

AVIS Art of Cards Freedom in Payments

A NEW PLAYER AT THE WORLD CARD MARKETS



Beta version

Physical PVC Cards Metallic Colours

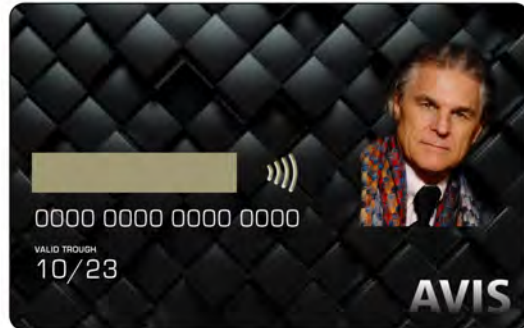


Shiny metallic presence

Name converted into personal art *Logo*

Flexible ornament design

AVIS logo metallic design



Passport hologram photo

Biometric fingerprint security

Every payment authorized by eye-scan at the mobile APP

SMS payment autorizing

Corporate business branding

Family private Art branding

Corporate *Logo* Art creation. 100dreds style selection

Family *Logo* Art creation, 100dreds style selection

Instand delivery by DHL worldwide

Collectoer edition pre-styled cards sold at any superstore

User create its personal card at the AVIS Bank Marketplace

Each card has associated up to max 20 VIRTUAL card

Virtual Cards Associated & WEB Creator



Each physical card maintain up to 20 virtual cards

NO fees for VIRTUAL cards

Instant creation of personalized card by upload private individual design (white label)

Virtual card convertible to physical card

Card management via AVIS Bank APP and online account

Worldwide accepted

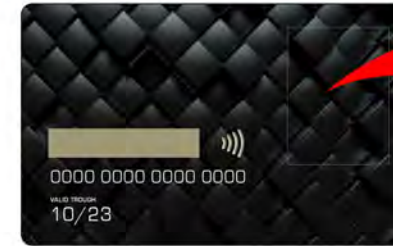
NO limits
(Subject local regulations)

Minimal POS fees
(Subject local regulations)

NO ATM fees
(Subject local regulations)

Instant cash worldwide

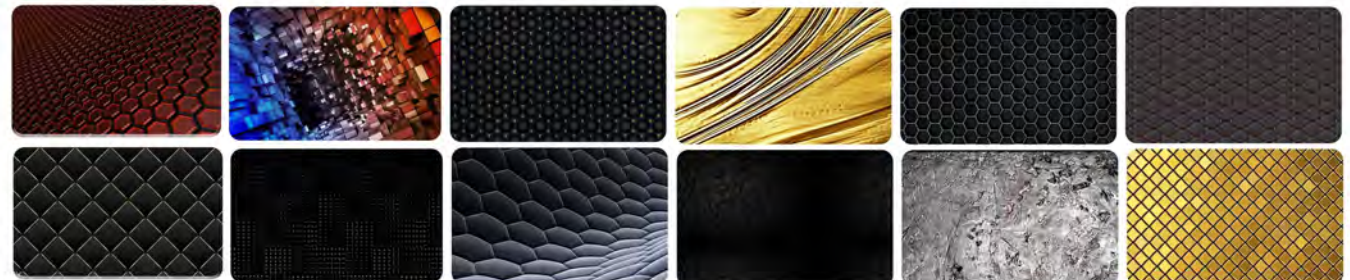
Create your personal Art of Card



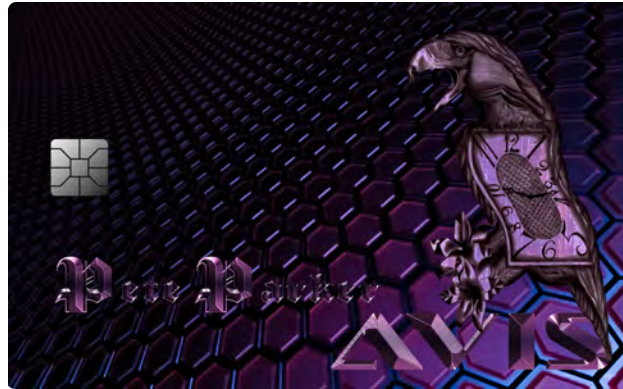
Upload your Photo



Select your Name Logo

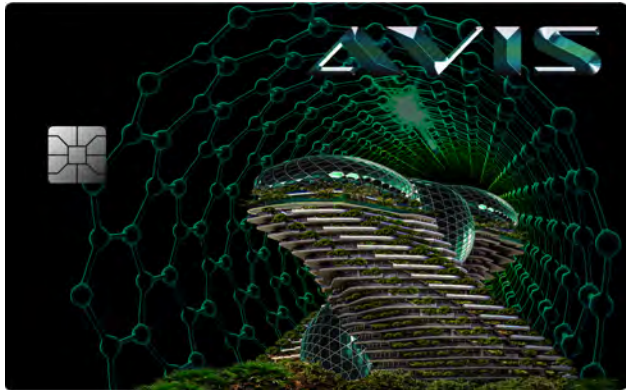


Green Family Card



- Green basic PVC card for private family, and employees
- Each card comes with up to 20 VIRTUAL card at **NO** fee
- Unlimited volume
- Unlimited card loading
- NO** ATM fees, subject to host local fees
- Fingerprint security
- Eye scanning security option
- Unlimited ATM draw down, subject to host local restrictions
- Worldwide operating
- 1000 designs available
- Individual private design option (White label)
- Fees: CHF 29,00 for plastic and CHF 49,00 for metal card
- Monthly fees CHF 9,90

Business Card



Business metal card for merchant, industry, and employees

Each card comes with up to 20 VIRTUAL card at **NO** fee

Fingerprint security

Eye scanning security option

Unlimited volume

Unlimited card loading

1000 designs available

Credit available subject to acceptance

Individual private design option (White label)

NO ATM fees, subject to host local fees

Unlimited ATM draw down, subject to host local restrictions

Worldwide operating

Fees: CHF 49,00 for plastic and 89,00 for metal card

Monthly fees CHF 29,90

VIP Black Club



VIP metal card for high income environment

Each card comes with up to 20 VIRTUAL card at **NO** fee

Fingerprint security

Eye scanning security option

Unlimited volume

Unlimited card loading

NO ATM fees, subject to host local fees

Unlimited ATM draw down, subject to host local restrictions

Worldwide operating

Fees: CHF 25.000,00

Monthly fees CHF 49,90

Minimum deposit CHF 25.000,00

Ai high speed algorithmic investment for the income production of 10% at each months for reloading of spend monies

GOLD Member Card



14 carat gold metal card with graphene cover, for industrial and high volume network VIP peoples

Each card comes with up to 20 VIRTUAL card at **NO** fee

Unlimited volume

Unlimited card loading

NO ATM fees, subject to host local fees

Unlimited ATM draw down, subject to host local restrictions

Worldwide operating

Fees: CHF 200.000,00 contains Swarovski diamonds

Minimum deposit CHF 10.000.000,00

Monthly fees CHF 199,00

Private placement income omnibus access

Fees: CHF 250.000,00 contains diamonds

Minimum deposit CHF 100.000.000,00

Monthly fees CHF 199,00

Private placement income dedicated access



GOLD & Platinum - Diamond CLUB



14 carat gold and platinum metal card with graphene cover, for industrial and high volume network VIP peoples

Each card comes with up to 20 VIRTUAL card at **NO** fee
Custom personal design made

Unlimited volume

Unlimited card loading

NO ATM fees, subject to host local fees

Unlimited ATM draw down, subject to host local restrictions

Worldwide operating

Fees: CHF 200.000,00 contains Swarovski diamonds

Monthly fees CHF 199,00

Private placement income omnibus access

Minimum deposit CHF 10.000.000,00

Fees: CHF 250.000,00 contains diamonds

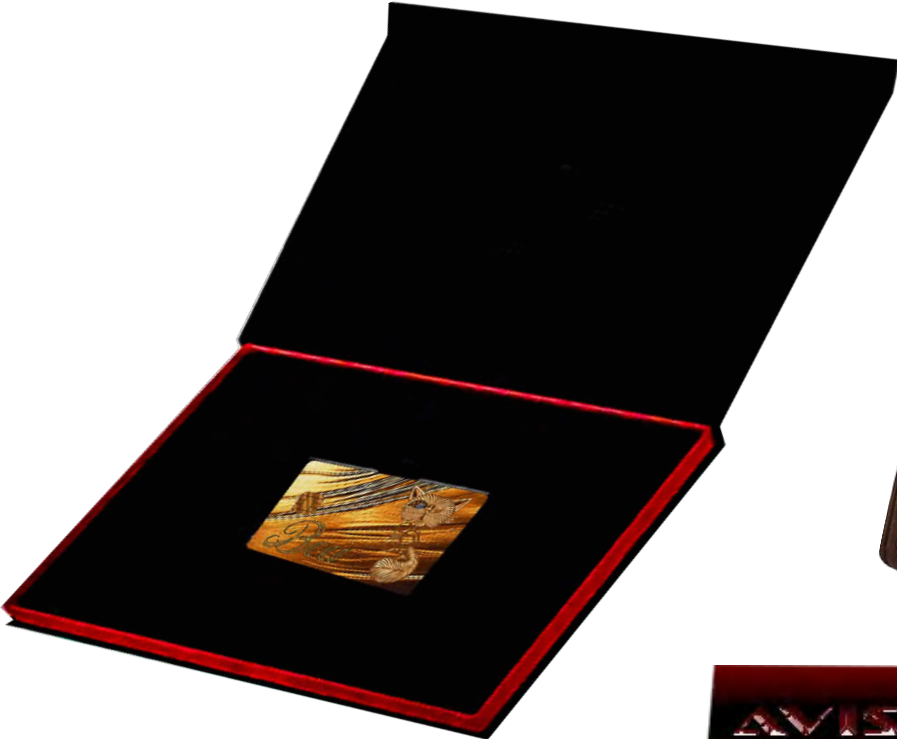
Monthly fees CHF 199,00

Minimum deposit CHF 100.000.000,00

Private placement dedicated investment access

Private placement derivative provider access

Distribution & Delivery



High quality courier envelop

DHL courier delivery

Luxury leather wallet for mobil phone and credit cards comes with the VIP card serials



Distribution worldwide through superstore networks

Instant activation by activate a online AVIS Bank account

Hundreds of HJK Art designs

White label easy production for business

POS - MERCHANT TOOLS

Bank in a Box for licensed franchise members

The grid contains the following icons from top to bottom:

- AVIS Pay logo
- Off-line payment icon (dollar and euro symbols)
- Card 2 Card icon (two overlapping cards)
- Card ordering icon (stack of cards)
- Exchange trade icon (two circular arrows)
- SEND icon (dollar sign and envelope)
- PRE AUT icon (dollar sign and plus sign)
- Bottom row of general financial icons: back arrow, speech bubble, document, speech bubble, speech bubble, and scales of justice.

Standard card payments



Offline / force payments with 6-digit code
Sending the direct debit request for payment to card issuer bank and cash clearing to AVIS clearing account

Debiting from external or AVIS Account and sending to any destination account worldwide (ISO20022)



From any card debiting to any card crediting.

AVIS card ordering & creation or activate of a pre-issued card managed in the account NEXOR



AVIS greens taken from AVIS user account for accredit to AVIS Cards.

AVIS.exchange trade for user accounts
This tool is a mobile copy of the avis.exchange



AVIS Greens purchases from the AVIS.Exchange and accrediting to any user account

Sending money to any person directly by SMS or email
Receiver will buy an AVIS card at next superstore or create an AVIS Bank account for activation of a virtual card and subsequent accredit the email/SMS cash, he then can get cash at any ATM



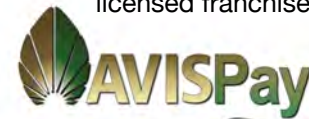
Money taking from a card for sending to internal/external account.

Standard payments with 6-digit pre-authorized code



Mobile phone cash loading and buy airtime Worldwide.

Bank in a Box for licensed franchise members



Manuell POS processing
Pay as You Go gateway

Online
Offline
Pre-authorized
Card 2 Card
150 Currencies
SEPA debit

Variété point of sale solution for any business



POS - JEWELLERY

Designing and fine tuning of a jewellery collecting in gold and platin contain compter chips for card functionalitly

Further technolgoy functionality are possible by graphene chips



AVIS GREENS GOLD STABLECOINS

A AVIS GREENS
18 CARAT GOLD
3D PRINTED GRAPHENE



3 D printed graphene transparent
cover 300 x stronger than metal
Data loadable for history tracing

18 Carat gold coin 3 D printed



COIN DENOMINATIONS

1,00 / 2,00 / 5,00 / 10,00 / 20,00
50,00 / 100,00 / 200,00 / 500,00
1000,00 / 10.000,00 / *100.000,00
/ *1.000.000,00



For the Asia Market

8,88 / 88,88 / 888,88 / 8.888,88
*88.888,88 / *888.888,88

*Coins with 3D printed Diamonds
All value 1:1 to Great Britain Pounds (£)

BANK IN A BOX

Technology assembling

cash to account
cash dispenser
accepting
USD / EUR / GBP / CHF
debit bank card
printer & dispenser
coin dispenser
account register
augmented reality
glasses dispenser



Tools automated access

download the APP
talk to your banker in real time
& stylish glasses
in augmented reality
via your smart phone



pay cash into your account
create your card and print instantly
AGs gold coin dispenser

AUTOMAT-UNIT

Cash in / out, accepting: € / \$ / £ / ¥ / A
AVIS Greens coins dispenser
Credit card creator printer dispenser
Augment glasses dispenser

ABIQ DIRECT INSTANT TRANSFER

Stands for AVIS Bank IQ



Banks, industries, and business register dedicated ABIQ

1. AVIS Bank Gateway API connected ISO20022 & ISO8583
2. Sandbox environment for connection match test
3. ABIQ License (SWIFT singularity) instant creation
4. VOSTRO settlement accounts
5. IBAN accounts creation and range provider
6. Global clearing accounts connected
7. Unlimited accounts connecting
8. MT103
9. MT202
10. MT104
11. Direct Debit
12. Tokenization
13. Unlimited
14. Transfer clearing uplink
15. DTC settlement
16. IP 2 IP connection

AVIS BANK IQ CODE READING

Name short	Country Code	Industry SIC	Branch Number
AVISCW64XXX			
ABIQ - IBAN for FinTech's, Banks and Corporations			
Country Code	Check Digit Code	ABIQ - ID	Currency Code
CW 77 AVIS01000 978 0000 0141 560			

MANUFACTURING EXTERNAL

- Gold card production and global delivery
- Platin card production and global delivery
- Metal card production and global delivery
- POS Styling Tousei and global delivery
- ATM assambeling and global delivery
- Augment glasses & technology and global delivery
- POS jewellery manufacturing and global delivery
- Gold coins 3D printing

GATEWAY CONNECTING

- *AVIS Bank SWITCH aquiring gateway connecting with UnionPay*
- *AVIS Bank SWITCH connecting with UnionPay for AVIS BIN lockup*

ISO 20022 AVIS GATEWAY

AVIS gateway connects its SWITCH as a mayor global player for interbank transfers and the transition of cash to blockchain

PARTICIPANTS

INDEVAL, Mexico

United Royal Bank, Abu Dhabi

Bank of China, Dubai & Hong Kong

ECO Bank, Africa

HSBC Global

THE PRINCIPAL BANKS FACILITATING GATEWAYS GLOBALLY

<https://developer.db.com>

<https://developer.barclays.com>

<https://www.credit-suisse.com/ch/en/corporate-clients/products/payments/digital-payments/software-partner.html>

<https://www.jpmorgan.com/solutions/treasury-payments/client-resource-center/iso-20022-migration>

<https://business.bofa.com/en-us/content/iso-20022-migration.html>



AVIS BANK SWITCH ISO 20022 BRIDGING API

transforming and connect banks to the population

DEVELOPER SANDBOX

Application Header (\$ah)

- Acceptor to Acquirer Card Transactions (caaa)
- Card Administration (caad)
- Acquirer to Issuer Card Transactions (cain)
- Sale to POI Card Transactions (casp)
- POI Management (catm)
- ATM Management (caam)
- ATM Card Transactions (catp)
- Payments Clearing and Settlement (pacs)

HOW IT WORKS

The AVIS SWITCH gateway connects its ABIQ API for the seamless interbank and industry transfers to all interested industry



EASY TO CONNECT

Any Bank IT have easy access to the AVIS developer platform for test the connection.



Try it out - Go to: <https://sandbox.avisbank.com>