

Financial Technology Infrastructure for Stablecoin Payments & Settlement



OwlTing

INVESTOR PRESENTATION

NASDAQ Ticker Symbol: OWLS

September 2026

CONFIDENTIAL

Disclaimer

This document contains confidential information regarding OBOOK Holdings Inc. (the “Company”) and its subsidiaries, and their businesses.

Neither the Company, nor its shareholders, any of its holding companies, subsidiaries, associated undertakings or controlling persons, nor any of their respective directors, officers, partners, employees, agents, representatives or advisers makes any representation or warranty, express or implied, as to the accuracy or completeness of the information contained in this document nor as to the reasonableness of any assumption contained herein or therein and any liability therefrom (including in respect of direct, indirect or consequential loss or damage) is expressly disclaimed. Nothing contained herein or therein is, or shall be relied upon as, a promise or representation, whether as to the past or the future. The Company does not undertake or expect to update or otherwise revise this document or any other materials supplied.

No information set out in this document will form the basis of any contract. Any prospective investor will be required to acknowledge in the purchase contract that it has not relied on, or been induced to enter into such agreement by, any representation or warranty, save as expressly set out in such agreement.

This document and any oral statements made in connection with this presentation do not constitute an offer or invitation for the sale or purchase of the securities or any of the assets business or undertaking described herein, nor shall there be any sale, issuance or transfer of any securities in any jurisdiction where, or to any person to whom, such offer, solicitation or sale may be unlawful under the laws of such jurisdiction. This presentation does not constitute either advice or a recommendation regarding any securities.

Forward-Looking Statements

All statements in this presentation other than statements of historical fact, including, but not limited to, statements regarding the Company’s future operating results, financial position, business strategy, addressable market, anticipated benefits of its technologies, and plans and objectives for future operations and offerings are “forward-looking statements” and can often be identified by the use of terminology such as “may,” “will,” “estimate,” “intend,” “continue,” “believe,” “expect,” “anticipate,” “should,” “could,” “potential,” “projection,” “forecast,” “plan,” “trend,” “assumption,” “opportunity,” “predict,” “seek,” “target,” or similar terminology, although not all forward-looking statements contain these identifying terms. Any statements that refer to expectations, projections or other characterizations of future events or circumstances, including projections of market opportunity, number of customers and market share, the capability of the Company’s technology, Company’s business plans including its plans to expand globally, any benefits of the Company’s partnerships, are also forward-looking statements.

These forward-looking statements are based upon the Company’s management’s current expectations, assumptions and estimates as of the date of this presentation, are subject to change and are not guarantees of future results or the timing thereof. While the Company may elect to update these forward-looking statements in the future, each is not under any obligation, and expressly disclaims any duty, to update or otherwise revise the information after the date of this presentation, whether as a result of new information, new developments or otherwise.

The Company cannot assure you that the forward-looking statements in this presentation will prove to be accurate. These forward-looking statements are subject to a number of risks and uncertainties, including, among others, general local and global economic conditions; the Company’s ability to retain existing customers, attract new customers and increase transaction volumes; its ability to achieve profitability; its ability to obtain additional capital to support its operations and growth on acceptable terms; its ability to develop products and services that keep pace with rapid technological change; risks associated with its international operations, which expose it to significant legal, regulatory, operational and macroeconomic risks; intense competition from established financial services providers, payment processors and emerging fintech companies; its dependence on the continued services of its founder and key personnel; fluctuations in foreign currency exchange rates, particularly the New Taiwan Dollar, which could adversely affect its reported results; the evolving regulatory environment applicable to stablecoins and digital assets; cybersecurity incidents or system failures; disruptions to its cloud infrastructure; its ability to obtain and maintain the regulatory licenses necessary to operate in the jurisdictions in which it conducts business; and other factors described in the Company’s annual report on Form 20-F for the year ended December 31, 2025. There may be additional risks that the Company presently does not know or that the Company currently believes are immaterial that could also cause actual results to differ from those contained in the forward-looking statements.

In light of the significant uncertainties in these forward-looking statements, you should not regard these statements as a representation or warranty by the Company or its respective directors, officers or employees or any other person that Company will achieve its objectives and plans in any specified time frame, or at all. The forward-looking statements in this presentation represent the views of the Company as of the date of this presentation. Subsequent events and developments may cause those views to change. Except as required by applicable law, the Company does not have any duty to, and does not intend to, update or revise the forward-looking statements in this presentation after the date of this presentation. You should, therefore, not rely on these forward-looking statements as representing the views of the Company as of any date subsequent to the date of this presentation.

Use of Projections

The projections, estimates and targets of the Company’s future performance and the future performance of the markets in which it competes in this presentation are forward-looking statements that are based on assumptions that are inherently uncertain and subject to a wide variety of significant business, economic, regulatory and competitive risks and uncertainties, many of which are beyond the Company’s control, that could cause actual results to differ materially from those contained in such projections, estimates and targets. While all projections, estimates and targets are necessarily speculative, the Company believes that the preparation of prospective financial information involves increasingly higher levels of uncertainty the further out the projection, estimate or target extends from the date of preparation. Such projections, estimates and targets are included for illustrative purposes only and should not be relied upon as necessarily being indicative of future results. The inclusion of projections, estimates and targets in this presentation should not be regarded as an indication that the Company or its representatives, considered or consider the financial projections, estimates and targets to be a reliable prediction of future events. The independent auditors of the Company did not audit, review, compile or perform any procedures with respect to the projections for the purpose of its inclusion in this presentation, and accordingly, they did not express an opinion or provide any other form of assurance with respect thereto for the purpose of this presentation.

Use of Data

This presentation also contains estimates and other statistical data made by independent parties and by the Company relating to competitors, customers, suppliers, partners, market participants, market size and growth and other industry data. These data involve a number of assumptions and limitations, and you are cautioned not to give undue weight to such estimates. The Company has not independently verified the statistical and other industry data generated by independent parties and contained in this presentation and, accordingly, cannot guarantee their accuracy or completeness. Such information may not be directly comparable across companies due to differences in definitions, methodologies and other factors.





We provide the **financial technology infrastructure** layer that **enables FinTech platforms to use stablecoins** for global commerce, driving **faster, more efficient, and accessible cross-border payments**.



Investment Highlights – Positioned to Shape the Future of Payments

1

Stablecoin Infrastructure Powering Cross-Border Payments for Global & Int'l Markets

2

Enterprise Platform & Rails Enabling Faster, Accessible Payments via Stablecoins

3

Multi-Jurisdiction Regulatory License Portfolio is a Highly Competitive Moat

4

Best-in-Class Partners with Visa and Circle and Massive Trillion-Dollar TAM

5

Seasoned, Product-Led Team & Management Backed by SBI Holdings and others



OwlTing – At a Glance

\$700MM+

Cumulative Processed Payment Volume ⁽¹⁾
(since inception, up from 6/30/26)

80+

Enterprise Clients ⁽²⁾
(as of August 2026)



CIRCLE
Circle Payments Network (CPN)

Key Platform Partners



Notable / Strategic Investor

NASDAQ:OWLS

Listed Since October 2025

~\$443MM Market Cap ⁽³⁾
Insider, Strategic & Corporate Ownership: ~75% ⁽³⁾

Note: All financial figures in U.S. Dollars, unless stated otherwise.

1. Cumulative processed payment volume represents the aggregate value of payments processed across the OwlPay platform since inception, including both fiat and stablecoin payment flows and net of transaction reversals. It is unaudited and derived from the Company's internal records. It is an operating measure, is not a measure of revenue, and is not reconcilable to any IFRS measure. Across the OwlPay platform, spanning both fiat and stablecoin payments, cumulative processed payment volume has surpassed US\$700 million, up from more than US\$600 million as of June 30, 2026. This measure covers the full platform and is not limited to activity on Harbor (per 6-K filing dated [August 21, 2026](#)).

2. For OwlPay Harbor, the Company's digital currency-based platform for cross-border enterprise payments, the enterprise client counts are unaudited and derived from the Company's internal records, including clients with an executed Services Agreement and/or fee schedule with the Company. The number of clients completing payments in any given month may vary. Contracted enterprise clients reached 84 at the end of August 2026 (per 6-K filing dated [September 1, 2026](#)).

3. Both (i) market capitalization and (ii) insider, strategic & corporate ownership are approximate and as of September 1, 2026 close.



The Problem and Opportunity



The Problem

Slow

Costly

Opaque

Underserved

- **Cross-border payments remain slow, costly, and opaque:** Settlement can take days, with high FX spreads and limited transparency
- **RoW / SMEs are underserved by traditional financial infrastructure:** High onboarding friction, limited access, and inefficient payment rails
- **Fragmented global payment systems:** Disconnected banking rails and inconsistent regulatory environments



The Opportunity

Faster

Lower Cost

Programmable

Global Rails

- **Massive and growing global payments:** market representing ~\$2.5T in revenue (2024), projected to exceed ~\$3T by 2029 ⁽¹⁾
- **Stablecoins emerging as a new settlement layer:** Enabling faster, lower-cost, and programmable cross-border payments globally and across underserved corridors
- **Strong demand from international enterprises and global platforms:** Seeking more efficient alternatives to traditional banking rails



1. Source: 2025 McKinsey Global Payments Report (dated [September 26, 2025](#))

Our Value Proposition: Infrastructure and Rails Built to Power Cross-Border Settlement



We are the “Invisible” Infrastructure Layer...

Our infrastructure is built for real-world payment flows.
Well positioned to serve international markets across Asia Pacific, Middle East & Africa.

Purpose-Built for Enterprises

We work with enterprises, fintechs, and regulated financial institutions.
The end user never sees us — and that's by design.

We're the underlying rails that enterprises, FinTechs, and regulated financial institutions rely on to move money across borders, compliantly and at scale.

Compliance-first infrastructure

Multi-chain stablecoin rails

**Powering real world use cases
with stablecoin payments**

We are not replacing the financial system — we are upgrading its settlement layer



Full-Stack Payment Suite of Infrastructure Solutions

Payment Infrastructure *Transactions & Settlement*



Stablecoin
Fiat

The Best Choice for Cross-Border Fiat Payments

Role: Front-end payment processing

Functions: Gateway for stablecoin + fiat transactions, payout services, optional top-up via OwlPay Cash

- Supports 190+ countries / regions and 40+ currencies ⁽¹⁾
- Routine remittance Gateway options
- Seamless payment link feature
- Tiered approval and supplier cross-verification features

Connectivity & Integration *Interoperability*



Stablecoin
Fiat

On/Off-Ramp Hub for Web2 and Web3 Products

Role: Enterprise integration rails

Functions: Provides API access for on/off-ramps, cross-chain settlement, and enterprise payouts

- Supports blockchain interoperability starting with Stellar Anchor and EVM-compatible
- Enables seamless conversion and settlement of stablecoins such as USDC, EURC, ZUSD, and GYEN

Treasury & Custody *Digital Asset Management*



Crypto

Wallet for Enterprises and Individuals

Role: Storage and management layer

Functions: Hosted and non-hosted wallet, stablecoin on/off-ramp, USDC cross-chain

Future roadmap: WaaS (wallet-as-a-Service) planned for handling gas fees for supported chains

Other Lines of Business

Hospitality: Management Software (Subscription) & Services

E-Commerce



1. Source: Company's 20-F (filed April 29, 2026)

Built for International and Rest-of-World (RoW) Payment Corridors

International-first infrastructure across APAC, the Middle East, Africa and other underserved global corridors.

1. Asia-Originated Infrastructure

Built from Asia with operating presence and market understanding across Taiwan, Japan, Hong Kong, Singapore, Malaysia and Thailand.

2. APAC / RoW Corridor Focus

Designed for complex international payment corridors where enterprises need local payout, liquidity and compliance orchestration.

3. Multi-Rail Settlement Layer

Connects stablecoin settlement, Visa Direct, Circle Payments Network, blockchain-direct flows and fiat banking partners.

4. Local Partner / Liquidity Connectivity

Ability to work with local infrastructure partners to support corridor-specific payout, FX, liquidity and settlement requirements.

5. Enterprise API + Compliance Orchestration

Infrastructure layer for FinTech platforms, enterprises and regulated financial institutions, not just a consumer-facing payment product.



APAC and RoW
corridors with a
regulatory
foothold in Japan

Visa Direct, Circle,
and local fiat /
FinTech partners

Cross-border
settlement and local
payout for enterprises



U.S. heritage and
developer focus

Access via Stripe
ecosystem

Platforms building
stablecoin products,
wallets and cards



U.K. & European
heritage and U.S.

Fiat and stablecoin
payments
orchestration and
MasterCard rails

Acceptance,
payouts and
treasury flows for
global businesses

OwlPay is differentiated by its APAC corridor focus, established Japan regulatory foothold and ability to orchestrate Visa Direct, CPN, blockchain and local fiat settlement rails through one enterprise infrastructure layer.

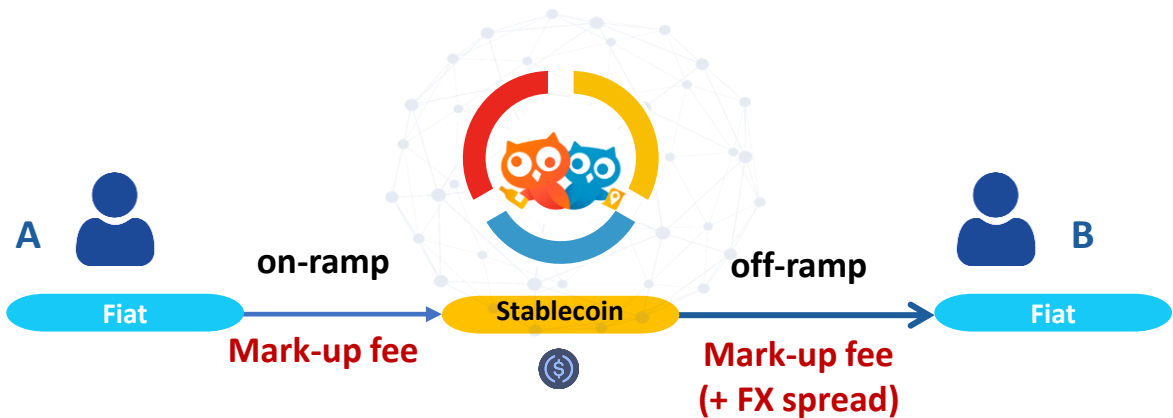


Our Business Model is Highly Scalable with Significant Operating Leverage

Illustrative OwlPay Model and Unit Economics

Example: Recurring enterprise payment & settlement flows

OwlPay Harbor payment infrastructure enables enterprise clients to convert fiat currency to regulated stablecoins / digital currencies, and settle cross-border transactions through major distributed ledger rails at a blended fee (e.g., 25 to 35 bps take rate⁽¹⁾).



Our infrastructure abstracts the complexity of stablecoin and blockchain movements to end-users
As more enterprise partners & platforms are onboarded, the annual aggregate payment volume will scale
OwlPay platform is built to capture increasing payment volumes and revenues over time

*Note: The platform generally monetizes through transaction-based fees. The stated blended take rate reflects the Company's current standard enterprise pricing model across settlement, FX, and embedded compliance services, and is subject to change without notice. It does not constitute a commitment regarding future revenue, profitability, or transaction volume. Actual economics will vary based on individual client agreements, product mix, and platform utilization.



Note: Corridor, destination and payment-mix statistics are unaudited and derived from the Company's internal records, are calculated by payment value rather than transaction count, as previously disclosed.
1. The stated blended take rate of 25 to 35 basis points reflects the Company's current standard enterprise pricing model across settlement, FX, and embedded compliance services, and is subject to change without notice. It does not constitute a commitment regarding future revenue, profitability, or transaction volume. Actual economics will vary based on individual client agreements, product mix, and platform utilization (per 6-K filings dated [March 31, 2026 \[Press Release\]](#) and [August 3, 2026](#))

Strong Stablecoin Momentum with OwlPay Harbor

Launched in 2026, OwlPay Harbor entered commercial scaling of its stablecoin payments starting in H2 2026, following more than five years of investment in payment technology, regulatory infrastructure, banking and settlement relationships, and compliance capabilities.

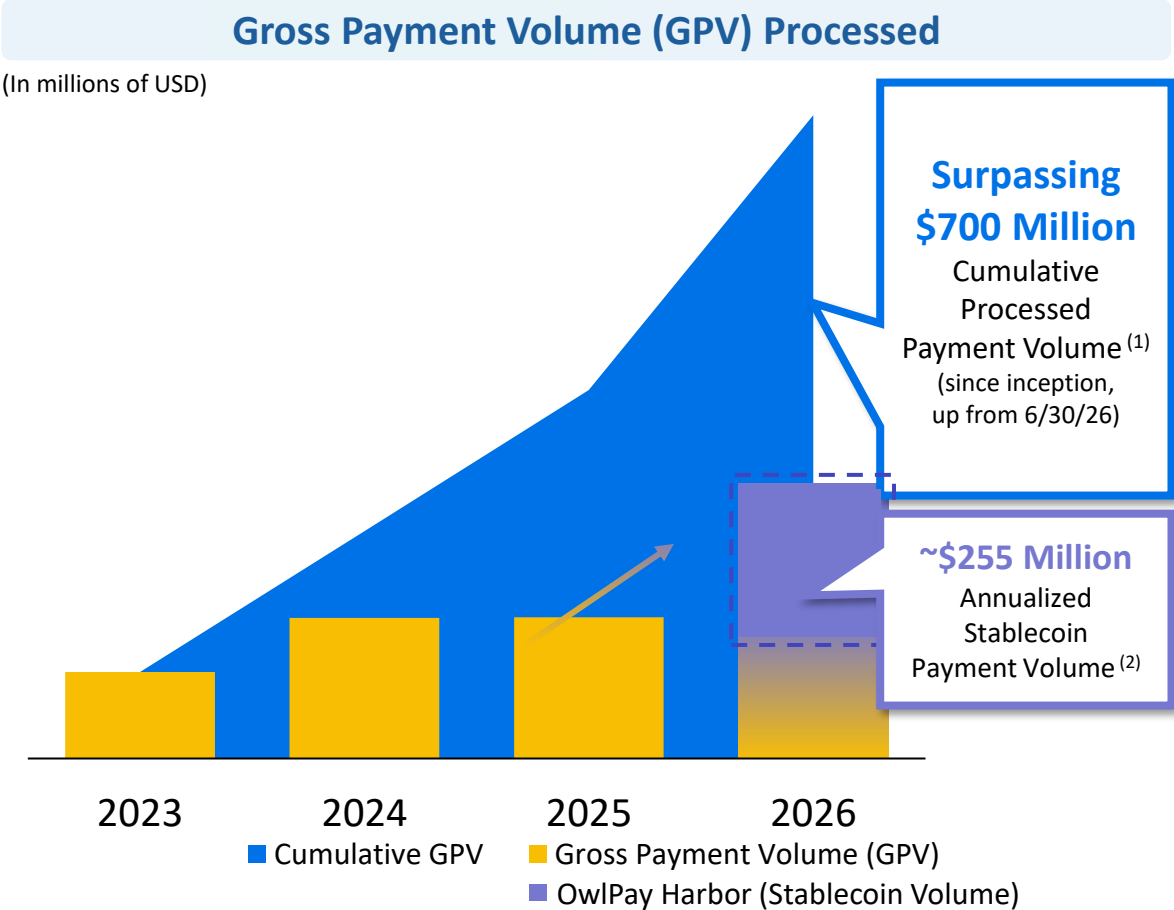
80+
Enterprise Clients ⁽³⁾
(Approx. 2/3 of payout value to corporate clients*)

40+*
Countries & Territories
Payments Settled

>90%*
Payment Value Involved
Stablecoin-to-Fiat

>60%*
Circle Payments Network
(e.g., Brazil and Nigeria among the largest sending markets)

*Based on last 7 months ended July 31, 2026 (per 6-K filing dated August 21, 2026).



Note: All financial figures in U.S. Dollars, unless stated otherwise. All metrics as of August 2026 unless stated otherwise.

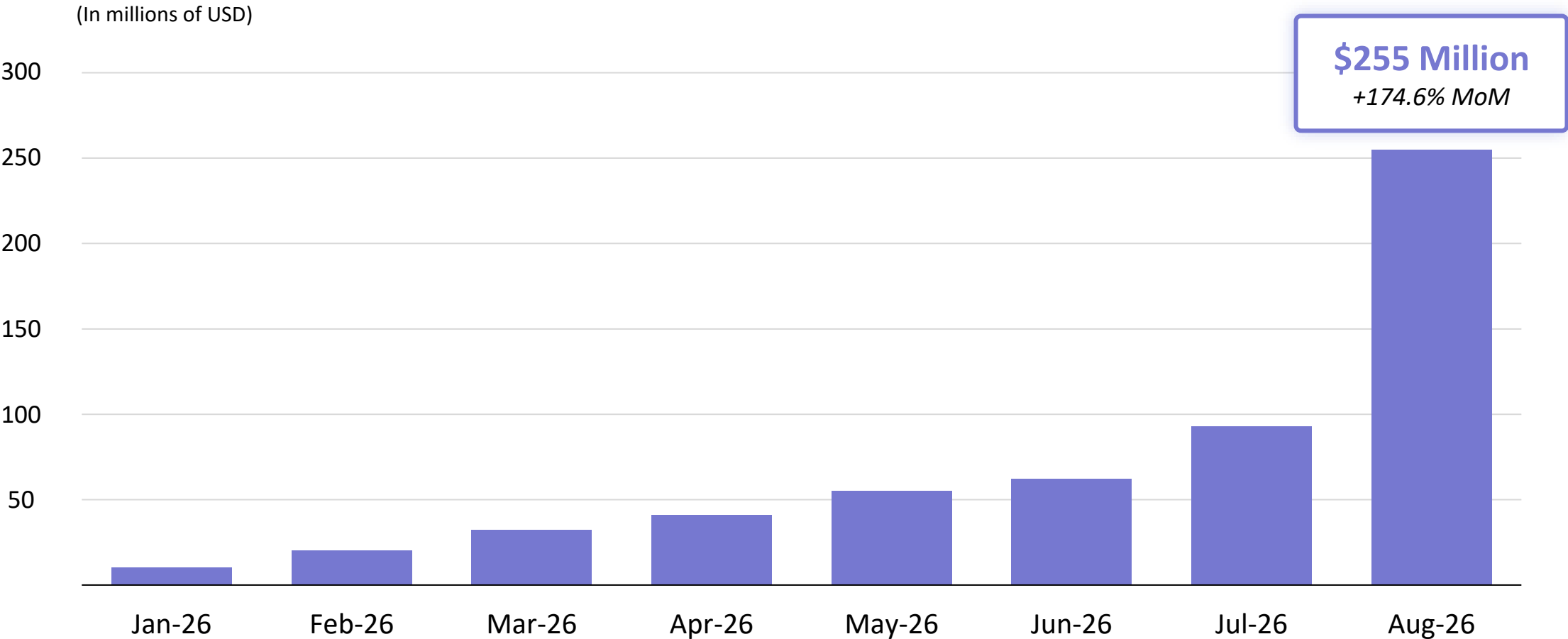
1. Cumulative processed payment volume represents the aggregate value of payments processed across the OwlPay platform since inception, including both fiat and stablecoin payment flows and net of transaction reversals. It is unaudited and derived from the Company's internal records. It is an operating measure, is not a measure of revenue, and is not reconcilable to any IFRS measure. Across the OwlPay platform, spanning both fiat and stablecoin payments, cumulative processed payment volume has surpassed US\$700 million, up from more than US\$600 million as of June 30, 2026. This measure covers the full platform and is not limited to activity on Harbor (per 6-K filing dated [August 21, 2026](#)).

2. Annualized payment volume was approximately US\$255 million, compared to approximately US\$93 million based on July 2026 activity. Annualized payment volume is calculated by dividing completed payment volume on OwlPay Harbor during the applicable calendar month by the number of days in that month and multiplying the result by 365. Annualized payment volume for July 2026 is presented on a basis consistent with the August 2026 figure and derived from the same data extraction; the Company previously reported annualized payment volume of approximately US\$96 million for July 2026, based on data available at the time of that announcement. Annualized payment volume is a derived operating measure. It does not represent actual historical annual payment volume, contracted payment volume, revenue, or financial guidance, and it should not be used to project future payment volume or revenue. Completed payment volume in any reference period may not be representative of any other period (per 6-K filing dated [September 1, 2026](#)).

3. For OwlPay Harbor, the Company's digital currency-based platform for cross-border enterprise payments, the enterprise client counts are unaudited and derived from the Company's internal records, including clients with an executed Services Agreement and/or fee schedule with the Company. The number of clients completing payments in any given month may vary. Contracted enterprise clients reached 84 at the end of August 2026 (per 6-K filing dated [September 1, 2026](#)).



OwlPay Harbor Annualized payment volume reached ~\$255 million, up from ~\$93 million in July ⁽¹⁾

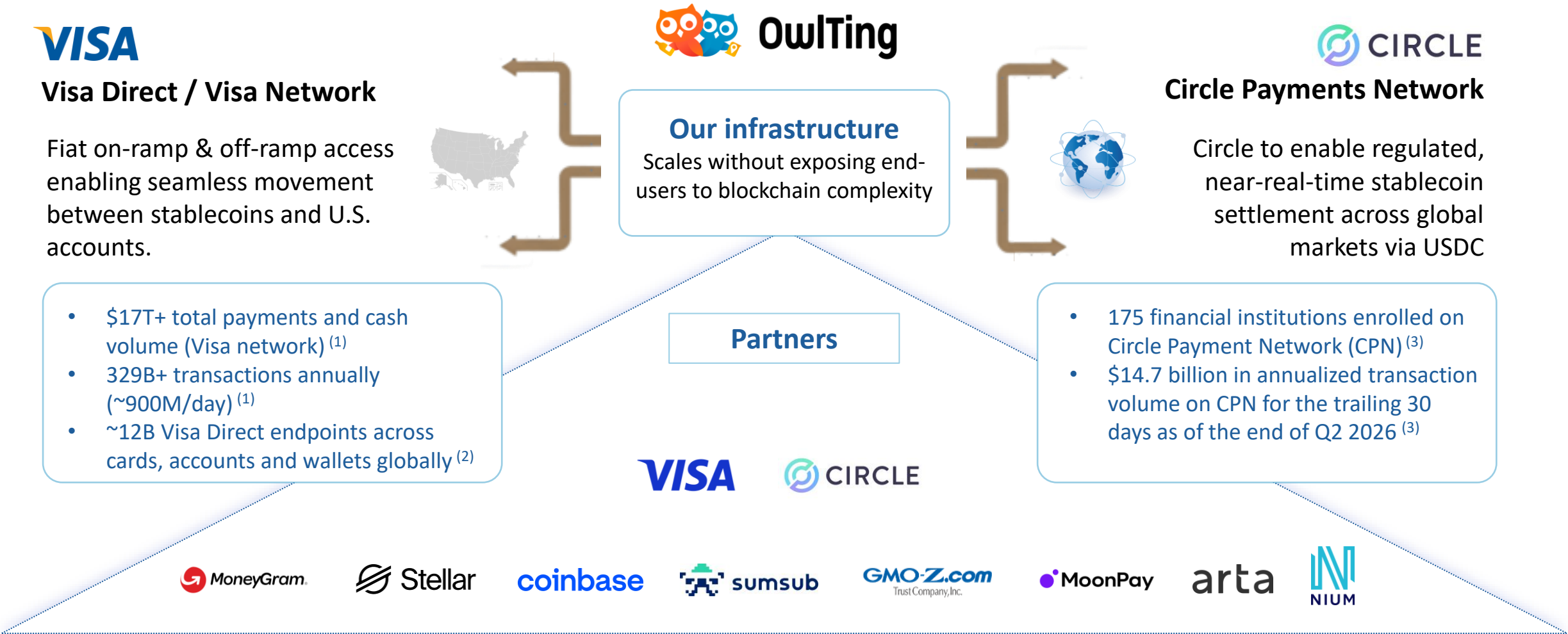


Note: All financial figures in U.S. Dollars, unless stated otherwise. All metrics as of August 2026 unless stated otherwise.

1. Annualized payment volume was approximately US\$255 million, compared to approximately US\$93 million based on July 2026 activity. Annualized payment volume is calculated by dividing completed payment volume on OwlPay Harbor during the applicable calendar month by the number of days in that month and multiplying the result by 365. Annualized payment volume for July 2026 is presented on a basis consistent with the August 2026 figure and derived from the same data extraction; the Company previously reported annualized payment volume of approximately US\$96 million for July 2026, based on data available at the time of that announcement. Annualized payment volume is a derived operating measure. It does not represent actual historical annual payment volume, contracted payment volume, revenue, or financial guidance, and it should not be used to project future payment volume or revenue. Completed payment volume in any reference period may not be representative of any other period (per 6-K filing dated [September 1, 2026](#)).



Scaling Through Strategic Partnerships and Global Payment Rails



Note: Strategic partners based on Company's 20-F (filed [April 29, 2026](#)), subsequent company disclosures and filings (see 6-K's)

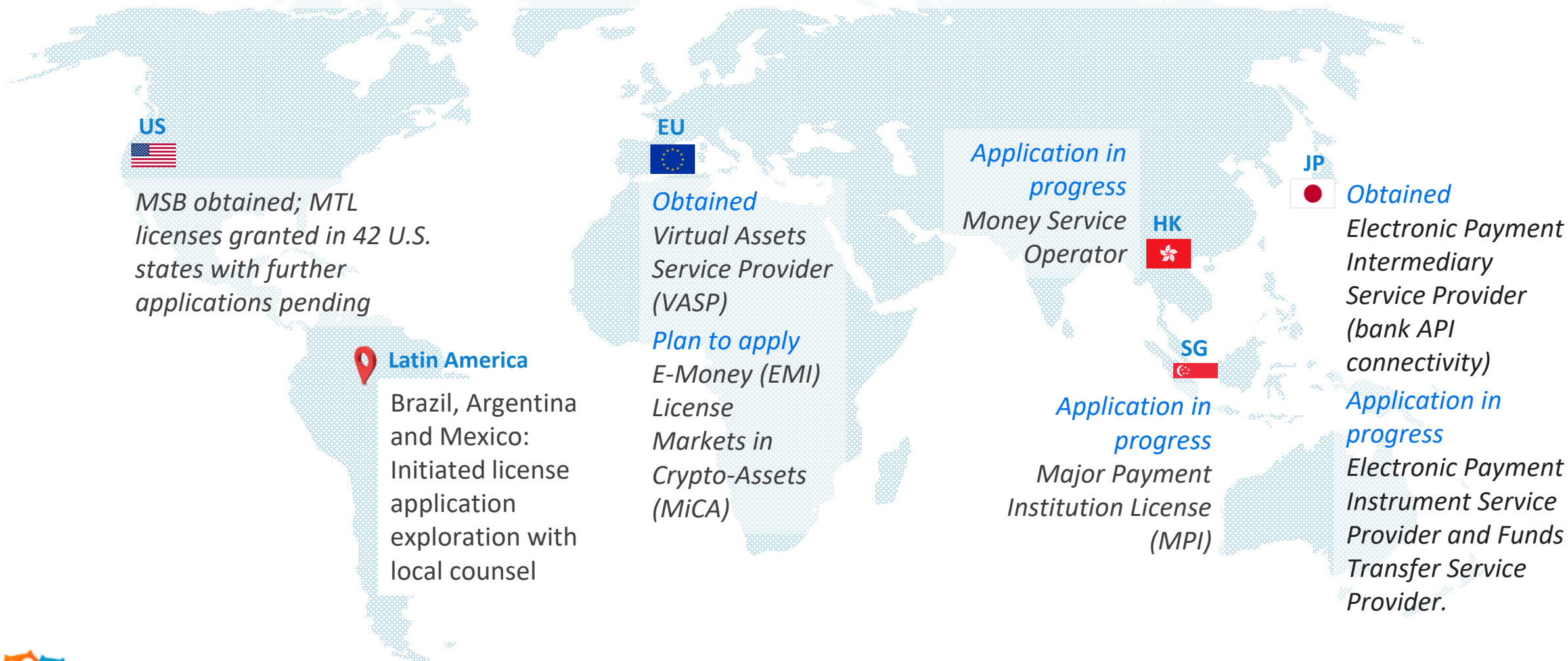
1. [Visa's FY2025 Annual Report](#)

2. Visa Direct blog published [January 28, 2026](#) (<https://corporate.visa.com/en/products/visa-direct/blog/the-future-of-faster-payments-for-us-banks-and-fintech.html>)

3. Circle's Q2 2026 results (dated [August 5, 2026](#))

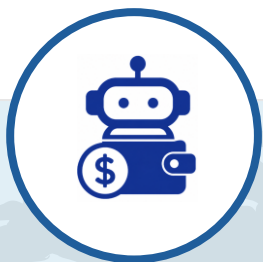
Global Regulatory License Portfolio and Compliance-First Infrastructure

Licensing requires years to build and scale globally, creating a strong regulatory moat
These licenses are functional infrastructure, positioning OwlTing as a differentiated infrastructure provider



Source: Company's 20-F (filed April 29, 2026), subsequent company disclosures and filings (see 6-K's)

Strategic Growth Path



AI-Native Agent Payments

Through OwlPay Agent Wallet, enable **AI agents to initiate stablecoin payments** within user-defined permissions, extending OwlPay's regulated infrastructure into enterprise, API-based and machine-to-machine commerce.



Strategic Partnerships

Leverage relationships with **Visa, Circle and others**, to expand both enterprise and individual customer bases, accelerating payment flows across industries.



Expand Global Licensing Footprint

Build on existing licenses in the U.S., Japan, and Poland, while pursuing approvals in Singapore, Hong Kong, and the EU under MiCAR — strengthening our **regulatory moat** and unlocking new markets.



White-Label and Institutional Solutions

Deliver **white-label wallet and AML/KYC packages** to banks, credit card networks, and FinTechs looking to integrate Web3 payments, driving adoption through trusted institutions.



M&A to Accelerate Scale

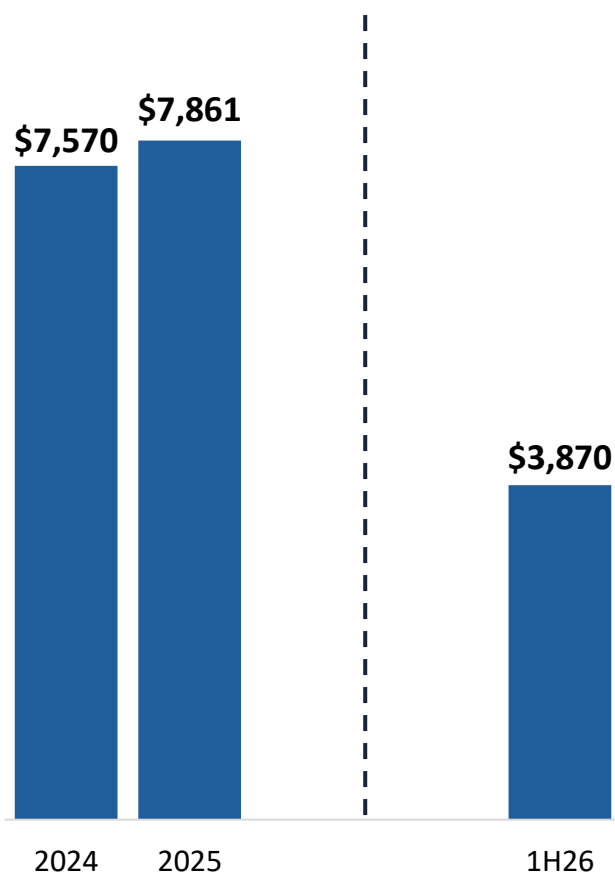
Pursue targeted acquisitions of **licensed payment gateways and financial institutions** to broaden our customer reach, enhance product capabilities, and cross-sell blockchain payment solutions.



Financials at a Glance

Total revenue

(In thousands of USD)



Unit economics

- OwlPay Harbor stablecoin payments operates on a 25 – 35 bps take rate ⁽¹⁾, providing a predictable and scalable revenue model.
- Revenue scales with transaction volume, while incremental costs remain relatively contained, driving operating leverage.

Cost structure

- Following initial infrastructure investments, incremental CapEx requirements are limited.
- Enterprise-driven growth results in structurally low customer acquisition costs.
- OpEx growth is expected to remain disciplined and scale efficiently with volume expansion.

Path toward profitability

- The platform is designed to generate operating leverage as transaction volume scales, supported by transaction-based revenue and relatively contained incremental costs.



Note: All financial figures in U.S. Dollars, unless stated otherwise.

1. The stated blended take rate of 25 to 35 basis points reflects the Company's current standard enterprise pricing model across settlement, FX, and embedded compliance services, and is subject to change without notice. It does not constitute a commitment regarding future revenue, profitability, or transaction volume. Actual economics will vary based on individual client agreements, product mix, and platform utilization (per 6-K filings dated [March 31, 2026 \[Press Release\]](#) and [August 3, 2026](#)).

CONFIDENTIAL | 16



Thank You

<https://investors.owlting.com/>
ir@owlting.com





Appendix



Summary Balance Sheet and Capitalization

Summary Cash & Balance Sheet

(In millions of USD)

	12/31/25	06/30/26
Cash	7.5	10.2
Other Current Assets	10.2	8.6
Total Current Assets	17.7	18.8
Non-Current Assets	5.5	5.3
Total Assets	23.2	24.1
Current Liabilities	23.8	33.9
Convertible Note	-	4.9
Other Long-Term Liabilities	3.0	2.4
Total Liabilities	26.7	36.3
Total Shareholders' Equity	(3.6)	(12.3)
Total Liabilities & Shareholders' Equity	23.2	24.1

Source: Company information as of June 30, 2026 (per 6-K filing dated [August 21, 2026](#))

Summary Capitalization

#	Holder	Shares Held (MM)	% of Shares
1	Wang, Darren (Founder, CEO & Chairman)	39.3	43.6%
2	Hsieh, John (Co-Founder, CTO & Director)	10.2	11.3%
	Other Mgmt. / Insiders	3.9	4.4%
Subtotal - Management / Insiders		53.4	59.3%
1	SBI Holdings, Inc. (TSE:8473)	15.3	17.0%
2	Kyber Global Holdings Inc.	0.8	0.8%
3	Midana Capital Inc.	0.6	0.7%
Subtotal – Strategic / Corporate Investors		16.7	18.5%
Subtotal - Institutions		0.9	1.0%
Other / Public Shareholders		19.0	21.1%
Total (Class A + Class B)		90.0	100.0%
Public Float		19.9	22.1%

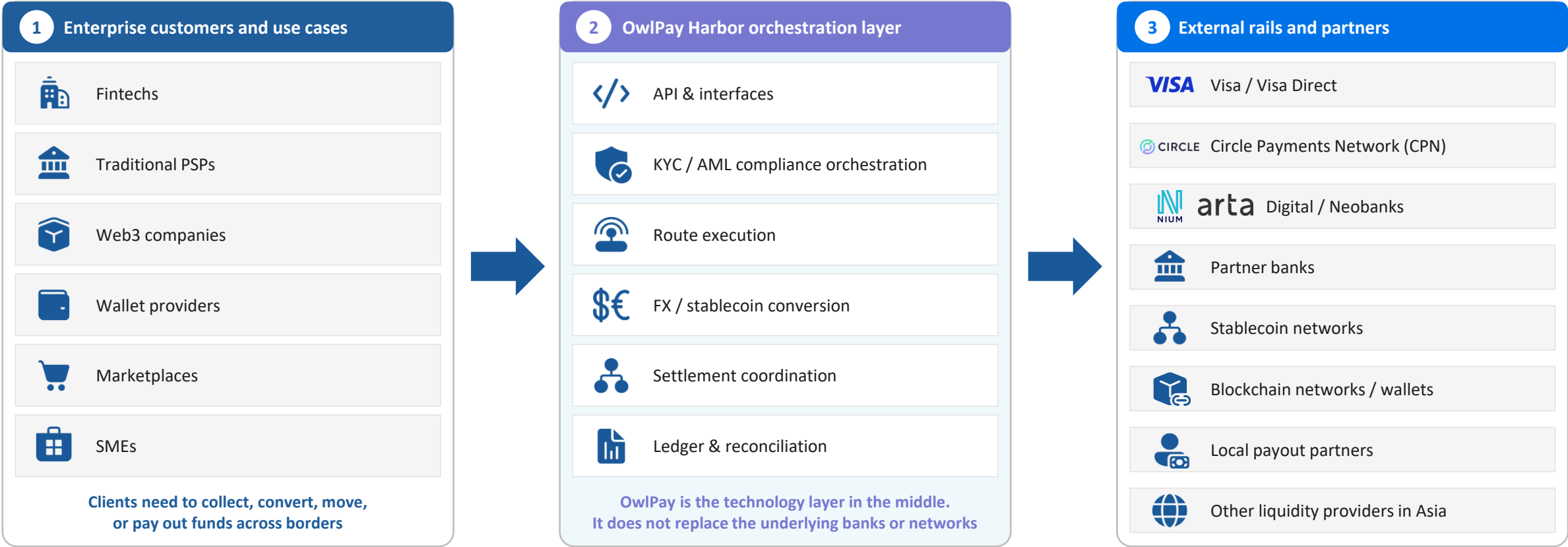
Source: S&P Capital IQ, as of August 25, 2026.



Note: Shareholder holdings and ownership percentages are estimates based on information reported by S&P Capital IQ and may differ from SEC filings due to differences in reporting dates, methodologies and the availability of updated beneficial ownership information. Certain shareholders may not be required to publicly report their holdings on a periodic basis, and the Company may not have visibility into subsequent transfers; accordingly, the information presented may not reflect current beneficial ownership. Percentages are calculated using approximately 90.0 million Class A and Class B common shares outstanding, as reported by S&P Capital IQ, and are presented on a basic, not fully diluted, basis. Amounts are presented in millions of U.S. dollars and rounded to the nearest US\$0.1 million based on the underlying unrounded amounts. Accordingly, individual amounts may not sum to the totals presented, and percentages may not sum to 100.0%, due to rounding.

OwlPay Harbor Orchestrates Stablecoin Payment Flows

Flows move from enterprise customers, through OwlPay Harbor, onto external rails and partners



📖 Key definitions used on this page

↓

On-ramp: converting fiat money into stablecoin

↑

Off-ramp: converting stablecoin into fiat money for payout

🌐

CPN: a network used to coordinate stablecoin payment flows across partners

💰 How OwlPay makes money

1. Transaction fees

charged on processed payment flows and related execution services

2. FX spread

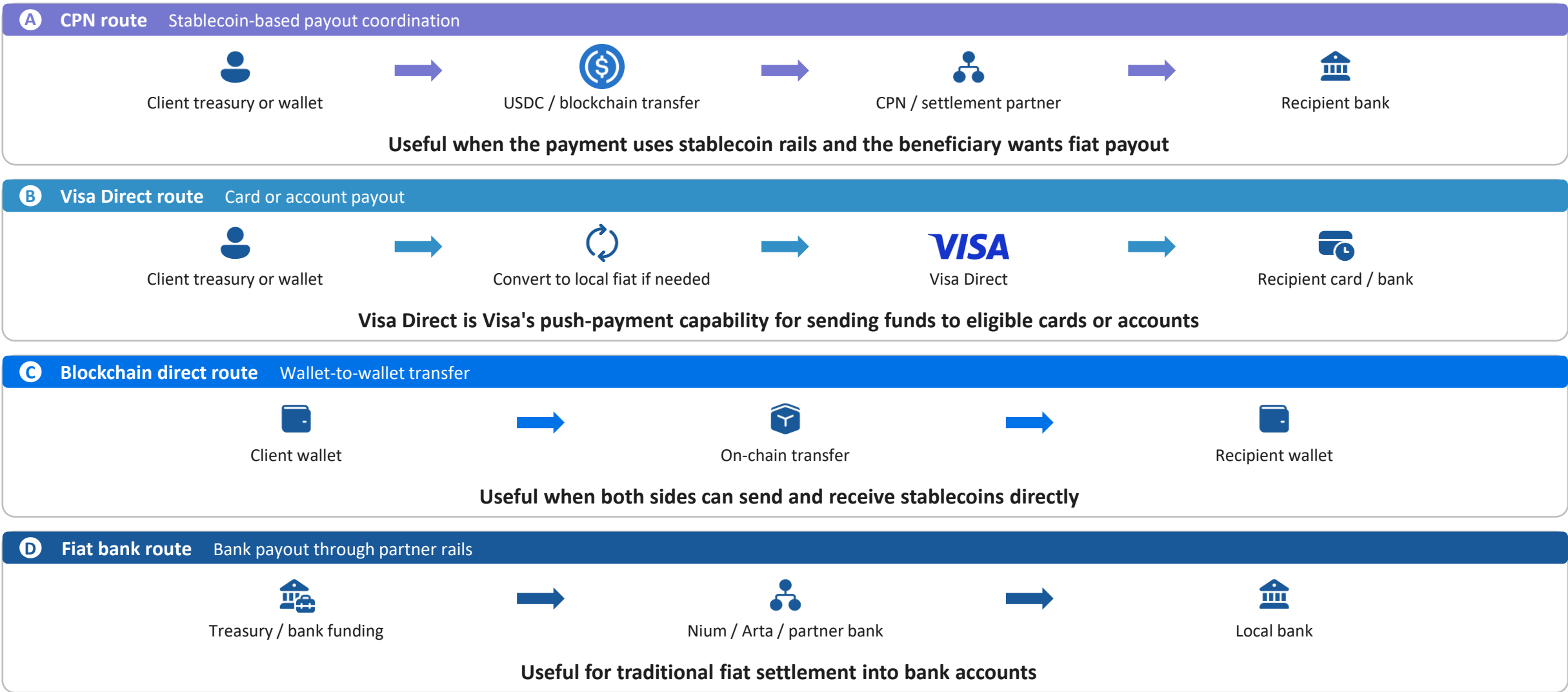
earned when converting between currencies and/or between fiat and stablecoins

Pricing varies by corridor, currency, transaction size, and selected route



OwlPay Illustrative Client Routes

Clients choose the route across stablecoin, card, on-chain, and fiat bank rails



Case Study: Connecting Global Payment Flows into International Corridors

OwlPay Harbor enables compliant pay-in, stablecoin settlement and local payout infrastructure.



Market Need

- International enterprises need efficient payout access across high-growth export economies in Asia, not just a single corridor
- Traditional correspondent banking remains fragmented and slow
- Enterprises need fiat and stablecoin-funded options that work across multiple currencies and jurisdictions
- Compliance, FX and local payout routing must be handled at the corridor level, repeatably, as new markets open

Owlpay Harbor Role

- Orchestrates fiat and stablecoin movement across global corridors
- Coordinates with best-in-class local partner infrastructure (e.g., Saber Money in India, Credible Finance in China) for local-currency payout
- Provides programmable settlement and transaction visibility across all corridors from a single platform
- Sits behind enterprise and FinTech platforms as reusable, corridor-agnostic infrastructure

*"Saber settles directly into local bank accounts in local currencies across Asia, in near real time, with compliance built into every transaction. Bringing that to a **regulated, publicly listed platform like OwlTing puts institutional-grade settlement within reach.**"*

- Edul Patel, Founder & CEO at Saber Money

*"By connecting with Credible, we expect to **extend our clients' access to important Asian markets** while giving Credible's customers a regulated path into China. This is the network model we believe will **define the next stage of global payments**, which is licensed platforms connecting to one another so money can move more reliably across borders."*

- Darren Wang, Founder and CEO at OwlTing Group

*"Partnering with **OwlPay strengthens our ability to support compliant payout flows into key Asian markets** while expanding access for global internet businesses that increasingly expect faster settlement, broader coverage, and programmable financial infrastructure."*

- Shrikant Bhalerao, Co-Founder and CEO at Credible



Management Team



Darren Wang

Founder & Chief Executive Officer

Education

- Harvard Business School — Owner/President Management Program (OPM 63)
- Boston University — M.S. in Electrical & Computer Engineering
- National Taiwan University — B.S. in Engineering

Leadership & Recognition

- Speaker at IEEE Blockchain Forum, Asia Blockchain Summit, WiT Japan, Seoul
- Named “Father of Blockchain Industrial Application” by local media
- Tatler Asia — Asia’s Most Influential (2020–2023)
- APEC 2019 — Sole non-governmental delegate representing Taiwan
- LATTICE80 — Global Top 100 Blockchain Leaders

Entrepreneurial Achievements

- Founded OwlTing Group (2010) — blockchain, fintech & e-commerce innovator
- Raised USD\$72M+ from global investors including:
 - SBI Holdings (Japan)
 - Stellar Development Foundation
 - Prominent international family offices
- Strengthened board with Meyer S. (Sandy) Frucher, former Vice Chairman of Nasdaq
- Recognized as Top 10 Emerging Giants in Taiwan (KPMG & HSBC, 2022)

Angel Investor & Innovation

- Early blockchain angel investor in:
 - MaiCoin, CoolBitX, BlockSeer, Aetheras, I.X Security, etc.
- Holder of 12+ international patents in blockchain, payments & AI-driven applications



Winnie Lin

Chief Financial Officer

- Central Bank, LITE-ON Technology, Macquarie Capital Securities, and Radium Life Technology
- Master of Finance from National Taiwan University
- Bachelor of Business Administration and Accounting (Dual Degree) from National Taiwan University



Henry Fan

Investor Relations Director

- Extensive experience across equity research, financial modelling, public and private market investment, and institutional investor communication
- Covered regional equities and advised global institutional clients for J.P. Morgan (HK) and Bernstein Research (HK)
- B.A. Quantitative Finance from The Chinese University of Hong Kong



John Hsieh

Chief Technology Officer & Co-Founder

- Former Chief Technology Officer at LGS (TaiwanGo)
- Extensive programming, internet technology and networking algorithm experience
- B.S. Computer Science, Bio-Industrial Mechatronics from National Taiwan University



Maras Chan

Chief Technology Architect

- OwlPay’s lead blockchain infrastructure developer, including multi-chain development and wallet architecture
- Broad programming, blockchain and system integration experience
- Web2/Web3 engineering development expert
- LaravelConf Speaker

