



# PENTA<sup>◉</sup>

Building a Better Economy with Blockchain

# ABOUT PENTA

**Commercial Success:** Penta has been a leading provider of blockchain solutions since 2015, and is one of the few platforms in the blockchain space that has deployed commercially successful products.

**Bridging the Gap between Public/Private Blockchain:** Penta bridges the gap between permissioned and permissionless blockchains, which has strongly positioned it in China and U.S. markets, through existing major enterprise partners.

**Global IP:** Penta owns commercially successful IP and global licensing rights.

**Active in Key Organizations:** Penta is active in governing bodies that set policy related to blockchain at the UN, MIIT, OECD, IBiSC, ISO/TC 307

**Impact Ecosystem:** Penta has taken a next step toward developing and supporting socially impactful for- and non- profit projects with the newly formed Penta Impact Ecosystem. To achieve its objectives, Penta is working with the award-winning company, Emerge, to grow a vibrant and innovative community for good.



# WHO USES PENTA TECHNOLOGY?

More than 80 Global Banks and Financial Institutions

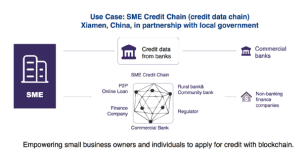
									
									
									
									
									
									

# THE PENTA NETWORK

Empowering Businesses and Social Applications through Blockchain



FINTECH



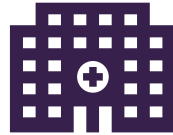
SME Credit Chain



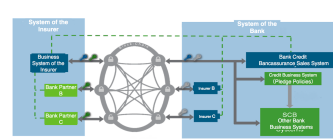
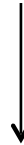
SMART CITIES



Blockchain Garbage



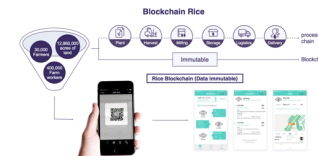
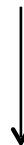
HEALTHCARE



Insurance Payment Settlement



SUPPLY CHAIN



Blockchain Rice



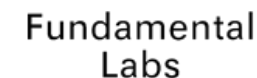
IMPACT



Homeward



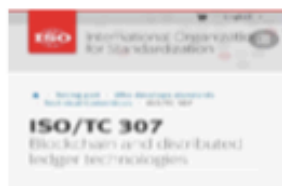
# INVESTMENT INSTITUTIONS



Penta completed a \$30M private sale for the Penta Blockchain (public chain) in Q1, 2018

# AWARDS & HONORS

Penta, its Executive Team, and its key strategic partners have won numerous awards and honors for achievements in blockchain.



Member of Global ISO DLT/TC307 Blockchain Standards



MIT Certified Blockchain Expert



UN SDG Awards Nominee 2018



Newsweek Blockchain Impact Awards Nominee 2019



Shanghai 'Top 20 Innovation enterprise' award



Hurun BlockchainTop 20 (2018)



GBHB BlockchainTop 20 (2019)

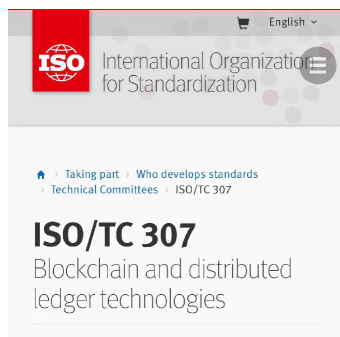


Penta Founders, David Ritter and William Zuo were invited attending the United Nation the 73<sup>rd</sup> General Assembly on September 28<sup>th</sup>, 2018, to discuss how cryptocurrencies & blockchain technology can help the U.N. to achieve the Sustainable Development Goals. 'Cryptocurrencies & blockchain – A New Boost for SDG-Financing?' The 73<sup>rd</sup> UN General Assembly; United National Headquarter New York



# COMPLIANCE

## Penta Participates in Global Organizations that Set Policy and Standards for Blockchain



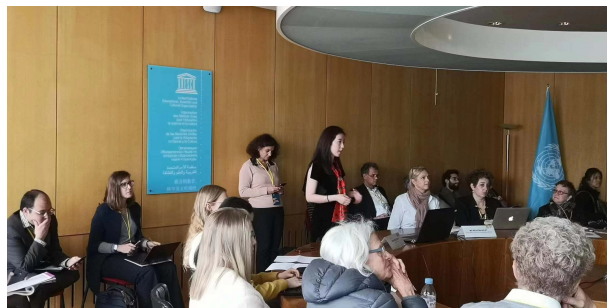
International Organization for Standardization (ISO)  
\*Penta Tech. Team Representative, Andrew Han attends ISO/TC 307 Meeting in London



United Nations  
Penta CEO participates in a panel discussion at U.N. General Assembly on cryptocurrencies and blockchain helping achieve Sustainable Development Goals



Penta Global Marketing Coordinator, Florie Zheng attends OECD Blockchain Policy Forum and meets OECD leadership



### UNESCO

Penta Global Marketing Coordinator, Florie Zheng, is invited to speak at Mobile Learning Week at UNESCO Headquarters and to present about using blockchain in Penta's *Stride* project.



### MIT (China)

Chinese Ministry of Industry and Information Technology  
Penta Founder, William Zuo is a certified member of China's National Blockchain Standards Committee

- CBD Governing Members
- China Electronics Standardization Institute
- Wanxiang Blockchain
- Ant Financial
- WeBank Co., Ltd.
- Wanda Internet Technology Group Company
- Ping An Insurance Group
- Shanghai Gingkoo Financial Technology Co.Ltd.
- Zhong An Information Technical Services Co., Ltd.
- Onchain
- Yonyou Internet Technology Co., Ltd.
- HNA EcoTech Group
- Sany Group Co., Ltd.
- PWC (China)
- Shanghai Onchain Information Technology Co., Ltd. (Neo)



# PENTA'S GLOBAL INFLUENCE



Innovative Finance - Using Blockchain and Cryptocurrency to Achieve UN Sustainable Development Goals  
 The 73<sup>rd</sup> UN General Assembly;  
 United National Headquarter New York

# PLATFORM COMPETENCIES



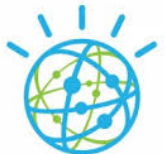
IBM Cloud



ethereum



BIGCHAIN<sup>DB</sup>



IBM Watson



ANDROID



Google Cloud







**LEADER IN  
FINTECH SOLUTIONS**

**PENTA** 



# PENTA FINTECH IP & EXPERIENCE

Bancassurance

Digital Assets

Crow funding

Trade Finance

Supply chain finance

Payment

Digital point

Tax&amp;Invoice

ABS

Credit Reference



## Payment&Clearing

CIPS  
 CNAPS  
 CFXPS  
 TIPS  
 IBPS  
 CHPS (Shanghai, Shenzhen, Beijing, Guangzhou, Suzhou, Guangxi, etc.)  
 CBDCS (ICBC,ABC,CCB, etc.)  
 BCDLS  
 QFII  
 Third Party Payment System  
 Access simulation system



## Smart Tax

GVAT for Bank Industry  
 GVAT for Brokerage Industry  
 GVAT for Insurance Industry  
 GVAT for Fund Industry  
 GVAT for Personal Finance Industry  
 All Tax Management Platform  
 Financial E-invoice System  
 E-invoice Cloud  
 Enterprise Tax Cloud  
 Financial Management SaaS  
 Tax E-receipt SaaS  
 Invoice Pass Service Platform



## Supply Chain Finance









Supply Chain Financial System  
 Half Penny Loan System  
 Consumer Finance System  
 Collection System  
 Customer Risk Rating System  
 Credit Management System  
 Anti Fraud System  
 Internet Finance Service  
 Internet Insurance Service  
 Smart Ventilation Control System  
 Individual Credit Big Data Platform  
 PBOC Credit Inquiry System



## Regtech

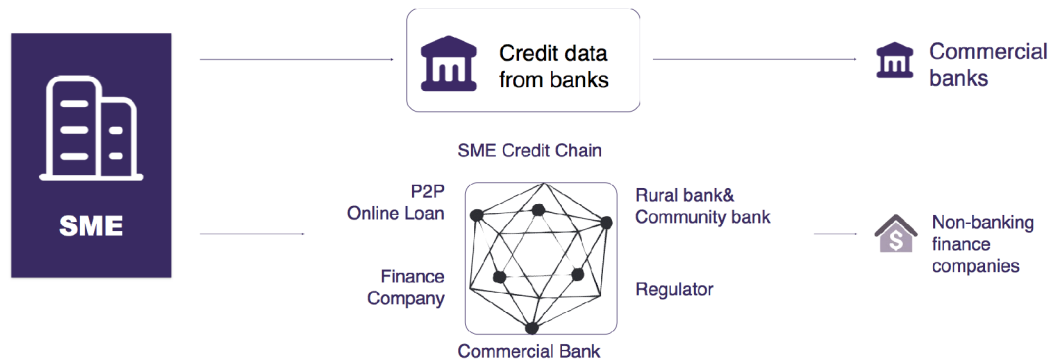
PBOC AML&KYC  
 SAFE BOP  
 SAFE FAL  
 CBRC EAST3.0  
 SME Credit Chain  
 Individual Credit Reference  
 Cooperate Credit Reference  
 Fund AML

# PENTA FINTECH USE CASES

 <p><b>GovTech</b></p>		<p>Guangzhou Government Subsidy Chain (ranking #2 in Blockchain award)              Guangzhou Marathon Chain (in progress)              Xiamen Government SME Credit Chain              Pinghu Government Garbage recycle chain              United Nation Peace keeping support division chain (in progress)              City of LA Homeless identification chain (in progress)              USA Rice food safety Chain (in progress)</p>
 <p><b>Financial Institutions</b></p>		<p>China Union Pay Credit card reward points Chain              China Life Digital Points chain              Citic Prudential Insurance chain              CGB supply Chain finance chain              Standard Charter bank trade finance platform              Midea Insurance settling Chain              Hua Chuang Security ABS platform              HSBC, Morgan Stanley, BNP Paribas EAST Data platform</p>
 <p><b>Enterprise BaaS/SaaS</b></p>		<p>Singapore PARKWAY Health IPO Platform              Southern Gird payment platform              Xintai Tianyi Enterprise Credit Platform              Novatti (Australia) cross-border payment platform              CCP Technology (IoT) blockchain platform              Ecochain BAAS Cloud platform              Blockchain Food Traceable platform</p>
 <p><b>SME</b></p>		<p>Fans Time Token and exchange system              Nine City Game platform              London Football Exchange Token system              Hollywood Entertainment Chain &amp; StarDust Dapp              ...</p>

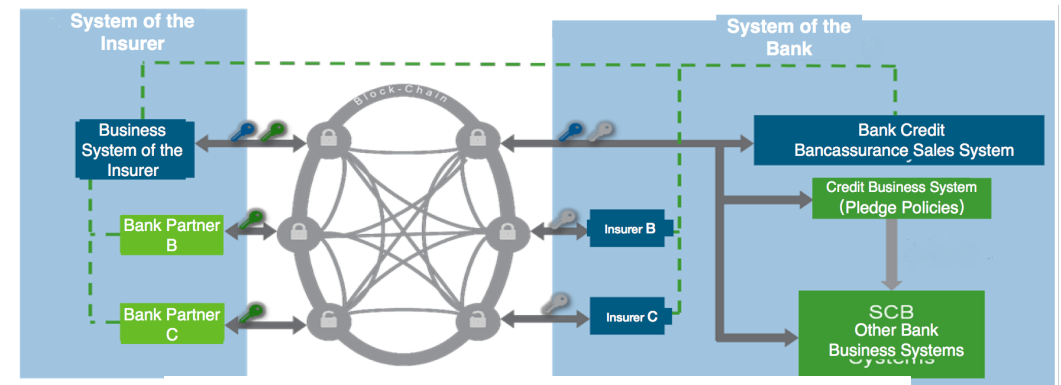
# FINTECH USE CASES

SME Credit Chain - Bank of China, Xiamen City  
 a credit data chain, empowering small businesses and individuals to apply for loans. This project empowers small business and individuals to apply for loans, and protects them from predatory lending schemes.



Empowering small business owners and individuals to apply for credit with blockchain.

Health Insurance Payment Settlement - Standard Chartered Bank, Citic Group Insurance  
 Insurance account management system, powered by blockchain that enables underwriting and payment settlement for bank customers.





# PENTA SUPPLY CHAIN MANAGEMENT



USING BLOCKCHAIN + IoT TECHNOLOGY TO RESHAPE GLOBAL SUPPLY CHAIN MANAGEMENT





# PENTA SUPPLY CHAIN MANAGEMENT

Harnessing **blockchain**, **machine learning** and **IoT** technology to empower supply chain stakeholders. Making the world's supply chain more transparent, more efficient, more sustainable.



TRANSPARENT



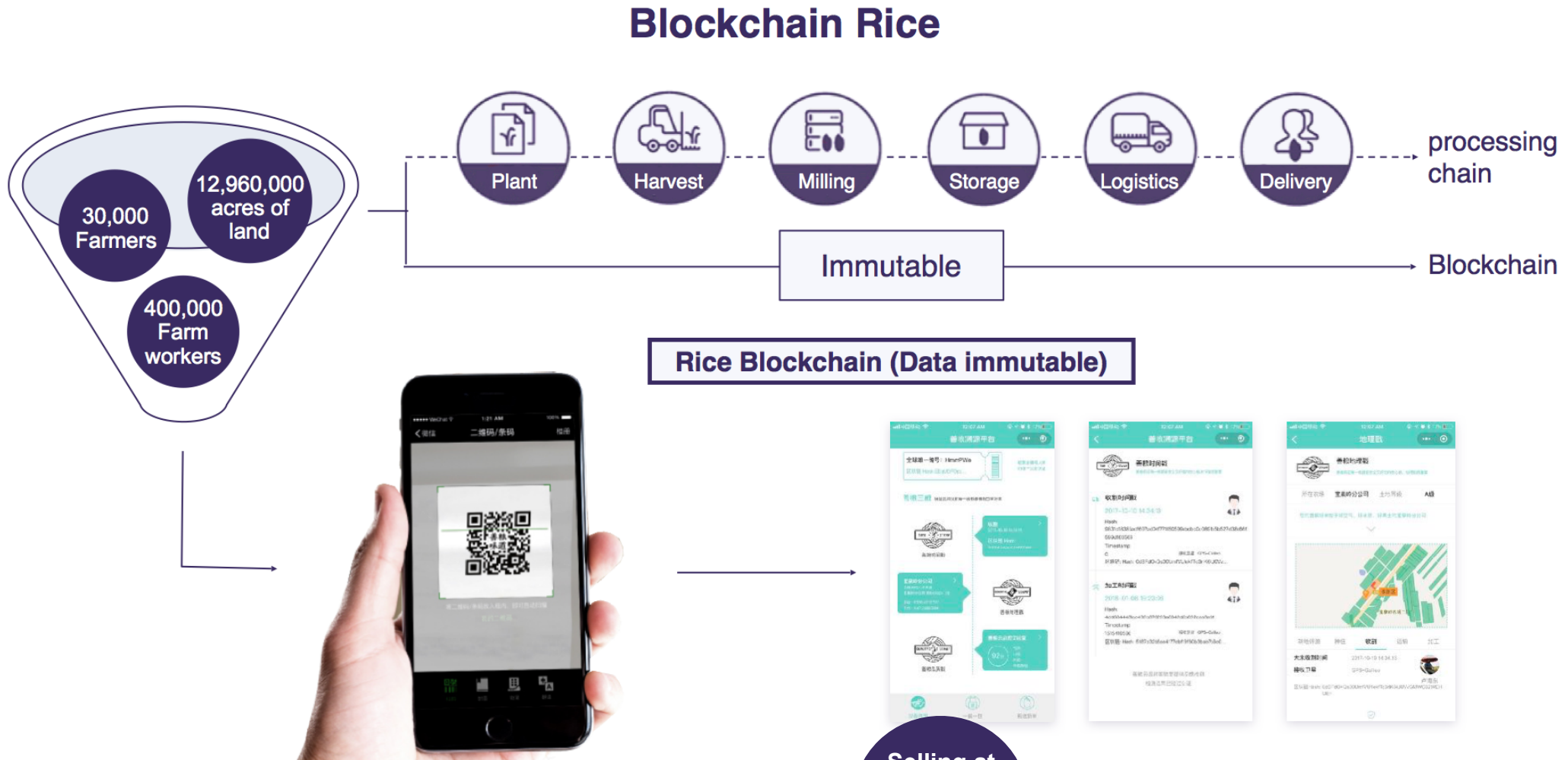
EFFICIENT



SUSTAINABLE



# USE CASE: BLOCKCHAIN RICE



Blockchain Rice  
 a rice traceability and food supply chain project that touches over 30,000 rice growers and allows consumers to ensure food safety using blockchain technology. Currently sold on China's 2nd largest retailer, JD.com.

Selling at  
 3-4X  
 Previous  
 Price



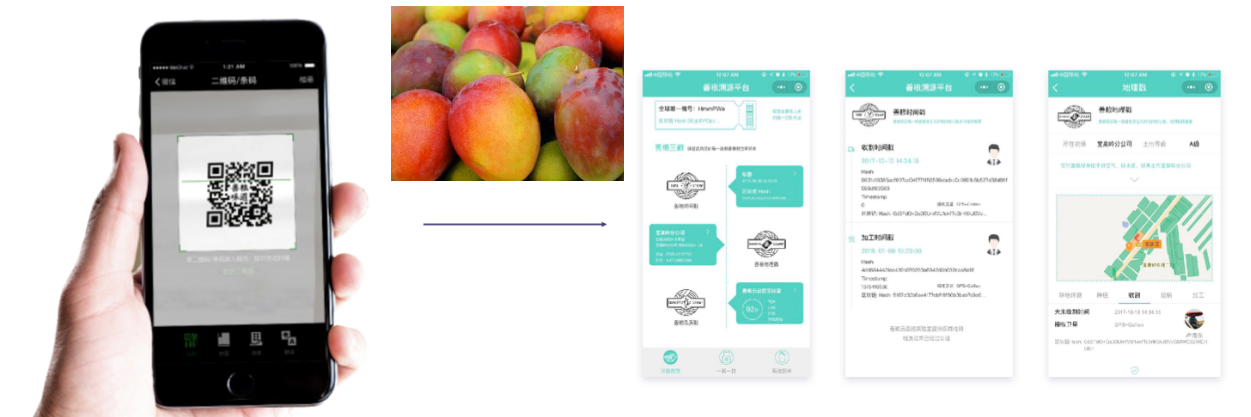


# KNOW YOUR FOOD : NEXT GEN. CONSUMER EXPERIENCE

**End-to-End Supply Chain Tracking Solution** – an end-to-end tracking solution that will compile data using IoT devices from farm to consumer.

**Scan and See** – The web app will include a feature for tracking products via QR code or identifier to track the product's origin and supply chain.

**Know Your Food** – KYF (Know Your Food): Consumers will be able to learn about the coffee growers/producers through a narrative feature included on the web app.

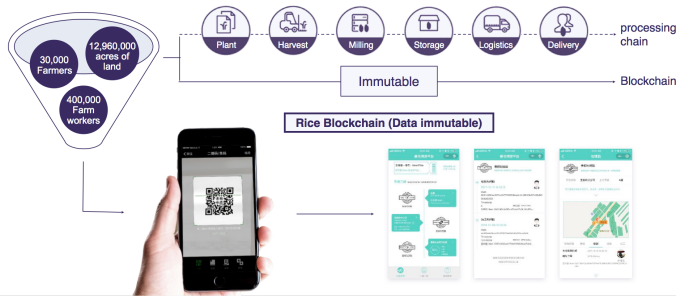


FOOD TRANSPARENCY IN YOUR HANDS



# Unparalleled Track Record in Blockchain

## Blockchain Rice



## Blockchain Rice

A rice traceability and food supply chain project that touches over 30,000 rice growers and allows consumers to ensure food safety using blockchain technology.

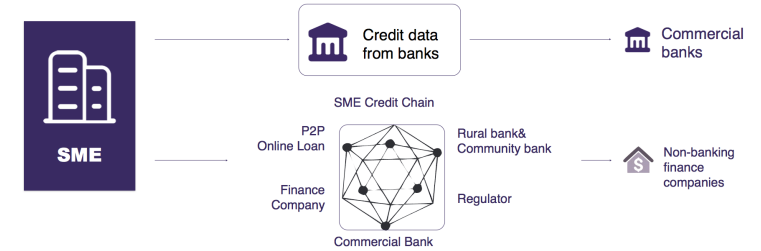
## Blockchain Garbage: Smart City Project IOT+Blockchain; in partnership with Pinghu Municipal Government



## SMART CITIES: Blockchain Garbage

An Internet of Things use case, in which Penta is developing a blockchain solution to track waste management and encourage community members to separate waste and recycleables responsibly

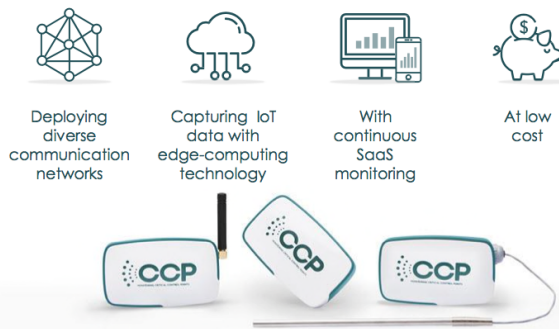
## Use Case: SME Credit Chain (credit data chain) Xiamen, China, in partnership with local government



Empowering small business owners and individuals to apply for credit with blockchain.

## SME Credit Chain

A credit data chain, empowering small businesses and individuals to apply for loans. This project empowers small business and individuals to apply for loans, and protects them from predatory lending schemes.



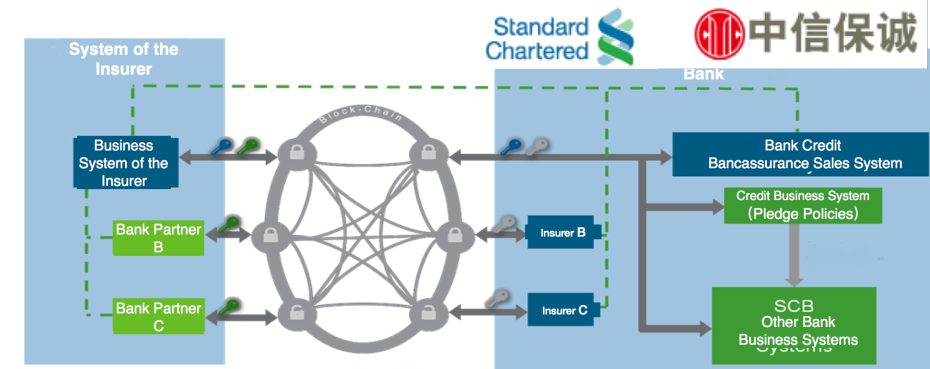
## CCP Technologies

An IOT services provider and publicly listed company, working with public sector partners in Australia to provide end-to-end food security solutions.



## United Nations

Currently advising a UN committee on a blockchain solution for identity and data custody.



## Insurance Payment Settlement

Insurance account management system, powered by blockchain that enables underwriting and payment settlement for bank customers.

# PENTA IMPACT ECOSYSTEM

## SUSTAINABLE DEVELOPMENT GOALS



- Solutions Architecture, Development & Implementation
- Support for Impact Projects
- Technological Infrastructure for humanitarian needs
- Content & Story-Telling for Awareness
- Thought Leadership
- Coalition Building

In proud partnership with 



We use **emerging technologies to address some of the world's most pressing issues**, as defined by the UN Sustainable Development Goals:

**Homeward** is an identity management and intelligent resettlement system for displaced populations. **Theseus** is a logistics solution to transparently track, trace and optimize the global movement of goods, while reducing waste and fostering fair economic opportunities. **Trusted Voices** creates an immutable chain of custody for the source material used in today's news. **Safe Haven** is a disaster relief identity and financial security protocol. These solutions are being built on the Penta Blockchain. In 2017, Emerge also published **Leap**, the world's first report to track blockchain ecosystems in emerging markets. The 2018 version is forthcoming.

For its work Emerge has been nominated for the 2018 Global UN SDG Awards and Newsweek's Blockchain Impact Awards. Founder Lucia Gallardo has been nominated for MIT's Latin American Innovators under 35, the Royal Bank of Canada's Women of Influence, and the United Nations Blockchain Council. She is currently Acquisition International's North American Female Blockchain CEO of 2019.



# IMPACT USE CASES

## HOMeward



An identity management system and intelligent resettlement platform easing the future of migration by accelerating the future of work

In the last half century, there have been 46 major world incidents resulting in the displacement of more than 151 million people. Less than 3 million of these refugees are resettled within the year of their displacement. This is an unacceptable humanitarian crisis.

# IMPACT USE CASES

Penta's mission is to build the world's most economically inclusive and decentralized blockchain ecosystem with a high-performance DApp platform capable of supporting the businesses of tomorrow. Penta aims to bring businesses and blockchain developers together to solve real world problems with the shared values of transparency, social and economic inclusion, environmental sustainability, and fair labor practices.

# TRUSTED VOICES

Trusted Voices  
[trustedvoices.io](https://trustedvoices.io) is a 'freedom of content' platform that has innovated a way to provide information chain of custody and track content across social media platforms and the web.



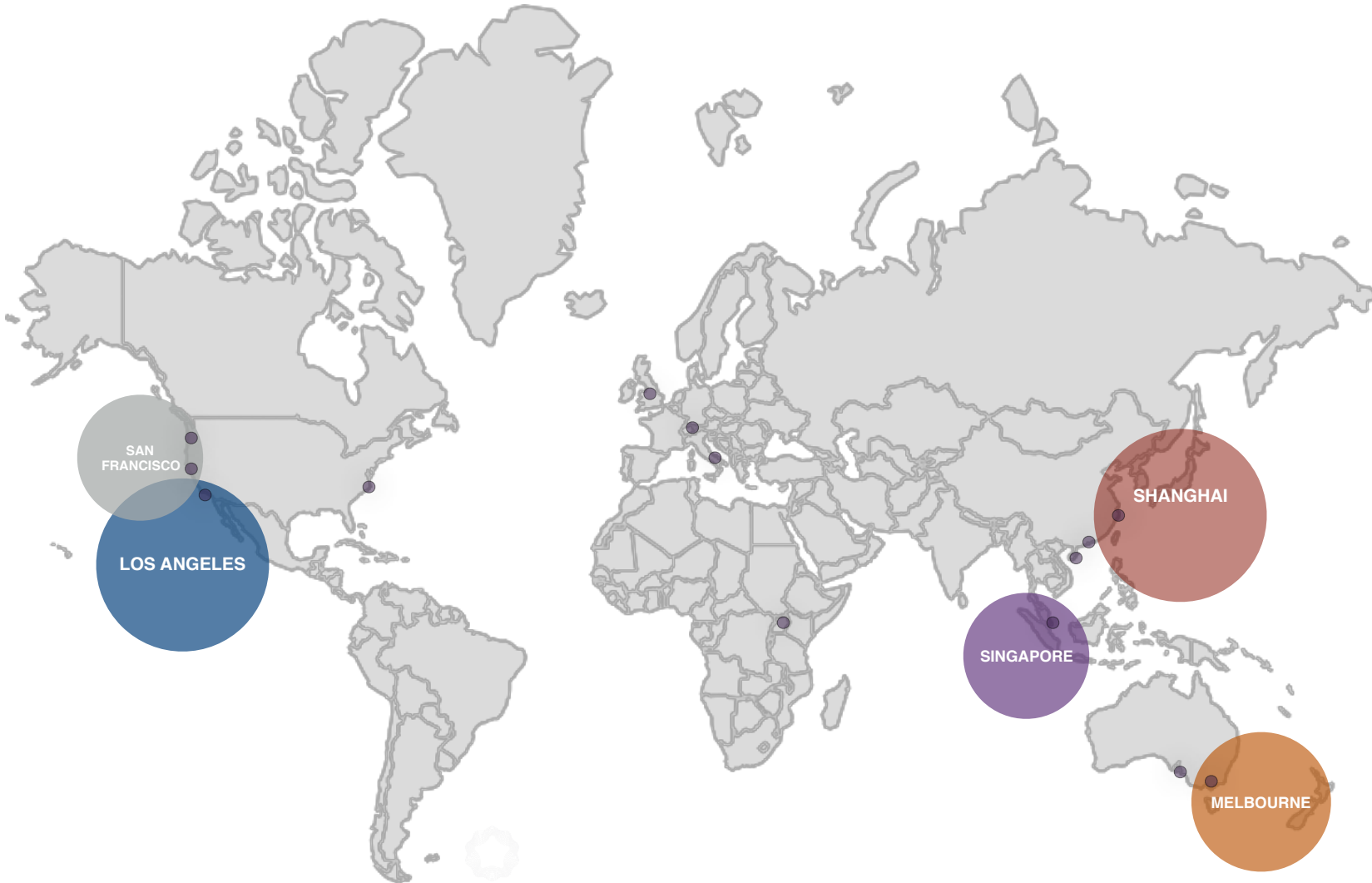


# JOIN PENTA'S GLOBAL COMMUNITY





# Thank you!



## Join Us!



[www.penta.global](http://www.penta.global)



<https://medium.com/@pentagf>



<https://github.com/pentaglobal>



[dritter@penta.global](mailto:dritter@penta.global) ; [roy.liu@penta.global](mailto:roy.liu@penta.global)

PENTA

The Universal Blockchain Connector