



# CLOU

Clou is a Technology company. In focus  
AI Artificial Intelligence technologies  
Blockchain Systems  
Digital Global Banking  
Global Payment Gateway

Hbbtv, Broadcast, SmartTv  
Media rental and sales, CopyRight,  
advertising, shopping, rating and analysis

It produces innovative solutions for technological infrastructures such as



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# CLOU

all products

Our Platforms ClouFan.Com - Tivu.co - ClouSound.Com ClouNews.com - ClouLike.com

And

Television Companies are designed to work on HBBTV, SmartTV, Mobile and the web, and we continue to work on AI artificial intelligence solutions and management.

Our content systems and Media infrastructure above are designed to work in harmony with the banking and payment gateway.



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# CLOU

**CLOU**PLAY

**CLOU**BANK

**CLOU**PAY

**CLOU**NFT

**CLOU**WALLET

**CLOU**BIT

**Media and Broadcasting Technologies**  
**CRYPTO MONEY AND EXCHANGE - NFT**  
**E-MONEY PAYMENT GATEWAY SYSTEMS**  
Cryptocurrency and E-money, Payment System

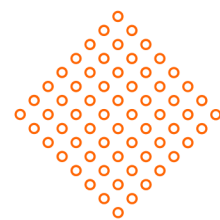


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# CLOUBANK



**CLOU**

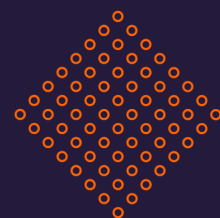
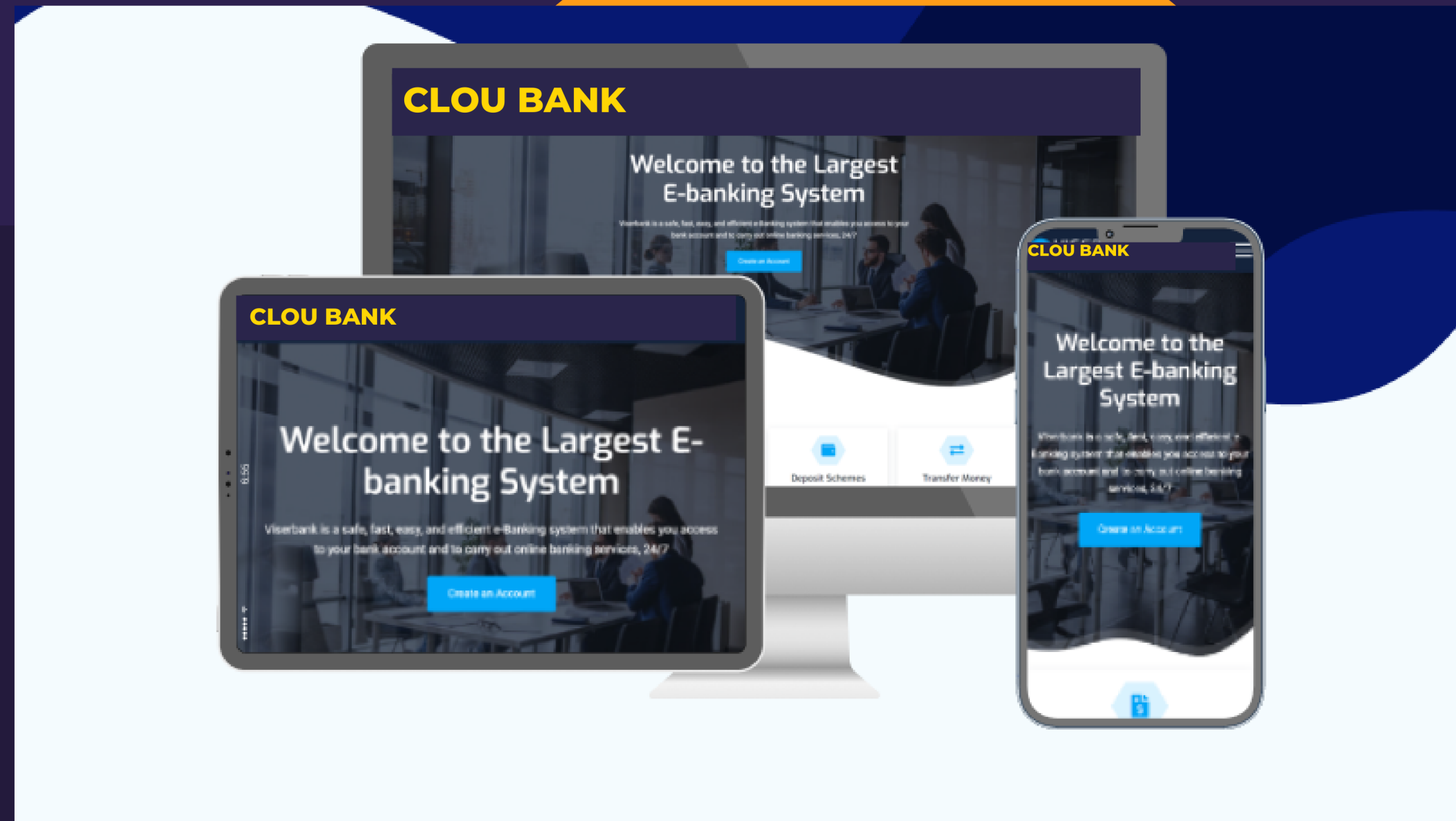
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**CRYPTO MONEY AND EXCHANGE  
E-MONEY PAYMENT SYSTEMS GATEWAY**  
Cryptocurrency and E-money, Payment System



# ClouBank

ClouBank, a professional Digital banking Solution that comes with PHP laravel. It's developed for those people who want to start their Digital Banking Wallet website. Globally, 69% of adults, 3.8 billion people, now have an account at a bank or mobile money provider, a crucial step in escaping poverty.



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## Deposit & Withdraw

This is up from 62% in 2014 and just 51% in 2011. It's an industry and here today we keep our footprint on this industry with our ViserBank, a complete solution for the Banking business. here, users can join easily, can manage their profile, deposit, FDR, DPS, Loans, able to choose plans, transfer to others bank, transfer to others account, Manage Beneficiary, withdraw their earning, and more.

### Deposit & Withdraw

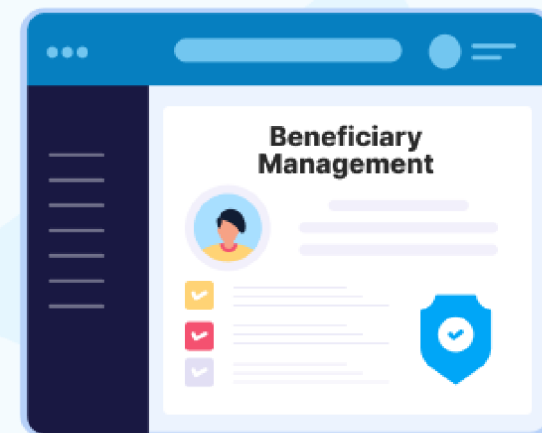
Users may deposit money through automated or manual gateways.

Also, they can withdraw money through the withdrawal methods admin added in admin from the admin panel.



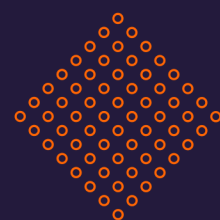
### Beneficiary Management

To transfer money users need to add their beneficiaries. Beneficiaries can be added from the user panel easily.



# investment, management

ClouBank, a professional Digital banking Solution that comes with PHP laravel. It's developed for those people who want to start their Digital Banking Wallet website. Globally, 69% of adults, 3.8 billion people, now have an account at a bank or mobile money provider, a crucial step in escaping poverty.



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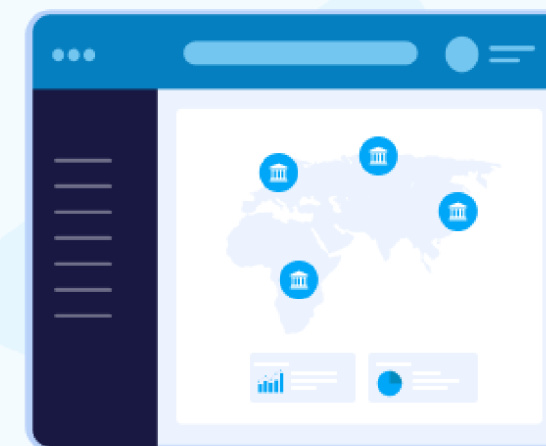
## Automatic Installment Giving System

FDR users receive money in installments and DPS and Loan users pay in installments. And the installment amount will add or deduct from the user's wallet automatically by cron-jobs. If the user doesn't have sufficient balance he will be notified by email or SMS.

New

## Branch Management System

Branches of banks can be added to the system. Branch staff can deposit money, withdraw money, open an account, and view reports.





## FDR - Fixed Deposit Receipt

Admin can add several schemes for FDR. Users can deposit money by applying to these schemes and receive profit in installments.

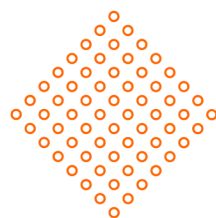
## DPS- Deposit Pension Scheme

Admin can add several schemes for DPS. Users can deposit money in installments and withdraw the deposited money with profit after it matures.



## FDR - DPS

- DPS, FDR, Loans System Included.
- Support modern browser and cross-browser compatibility.
- Strong and powerful admin interface.
- Manage Beneficiary & transection system.
- 20+ Payment Gateways.
- Functionality is Simple and all Dynamic Features.
- Easy Documentation, Regular updates.
- GDPR Policy, Premium and quick support.

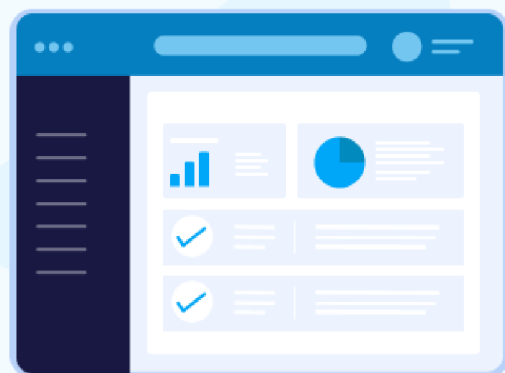
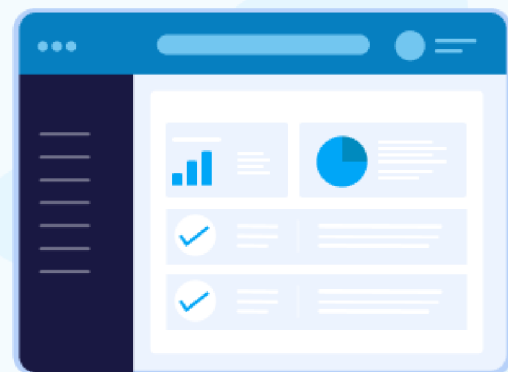


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## Branch Manager Panel

A Branch Manager can be assigned to multiple branches. He/she is able to see the deposit and withdrawal reports on his branches by login into the staff panel.



## Account Officer Panel

An Account officer can be assigned to a single branch. He/she is able to deposit money, withdraw money and open new accounts and see reports by login into the staff panel.

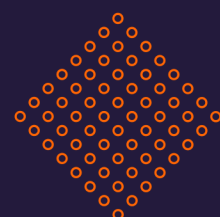
## Referral Commission

For marketing purposes, you can this system have a multilevel referral system. Users can invite people by sharing their referral links.



## SEO Management

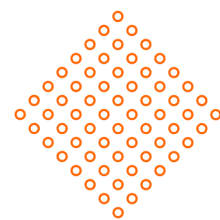
SEO content like meta keywords, titles, and descriptions can be added from the admin panel.



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# CLOU WALLET



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**CRYPTO MONEY AND EXCHANGE  
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Cryptocurrency and E-money, Payment System



# Extremely safe Wallet

A new highly secure wallet solution.

Produce as many wallets as you want for all your currencies cannot be traced or tracked.

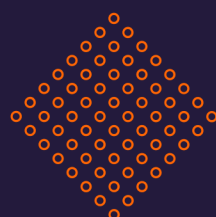
Choose your own benediction words.

Authorize your heirs in case something happens to you.

KYC identification feature.

10 different new ways to access your wallets even if you forget your wallet password.

The screenshot displays the Clou Wallet interface. At the top, it shows a 'Wallets' section with 'CRYPTO CURRENCIES' listed: LTC (0.564810, \$37.096691, +2.42%), ETH (2.011541, \$3268.994906, +0.52%), and BUSD (8.744990, \$12.680235, +1.22%). Below this is a 'Send' transaction screen for ETH, showing a recipient address (0x687422eEA2cB73B5d3e242bA5456b782919AFc85), a value of 2.00 ETH, and a total amount of \$3250.240023 AUD. A 'Send' button and 'Network Fee 0.000023 ETH' are visible. To the right, a 'Receive' section shows a QR code and a receiving address (0x03f7a7c1a5c2bfc2f6ea4c4aec2297a9a61763d6).



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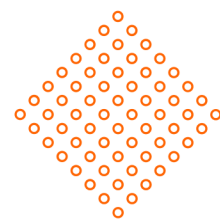
# ClouWallet

ClouWallet for Your Cryptocurrencies is a Cryptocurrency wallet based application in which you can create your wallet, add/customize currency, make transactions, view balance and tables and much more. It has a slick design and a modern look, all the necessary screens to create a crypto wallet based web application. With easily customizable options, you can make the app look according to your taste and need in just a few steps.





# CLOUPAY



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**CRYPTO MONEY AND EXCHANGE  
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Cryptocurrency and E-money, Payment System





# CLOU PAY

# CLOU PAYMENT GATEWAY

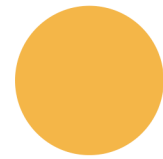
[www.clouplay.com](http://www.clouplay.com)  
[www.clou.uk](http://www.clou.uk)



ClouPlay  
[www.clouplay.com](http://www.clouplay.com)



ClouHBBTV  
Broadcast Pay Gateway



ClouFan BusinessFi  
[www.cloufan.com](http://www.cloufan.com)

## Examples



ClouSound MusicFi  
[www.clousound.com](http://www.clousound.com)



ClouNewsFi  
[www.clounews.com](http://www.clounews.com)



Tivu MediaFi  
[www.tivu.co](http://www.tivu.co)



**MERCHANT**

lightspeed stripe Square

**PAYMENT FACILITATORS**

Acquiri

FirstData. + WELLS FARGO  
worldpay + FIFTH THIRD BANK

**PROCESSOR + BANK**

mastercard. VISA

**CARD NETWORKS**

TSYS Fis fiserv.

**PROCESSOR**

Issuing

Bank of America citibank

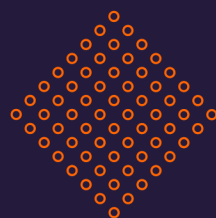
**BANK**



**BUYER**

# Payment Methods

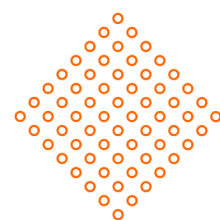
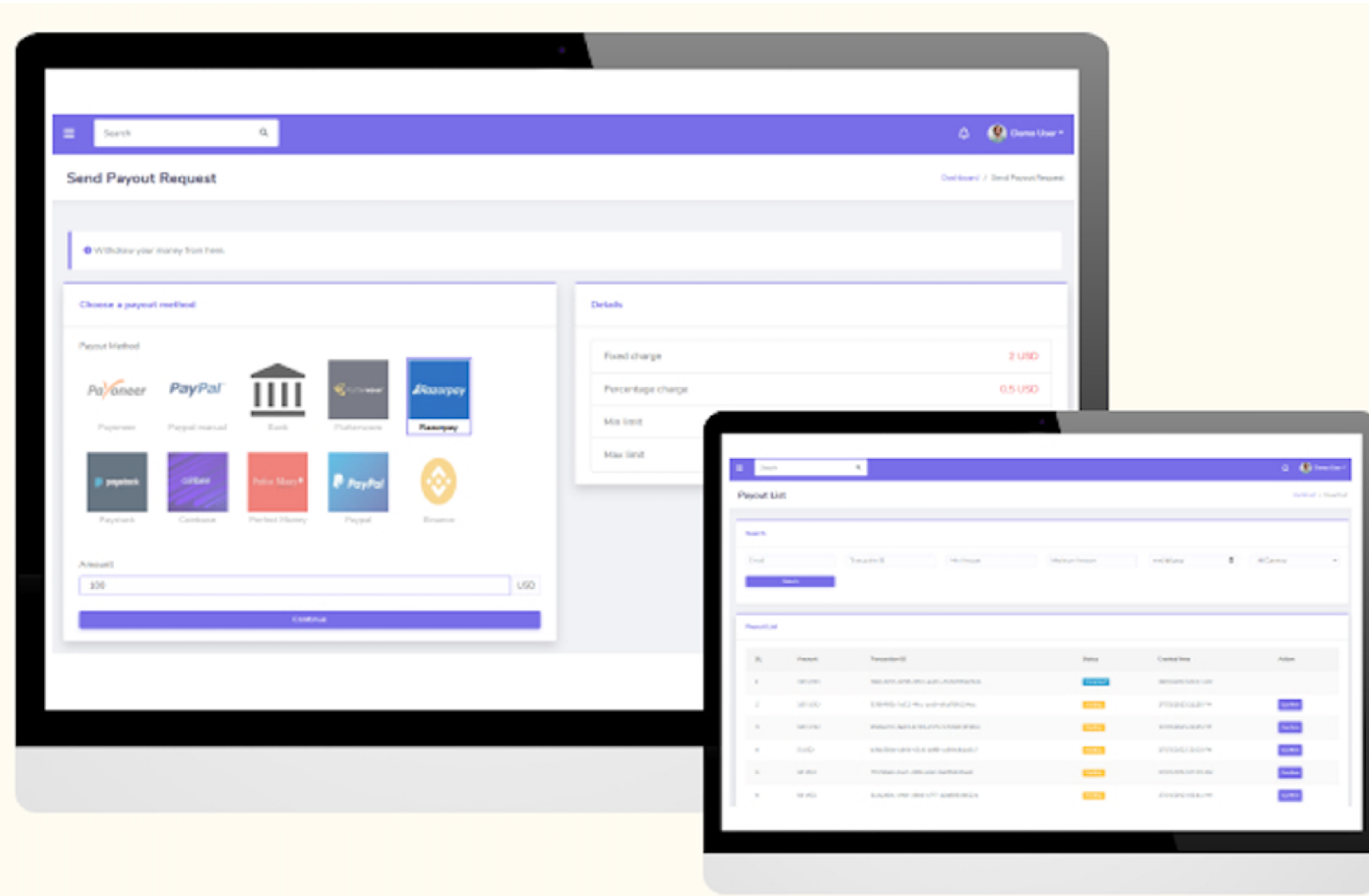
Taking money from users is one of the mandatory parts of a Pay Secure platform. We have introduced 36+ world-renowned automated payment methods. Also, the site admin can manage unlimited manual payment methods, So that admin can easily accept payments from users.



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# Payout

An end user can send a payout request to the admin by any of the 7 automated payout methods or manual methods that are created by the admin. Admin can approve or reject them from the admin panel.

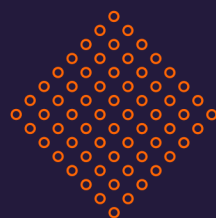
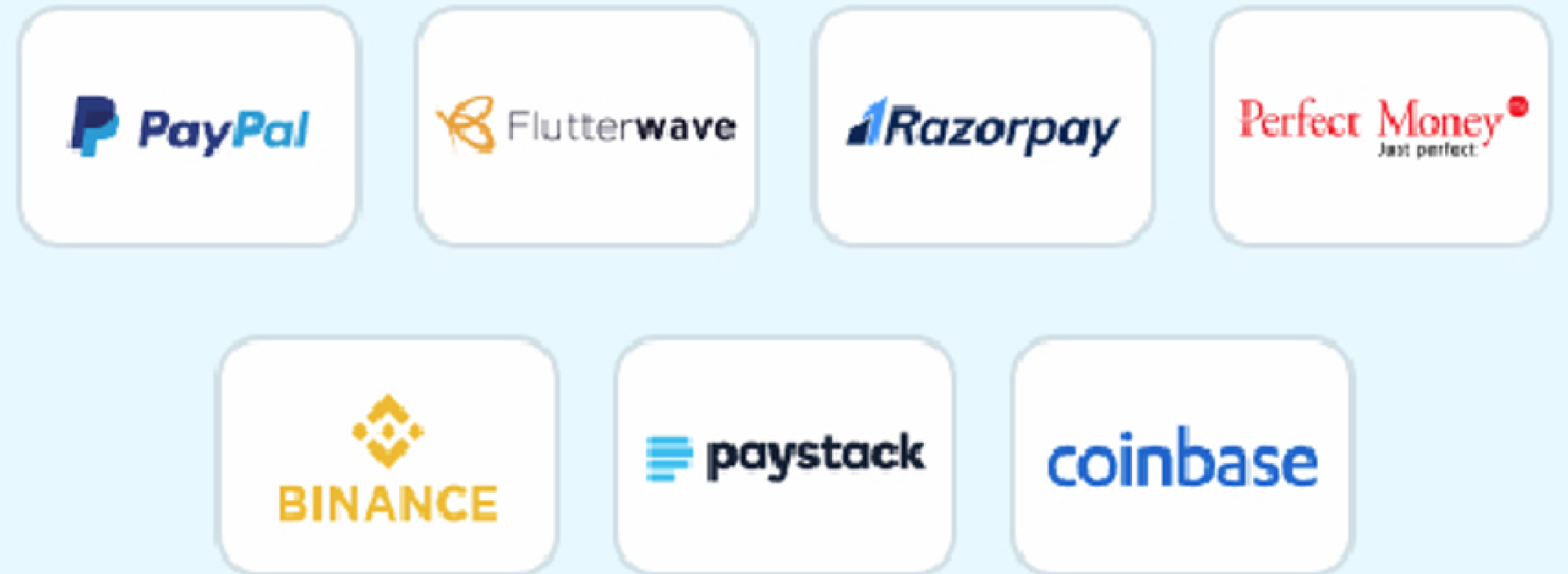


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# Payout Methods

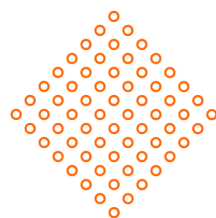
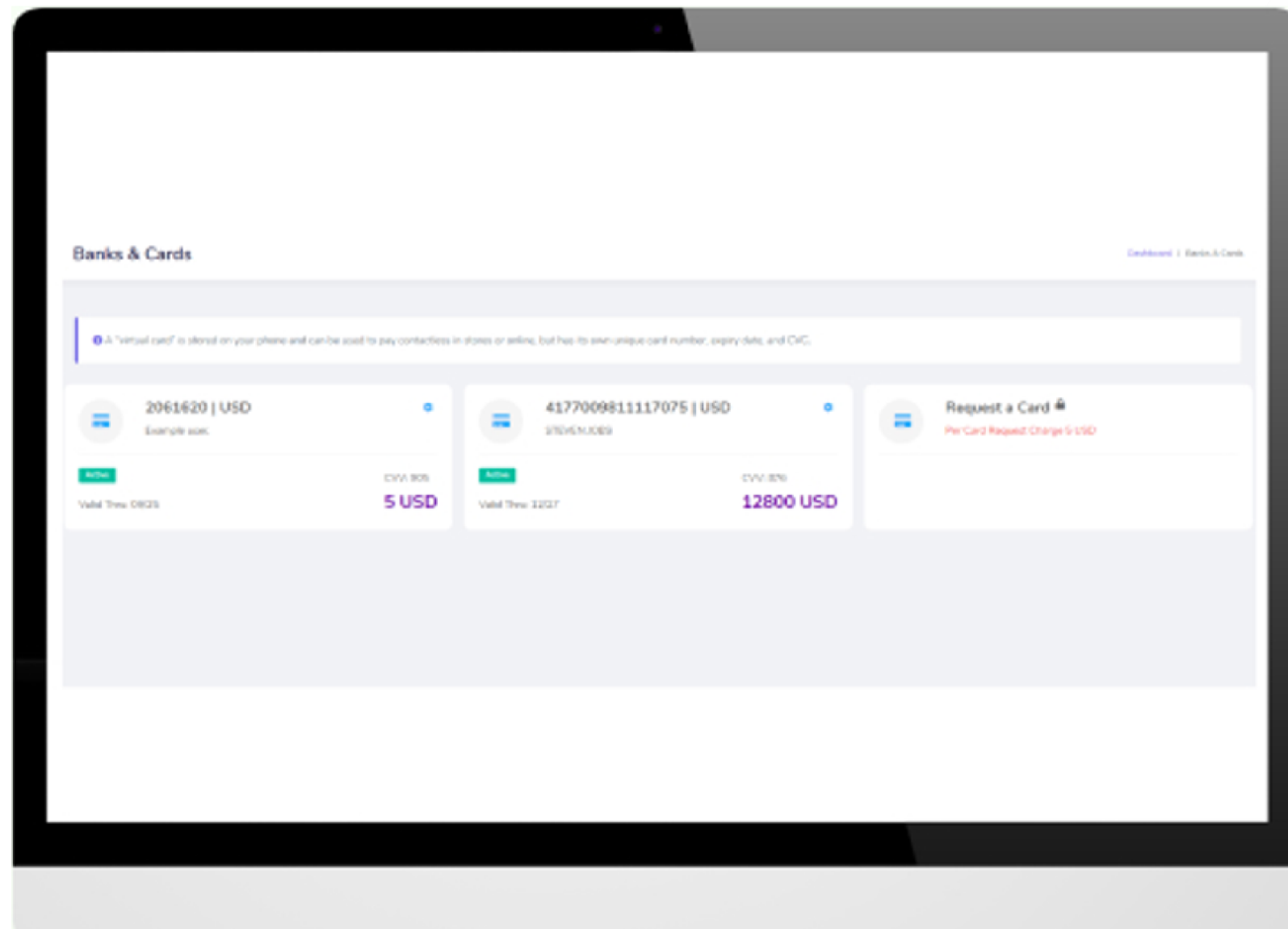
One of the major hassles of a website is delivering the user's payment into the user's desired payout method. To reduce this hassle we have implemented 7+ world-renowned automated payout methods. Site admin also can set up unlimited manual payout methods to deliver user payments.



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# Virtual Card

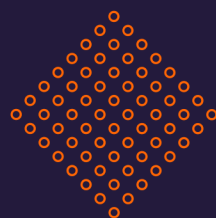
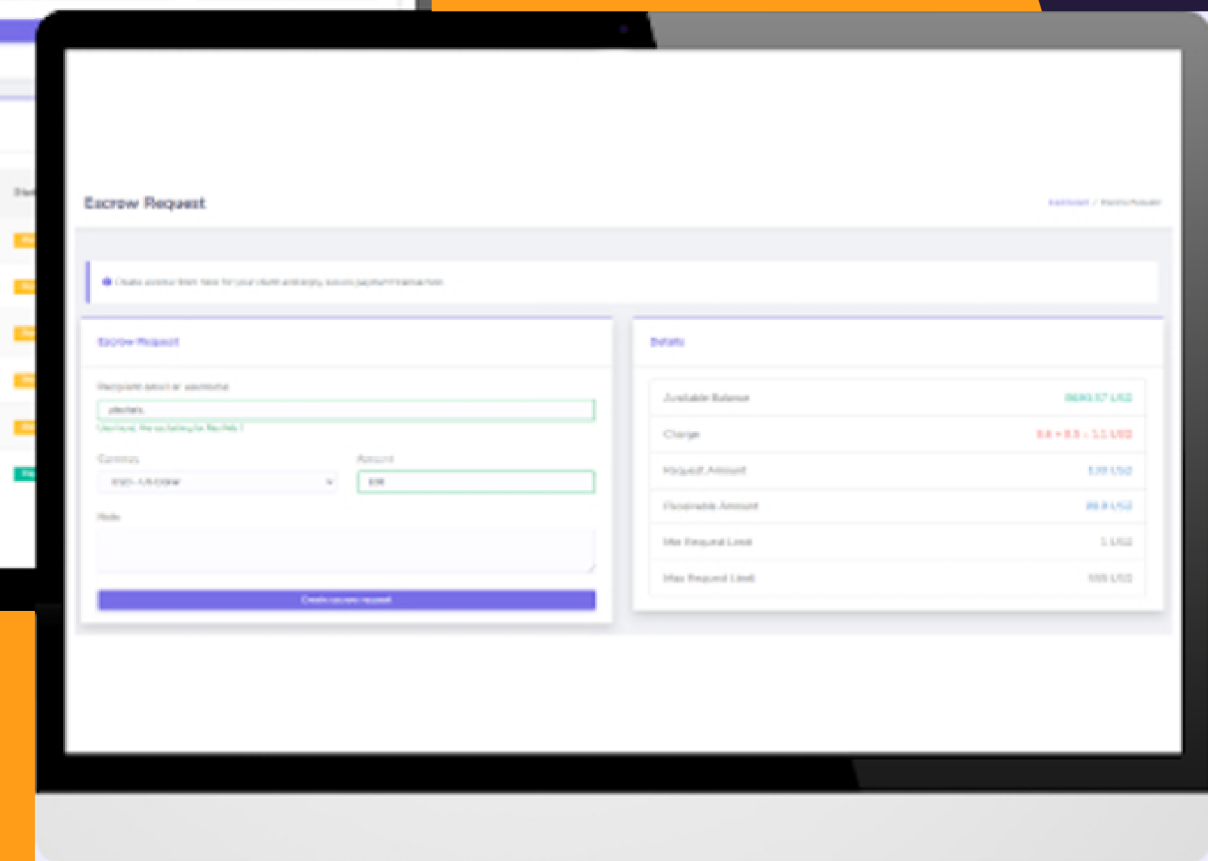
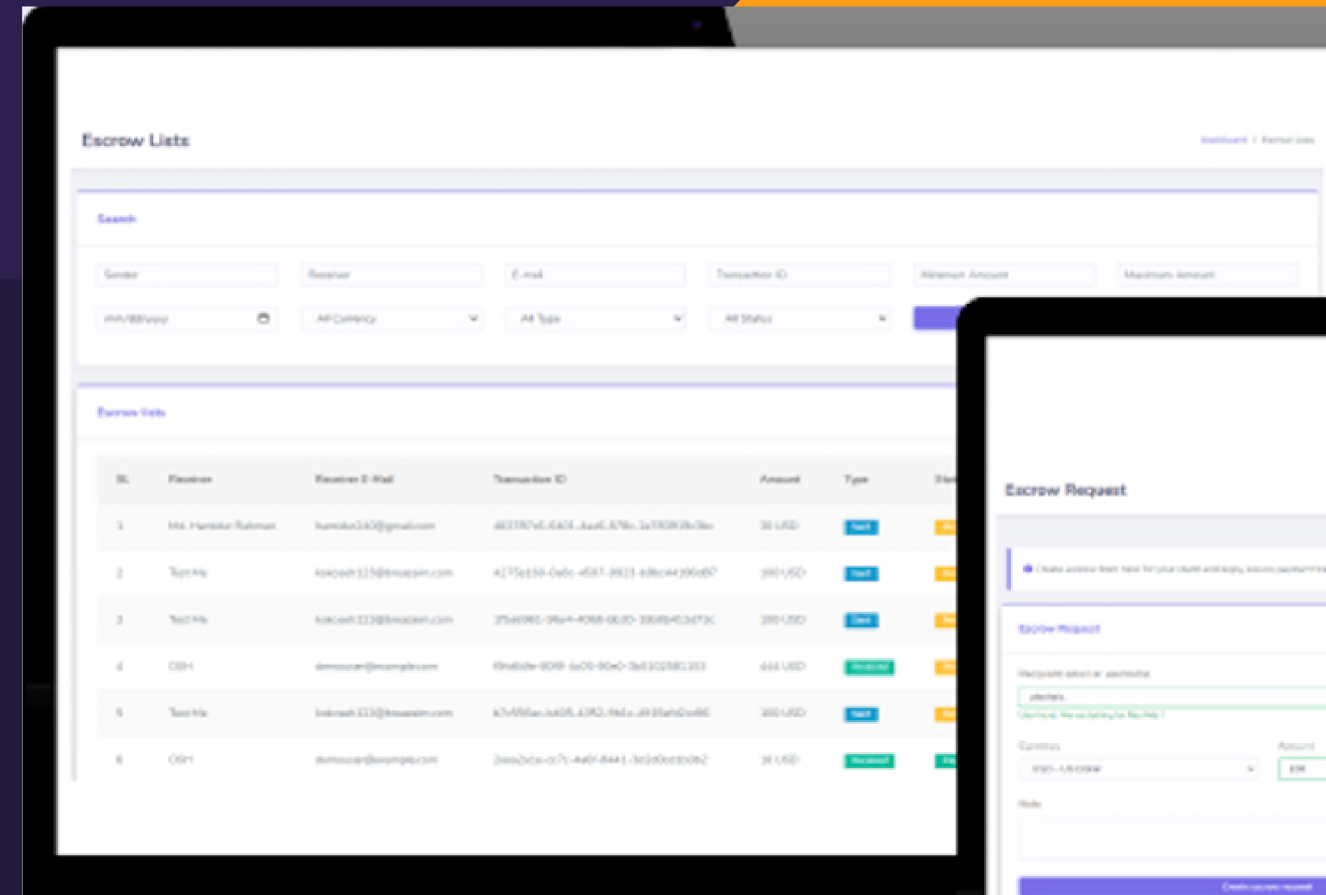
A user can create a virtual card for his electronic transaction. A virtual card is very useful nowadays. It's a good alternative to Physical credit/debit cards. It's an on-demand feature for Pay Secure.



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# Escrow

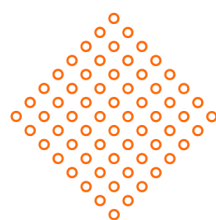
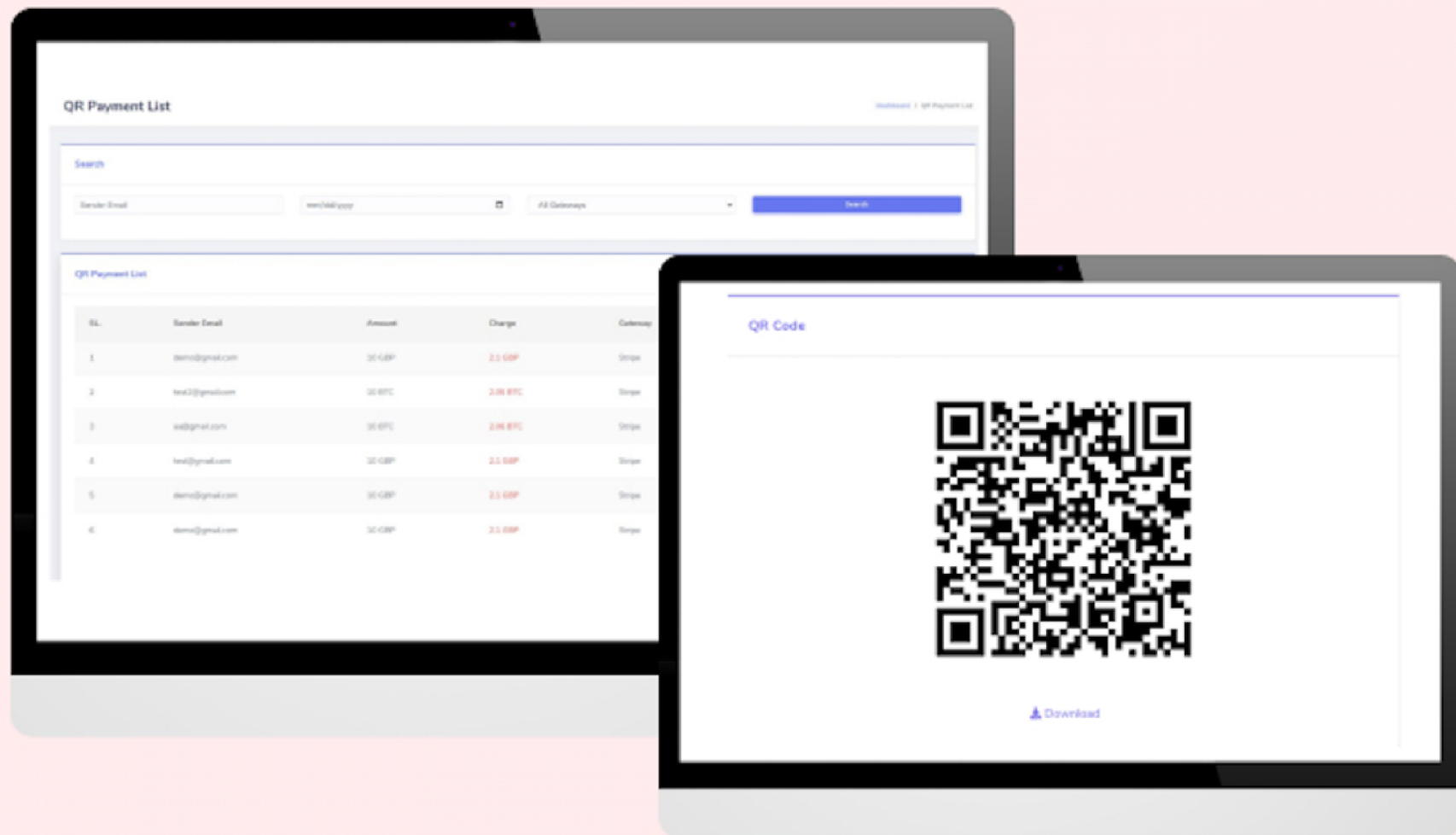
Escrow is a very popular service nowadays. Two parties use that method for the conditional transaction. The good news is that Pay Secure comes with a very powerful escrow system.



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# QR Payment

A user or merchant can easily get money from his customer. By scanning a QR code customers can pay easily for their merchant.



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# Payment API

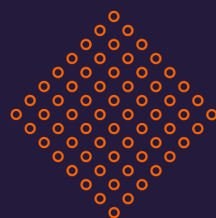
A very well-documented payment API is ready for the end user. They can easily integrate it into their website to take payment from their customers. It's just a matter of time to integrate it. Also, many popular language example codes have been provided in the documentation.

The screenshot shows the 'API Reference' page for the 'Initiate Payment' endpoint. The page is titled 'Getting Started' and includes a 'See it!' link to the API endpoint. The 'Initiate Payment' section provides instructions on how to use the endpoint and includes a 'Body Params' table with the following fields:

Field	Type	Description	Value
currency	string	Currency Code, Must be in Upper Case, e.g. USD, EUR	USD
amount	int	The amount you want to transaction	100
ipn_url	url	Instant payment notification url	https://bugfinder.net/

Below the table, there is a code editor showing example code for various languages: cURL, PHP, RUBY, NODE.JS, and PYTHON. The cURL code is as follows:

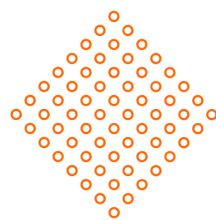
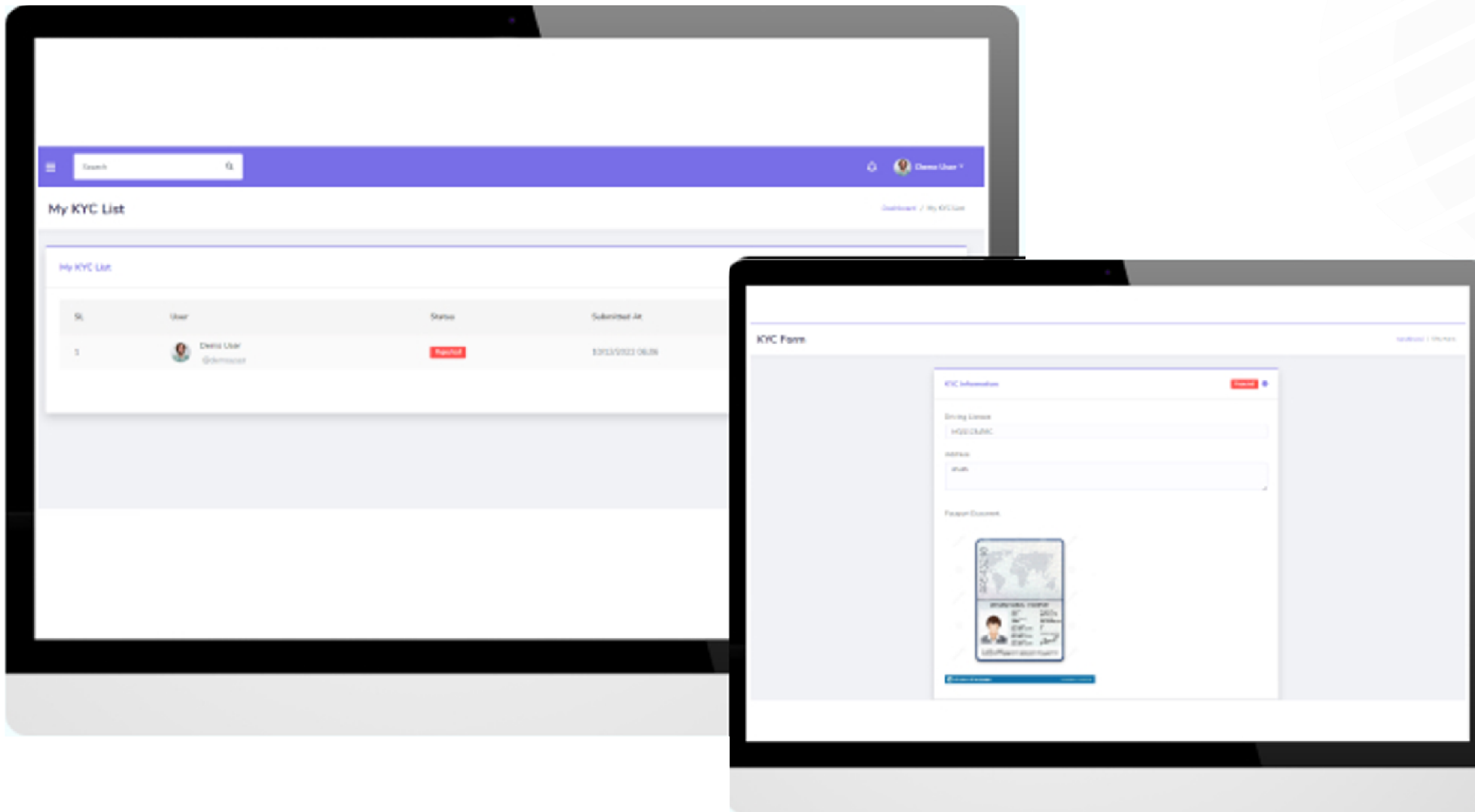
```
curl --location --request POST 'https://bugfinder.net/api/payments/initiate/' \
--header 'ApiKey: 5a5c8e5eb33c79486fac75f570563a692630' \
--header 'SourceKey: F2cc7f986a81a14121807a776a68e998da236' \
--form 'currency=USD' \
--form 'amount=100' \
--form 'ipn_url=https://bugfinder.net/' \
--form 'callback_url=https://bugfinder.net/' \
--form 'order_id=25695412569' \
--form 'meta.customer_name=John Doe' \
--form 'meta.customer_email=example@clou.com' \
--form 'meta.description=''
```



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# KYC Verification

KYC verification system to verify the user's identity. A dynamic KYC verification is available in Pay Secure. Admin can easily manage it from the admin panel.

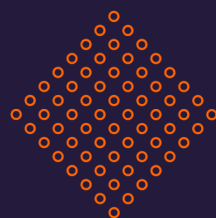
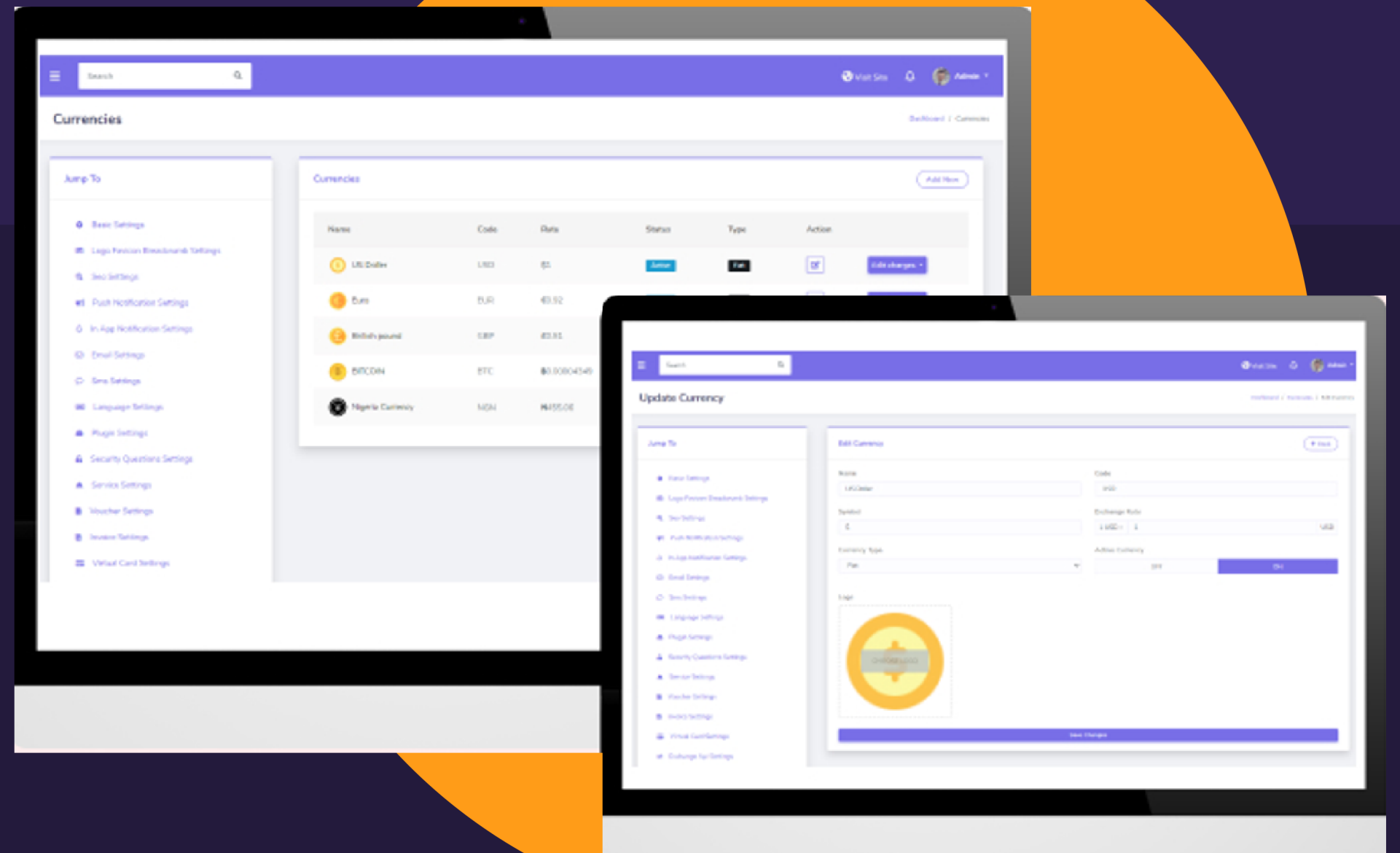


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# Multi-Currency Supported

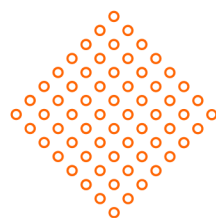
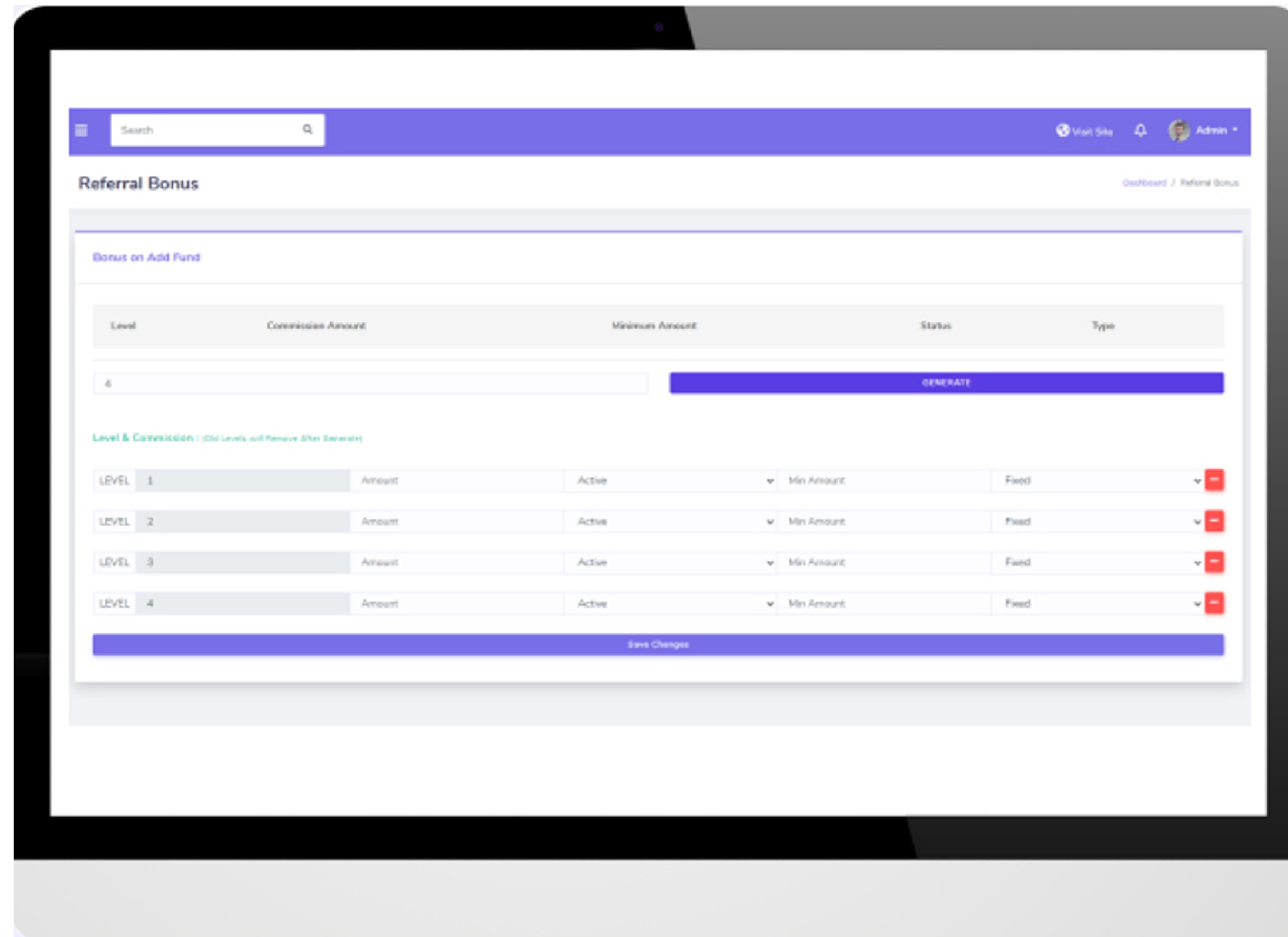
Pay Secure comes with multi-currency support. Admin can create and manage multiple currencies from the admin panel.



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# Multi-Level Referral Commission

One of the on-demand functions of Pay Secure is a multi-level referral commission system. Admin can generate level commission from the admin panel and upline users will get commission on Add Fund.



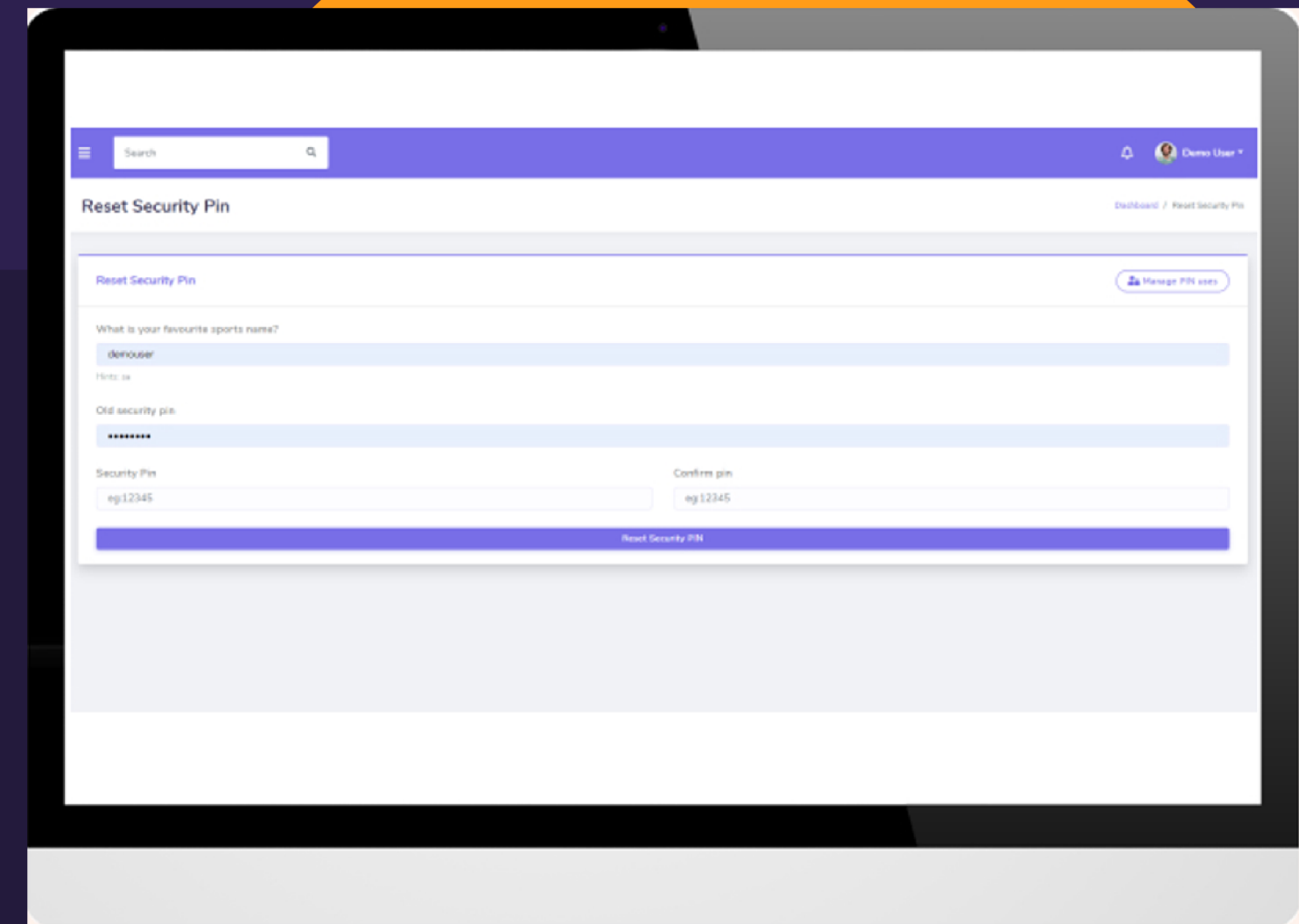
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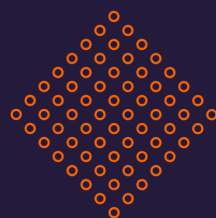


# Security PIN

To protect any kind of transaction in Pay Secure, we have introduced a security PIN for transactions. Users can create and manage their PIN for different types of transactions.



The screenshot shows a web interface for resetting a security PIN. At the top, there is a search bar and a user profile icon labeled 'Chris User'. The main heading is 'Reset Security Pin'. Below this, there is a 'Reset Security Pin' button and a 'Manage PIN user' button. The form contains several input fields: 'What is your favourite sports name?' with the value 'derouser', 'Old security pin' with masked characters '\*\*\*\*\*', 'Security Pin' with the value 'eg12345', and 'Confirm pin' with the value 'eg12345'. A 'Reset Security PIN' button is located at the bottom of the form.



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# Individual

## Money Transfer

- It is designed for you to transfer money wherever you want with pleasure and without worry.

## Get Payment

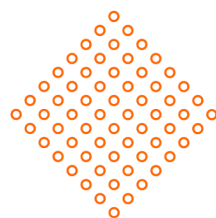
- The perfect solution for small businesses and self-employed. Your account to get paid easily  
Share your number or create a QR code.

## Money Card

- Money Card asla does not debit, it uses the balance in the account. You can easily track your expenses and earn cash instantly with the bonus.

## Money Cart Student

- Allowance account and pocket money card with contactless payment. The first step of financial growth: ParacartStudent.



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# Institutional

Distribute payments to your customers or partners 24/7.

Distribute payments to your destination, whether through the member merchant portal or via the Payment API, which ensures that you stay all you need.

Payments are received from millions of e-money users.

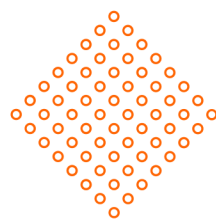
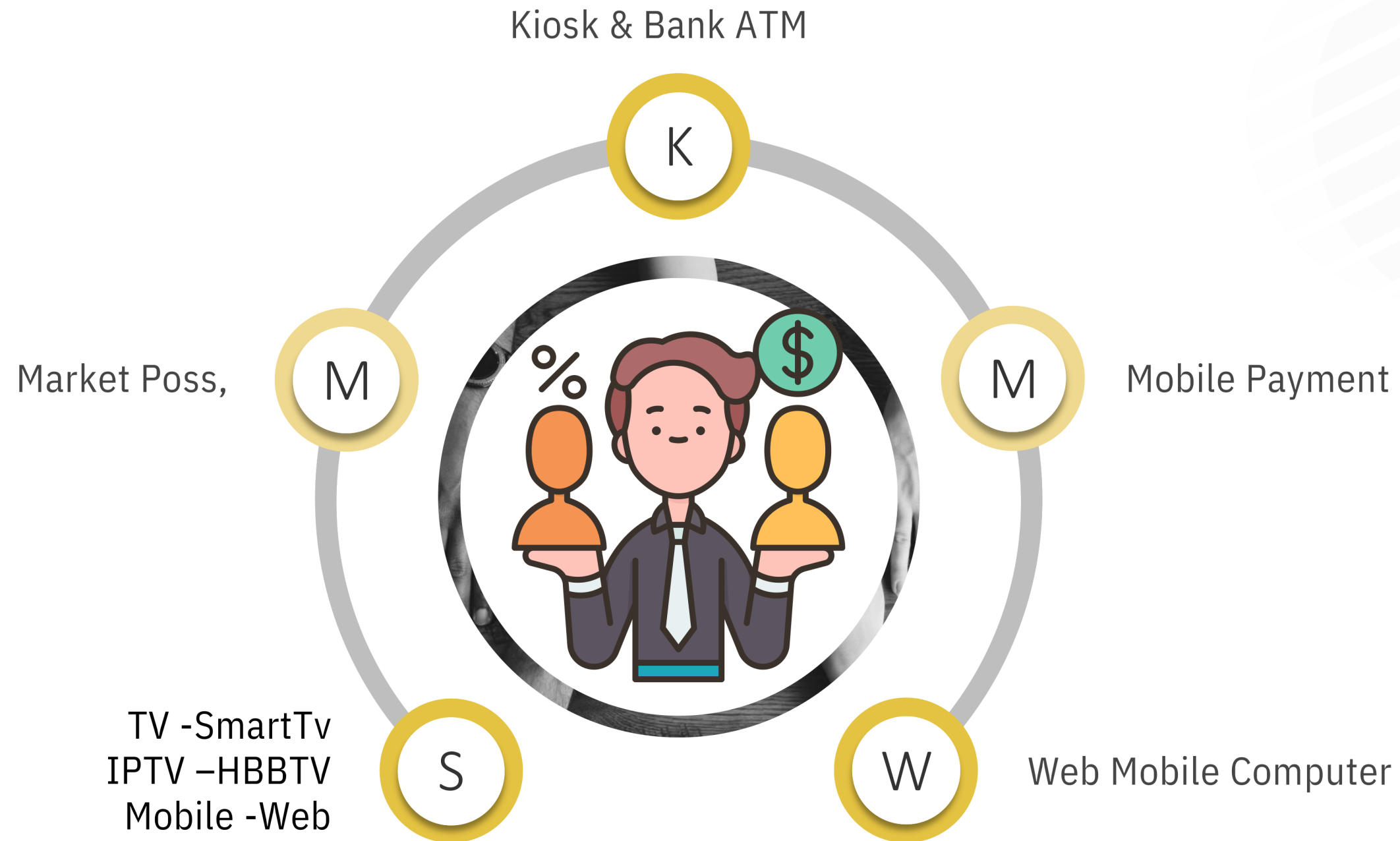
With E-money Checkout, they can pay you with their e-money balance or with the cards of other banks that they have added to their accounts.

With a practical integration, they can apply immediately to receive payments on both mobile and web



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# Dealership Structure

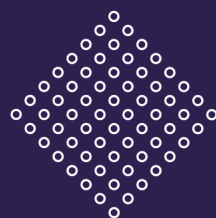


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# Main Services

Bill Payment & Service Sales  
Card SME Card Bank & Visa Card  
Online Shop sales system on the web  
Store Technological Products Sales



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# Bill Payment & Service Sales

Interfaces in our bill payment center, which will be supported by the latest technology products, will be added to our billing system immediately.

## Bill Payments

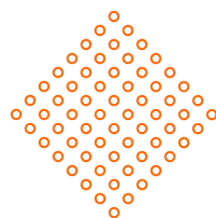
- Electricity Water
- Natural gas
- Adsl
- GSM
- Telephone and Contour

## Banking Operations

- Mobile Payments
- Tax Payments
- Sgk Bağkur Payments
- Gift Card
- Mobile Bank Payments
- Payments of Municipalities

## Other Operations

- Bus ticket ,Hotel and Holiday Sales
- Music sales, Movie Sales
- Game Sale – Game Cash and code Sale
- Sales of technology products



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# Payment & Service sales

**Interfaces in our bill payment center, which will be supported by the latest technology products, will be added to our billing system immediately.**

Electricity - Water - Natural Gas - Telephone - Internet  
MTV motor vehicle tax  
Credit (Avea-Turkcell-Vodafone )  
Flight Ticket – Bus Ticket  
Holiday ( jolly – pronto – msc )  
İddaa (Games of Chance)  
Television (D-smart – Digiturk – Tivibu)  
SGK - Bağkur (Social Security Premium Payment)

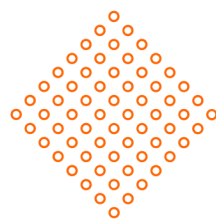


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# Dealership Structure

- Kiosk & Bank ATM
- MarketPoss,
- Mobile Payment (Ipad-Iphone-Android)
- Web – Computer
- SmartTv
- Bill Payments via HBBTV Television



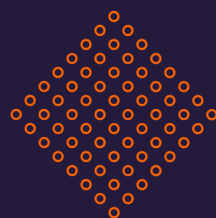
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# Mobile payment

We will be able to ensure that our end user or dealer structures receive service from all devices with iPhone-Ipad and Android installed from mobile systems. Users who watch our media and our HBBTV systems will be able to make their purchases and payments here. We will have the chance to serve millions of mobile users.



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## KIOSK

### Kiosk Dealer

We will be serving in our Kiosk Dealer structures in shopping malls through our kiosks.

Our defined users who use our cards will make the choice of the product they want by making use of our KIOSK points.

We will be able to broadcast Ads in our TV area above the kiosk. We will be able to promote the services we offer in the kiosk.



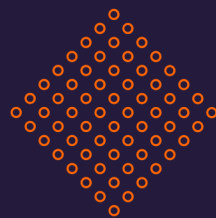
**CLOU PAYMENT GATEWAY**

[www.clou.uk](http://www.clou.uk)

# HBBTV

Viewers will be able to use our payment services through channels within our HBBTV system.

All users whose media, HBBTV systems, and channels will be able to benefit from these services.



**CLOU PAYMENT GATEWAY**

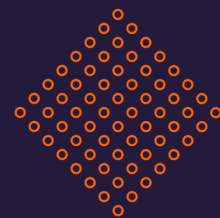
[www.clou.uk](http://www.clou.uk)

# HBBTV & Online Advertising

**It will have the system to organize the Sales and Advertisement Operation on all the media structuring in the Dealer Area.**

The Product - Software - Content that it sells in its region will be arranged by the dealer defined in the region according to the Region's predispositions.

Our Online Store, that is, our digital dealer, will support the Sales System – with advertising network and television.



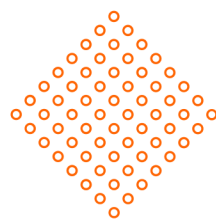
**CLOU PAYMENT GATEWAY**

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# Smart Tv

End-users will be able to make purchases and payments from us, thanks to our SmartTvs and applications, which are now sold in nearly 6,000,000 homes in Turkey.

All users who use our media, HBBTV systems and channels will be able to benefit from these services.



**CLOU PAYMENT GATEWAY**

[www.clou.uk](http://www.clou.uk)

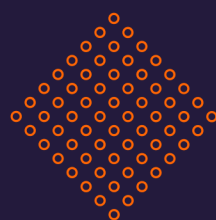
# Online Shop

The Web Store System will be configured to operate over the Dealer. Users will be able to shop at izmir.shop.com where the dealer is located.

The Shop System, which will broadcast with video, will be able to receive its commission from every user shopping in the region that is not a dealer customer.

Television, WebTv, MobilTv, SmartTv, HBBTV Channels, ShopTiwi-OpportunityTiwi, 405 TV Channel, Mecmo Newspaper Magazine, which we have established, will be the Online Store that organizes the Online Web Shop that serves the video products shot in all our Interactive Video networks. sells to the region.

In an important structure in the Shop system, each company will be able to open a television in the System and update the commission rates to enter their products, and this will be arranged by the dealer pulling the products forward or withdrawing them.

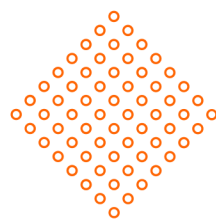


**CLOU PAYMENT GATEWAY**

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# Technological Store

- Technological Product Sales
- Virtual Product Sales
- Content  
Sales Music, Movies, Documents, TV Series
- Off/On Game/Cash Sale
- Media & Online Shop
- Technological products to be released under our own brand.

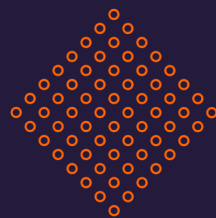


**CLOU PAYMENT GATEWAY**

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# Content Sales

- Music, Movie, Game & Cash Sales
- Content can be made from our dealers.
- Latest Music Albums Available.
- The latest Films can be sold with the Digital banderol application.
- Board Games Can Be Sold
- Our Game Boxes will be sold.
- Monthly Game money will be received



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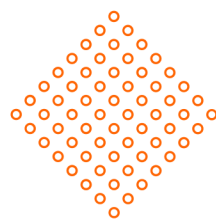
# Money Card

OurCardStructure has been designed for a restructuring that will become VisaKart by merging with the Bank system.

Theuser, who has personal information in the card, will be able to pay from any point.

Youwill be abletogetdiscounts from companies that are members of our KobiKart structure.

Solid willbecome a Network Cardwiththedistribution of each SME within its own company and the ability to print its own logo on it.

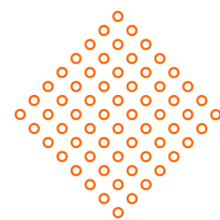


**CLOU PAYMENT GATEWAY**

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# CLOUBIT



**CLOU**

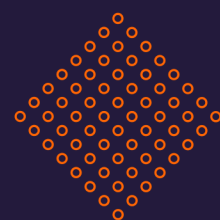
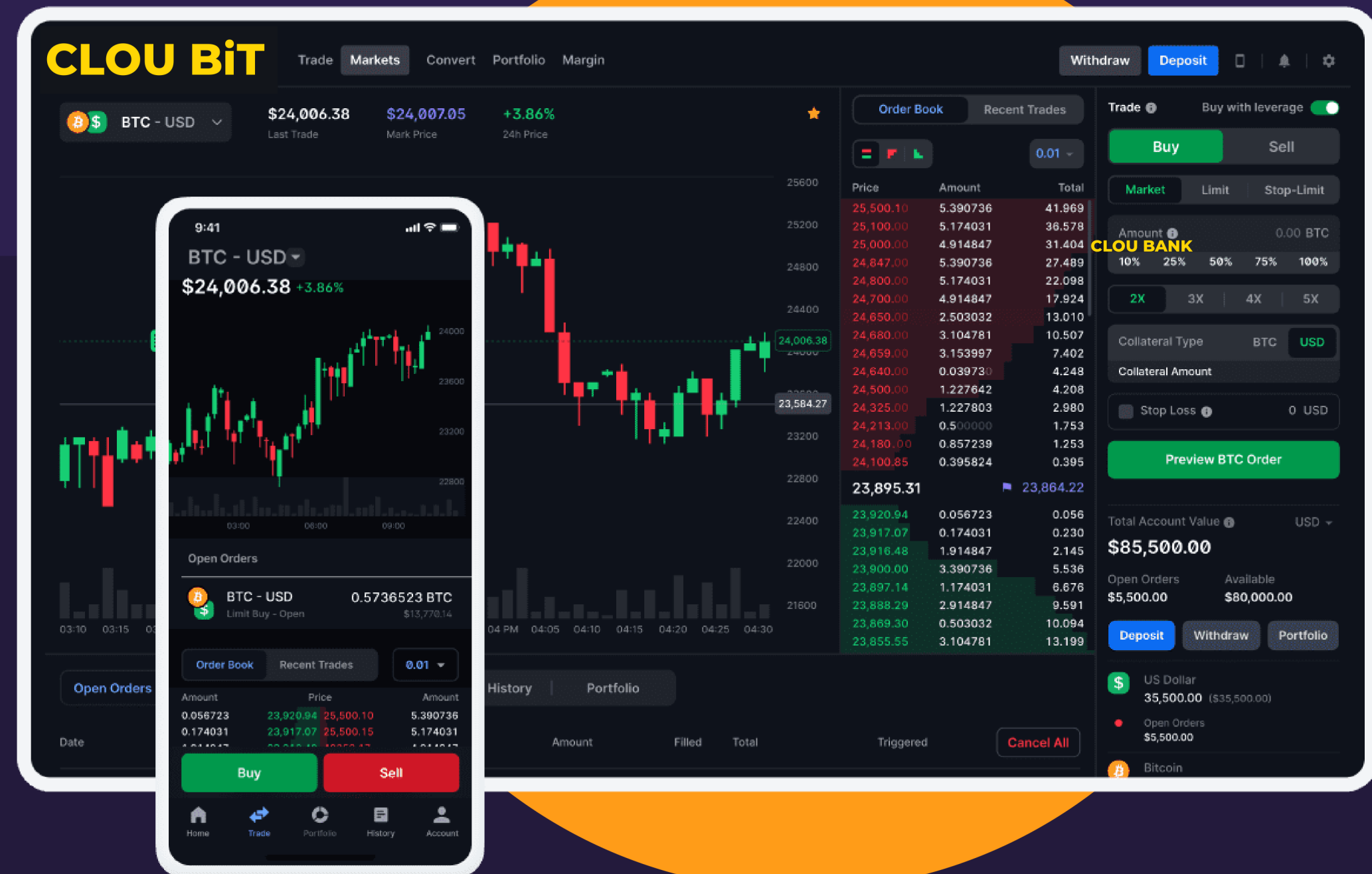
[www.clou.uk](http://www.clou.uk)

**CRYPTO MONEY AND EXCHANGE  
E-MONEY PAYMENT SYSTEMS GATEWAY**  
Cryptocurrency and E-money, Payment System



# What is ClouBit?

ClouBit is the ultimate cryptocurrency trading platform management system. Almost an alternative to Binance. It has both a front-end part and a back-end. Frontend means a responsive website to discover your business. A trader can sign up on your platform and use it effortlessly.



**CLOU BIT**

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## ClouBiT

Backend refers to the admin panel and is designed to manage your crypto venture.

You can add your own token and create a new market. It can also be used as a cryptocurrency exchanger. If you are using ClouBit, you can use crypto trading, trading, swapping, etc. You can manage your transactions seamlessly.



**CLOU BiT**

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# CLOUNFT



**CLOU**

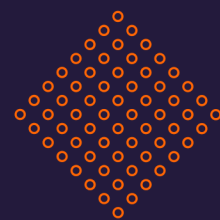
[www.clou.uk](http://www.clou.uk)

**CRYPTO MONEY AND EXCHANGE  
E-MONEY PAYMENT SYSTEMS GATEWAY**  
Cryptocurrency and E-money, Payment System



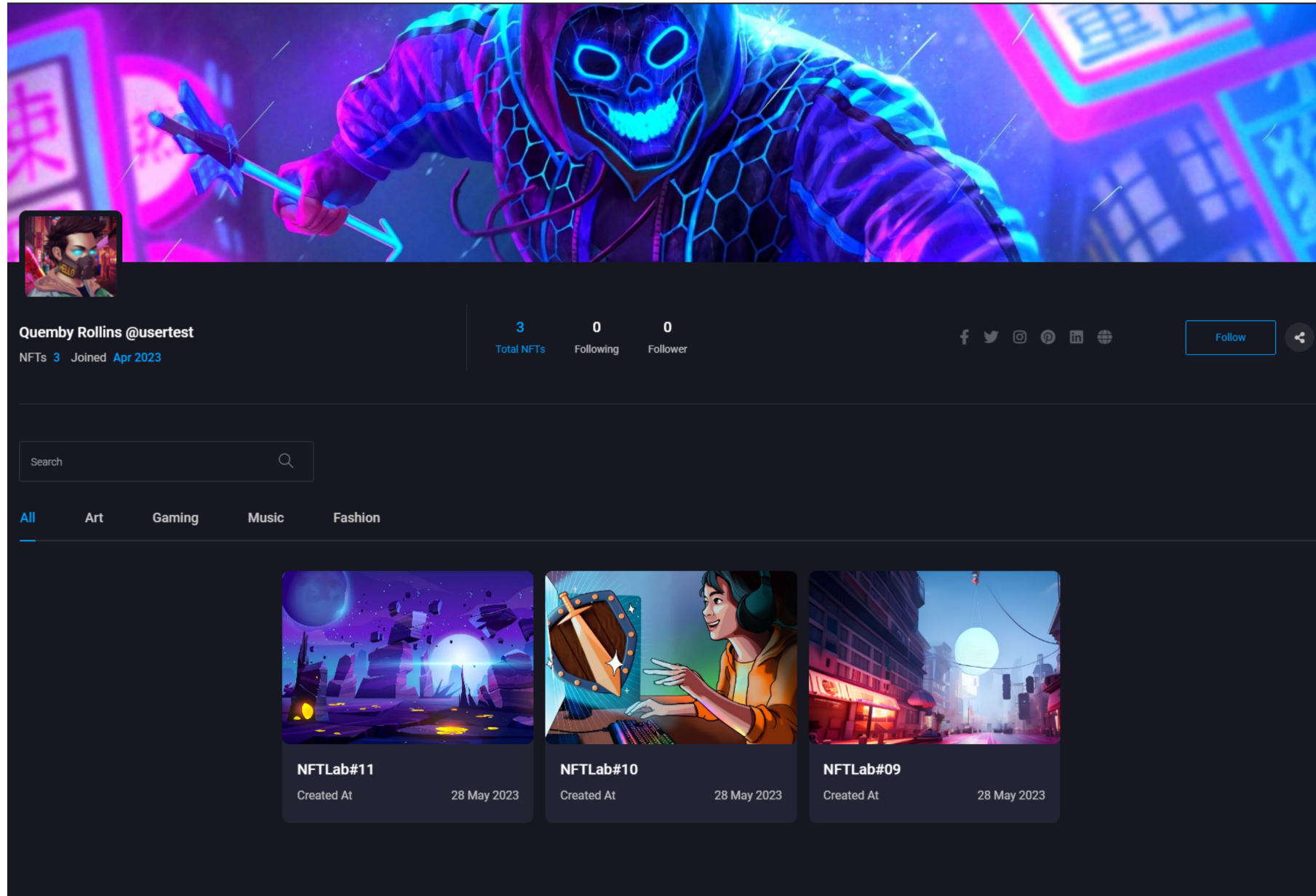
# Next Generation NFT

Developed for Next Generation, Smart & Easy non-fungible tokens or Digital assets Automation system. No Monthly Fees, No Hidden Charges, and No Encryptions. Comes for a lifetime at an affordable price.



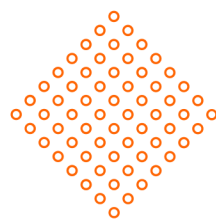
**CLOU NFT**

[www.clou.uk](http://www.clou.uk)



## NFT business globally

ClouNFT comes with all the essential features required to automate your NFT business globally. It allows creating and minting your digital assets in the network, comes with ease, and allows the management of the NFT services. Comes with automated connections with Metamask, possible to burn and mint anytime, and more are coming. It's a next-generation NFT solutions automation software that automates users, payments, NFTs, billing, management, support services, and other core services.

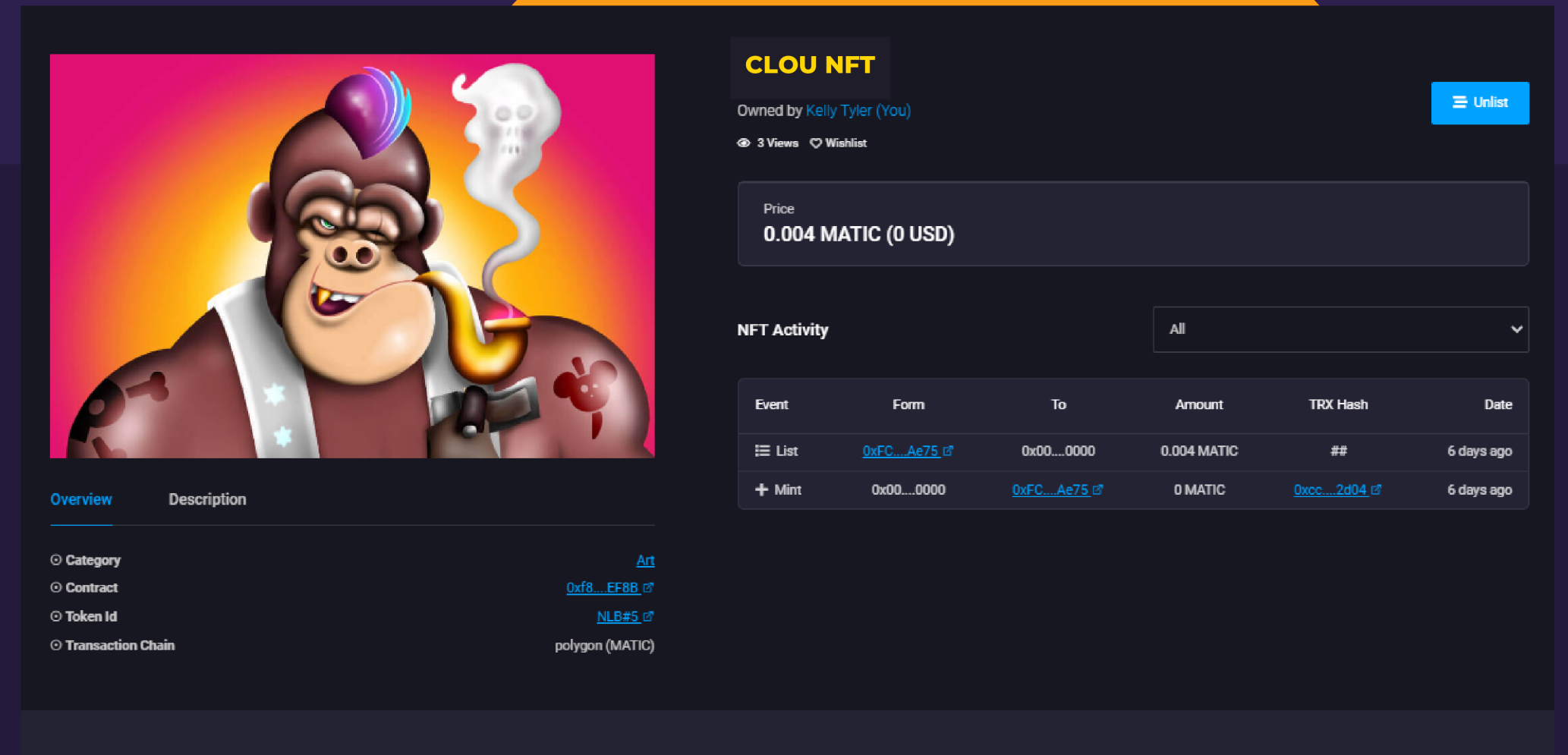


**CLOU NFT**

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# NFT Marketplace

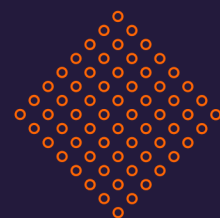
NFTLab is a complete NFT Marketplace system that allows you to launch your own NFT marketplace platform in a very short time. One of the benefits of using our NFTLab is that it can significantly reduce the time and cost involved in developing a custom platform from the ground up.



The screenshot displays the CLOU NFT marketplace interface. On the left, there is a large image of a cartoon gorilla with a purple mohawk, a white skull-shaped smoke coming from its mouth, and a yellow pipe in its mouth. Below the image are tabs for 'Overview' and 'Description'. Under 'Overview', there are details: Category (Art), Contract (0xf8...EF8B), Token Id (NLB#5), and Transaction Chain (polygon (MATIC)).

On the right, the listing details are shown: 'CLOU NFT' owned by Kelly Tyler (You), with 3 Views and a Wishlist button. The price is 0.004 MATIC (0 USD). Below this is an 'NFT Activity' section with a dropdown menu set to 'All'. A table shows the activity:

Event	From	To	Amount	TRX Hash	Date
List	<a href="#">0xFC...Ae75</a>	0x00...0000	0.004 MATIC	##	6 days ago
Mint	0x00...0000	<a href="#">0xFC...Ae75</a>	0 MATIC	<a href="#">0xcc...2d04</a>	6 days ago



**CLOU NFT**

www.clou.uk





Marketplace

< Filter All Art Gaming Music Fashion

Price

Min Max

APPLY

Item Type

All Auction Buy Now

Sort

Name ASC Name DESC

Price ASC Price DESC

Latest Oldest

NFT ID	Creator	Ends In	Price (MATIC)
NFTLab#04	0xF...0cAc	297 days, 23 hours	0.002
NFTLab#02	0xF...0cAc	192 days, 23 hours	0.007
NFTLab#08	Kelly Tyler	213 days, 23 hours	0.045
NFTLab#07	Kelly Tyler	-	0.012
NFTLab#06	Kelly Tyler	170 days, 23 hours	0.009
NFTLab#05	Kelly Tyler	-	0.004
NFTLab#11	Quemby Rollins	276 days, 23 hours	0.006
NFTLab#10	Quemby Rollins	-	0.008
NFTLab#09	Quemby Rollins	419 days, 23 hours	0.002
NFTLab#14	0x2c...A0cB	367 days, 23 hours	0.007
NFTLab#13	0x2c...A0cB	-	0.008
NFTLab#12	0x2c...A0cB	268 days, 23 hours	0.005

# SAFE NFT

More importantly, ClouNFT provides robust security measures such as two-factor authentication, request encryption, password hashing, OTP and Email and SMS notifications to protect users and their funds from hacking and cyber attacks. Security is our main priority and our system is protected by strong security layers.



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www.clou.uk





# CLOU

## Thank You!

[www.clou.uk](http://www.clou.uk)



**CLOU**  
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