



**BRAND
ASSETS**

*Decentralize the Financial
System*

Business name: Moneta Holdings LLC

Location: St. Vincent and The Grenadines

Legal structure: LLC

Company history: Registered in February 2021. 16 months of ongoing development. STABILA STB rolled out.

Description of products: STB, USDM, EURM, GBPM, JPYM, CNYM, CHFM

Target market: Crypto Exchanges and Digital Assets Investors

Competitive advantage: POS Blockchain, Support of World Currencies

Objectives and goals: Developing the Moneta Ecosystem. Decentralized and Centralized Digital Assets Exchange, Data Vault Storage, Online Payment Processor, Wallets, Cards, KYC/AML SAAS

Mission statement: We believe in greater freedom, security, and access to money. That's why we built the first POS stablecoin Blockchain supporting all currencies of the world. Moneta provides a secure, fast, and low-cost way to store, send, and receive money on the Blockchain.



Moneta Holdings is a company specializing in the issue of fiat-backed stable-coins. Advantages of Moneta Holdings cryptocurrencies are that coins are stabilized by assets that fluctuate outside of the cryptocurrency space, that is, the underlying asset. The value of stablecoins of this type is based on the value of the backing currency, which is held by a third-party regulated financial entity. In this setting, the trust in the custodian of the backing asset is crucial for the stability of price of the stablecoin. Fiat-backed stablecoins can be traded on exchanges and are redeemable from the issuer. The cost of maintaining the stability of the stablecoin is equivalent to the cost of maintaining the backing reserve and the cost of legal compliance, maintaining licenses, auditors and the business infrastructure required by the regulator.

Cryptocurrencies backed by fiat money are the most common and their characteristics are:

- *Their value is pegged to one or more currencies (most commonly the US dollar, also the Euro and the Swiss franc) in a fixed ratio,*
- *The Moneta is realized off-chain, through banks or other types of regulated financial institutions which serve as depositaries of the currency used to back the stablecoin,*
- *The amount of the currency used for backing of the stablecoin has to reflect the circulating supply of the stablecoin.*



How Moneta Works?

The main concept that the Flow of Funds conveys is that Moneta Digitec is the only party that can distribute (create) Monetas or remove them from circulation (destroy them). This is the key process by which the solvency of the system is preserved. In the crypto-currency industry, evidence of solvency, reserves, real-time transparency and other similar phrases have grown and resonated.

Every Moneta issued in circulation will be backed by Moneta Holdings by a one-to-one ratio of the equal amount of the corresponding fiat currency kept in reserves. We serve as a trustworthy third party accountable for the asset as the custodian of the backing asset.

Stable Coins:

USDM

EURM

GBPM

JPYM

CNYM

CHFM



Fiat-backed stablecoins need to establish traditional banking relationships in order to hold the currency that the stablecoin is backed to. There are still several inhibitors for large multinational banks to take on this role and offer this service, due to reputational, regulatory uncertainty and therefore compliance risks. Therefore, in many cases this role falls on the shoulders of regional banks, trust companies or boutique financial institutions. With some of these fiat-backed stablecoins being backed to hundreds of millions of dollars this poses substantial solvency and credit risks. Uptake of stable coin use is therefore in part reliant on traditional banking services.

An associated set of ancillary services will also need to evolve around the validation, certification and reconciliation of these reserves to digital assets. Accountancies will need to evolve to offer digital asset to physical asset audit services for stablecoins (whether this is a currency, virtual or a physical asset such as gold or iron ore or wheat).

Exchanges are hedging themselves against the risk of only having one asset backed stable coin and adding new fiat-backed (USD mainly) stablecoins onto their exchanges at great pace.



PRODUCT

USDM, EURM, GBPM, JPYM, CNYM, CHFM

Fiat pegged 1:1 on the blockchain.

Moneta Stablecoins, require a custodian to regulate the currency and then reserve a certain amount of collateral. Moneta holds the US, EUR, GBP, JPY, CNY, CHF in a bank accounts and the amount held must be equal to what we issue to maintain the order of the system. In this way, price fluctuations are prevented.

Moneta Stablecoin Advantages:

- *Benefits of Cryptoconomy*
- *Low fees*
- *Secure transactions*
- *Stable*
- *Asset-backed*
- *Acceptable (or easier) bridge from fiat to cryptocurrency use*
- *Regulations. Fiat-related regulatory processes involved*

The need to keep digital assets in Stablecoins arise since cryptocurrencies are often quite volatile. The volatility in cryptocurrencies is sometimes so high that if not traded correctly, one may lose a lot. Even if one keeps a close eye on market conditions or changes, it is necessary at times to keep digital assets in Stablecoins. During recession periods, the value of all crypto coins falls considerably. Avoiding potential risks is by converting the digital assets into Stablecoins.

There are more than 700 Crypto Exchanges in the world. To mitigate risk and provide basic exchange functionality they need reliable stablecoin partners. The industry is very dynamic and in a regulatory developing state. A reliable partner means great lengths of infrastructure developing work and effectively organized teams.



PROS

- *Low costs*
- *Security*
- *Quick processing time*
- *The 1-to-1 pegging stability mechanism reduces the chance of high volatility*
- *Relatively simple and easy to understand*
- *Less vulnerable to hacks, since no collateral is held on the blockchain*
- *Bridges gap between cryptocurrencies and fiat*
- *Scalability : pegged systems can grow to support a vast ecosystem*

CONS

- *Requires comfort with technology*
- *More regulated than traditional exchanges*
- *No physical branches*
- *Centralized operation and issuance*
- *Geopolitics: Highly regulated, beholden to a central bank or government, and vulnerable to government intervention*
- *Lack of transparency: Essential regular audits to ensure transparency and reserves*
- *Need a trusted custodian to store the fiat, trust in custodial solvency and legitimacy*
- *The need to trust the “independent” auditor*



Daniel Varzari, CEO

Daniel is the CEO of Moneta Holdings and a member of the Board of Directors. Before Moneta, Daniel served as the CEO of DVG Group Corp. From 2009 to 2016, he was President of the Investment Protection Foundation. An expert in blockchain technology, he has extensive experience in asset tokenization. As a Crypto Fiat enthusiast, he is promoting the new crypto-based investment industries.



Igor Scvortov, CFO

Igor Scvortov is CFO at Moneta. Before joining Moneta, Igor was Chief Project Officer for Paragon Capital Fund. He developed neural networks and encrypted cloud storage for enterprise systems. Igor is an industry expert on blockchain and a frequent contributor, speaker, and advisor on blockchain and cryptocurrency. He supported startup clients in various B2B and B2C sectors, with several in crypto, including Ethereum.



Anastasia Kovaleva, VP Asia

Anastasia Kovaleva is VP Asia at Moneta. Before joining Moneta, Anastasia was in charge of logistic solutions for Chinese B2C ecommerce projects with focus on Russia, Europe, Israel. Anastasia moderates in Chinese language sessions about innovative models in digital business at APEC Summits.

