

Easy operations and secure settlements for your community service programs

eServiceCard® enables organizations to create their own ecosystem to issue, use and settle transactions using tokens.

A good example is our Social Benefits use case which enables municipalities to allocate and tokenize funds to provide goods and services to low-income families.

These funds are put as tokens into an electronic wallet for these families. They can only spend these funds on qualifying goods or services at participating vendors or service providers.

When a purchase is made, a transaction is immediately recorded onto a distributed ledger (DLT). This ensures the transaction is immutable and that an entitled person has actually conducted and approved a transaction with an authorized provider at the recorded time.

This is the legal basis for the municipality to pay and reimburse the provider for the goods or services delivered. Fully automatic, if desired.

Settlements are swift and in regular fiat in compliance with GAAP/IFRS/FRS rules and standards: no association with cryptocurrencies whatsoever.

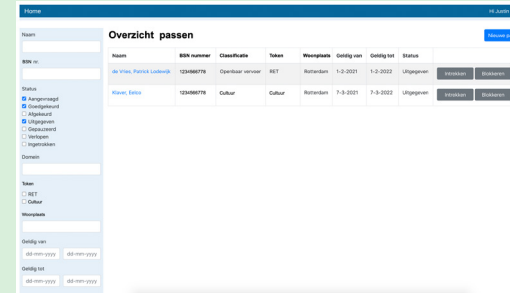
There are many other use cases where there are persons that are entitled to goods or services that are provided by third parties, but paid for or subsidized by another party.

Some examples:

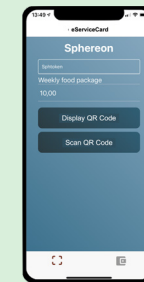
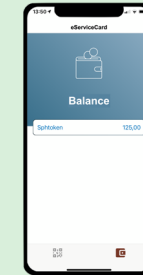
- All kinds of benefit programs
- Bonus and loyalty programs
- Limited and unlimited visitor programs
- Use of public and private facilities
- Reimbursement of pay-for-use systems
- Replacing voucher programs
- Healthcare treatments or disbursements
- Use of insurance claim rights
- Grants and subsidies
- Barter trade systems

This is how eServiceCard works:

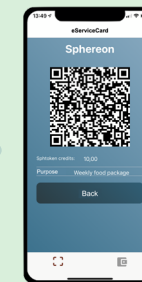
Issue and manage your digital tokens



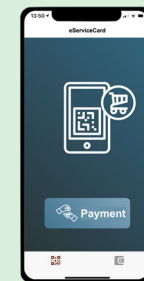
1. Client receives the tokens



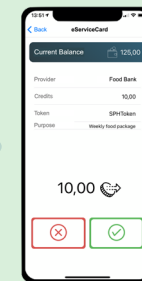
2. Service provider creates an offer



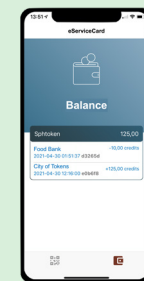
3. And presents the QR-code to the client



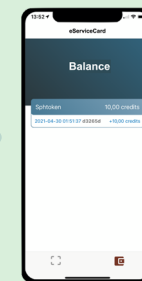
4. Client scans the QR-code



5. Checks and Approves the transaction



6. Client can see their balance and their transactions



7. The provider also sees their balance and their transactions

With eServiceCard it is possible to switch quickly from a manual and document-oriented environment - with physical vouchers, tokens or forms - to a fully digital token transaction ecosystem, thanks to modern techniques, such as:

- **Digital Identities** based on Self-Sovereign Identities (SSI) to ensure the authenticity of the parties and transactions, during qualification, issuance and use, as well as for accountability in case of misuse.
- **Biometrics** for the personal authentication of the parties when using the eServiceCard app
- **Tokenization** to create programmable digital utility tokens that contain rules for their use. For example for a specific purpose, during a certain period or before a certain date or for a certain number of times.
But to be clear, these tokens have nothing to do with Cryptos or NFTs.
- **Zero Knowledge Proofs** for the secure and selective sharing of data while protecting the privacy of the parties and yet with proof of authenticity of the data.
- **Blockchain** to record the transactions and ensuring their immutability and authenticity.

Flexibility:

Flexibility in Usability

- Mint and issue tokens for specific goods or services, time periods, places, frequency, providers, functions, etc.
- Possibilities for (temporary) adjustments or suspension, refunds, withdrawals and recovery
- The eServiceCard app creates and uses a digital wallet on a smartphone. In case a user does not have a smartphone, eServiceCard can be used with a physical pass.
- Possibility to create accounts that can be used by multiple people, e.g. family units or SMBs.

Flexibility in Authentication

- Real-time authentication possible with your own or external Identity & Access Management (IAM) systems.
- Many connection options for back-office systems, such as Application and Authorization processes

Flexibility in Settlement

- Settlement of reimbursements at specific intervals, e.g. daily, weekly, monthly.
- Immediate settlement using Smart Contracts
- Connection options to most financial applications through UBL and/or Self-billing mechanisms.

Our platform:

Scalable

- A Microservices based SOA-architecture
- With mobile Apps for iOS and Android

Open W3C standards

- Guarantees interoperability between applications from different vendors and organizations

Available as a SaaS-solution

- In a (private) Microsoft Azure environment
- Can be seamlessly integrated with your own infrastructure, Business IT systems, storage systems and Identity & Access Management systems

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