



QuantoPay[®]

SPEND SMARTER

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Problems

No one-stop solutions targeting Millennials and Generation Y

The young generations are tech savvy and their expectations are towards an intuitive app allowing to cover their needs in terms of funds management, sharing with friends, community inclusion and social contact.

Slow adoption of Crypto and DeFi in normal life

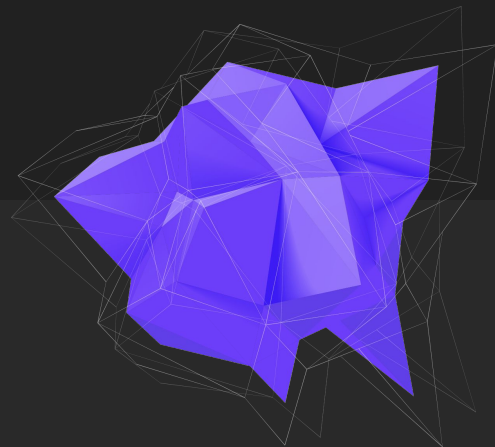
People adoption of crypto seems to follow a wave pattern, we can endorse the adoption process by developing intuitive solutions together with providing learning resources.

Many niche providers but no one-stop good solution

There are many providers that are taking advantage of the financial technologies, but there are too many limits and most of them are not intuitive (e.g.: in crypto there is no solution for both cloud and device based wallets but with the same access to these many other financial services).



Our solution - all together



Smart spending

Our algorithms will help our customers to spend money smarter
(e.g. cashback up to 30%)

Asset management & investments

fiat stocks
crypto commodities

TradFi & DeFi

Our partnerships will help our customers to earn money or related benefits through different methods such as robo-trading or deferred payments

Insurtech

travel life



Team

We are a global structure with offices in UK, Czech Republic, Netherlands, Romania, India, UAE and Qatar, comprising a workforce of more than 80 people (as per March 2021)



Pablo V. Dana

Director London

In banking environment since 1993 in Geneva, New York, London and Dubai.



Tereza Kucharova

Director Prague

Sales specialist and business growth internationally.



Alexander Brexendorff, Ph.D

Legal & Compliance

Serial entrepreneur with over 20 years in law in Frankfurt, Brussels, Zurich and Dubai.



Razvan Costin

Partner & CTO @ InFinIT Partners

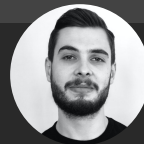
Over 15 years experience in software industry, Former CTO in Pitech, responsible for a team of ~250 people and CTO & Co-Founder at InfinitPartners



Iwein Borm

Partner & CFO @ InFinIT Partners

Over 15 years in the financial environment, CAIA and CFA certified and CEO & Co-Founder at InfinitPartners



Bogdan Gusavan

VP of Engineering

Over 7 years experience in software engineering and information security, with experience in different niches such as fintech and social networking



Radu Popa

Project Governance

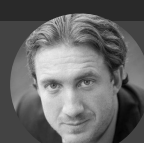
Over 15 years work experience in areas as border protection (World Customs Organization), fintech start-ups and online media



Oana Gavril

Head of Marketing

Over 8 years experience in international business development, project management and operations and Marketing manager at InFinIT Partners.



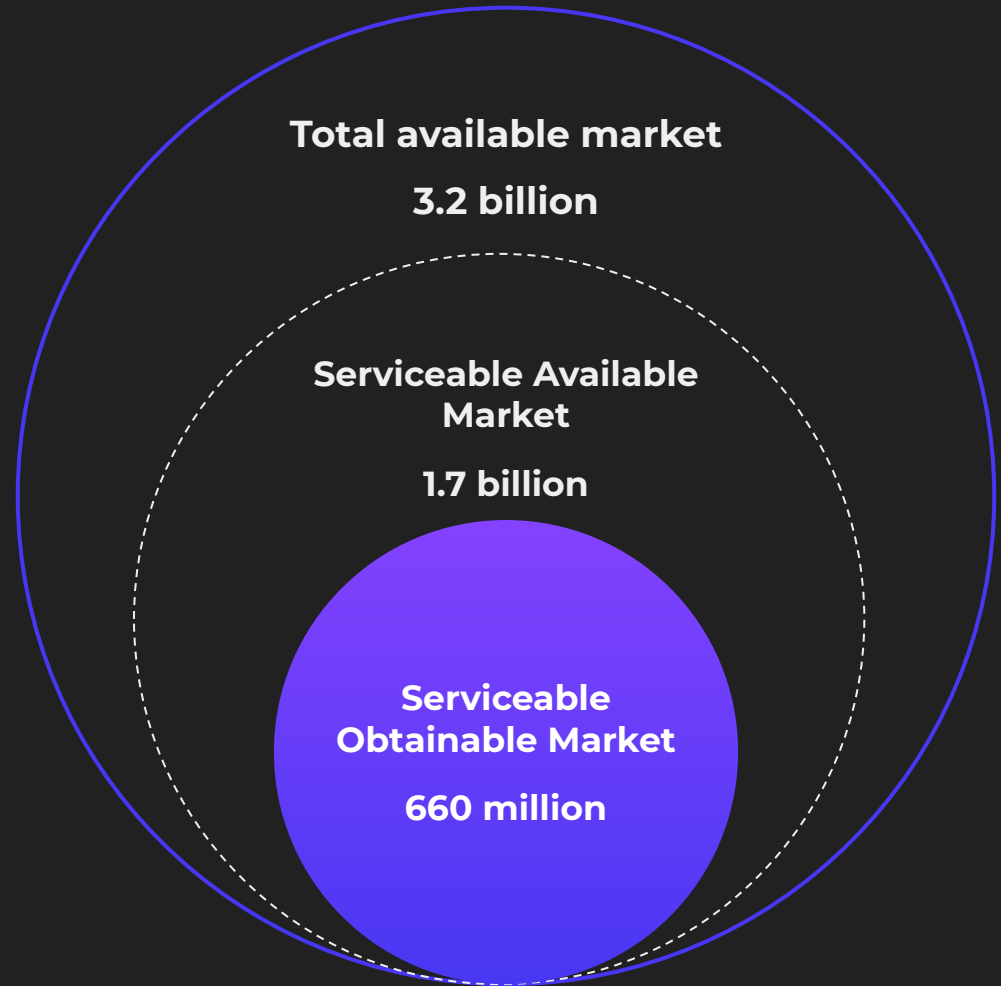
Andrea Longinotti Buitoni

Investor Relations

Previously Vice president for international clients in Credit Swiss Geneva



Market data



GO-TO Market strategy

Release model adoption

We will increase the user expectancy by limiting the access through wait lists

Community app

We offer transparency to our community through an inhouse developed app and we stimulate our community feedback:
<https://community.quantopay.com/>

Smart distribution referral campaigns

We incentivize our users with attractive rewards for inviting new people or for promoting the app

Ambassadors

Our ambassadors are football legends & influencers

[Patrick Kluivert](#) | [Michel Salgado](#) | [Luis Garcia](#) | [Roberto Carlos](#)

Affiliate marketing

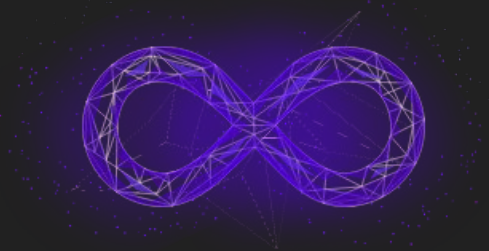
We will establish partnerships with platforms already validated by the market (e.g. Impact Radius)

Partnerships

We have carefully selected our partners that are supporting us in our quest (e.g. Contis, Onfido, [Visa](#), SimpleSurance, QTct)



Our plan



Business model

- everything free up to a certain threshold, then corresponding fees applied
- subscription based model with increased limits

Release model

- free in the first year
- limited geographical availability in the first year until the features list will scale up (e.g. adding subscription based model, crypto, etc.)
- in the first 2 to 5 years other banking licenses or partnerships will need to be registered in order to expand our offer of services

Revenue streams

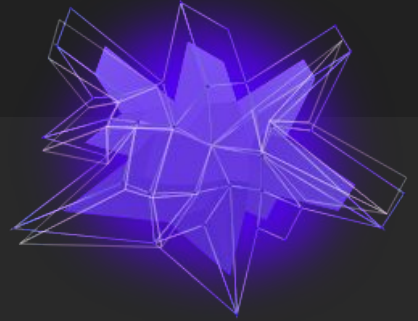
- monthly fees and packages
- interest (lending)
- card & transactions fees
- exchange fees
- business accounts
- robo-trading
- remittances fees



Competitors

	QuantoPay	Revolut	N26	Monese	Curve	Nexo
Individual Accounts	✓	✓	✓	✓	✗	✗
Business Accounts	✓	✓	✓	✓	✗	✗
Debit Cards	✓	✓	✓	✓	✓	✓
Crypto & DeFi Integration	✓	✓ (partially)	✗	✗	✗	✓
Lending & Microfinance	✓	✗	✗	✗	✗	✓
Cashback	✓	✓	✗	✗	✓	✗
Deferred payments	✓	✗	✗	✗	✗	✗
Remittances	✓	✗	✗	✗	✗	✗
Insurance Services	✓	✓	✓	✗	✗	✗
Robot Trading	✓	✗	✗	✗	✗	✗
Asset management	✓	✓	✗	✗	✗	✗
Exchange	✓	✓	✗	✗	✗	✓

Partnerships



Contis

 LATOKEN

VISA

 onfido

 INFINIT
PARTNERS

PUNDI[×]

fidinam

PKF
Accountants &
business advisers


MENA LEGAL

∞QUANTOCOIN™



Our media history



Financial rounds

\$ 1 000 000

seed / angel /
convertible notes

\$ 600 000 already
collected

\$ 50 000 000

series A

\$ 100 000 000

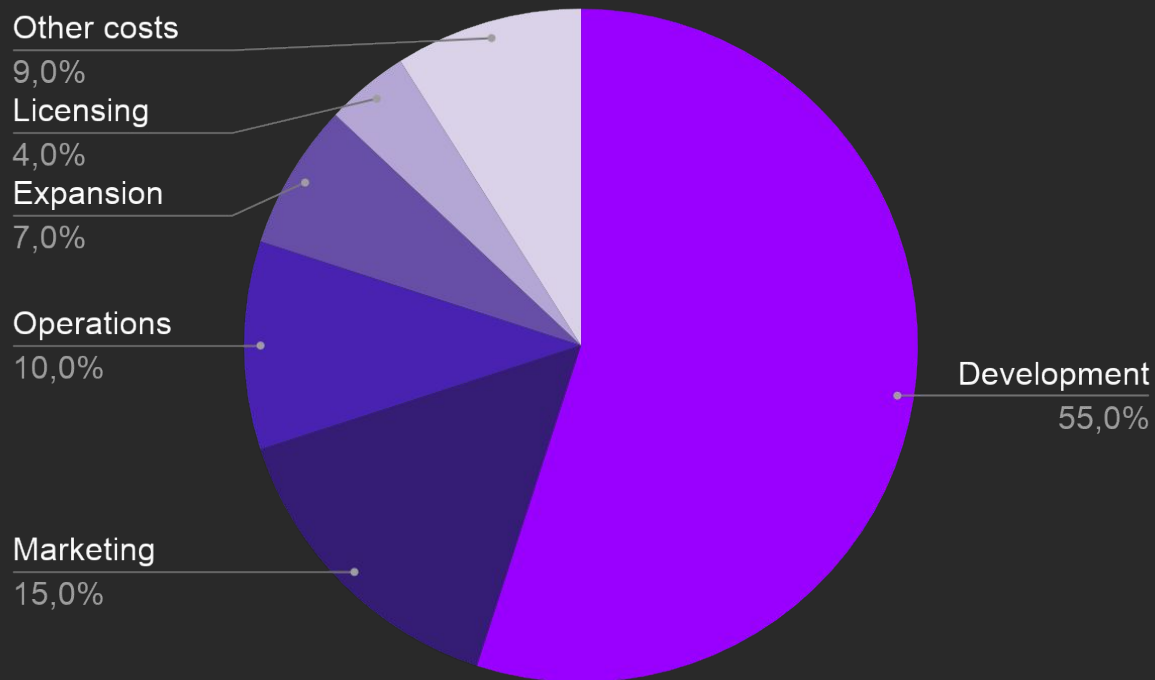
series B

\$ 300 000 000

series C



Funding proceeds



Thank you.



QuantoPay®

Take a sneak peek of the future of QuantoPay® and vote your favourite upcoming features!

<https://community.quantopay.com>