



Caribbean Showcase

Streamlined Secure Interoperability

Clear Purchase

*Micro Payment Rails
for Developing Countries*

Caribbean Specifics

- Few people have accounts at Conventional Banks.
- People line up for hours to cash Payroll checks.
- Recent: Many small Mobile Wallets.
- New: Securities Exchange ArawakX in The Bahamas.

Desired Solutions

- Transfers between Mobile Wallets & Banks.
- Transfers to ArawakX for investing.
- International Remittances from US & LatAm.
- Purchases with Purchase Guarantees.

#1 - Secure Interoperability

Mobile Money and other FIs are Closed Systems.

- Connect Mobile Wallets together - a Hub in a Wheel.
- Connect to ArawakX & other FIs.
- Complex: Connect to Conventional Banks.
- Funds Transfers - fast, easy & cheap.

#2 - International Remittances

Currently Slow & Costly.

- Connect to Exchanges for instant currency exchange.
- From LatAm/USA/Europe: Trade, Travel, Investing.
- From Family in LatAm/USA.

#3 - Micro-Purchases

*Purchases are Complex Transactions
with Staggering Risks: Payment Fraud [\$25b/year]*

- Cards: 20-35¢ minimum transaction fee.
- Clear Purchase IP means no minimum transaction fee.

#4 - Integrated Dispute Resolution

*What do you do if you buy something, and later
receive an empty box or the wrong product?*

- Purchase Guarantees are essential.
- Debit Cards: do NOT offer Purchase Guarantees.
- Credit Cards: leave the work for the Banks/FIs.
- Key: Dispute Resolution managed by Clear Purchase.

Clear Purchase

Micro Payment Rails for Developing Countries



People

- Easy instant Payroll
- Easy to save and invest
- Auto bill pay
- Purchases - local, between Islands, LatAm & US
- Purchase Guarantees

Businesses

- Electronic payroll
- Electronic sales
- Buy/sell - local, between Islands, LatAm & US
- Track Everything

Visitors

- Streamlined Purchases



*Partnering with CloudPro
for Integration*



Nick Brown

Uniquely Qualified

Technical Expert Payment Infrastructure

- Built Visa's Global Debit Card System (1996)
- Written Data Security Standards for the Payment Industry
- Written Patents around Secure Payment Networks
- Author: [Payment Infrastructure Glossary™](#)



Clear Purchase

Secure Payment Switch
10¢ Micro-Purchases
Integrated Dispute Resolution

- Unique IP: System/Transaction security
- Pilot being arranged for The Bahamas
- Possible SF/Cal Wallet for Undocumented
- Quick expansion into Latin America
- Simultaneous expansion into Africa