

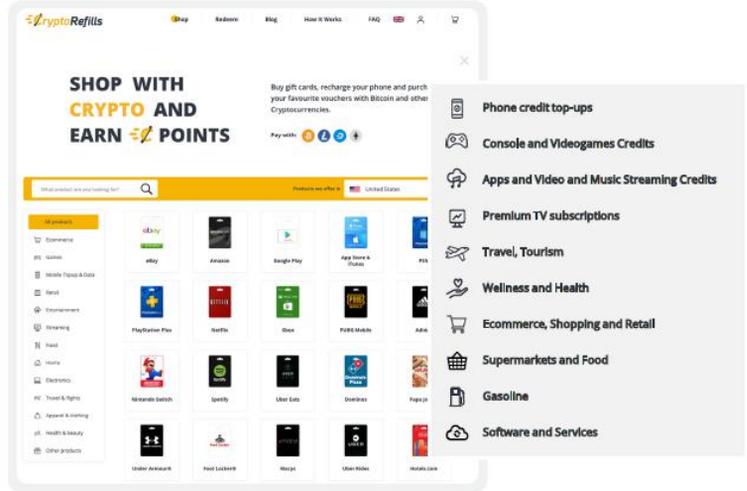
## Contacts & Social Media

CryptoRefills  
by Big Dream Ventures BV  
Keizersgracht 482,  
1017 EG, Amsterdam, NL



Media: [media@cryptorefills.com](mailto:media@cryptorefills.com)  
Partnerships: [biz.dev@cryptorefills.com](mailto:biz.dev@cryptorefills.com)  
IR / M&A: [corp.dev@cryptorefills.com](mailto:corp.dev@cryptorefills.com)  
Research / Labs: [labs@cryptorefills.com](mailto:labs@cryptorefills.com)

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## The Company

CryptoRefills today is one of the world's leading crypto-commerce platform and brand, offering users in over 235 countries and territories the possibility to use their bitcoin and crypto to make everyday purchases. With CryptoRefills, users spend different cryptocurrencies to top up their phone credit across 600 Mobile Operators, pay their utility bills, subscribe to their favorite entertainment services, make purchases from top e-commerce brands and even shop at retail stores.

CryptoRefills, incorporated as Big Dream Ventures BV, is a fast-growing fintech company. The company is headquartered in Amsterdam, The Netherlands, and has offices in Turkey and Italy.

## Vision and Mission

We believe that within the next 10 to 15 years blockchain based currencies such as Bitcoin will become the main payment medium. These currencies provide solutions to some of the world's biggest problems such as financial privacy, protection, freedom and inclusiveness.

With CryptoRefills we are on a mission to bring blockchain based payments into everyday life and accelerate mass adoption of cryptocurrency including Bitcoin and other digital currencies yet to come. We are here to do our part in building a financially inclusive, freer and fairer world, by focusing on the consumer side of bitcoin and cryptocurrency.

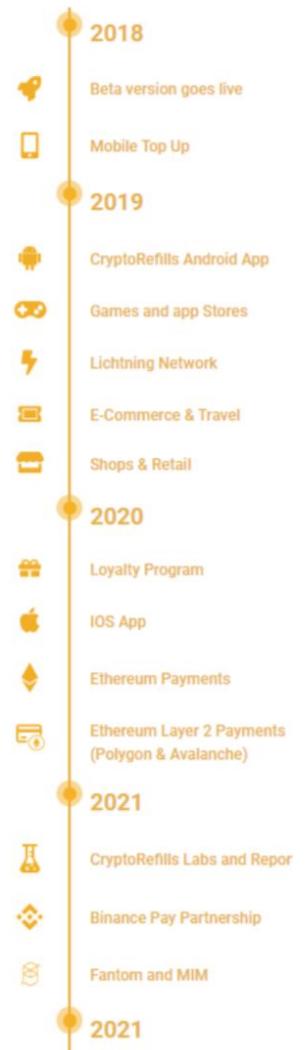
## Our Story

CryptoRefills was founded by Massi and Simonluca in 2018 with the idea of putting their 15 years of experience in digital payments technologies to develop the largest consumer-centric crypto shopping platform.

We started our adventure by enabling users to top up their mobile credit using Bitcoin. We then added gift cards starting from games and apps and progressively expanded our catalog to include the world's largest online and offline retail brands. In the meantime, we also started accepting new coins, added new blockchain networks to our platform, launched our mobile native apps and proprietary loyalty program.



Our growth has been also supported by our community of users as well as some great commercial and marketing partnerships such as with Binance and Avalanche.



## Technology and Positioning

Today we operate at the frontier of the crypto payment technologies, bringing the most interesting innovations in blockchain technology typically used in DeFi or Web 3, into real-world payment and commerce applications. Besides being among the earliest adopters of Lightning Network, we are the first company in the world to have launched stablecoin payments over Layer 2 Ethereum Networks (via Polygon) and scalability blockchains (via Avalanche) within an eCommerce service.

Pay with:



Available networks:



## CryptoRefills Labs

CryptoRefills Labs is where the data and the ideas that support our mission are collected, analyzed, researched, discussed and prototyped before they become part of our product. In January 2021 we decided that opening our Labs to the outside world we could gain greater insights and allow our research to have a greater impact.

We are publishers of the first and largest research into consumer use of bitcoin and other cryptocurrency for shopping and payments. Quantitative and qualitative insights into who these consumers are and why they use bitcoin and other cryptocurrencies as a means to pay for goods and services.

## Founding Team and Advisors

Massimiliano Silenzi has 20 years of international management experience in web, mobile and financial technologies, with strategic roles in the Telco sector (TIM, Ericsson Enterprise), regional management in mobile commerce companies in Europe and MENA and CEO of Onebip (mobile payments) between 2011 and 2015. Massimiliano received his PhD in Economics and Finance at the "La Sapienza" University. Simonluca, graduated in Engineering from Turin Polytechnic, has 20 years of experience in full stack development and development team leadership, with roles in consultancy (Reply), Lead Developer and subsequently Deputy CTO (Onebip). Francesca has several years of experience as Finance director in tech and payment businesses with specific knowhow in risk and compliance. Mats is a young engineer with previous experiences in digital marketing (SEO/SEM) and product design.



**Massimiliano Silenzi**  
CEO



**Simonluca Landi**  
CTO



**Francesca Cappannini**  
Finance Director



**Mats Veenman**  
Product Director

The team is supported by advisors with great experience in sectors contiguous to the CryptoRefills business. Gerry Haag (Advisor) is a rock star of European tech, former general manager of Amazon Europe, former CEO of Lovefilm and today advisor to Peleton and on the Board of several tech companies. Christian Blume is the founder of Cleverbridge (payments) and member of the advisory board of Steinbeis Consulting (M&A). Juan Manini is venture capital in the blockchain sector.

## CryptoRefills in the Press

