New *Monarch*™ Product Suite
Accelerates Commercial Adoption of Digital Fiat Currency

DUBLIN, IRELAND, (January 2017) - eCurrency today launched *eCurrency Monarch*, a new product suite leveraging its eCurrency digital fiat currency technology. The *Monarch* product suite builds on the eCurrency digital payment instrument and includes an interoperability switch and an inter-operator liquidity and trust framework. It provides greater financial transparency and instant settlement while connecting existing payment systems into a secure, cryptographically protected and interoperating whole. Today's announcement accelerates the commercial adoption of digital fiat currencies, which are now accepted as the next step in the evolution of the legal tender. This announcement lays the groundwork for digital fiat currencies to operate seamlessly and securely across national economies. The eCurrency Monarch product suite consists of several components:

Monarch Interconnect is a message switch providing messaging, transactional integrity and standards-based Application Programming Interfaces (APIs) allowing participants to interconnect in a secure, inclusive and compliant manner.

Monarch Security is a set of protocols extending the security and trust of the eCurrency payment instrument across an entire interconnected digital payments ecosystem in which eCurrency operates.

Monarch Liquidity is a feature allowing banks to inject liquidity into a digital payments ecosystem, and enabling real-time, instant settlement of interoperable digital transactions.

Monarch Dashboard is a user interface enabling supervision of the entire digital payments ecosystem by the relevant regulators.

The resulting *Monarch Network* allows interoperability across banks, non-bank financial institutions, merchants, agents and mobile money systems. In doing so, the *Monarch Network* will drive greater financial inclusion and substantially reduce systemic financial risks created by isolated private money systems.

"The *eCurrency Monarch* product suite represents a major conceptual and technological advance for the entire financial industry. It will help drive interoperability and financial inclusion in developing economies in particular. By removing risks and costs typically associated with interoperability implementations to date, the *Monarch* product suite is a significant step towards the digital sovereign currency future that is rapidly taking shape around the world," said Jonathan Dharmapalan, founder and CEO of eCurrency.

"We have combined the key eCurrency technologies into an end-to-end, complete B2B platform fulfilling the immediate needs of the rapidly growing e-money industry," said Thomas Kudrycki, CTO of eCurrency.

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About eCurrency Mint

eCurrency is the leading high security technology company that has pioneered the world's first end-to-end solution that enables central banks to securely and efficiently issue digital fiat currency to operate alongside notes and coins. The company is headquartered in Dublin, Ireland, with R&D facilities in Silicon Valley, California with a growing presence across Africa and Asia. eCurrency combines hardware, software and cryptographic security protocols to provide central banks the tools they need to preserve their charter and doctrine as the sole issuer of the national currency in an increasingly digital economy. By enabling more secure and efficient digital transactions, eCurrency supports the huge economic opportunities presented by the global shift to digital payments, including increased transaction efficiency, financial inclusion, technology innovation and economic growth.

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