Locations

HEADQUARTERS



El Salvador

- 350 Payment Locations.
- Payment Processing Tools Launched.
- Digital Wallet + Debit Card.
- Gift Card Launched.

FUTURE SUBSIDIARY



México

- Starting Compliance.
- Strategic Alliances in process.



GLOBAL HOLDING

Panamá

FUTURE SUBSIDIARY



Perú

- Starting Compliance.
- Strategic Alliances in process.

OUR MILESTONES

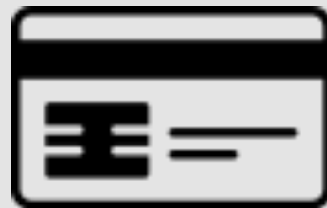
1

Pre-Seed USD
\$562 K



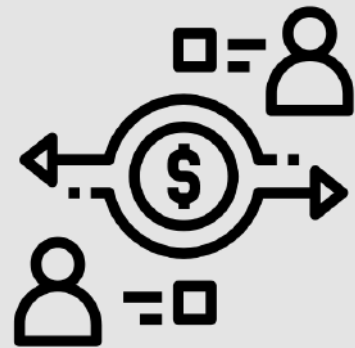
2

Launch Merchant
Tools



3

Launch Gift Cards



4

Launch Digital Wallet
with Debit Card



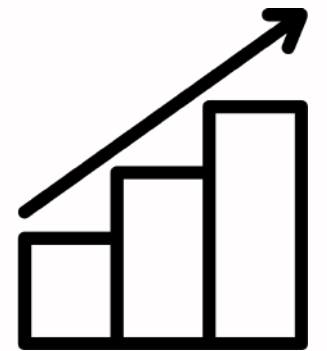
5

Seed Round



6

Lending Program



DitoBanx

MARKET VALIDATION

01	Payment Processing Tools	350 Locations	\$200,000 USD processed in 2022
02	Digital Wallets + Debit MasterCard	Launched January 2023	2500 USERS
03	Gift Cards	2 Locations	Network of Distributors
04	B2C Loan Program	Launching	February 2023
05	B2B Loan Program	Launching	February 2023

OUR COMPETITORS

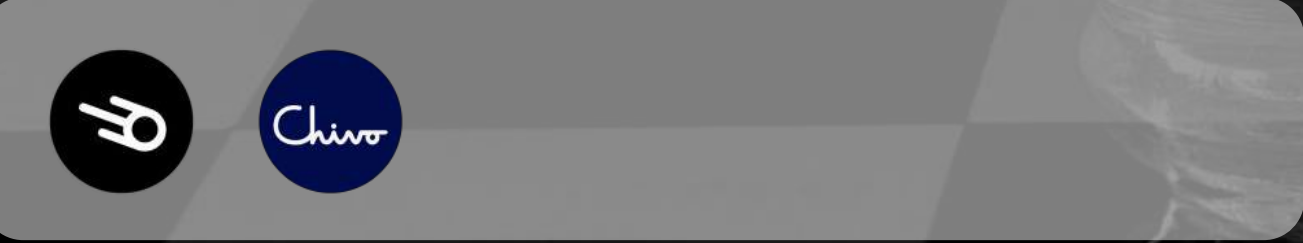
VERTICAL: Pre-Paid Card Program



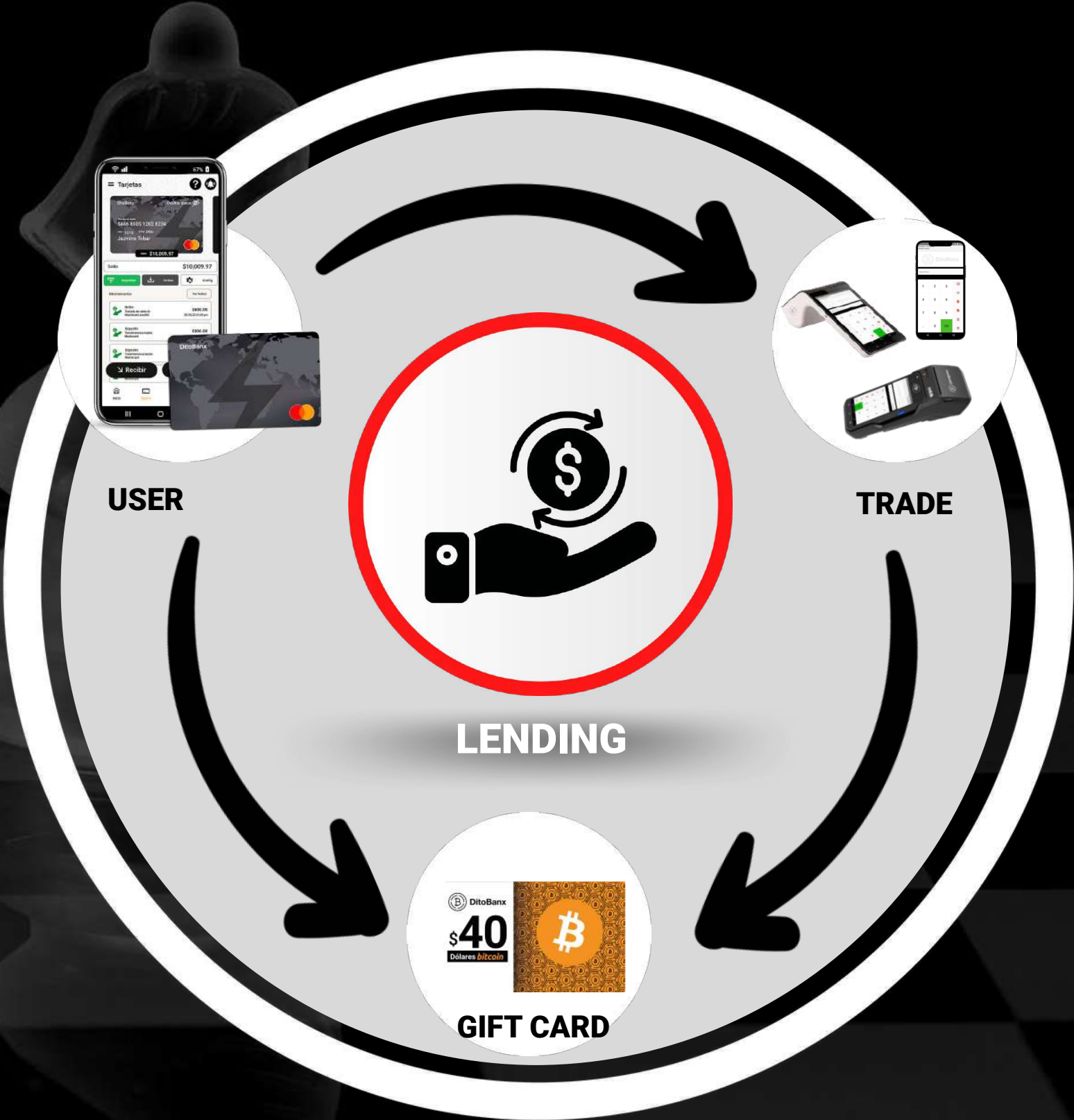
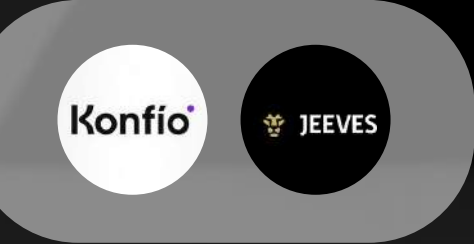
VERTICAL: Gift Card & Vouchers



VERTICAL: Digital Wallets



VERTICAL: Lending



Our Competitive Advantage
Full Service Neo-Bank

EXPECTED CAPITAL DEPLOYMENT

El Salvador



Q1-Q2

B2B

100 Companies

2.5M USD

B2C

5000 Users

5M USD

7.5M Total

El Salvador



Q3-Q4

B2B

250 Companies

6.2M USD

B2C

10,000 Users

10M USD

16.2M Total

Revenue per Quarter



■ Capital Deployed

■ Gross Revenue



25M

20M

10M

0M

Q1-Q2

Q3-Q4

TOTAL

Q	CAPITAL DEPLOYED	ANUAL GROSS REVENUE	ANUAL NET REVENUE
Q1-Q2	7.5M USD	2.05 M USD	1 M USD
Q3-Q4	16.2 USD	4.18 M USD	2 M USD
TOTAL	23.7M USD	6.23 M USD	3 M USD



Guillermo Contreras
FOUNDER & CEO

<http://linkedin.com/in/guillermojosecontreras>

LAST 14 YEARS MANAGING HIS OWN TECH COMPANIES
WITH OPERATIONS IN CENTRAL AMERICA

- * President of El Salvador's Official Bitcoin & Blockchain Cluster
- * President of Tech Committee - Chamber of Commerce



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COO

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Head of Development

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OUR TEAM

THE ASK SEED ROUND

USD \$2 Million
@12 Million Post Money

+

DEBT
for Lending
5M
USD

0.25M

**LEGAL AND
REGULATORY**

MEXICO REGULATION
PERU REGULATION

0.25M

**CREDIT CARD
LICENSING**

VISA & MASTERCARD ISSUING AND
ACQUIRANCE PROGRAM

1M

**Operations and
Development**

TEAM

0.5M

Marketing

GO TO MARKET

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