

Currency As A Service (CAAS)

Money is not a given. Although we are often not aware of it, the euro and the other currencies we use are essentially a choice of governments. Money is created by commercial banks through debt, and this system relies on interest to repay the issued money in the first place.

What are community currencies?

Since money is man made, it can be reinvented to positively influence relations in the social, environmental and economic domain, to better serve our individual and collective needs. A community currency is therefore a currency that sits between a loyalty point on one side and a currency like the euro on the other side.

Community currencies:

- Exist next to the euro and other currencies,
- Connect goals of public institutions, people and businesses,
- Can be paper or electronic or both.

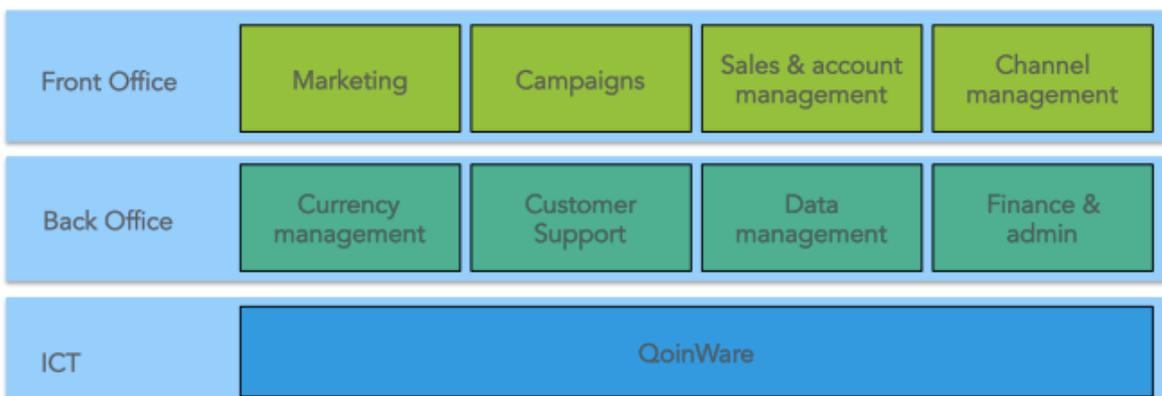
A community currency has four main purposes:

- Build a resilient local economy and strengthen businesses,
- Raise liveability of neighbourhoods,
- Better deliver social and informal care services,
- Reduce carbon footprint.

Of course, it can also have a combination of these purposes.

The services we offer

Qoin offers a flexible delivery model tailored to your wishes: Currency As A Service (CAAS) is our way to offer community currencies via an online platform. This allows you to focus on your core business and not to bother with the management aspects of a community currency. It allows you to focus on the true task ahead. Under the CAAS model, we deliver a range of services grouped in three levels.



Front Office management

In the Front Office sit value-adding services to activate your currency and speed up circulation. For example we provide marketing strategy and campaigns, sales support, but also currency management to ensure that the currency is and will remain coherent and stable. In case your currency concept includes a credit facility we can also provide credit line management. Or if your currency is linked to assets like gold, energy or a currency reserve like the dollar, we can provide asset management services. We can also set up a national procurement system for you: on behalf of the community currency's constituents (businesses or consumers), we can create a buyers' consortium to arrange interesting spending opportunities at large service providers.

Back Office management

In the Back Office we provide operational services like customer support, invoicing and cash collection, business intelligence and data analysis. We turn business intelligence into meaningful conclusions and advise you on optimising the currency model. Beyond that, we monitor all user behaviour and execute additional impact assessments for you. We offer a full set of services around compliance, financial integrity and admin to ensure that all formal requirements and procedures are executed according to the standards set. Our experts can assist you in guaranteeing the compliance of your community currency scheme with privacy regulations, consumer law, and financial service regulations.

ICT Services

QoinWare is our intuitive multi channel software platform enabling all aspects of your community currency to be configured and managed successfully. Our broad set of modules allows for a flexible deployment that fits your needs. QoinWare is hosted in an extremely secure and robust hosting environment, which lives up to the demands of some of the most advanced and secure companies in the world. The hosting service has a rich baseline offering including scheduled backups, daily updates, domain registration, analytics, SEO, application support and maintenance for these systems.

As each currency is different and runs in a different community or for a different purpose, all our solutions can be completely white labelled and look and feel in the way that supports your business needs.

Advantages

CAAS brings you several advantages, among which:

- Short implementation time and low effort for client
- Scalability when rolling out
- Full access to mature currency solution
- Customisable in the look and feel you need
- No worries about 'monetary' integrity
- Secure and stable