



Private AI environment, messenger, banking

## Content

▪ <b>Project Summary</b>	<b>3</b>	
▪ <b>Introduction</b>	<b>4-7</b>	
▪ <b>Strategic Opportunities and Market Entry</b>	<b>8-12</b>	
▪ Market analysis and target audience	9	
▪ Competitive Analysis	10	
▪ Fasqon's go-to-market strategy and growth	11	
▪ Marketing strategy	12	
▪ <b>Market problem analysis</b>	<b>13-14</b>	
▪ <b>Solutions from Fasqon</b>	<b>15-18</b>	
▪ <b>Fasqon Core Products and Technologies</b>	<b>19-33</b>	
▪ Expansion and implementation of FASPay	20-23	
▪ Expansion and implementation of FASQON messenger	24-26	
▪ Main technologies and system components	27-30	
▪ Multi-currency transaction and IBAN account module	27	
▪ Anti-fraud protection and AML module	28	
▪ Crypto-fiat processing	29	
▪ System of AI assistants and smart contracts	30	
▪ Integrations and partnerships	31	
▪ Implementation and expansion of the ecosystem	32	
▪ Strategic plans and technology development	33	
▪ <b>Technical architecture</b>	<b>34-48</b>	
▪ Multi-layered security architecture	35-36	
▪ Transaction protection and anti-fraud systems	37-38	
▪ Approaches to implementing IBAN accounts	39-40	
▪ General structure of the implementation architecture	41-42	
▪ IBAN and bank account integration module	43-44	
▪ Cryptocurrency transaction module	45	
▪ Messenger module and AI assistants	46-47	
▪ <b>Business model</b>	<b>49</b>	
▪ <b>Financial plan and forecasting</b>	<b>50</b>	
▪ <b>Team</b>	<b>51</b>	
▪ <b>Risks and management</b>	<b>52-53</b>	
▪ <b>Roadmap for development plan and expansion strategy</b>	<b>54-55</b>	
▪ Strategic targets	55	
▪ <b>Investment opportunities and capital structure</b>	<b>56-59</b>	
▪ FSQN Token Distribution	57	
▪ Use of funds	58	
▪ Tokenomics FASQON	59	
▪ <b>Conclusion</b>	<b>60</b>	



# Resume

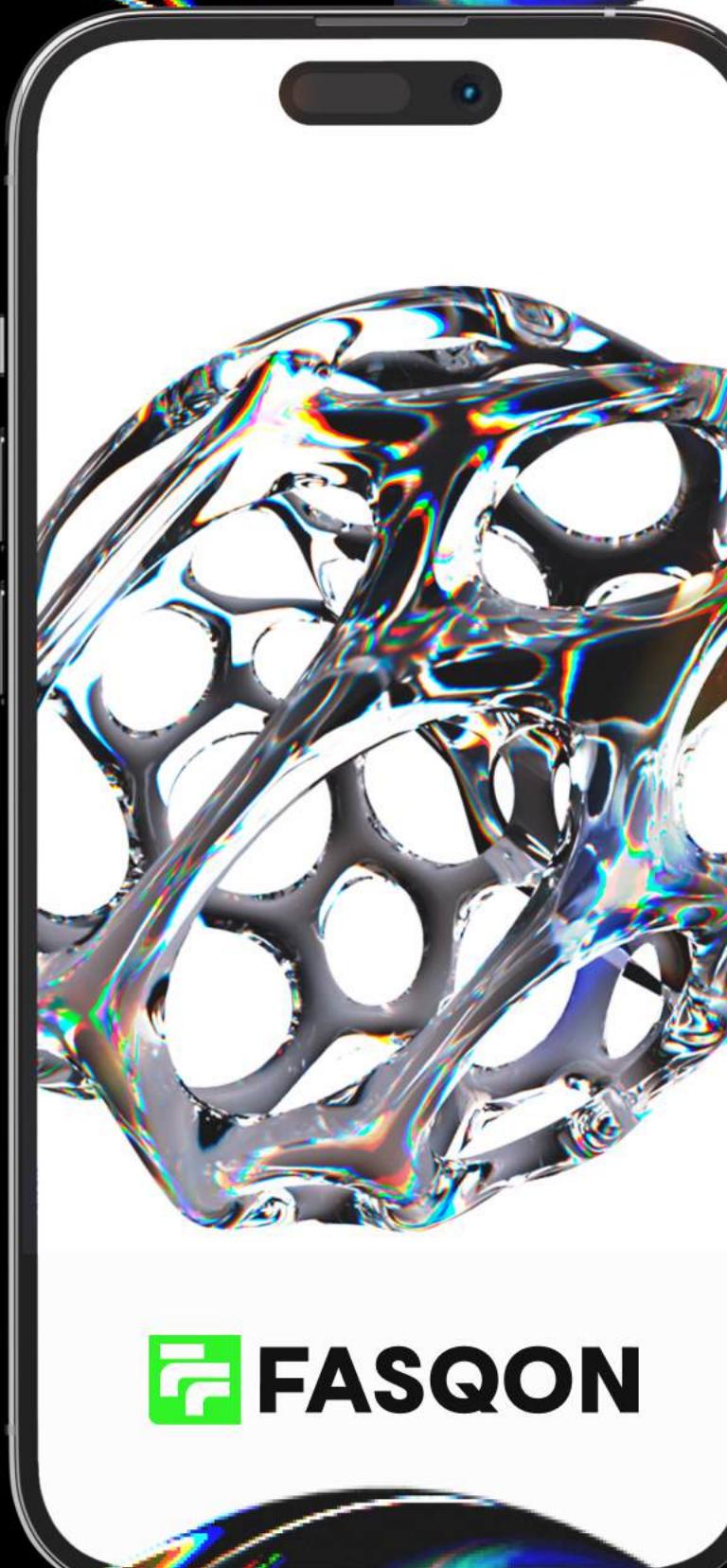
- **FASQON** is a private AI environment for communication, crypto-fiat transactions and storage of confidential data with seed authorization. The project offers confidential solutions for secure payments, data management and communication, which makes it unique in the fintech and messenger market.



# I Introduction

- Today, the fintech market and digital financial solutions are undergoing a transformation, driven by the rapid adoption of technology, the growing number of cryptocurrency users, and the increasing complexity of global regulatory standards. According to **Statista**, the global fintech market was valued at \$2.5 trillion by 2023 and is projected to exceed \$3.3 trillion by 2027, at a compound annual growth rate (CAGR) of 4.6%. At the same time, the digital payments sector is the most dynamically developing segment, covering more than 60% of total turnover. However, a number of significant barriers and problems hinder the development of the industry.

- **Lack of universal solutions for integrating cryptocurrencies and fiat funds.** Most existing platforms either focus on traditional banking (Revolut, Wise) or focus only on cryptocurrency (Binance, Coinbase). As a result, users face limited options for converting and transacting between fiat and cryptocurrency assets.
- **Difficulties in ensuring security.** Chainalysis estimates that in 2023, the total damage from fraud and cyberattacks in the digital asset sector will exceed \$3.5 billion. Key threats include phishing, data spoofing, transaction interception, and social engineering schemes. This leads to the need to use advanced technologies to analyze transactions and protect users from fraud.
- **Limited options for international payments.** Platforms such as Wise and Revolut offer cross-border transfer services, but their solutions often come with high fees, strict KYC procedures and dependence on central banking systems. According to McKinsey research, cross-border payments will increase by 40% by 2025, but more than 70% of transactions will go through intermediaries, increasing processing times and reducing transparency.



## Amid this growth, users and companies are facing a number of challenges:

- 1 **Market Fragmentation:** Solutions provided by large players (Revolut, Wise, PayPal) often offer limited functionality, especially for cryptocurrency users.
- 2 **Complex KYC and AML procedures:** In 2022, according to LexisNexis, KYC and AML compliance costs for global fintech companies exceeded \$180 billion, resulting in a significant decline in customer conversion. It is estimated that more than 30% of users abandon the registration process due to multi-step verification.
- 3 **Lack of unified solutions for multicurrency transactions:** There are practically no solutions on the market that can convert fiat and cryptocurrency assets without intermediaries and at minimal cost, which leads to increased commissions and increased transaction processing time.



**PayPal Revolut**



## Current problems of the corporate segment

Companies operating in an international environment face challenges related to integrating payment systems, managing cryptocurrency assets, and complying with regulatory requirements across multiple jurisdictions. For example, most existing fintech solutions provide clients only with general corporate IBAN numbers, which creates a number of inconveniences:

- **Reduced trust of counterparties.** Payment to a common IBAN raises doubts among international partners and regulators, as there is a lack of transparency and personalization of payments.
- **Limitation of functionality for corporate users.** Platforms such as Wise and Revolut do not provide the ability to create corporate sub-accounts, which limits the ability to manage liquidity and record transactions for international companies.

# I Strategic opportunities and market entry

Thanks to its flexible approach, FASQON has the opportunity to achieve a leading position in the European and Asian markets in the next three years. According to PwC, in 2023, 70% of European companies announced their intention to integrate cryptocurrency and fiat transactions into their business processes. This creates a significant niche for FASQON, offering solutions at the intersection of traditional banking and innovative digital assets.

- The development plan includes:
  - 1 Entering the European market with licensing in Portugal and the Czech Republic.
  - 2 Active expansion into Asia, starting with licensing in Hong Kong and Singapore.
  - 3 Creation of partnership programs with leading banks and financial institutions, which will ensure high liquidity and trust from institutional clients.

## Market analysis and target audience

FASQON's main target audience is users of banking and financial solutions who seek to combine their crypto and fiat transactions in one secure space with convenient asset management tools. The platform offers a solution for various types of clients, including:

- 1** **Small and medium-sized businesses** are companies that face the need for frequent international transactions, paying invoices and managing multi-currency accounts.
- 2** **Freelancers and remote workers** are individuals who work for international companies and are paid in different currencies, including cryptocurrencies.
- 3** **Crypto enthusiasts** are users who actively use cryptocurrencies and need a single solution for managing fiat and digital assets.
- 4** **Tech-savvy customers** are **customers** looking for high-tech, AI-infused solutions to optimize their financial planning.



# Competitive analysis

At this stage, the key competitors are fintech companies offering multi-currency accounts and flexible solutions for cryptocurrency transactions:

1

## Revolut

**Strengths:** Developed system of multi-currency accounts and instant currency conversion. Loyalty program for Premium users.

**Weaknesses:** Limited cryptocurrency functionality, poor AI integration, and lack of unique IBANs for each client.

2

## N26

**Strengths:** Ease of use and focus on the European market. Multiple subscription levels available with different features.

**Weaknesses:** Lack of integration with cryptocurrencies and AI assistants. Lack of multi-signature support to secure transactions.

3

## Trustee Plus

**Strengths:** High level of security and support for multiple blockchains. Main focus on cryptocurrency payments and asset management.

**Weaknesses:** Lack of messenger functions, AI and support for fiat transactions with individual IBANs for each client, which reduces trust from traditional businesses.

4

## Wise (ex-TransferWise)

**Strengths:** Support for multi-currency accounts and integration with many banks around the world.

**Weaknesses:** Focus on P2P transfers, lack of a messenger and AI for analyzing and managing transactions.

The FASQON platform focuses on combining all these functions in one solution, offering unique IBANs, AI transaction analysis and secure storage of crypto assets. This allows us to cover the gaps that exist with current competitors and offer users a comprehensive solution.



## Go-to-market strategy and growth

### Stage 1: Pilot launch in Europe (Portugal, Czech Republic)

- As part of the pilot launch, the platform will focus on attracting private users, including from the SME segment, focusing on offering unique IBANs to simplify payments and manage multi-currency accounts.
- Potential partnerships with local banks and payment processors such as Banco BPI and Raiffeisen Bank will reduce barriers to entry for local users. Global partner – Bison Bank.

### Stage 2: Expansion into the Asian market (2025-2026)

- Adaptation of the platform to regulatory requirements and integration with local banking and cryptocurrency systems.
- Local marketing campaign and establishing potential partnerships with major fintech players in the region such as Paytm and Binance.

### Stage 3: Scaling and global expansion (2027-2030)

- Enabling additional AI analytics, payment automation, and integration with IoT systems for large enterprise clients.
- Entering the markets of Latin America and the Middle East, taking into account the specifics of local regulation.

# Marketing strategy

1

## Digital Marketing and Advertising

- The main focus will be on advertising through professional platforms such as LinkedIn, Medium and industry media. Promotion of content describing the benefits of AI and a messenger with asset management function.

2

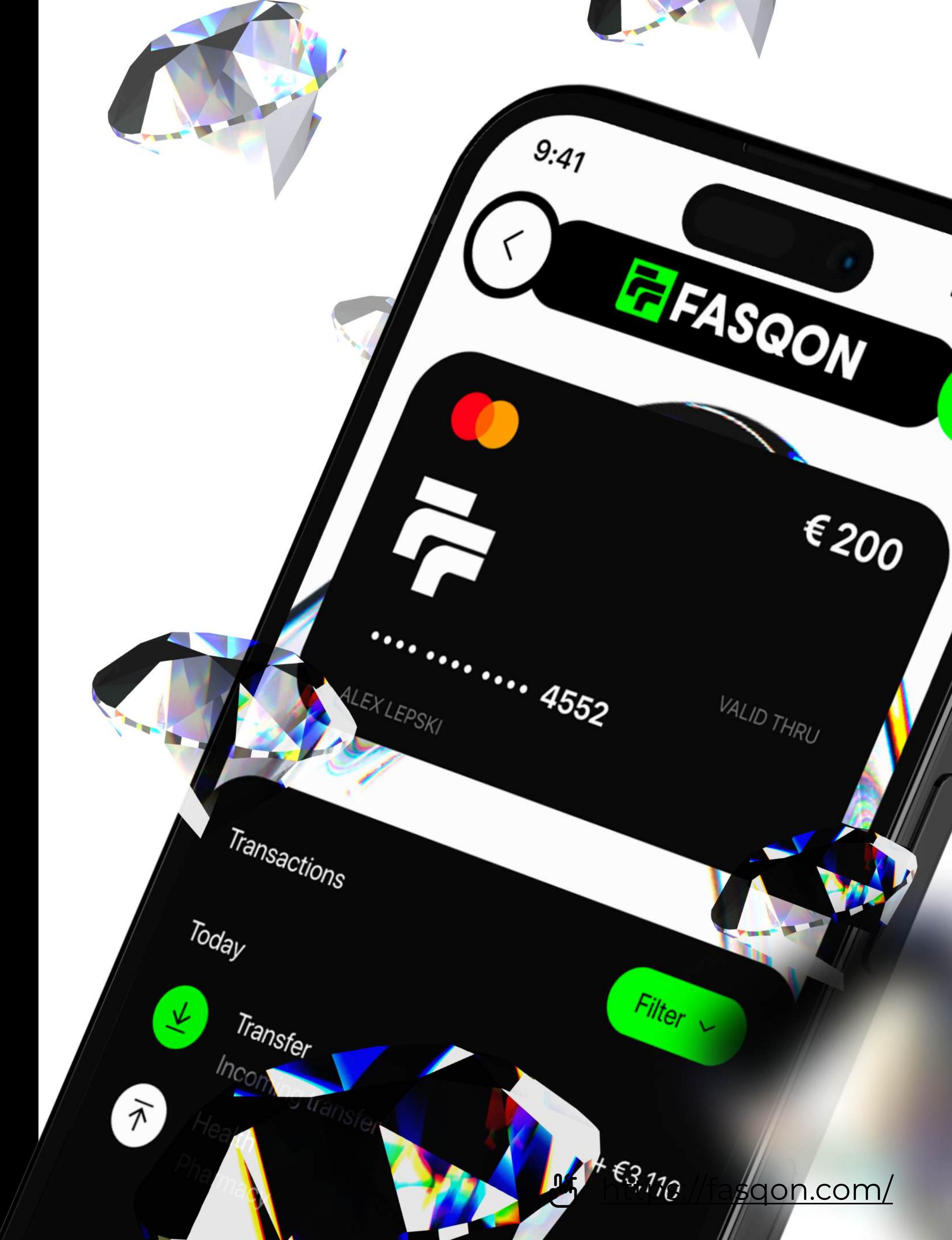
## Ambassador program and partner bonuses

- Launching an ambassador program among representatives of small and medium-sized businesses who will be able to share successful cases of using FASQON.
- Introduction of affiliate bonuses for attracting new users and companies.

2

## Social proof and reviews

- Creating cases of successful use of the platform based on real examples of clients, such as local fintech companies and small businesses.
- Actively attracting reviews through online platforms (Trustpilot, G2) and independent reviews, which will strengthen trust in the product.



# I Market problems

- 1 **Complex multi-level KYC:** multi-stage verification with video identification, repelling users at the registration stage.
- 2 **Limited jurisdictions:** the need for multiple supporting documents for international transfers.
- 3 **Inconvenient payment of invoices:** manually entering details and copying data - high risks of errors and delays.





# I Market problems

- 4 **AI fraud:** substitution of number and voice, interception of data during copying - direct threats of loss of funds when paying.
- 5 **Lack of bank-level security storage for crypto assets:** lack of infrastructure for secure storage of digital assets with guaranteed bank-level protection.
- 6 **Limited tools for crypto-fiat transactions via bank card:** lack of solutions for convenient transactions between cryptocurrency and fiat using cards.

# I The need for new solutions and competitive opportunities

Against this background, there is a need to create hybrid platforms that can combine the functionality of traditional banking, cryptocurrency transactions and secure data exchange within a single solution. This is where FASQON comes into play - the first integrated platform on the market, providing each user with a unique IBAN for international and local transactions, as well as advanced AI and blockchain-based asset management infrastructure.

FASQON's goal is to create a multifunctional environment that provides security, speed and ease of interaction with fiat and digital assets, while simultaneously solving the problems of corporate and individual use.

Benchmarking shows that none of the key players such as Revolut, Wise or Trustee Plus provide a solution that combines:

- **Individual IBAN numbers for each company and user**, eliminating the problem of using common corporate accounts.
- **Multi-currency wallet with support for cryptocurrencies and fiat**.
- **AI-powered transaction protection** to detect and block fraudulent transactions in real time.
- **Integrated messenger** for secure data exchange and management of financial transactions through a chatbot interface.

# I Solutions from Fasqon

- 1 Registration using a **seed phrase** without using personal data
- 2 Issue of **private bank cards** with a limit of up to 200 euros without KYC
- 3 Issuing unique **IBAN details**
- 4 Licensing in **Portugal and the Czech Republic** at the first stage of launch, further expansion in the jurisdiction of presence to comply with regulatory standards and simplify international payments to the local level



# Solutions from Fasqon

- 5 Payment of any invoices (electronic and printed) with recognition of details in the messenger in one click
- 6 Protection against AI fraud: identifying attacker patterns, protection against identity substitution
- 7 Creating a bank-grade crypto-fiat architecture for storing assets and conducting transactions





# Why FASQON?

FASQON offers a solution that combines advanced technology and business logistics to create a unified financial and communication management environment:

- 8 **Integration with leading blockchains** to provide high-speed transactions and secure storage of digital assets.
- 9 **The ability to maintain accounts and manage assets through a secure messenger**, which reduces time and financial costs.

Thus, FASQON does not just introduce new technologies, but creates a complete ecosystem for users seeking maximum protection, convenience and efficiency.

# Products and technology

## Main Products:

- **FASPay:**

Private bank card with a unique IBAN + system for crypto-fiat, supporting multi-currency payments and payment on the website, in the application in 1 click from the Fasqon crypto-fiat wallet.

- **FASQON Messenger**

+ Integration with FASPay, allow users to securely communicate and perform financial transactions in one application.

- **AI Assistants:**

Provide security, anti-fraud, education and entertainment, creating a unique user experience.

- **Fasqon Wallet**

Custodial and non-custodial crypto-wallet in an AI environment.

## Technologies:

- **Seed authorization:**

provides a high level of data and transaction security.

- **Integration with blockchain technologies:**

support for TON as an architectural basis, as well as Bitcoin, Tron, Ethereum and others for transactions in the environment.



# I Expansion and implementation

- FASPay
- Automated solution with recognition of details for payment of any types of invoices, transactions in payment systems in a multi-currency format for geo regions of FASQON presence.





FASPay provides each user with a **private bank card** with a balance limit of up **to 200 euros** without verification.

**Card replenishment** will be possible **via IBAN**, through a network of P2P partners, as well as using direct cryptocurrency payment.

Fasqon offers its **own IBAN details** for each user, unlike its competitors, where the crediting occurs in the general account of the fintech company.



# I Expansion and implementation

- ⌚ The goal is a strong magnet to attract business users, as well as a mass audience that constantly feels the need to pay for services, goods, bills, eliminating intermediaries with a low level of trust, as well as leveling the risks of incorrect payment generation (error in details: typos, incorrect information in the fields and more).



# I Expansion and implementation

-  Target audience: clients of banks and payment systems. The solution will allow for rapid expansion and by 2027 to reach the profitability of competitors in this area, and by 2030 to take away part of their audience in the regions where they operate, exceeding their profitability by 26%.
-  Existing payment systems were designed to solve the problems of fast and secure transactions, but their approaches are outdated, unlike FASPay.
-  The foundation of the financial module is Wallet of custodial and non-custodial type. Work in the ecosystem and profile are tied to a single seed phrase, under which FASQON creates addresses in various blockchains, such as TON, Bitcoin, Tron, Ethereum and others.

# I Expansion and implementation

## ■ FASQON messenger

- **Integration with FASPay for payment of invoices:** loading and automatic recognition of invoices directly in the messenger.
- **Document support:** the ability to store contracts and other documents related to payments, with the ability to add notes.
- AI • **AI assistant:** preparation of reports, statistics and automatic payments based on uploaded documents.



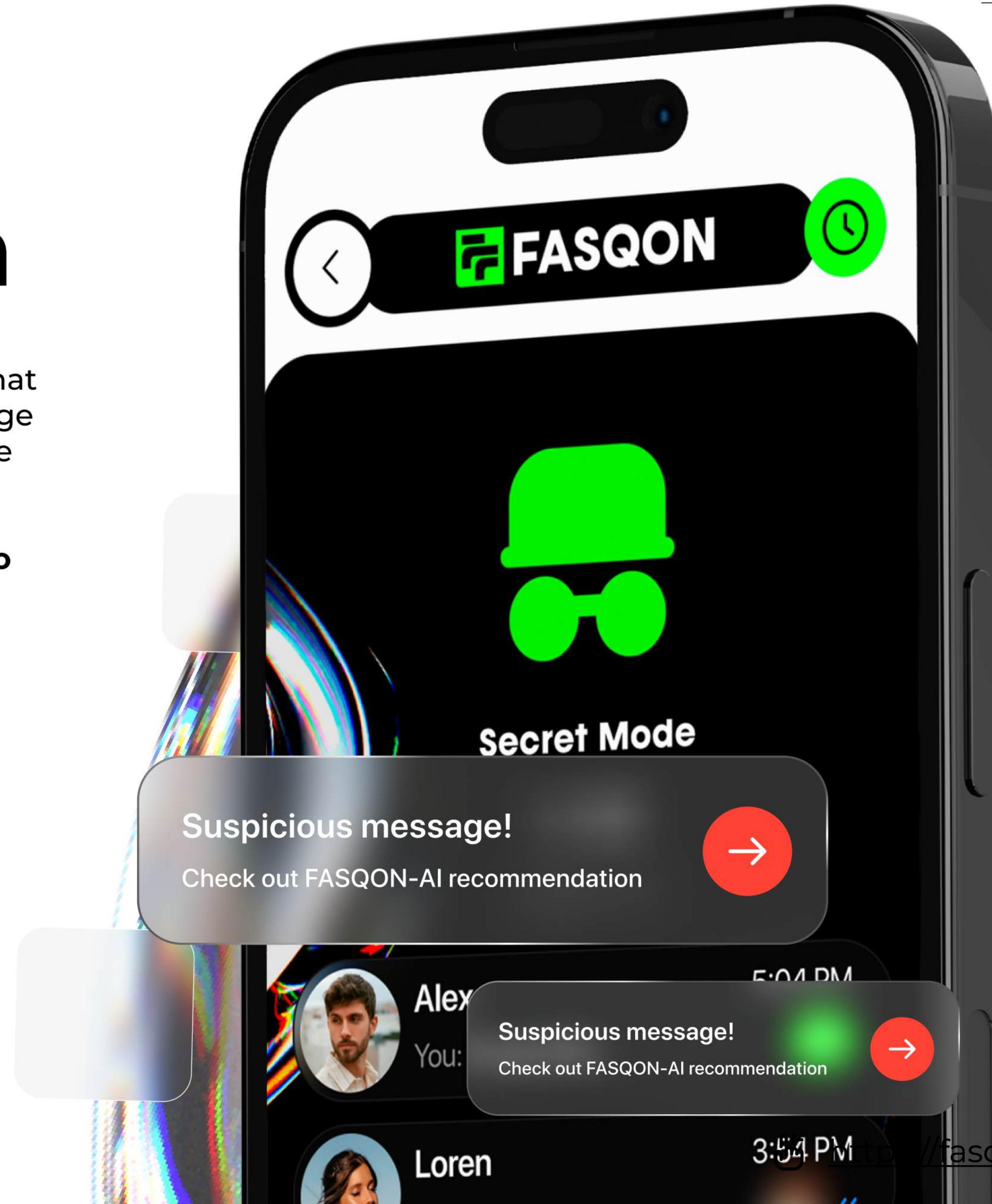
# I Expansion and implementation

- **FASQON messenger**
  - 🔗 **Data sharing:** the ability to securely share financial documents and reports with partners, accountants and other contacts.
  - 💳 **Cashback and bonuses:** accrual of cashback for payments in partner stores and receiving bonuses for each message.
  - ⭐ **Interactive interaction:** gamification of communication and awarding bonuses for activity, which stimulates user engagement.



# I Expansion and implementation

- 02 A secret messaging mode built into the chat in P2P format for transmitting access, sensitive information, with storage and transmission of data only between the devices of the interlocutors, sets of AI-assistants for security, training, entertainment, secretary and others, contextual storage with access through a seed phrase, **will allow the user to be retained and accustomed to the AI environment as soon as possible.** This is an important magnet at the starting stage, when family, friends, acquaintances, and colleagues are not yet registered on the platform.
- 00 The FASQON GO market is being created in the AI environment, where opportunities for implementing game mechanics and mini-applications from partners will also be presented. Starting from our flagship solution - a swipe that imitates stroking an animal (character) with receiving tokens for activity, to AI assistants, to AI assistants, and to custom user developments.



## Main system components

FASQON uses a hybrid architecture that includes centralized and decentralized components to ensure security, transaction processing speed and user experience. The main technical infrastructure of the platform is built on the basis of the following modules:

### 1 Multi-currency transaction and IBAN account module

- Each FASQON user is provided with an individual IBAN account for local and international transactions. This account is part of a multi-currency system that supports over 30 fiat currencies and cryptocurrency conversion.
- The architecture of IBAN accounts is based on the principle of asset segregation: each IBAN is generated and linked to a separate sub-account on the main platform. This solution prevents possible conflicts of interest and reduces the risk of funds being frozen during regulatory audits.
- The IBAN security mechanism includes multi-layer authorization and a transaction verification mechanism through AI. If the system detects anomalies in the data flow (for example, changes in geolocation or funds transfer patterns), the transaction is suspended until further verification.



2

## Anti-fraud protection and AML (Anti-Money Laundering) module

- The FASQON anti-fraud module is based on machine learning algorithms that can analyze both financial data and user behavioral patterns.
- Functionality:** During transaction processing, AI evaluates not only the payment structure, but also parameters such as the time frame for the transaction, IP address, history of previous operations and user behavior in the messenger. The system can identify potential fraudulent schemes, such as data spoofing or transferring funds to suspicious accounts, by identifying anomalies and comparing them with a library of known fraud schemes.
- If suspicious transactions are detected, the system automatically notifies the monitoring team and temporarily blocks the transaction to conduct a detailed audit. This solution reduces the risk of fraud by 40%, which is confirmed by market research for AML solutions in 2023.



### 3 Crypto-fiat processing

- An important part of the FASQON infrastructure is crypto-fiat processing, which includes automated management of multi-currency transactions and protection of digital assets.
- Technical implementation:** to ensure the security of cryptocurrency transactions, multi-signature wallet and smart contract technologies are used. Each transaction goes through several levels of validation (including decentralized oracles and manual verification), which minimizes the risks of double spending and hacker attacks.
- Integration with the TON blockchain:** to increase transaction speeds and reduce commission costs, the core infrastructure is built on the TON blockchain, which allows processing up to 10,000 transactions per second.

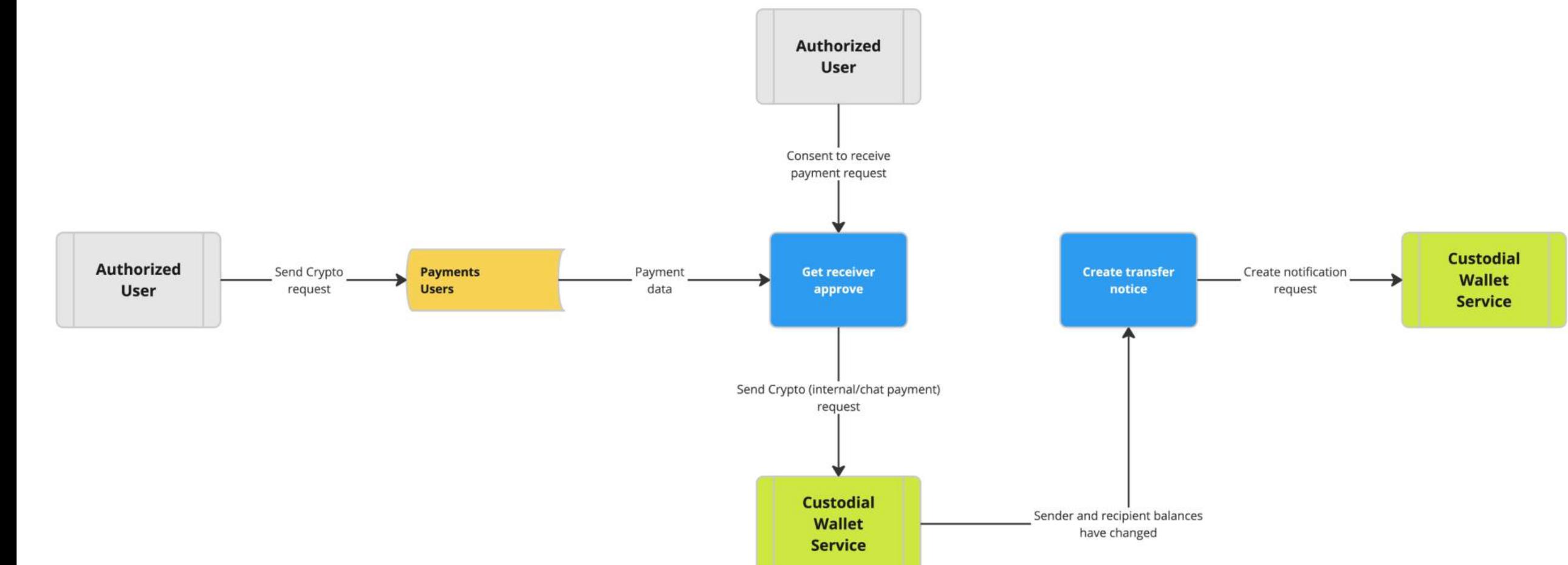


Diagram 1. Mechanism for sending payment in the messenger ecosystem

## 4

**System of AI assistants and smart contracts**

- AI assistants serve as both analytical tools and assistants in the transaction process. Users can ask questions, get account reports, analyze their expenses, and even schedule large transfers.
- AI technology** is based on NLP (Natural Language Processing) and deep learning models, which allows assistants to analyze data in real time, ensuring timely execution of financial transactions and recommendations.
- The implementation of smart contracts** based on TON ensures the automatic execution of transactions and transfers between platform users, eliminating the human factor and increasing transparency.



## Integrations and partnerships

1

### Banking integrations

- FASQON is working to establish strategic partnerships with European and Asian banks to integrate its solutions into local financial ecosystems.
- Examples of current partnerships: Leading regional banks in Portugal and the Czech Republic provide us with local support, which greatly simplifies KYC completion and allows users to conduct local transactions at minimal cost.

2

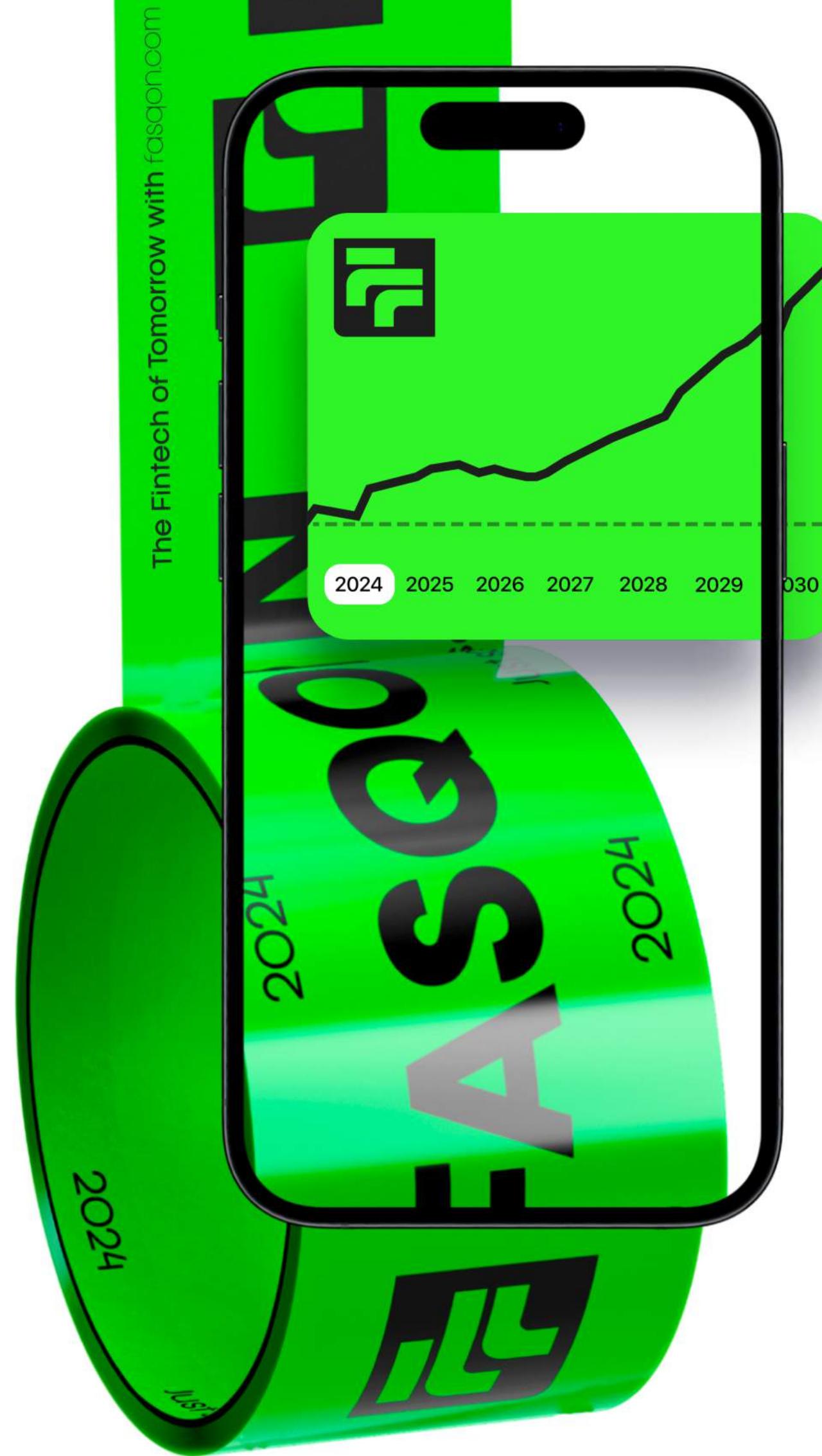
### Cryptocurrency partnerships

- Support for the TON network allows users to conduct instant and secure cryptocurrency transactions. Negotiations are ongoing with leading crypto platforms to integrate multi-currency wallets and increase liquidity.

3

### Partnerships with fintech companies

- To improve the user experience, we cooperate with companies specializing in AML and KYC procedures. This allows us to minimize compliance costs and ensure system reliability for all types of transactions.



## Implementation and ecosystem expansion

- 1
- 2
- 3

### Pilot testing

- The initial version of the platform will be pilot tested in 2025 among customers in Portugal. For six months, the stability and ability to process up to 500,000 transactions per month without delays will be tested.

### Deployment Stages

- In 2025, the platform will be implemented in stages: at the first stage - support for fiat and cryptocurrency payments, at the second - IBAN integration and AML automation. By 2027, we plan to expand the infrastructure by adding new security modules and integrations with banking partners in Asia.

### Global strategy

- FASQON's goal is to become the leading hybrid financial asset management and messaging platform globally. This will be achieved through the active growth of the user base in Europe and Asia, the creation of local services and the support of multi-level protection systems.

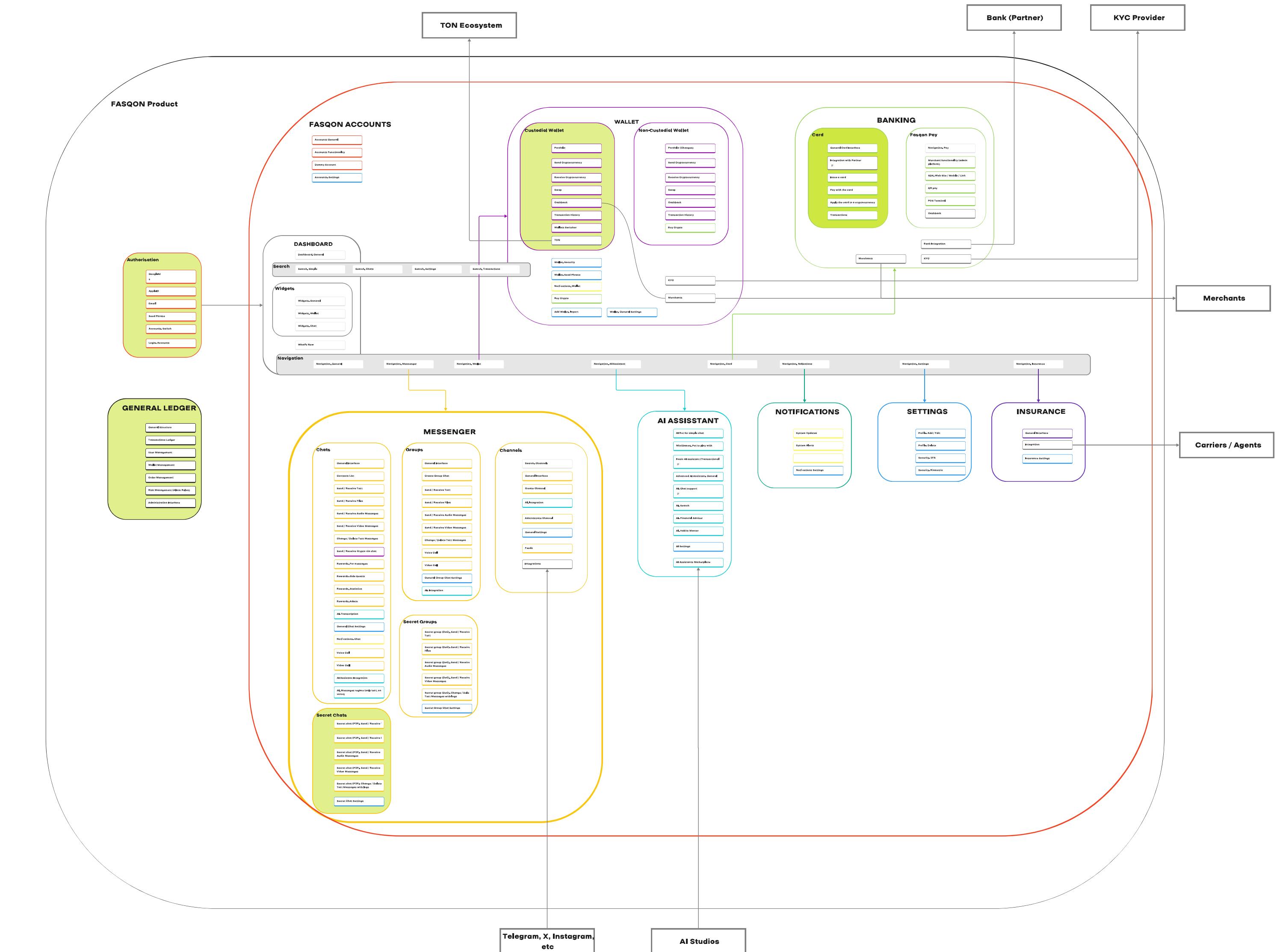
## Future plans and technology development

- 1** **Development of self-learning algorithms for AI.** In 2026, FASQON plans to introduce self-learning algorithms that will take into account user behavioral data to improve recommendations and optimize financial processes.
- 2** **Integration with DeFi solutions.** In 2027, we plan to expand the platform through integration with decentralized financial services (DeFi), which will allow users to access lending, staking and automated asset portfolio management.

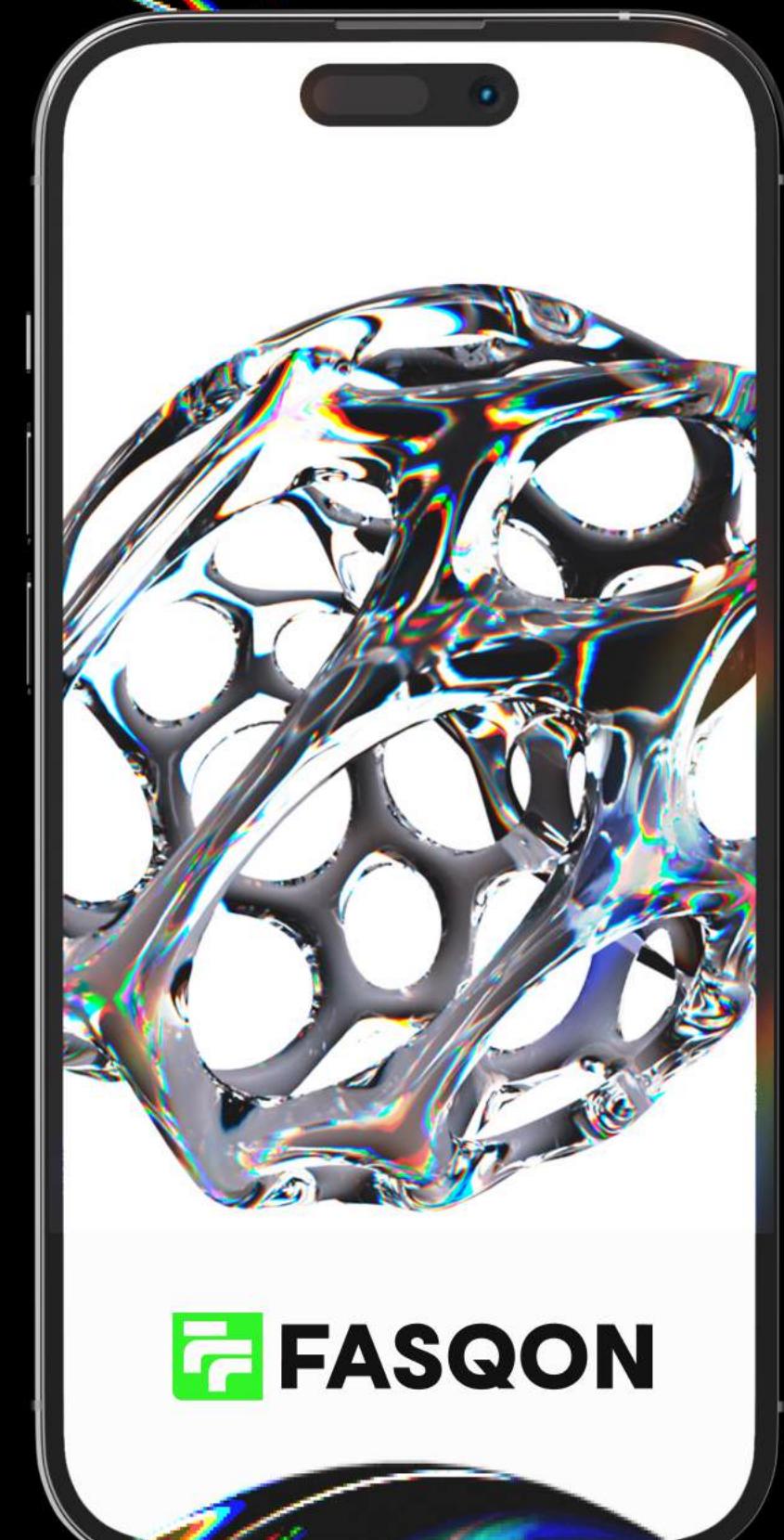


# | Technical architecture

For financial and communication platforms like FASQON, security is a top priority. This section details technical approaches and strategies to protect data and prevent leaks. FASQON uses innovative solutions to ensure data confidentiality and integrity at every stage of user interaction with the system.



## Scheme 2. General architecture of Fasqon modules.



## Multi-layered security architecture

1

### Multi-factor authentication and seed authorization

- FASQON implements multi-factor authentication (MFA) as standard practice for all transactions on the platform. Users can choose authentication methods including seed phrase, biometrics (fingerprint or facial recognition), and one-time passcodes (OTP) for each transaction.
- Seed authorization serves as the main mechanism for user identification. The seed phrase, as in traditional cryptocurrency wallets, acts as a unique private key. This key is stored on the user's device, which eliminates the possibility of remote access to the seed phrase from the outside.

2

### End-to-End Encryption

- All messages in the messenger and transactions are protected using the End-to-End encryption protocol. This means that even the FASQON platform itself does not have access to data transferred between users.
- The use of TLS protocols and AES-256 algorithms to encrypt data in transit and at storage provides a high level of protection. This encryption model is used by banks and international fintech companies and complies with PCI DSS and GDPR standards.

**3**

### Intrusion Detection and Prevention (IDS/IPS)

- FASQON has implemented intrusion detection and prevention systems (IDS/IPS) that work in real time, analyzing traffic for anomalies and suspicious activity. Machine learning-based algorithms allow you to analyze millions of events per second and identify atypical interaction patterns.
- IDS/IPS systems are integrated with the platform and support automatic response to identified threats. If suspicious activity is detected, the system initiates additional user verification and blocks the transaction until the verification is completed.

**4**

### Data storage and protection of confidential information

- FASQON uses a hybrid storage solution that includes both centralized and decentralized approaches. Centralized data (KYC, accounts) is stored in secure data centers that comply with ISO 27001 standards. Crypto assets and transactions are managed through decentralized blockchain networks.
- Data Segregation: All critical information such as transaction data and personal information is stored encrypted and separated into separate containers. They can only be accessed through authentication using multi-factor authorization.



## Protection transactions and anti-fraud systems

1

### AI fraud protection module

- Traditional anti-fraud systems often focus on static parameters (IP, geolocation, transaction time). FASQON uses a hybrid approach that includes AI analysis and behavioral metrics.
- The AI system built into the antifraud module analyzes more than 50 parameters of each transaction, including the speed of data entry, behavioral patterns and changes in user habits. This allows you to identify suspicious transactions with up to 97% accuracy, which significantly reduces the risk of fraud.
- Machine learning (ML) algorithms automatically update their models based on new data, identifying new types of attacks and fraudulent schemes. If abnormal activity is detected, the system blocks suspicious transactions and sends an alert to the administrator.



2

### Transaction monitoring and AML (Anti-Money Laundering)

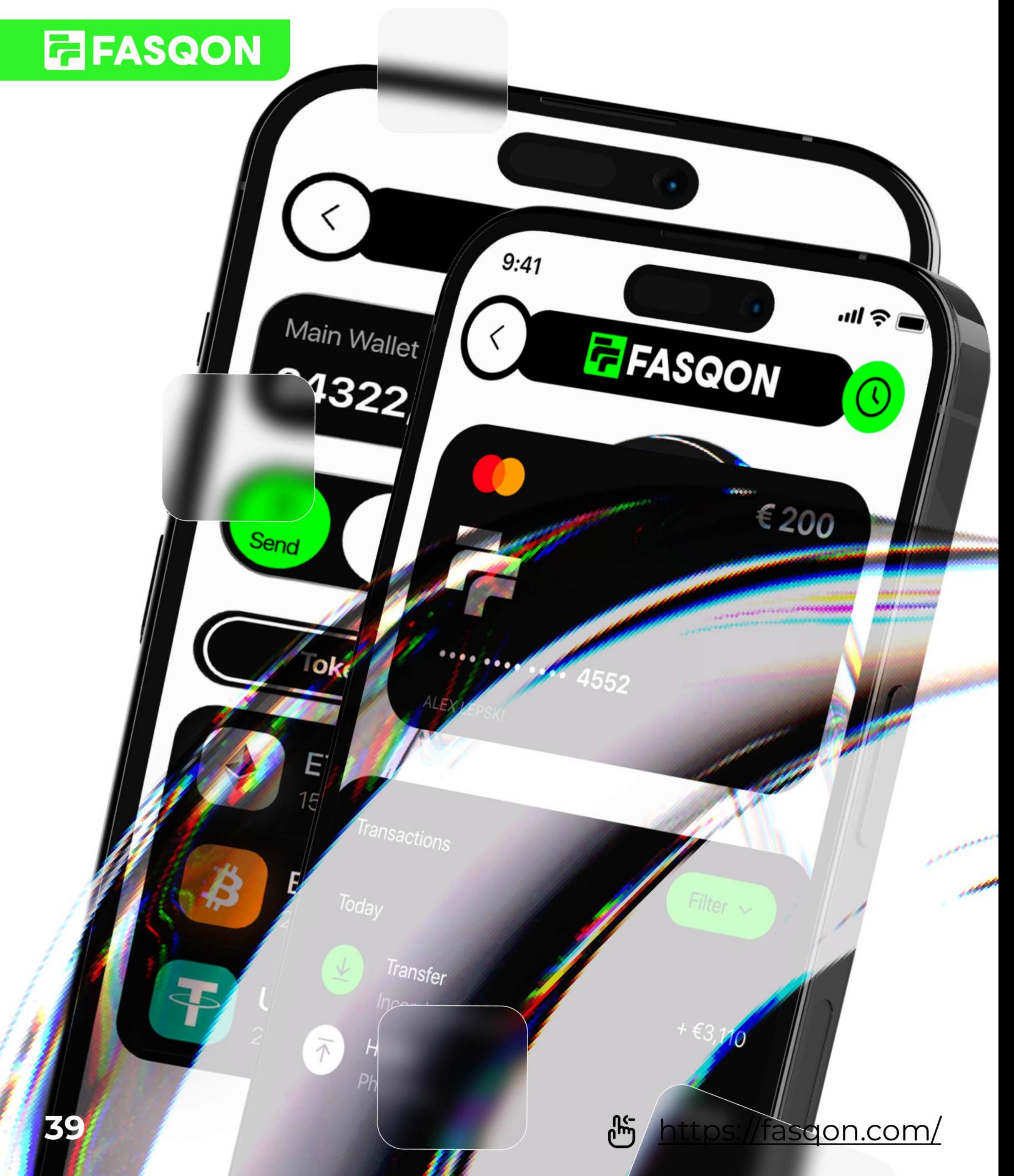
- To comply with financial regulatory requirements, FASQON integrates automated transaction monitoring tools and AML procedures. Each user undergoes a KYC process upon registration, after which their transactions are monitored using a risk model.
- The transaction analysis system uses algorithms based on graph database technology that allow you to track chains of transfers and identify suspicious connections between accounts.

3

### API Security Protocols and Smart Contract Audits

- All platform APIs are regularly audited for vulnerabilities and comply with OWASP (Open Web Application Security Project) standards. The platform uses secure communication channels and two-factor authentication for each API request.
- Smart contracts used in the crypto-functions of the platform (exchange, multi-signature, storage) are audited by independent experts, which reduces the risk of errors in the code and increases user confidence in the platform.





## Approaches to implementation of IBAN accounts

1

### Creating unique IBANs for each user

- Unlike competitors such as Revolut and Wise, where user funds are held in shared corporate accounts, FASQON provides each user with a separate IBAN. This is achieved through integration with European banks that support the opening of sub-accounts with unique IBANs.
- Technical implementation: Each IBAN is created in real time when a user registers and is associated with his account through the API of banking partners. This allows for instant user identification, simplifying the KYC process and reducing delays in payment processing.

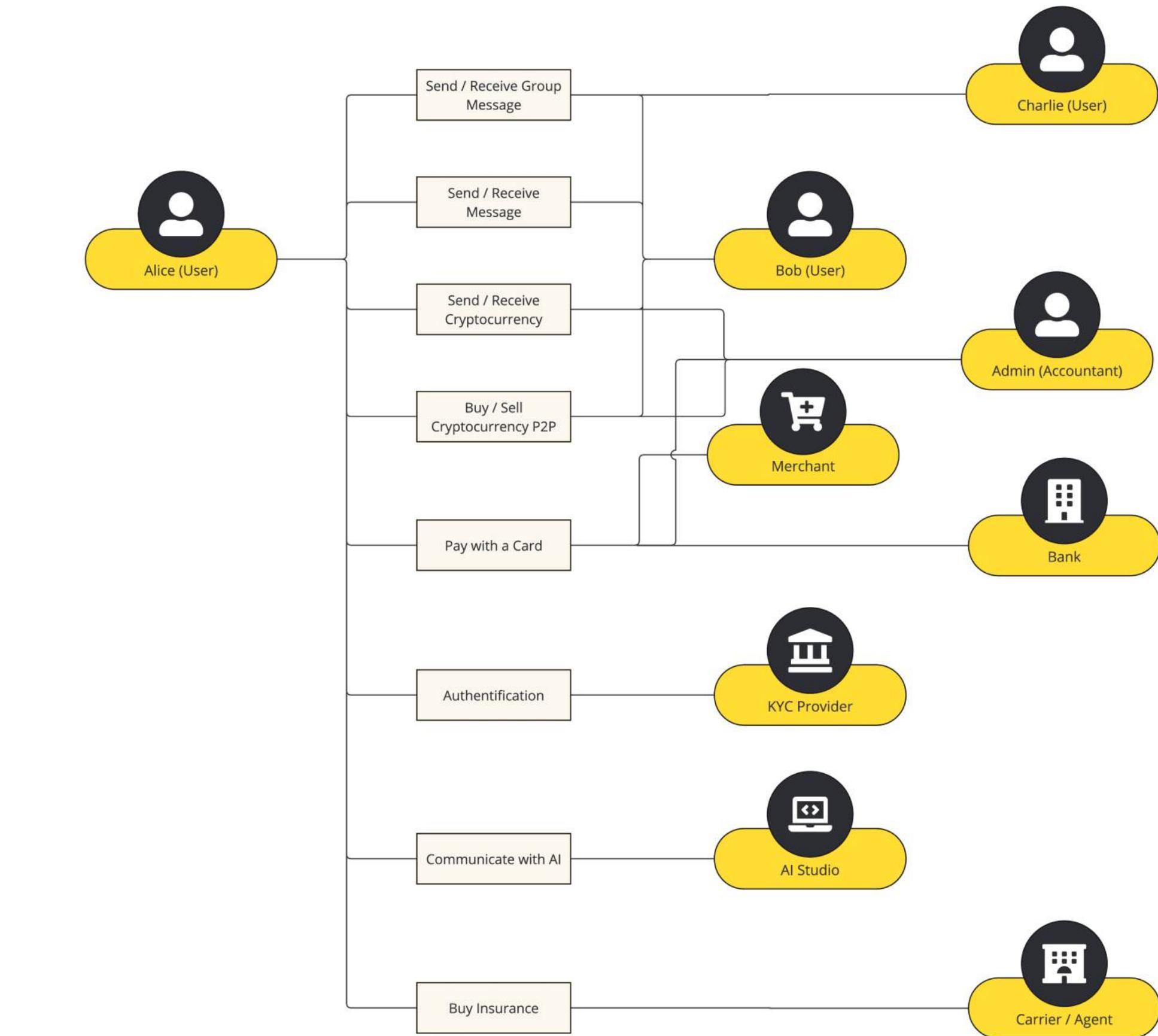
**2****Support for multi-currency transactions**

- The platform supports both Euro and other fiat currencies (GBP, USD, CNY), providing real-time conversion. Users can receive and send funds in any supported currency, making FASQON a one-stop solution for international businesses.

**3****Protection model and anti-fraud mechanisms for IBAN transactions**

- To protect IBAN transactions, a special risk analysis module is used, which evaluates each transaction for potential violations, such as data substitution or unusual transfer amounts.
- Additionally, a system for temporarily blocking IBAN in case of suspected hacking has been introduced. For example, if the system detects that a transaction was initiated from a device that does not match the user's device parameters, it is automatically suspended until confirmation.

The use-case architecture of the FASQON platform is built on the principles of flexibility, scalability and security. It integrates several key components - bank accounts with unique IBANs for each user, cryptocurrency wallets, a messenger with an AI assistant and multifunctional fintech services.

**Diagram 3. Use-case architecture of the FASQON platform**

## General structure of the implementation architecture

The FASQON platform is built on a three-tier architecture that separates components into layers:

1

### Frontend (Client Layer):

- The frontend includes a mobile application. At this level, interfaces are implemented for managing bank accounts, crypto assets and interacting with the messenger.
- **Technologies:** React Native for mobile application
- The introduction of Web3 and WalletConnect allows users to connect and manage both custodial and non-custodial cryptocurrency wallets.



**2****Middleware:**

- Middleware provides integration with external APIs of banks, payment systems and blockchains (TON, Bitcoin, Ethereum, Tron).
- User requests are processed, transaction security is ensured, and an interface for interacting with data (invoices, KYC, AML) is provided.
- Integration with AML and KYC systems is carried out through API partners (for example, Sumsub and Veriff), which allows you to scale the platform to work in international markets.

**3****Backend & Data Storage Layer:**

- At this level there are databases and servers that provide storage and processing of all platform data. Distributed storage and encryption technologies are used to ensure security.

**4****Data storage is structured as follows:**

- **Payment data and transactions:** Stored in an encrypted database using AES-256 and further protected by multi-layer encryption protocols.
- **Personally Identifiable Information (PII):** Stored in a separate encrypted container that can only be accessed through an API with multi-factor authentication.
- **Crypto assets:** Managed using multi-signatures based on smart contracts.

# IBAN and bank account integration module

1

## Creation and management of unique IBANs

- Potential integration with European banking partners such as ClearBank and Currencycloud allows for the creation and management of unique IBANs for each user. Each IBAN is automatically generated when a user registers and is associated with his profile.
- For implementation, the API of partner banks is used, which support opening sub-accounts. The system controls access to these IBANs using authentication algorithms, eliminating the possibility of unauthorized access.

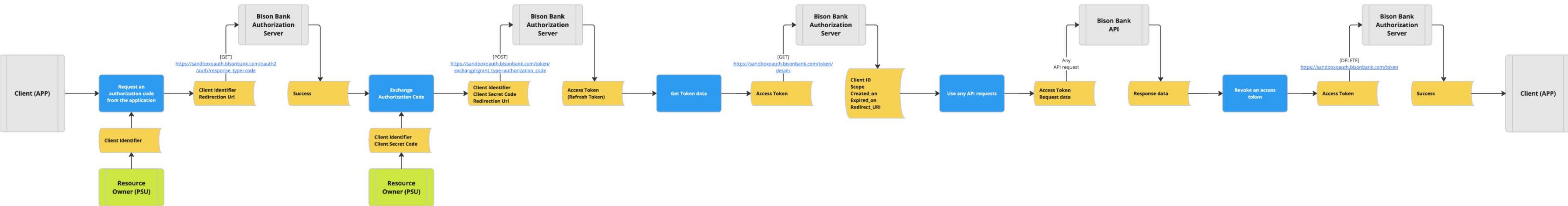


Diagram 4. General architecture of banking integration of the FASQON platform

**2****Payments and currency conversion in real time**

- The platform supports multi-currency accounts, allowing users to receive and send funds in different currencies. For this, a conversion mechanism based on partner services such as Airwallex is used.
- Currency conversion is carried out through secure channels with minimal delays. Funds can be converted into fiat or cryptocurrencies at the user's request through a personal account or messenger.

**3****AI-powered transaction protection**

- A combination of behavioral models and transaction analytics is used to secure bank transfers. AI-powered algorithms analyze parameters such as transaction frequency, amounts and IP addresses to identify suspicious activities.
- In case of anomalies, the system launches an additional verification process (for example, a confirmation request via a seed phrase).





## Module cryptocurrency transactions

1

### Custodial and non-custodial wallets

- FASQON supports both types of wallets. Custodial wallets are managed by the platform, providing convenient access to assets and secure transactions. Non-custodial wallets provide the user with complete control over their assets.
- Integration with WalletConnect and Web3 allows users to connect third-party wallets such as MetaMask or Trust Wallet to manage assets on the platform.

2

### Multisignatures and smart contracts

- To manage large assets and conduct transactions, smart contracts with a multi-signature function are used. This reduces the risk of fraud and improves security.
- Smart contracts automatically initiate transactions only after all conditions are met (for example, confirmation of all participants).

## Messenger module and AI assistants

1

### Messenger with multi-level protection

- All messages in the messenger are protected by an end-to-end encryption protocol similar to that used in Signal. Data is transferred only between user devices, excluding their storage on servers.
- Support for secret chats (P2P) allows you to transfer sensitive data and access without exposing it to the risk of leakage. The blockchain authentication mechanism provides an additional layer of security.



**2**

## AI assistants and their functionality

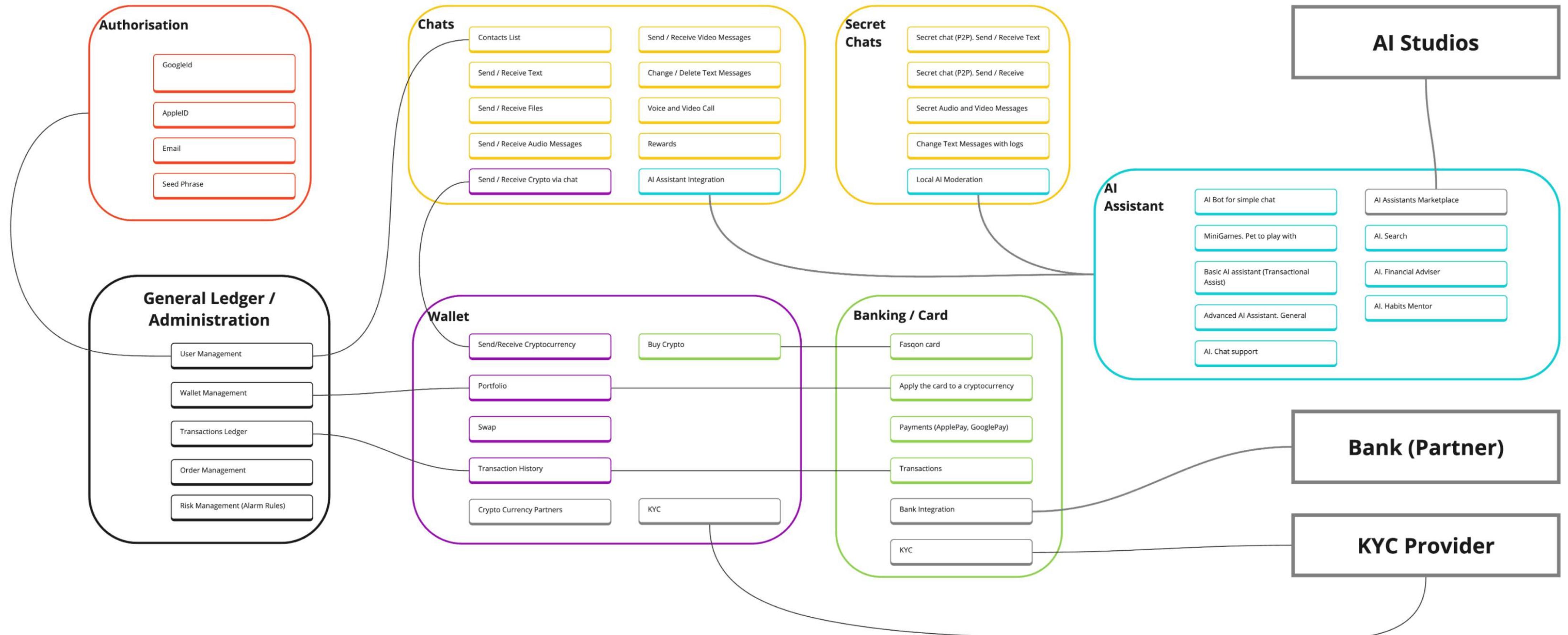
- FASQON includes a range of AI assistants such as Financial Advisor, Transaction Assistant and AI Learning. They analyze user behavior, transactions and chat activity, providing personalized recommendations.
- For example, a Financial Advisor can suggest the best ways to manage assets or provide advice on minimizing taxes based on current transactions.

**3**

## Gamification and reward system

- The messenger has a reward system that awards bonuses for active use (messages, transactions, joint operations with partners). This encourages users to use all the features of the platform and increases their loyalty.





Scheme 5. Intermodular communication.



# | Business model

- **FASQON** applies proven business models of successful fintech startups such as Telegram, PayPal and Revolut, adapting them to new market requirements. Main sources of income include:
  - **Commissions for transactions via FASPay.**
  - **Premium subscriptions for additional features and AI assistants.**
  - **Affiliate programs and integrations with banks and payment systems.**

# | Financial plan and forecasts

Year	Revenue, million \$	Revenue Growth	EBITDA, million \$	EBITDA margin (%)
2024	10	-	-12	-120%
2025	25	150%	-8	-32%
2026	60	140%	-3	-5%
2027	120	100%	-1	-0.8%
2028	200	67%	10	5%
2029	350	75%	70	20%
2030	500	43%	150	30%

**Financial strategy:** Focus on quick time to market, scaling and achieving profitability by 2028 with an EBITDA margin of 30% by 2030.

# I Team



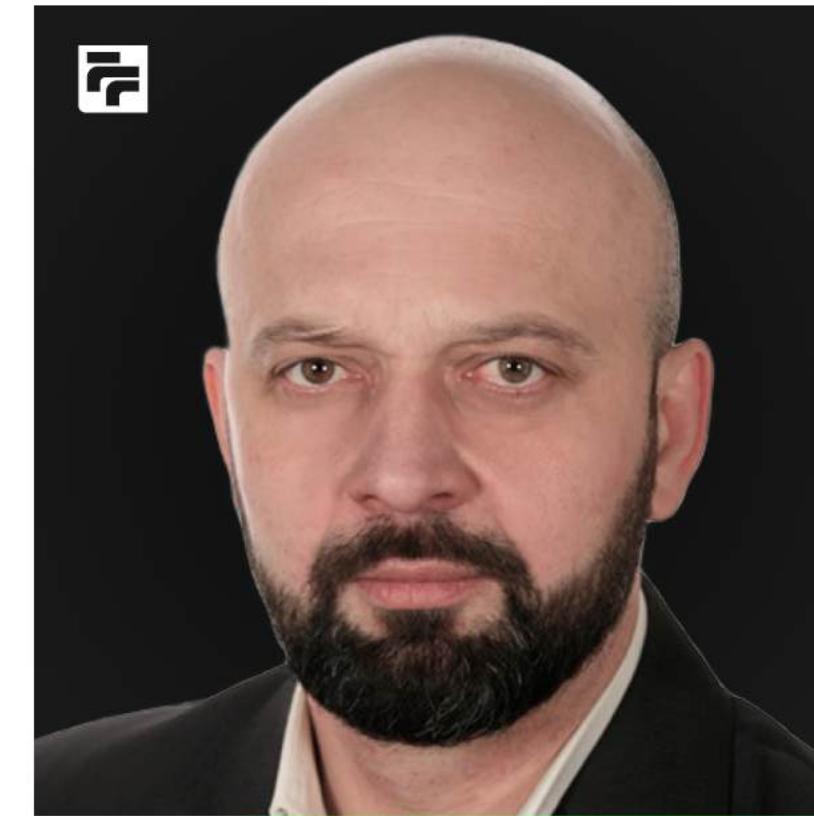
▪ **Orest Petrina**

Founder



Portugal

Founder with experience in managing international companies in the field of e-commerce and Fintech.



▪ **Sergey Khrun**

Co-owner



Poland

The main focus is payment solutions.



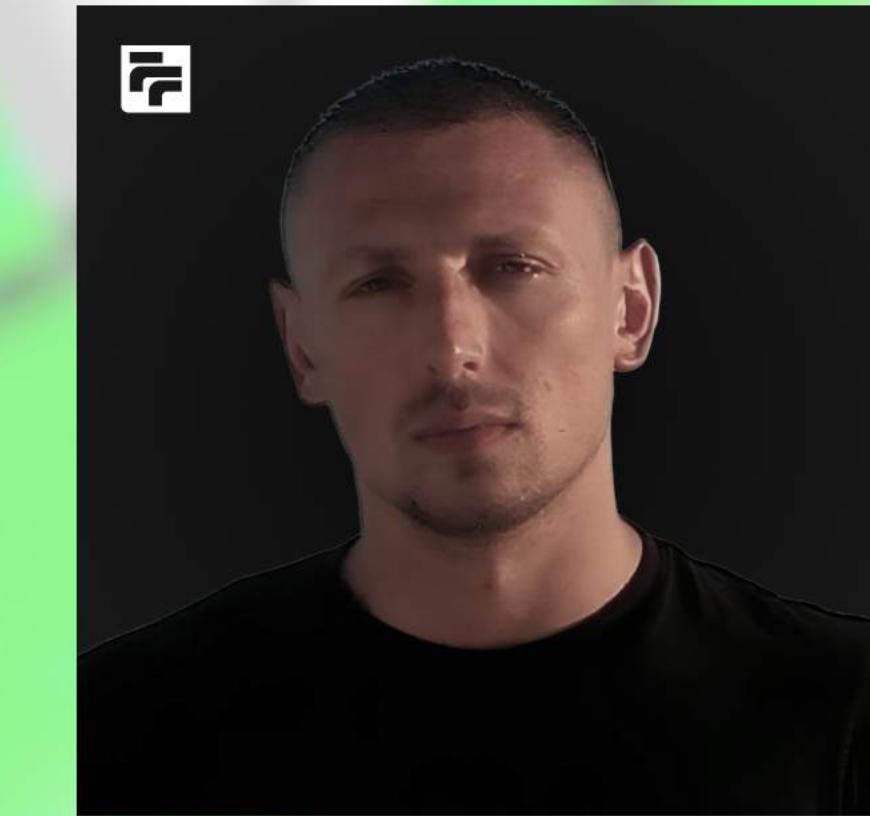
▪ **Sergey Gnilusha**

CEO



United Kingdom

Experience in business processes of PrivatBank and LiqPay, successfully optimized more than 70 businesses, generating more than \$27 million in income for partners over 4 years.



▪ **Sergey Latansky**

COO



Spain

Ability to identify business opportunities, analyze financial data and make informed decisions. Proven ability to mentor and lead high-performing teams, drive organizational growth and achieve goals.



**Marketing support is provided by Hot Killers, which has raised more than \$100 million for the projects.**



**Vareger Group OÜ is our development team that has implemented software for more than 15 banks and fintech projects.**



**Legal partners: Responsible for compliance with all legal regulations and licensing. Participate in projects with annual income of more than \$20 million.**

# Risks and management

## \* 1. Technological Risks:

- **Data Security:** Since FASQON deals with sensitive information and financial transactions, there is a high risk of data leakage. To minimize this risk, the platform uses advanced encryption methods, regular security audits and multi-level authorization through seed phrases.
- **System stability:** The implementation of innovative solutions requires system stability and fault tolerance. To achieve this, FASQON develops a redundant architecture with continuous performance monitoring and uses modular, turnkey solutions.

## \* 2. Regulatory Risks:

- **Compliance with local laws:** FASQON plans to expand into international markets, which means complying with various legal requirements. Fasqon works closely with legal partners to ensure full compliance with all regulatory standards in each region where it operates.
- **Licensing Risks:** Obtaining and maintaining licenses for crypto-fiat transactions is a critical aspect. We invest in creating a strong legal framework and compliance with all regulatory requirements.

# I Risks and management

## ※ 3. Competitive Risks:

- **Innovation risks:** A rapidly changing market requires constant innovation. FASQON focuses on product development and introducing new features to stay ahead of the competition.
- **Competition from big players:** There are strong competitors in the market such as PayPal, Revolut and Telegram. FASQON plans to compete through unique offerings such as the integration of crypto-fiat payments in a new format and AI assistants that will provide greater value to users.

# Development plan and expansion strategy

## Key stages of FASQON development:

### 2024:

- **Q3-Q4:** Continued development of MVP, launch of closed alpha testing, completion of Series B investment for \$4,000,000+
- Continued marketing campaigns.
- **Q4:** Preparations for the launch of IDO, start of product localization for European and Asian markets, registration of a crypto-fiat license.

### 2026:

- **Q1-Q2:** Further development of the product, introduction of additional functions and services that are in demand after A/B testing.
- **Q3-Q4:** We plan to reach 1 million users on the platform. Preparation for a series C investment in the amount of \$50,000,000 to enter the regions of Asia and the Middle East.

### 2025:

- **Q1:** Conducting IDO, attracting partners.
- **Q2:** Conclusion of 50 integration partnerships, launch of a token on the exchange. Licensing in the Czech Republic.
- **Q3-Q4:** Presentation of the beta version of the product, the beginning of active expansion into the Portuguese market with access to the whole of Europe.

### 2027-2030:

- Attracting 10 million active users.
- Expansion and scaling: Increasing market share, expanding the list of partners and integrations, developing the ecosystem AI assistants and additional services.
- Focus on profitability: Achieving positive EBITDA by 2028, with the goal of achieving a margin of 30% by 2030.

# I Target indicators:

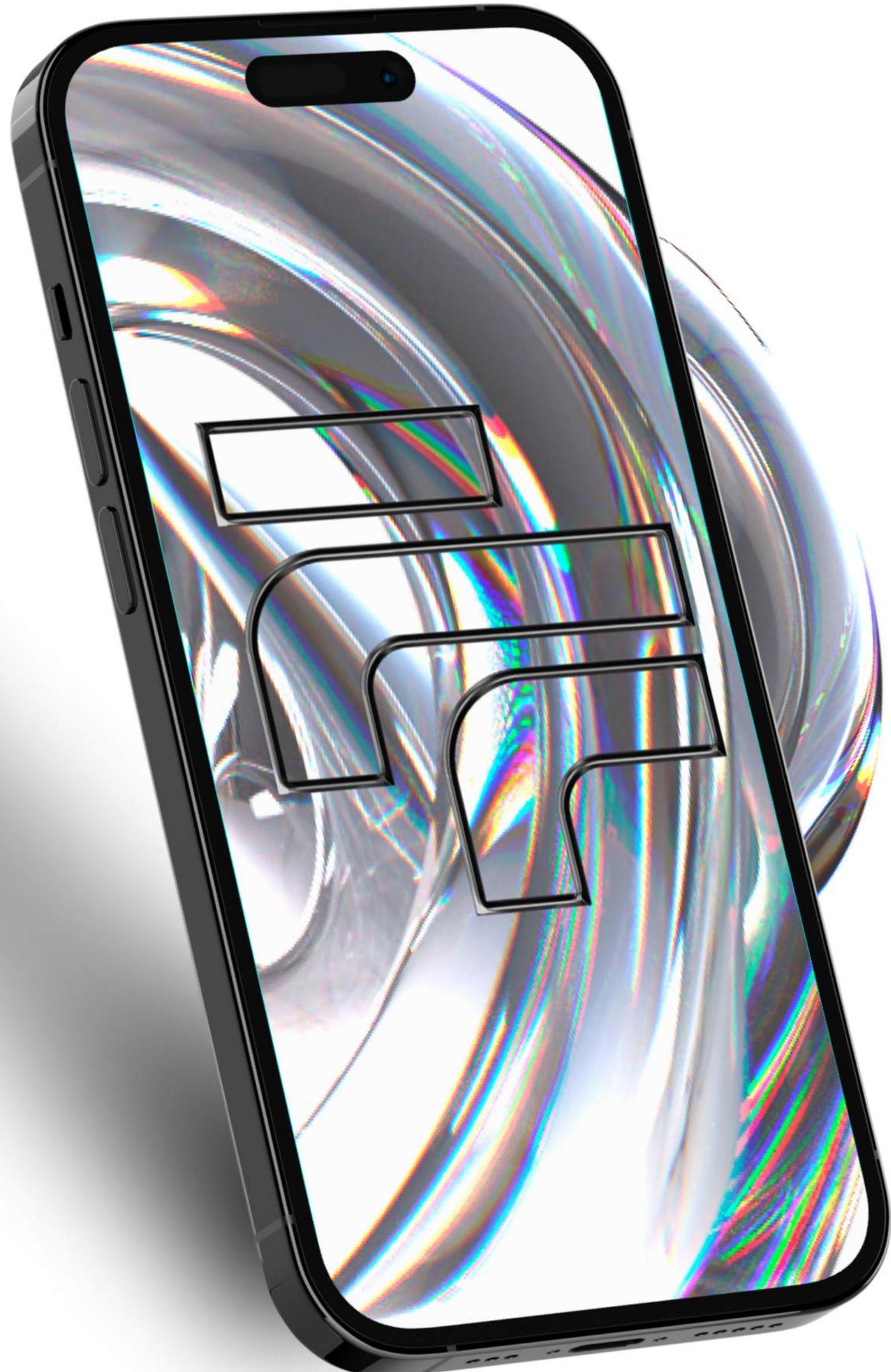
- ⌚ **User Base:** Reach 1 million users within the first year of launch and 10 million active users by 2027.
- ⌚ **Partnerships:** Concluding partnership agreements with 50+ financial and technology companies by the end of 2025.



# I Investment opportunities and capital structure

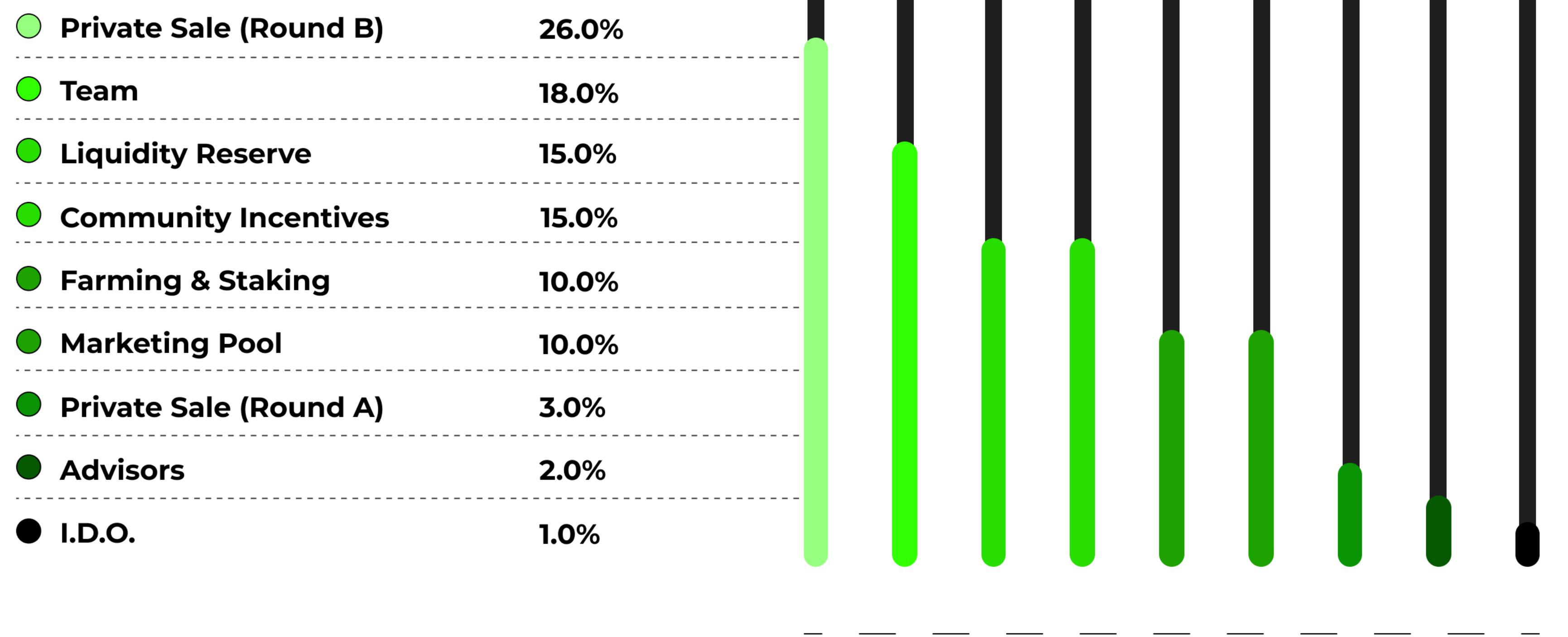
FASQON offers attractive investment opportunities at various stages of its development. Major rounds and capital raising targets include:

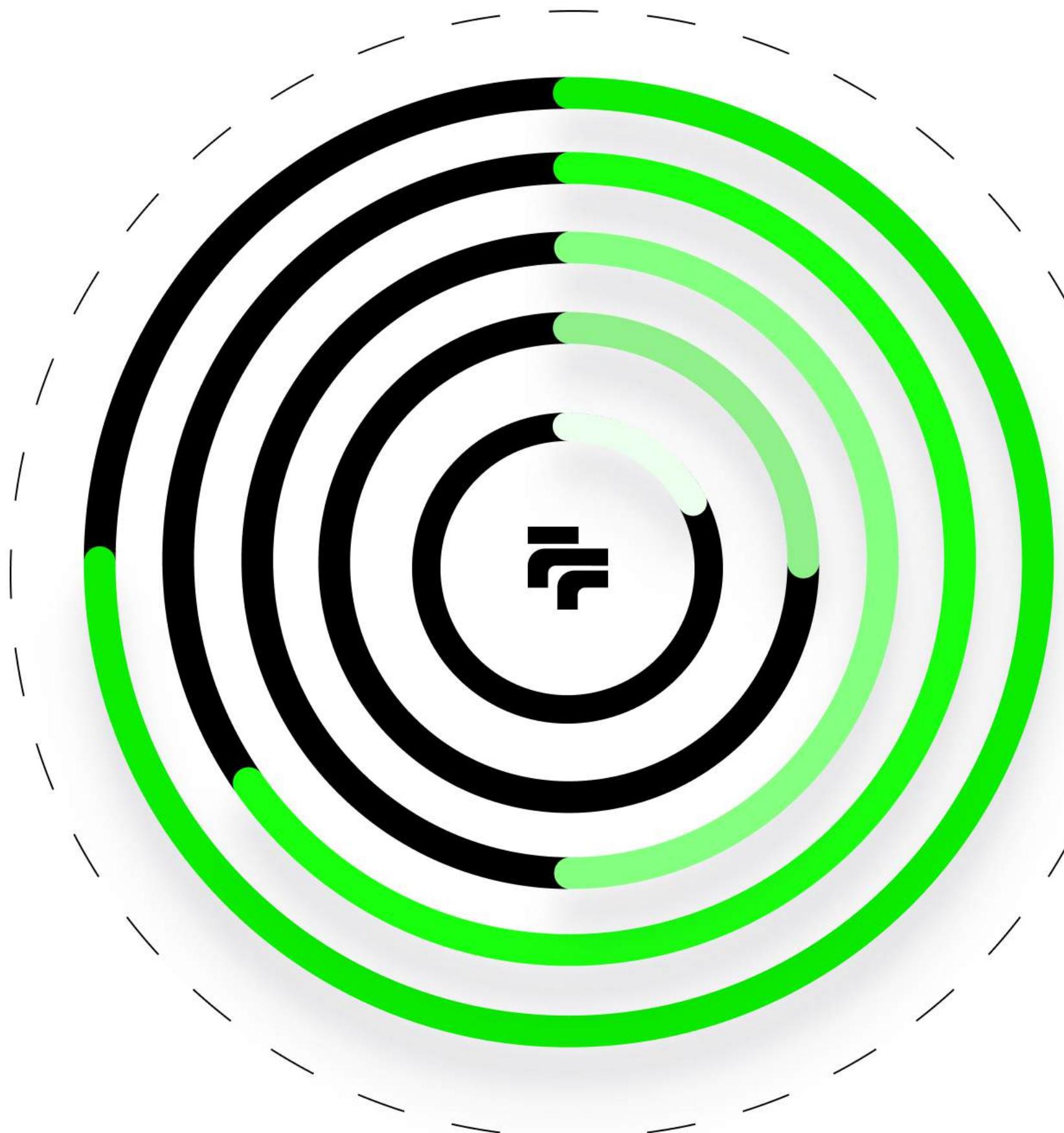
- + ■ **Series A (2024):** \$300 thousand - successfully completed.
- = ■ **Series B (2024):** \$4+ million - current goal of raising capital to complete product development, team expansion and marketing with a launch in the European market with an office in Portugal. Participation in Series B is offered from \$100,000.
- ↑ ■ **Series C (2026):** Planned for 2026, aiming to attract \$50,000,000 for further expansion, development of new features and entry into international markets.



Capital structure:

# FSQN Token Distribution





Capital structure:

# | Use of Funds

Marketing & PR	40.0%
Development	30.0%
Liquidity	15.0%
Other	10.0%
Infrastructure	5.0%

Token **FSQN**Total supply, FSQN **1,000,000,000**Initial supply circulating, FSQN **14,000,000**

Token Distribution	Private Sale (Round A)	Private Sale (Round B)	I.D.O.	Community Incentives	Farming & Staking	Marketing Pool	Liquidity Reserve	Advisors	Team	Total
Token Allocation, %	3%	26%	1%	15%	10%	10%	15%	2%	18%	<b>100%</b>
Tokens Allocated, FSQN	30,000,000	260,000,000	10,000,000	150,000,000	100,000,000	100,000,000	150,000,000	20,000,000	180,000,000	<b>1,000,000,000</b>
Token Price, \$	\$0.010	\$0.015	\$0.030							
Round Raise, \$	<b>\$300,000</b>	<b>\$3,900,000</b>	<b>\$300,000</b>							<b>\$4,500,000</b>
Valuation, \$	\$10,000,000	\$15,000,000	\$30,000,000							
Unlock at TGE	0%	5%	10%							<b>1.40%</b>
Unlock at TGE, FSQN	-	13,000,000	1,000,000							<b>14,000,000</b>
Cliff, months	12	6	3	-	-	-	-	12	12	
Unlock Period, months	12	12	9	24	-	12	-	12	36	

\*monthly unlock

**High growth potential:** Fast-growing market for fintech services and instant messengers.**Unique offers:** Integration of crypto-fiat payments with AI technologies.**Planned profitability:** Achieving positive EBITDA by 2028 and a margin of 30% by 2030.



# Conclusion

- **FASQON** is the future of secure crypto-fiat transactions and communications. Combining innovative technologies, an experienced team and a clear development strategy, the project is ready to become a leader in its field and offer users around the world a unique product.
- **Join FASQON and be part of the new fintech movement that is changing the rules of the game. Time to act - create the future with us!**

