



The impossible is only a matter of perspective

COMPANY INFORMATION

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ABOUT US



SN2, is a pioneering FINTECH in the business of profitability based in UK.

WE ARE SERIAL INNOVATORS

SN2 is the inventor of:

- **2DVVI** — the most sophisticated method to achieve economies of scale across any supply or value chain
- **Liquid Payments** — a group of intelligent-algorithms-controlled low-cost services, run on our memplexes platform. They are used for reducing radically the risk of late or non-payments, currency exchange risk, to boost liquidity, overhead reduction etc.
- **The Bi-Directional Prepaid Cards** — a patented form of cards with unique capabilities that bridge the gaps between: personal & business, crypto & fiat currencies, local & global currencies, salary & investment, banking & distributed networks, local & global accounts in between others and all at the same time

We are ex-Consultants in Business Process Transformation, we are ex-Bankers and FX & Stock Traders , we are Technologists, we IT geeks, we are Project Managers, we are Serial Innovators.

SN2 differs from any other FINTECH. We do not offer a set of specific products but, by rather using the modular nature of our our services and technology, solutions to serious business problems like lack of liquidity, trade risk, excessive trading cost, customer churn, low margins, lack of competitiveness etc.

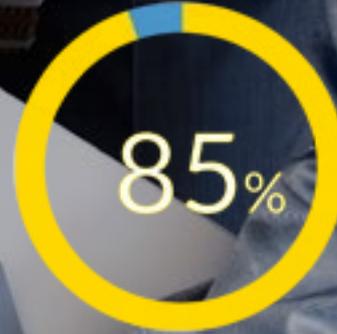
We are contemporary financial-LEGO builders.

New digital currency forms, new forms of employment, new forms of leasing, new forms of insurance, new forms of crowdfunding are now possible as a result of our breakthroughs.

We are a FINTECH that can practically eliminate transactional complexity, risk and currency exchange cost from any business.



**RISK
MINIMISATION**



**LIQUIDITY
IMPROVEMENT**



**FX-TRANSACTION COST
MINIMISATION**



**TRANSACTION PROCESS
OPTIMISATION**



**BUSINESS CONSULTING
COST**



**INTELLIGENT
E-WALLETS**



WHAT WE DO

We are the builders of the new transaction highways

We perceive transactions to be the links between businesses, institutions, organisations and the society.

A transaction is defined as an agreement, communication or movement (or all three at the same time) between a “buyer” and a “seller” to exchange an asset for a form of reward.

They evolve and were institutionalised over the millennia. Transactions pump the blood that oxygenates the global network of markets. Their contemporary electronic form though instead of simplifying things made it even more complex. By design the “blood veins” belong to third parties. The processor, the mediator that facilitates them dictate the rules, the terms and the cost to powerless businesses. If that was not enough, the whole process still requires monitoring and managing costing businesses even more.

It is a complex, risky and inefficient network within a global environment that **cost businesses over \$ 43 trillions per year** to navigate and they could do nothing about it.

UNTIL NOW





WE CAN SAVE BUSINESSES THESE **\$ 43 T PER YEAR**

We believe that there is a better way to be doing business. Our approach is based on the principal of virtually integrating supply or value chains eliminating this way most, if not all, of the unnecessary transactions from within any business ecosystem (businesses with mutual/shared interests). Businesses for the first time can regain the control they lost when they moved from the physical forms of money to the electronic ones.

We are using technology to integrate these supply chains. We optimise electronic transactions processing within businesses ecosystems from the simplest, lets say, same-currency B2B payment without time delay to a multi-financial-instruments based Two-Dimensional Virtual Vertical Integration (**2DVVI**) with time delay elements which is the most complex.

From the simplest form, for example, where you may have a wild mushroom collector selling his pickings to a restaurant's chef and being paid on the spot and, to the most complex, the production and sale of a new Airbus plane.

It is a simple and timely process which can be repeated between disperse business ecosystems, country or inter-country schemes.

We are the builders of the new transaction highways that will replace the maze of transaction paths within these business ecosystems and connect the one ecosystem to the other through public networks that belong to none and they cost nothing.





OUR SERVICES

Is a combination of our 2DVI methodology and modularisation.

By design, the nature of our business is a **FINTECH that can practically eliminate transactional complexity, risk and currency exchange cost from any business.**

We are dealing with businesses, which by nature are complex organisational structures with diverse needs. The fact that they are also open systems entangled within their respective environments which they influence and influenced by, adds to their complexity. **Business** they want it or not, **belong to interdependent supply systems** from which they cannot escape. Yet they tend to ignore the fact, due to institutional mainly factors, acting as stand alone entities and this is the first major problem.

Within these supply and value chains, where no-two of the vast number of transactions happening are the same, extraordinary complexity derives the management of which has disproportional, to their value in the business, cost.

It is well documented that 9 out of 10 business problems derive from the way businesses transact and this is the second major problem.

Lean engineering, economies of scale, outsourcing etc. all failed to address the root causes of the first problem.

In similar manner Factoring (and Invoice Financing) Trade Credit Insurance, which made large profits for the lenders and underwriters but did no-favours to businesses, failed to address the root cause of the second. Instead it erodes constantly their reserves and profitability.

The one solution (or one methodology) fits all used by the majority of experts and service providers alike, was tested and failed over the last 50 years. It is one of the reasons why the cost of doing business reached these unsustainable levels. If one adds the currency exchange cost due to globalisation the **total bill for businesses around the globe approaches \$43 Trillion per year.**

There are though solutions to both of these problems. It is a combination of our 2DVI methodology and modularisation .

We can now offer economies of scale to any business of any size without the need for mergers or acquisitions or loss of their independence.



We can give an end to the \$ 43 Trillions yearly bill that erode business profits once and for all.

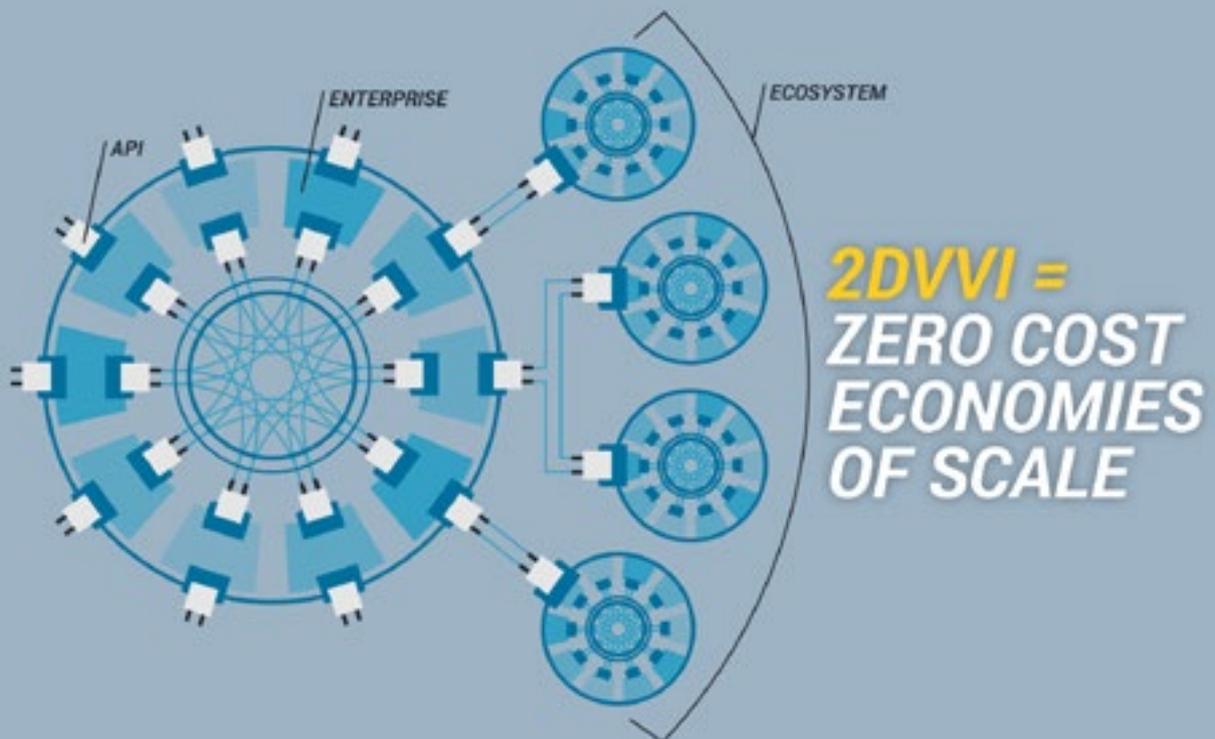
By virtually integrating businesses using 2DVVI we can create business ecosystems within which interests and risks merge and shared proportionally and where transactional complexity cease to exist.

This resolves the first problem and part of second.

But even business ecosystems differ so one-solution-fits-all will not work either.

By combining though the two, the technological and methodological memes (modules) we can bypass the problem and create bespoke solutions on demand, in acceptable time scales. This can totally resolve problem two.

Depending on our customer needs, we combine through carefully designed dedicated projects the service and technology modules needed, like LEGO blocks, in order to offer the best possible solution in a timeless fashion and in a way that fits the EXACT needs of a business, an ecosystem or a group of them.





	Service	Description
Services	Liquid payments	An algorithm-based form of recurring payments able to reduce late payments risk by up to 50%
	Enhanced Liquid Payments	Liquid payments with an additional low cost Trade Credit Insurance to cover up to 98% of late payments or non-payment risk
	Conditional Liquid Payments	A cross -border & variable currency form of Liquid Payments with additional algorithm controlling instalments amount and occurrence based on the ratio of the currency pair involved. This can in addition to reducing trade credit risk it can reduce currency risk in excess of 50%
	Enhanced Conditional Liquid Payments	Similar to conditional Liquid Payments with an additional low cost form of futures having the ability to reduce the total currency risk exposure to up to 93%
	Chain Payments (& Loyalty schemes)	An advanced form of parallel payments in the sense that a time delay can be introduced in any part of the split payments. It has all the benefits of the parallel payments but in addition it can substitute and enhance all existing Loyalty schemes
	Parallel Payments	The basis of 2DVI whereby (normally) a payment at the end of the supply chain pays all businesses that added value according to a pre-agreed algorithm. The algorithm controls amounts against e-invoices issued and be in any fiat or digital currency anywhere on the globe or in commodities of any time as well as derivatives. It can reduce transactional cost by 98%, increase liquidity by 250% and reduce trade credit risk in excess of 50%
	Remittance 2.0	The safest and more economical way to remit based on our bi-directional prepaid cards. It can reduce remittance cost by a factor of 3!
	Leasing 2.0	A novel form of P2B or B2B credit facility for Businesses of all stage of development or size intended to alter the nature of the loans and the leasing agreements by the use of parallel payments
	Employment 2.0	A novel form of P2B credit facility for Businesses of all stage of development or size intended to alter the nature of the employment agreements by the use of parallel or liquid payments. It can substitute the need for crowdfunding for start-ups and mature businesses
	Crowdfunding 2.0	A novel form of P2B or B2B credit facility for Enterprises and Public Organisations of all stage of development or size intended to alter the nature of the loans and the leasing agreements by the use of conditional liquid payments
	Cashless & Cardless Payments	A practically cost free (depending on volume) form of B2B e-invoice clearing mechanism based of business e-wallets and running through the Ripple distributed network. Can be used by any legal entity around the globe with no restrictions
Card Not Present (Mobile Payments)	A patented form of mobile payments based on the CNP mechanism. It can be used as a means of bridging the gap between the environment and the internet. Buying tickets, products or services from street posters or advertising banners, or transforming a humble pizza box, or a paper invoice into a fully fledged card accepting POS is now an option	
Products	Dedicated Ripple Gateways (TaaS)	Dedicated Ripple Gateways for Financial Institutions, Multinational Enterprises and States as a service. Can be used to introduce digital currencies, create alternative clearing mechanisms, control currency risk, create secure internal money flow mechanisms etc.
	Business E-wallets	A 21st century tool for any legal entity allowing new forms of transactions, financial accounts, derivatives, etc. They represent are the mechanism for our 2DVI method and the rest of our services. They can store any kind of values from fiat to digital currencies, to commodities or derivatives and they are location agnostic.
Consulting	Bi-Directional Cards	A patent based form of prepaid cards of any scheme (VISA, MasterCard etc.) with at least two additional mobile device readable elements (a QR code and an RFID/NFC) which allow them to operate independently on both the banking and Ripple based networks. The above offers them unique characteristics like: a. multiple currencies, multiple e-wallets, business & personal accounts coexistence, multiple simultaneous usage (ID, Access, Security, Expenses, loyalty, discount etc.), conditional auto-fund loading, payments in arrears, location based currency auto selection etc.
	Paid-On-Results Consulting	We or through our partners can offer all type of transformation related FINTECH - based consulting services.



Stand Alone Businesses	Supply Chain					Business Clusters or Ecosystems
	B2B	B2C	G2C	B2B2B...2C	B2B2G...2B2C	
	●	●	●	●	●	●
	●	●	●	●	●	●
	●			●	●	●
	●			●		●
				●	●	●
				●	●	●
●		●		●		
●		●	●	●	●	●
●		●	●	●	●	
●		●	●	●	●	
●	●	●	●	●	●	●
●		●		●	●	●
						●
●						●
●						●
●						●



	Service	Uses						
		Anti-Late OR non-Payments	Liquidity Enhancement	Profit Margin Erosion	Operational Optimisation	Reducing Transaction Cost	Trade Risk	Currency Risk
Services	Liquid payments	●	●	●	●	●	●	
	Enhanced Liquid Payments	●	●	●	●	●	●	
	Conditional Liquid Payments		●	●	●	●	●	●
	Enhanced Conditional Liquid Payments		●	●	●	●	●	●
	Chain Payments (& Loyalty schemes)	●	●	●	●	●	●	
	Parallel Payments		●	●	●	●	●	●
	Remittance 2.0		●	●	●	●		
	Leasing 2.0		●	●	●	●	●	
	Employment 2.0		●	●	●	●		
	Crowdfunding 2.0		●	●	●		●	
	Cashless & Cardless Payments			●	●	●		●
	Card Not Present (Mobile Payments)		●	●	●	●	●	
Dedicated Ripple Gateways (TaaS)	●	●	●	●	●	●	●	
Products	Business E-wallets				●	●		●
	Bi-Directional Cards		●	●	●	●		●
Consulting	Paid-On-Results Consulting	●	●	●	●	●	●	●



Suitability		Sales Channel	
Business Size	Industries	White Label	Partnership
Any	Any	●	●
Any	Any	●	●
Any	Any	●	●
Any	Any	●	●
Any	Any	●	●
Any	Any	●	●
Enterprises	Banking, Insurance, Multinationals, Construction, Mining etc		●
Enterprises & Public Organisations	Any		●
Any	Any		
Enterprises	Any		●
Any	Any	●	●
Any	Any	●	●
Enterprises & Public Organisations	Banking, Insurance, International Trade etc.	●	●
Any	Any	●	●
> SME	Labour Intensive	●	●
Any	Any	●	●



THE UNDERLYING TECHNOLOGY

SoNiceSoNice (SN2) infrastructure comprises:

- a multifunctional, modular, intelligent algorithms-based, internet cloud-based transactions supporting platform connected to all known Banking networks (SWIFT, BACS etc.) that we named **memeplexes™** (<https://memeplex.es>)
- **timeRipples™** — a distributed-network based Gates part of the global Ripple real-time clearing network to support global transactions and low cost currency exchanges through the use of licensed Market Makers. It is fully integrated into **memeplexes™** platform and contains all transaction ledgers and all e-wallets of all companies registered with us. All e-wallets are through this connected to actual Bank accounts around the globe and can hold fiat or digital currencies, commodity contracts or derivatives.
- a Card Not Present (CNP) mobile payments mechanism which it can be used as either stand alone or embedded in Prepaid Cards to create a two way bi-directionality. This bi-directionality offers the user the ability to pay and be paid and to use simultaneously it through banking or distributed networks like Ripple.





MESSAGE FROM THE **PRESIDENT**



Sotiris Melioumis MA
President and CEO
SN2 UK

DEAR CUSTOMER/PARTNER

What drives the whole team in SN2 is the believe that what we do will have a positive social impact. We designed all our services with this in mind.

We are determined to offer services that will affect the root cause of the problems, that will have a long lasting effects.

Our experience taught us that it is futile to focus on resolving business problems internally when the root cause is primarily external. Businesses are not independent entities enjoying internal equilibriums but rather open systems exposed to “environmental” influences, transacting constantly and consequently interdependent to all businesses they collaborate with.

This is the main reason lean engineering and process re-engineering in the past had limited success in tackling transaction-deriving business deficiencies. This is the reason late and non-payments proliferate around the globe. **This is the reason we invented 2DVVI and the rest of our products and services which are now at your disposal.**

In all of the case studies that follow the answer to the problems businesses faced was to stop facing them alone.

It is well documented that 9 out of 10 problems derive from the way you transact which means that 9 out of 10 problems you cannot resolve internally! We passionately believe in a meaningful risk and resources sharing culture between businesses as the mean to eliminate the unnecessary \$43 Trillion bill per year, that businesses around the globe incur.

We are determined to eradicate the reasons late and non-payments happen and the financial exploitation of businesses. Partner with us in our mission to restore the long lost trust between businesses.

Our message is simple: **When businesses are virtually integrating , then the effects of all three of the inherited business “diseases” that erode your profits, namely transaction-driven complexity, time-imposed uncertainty and globalisation-driven FX risk simply cease to exist.**



CASE STUDIES

The majority of our project are confidential. We will never disclose our customer details unless they explicitly request it for branding, marketing or sales reasons.

CS1: Lean Engineering 2.0

A transportation company A in the Netherlands was using third party owned tracks, on top of its own, to run its loads. As is usually the case an independent shipping agent is booking the cargo while the trailers and the containers that contain the loads belonged to a third party or they were rent. Loading of the tracks may or may not happened by the transportation company in which case one or more parties were getting involved. Cargo, drivers, tracks, liabilities were all insured while payments from the owners of the cargo, that could be many, was coming in various dates partly before and partly after deliveries.

Within this business ecosystem, can one imagine how many transactions a truckload entails?

How many people need to work for such a logistical operation to be completed between at least a dozen businesses?

How many computer entries in disperse IT and accounting systems, how many phone-calls and emails where used for these transactions to be completed?





Can you imagine if a payment fails within this supply chain how many businesses will be affected and how much additional effort is needed to be corrected?

Now imagine two payment failures in a multi-customer shipment, which by the way is not unusual, and multiply this by 200 truckloads or more that happen each day...now multiply that by 225 working days per year.

There must be a better way of doing this they thought and they were right. There was one 2DVI.

Imagine a service which does all of the above on behalf of the whole business ecosystem. A service delivered through a platform (**memplexes™**) and controlled by intelligent algorithms built on demand for this specific ecosystem.

In this case when the customer is booking the service his payment is deposited in an escrow service. When the cargo reaches its destination and the system acknowledges the fact, the algorithm will extract from the e-wallets of the customers through the escrow service the money needed (**Conditional Liquid Payments**) and split the payment electronically (**Parallel & Chain Payments**) to all businesses that made this possible based on the invoices they entered into the system.

From the leasing bank to the third party track owner used ...to the shipping agent, to the cargo insurers, to the container owner....to the forklift operator that loaded the cargo.

While at the same time the platform will update all business accounting or ERP systems in the background without anyone to get involved.

The whole process will be repeated for every load arriving in its destination until all invoices (for the cargo, the leasing, the services etc.) are paid and without any human intervention.

We calculated that they could reduce manual labour by as much as 98% or reduce, if you want, transportation costs by as much as 30% by using this service!

Logistics at its simplest and complexity to near zero.



CS2: Minimising Risk across a supply chain

Lets take one of the less risky and simple supply chains and the ecosystem of businesses that support it in country A. The oil refinery, the franchise, the logistics company, the transportation company (from our previous example) and the petrol station. If you include the business that purchase the diesel to fill up its cars as well, then you end up with 5 at least different type of transactions.

Every single one of which has its own terms that include a time-delay element. The franchise may pay the oil refinery's invoices every 45 days and the logistics company every 60 days, the petrol station the transportation company in 30 days, the franchise in 60 days and finally the business/consumer its diesel from the petrol station in 45 days.

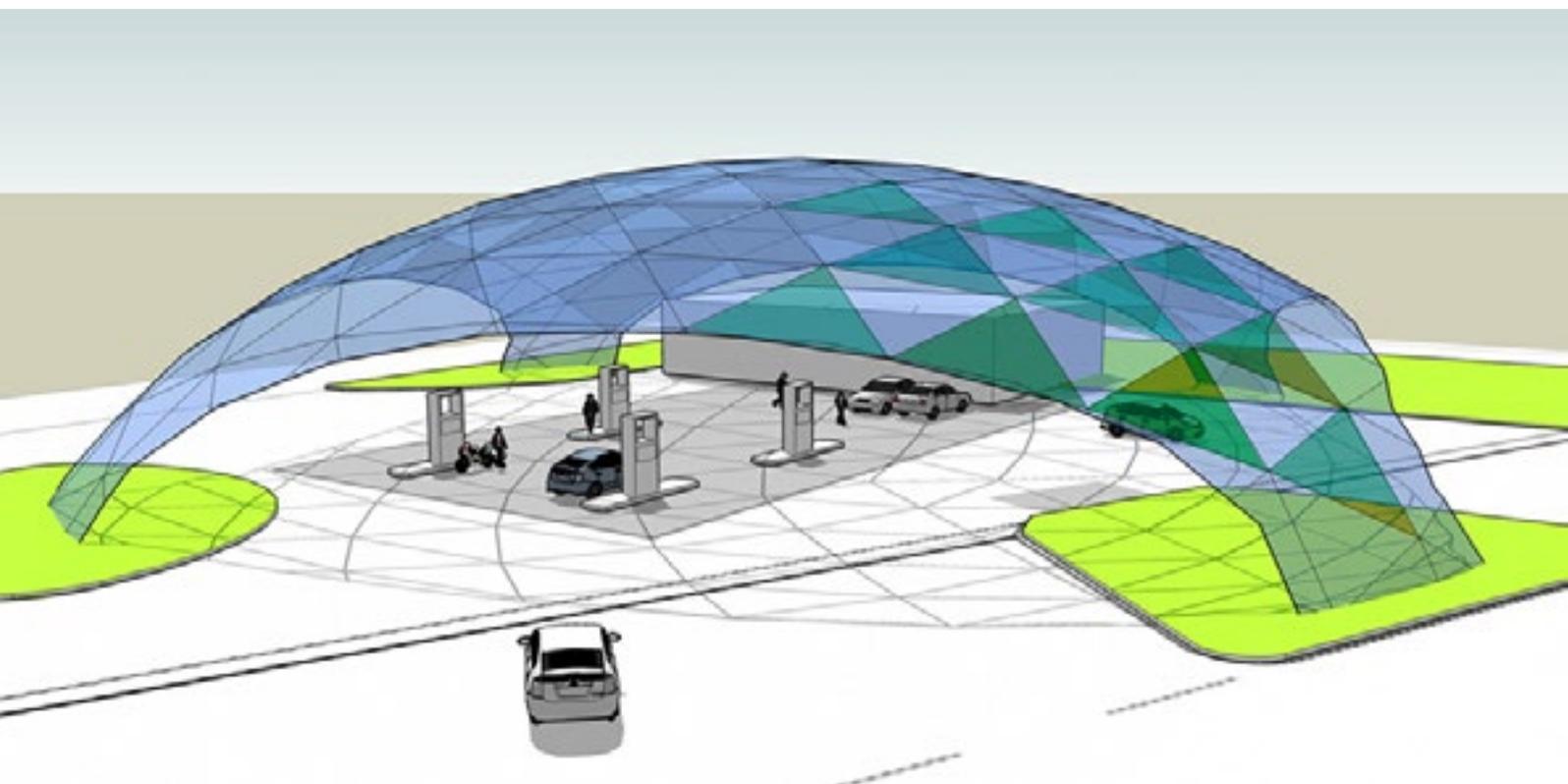
Depending on consumption at the points of sale which triggers a new load to be shipped by the logistics / shipping company:

- the refinery may have shipped hundreds of loads to various franchises without having received a penny
- the logistics company may have arranged equally hundred or thousands of loads as they serve more than one franchise ,without receiving a penny
- ...and so forth.

So how do all these businesses sustain operations? The answer is by "passing" part of the problem to their suppliers, using their own capital and, of course, bank loans to cover the lack of liquidity which is inevitably created due to the way this ecosystem operates and of course by increasing consumer prices.

There are a couple of parameters here that dictates the cost of the "borrowed" liquidity:

- the business' risk profile - how many times your customers failed to pay you in the past or how many of these "type" of businesses went bust in the past as a ratio of your whole customer base
- the ratio between own capital to the borrowed one and, of course,
- TIME





Time is the most critical one as it is always a multiplier in every equation that calculates risk. The longer the loan the more risk (i.e. of non payment) it contains and the most impact it has on the above mentioned ratio.

So what can you do to reduce your risk? The “easy” solution and the most common presently, is to take a trade credit insurance against potential non-payments which though comes at a cost as you cannot insure against just one customer but you will need to “surrender” to the insurer/ underwriter your yearly revenue.

At the end the initial five transactions in the ecosystem have become fifteen (15) by adding two additional ones on top of every existing one and all that because of time.

Now instead of all this logistical and accounting nightmare for what is supposedly one of the simplest supply chains picture the 2DVI equivalent, with you in the place of an observer.

A car driver of a company B parks his car next to a petrol pump fills up his tank and drives away. ...and that is all !

What is happening in the background is:

- a plate recognition software read the car plate and communicate the data to a remote server
- the server checked that the car was not reported stolen, it identified that the business it belongs to is actually a registered customer of the garage and allows the pump to start dispensing fuel
- the petrol's pump electronics transmitted the fuel amount dispensed and communicated the data to the server/platform
- algorithms extracted the amount of credit needed from the business B e-wallet hold by an escrow service and debits the accounts of all parties participating in the chain (Chain & Parallel Payments)
- the platform updates all accounting and ERP systems of all businesses participating in the ecosystem (even the customers, if needed)

The end result is nothing but spectacular, as:

- The fifteen (15) transactions became one (1) !
- No credit or debit card payment mechanisms were used eliminating this cost element
- Accounting mistakes disappeared
- **Risk of non-payment was reduced by 98%**
- No banks or insurance companies got involved (beyond the ones that runs 2DVI as our partners)
- **Businesses involved liquidity was increased by 250%**
- Their doing business (operational) cost was reduced
- Profit margins for all enterprises in the supply chain were increased
- No credit facilities were used reducing even further the product cost
- Their working capital was invested in business expansions
- An army of managers and administrators in the accounting departments was offered a more fulfilling role
- ...and company B bought its petrol CHEAPER than before without the need of any fuel card scheme's involvement

And all that because we can now manage TIME without this being a cost factor.



CS3: Minimising the cost of FX in international trade

Company K, a profitable business with a strong cash-flow that is manufacturing elevators of all types and automated escalators for public spaces wanted to increase its sales margin in Russia. To do so it developed a new strategy based on extending both the credit facility and the repayment period to its resellers in order to book more business. That was before the US imposed sanctions on Russia and the drop of the oil prices that affected Russia's currency.

The new strategy was successful and several new contracts were signed. With terms of payment though for the new strategy being at 180 days, contract terms dictating payment in Roubles and prices that targeted 50% gross margin from its operation in that country the company ended up in an impossible situation after the Rouble price collapsed expecting a loss of 15% for 14-15.

Even if it could buy insurance and futures contracts (contracts that warranty future currency exchange in a predefined ration) to cover both the 180 days deriving risk and Rouble volatility its strategy seem to have backfired until we offered them a solution.

We call this service **Conditional Liquid Payments** and it is based on the principal that when flexible gradual payments (hence liquid) replace a payment at the end of the contract you can actually passively reduce your risk exposure by 50% (over a period of 180 days).

How that works exactly?





It operates in three levels.

- It builds a shared risk structure (mutual benefits based business ecosystem) in this case the construction companies, the reseller/maintenance contractor and the manufacturer that act now as one business (virtually integrated) that sells a product and a service.
- It modifies based on incentives and mutual benefits (reduce maintenance cost in this case) the existing contract terms from an one-off payment at the end of the 180 period with 15 days flexible (that can be changed in duration) instalments
- It modifies the terms of buying futures to cover the excess risk (beyond the passive reduction caused by the instalments)

So in our case:

- The contracts were modified based on a mutual agreement with us acting as the warrantor/escrow service.
- All businesses registered on our platform and created e-wallets hosted in one of our Ripple gateways (see details of this technology above)
- The constructions company used its cash reserves (or a short term bank loan in Rubles) to debit its e-wallet with the value of at least two instalments
- An new mutually agreed algorithm was build-to-order to serve the agreement
- The one-off payment at the end of 180 days was replaced by instalments paid in Roubles and managed by the algorithm
- Every time the value of currency pair EUR/RUB changed the algorithm was adjusting the instalments accordingly (hence the term Conditional). For example if the rouble was loosing its value above a limit then the algorithm will modify initially the period (i.e. from 15 days to 14 or 13) and, if that was not enough, increase the instalment amount payable.
- The remaining currency risk was covered by a liquid form of currency futures based on the outstanding only amount every time. This arrangement reduced the cost of buying the futures by at least 50%.

The end result was no short of spectacular as:

- **Currency risk was reduced (varied by contract) by up to 93%**
- **Profit margins were maintained to 90% of what was initially the strategy's target**
- **Trust-based bonds between the businesses increased by 200%**
- **Liquidity of our customer and its reseller were increased by 100%**



CS4: Increasing liquidity for a multinational Construction Company

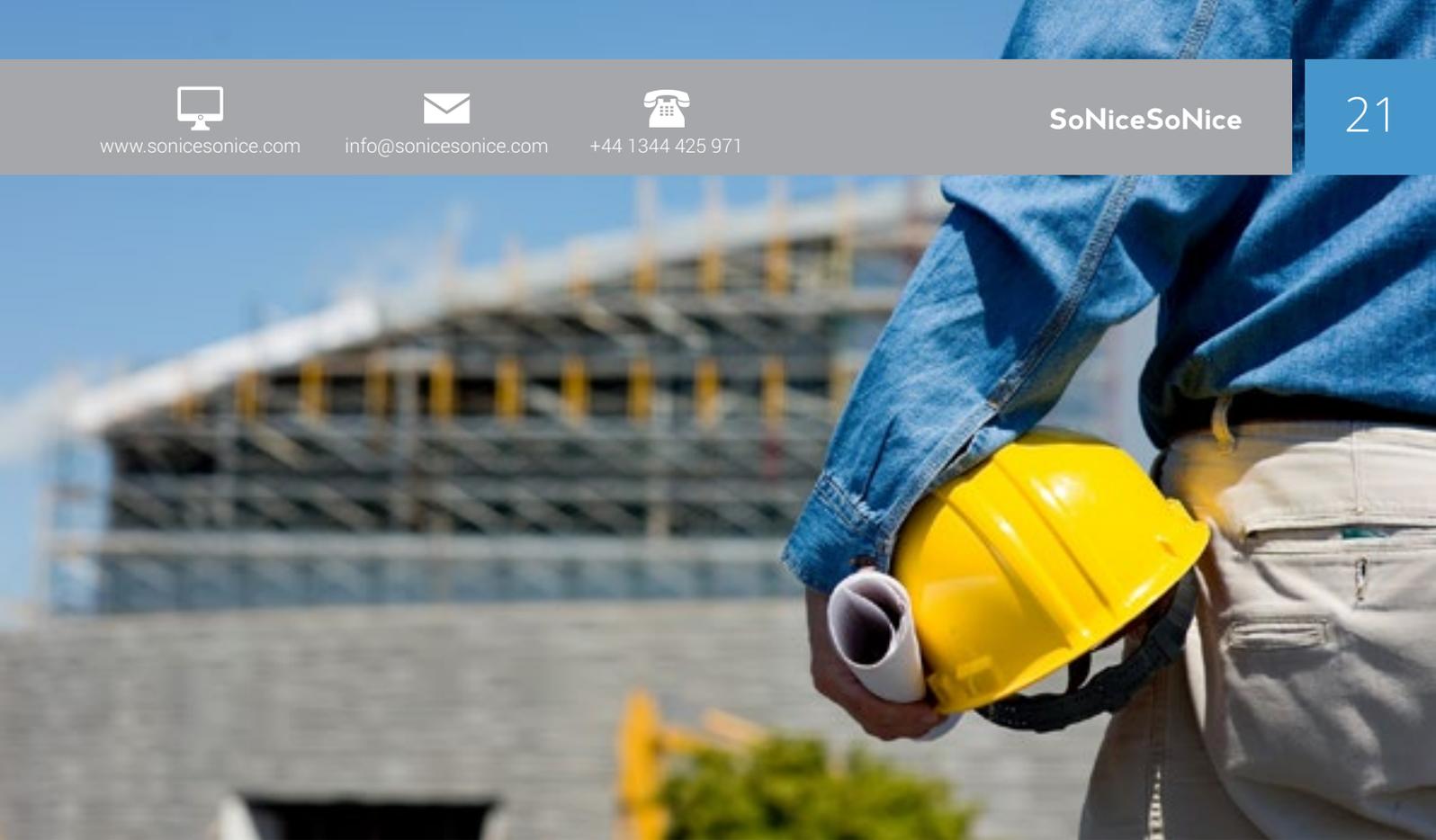
Even the carefully structured construction contracts are tail heavy with most funds coming at the end stage of any contract. Cash reserves is must and the most precious of any construction company assets after their people. Time delays that is the norm only add to this liquidity problem. The inevitable credit lines with banks help but simultaneously erode profitability.

The most cash demanding function by far for any multinational construction company is payroll, irrespectively if the company operates through agencies or hires directly.

It is not unusual 50% of every months liquidity to cover payroll to derive from banking credit facilities that are distributed to Bank accounts around the globe depending on personnel or agency contracts.

Equally severe is the impact of currency exchange needs and the human effort (labour) needed from the individual Programme Offices, the central accounting and financial departments and the local and central logistics and vendors management ones.





UNTIL NOW

Now all this weekly, bi-weekly or monthly activity is not just automated but eliminated all together including the vast majority of labour. All it takes is for the company to utilise the power of our Bi-Directional Prepaid Cards (b-DPC). The process works as following.

- We help them issuing them as a separate program through our Banking partners.
- The cards are distributed to all personnel and a new dedicated database is created in one of our Ripple Gateways
- e-Wallets for every employee or worker are created each connected to one or more b-DPCs
- As an option a dedicated Ripple gateway trading all needed currencies can be created
- Generic Payroll e-wallets in various currencies according to the existing payroll or beyond that
- Salaries instead of leaving on weekly, bi-weekly or monthly basis the company's account are now added as funds to individual cards through an automated process
- Incentives are offered to personnel to delay expenditure through their cards
- Additional cards are offered to all employees that until now were using third party services for remittance and are directly connected to their personal ones (Remittance 2.0). These new cards are send empty to their recipients and can be funded manually by the employee or automatically using algorithms in predefined or ad hoc intervals
- e-wallets are connected through APIs to the company's accounting, payroll and ERP systems

The end result?

- **The company's liquidity increases by at least 100%**
- **FX cost is reduced by at least 50% through the ability of the company to act as a Market Maker**
- **Labour in all payroll, accounting, finance and logistics are reduced by up to 98%**
- Employee moral is increased due to their incentives-based profit sharing ability and the lowering of their remittance cost
- The company earns additional income from everything spend through the employee or remittance cards
- The company has the option to expand this facility to local sub-contractors or micro-suppliers to further increase its liquidity and reduce Programme Office admin, accounting, payroll and vendor management costs.



CS5: Advertising 2.0

Impulse Purchasing (IP) is a powerful tool for any marketer. The trouble with it is that you need to bring the consumer (buyer) to your shop to utilise it, which means that it is a no go area for online only retailers. The lack of this ability is driving partially the recent trend for the most successful of the online retailers like Amazon to open High Street Shops.

Most retailers spend millions in advertising in vain without being able to utilise the power of IP.

Impulse purchasing is an unplanned decision to buy a product or service, made just before a purchase.



WELL, WE SOLVED THIS PROBLEM AS WELL.

Now every ad that you see being in the train or the bus you commute to work, at the bus or the tube station you wait, the airport lounge, the restaurant wall you dine in, the advertisement on the invoice you send to your customers, the ad on the TV can become a Point of Sale.

All you have to do is register to our **memplexes™** platform create an e-wallet, download a QR code and place it on your ads.

From tickets to clothes, from holidays to gigs, from short term Bank loans to Travel Insurance you can now utilise the power of our CNP Mobile Payment mechanism to take advantage of Impulse Purchase.

Your consumer will need no hardware of any dedicated software to access this patented service.

However, the power of our services do not stop there.

For every purchase made our intelligent algorithms within our **memplexes™** platform can split the money using **Chain or Parallel Payments** between all participants in the advertising ecosystem. From the agency to the printers, to the owner of the space to the mail company, they can now all be paid a percentage **eliminating this way up to 98% of your transaction related operational cost.**

Hiring agencies on a paid-on-result contract, printers on gradual payment contracts and advertising space on a profit share contract is now an option (options we expect to revolutionise the advertising industry) and it can boost your business liquidity to unexpected highs in between other benefits.

Simplicity in its best and advertising power in multifold.





The impossible is only a matter of perspective

SN2 UK is registered in the UK
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SN2 UK is Authorised by FCA as an Exchange Bureau,
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