



# The Bank for the New Economy

## *Redefining finance*

Zug, November 2019

# Overview

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- About SEBA
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DLT – Setting the scene

# DLT – Transforming non-bankable into bankable assets

The proliferation of Distributed Ledger Technology (DLT) is leading to the formation of new markets and innovative ways of creating value. Tangible and intangible assets can be digitally represented and made bankable.

## Tangible Assets

### Real estate assets

- Refinancing strategy
- LTV analysis
- Valuation

### Private assets

- Collection value & tax implications
- Liquidity
- Distress scenario

### Corporate assets

- Cash flow projection
- Macro – trend alignment
- Valuation

### Financial assets

- Concentration risk
- Liquidity risk
- Credit risk

## Intangible Assets

### Rights

- Royalties
- Trademarks
- Patents

### Social value

- Charity
- Recognition
- Knowledge

### Personal data

- ID
- Health
- Consumer data



SEBA – Pioneer with a mission



# Who is SEBA?

A **pioneer** in the financial industry offering a comprehensive technological **bridge between the traditional and digital worlds**

A **FINMA licensed Swiss Bank** providing **professional individuals and corporates as well as institutional clients** with industry leading investment solutions and services in digital assets

An **experienced diverse team** of technology, blockchain and finance experts headquartered in the **Crypto Valley** in Zug, Switzerland



# Why SEBA?

## There are various elements influencing the current perception of the crypto market

- Security gaps and vulnerabilities
- Cryptocurrency as an asset class in its infancy
- Ambiguous international regulation
- Greed and speculation
- False promises, frauds and scams
- Institutional investors lack professional infrastructure

There is an urgent need for a licensed bank in the crypto space

Mass adoption requires new infrastructure and processes

Distributed Ledger Technology (DLT) enables frictionless, efficient and new approaches to finance

According to the German word “Datenbank”, everything will be bankable

Swiss financial centre “Crypto Nation” to defend leading position into a new era



# Why SEBA?

## SEBA's value drivers

### Safety

Highly protected and trusted environment

- FINMA licensed and supervised bank
- High security custody storage
- State-of-the-art risk intelligence
- Strong capital base
- Safe & easy access to digital assets including crypto

### Transparency

Easy, seamless experience

- Total wealth insight & monitoring
- Coherent pricing model
- Demystification & mass adoption through education
- Accessibly with in-house education space

### Performance

Being ahead of the curve

- New & holistic client experience
- Research intelligence
- Cutting-edge investment products
- Investment services for digital & traditional assets
- Chain-agnostic tokenization





# How will SEBA achieve this?

## Safety on the blockchain

- Providing clients with safe storage of digital assets including cryptocurrencies in a secure environment

## Provide a digital and physical banking gateway for the crypto community

- Providing a technological bridge between traditional finance and blockchain finance, leveraging best-in-class technology from reputable partners
- Providing a frictionless banking experience and one-stop solution
- Delivering products and services with the highest standards by virtue of being a licensed bank

## Promote mainstream adoption of cryptocurrency and blockchain technology

- Promoting the easy use of cryptocurrencies for either investment or financing purposes
- Providing a broad educational experience to empower and enable clients with more control over their digital wealth creation

## Deliver a click-and-mortar business model

- Delivering the highest quality services both online and offline
- Innovate continuously as part of the market evolution



# SEBA – The bank for the new economy

SEBA's approach allows full exploration and adoption of emerging opportunities. Built by technology and blockchain experts supported by financial engineers.

## What We Offer

Comprehensive ecosystem servicing the complete client lifecycle across new, emerging and traditional asset classes

- Fiat and cryptocurrencies
- Digital assets and traditional securities

## Our Clients

- Banks
- Asset managers
- Entrepreneurs & family offices
- Private professional investors
- Swiss blockchain companies & their employees (restricted range of services)

## Our Business Lines

Trading &  
Liquidity  
Management

Asset &  
Wealth  
Management

Asset  
Tokenization

Custody Storage & Transaction Banking



# Timeline

- December 2017:** The business idea raised
- April 2018:** SEBA founded
- September 2018:** First round of financing completed & brand launched
- October 2018:** Application for FINMA banking licence submitted
- August 2019:** Licence granted by FINMA (conditional)
- October 2019:** Start of operations & ramp-up (targeted client group)
- November 2019:** Official go-live & onboarding of Swiss clients
- Next steps:**
  - Operationally ready for international clients from selected jurisdictions
  - Service offering and regional expansion





**The new economy is now.**  
Join our journey as we redefine finance.

[www.seba.swiss](http://www.seba.swiss)

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