

QuantoPay[®]

The First Mobile Only
Digital & Blockchain Bank



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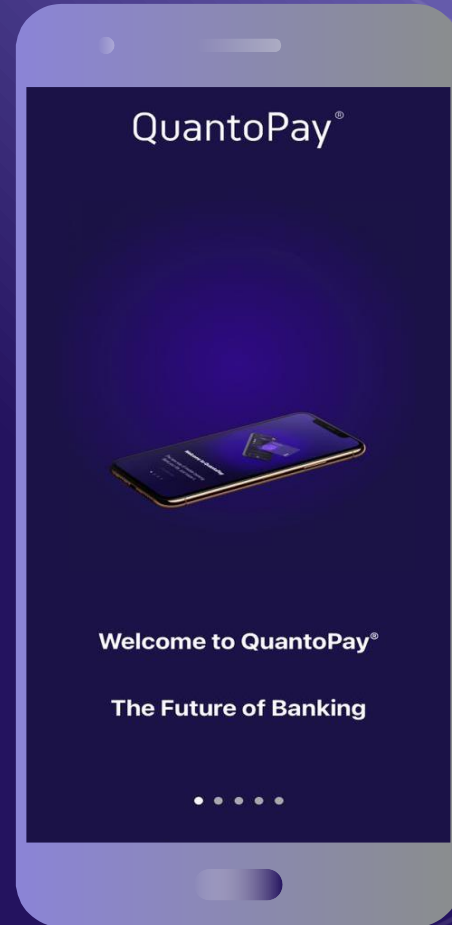
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Intro

Hold your bank in the palm of your hand!



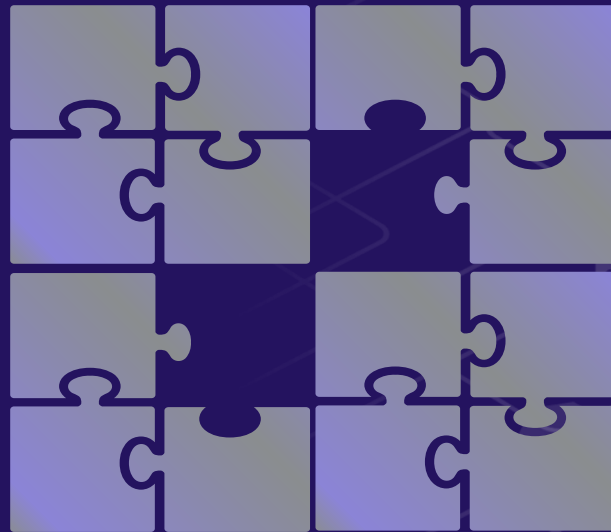
The Revolutionary Digital Banking Platform

QuantoPay provides fintech solutions for millennials and Gen Z, giving users the freedom to spend, earn, save, & **transfer money** through their smartphones.



Problem

- High Fees
- Old Fashioned Institutions
- Imperfect & Inflexible System
- Slow Transaction Times
- Fraud & Accessibility
- Financial Inclusion
- Lack of Financial Education - DeFi




Discover our solutions

QuantoPay has a vision of fusing technology with the traditional financial services to reach especially the young generations and revolutionize banking by creating fintech as a service.



Robotrading &
Asset Management



Microfinance &
Lending through
DeFi



Insurtech &
Exchange



Own Blockchain & Crypto
Multicurrency
Application

Our Ambassadors & Influencers

Football Legends and more



Patrick Kluivert



Michel Salgado



Roberto Carlos

Overall team in UK, Czech,
Germany, Romania, India, USA,
UAE, Turkey, Russia, Australia,
Thailand, USA:

Meet the Team

✓ 30 full time / 35 part time



Dr. Alexander Brexendorff
Director



Ioan Chis
Head of Engineering



Pablo V. Dana
Director



Gheorghe Mates
Frontend Technical Lead



Razvan Costin
Head IT Team



Andreea Blag
UI / UX



Mikhail Savchenko
Blockchain



Radu Popa
Project Governance



Daniel Dona
Backend Technical Lead



Tereza Kucharova
Director



Zahra Khalid
Marketing



Andrea Longinotti Buitoni
Investor Relations

Unique Partnerships



Media Support



QUADRATIN
Michoacán



wallstreet:online

CISION®
PR Newswire



CEO.CA

finanzen.net

MARKETS
INSIDER

MarketWatch

Seeking Alpha^α

elEconomista
América | Argentina



Security at All Times

- Multilayer security management
- New bio identification process
- Strong KYC/AML through ONFIDO
- Fraud protection – AI
- Disposable virtual cards – safe money at all times!
- Contactless payment
- Freeze / unfreeze or block card in your app instantly

Features at a Glance

- Regulated*
 - Speedy wallet opening process
 - Worldwide – global account*
 - Access to all main currencies
 - Instant payments & transfers
 - FIAT to Crypto currency exchange
 - Contactless/Cashless payments
 - Lending protocol for everyone
 - Monthly Packages
 - Transparent fee structure
 - Remittances
 - Merchant API/POS
 - QuantoPay space benefits
- Online card management
 - VISA Payment card*
 - Easy KYC/AML through Onfido
 - Local IBAN accounts*
 - Top Up Direct
 - Insurance (travel & life)
 - Connection to Google & Apple Pay
 - Cashback
 - Fees Free spending
 - Money protected (up to \$100.000)*
 - Business wallets/accounts
 - Multilayer security
 - Referrals programs
 - Managing personal budget

* Depending on region's regulatory framework and/or bank license obtaining

QuantoPay & DeFi

Integration of DeFi Services*:

- Crypto Wallet Management
- Buy and sell Cryptocurrencies
- Pay with Crypto
- Crypto Deposits
- Crypto and FIAT Lending
- Highest interest rate on deposits in the banking world
- Fastest loans in the banking world
- Use the TOP 20 coins as collateral for crypto loans with the highest loan to value ratio (up to 90%).
- No other collaterals needed except the crypto portfolio
- Get loans in EUR, USD, CHF and GBP and withdraw instantly to credit card and personal banks



* Depending on region's regulatory framework and/or bank license obtaining

QuantoPay & DeFi

Build a system that allows billions of people to access crypto assets and services in more simple and easier way.

Bring DeFi ecosystem benefits to a level of understanding and **Trust** that will allow a radically higher adoption rate.

Translate traditional banking and DeFi services to plain

–

dutch
spanish
english
french
german



DeFi Integration Road Map

...

MVP Launch
QuantoPay



Integration DeFi
functionalities

QTC



R & D



Scaling beyond
imagination

QTP



Phase 1

Q1 / 2022

Phase 2

Q2 / 2022

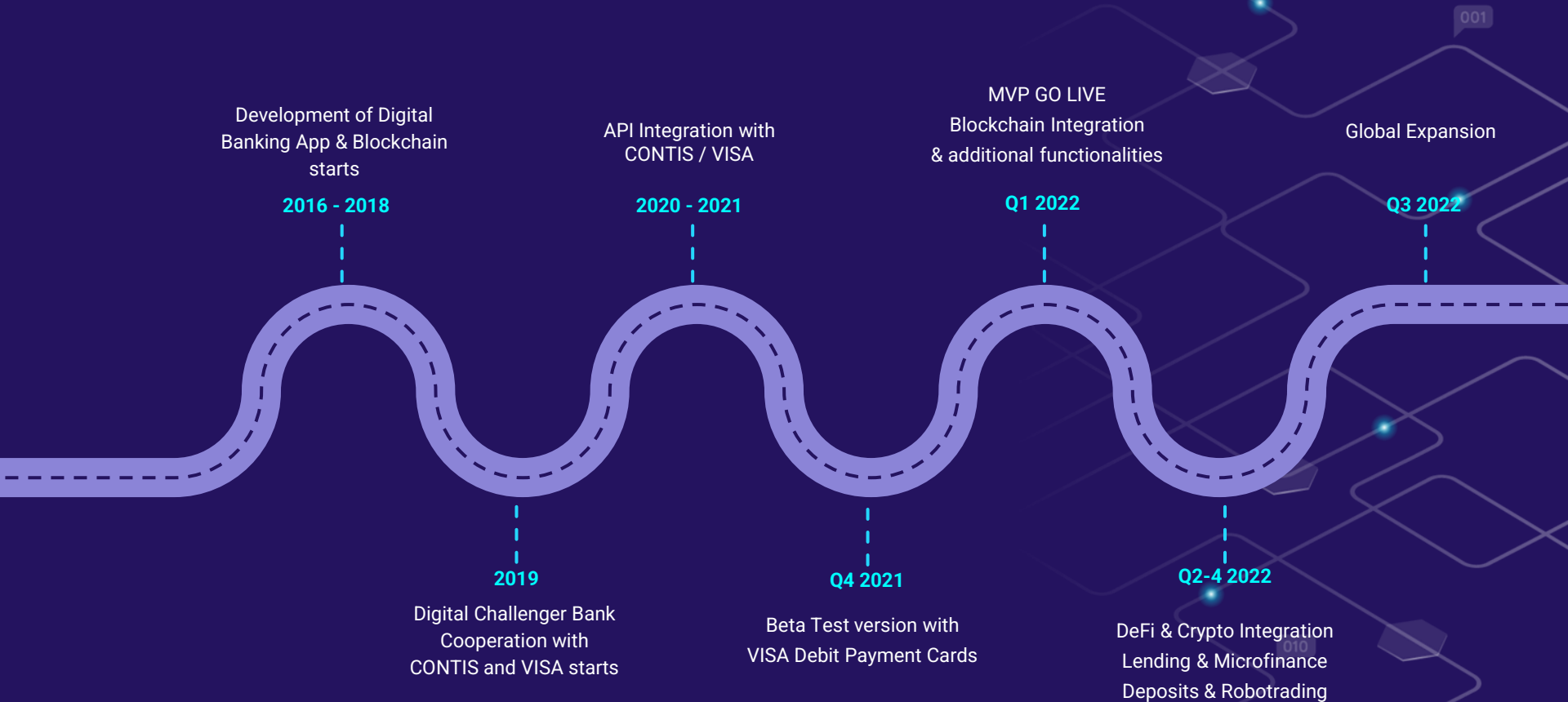
Phase 3

Q3 / 2022

Phase 4

Q1 / 2023

Milestones



Target Client Profile

AGE

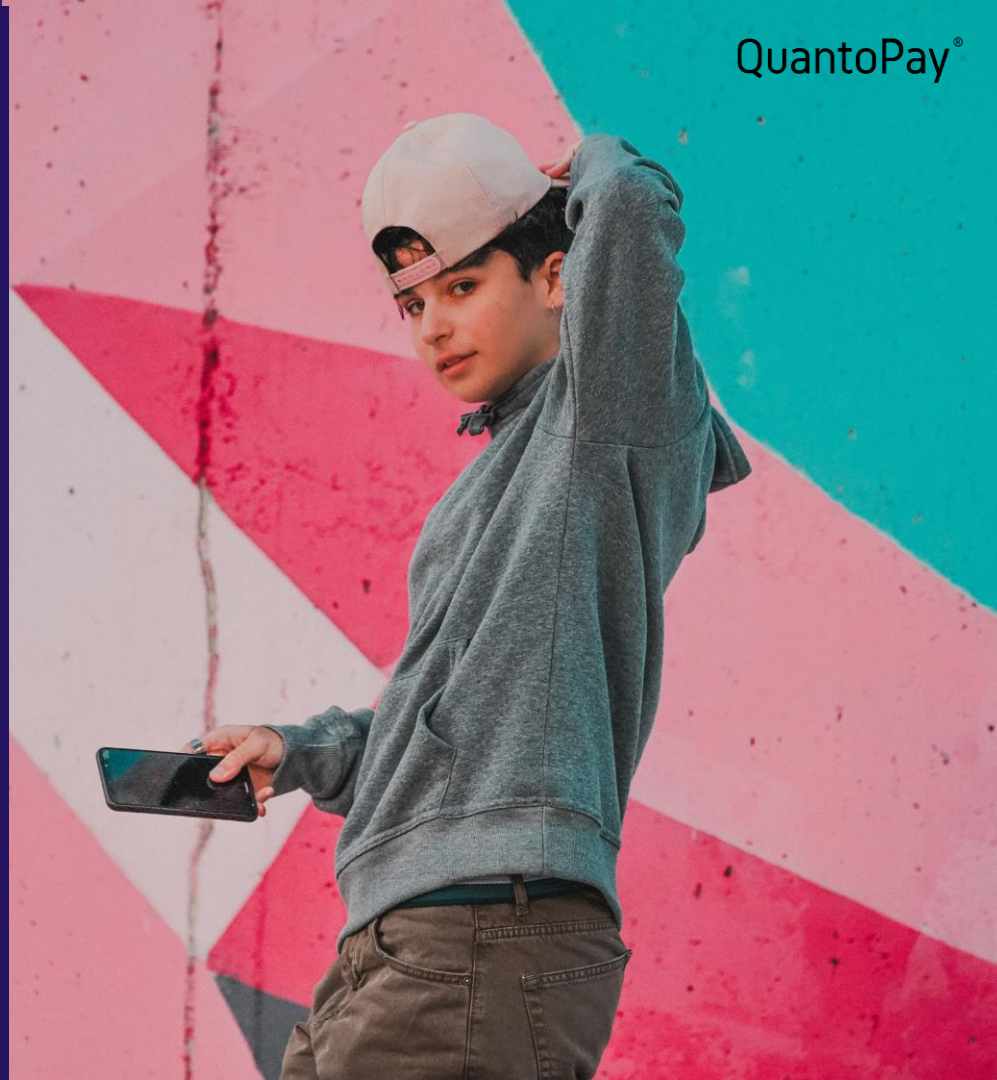
- Gen Z – 10-25 years
- Millennials – 26-40 years

TYPE

- Individuals
- Small businesses
- Freelancers
- Underbanked
- Nomads & Unbanked

DEMOGRAPHIC

- Europe / UK (Q2 2022)
- Pakistan / US / Latin America (Q3 2022)
- Middle East / Asia (Q4 2022)
- Africa (2023)



QuantoPay

BASIC

\$ 0.0/M*

- Free wallet
- Free ATM withdrawals up to \$800/m
- Debit card
- Free account*
- Free Exchange facilities up to \$3000/m
- Cashback package 1
- Insurance
- Free balance transfer
- Priority support
- Additional disposable virtual card (VC)

*The FREE account / card will only be a promotion in the initial marketing phase / first year



PREMIUM

\$ 29.9/M

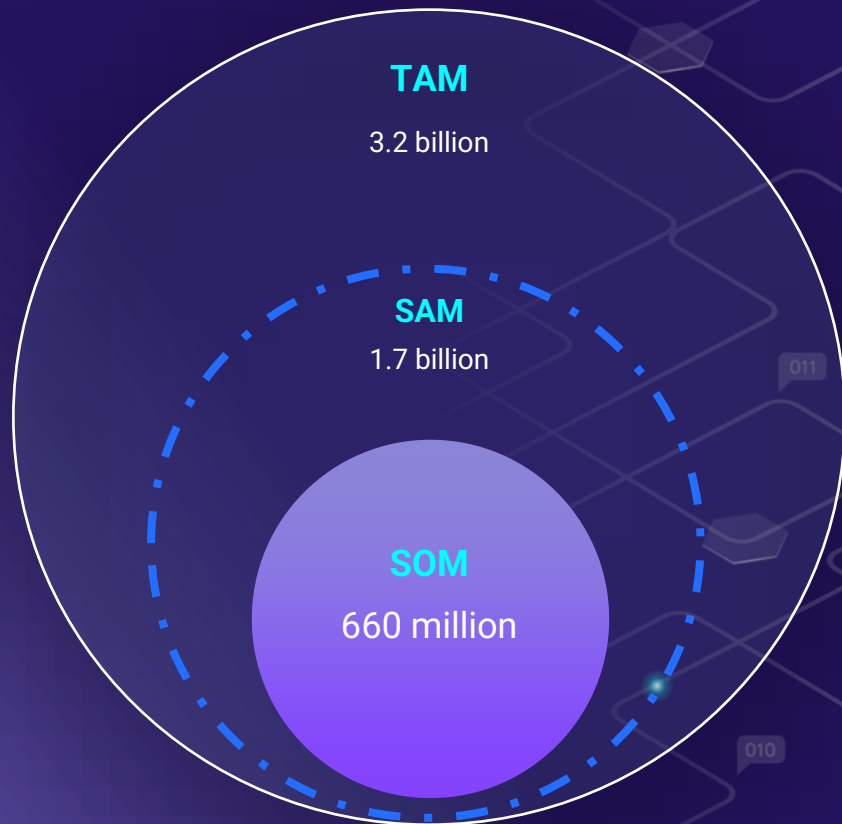
- Additional standard card
- Free wallet
- Free ATM withdrawals up to \$1000/m
- Exclusive no number Debit card
- Free account*
- Free Exchange facilities up to \$7000/m
- Cashback package 2
- Insurance – travel + life
- Free balance transfer
- Priority support
- Additional Disposable VC
- Unlimited international transfers
- Lending protocol
- Access to Robotrading



Market Opportunities

by no. of users

TAM - total available market
SAM - serviceable available market
SOM - share of market

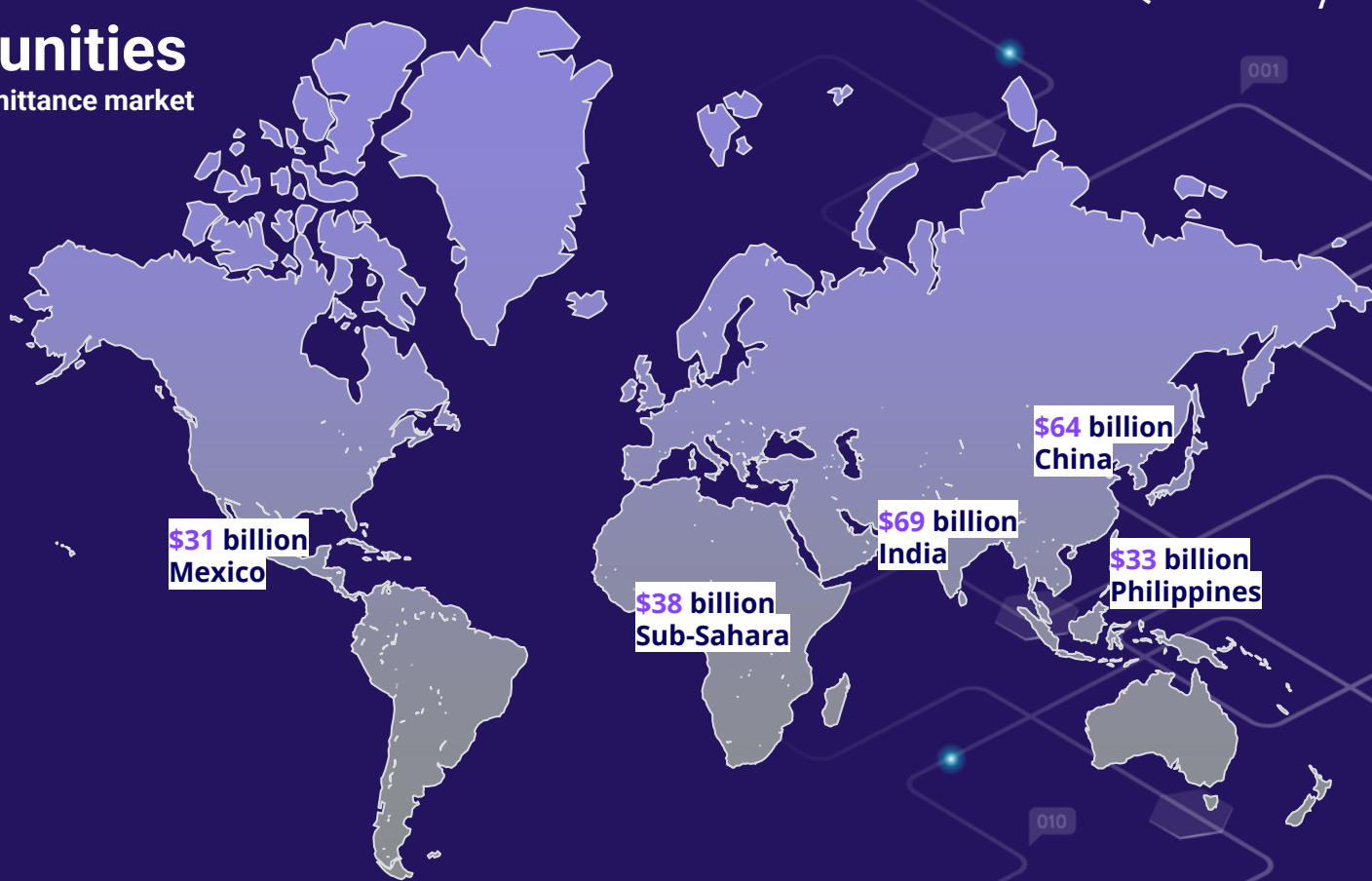


Market Opportunities

Remittance market

\$613 billion

Global remittance market



01

02

Czech Republic, Poland, France,
Slovakia, Turkey

* E-money / banking licenses for UK and EU, worldwide usage possible through VISA

World Expansion

01

USA, Pakistan, Brazil, Argentina,
Chile, Mexico, Colombia, Australia

02

UAE, Saudi Arabia, Indonesia, Vietnam,
Philippines, Japan, South Korea

03

Nigeria, Kenia, Ruanda, Egypt

North America

60

South America

35

Europe

20

Africa

170

375

Asia

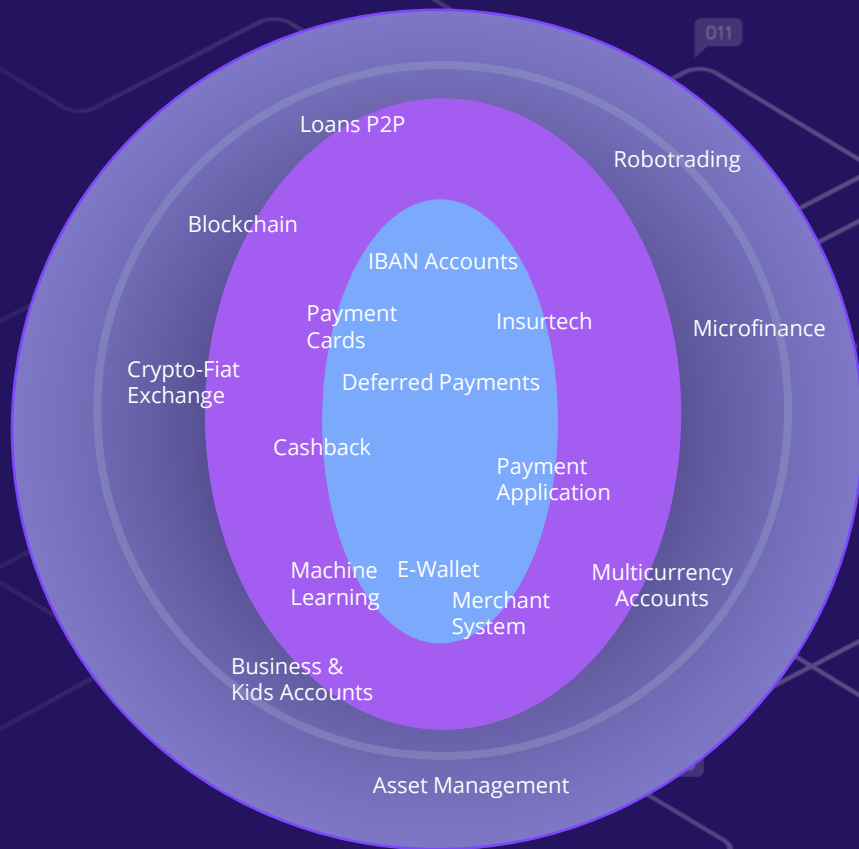
*potential users in millions

Competitor's Space

N26

Revolut

QuantoPay®



Indirect competitors

	QuantoPay	Revolut	N26
Geo Focus	Global, Europe 36	UK, EU	Germany, EU
Blockchain & DeFi Integration	✓	✗	✗
Accounts, Cards & Payments	✓	✓	✓
Crypto Exchange	✓	✓	✗
Deferred Payments	✓	✓	✗
Overdraft facility	✓	✗	✗
Remittances	✓	✗	✗
Lending	✓	✗	✗
Cashback	✓	✓	✗

Revenue Streams

- 01 Monthly fees / Packages
- 02 Lending - Interest revenue
- 03 Card / Services transactions
- 04 Exchange fees
- 05 Cross-selling of products / services
- 06 Business accounts / services
- 07 Robo-trading / Asset Management
- 08 DeFi and Crypto swap/exchange fees



Revenue Streams

Ratio

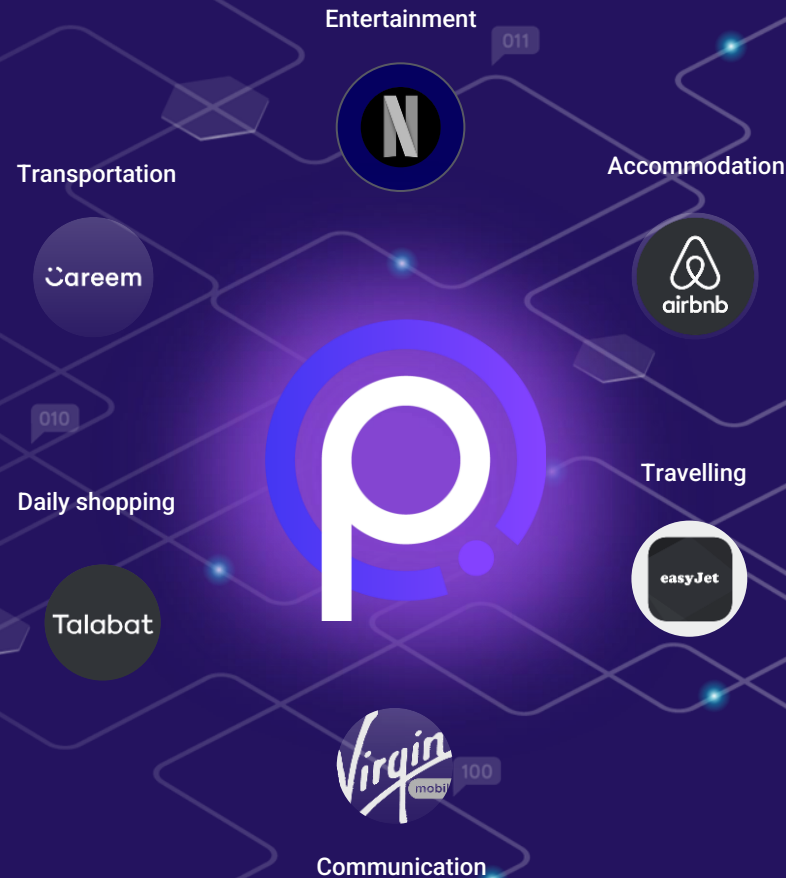
65 : 35

Regular vs. Free user

Revenue stream	Regular	Free
Recurring - Packages	✓	✗
Card Services transactions	✓	✗
Lending/Overdraft	✓	✗
Crypto & Fiat Exchange fees	✓	✓
Remittances	✓	✓
Account fees	✓	✓
Deposits/Savings	✓	✗
Business accounts/ Other services	✓	✗

Revenue

by merchants' segments*



* The selection of merchants QuontoPay is going to have special agreements with, depending on global availability.

Engagement Model

As we know the Phenom
of traditional banks
"Frustrated customers"

We are going to change it!

- ✓ Questionnaire through Social Media
- ✓ Referrals with and without financial incentives
- ✓ Waiting Lists & Golden Tickets
- ✓ Building Community
 - Social Media
 - MeetUp, Eventbrite, TYechHub
 - Regional Meetings
 - Engage potential users with "ask your customer" campaigns
- ✓ Ambassadors & Influencers
- ✓ Events
- ✓ Partnerships
- ✓ Design and packaging

We Care

QuantoPay®

You cannot get through a single day without having an impact on the world around you.

What you do makes a difference, and you must decide the difference you want to make.

- ✓ Marine life protection - <https://oceansproject.net/>
- ✓ Raising awareness about the deforestation implications
- ✓ Plastic Recycling - we are using only recycled plastic for our QuantoPay VISA cards
- ✓ Animal Protection
- ✓ Supporting Children's Dreams - Football Academy
- ✓ Artist Support
- ✓ Education

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For more information or investment opportunities kindly contact us via email
info@quantopay.com



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