

An Interview With Paul Mathieson, Executive Chairman And Founder Of Investment Evolution Corporation

Below is our recent interview with **Paul Mathieson**, Executive Chairman and Founder of [Investment Evolution Corporation](https://www.investmentevolution.com/) (<https://www.investmentevolution.com/>):



Q: Could you provide our readers with a brief introduction to Investment Evolution Corporation?

A: Investment Evolution Corporation (IEC) is a fintech group that specializes in consumer loans in the United States via US subsidiary Mr. Amazing Loans, which has lent over \$17 million USD over its 10 years' operating history and holds 10 US state licenses. IEC has also expanded to service the Filipino OFW market via IE Transfer, a web platform utilizing blockchain to provide free international transfers for Filipino OFWs in Europe sending money home to the Philippines. IEC will soon also offer consumer loans to qualifying IE Transfer customers, providing many OFWs access to credit for the first time.

Q: You've recently completed equity listing on MERJ Exchange; could you tell us something more?

A: After extensive global jurisdictional research, we are very excited to have listed our company on the Seychelles stock exchange MERJ, the world's leading regulated, blockchain-friendly stock exchange. We view this listing as a great opportunity for institutional investors seeking exposure to the fintech, blockchain and cryptocurrency sectors by providing the ability to invest in the company equity of a licensed business on a regulated traditional stock exchange.

Seychelles is a highly attractive jurisdiction for us due to its location in the middle of our planned growth areas of South East Asia, India, UAE and Africa.

We are also very impressed with both MERJ Exchange and the Seychelles government, who realize the opportunity for Seychelles to be a fintech leader and are encouraging innovation in financial services through technology.

Q: What's the problem with current global transfers system?

A: There are many problems with the current system for global transfers and international payments. 3 of the key issues IE Transfer aims to solve are:

- 1) The global transfers industry is highly fragmented, with various payment networks used around the world by different jurisdictions and banks.
- 2) Transfers are too expensive, with established market players like Western Union charging fees of 5% – 10% per

transfer and banks charging similar rates when you add up fees and exchange rate spreads that consumers often don't even realize are being charged

3) Transfers take too long, with the average international transfer between banks taking 3-5 days to settle due to the fragmented and outdated systems currently used

Q: What makes IECX a good choice for global transfers compared to other major digital assets such as Bitcoin and Ethereum?

A: We created IECX as a token on the Stellar Network due to its speed, cost and scalability advantages over traditional payment systems and other popular blockchains like Bitcoin and Ethereum.

IECX transactions settle in 2-4 seconds whereas Bitcoin and Ethereum both take much longer to confirm transactions depending on the level of activity. The fast settlement time of IECX means a Filipino in Europe can deposit EUR on IE Transfer and within seconds their family in the Philippines can have PHP ready in their IE Transfer digital wallet to deposit into a bank account or pick up from a cash pick up point.

The cost of each IECX transaction is only a fraction of a cent which enables IEC to cover the transactions costs and provide international transfers for free to Filipino OFW customers. IECX can also handle 3000 transactions per second and 100+ million transactions a day, providing a highly scalable infrastructure for our planned high growth and expansion.

Q: What can you tell us about your consumers loans product offerings via Mr. Amazing Loans in the United States and IE Transfer to Filipino OFWs?

A: IEC has 10 years operating experience providing personal loans to underbanked consumers in the United States, and is now expanding to serve underbanked Filipino OFWs who are currently living and working overseas and often have no access to credit or loans.

All of our loans are designed to fit into the customer's budget, with loan amounts suitable for their income level and regular weekly or monthly principal and interest repayments that repay the loan in full with low fixed installments. Loans are unsecured and can be for any purpose, with common uses including debt consolidation, discretionary spending on holidays and covering unexpected expenses like medical bills or car repairs. A key feature of our loans is that they can be prepaid early at any time without any prepayment penalty or extra charges, which means customers only pay interest for the time they need to use the loan funds.

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Q: What we can look forward to seeing from Investment Evolution Corporation next?

A: After our successful recent equity listing on MERJ Exchange we are currently raising debt through working capital loans to fund loan book growth. We are also looking into issuing bonds soon and are in discussions with a number of additional stock exchanges in FinTech and Blockchain friendly jurisdictions for a potential secondary equity listing and listing of debt securities.

Operationally we are currently focused on our core business of increasing our Mr. Amazing Loans US consumer loan book and rapidly expanding our IE Transfer business of free international transfers to Filipino OFWs living and working in Europe. We are focused on this specific corridor to drive adoption via targeted marketing and partnerships, however our IE Transfer tech is built for adaption to any global market and we will soon also expand to servicing Filipino OFWs in UK, Middle East and Asia as well as Indian and Nigerian OFWs in these markets.

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