



EMPOWERING FINANCIAL INSTITUTIONS TO PROVIDE
Mainstream Local Access to Digital Assets

Enfoque de Riesgo Incremental

Modelo Close-Loop vs Open-Loop

3 APIs Unicas

ABM Clientes
Transaccional
Custodia

Contraparte Regulada y Solo B2B2c

Lirium posee 3 Licencias principales
Exchange (market maker)
Custodio Calificado y Creador de Precio

CRYPTO AAS

Solución **BACK-END** que
permite **incorporar**
servicios crypto en
cualquier Plataforma
regulada

WHAT CUSTOMERS VALUE MOST ABOUT OUR SOLUTION

SIMPLE & LOW RISK

No additional regulatory or operational complexity. Lirium assumes crypto delivery, custody and security risk, provides reporting and reconciliation

REGULATED

Highest licensing and regulatory standards. Can legally be used cross-border and globally. EU crypto regulation better fit to Emerging Markets than US regulation

INVISIBLE

100% white-label back-end solution. Client retains full UX control. No conflict as Lirium is B2B only



TOP 5 AUDIT FIRM

Lirium is audited annually by Grant Thornton, #5 audit firm worldwide, a process also controlled by the Liechtenstein regulator

BEST PRICING, LIQUIDITY & EXTRA REVENUE


As market maker Lirium has access to all exchanges, best pricing and unlimited liquidity. Institutions gain an additional source of revenue from FX conversions

FULLY CUSTOMIZABLE


To client's risk appetite. Several levels of closed vs open loop; customizable crypto currency menu

FLEXIBLE PRICING AND REVENUE MODEL


Our **Flexible Revenue Model** with no Upfront Fees or Ongoing Charges **Allows Institutions to Choose a Lower Price Strategy** to Retain Customers



No Account Opening Fee



No Maintenance Fee



No Custodial Fee

Spread-based
Lirium quotes a wholesale price to the institution for Fiat-to-Crypto exchanges. Institution adds its margin

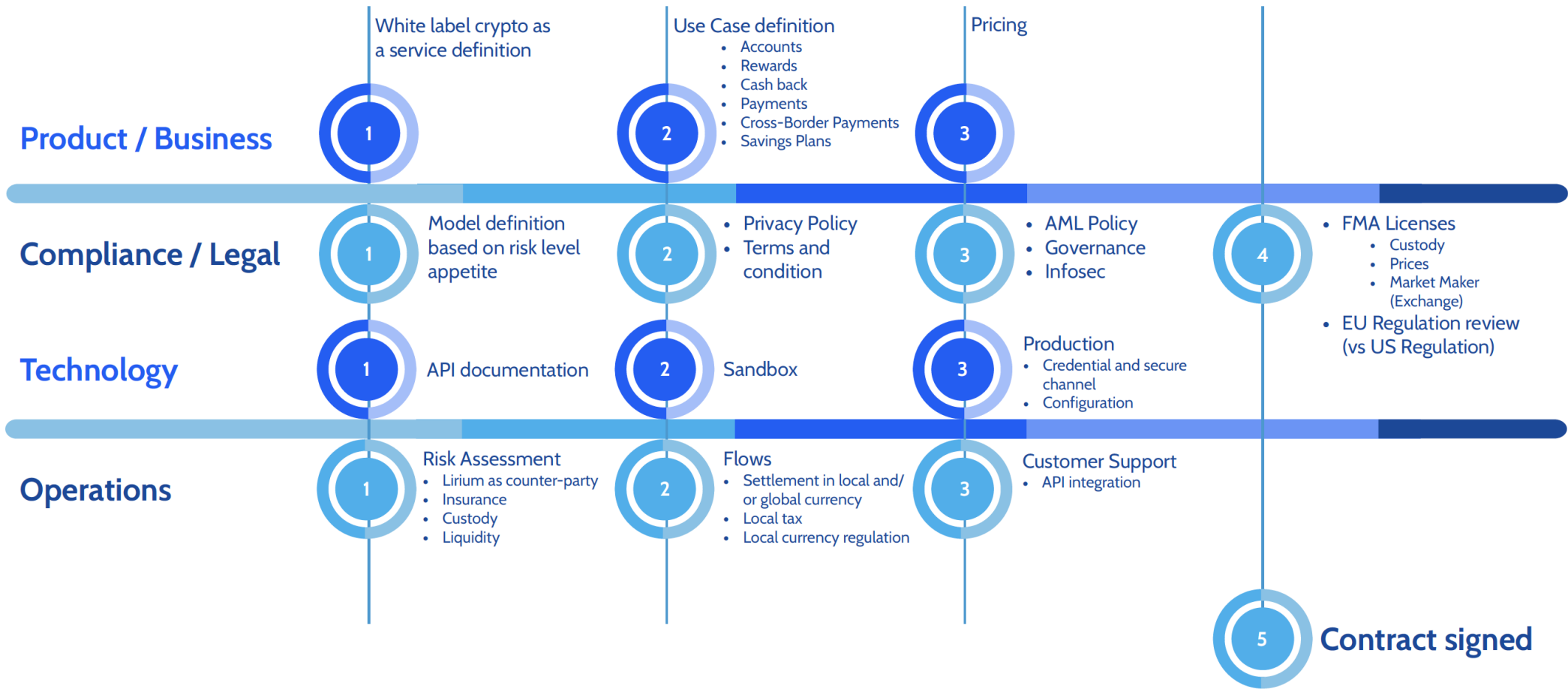
Fee-Based
Institution pays a fee per active account/month and adds its margin. Lirium does not add margin to the price

\$ Aggregate liquidity from regulated exchanges allows us to provide best available prices

₿ Our pricing license allows us to be a “market maker” setting prices, Lirium does not need to rely on quotes from others and can be the counterparty for end-customers that buy or sell cryptocurrency

LIRIUM'S IMPLEMENTATION FUNNEL

Implementation usually take between **1-3 months** based on bank's product and use cases



PRODUCTS & SERVICES

We Support Crypto Accounts, Rewards, Payments and Remittances For Our Institutional Client End Customers and Will Leverage the **Infrastructure** We Are Building, **to Channel Other DAE Products**

Current Digital Asset Solutions

- Crypto Accounts
- Crypto Rewards
- Crypto Payments
- Crypto Cross-Border Payments and Remittances
- Crypto Savings Plans for Employees

Product Pipeline

- DeFi Pools & Loans
- Staking (Crypto Interest/Crypto Loans)
- Crypto Payroll and Compensation
- Real Asset Tokenization
- NFTs
- Gaming Payment and Rewards
- Metaverse



LIRIUM

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