

20APY

STABLECOIN & STAKING

20% ANNUAL PERCENTAGE YIELD

RISK



20APY



Deloitte.



FIXED INCOME

20% ANNUAL PERCENTAGE YIELD

LEGAL

20APY

RESOLUTION

4.734 / 2019



**BANCO CENTRAL
DO BRASIL**

“Establishes conditions and procedures for carrying out **discount operations on receivables from payment arrangements** that are part of the Brazilian Payment System based on post-paid accounts and demand deposits and **credit operations guaranteed by these receivables**, by financial institutions..”

FOUNDER TEAM



TIAGO BISPO

CEO

32 YEARS OF EXPERIENCE IN FINANCIAL SERVICES

- INVESTMENT, CREDIT, PAYMENTS
- SALES TEAM LEADER
- DIGITAL TRANSFORMATION



FELIPE GERMANO

COO

5 YEARS OF EXPERIENCE IN SALES ENGAGE

- PRODUCT DEVELOPMENT
- MARKETING AUTOMATION
- TEAM LEADER

DEDICATED TEAM & ADVISORS

20APY



TRACK RECORD

MSG
FRST

20APY

\$30
MILLIONS
CREDIT INTERMEDIATION

SINCE: MAY 2022

MARKET SIZE

\$ 250

BILLIONS

BRAZILIAN
CREDIT CARD MARKET

LINK FONT: ABECS

20APY

12%

ANNUAL

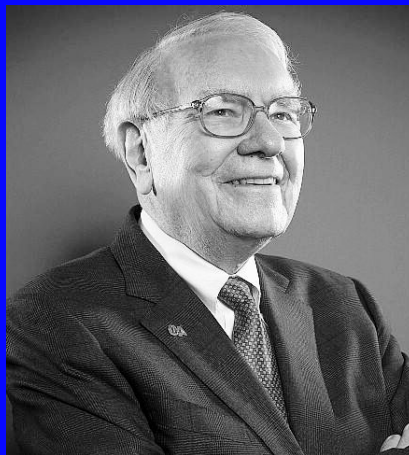
GROWTH

PROBLEM

- FOUR BANKS
60% CREDIT MARKET
- BIGGEST
BANKING SPREAD
IN THE WORLD
- CREDIT INTEREST
EXCEEDS **800% YEAR**

LINK FONT: VALOR // BCB

20APY



20% APY



800% APY

cielo



stone



SOLUTION

20 APY



RWA TOKEN *"BOND"*

- 20% APY

COLLATERALIZED CREDIT

- B2B CREDIT CARD
RECEIVABLES



BUSINESS MODEL

20APY

SPREAD

INVEST: TOKEN 20% APY; **149%, 60 MONTH**

CREDIT: 43% APY; **489%, 340% PROFIT**

SAAS

CREDIT INTERMEDIATION **5.00%**

FEE

SECONDARY MARKET **1.00%**

20 APY



nu



MOONSHOT

20APY

TOKENIZE **\$100B**.

APPROXIMATELY

3% OF THE BRAZILIAN

CREDIT MARKET.

20APY

TIAGO BISPO

bispo@20APY.com // +55 11 99425 1303

FIRST ROUND

20APY

US\$ 2,5M + 2,5M

- **20% – US\$1M INCREASE AND QUALIFY TEAM**
- **10% – US\$500K CULTURE AND INFRASTRUCTURE**
- **20% – US\$1M LEGAL SEC USA**
- **50% – US\$2,5M FUNDING TOKEN BONDS**

TOKEN NAME

20APY

US20

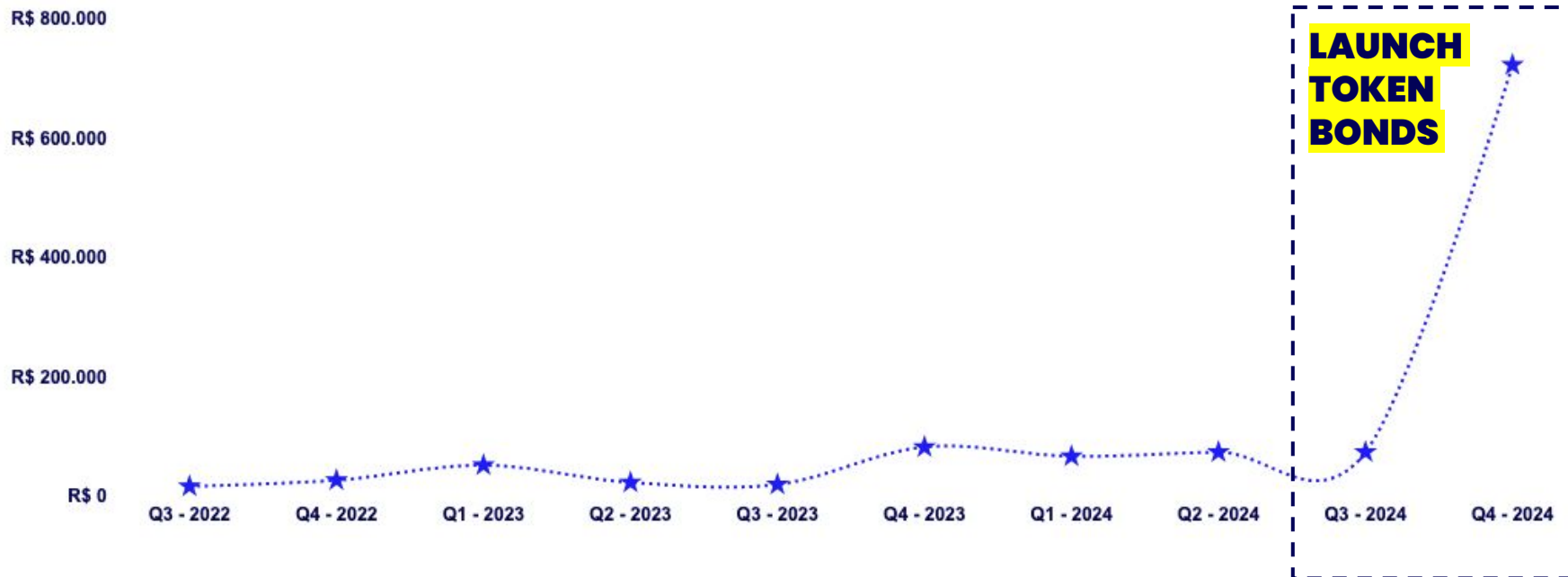
TOTAL SUPPLY: **100 BILLIONS** *

REVENUE 3Q22 – 4Q24

20APY

Q3 - 2022	Q4 - 2022	Q1 - 2023	Q2 - 2023	Q3 - 2023	Q4 - 2023	Q1 - 2024	Q2 - 2024	Q3 - 2024	Q4 - 2024	Total
R\$ 17.350	R\$ 27.600	R\$ 52.761	R\$ 24.000	R\$ 20.525	R\$ 83.302	R\$ 67.813	R\$ 74.705	R\$ 74.720	R\$ 723.749	R\$ 1.166.525

USD \$3.155 USD \$5.018 USD \$9.593 USD \$4.364 USD \$3.732 USD \$15.146 USD \$12.330 USD \$13.583 USD \$13.585 USD \$131.591 USD \$212.095



PROCESS

20APY

INVESTMENT

- **TRUST** IS EVERYTHING
- PUBLISH **AUDIT**

CREDIT

- **ZERO-INTEREST** FOR INVESTOR
- **RECEIVABLES** ANTICIPATION



20APY

"A SUA **MARGEM**

É A MINHA

OPORTUNIDADE.

20APY

RWA

LIQUID

STAKING