

# FOUNDER



**IRINA  
LA ROSA**

**FOUNDER AND  
CHAIRMAN AT  
GLOBIANCEPAY**

**POWERED BY ASIA CEO COMMUNITY  
& CSUITE XCHANGE**

# OVERVIEW

## CAN YOU PROVIDE AN OVERVIEW OF GLOBIANCEPAY, INCLUDING ITS CORE SERVICES AND HOW IT POSITIONS ITSELF IN THE FINANCIAL SERVICES AND BLOCKCHAIN INDUSTRY?

GlobiancePay is a global financial services group. We built it with the aim to provide services to all humans and businesses worldwide. The services offered include; Accounts, Cards, Payments, Money Remittances, Payment Gateways, POS systems, Trading and issuing of Tokenized Assets (Digital Stock Exchange) as well as Asset Management. GlobiancePay provides a comprehensive range of financial and banking services to individuals and businesses large or small - anywhere in the world.

As a bank of the next generation, unlike traditional banks, we have implemented a Fully Backed Banking Policy including all tokenized assets and stablecoins 100% backed at all times. Built on modern blockchain technology our platform is fast, flexible and continually adapting to the demands of our clients.

GlobiancePay differs from other banks because it offers much more than just banking. It's a full service banking platform that combines traditional banking with digital assets, crypto & fiat capabilities and even a new global settlement system which makes it a revolutionary kind of bank. The scope of the features and amenities we offer, places GBPay in a unique financial niche as both a multi-service bank and platform



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## WHAT IS YOUR BACKGROUND?

I obtained my Masters Degree in Psychology in 2011 and then, after obtaining my degree I worked for a short time in that profession. Before starting GlobiancePay with my husband Oliver Marco La Rosa in 2018, I had already created two successful ventures. As Chairman of the group, I feel that my background helps me alot, especially when it comes to managing teams and understanding the challenges people are facing in this fast-paced digital environment.



# Work-life Balance

## HOW DO YOU MANAGE YOUR WORK AND FAMILY LIFE?



Being the parents of 4 children is not always an easy job, but my husband and I work together very well, and I think we make a pretty good team. I am very proud of how we have managed to maintain a well-balanced family/work life. We often discuss business matters but we are also able to switch-off and take a break when we need to. Ever since Covid happened we've been working mainly from home. I see this is an advantage as being close to my family makes me happy. In the end, it's really the children we do everything for and when the time comes, I look forward to being able to hand over a successful business that's been built on a solid foundation to them.



*Maintaining a healthy work-life balance is essential for overall well-being, allowing individuals to thrive in both their professional and personal lives.*

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## WHAT INSPIRED CREATION OF GLOBIANCEPAY?

When you look around it's easy to see that on-demand banking and transacting is the way of the future, it's already here on our doorstep. Most people use their bank cards instead of cash to make purchases or pay bills because it's more convenient. With crypto and digital payments now available we have entered into the next-level of banking and technology, but did you know that even now almost half the population doesn't have a bank account? When I first heard about this, I thought 'there has to be a way to bridge this gap.' How is it possible that financial services are not available to everyone? It's hard to believe that we live in an age where we can communicate instantly with anyone, anywhere, at any time, and yet there are still so many people being excluded from participating in this technological age.

Coming from a psychology background, I find myself constantly thinking of ways to help empower others in their daily lives. I truly believe that by providing access to basic financial needs for everyone, our company will be able to help people to gain control over their assets. Sending money home and client-to-client transfers can be done in seconds on our platform and access for everyone is finally attainable.

# The Mission

*vision for the future*

## WHAT IS THE COMPANY'S MISSION AND VISION FOR THE FUTURE?

The world is becoming increasingly connected and with this connectivity comes an incredible opportunity for businesses and individuals alike. Our goal is to create a banking system that works for everyone—not just those who live in developed countries or have access to credit cards or traditional banking institutions. The way I see it, is that the future is one where anyone can make money from anywhere in the world and it's up to us to create the infrastructure to support this! In addition to my goal of improving people lives, I've partnered with 'Stabiliti' which is a UK company investing in carbon offset projects. This means that GlobiancePay will become one of the first 'carbon negative' banks to negate the effects of all its transactions that's able to provide proof - on the blockchain.



# KEY SERVICES

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## **GLOBIANCEPAY OFFERS A RANGE OF FINANCIAL SERVICES AND SOLUTIONS. COULD YOU DESCRIBE SOME OF YOUR KEY OFFERINGS AND EXPLAIN HOW THEY BENEFIT YOUR CLIENTS?**

GlobiancePay provides a vast array of financial service and payment solutions that are suitable for individuals and businesses - for example; if you operate a business or enterprise, apart from traditional bank accounts we also offer 'cloud banking' which is designed to make banking needs more convenient and efficient. Your balance is always available in the banking cloud and can be accessed from every GlobiancePay platform globally.

The ISO20022 messaging and real time settlement system that we built, aims to replace and improve SWIFT with a platform that enables central banks, banks, and enterprises, to directly transact with one another 24/7, 365 days a year without closing. It is a real-time settlement system where we send the payload directly, complete with the message attached, all at once.

Our Digital Stock Exchange enables us to issue tokenized securities which can be used for real estate projects, mining concessions, medical products, agricultural projects, tech food or traditional businesses searching for funding. The Digital IPO is faster, more flexible, and it comes with lower costs and entry barriers. Currently, we are exploring government projects such as tokenized bonds or mining concessions. When using our platform, primary and secondary market-trading becomes fast, affordable, and accessible.

# EXPANSION

GlobiancePay allows users to make payments in almost any digital, fiat or crypto currency and because the transactions are settled instantly you can receive your money as soon as the sale is completed.

We're based on blockchain technology, so it's super secure and reliable. Businesses appreciate using our Payment Gateways for definite, real-time transactions without rolling reserve and any risk of Fraud has been reduced to a minimum. Offline stores also have access our QR POS systems using the mobile app. In this case, all the client needs to do is scan the QR code to initiate a digital payment in fiat or crypto to receive a near-instant settlement.

I view blockchain technology with all of its potential applications, as an ever evolving tool. I think it's an absolute game-changer for the banking industry. GlobiancePay is blockchain based which makes it fast, secure and transparent, transactions are generally completed in seconds and the fees are extremely low. We pass those cost savings on to our clients - making it a perfect fit.

## **IN WHICH REGIONS OR MARKETS DOES GLOBIANCEPAY OPERATE, DO YOU HAVE PLANS FOR INTERNATIONAL EXPANSION OR ENTERING NEW MARKETS?**

Right now GlobiancePay is actively expanding. The platform is already licensed in North America, South America, Europe, CIS and Africa and working on the expansion into Asia and Australia next.

## **BLOCKCHAIN TECHNOLOGY IS A FUNDAMENTAL PART OF YOUR SERVICES. CAN EXPLAIN HOW YOU UTILIZE BLOCKCHAIN AND HOW IT DIFFERENTIATES GLOBIANCE FROM TRADITIONAL FINANCIAL INSTITUTIONS?**





# STRATEGIC DIRECTION HIGHLIGHTS



## UPCOMING PROJECTS

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**ARE THERE ANY  
UPCOMING  
DEVELOPMENTS,  
INNOVATIONS, OR  
PROJECTS THAT  
YOU'D LIKE TO  
HIGHLIGHT AS PART  
OF GLOBIANCEPAY'S  
STRATEGIC  
DIRECTION?**

Our newest and most exciting development is the GlobiancePay Security Token GBPAY. Our security token offering is available out of Singapore and available for investors worldwide. All GBPAY token holders receive a share of the worldwide GlobiancePay group revenue at the highest level. Apart from the revenue share the tokens can be converted into equity turning token holders into actual part-owner of the GlobiancePay bank.

We want everyone to be able participate in this opportunity and to secure a passive-income for the future. Investments can be made on our online platform or through private agreements.

# Evolving Landscape

**HOW DOES GLOBIANCEPAY APPROACH REGULATORY COMPLIANCE AND LICENSING, GIVEN THE EVOLVING AND OFTEN COMPLEX REGULATORY ENVIRONMENT IN THE BLOCKCHAIN AND FINANCIAL SECTORS?**



Right from the very beginning we have always made it a priority to obtain all the necessary licenses, certifications, and permits required to operate in each and every region. GlobiancePay is committed to ensuring that we are in compliance with the laws and regulations of every region in which we do business. This is an ongoing process and we make sure that all local laws and regulations for each new region are strictly adhered to.

# SECURITY

## BLOCKCHAIN



## FINANCIAL SERVICES

**SECURITY IS PARAMOUNT IN THE BLOCKCHAIN AND FINANCIAL SERVICES INDUSTRY. WHAT MEASURES AND TECHNOLOGIES DOES GLOBIANCEPAY EMPLOY TO ENSURE THE SECURITY OF ITS CLIENTS' ASSETS AND DATA?**

GlobiancePay takes security very seriously. State-of-the-art military-grade security measures have been implemented to protect clients from potential cyber threats. We also employ the use of encryption, firewalls, multi-factor authentication, cold storage, etc. It is our number one priority to ensure that the safety and integrity of our clients funds and data remain intact.

ASIA CEO COMMUNITY IS NOW  
ON LINKEDIN! COME & JOIN US



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AND  
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