



TARGENS PAYMENT SOLUTION

The Payment Solution For Blockchain And DLT Networks

New ecosystems are created at the moment, based on the Distributed Ledger or Blockchain technology. The participants in these networks digitize their processes and develop new business models. In order to fully handle these digital businesses, a payment solution is necessary. Due to the high volatility of crypto currencies, most participants of these networks prefer payment via FIAT currency.

Motivation

Until the introduction of the „digital EURO“ (Central Bank Digital Currency) it will still take a while. Due to that fact people need a solution now that allows payments from businesses via Blockchain or DLT in FIAT currency.

Goal

targens delivers a solution with DLT2PAY (former name: targens Payment Adapter), in order to connect Blockchain and DLT networks with established payment transfer systems of banks. Thus, the adapter creates the opportunity that payments from bank accounts can be triggered directly from the Blockchain or DLT network and therefore implement a complete digital business process.

Advantages for Banks

With DLT2PAY banks deliver a payment component to their customers that they need for the installation and operation of digital ecosystems. As an interface between networks and established payment transfer systems banks can strengthen their customer loyalty and make it possible for themselves to gain new crossselling opportunities as well as entirely new models of collaboration.

Highlights for Banks

- » DLT2PAY is based on existing legal structures
- » No adaptation needed in balancing, because no crypto currencies are used
- » Payment transaction via SEPA, SWIFT and SIC
- » Connection to existing KYC and Compliance systems
- » Connection to the established payment transfer systems

ADVANTAGES FOR THE NETWORK OPERATORS

When network operators use DLT2PAY as Payment Component for their ecosystem, they enable their customers step by step businesses (Delivery vs. Payment) and increase the attraction of their network. An essential aspect is the multi banking capability: DLT2PAY of the payer's bank carries out a payment from the businesses inside the network to all banks of the payee. Thereby, the target group of the banks network can be increased.

HIGHLIGHTS FOR NETWORK OPERATORS

- » Step by step businesses
- » Multi banking capability
- » Due to the payment transfer via SEPA/SWIFT payments within the EURO area or worldwide are possible via SWIFT
- » Usage of different currencies
- » Payment confirmation inside the network in real time Payment transfer near time – depending on the bank
- » No currency risk

We gladly give you all information needed in respect to Payment in Blockchain and DLT networks as well as the opportunity to use DLT2PAY or Payment Order Token (POT) in your network!

CONTACT

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