

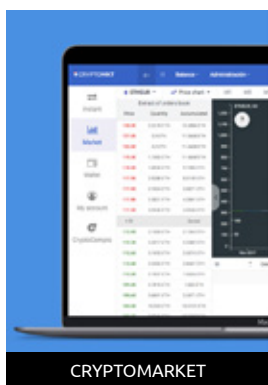
**Leading innovation
for an open financial system**

Brochure 2019



Dysopsis new products and solutions are redefining the way we interact with financial services

New financial tools for an open economy based on Digital Assets



CRYPTOMARKET



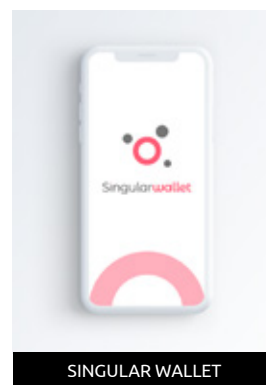
UPPERCAP



CRYPTOCOMPRA



LENDING.MARKET



SINGULAR WALLET

www.dysopsis.com

Inspired to
build a better future
with more opportunities
for people based on an
open, interconnected and
global financial system.

Perspectives by DYSOPSIS

To change a system you first have to understand its rules and learn to play the game to perfection.

Teamwork

Cooperation using individual skills and providing constructive feedback is what defines us.

Transparency

Transparency and Integrity are the foundation on which Dysopsis build partnerships.

Passion

Passion moves us forward inspiring and encouraging us to face big challenges.

Culture of excellence

An integral vision of what is possible and a clear plan to set it in motion.

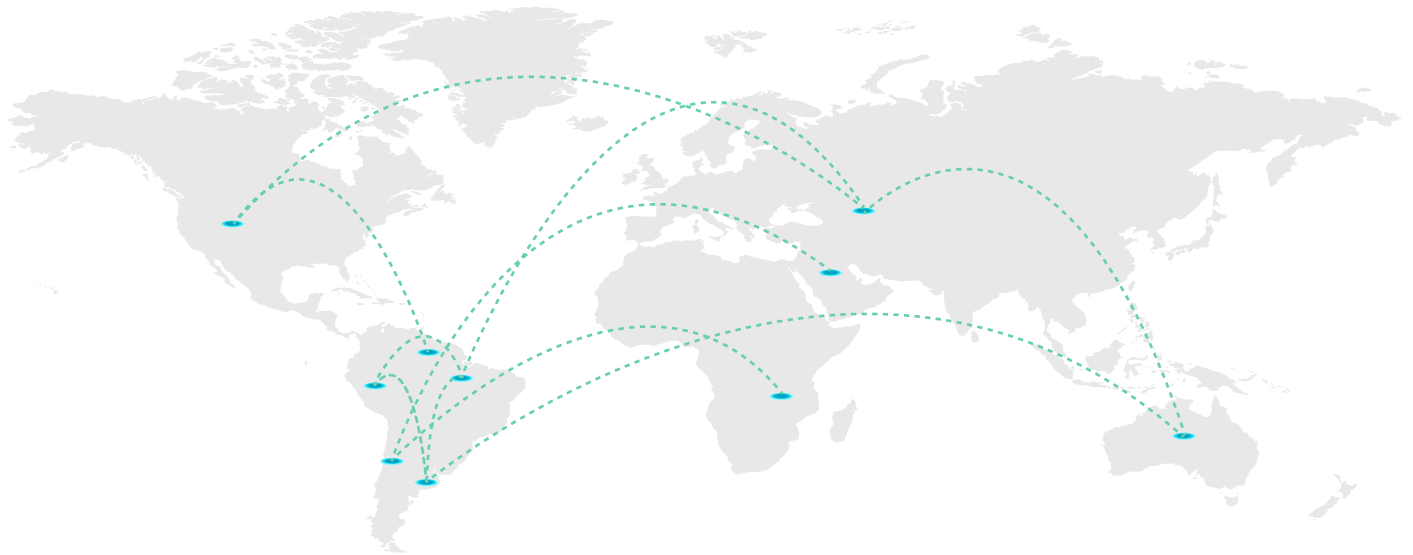
Innovation with a purpose

We create solutions with a real impact for society.



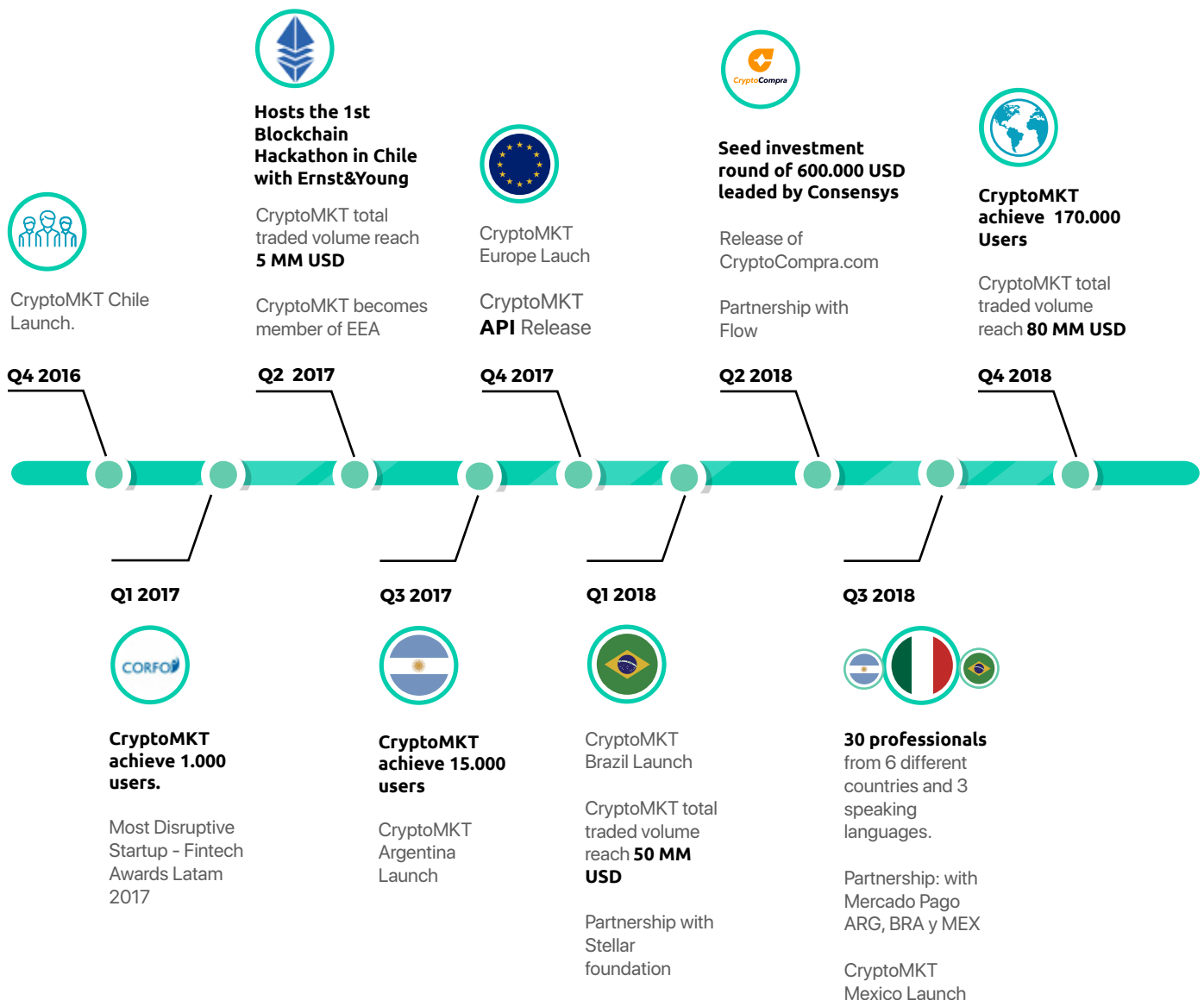
Mission

Our mission is to provide new solutions based on Blockchain technology connecting people and companies to a global trust structure in a simple, fast and secure way.



About us

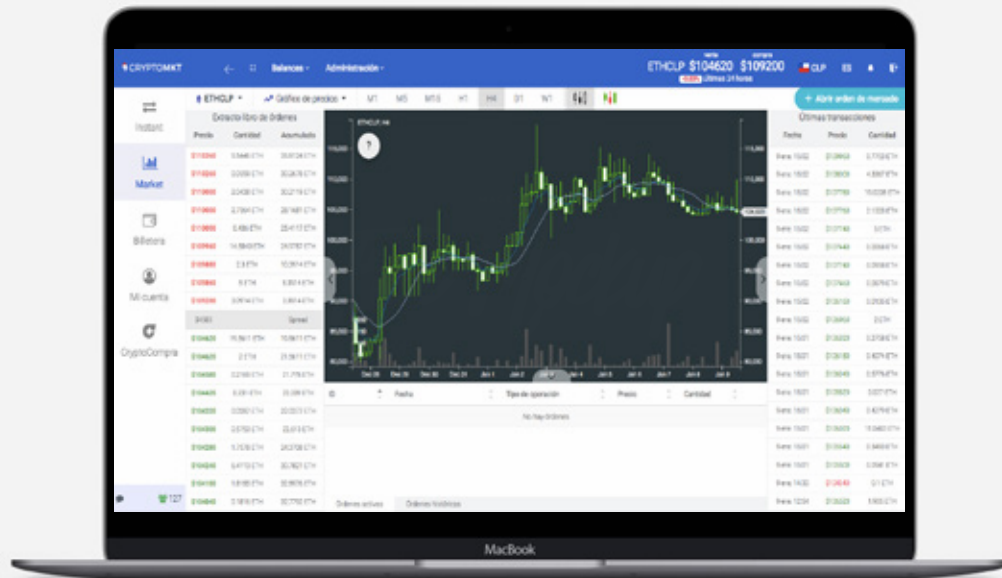
Dysopsis is a Startup founded in Chile on 2016 as a software innovation studio. The strength of innovation of Dysopsis is based in a multicultural team of 30 people in 5 specialist areas of development; Technological, Legal, Operations, Business and Marketing.



Our Products

CryptoMKT

The simplest and safest market to buy and sell Cryptocurrencies in LatinAmerica and Europe.



CryptoMKT is the fastest growing cryptocurrency exchange in Latin America; operating in Brazil, Chile, Argentina, Mexico, and Europe connects more than 170,000 users through 4 Digital Assets (Bitcoin, Ethereum, Stellar and EOS) with FIAT currencies from each country.

Committed to an superb service, Customer Care team has been recognized as one of the best in the industry, for its proactivity in 3 languages 365 days a year. Besides Customer Care team CryptoMKT uses an automated Artificial Intelligence chatbot system to give support in non working time.

Context

A cryptocurrency is a digital asset designed to work as a medium of exchange that uses strong cryptography to secure financial transactions, control the creation of additional units, and verify the transfer of assets. Cryptocurrencies are a kind of alternative currency and digital currency. Cryptocurrencies use decentralized control as opposed to centralized digital currency and central banking systems.

Solution



The global blockchain market size is expected to grow from USD 1.2 billion in 2018 to USD 23.3 billion by 2023, at a Compound Annual Growth Rate (CAGR) of 80.2% during the forecast period (according to Blockchain Market by Provider, Application, Organization Size, Industry Vertical And Region - Global Forecast to 2023). Various factors, such as,

increasing venture capital funding and investments in the blockchain technology, a growing need to simplify business processes and create business transparency and immutability, reduction in operational cost, increasing popularity of blockchain technology in retail and supply chain management are expected to drive the market.

Business model

Fee per transaction

CryptoMKT connects people and institutions that want to buy and sell cryptocurrencies safely and immediately, charging a fee on the transaction settlement. Fees are collected on each of the markets where CryptoMKT operates: CHI, ARG, BRA, MEX and EUR. This implies that CryptoMKT generates income on 5 different currencies, being the sum of these the total of collected earnings.



There are also other minor fees that are charged to users on cash-in / cash-out processes. These fees are generated in the processes of deposit and withdrawal, on each of CryptoMKT payment methods. Cash-in / cash-out fees are necessary to compensate the expenses of each one of payment methods.

Legal Challenges

Policies to protect the integrity and transparency of the market:

CryptoMKT policies on Know Your Customer (KYC), Anti Money Laundering (AML) and Financing of Terrorism (FT) monitor the operations and behaviors of the clients in real time with automatic alerts for due diligence analysis. Our Risk Prevention include best practices established in FATF-GAFI protocols in LA/FT and have been audited and certified externally on 2018.

Integration with Financial Institution:

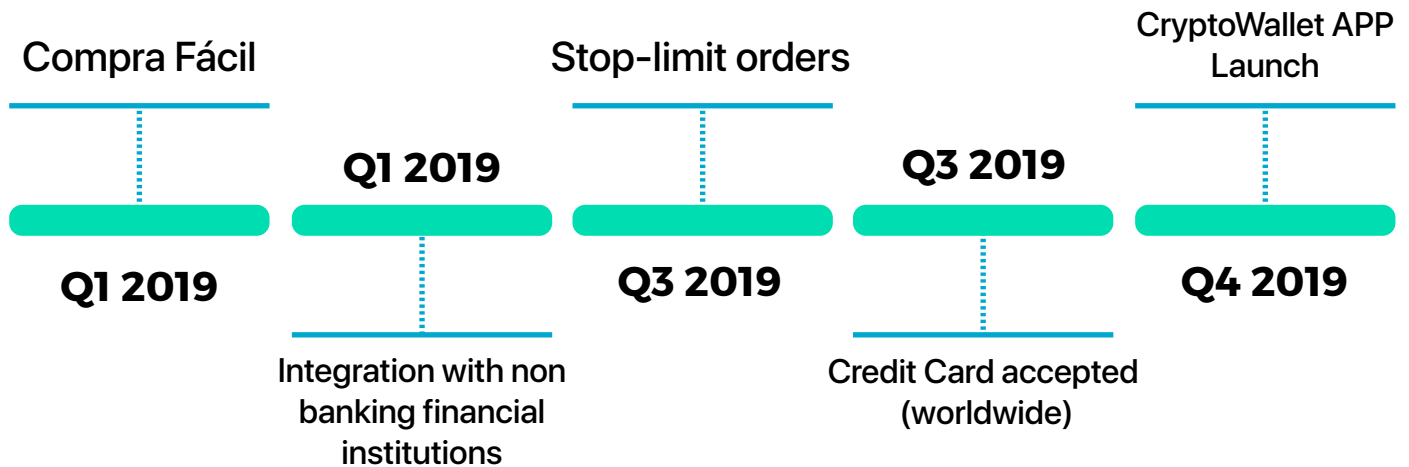
The market structure requires connecting with financial institutions that manage fiduciary assets for the cash-in / cash-out processes; 10 banks and 3 non-banking institutions are integrated to safeguard the connection of fiduciary assets on each country.

Transparency and accountability:

CryptoMKT policies and procedures ensure fairness, integrity, and security of their transactions. CryptoMKT incorporates internal controls, and safeguards against market manipulation and fraud.

Roadmap

The main objective for 2019 is to bring cryptocurrencies closer to the non-technical public.



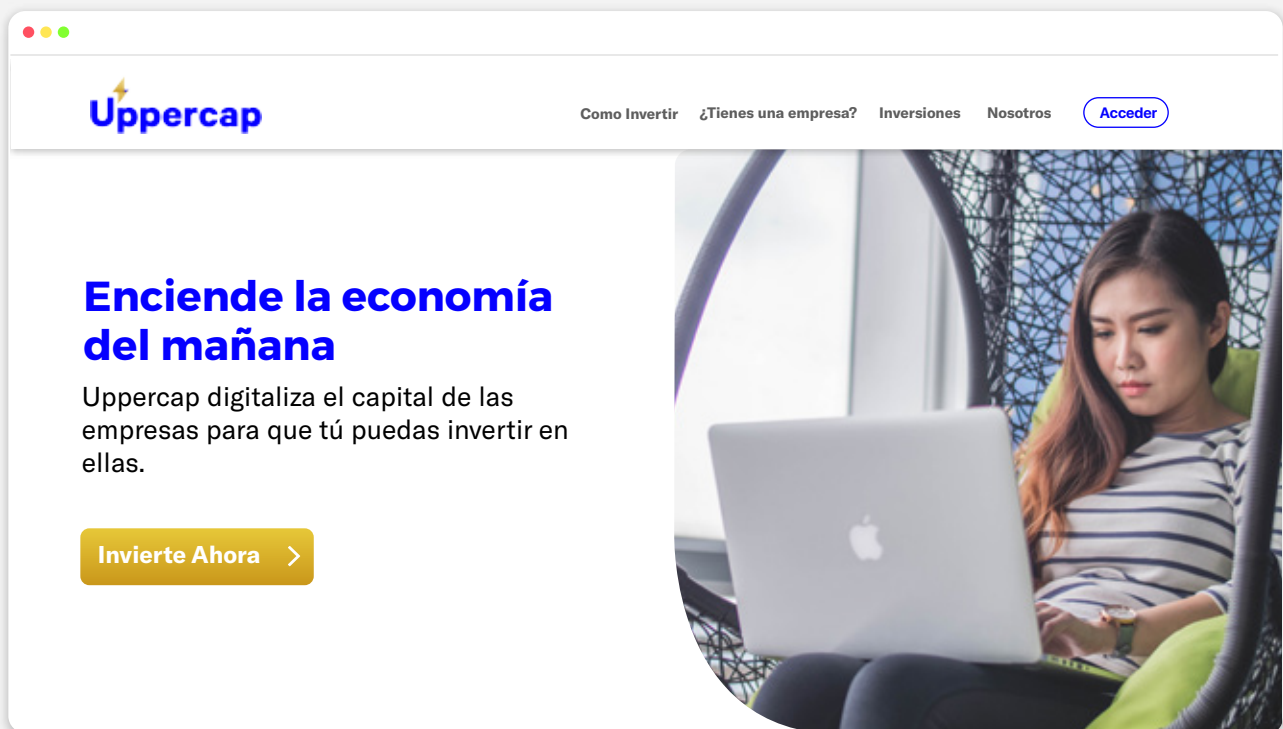
Compra Fácil is a new service that improves user experience allowing users to buy cryptocurrencies in simple steps through the incorporation of cryptocurrency packages. Another big step during 2019 is CryptoWallet APP,

a simple mobile application that allows any person in any country to buy cryptocurrencies with credit card in less than 10 minutes with a fast and smart KYC/AML protocol that include automatic National ID verification, selfie verification and anti fraud systems.

Our Products

Uppercap

UpperCap disrupts the current paradigm of fundraising of small and medium-sized companies through a novelty process of digitization of their capital using Blockchain technology.



The process incorporates a novel legal and technological solution that allows UpperCap to replicate its scheme in different jurisdictions.

A platform that redefines the interaction between investors and companies through the digitalization of their capital allowing a simple and secure transaction through the use of blockchain technology.

UpperCap delivers a state-of-the-art security token trading platform available 24/7 so investors can buy and sell their security tokens with local currency at any time.

The fundamental purpose of UpperCap is to contribute to the economy by redefining the current paradigm of financing private companies, allowing more people to invest in them thanks to the use of new technology.

Legal Challenges



Our strategy for the digitization of the value of a company includes a diversity of legal challenges in the areas of regulation of public offer, AML policies, and tax determinations.

We have developed a representation stock based on the custody of the asset integrating the traditional shareholder system that complies with the order of regulation of public offer of securities, which guarantees that users can return to the conventional stock system.

Additionally, we have preserved the execution of KYC and AML standards that consider the analysis and profiling of users with internal and third parties databases. We also have an agreement with the tax agency so that the determination of taxation is friendly for the users.

Our Products

CryptoCompra

A new payment solution allowing any merchant to sell national/international and receive in local currency, with the best rates and no monthly charges



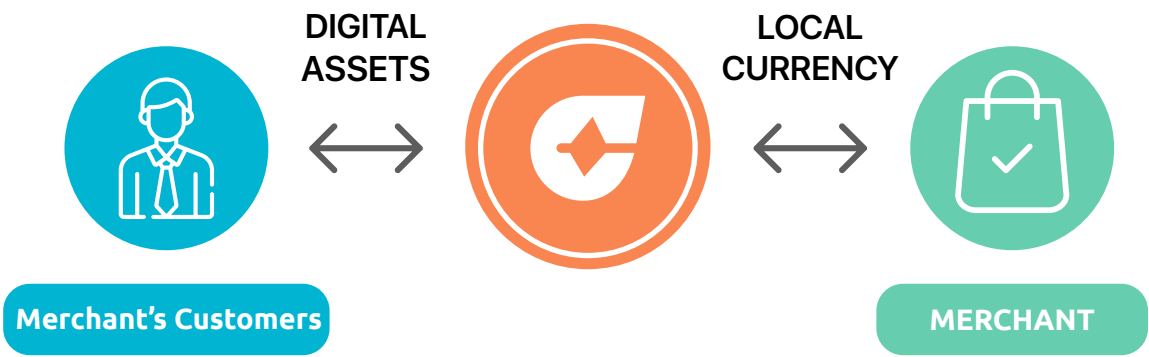
CryptoCompra is the easiest solution for merchants to process payments from main cryptocurrencies and receive in local currency without risk associated with price volatility. Each transaction is adjusted and protected from volatility through a smart hedge system that covers price changes in a time window of 15 minutes.

CryptoCompra allows merchants to sell globally in a fast, inclusive and low cost way. Any merchant can accept payments on their website, e-commerce platform through multiple ready to use plugins or in-person payments through CryptoCompra APP (IOS / Android).

Context

The increasing usage of mobile wallets, which provide a convenient way for users to make in-store payments, has emerged as another major driver. Besides, an increasing number of customers are using smartphones or tablets for making online reservations and payments, thereby stimulating the demand for payment gateways.

Solution

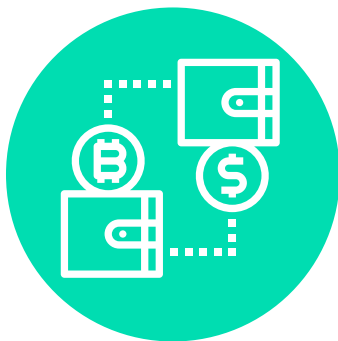


Moreover, various financial institutions are collaborating with retail vendors to provide cashback offers so as to attract new customers and retain the existing users. On account of these factors, the market is expected to grow at a CAGR of 8.7% during 2018-2023, reaching a value of US\$ 16 Billion by 2023 (according to "Payment Gateways Market: Global Industry Trends, Share, Size, Growth, Opportunity and Forecast 2018-2023").

Business model

Fee per transaction

CryptoCompra charges a fee of 0.9% per transaction to the merchant. CryptoCompra is also partnered with traditional payment gateways providing a white-label solution, where fee is charged to the payment gateway. Fees may decrease depending on volume of transactions.



Legal Challenges

Policies to protect the integrity and transparency of the market:

The transaction and conversion is not regulated in 4/5 of the countries we operate (except Mexico where we comply with the specific regulation). Currently, each country is initiating regulatory processes and from CryptoMKT we have identified that the payment license is efficient (vs. Banking license).



Roadmap

CryptoCompra roadmap for 2019 is mainly focused to expand operation adding new merchants and creating new alliances.



2019

Our Products

Lending.Market

Self governing worldwide open lending network for lenders, borrowers and escrows in any currency or digital asset.



Lending Market is a blockchain-based global network for lenders, borrowers and escrows to interact with each other without the need of trust in any middlemen or bank. Lending.Market provides an inclusive, global and decentralized marketplace to facilitate lending, providing support for any currency or digital asset, smart collateral pricing and interest rates based on a global liquid market.

The system incorporates a smart contract custody system based on blockchain and a collateral loan coverage in case of default.

The platform is made up of four main concepts: the lending market smart contract, an escrow smart contract, a hedge smart contract and smart funds.

Context

The evolution of internet and its ability to facilitate interaction between users across the globe, along with the emergence of disruptive crypto-technologies such as blockchain, has led to the development of decentralized electronic marketplaces and has significantly influenced financial disintermediation, especially in the area of peer-to-peer (P2P) lending, where individuals can borrow and lend from each other without the intervention of banks, offering new choices for credit outside of the traditional banking system.

Solution



P2P lending platforms such as Prosper and Lending Club have been in operation for more than a decade in the US, claiming to have facilitated more than USD\$ 50 billion on lending, whereas in Latin America the so called "Alternative Finance Market" (including lending) was reported to be about USD\$ 342.1 million by 2017 (The Americas alternative finance industry report - Cambridge Center for Alternative Finance).

In order to capitalize these tremendous opportunities, Lending.Market leverages smart contracts and blockchain technology to connect lenders and borrowers through a global and distributed P2P lending platform, presenting a novel approach for establishing and ensuring loan retribution through financial derivatives, and introducing the innovative concept of smart funds.

A detailed White Paper about each component of Lending.Market architecture is available on <https://lending.market> website.

Legal Challenges



A global lending market of digital assets considers generating a road trust that allows local organizations to interact independently of the jurisdiction they are located.

Currently, each country has different levels of financial regulation based on local licenses. The global interaction is limited by distrust, bureaucracy and lack of clarity of applicable regulation for financial innovation.

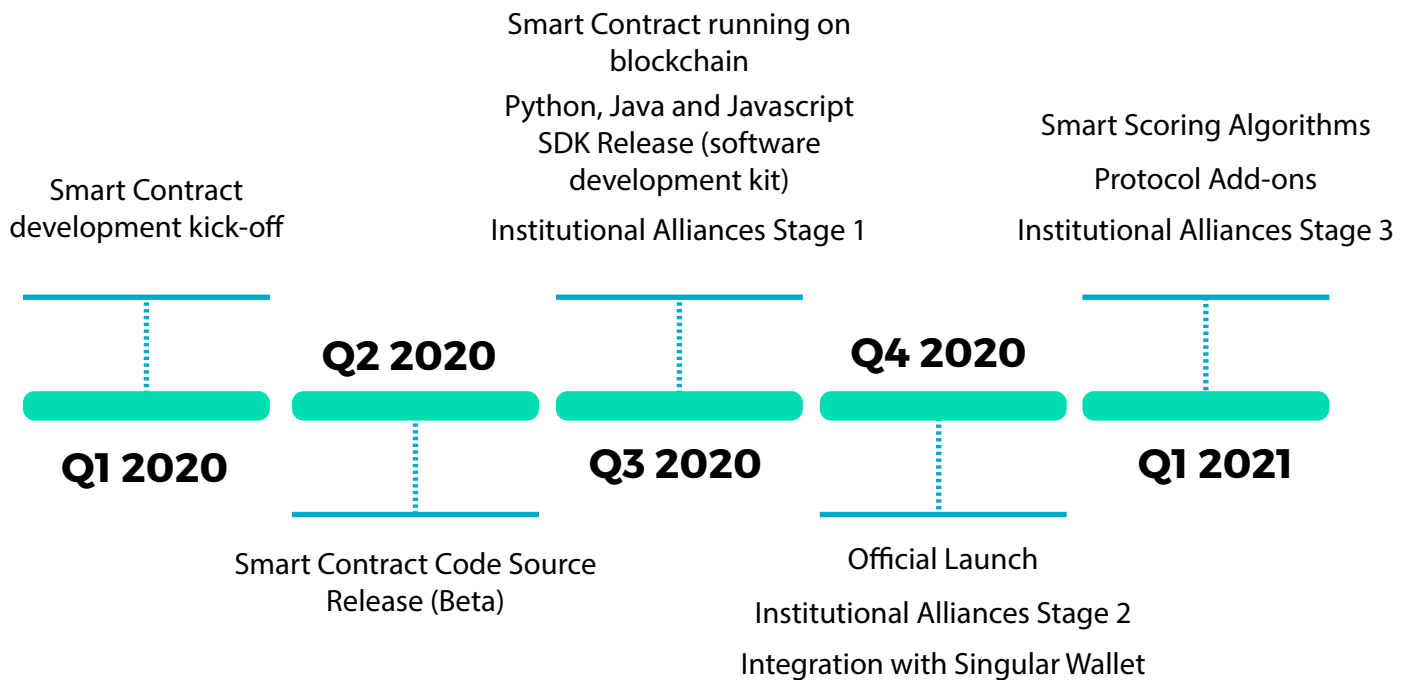
Dysopsis's experience in Latin America and Europe has enriched us with the local legal compliance ecosystems by legally atomizing each solution, adjusting each step to situations of legal certainty.

State of the art debates between two types of solutions; *systems endorsed by third parties* or *systems that delivery in consignment assets* up front to avoid situations of non-execution.

The execution of our legal vision considers the development of each Dysopsis Studio's product on incentive-based ecosystems that incorporate the opportunity cost.

The atomization of the interactions of the following 3 contracts; *Custody contract* (Lending.Market), *Escrow Contract* and *Hedge Contract* it's connected and aligned with our legal vision.

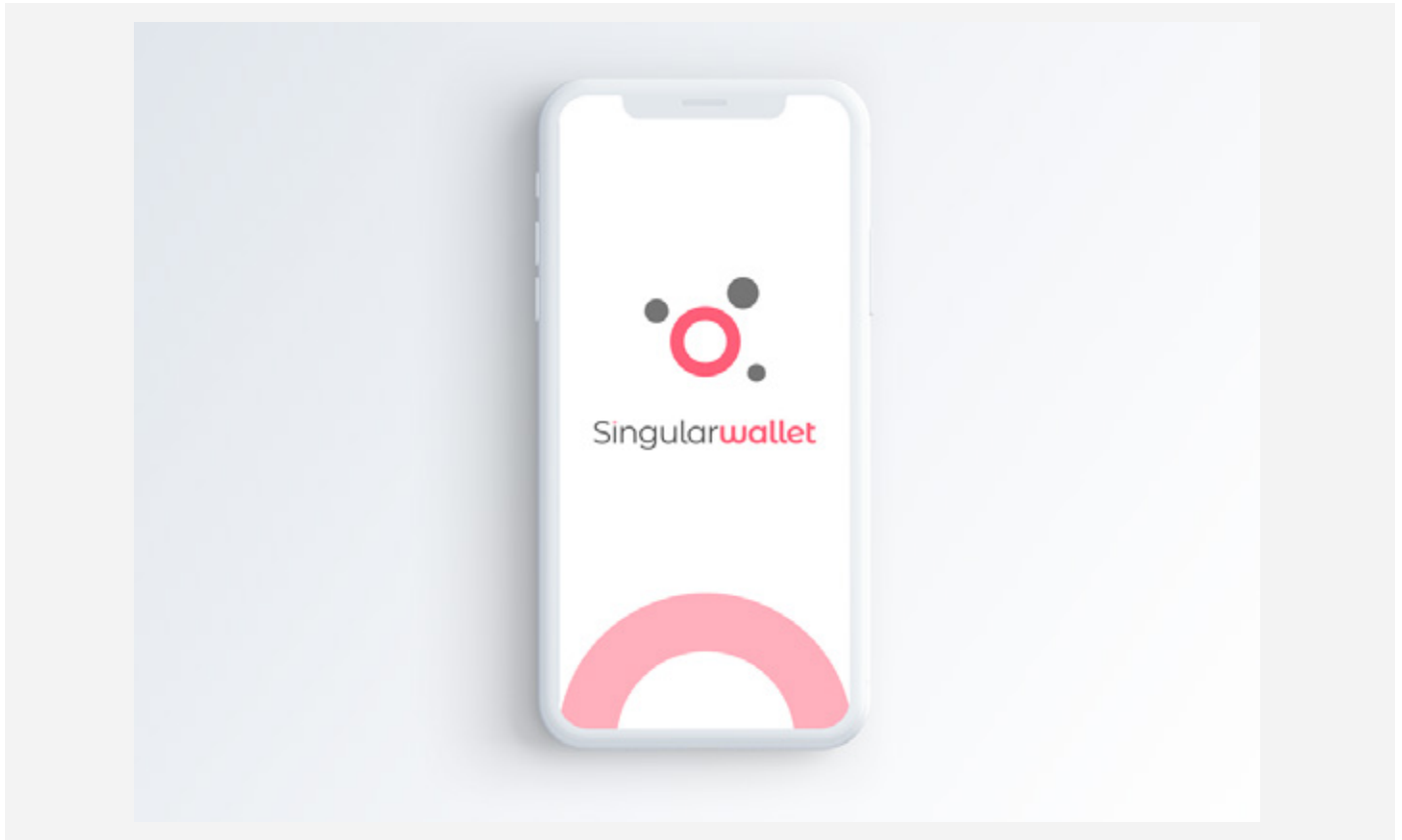
Lending.Market



Our Products

Singular Wallet

Pay globally, send money between countries, request credits and invest in a single application.



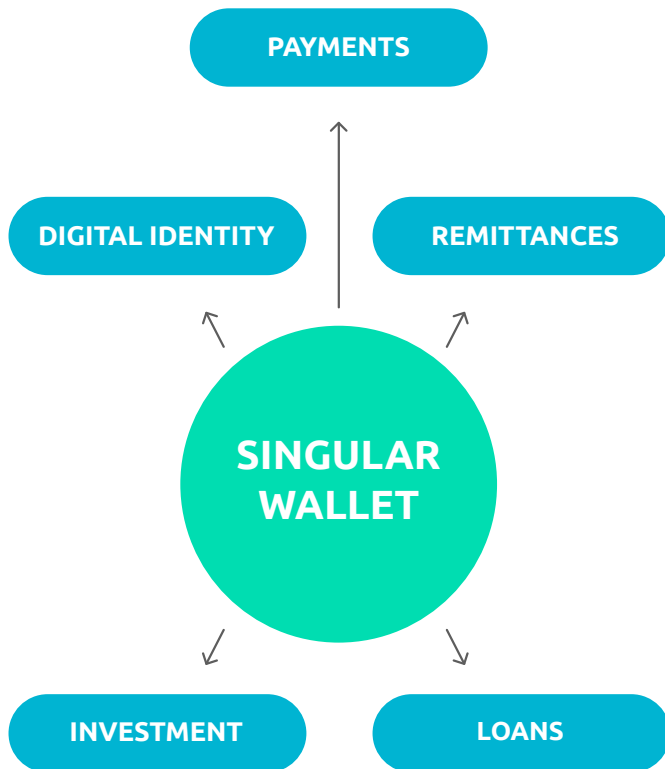
The advancements in mobile technology added to Blockchain, allows to create a new range of innovative products and services using mobile phones as well as an assets transferring device.

Singular Wallet is a single application that support all the ways users want to pay, integrated with multiple payment methods to request and send money. Especially focused to main Latin America and European users with

chilean pesos, colombian pesos, argentinian pesos, brazilian reals, mexican pesos and euros. Singular Wallet allows any user to do cross-border settlement with simple steps. Customer pay in local currency but the transaction is settled in foreign currency.

Through Lending. Market integration, Singular Wallet allows any user to access to fast and convenient loans bringing financial services to hundreds of millions of unbanked people.

Singular Wallet Solution



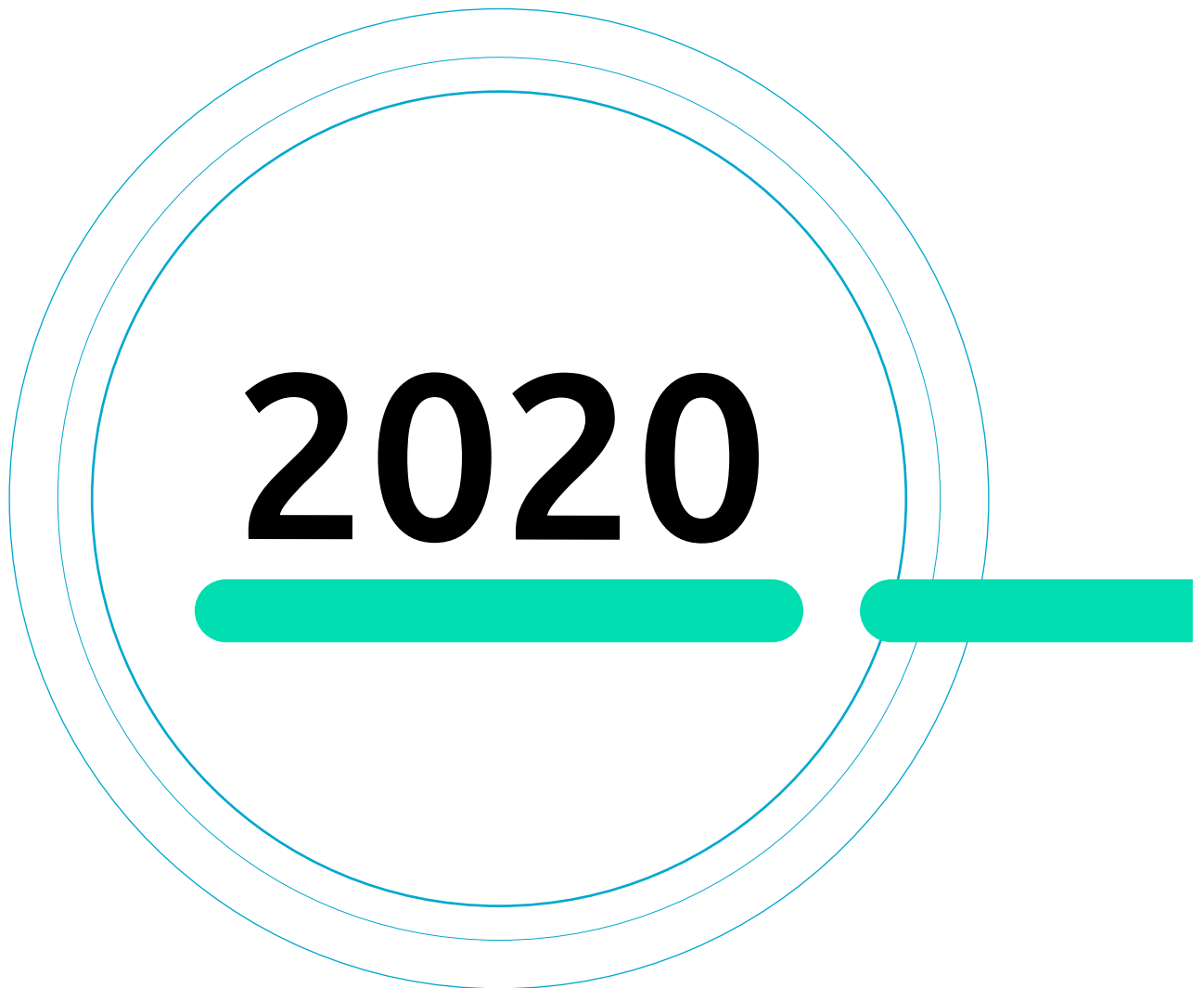
Legal Challenges

The compliance challenge of Singular Wallet considers the interconnection of multiple banking and non-banking institutions globally for Cash-in / Cash-out processes.

The proposal considers the advance in parallel either with the obtaining of payment licenses and with the alliance of institutions who already have a payment license.

The result of these alliances is based on the integration of products; CryptoMKT, tokenized currencies and Lending. Market to the same ecosystem. Each product considers the progress of direct legal compliance (licenses) or indirect compliance (alliances with licensed institutions).

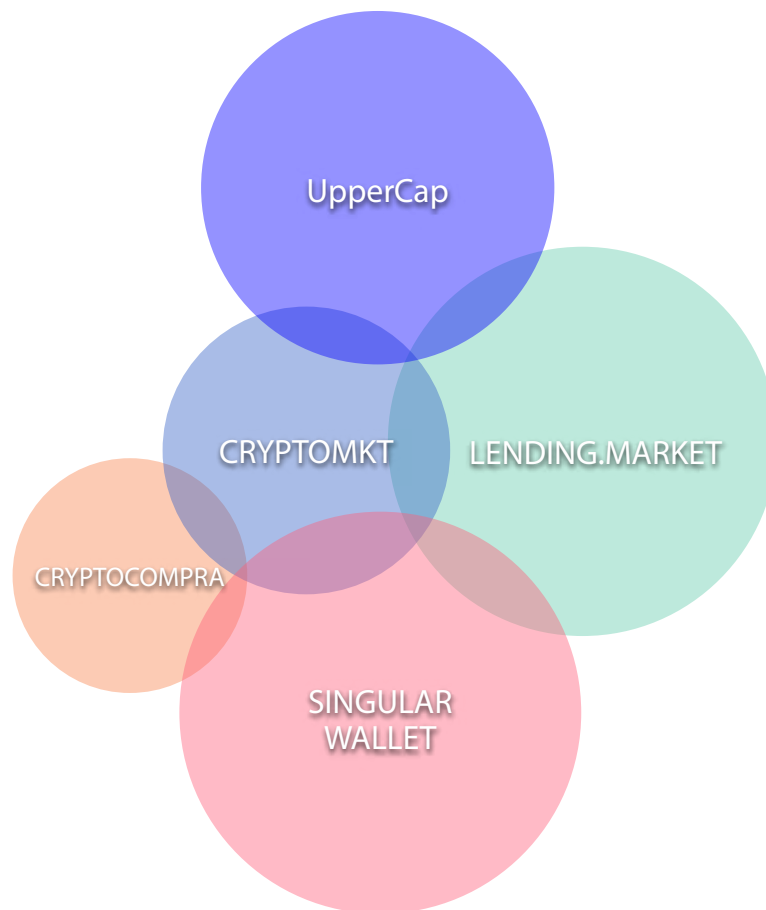
Roadmap



Dysopsis Ecosystem

The digital economy is taking shape and undermining conventional notions about how businesses are structured. As digital financial ecosystems evolve new solutions are needed.

The interaction of Dysopsis's new products and services leverages a complete new scheme to connect people and companies to a new economy powered by blockchain technology.



Digital assets brings new opportunities and new challenges.

Dysopsis has an integral vision of what is possible and a clear plan to set it in motion.



**"Challenges are
what make life interesting;
overcoming them is what
makes life meaningful"**