



IDEM CLUB

THE TOKEN FOR THE BUYERS THAT LIKE DEALS FROM SELLERS



E-Commerce, **Reinvented.**



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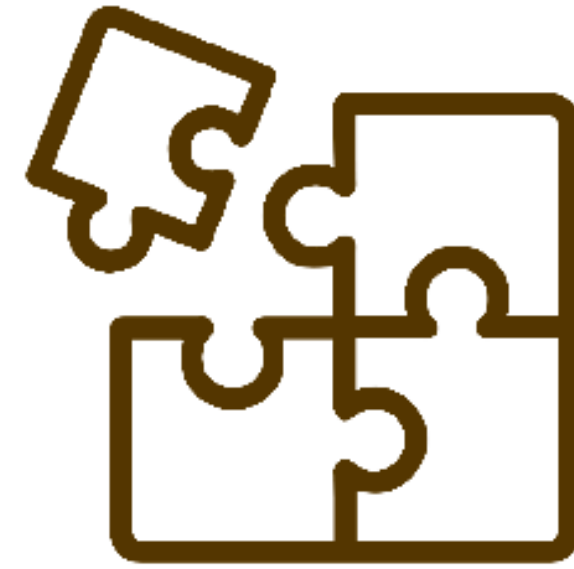
IDEM, **The Token.**

WHY IDEM?



The IDEM Token is a suite of Utility Tokens used to make purchases at participating Merchants through a Membership Club, offering Discounts, Rewards, Deals, and Travel Cashback paid with our unique Loyalty Tokens.

IDEM empowers High-Risk Merchants to accept payments faster, cheaper, and safer than ever from millions of customers worldwide.



The Missing Piece

IDEM's vision is to become a trusted and inclusive Utility Token and to gain mass adoption in global commerce. To reach that ultimate destination, a strategic path has been laid to include a fully integrated business ecosystem.

IDEM Token's mandate is to manage those business units with a best-in-class mindset, focusing on businesses and partnerships that align with our philosophy of bringing IDEM Token into the mainstream.



What we're solving:

- ✓ Digital currencies remain speculative assets ten years after creation. Little success has been made in reaching out to (and including) the finance sector.
- ✓ There is no model for creating financial trust, price stability, and intrinsic value for High-Risk Merchants.
- ✓ Digital currency is not the solution to digital payment adoption. History shows us that at least some centralized entity gets the ball rolling.

- ✓ There is a natural resistance to innovation, and consumers don't like using volatile assets they don't understand.
 - ✓ High-Risk Merchants face daily challenges finding payment solutions tailored to their industry and needs.
 - ✓ Consumers are looking for deals, rewards, cashback and find themselves lost amongst hundreds of offers with little to no value.
- + To most people, cryptocurrencies remain a mystery..!



Our Approach to Solving Problems

- ✓ Successful innovations have people guiding them toward mass adoption. Idem Token is a guided and sustainable effort that utilizes a full systems approach to break the status quo and bring digital payment to E-Commerce.
- ✓ IDEM Token is one of them and provides an interconnected business network that bridges Utility Tokens to the world of E-Commerce.
- ✓ Performance gains throughout the network are amplified by positive feedback loops within the ecosystem structure. There is an opportunity to accomplish more extraordinary things within our industry by working and growing together.
- ✓ Liquidity support will allow IDEM tokens to be pegged to a value of \$1.00 for 1 Token in a way that promotes confidence and safety to the merchants and global E-Commerce industry when it comes to the settlement process.



Why use Blockchain?

As a result of high energy usage from mining protocols, Bitcoin and other cryptocurrencies have friction regarding how transactions are processed.

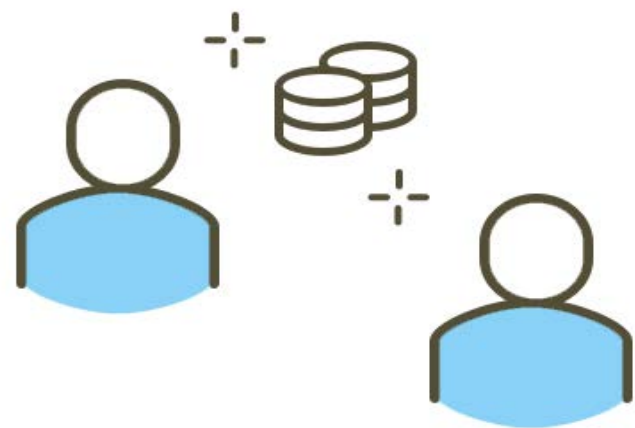
The success of Bitcoin lies in perceived value and supply and demand economics; a prospective buyer will purchase only because they believe it can be sold at a profit in the future.

As a result, none are used as a valid payment medium worldwide.

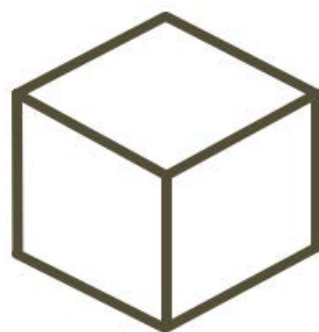
But the blockchain brings a unique technology offering security, safety, and transparency. That is why we created the IDEM Token, using Kaleido service on a private Quorum chain that delivers superior security and transparency while fostering and preserving public trust.

IDEM is a global Utility Token with an innovative structure and can be used as a preferred medium of Payment at any Merchant around the world.

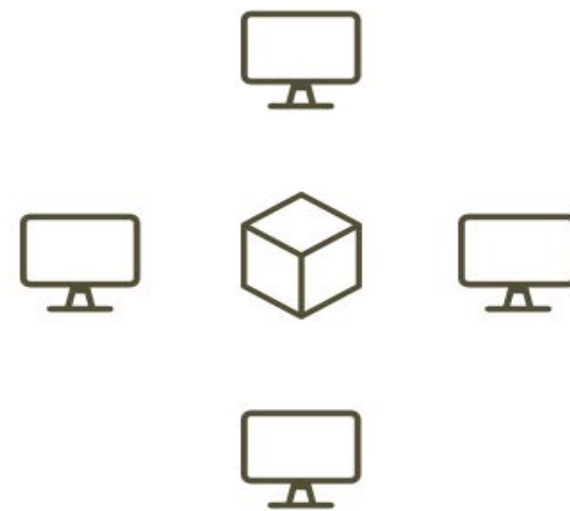
HOW BLOCKCHAIN WORKS



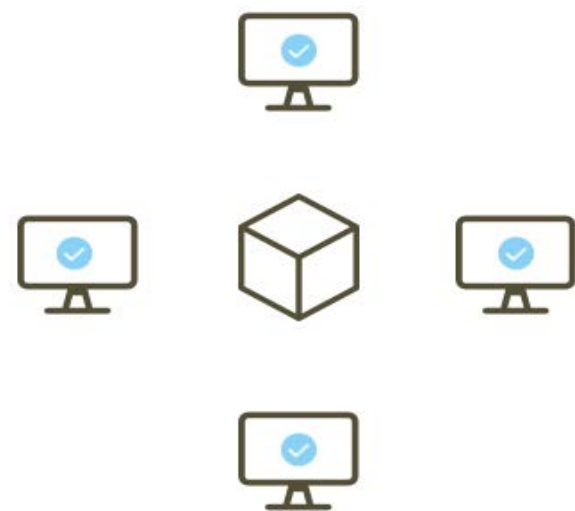
Buyer wants to purchase from a seller



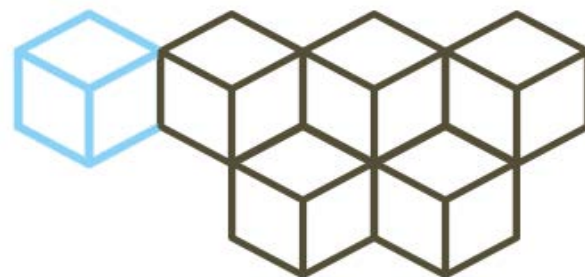
Transaction is represented online as a block



The block is broadcasted to all the network



The network approves the transaction



The block is added to the existing blockchain

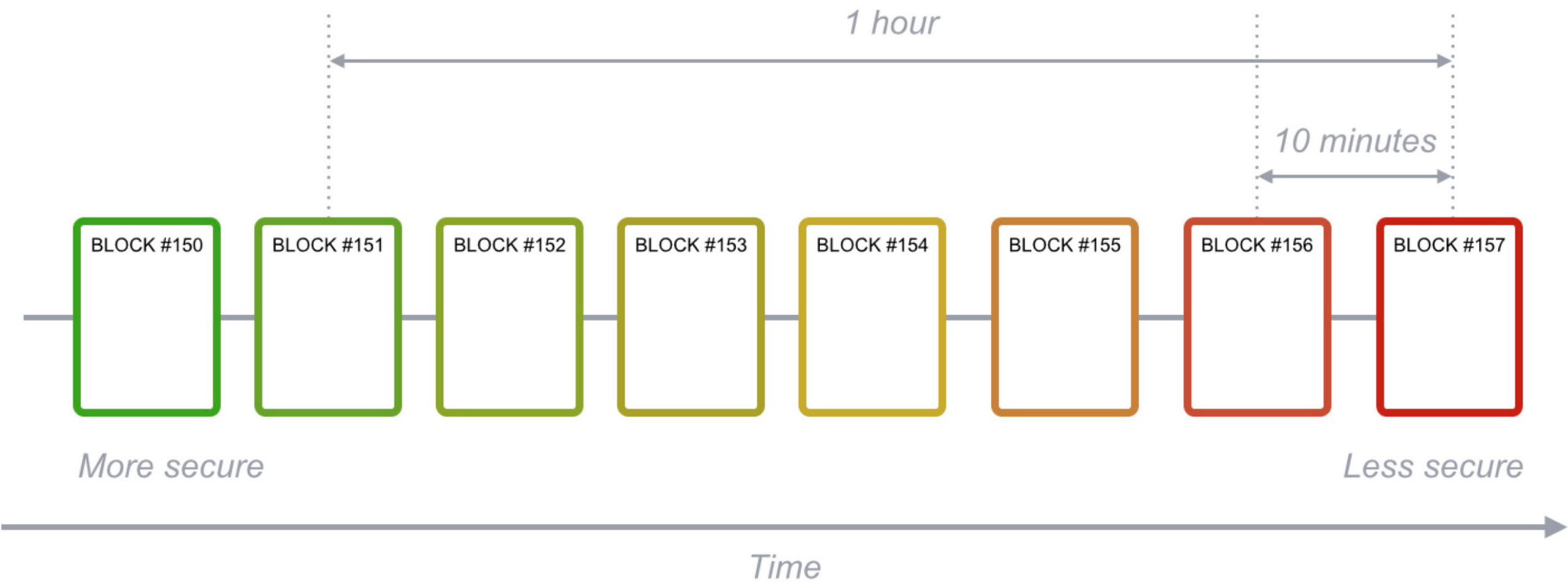


The transaction is complete



Blockchain fraud involves rewriting old transactions by changing the addressee to the criminal. However, this would alter the block in which that transaction was stored and all subsequent blocks, creating an obvious red flag for the blockchain network not to accept those transactions. Transactions typically need six subsequent blocks, representing several independent validations by the user network, to be considered valid. To prevent this red flag, the criminal would have to re-create all the blocks that occurred after the theft, which is deterred by limitations on computing power and the time lag in adding new blocks in the Bitcoin protocol. As a result, the blockchain is secure as long as criminal elements control a minority of the network’s computing power.

The incentives are constructed such that the reward-to-effort ratio for being an honest miner exceeds that of being a criminal.



PUBLIC AND PRIVATE BLOCKCHAINS



While Bitcoin runs off a transparent and public blockchain protocol, institutions like banks and governments can use private blockchains to store and manage information more efficiently.

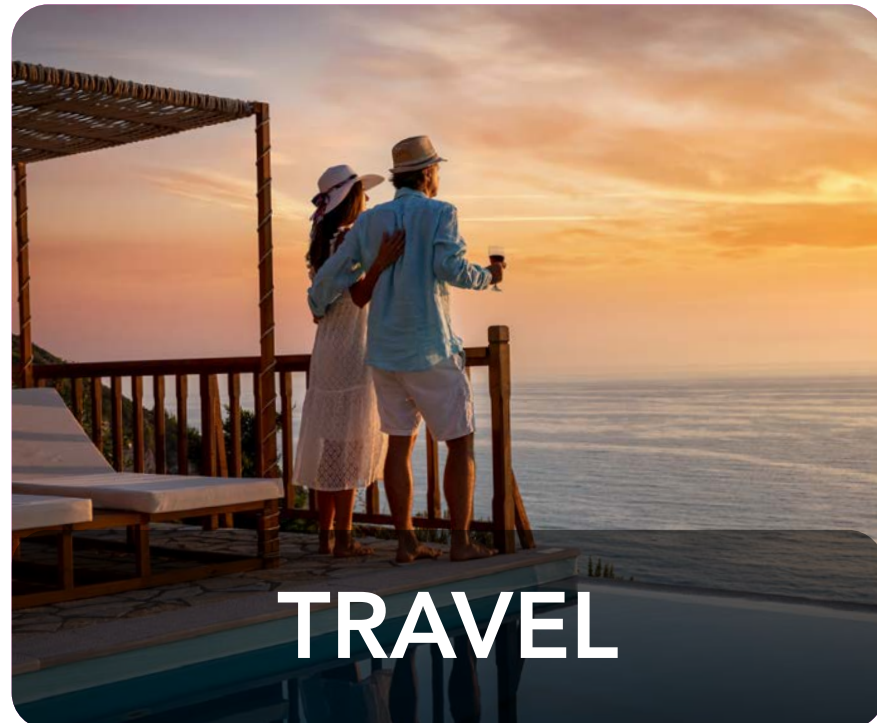
Public and private blockchains are both decentralized and immutable, but private blockchains allow owners to control who has network access.

Private blockchains also allow companies to have oversight (i.e., can revert a transaction) and reduce energy usage because there are fewer nodes.

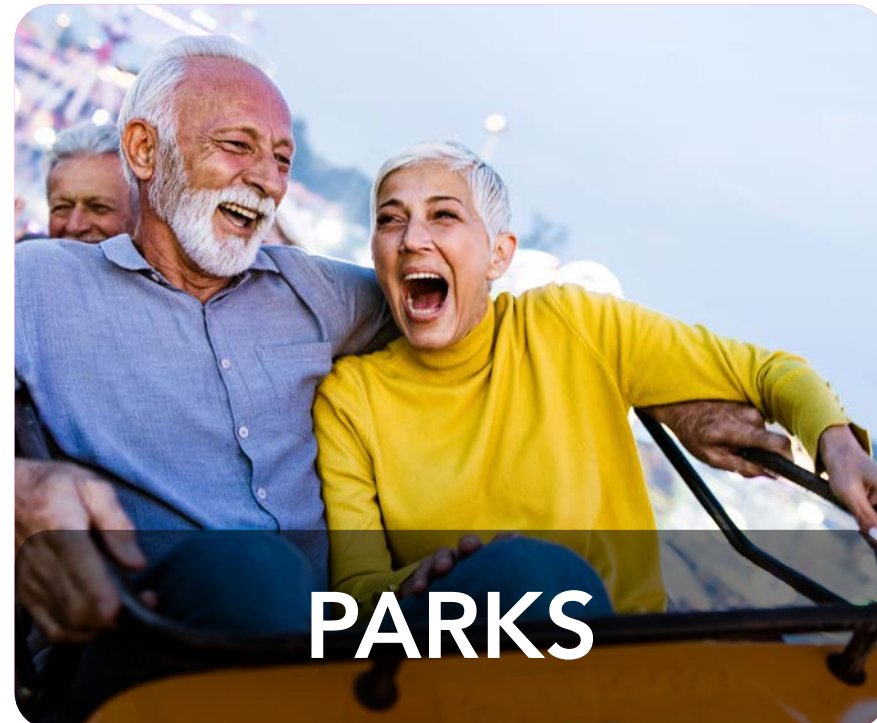




IDEM CLUB – the ultimate membership experience that rewards customers with a range of exclusive benefits and incentives!



TRAVEL



PARKS



DINING



DISCOUNTS



CASHBACK

With IDEM CLUB, members can enjoy discounts up to 40% OFF, thousands of rewards, and up to 40% cashback incentives when booking a hotel.

BENEFITS FOR THE MERCHANT



By accepting IDEM as a payment method, merchants gain access to a loyal and engaged community of shoppers, while also enjoying lower transaction fees and reduced chargeback risk compared to traditional payment methods.



**ONLINE
ECOMMERCE**



**POS RETAIL
PAYMENT**



**FAST
AND SECURE**



**LOYALTY
COMPONENT**

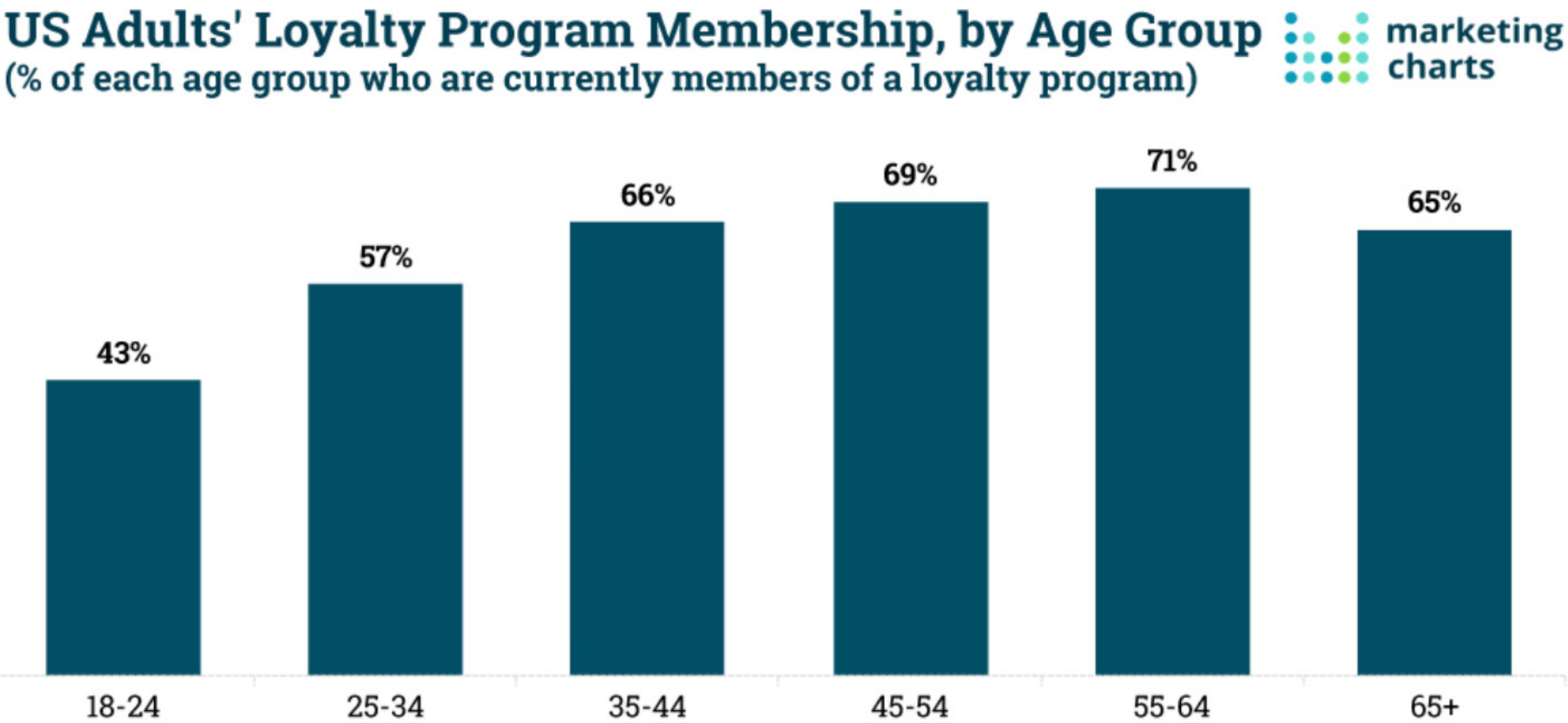


**CONVENIENT
AND EASY**

IDEM offers a seamless and secure way to process payments, making transactions faster and more efficient than ever before.



"Seven out of 10 Americans considered loyalty programs a leading factor in securing their loyalty towards their favorite brands."



Loyalty programs are still going strong in the US, with nearly two-thirds (64%) of Americans participating in at least one such program. That being said, a new report from YouGov shows that older age groups appear to be the most prevalent users, while younger adults' participation lags.

Published on MarketingCharts.com in April 2019 | Data Source: YouGov



IDEM,
How it works.



First KYC will verify

Name / Last name / Address
(Cellphone and email are verified through several databases).



Enhanced KYC Process

We will add extra components based on customers' activities.



IDEM Procedures

Fully compliant with AML and KYC requests.

Front + Back + Face



Full authentication + selfie to license match.
Process: 25 seconds from data extract to Face match.

A ONE-STOP-SHOP SOLUTION



IDEM, as a one-stop payment solution provider, seamlessly blends social media, e-commerce, payments, and other membership functions into a user-friendly ecosystem.



E-Commerce

Provide a platform for online shopping.



Utility Token

Buy, spend, and get back Loyalty Tokens.



Payment Gateway

Provide Merchants with an application that authorizes payments.



Online Services

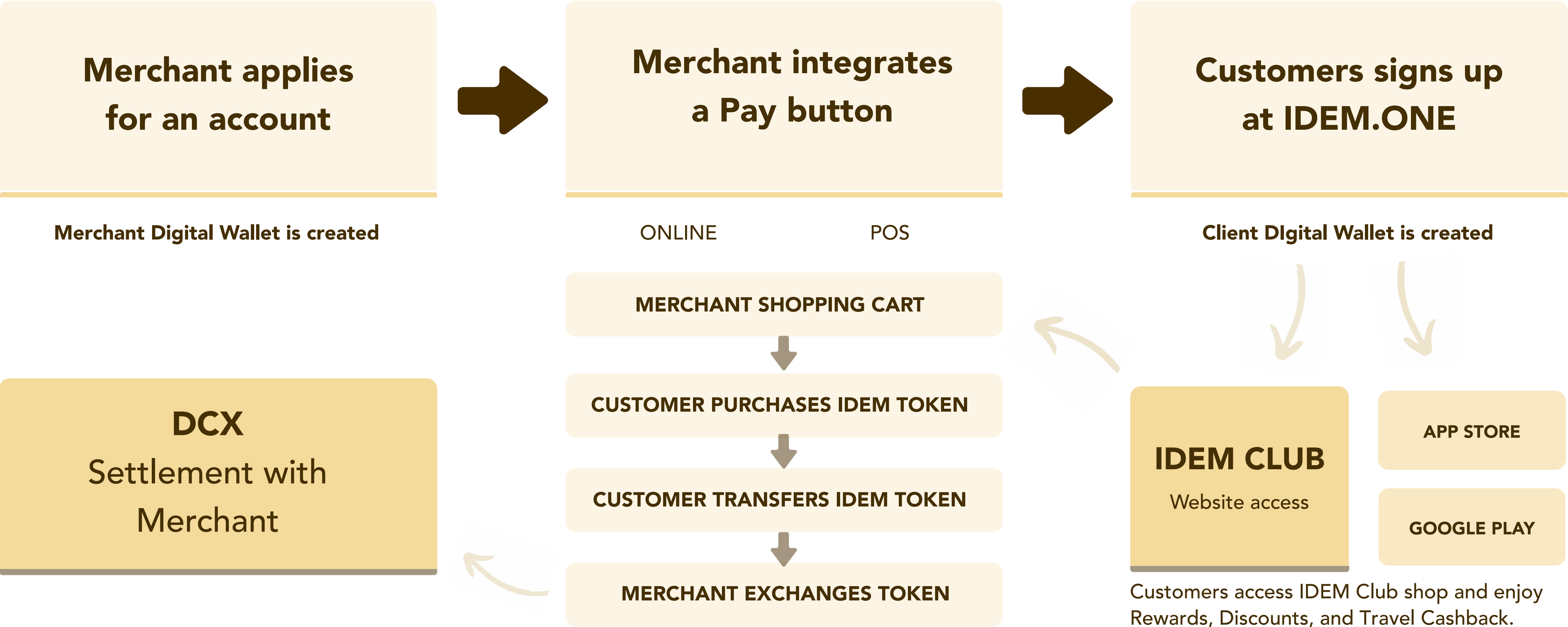
Manage your IDEM Club account easily online.



Loyalty Token

Enjoy Rewards, Discounts, Cashback, and more.

HOW IT WORKS



HOW IT WORKS - THE LOYALTY TOKEN IDEML



**1 IDEML for every
\$1.00 spent at
participating merchants**

**In addition, get cashback
to the credit card used
when booking an hotel**

EXAMPLE: YOU BOOK A HOTEL FOR \$3,000, YOU RECEIVE 3,000 IDEML TOKENS AND \$1,000 CASHBACK PAID BACK TO THE CARD USED TO MAKE BOOKING.

The Token IDEML can be redeemed through a catalog of products from brands (like miles or points collected from airline or credit card companies).



IDEM Club **Revealed.**





IDEM membership is the best decision Customers can make in 2023!

IDEM is not only a Token used to make payments, it is also

- The key to accessing discounts at over 50,000 + restaurants.
- The key to accessing incentives, cashback, and deals from more than 150,000 retailers.
- The key to travelling in style while saving money with our exclusive cashback offers on over 850,000 travel providers and hotels worldwide.

Plus, IDEM Club has a lot more to offer with IDEML Loyalty Token Reward Program

- With your Loyalty Token, you can pay your utility bills in the USA for over 10,000 billers.
- With your Loyalty Token, you can buy airtime top-ups for you or your family.
- You can even redeem your Loyalty Tokens for products from your favorite brands!



The majority use their time off for vacations, making travel an experience for everyone.

Travel is popular with Americans, but to what extent?

- The average family of four spends \$4,580 per year on travel (\$1,145 per person.)
- Vacationers spend 62% of their travel budget on hotels, car rentals, and food.
- Americans go on 2.4 vacations per year, spending 16.8 days on vacations.

Is the travel industry recovering from the pandemic?

- 2022 travel spending is just 2% below pre-pandemic 2019 levels.
- 90% of US consumers have overnight travel plans in 2022.
- 80% of US companies plan to conduct business travel in 2022.



POPULAR & FAMILIAR MERCHANTS

Theme Park Direct Ticketing Brands



Hotel Brands



Airlines



Car Rental Brands

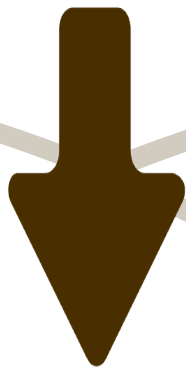


Cruise Brands

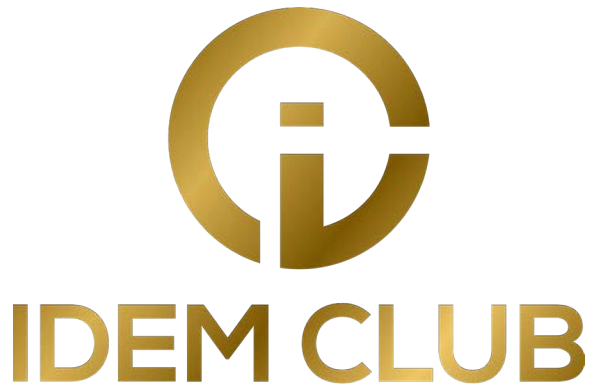




The World's largest aggregators & suppliers
send inventory via API to:



Rate parity results
in pricing sameness



IDEM is a 'private member
group' and not subject to
rate parity



Rate parity results
in pricing sameness



HOTEL RATE COMPARISON



Comparison

Three nights, Dec 30 – Jan 2, 2023 (New Year’s Eve weekend) The Signature at MGM Grand; Signature Deluxe Suite



Unlike the popular OTAs, IDEM is not constrained by rate parity contracts where hotel rates are much the same across the board.

1 room x 3 nights

\$1,333.00

\$444.33 average per night

Taxes and fees

\$178.35

Resort fee

\$132.66

\$44.22 per night payable at property

Total

\$1,644.01

Pay now

\$1,511.35

Pay at property

\$132.00

Cost per night

\$444.33

1 room

Number of nights

x3

Taxes and fees

\$194.01

You pay today

\$1527.00

Resort fee*

\$117.00

Total Cost

\$1644.00

The Signature at MGM Grand

3 Nights

CHECK-IN 12/30/22

CHECK-OUT 01/02/23

ROOM TYPE: Signature Deluxe Suite - Best Available Land Only

QTY: 1

2 Adults, 0 Children

Important information

Amount

\$1,238.00

Subtotal

\$1,238.00

Taxes & Fees

\$157.96

TOTAL

\$1395.96

The Signature at MGM Grand (All Suites)

145 East Harmon Avenue, Las Vegas, Nevada 89109

3 Nights

2 Adults, 1 room, 3 nights

check-in

Dec 30, 2022

check-out

Jan 2, 2023

Signature Deluxe Suite

\$911.57

\$303.86 / night

3 nights

Taxes

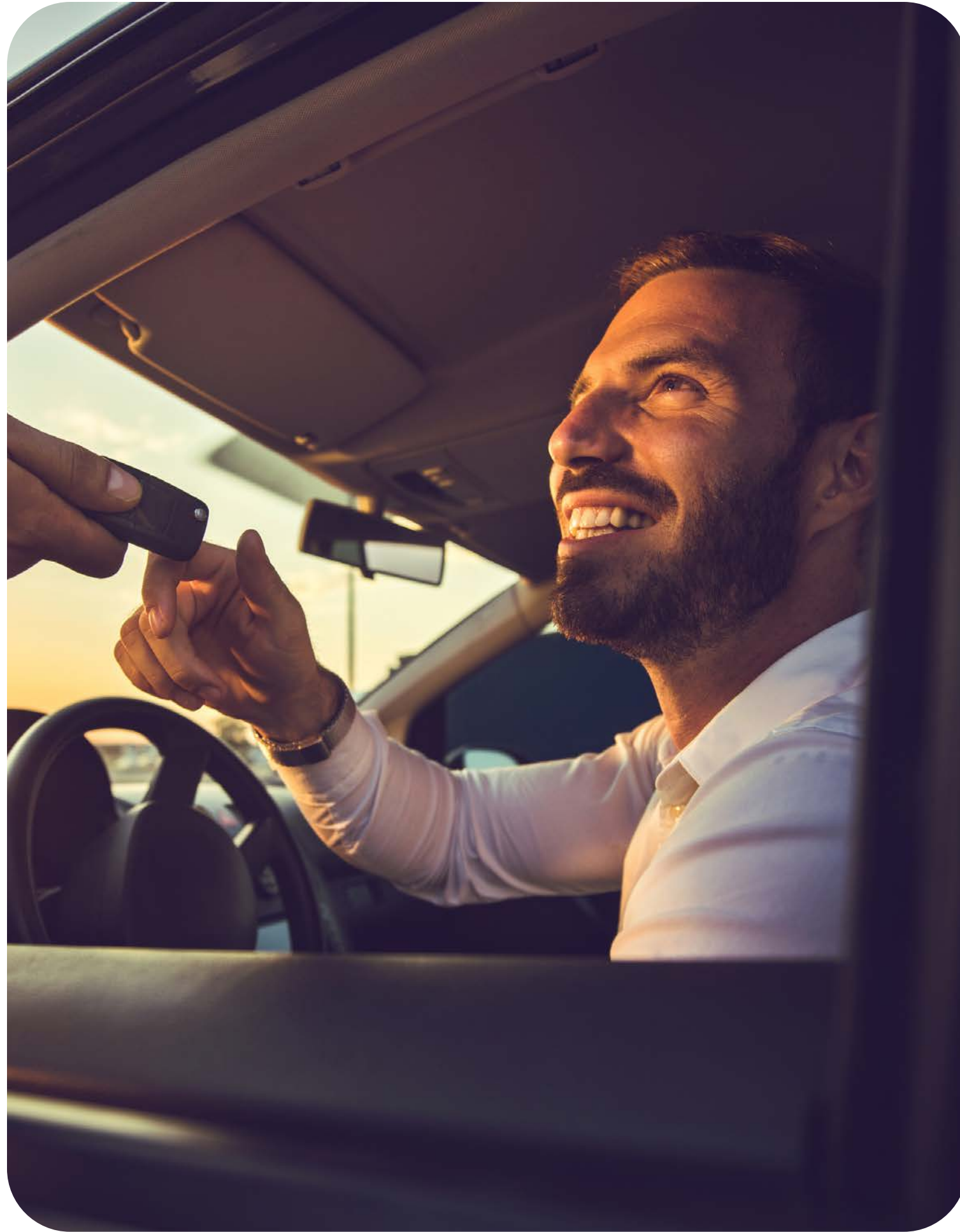
\$144.10

Total Price USD

\$1,055.67

You're saving \$421 off the retail price!

OTA	LISTED TOTAL	RESORT FEE	TOTAL + RESORT FEES	DIFFERENCE +/-
Expedia	\$1,644.01	(Included in total) \$132.66	\$1,644.01	n/a
Priceline	\$1,644.00	(Included in total) \$117.00	\$1,644.00	-\$0,1
Tickets at Work (EBG)	\$1,395.96	\$117.00	\$1,512.96	-\$169.62
IDEM CLUB	\$1,055.67	\$132.66	\$1,188.33	-\$494.25



IDEM has the biggest selection of global rental car brands

- ✓ 30,000+ rental car locations worldwide
- ✓ Transport pricing – no hidden fees
- ✓ Easy browsing makes it easy to compare pricing/ features
- ✓ Book with familiar and popular national brands
- ✓ Huge inventory – from Compact to Mid-Size, Luxury to Premium SUV
- ✓ For most reservations, users enjoy flexible terms allowing for changes and/or cancellations within 48 hours before the pick-up
- ✓ Save more with “Pay Now” pricing, or enjoy peace of mind with “Pay Later”

RENTAL CAR PRICE COMPARISON



Comparison

San Diego: Three days,
Sept 2-5, 2022
(Labor Day weekend)
Alamo, Economy class
car, pay upon pickup



Unlike the popular OTAs, IDEM is not constrained by rate parity contracts where rental car rates are much the same across the board, everywhere.

Rentalcars.com

Mon, Sept 5 - 10:00 AM

San Diego Lindbergh Airport

View drop-off instructions

Car price breakdown

Car rental price	\$226.74
SALES TAX	\$19.56
Drop Charge	\$0.00
TOURISM COMMISSION REC 3.50 PCT	\$7.94
AIRPORT CONCESSION FEE 11.11 PCT	\$25.62
CUSTOMER FACILITY CHARGE \$9.00/DAY	\$27.00
VEHICLE LICENSE RECOVERY FEE	\$3.84

Price for 3 days\$310.70

priceline®

Keep up the good work!

You're on your way to getting a great deal.

Summary of Charges

3 days x \$75.58	\$226.74
Taxes and fees	\$83.96

Due Now\$0

Due at Pick-up\$310.70

Total Cost\$310.70

Tickets at Work

Economy Car

Mistubishi Mirage or similar

RESERVATION DATES:

FRI SEP 2, 2022 NOON

MON SEP 5, 2022 NOON

PICK-UP / RETURN

Airport Shuttle to Rental Car Center

San Digo Intl Airport (Lindbergh Field) (SAN)

3355 Admiral Boland Way

San Diego, CA 92101

Daily Price\$75.58

Rental Days3

Subtotal\$226.74

Taxes & Fees\$83.96

Estimated Total.\$310.70

IDEM CLUB

2022-09 at 12:00 PM

Drop off

SAN - San Diego International Airport - San Diego, United States

2022-09-05 at 12:00 PM

Economy - Alamao\$215.40

\$71.80 / day3 days

Taxes\$81.32

Total Price USD\$296.72

	TOTAL	DIFFERENCE +/-
Rentalcars.com	\$310.70	\$0.00
Priceline	\$310.70	\$0.00
Tickets at Work (EBG)	\$310.70	\$0.00
IDEM	\$296.72	-\$13.98

THEME PARK DISCOUNT PLATFORM



Walt Disney World Resort



Disneyland Resort



Universal Studios Orlando



Universal Studios Hollywood



Sea World Parks

IDEM offers direct ticketing links to America's premier theme parks!

Walt Disney World discount: **Save up to \$60**

Disneyland discount: **Save up to \$25**

Universal Studios Orlando Discount: **Save \$30**

Universal Studios Hollywood Discount: **Save up to \$25**

SeaWorld/Busch Gardens Discount: **Save up to \$25**



IDEM is an authorized ticket reseller, integrated with Disney's dynamic ticket portal

IDEM is one of only four licensed resellers with exclusive discounts on Disney tickets.

- Discounts up to \$50 off per ticket.
- Only Disney employees and active-duty military receive a bigger discount.
- Tickets appear on the user's device and are seamlessly retrieved at the gate.

WALT DISNEY WORLD: MARKET COMPARISON



Comparison

2 adults, 2 children, Dec 28, 2022 - Jan 3, 2023; 4-day tickets, visit one park per day.



Unlike the popular OTAs, IDEM is not constrained by rate parity contracts where rental car rates are much the same across the board, everywhere.



Entry (ages 10+)
Jan3, 2023 \$ 547.74 (2) \$ 1,094.45

Entry (ages 10+)
Trough Tue, Jan3, 2023 \$ 530.124 (2) \$ 1,060.24

Tax \$ 140.12
Subtotal **\$2,295.84 USD**



Entry (ages 10+)
Jan3, 2023 \$ 555.28 (2) \$ 1,110.56

Entry (ages 10+)
Trough Tue, Jan3, 2023 \$ 537.66 (2) \$ 1,075.32

Tax \$ 142.08
Subtotal **\$2,327.96 USD**



Walt Disney World Resort Theme
Park Tickets
Lake Bueana Vista
Wed, Dec 28
2 Adults, 2 Children

Total due today **\$2,280.82**
2 Adults \$1,159.18
2 Children
Taxes & fees included
Rates are quoted in US Dollars



Retail Price \$2221.61
Member Discount - \$192.71
Member Price \$2028.90
Taxes \$131.87

Total **\$2160.77**

TOTAL

DIFFERENCE +/-

Walt Disney World website	\$2,295.84	\$0.00
Priceline	\$2,327.96	+\$32.12
Expedia (no cancellation allowed)	\$2,280.82	-\$15.02
IDEM	\$2,160.77	-\$135.07

DISNEYLAND RESORT: MARKET COMPARISON



Comparison

2 adults, 2 children, May 27-30, 2022; (Memorial Day Weekend) 4-day tickets, 1 park per day



YOUR CART

4-Day Ticket with Admission to 1 Park Per Day
Friday, May 27, 2022, at Disneyland Park
Saturday, May 28, 2022, at Disneyland Park
Sunday, May 29, 2022, at Disneyland Park
Mondya, May 30, 2022, at Disneyland Park

2 x Ages 10+ (\$ 360.00/ticket) \$ 720.00
2 x Ages 3-9 (\$ 340/ticket) \$ 680.00

Subtotal **\$1,400.00 USD**



Disneyland Resort Tickets

Anaheim, CA

Fri, May 27
2 Adults, 2 Children

Total due today \$1,400.00
2 Adults \$720
2 Children \$680
Taxes & fees included

Rates are quoted in **US Dollars**



Disneyland Resort 4-Day 1-Park Adult (Ages 10+)

UNIT PRICE: \$329.00
QTY: 2
Amount \$75.58

Disneyland Resort 4-Day 1-Park Adult (Ages 10+)

UNIT PRICE: \$309.00
QTY: 2
Amount \$618.00

Subtotal **\$1,276.00**
Taxes & Fees \$82.00

Estimated Total \$1,385.00



Retail Price -\$1400

Member Discount -\$88.42

Member Price \$1311.58

Taxes \$0.00

Total Price USD \$1311.58

TOTAL

DIFFERENCE +/-

Disneyland website

\$1,400.00

\$0.00

Expedia (no cancellation)

\$1,400.00

\$0.00

Working Advantage (EBG)

\$1,358.00

-\$44.00

IDEM

\$1311.58

-\$88.42

UNIVERSAL: MARKET COMPARISON



Comparison

2 adults, 2 children, May 27-30, 2022; (Memorial Day Weekend) 4-day tickets, 1 park per day



Park entry front gate	
Order Summary	
Subtotal:	\$1,599.66
Shipping:	\$0.00
Tax:	\$104.02
Total:	\$1,703.98

Expedia	
Disneyland Resort Tickets	
Anaheim, CA	
Fri, May 27	
2 Adults, 2 Children	
Total due today	
2 Adults	\$720
2 Children	\$680
Taxes & fees	included
Rates are quoted in US Dollars	

Tickets at Work	
Universal Orlando: 2-Park 4-Day Base	
Ticket Dated Child	
VALID DATES:	
Any 4 days between	
12/25/2022 - 12/31/2022	
UNIT PRICE: \$309.75	
QTY: 2	
Amount	\$619.50
Subtotal:	
\$1,257.70	
Taxes & Fees	\$96.33
Total	\$1,354.03

IDEM CLUB	
Retail Price	\$1327.96
Member Discount	-\$72.17
Member Price	\$1255.79
Taxes	\$81.63
Total Price USD	\$1337.42

	TOTAL	DIFFERENCE +/-
Universal Orlando website	\$1,703.98	\$0.00
Expedia	\$1,427.08	-\$267.90
Working Advantage (EBG)	\$1354.03	-\$349.95
IDEM	-\$1337.42	-\$366.56



IDEM,
By the Numbers.



KEY PARTNERS

- Fenex Technologies Pte Ltd
- DCX Technologies Inc
- First Financial United Trust Corp
- Network Merchant Inc
- Paychield Ltd

KEY ACTIVITIES

- Continuing development of platform
- Token issuance
- A search of community partnerships
- Merchant network development

VALUE PROPOSITIONS

- Processing Payment Platform accessible to every Merchant
- Transparent Technology
- Trustworthy Platform
- Supportive Community

KEY RESOURCES

- Proprietary Technology
- In-house IT Development team
- Risk management team
- Customer support team
- Business development team

CHANNELS

- Website & Social Media
- IOS and Android Apps
- Professional Blogs
- Emailing campaigns
- Customers base monetization

REVENUE STREAMS

- Token Sales
- Merchant Processing Fees
- Membership Fees
- Deal purchases
- Loyalty Token redemption

COMMUNICATION CHANNELS

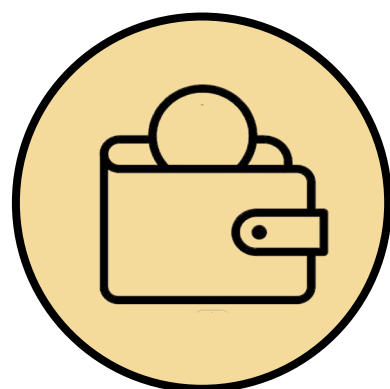
Facebook, Instagram, WhatsApp, Twitter, TikTok, Telegram, Emails



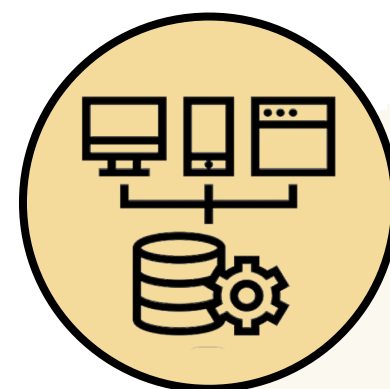
This approach will make IDEM Token extremely valuable in the marketplace, making our project very successful. Our Token is subject to burning due to its high use.



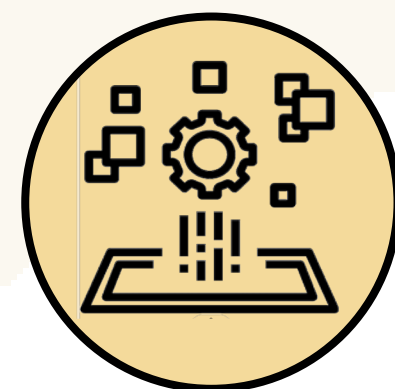
NAME OF TOKENS
\$IDEM, €IDEM



TOKEN TYPE
ERC-20



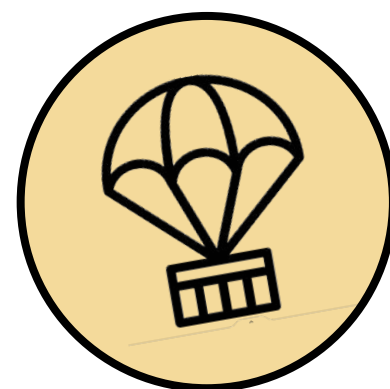
PLATFORM
KALEIDO



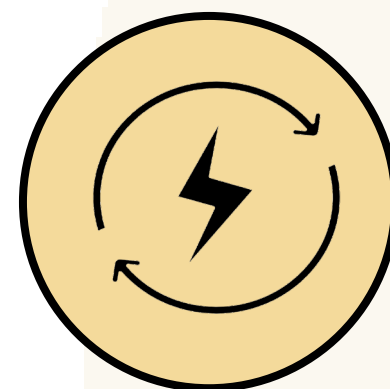
MAX SUPPLY
NO LIMIT



FIXED VALUE
\$1.00 OR €1.00



INITIAL TOKEN AIRDROP
NONE



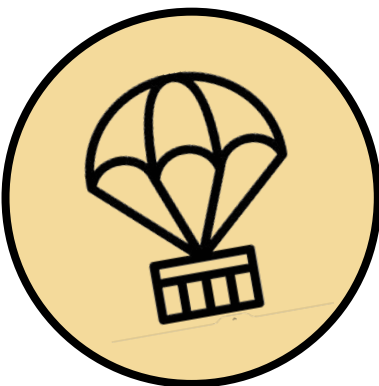
INITIAL LOYALTY TOKEN
SUPPLY 100,000,000,000



TOKEN MINED
UPON PURCHASE



IDEML offers IDEM Members rewards on purchases and on travel expenses.
IDEML can be shared or redeemed at the IDEM Club.



INITAL TOKEN AIRDROP
NONE



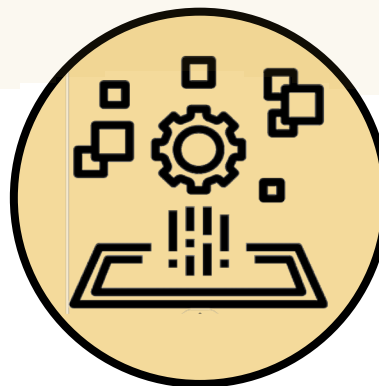
NAME OF TOKEN
\$IDEML



TOKEN TYPE
ERC-20



PLATFORM
KALEIDO



MAX SUPPLY
NO LIMIT



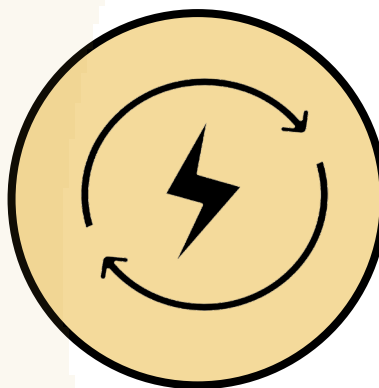
TOKEN ACTIVATION
UPON PURCHASE



ISSUANCE LOYALTY VALUE
1 IDEML FOR \$1.00 SPENT



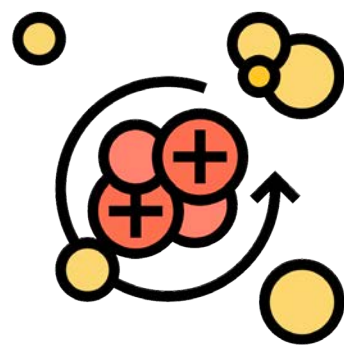
REDEMPTION VALUE:
200 IDEML FOR \$1.00



INITIAL SUPPLY
100,000,000,000



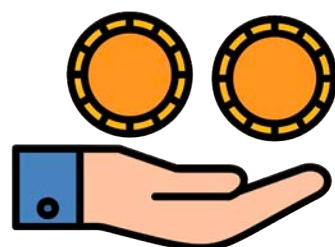
INITIAL MARKET CAP
NO CAP MARKET



Merchants are charged a small fee per transaction (usually \$ or %)



Monthly average of two transactions per customer



Monthly contribution average of \$8 per customer



100,000 customer base – based on a focused launch targeting the USA & select countries in South America with an assumed 50% market capture.



10,6M

– PROJECTION 2024



Platform Launching Time

	Payment Gateway Cashback Membership	Gift Cards back office	Payment processing in Euro and launch of €IDEM
Conservative Case	June 2023	September 2023	November 2023
Base Case	Mid May 2023	July 2023	October 2023
Aggressive Case	May 1 2023	June 2023	September 2023

Total Merchants Growth connected to IDEM Payment Gateway (Month-on-Month)

Average users per Merchant: 5,000	FY 2023	FY 2024	FY 2025	FY 2026	FY 2027
Conservative Case	50	100	200	300	500
Base Case	50	150	300	500	700
Aggressive Case	80	200	400	800	1,600



IDEML is built on strong partnerships, and these companies are our key partners:





Whitepaper

To learn more about IDEM we recommend that you read our whitepaper, which contains technical specifications, project details, and other important information.

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Website

Take some time to explore the company's website and learn more about what IDEM Club has to offer. It is also the place where you can subscribe to our newsletter.

[FOLLOW THIS LINK TO LEARN MORE](#)



Thank you!

www.idem-club.com