

White papers

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Abstract

Quantocoin has developed a next-generation model for the future of financial services and digital banking. This model uses Blockchain technology along with smartphones, as well as a new kind of bio-identification system which will be used to ensure safe and secure accounts for each user. This is a project to develop the future of the crypto-financial world. Its main goal is to integrate and connect QTC into the traditional financial world and to create a single gateway through QTC platform for users, traders, investors and financial institutions with a whole range of add-on services.

QTC has several functions as an asset and currency, such as; to buy, pay and to sell services and items online, exchange with FIAT currency, and allow investments. You can also use the option of international transfers along with lending (microfinance), loyalty programs, etc. All these services are connected to the one point; QTC platform, making them more secure and transparent than currently existing cryptocurrency platforms. The problem with many of these blockchain offerings is that they offer individualized or complementary services, but not the entire package. We offer the special feature of optional anonymous transfers, while still being able to maintain transparency of both; the company and project itself.

We plan to help spread this project all over the world, especially to less developed and unbanked regions. Our aim is to provide extreme speed, reliability, and efficiency at a low-cost to let those that have no access to bank services use our QTC platform along with a mobile application and improve their lives, along with contributing to the expansion of the digital banking. This is a large market as there are more than 2.0 billion people who live in regions that provide them with no or limited access to bank services, while others cannot access these services, due to lack of identification documents or high fees for the bank account and strict restrictions. We, therefore, consider this part of the population along with others, our potential clients.

Abstract

QTC could potentially bring people out of poverty, as it will give them access to financial and banking tools. These tools provide them with immediate liquidity and currency functionality better than the traditional banking system. We will bring these services to the unbanked regions which will allow the people there to invest, buy, pay and sell items and services, while we also improve the economy of the particular regions.

The whole system is developed based on a clear and understandable platform, functioning on smartphones as an app, but also on PC and tablets. Our QTC app will provide clear instructions and will be easy to use, providing comfortable usage to our customers.

Risk Disclaimer: Buying QTC TOKENs involves substantial risk of loss and is not suitable for every investor. The valuation of the QTC may fluctuate, and, as a result, clients may lose more than their original investment. Before deciding to invest in QTC TOKENs, you should carefully consider your investment objectives, a level of experience, and risk appetite.

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Mission

We are developing a new financial project which is based on Blockchain technology, use of mobile technology and bio-identification systems. We aim to release QTC as a new type of digital currency to the expanding digital world, which is fast, efficient and reliable while also being secure.

We combine both worlds – open Blockchain technology and traditional currency – and make the most of it. “QTC can provide the appropriate advantages, and has proven that Blockchain works and can bring added value.”

We do not wish to attract only venture capitalists, angels or seeds investors to finance our product. We, therefore, employ the unique characteristics of an Initial Coin Offering (ICO) which will attract the entire crypto-community, while providing our users with legally compliant operations affording both individuals and financial institutions a low barrier of entry into the cryptocurrency community.

We should be able to provide access to a market of 2 billion people in the world living in under-banked regions with little or no access to banking infrastructure. Additionally, even in banked regions, there are at least 1.5 billion people who do not have access to modern banking due to missing forms of identification, or that do not otherwise fulfill all the requirements of banking services.

We believe that Quantocoin can help bring people out of poverty by giving them access to banking and investment tools that can provide liquidity for entrepreneurial ventures. This can be done via microfinancing, investment, online and social trading to create new opportunities around the world. All you need is access to the internet, our mobile app and a smartphone with a camera. Everything else is our concern. Thanks to our special bio-identification system this app is secure for every user

“The future of money is digital currency”

Bill Gates

Mission

Additionally, thanks to our technological partners, we will serve the regions with limited internet access. By providing eSIMS mobiles, we will significantly reduce intermediaries and suppliers in the chain, which brings a complex and efficient solution to our clients.

Finally, we are oriented to meet the needs of our clients; and the more clients we have the more demand there will be from online shops and merchants to open cooperation. Our mission is for QTC to fully replace Fiat Currency in operations, payments and transfers due to its user-friendliness, reliability and dedication to its clients; we call them Quantcoiners, Quanthusiasts and Quantonauts.

"You hold your bank in the palm of your hand"

Introduction

QTC is not only an open decentralized cryptocurrency, but a complex project-platform that acts as a one-stop solution in the future – in the form of a “QTC Bank”. The project begins with the QTC cryptocurrency and will grow into a network of complex services combining features of modern banking and Blockchain-based technologies while also being secure.

QTC is a “one-stop-shop solution” serving the role of a simple, automatic and hassle-free banking tool that will be reachable anywhere with access to the internet, and will be understandable and easy to use for everyone with no limits, in terms of age, ethnicity, education or geography.”

- » Buy online services and products globally
- » Sending money between QTC users
- » Invest in, or save for, a variety of future products and programs
- » Exchange instantly to FIAT currencies or other cryptocurrencies at fair exchange rates
- » Trade on stock exchanges
- » Participate in instant remittances and international transfers.
- » Participate as a lender in micro-financing options.
- » Pay for online gaming via a gaming-integration function to providers.
- » Participate in loyalty programs which build up “points” and support customers on a regular basis.
- » Spend your QTC with a specially-issued, physical “QTC Debit Card” – that can be used online & offline, wherever the cards are accepted in local Fiat Currency

Introduction

“First global alternative asset with immediate liquidity and currency functionality. Extreme speed, reliability and efficiency at a low cost with optional anonymous transfers. Readily available for those without access to bank services.”

QTC is not only a currency; the project entails spending and earning money, with the availability of investment and speculation.

QTC is an excellent asset with great liquidity. It is fast and reliable with an instant transfer, there is no need for a place to store the money (such as a safe), as all is available P2P or B2B, making the transfer reachable anywhere and easy to use.

We at Quantocoin are convinced that due to our technology and massive expansion, in a short time, QTC will reach the same success as BTC or other altcoins. QTC will be a tool for investment like gold. To show this in practice;

Compared to GOLD, a \$10 000 Bitcoin investment in 2010 is now worth \$330 million. On the contrary, the same investment in Gold would net merely \$9,900 today.

As there is an expected rise in value for QTC based on the market historical data, an investment in QTC will, therefore, yield more profit in the future. Its speculation value is ideal along with immediate liquidity and usability compared to conservative gold investments, which requires physical storage capabilities.

That is what we call: *“speculative value of QTC”*

“If Bitcoin's value continues to appreciate, that bodes well for the future of other currencies.”

Stewart Dennis, CEO of cryptocurrency email system Bitbounce

Core Features



QTC is partially backed by the "Bancor Protocol" with their Constant Reserve Ratio, and based on our special "floating pool management algorithm" – FPMA. This means that the future price of QTC is influenced by FPMA-backed value, as well as by its own internal value-added functionality. This attracts investors because of the rapid rise of Net Internal Value. This simple configuration easily supports a reliable and, in the future, implemented Proof of Reserves. Immediately, QTC converts cash into digital currency and back. This is provided in the mobile app and the QTC payment card.

Transparency due to bio-identification; comply with the regulation of Anti-Money Laundering and "Know-Your-Client" provisions.

Our new robust platform is built on top of open blockchain technologies which offer a more developed/tested "altcoin" blockchain infrastructure, leveraging the security and transparency that they provide.

QTC will be the most widely integrated cryptocurrency today, trading with all of the main exchanges, such as Bitfinex, BitStamp, Poloniex and Livecoin, to name a few.

QTC has world-class security while also meeting international compliance standards and regulations. QTC can be easily integrated with merchants, exchanges and wallets just as any other cryptocurrency.

QTC offers excellent liquidity - users can buy or sell as many QTC coins as they wish, quickly, and with very low fees.

Core Features



Traditional markets have a complex structure which is archaic and overly regulated, while QTC is easy to use and accessible from any mobile device, both geographically and technologically.

Due to the traditional markets involving a long chain of intermediaries who charge commissions, it can be very pricey for individuals.

Meanwhile, with QTC the commissions are minimal and there is no threshold which makes QTC economical. QTC also makes microtransactions possible which otherwise would be quite problematic.

Everything is very understandable and easy to use and centralized to the unique QTC platform through the QTC ecosystem.

QTC Ecosystem

 QUANTOCOIN™

QTC Ecosystem

The QTC ecosystem has been created as a complex environment that links all individual services together in one place. While individual services are completely independent, their combination create a simple and clear ecosystem where everything comes from one place. Organizational trust in the platform provides services that are added or removed in a simple manner. True drag-and-drop. The whole system is built on a single access point, which is the QTC platform. This platform is easily accessible through the client's account. The medium which ensures that this platform runs smoothly is the QTC coin.

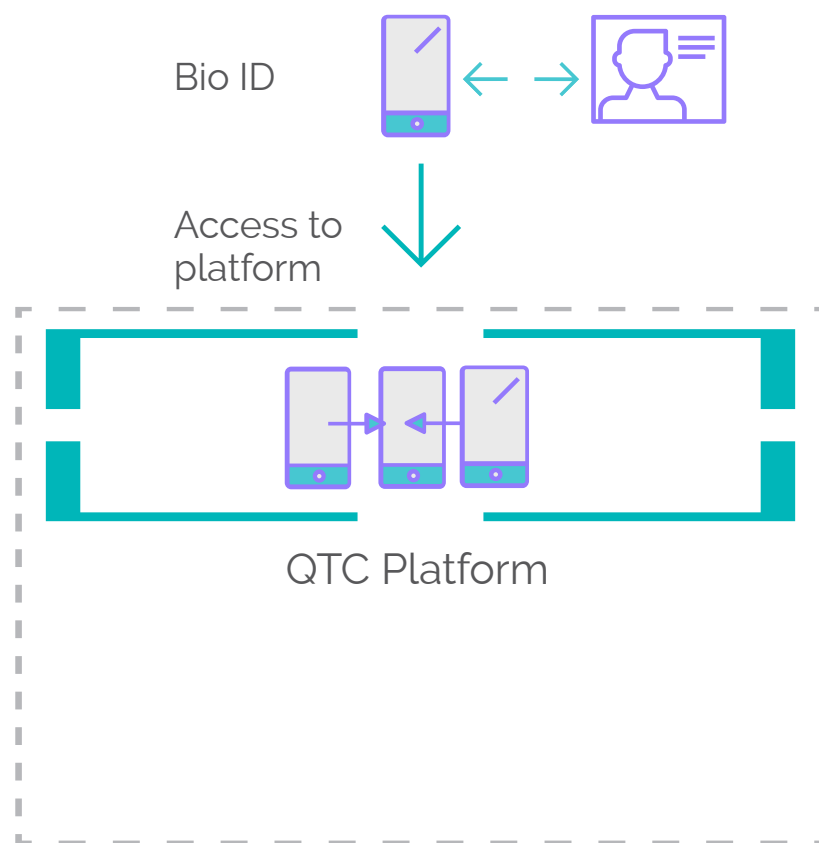
The QTC platform allows QTC to be exchanged not only for other cryptocurrencies but also for Fiat Currencies. The concentration of services into one gateway eliminates high fees for the intermediates, at the highest level of service, while also increasing efficiency and reliability. With online payments and the ability to use only one currency as a conversion unit, we limit the need to use cash, and we can also eliminate the risks associated with its use. Users will not need to carry bundles of cash in their wallets.

Of course, the system also allows you to simply and efficiently withdraw cash using our payment card or to make online payments, thus enabling everyday use of QTC to pay utility bills, thereby bringing in convenience into the lives of our users.

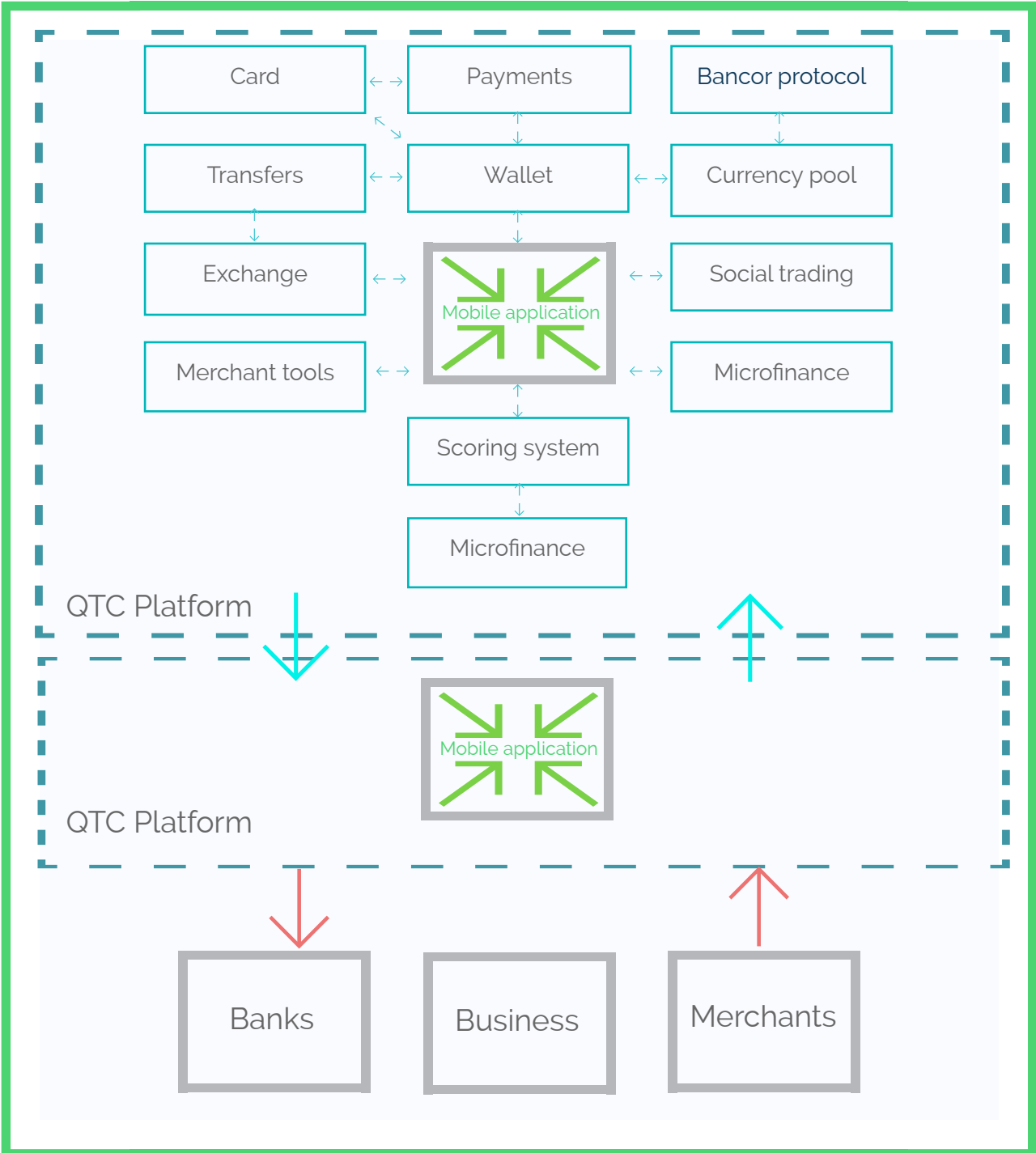
The system thus plays a significant role in outbound payments. Users can send remittances to each other within the ecosystem, across the globe straight from their computers or mobile devices. This feature we call the ["bank in the palm of your hand"](#). You can even use the microfinance service, once the scoring has been completed, to have an overdraft onto your account. The whole operation is just as easy as a prepaid telephone service. The ultimate effect is a client that operates a wide range of complex banking and payment services with just one click through his cell phone. On the other hand, the merchants that will use the QTC ecosystem will be encouraged to accept QTC coins or QTC Debit Cards as a method of payment. That way, merchants or other service providers will have access to the huge pool of potential everyday users to the benefit of their business.

QTC Ecosystem

The whole architecture of this system is so simple, it allows the addition of other applications, even third-party services without compromising the UI / UX simplicity. The last significant effect is the use of Blockchain, which naturally eliminates the interference of governance structures, which allows use of QTC all over the world without limitations.



QTC Ecosystem



QTC Ecosystem

QTC Token

The QTC token is a convertible token issued based on the Waves Platform- based Smart contract; which will be made available to the public at the time of the QTC Initial Coin Offering ("ICO"). There is a limit of 99 million QTC tokens that will be issued during such ICO.

For Pre-sale we have reserved 25 million QTC token and for public ICO 74 million QTC token.

No further tokens will be generated after this phase of the project. Unsold tokens will be destroyed and no longer be offered publicly.

Our exclusive partner for ICO is Wavesplatform.

One QTC token will be convertible for the equivalent of one QTC coin.

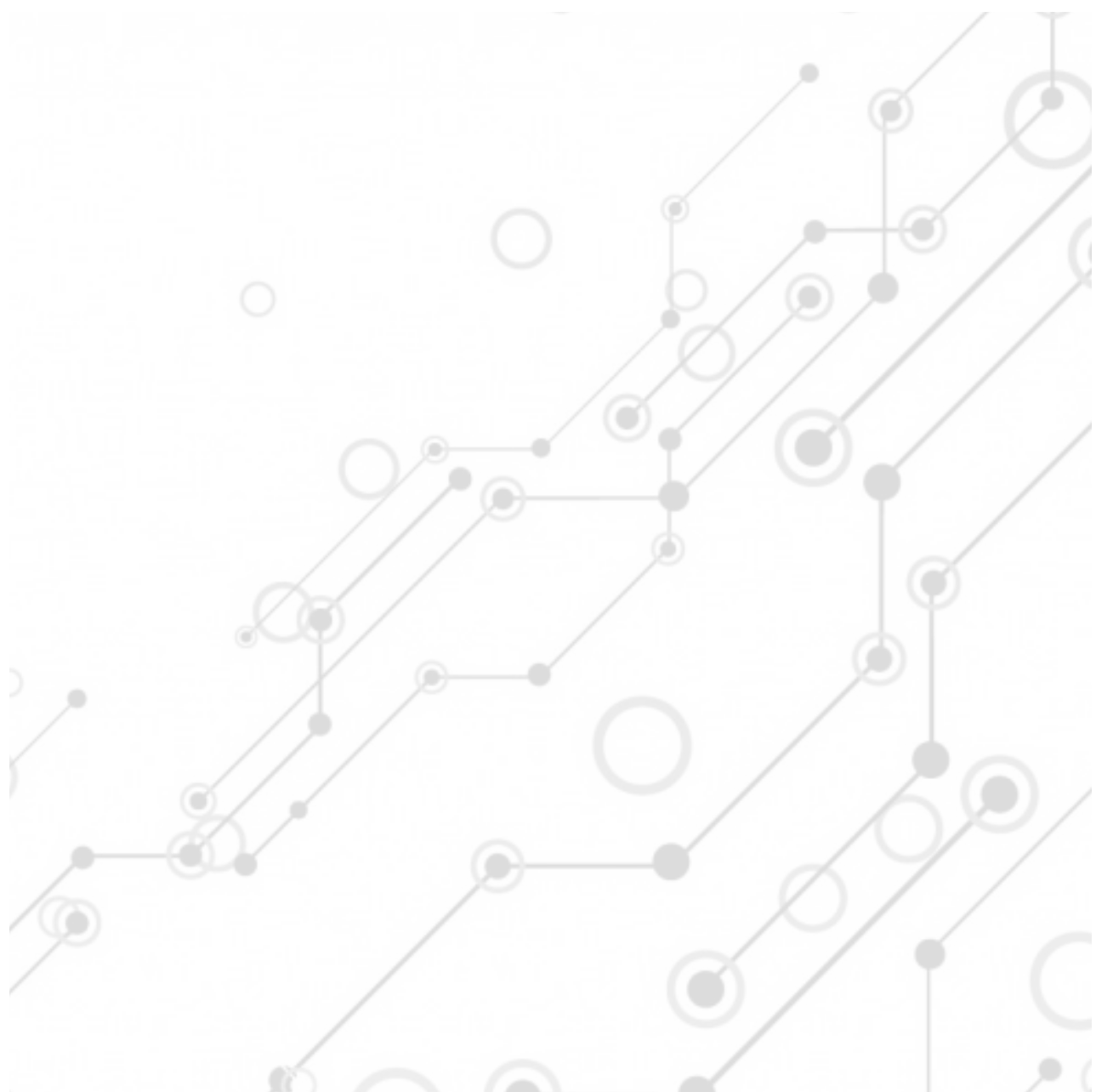


QTC Coin

The QTC coin is the fuel of the QTC ecosystem engine and a speculative digital coin that is issued on the blockchain protocol. It will be promoted around the world and conducted on major exchanges. As such, the QTC coin will be an intermediary between the crypto world and the real world as a new type of currency.

Its decentralized nature gives the QTC coin a high performance, that is exceptional and transparent while maintaining a low-cost environment with the latest security and technology standards. In the near future, the QTC coin will be traded P2P or B2B, and will allow users to buy, sell or exchange QTC coins using Fiat Currencies as well as other cryptocurrencies.

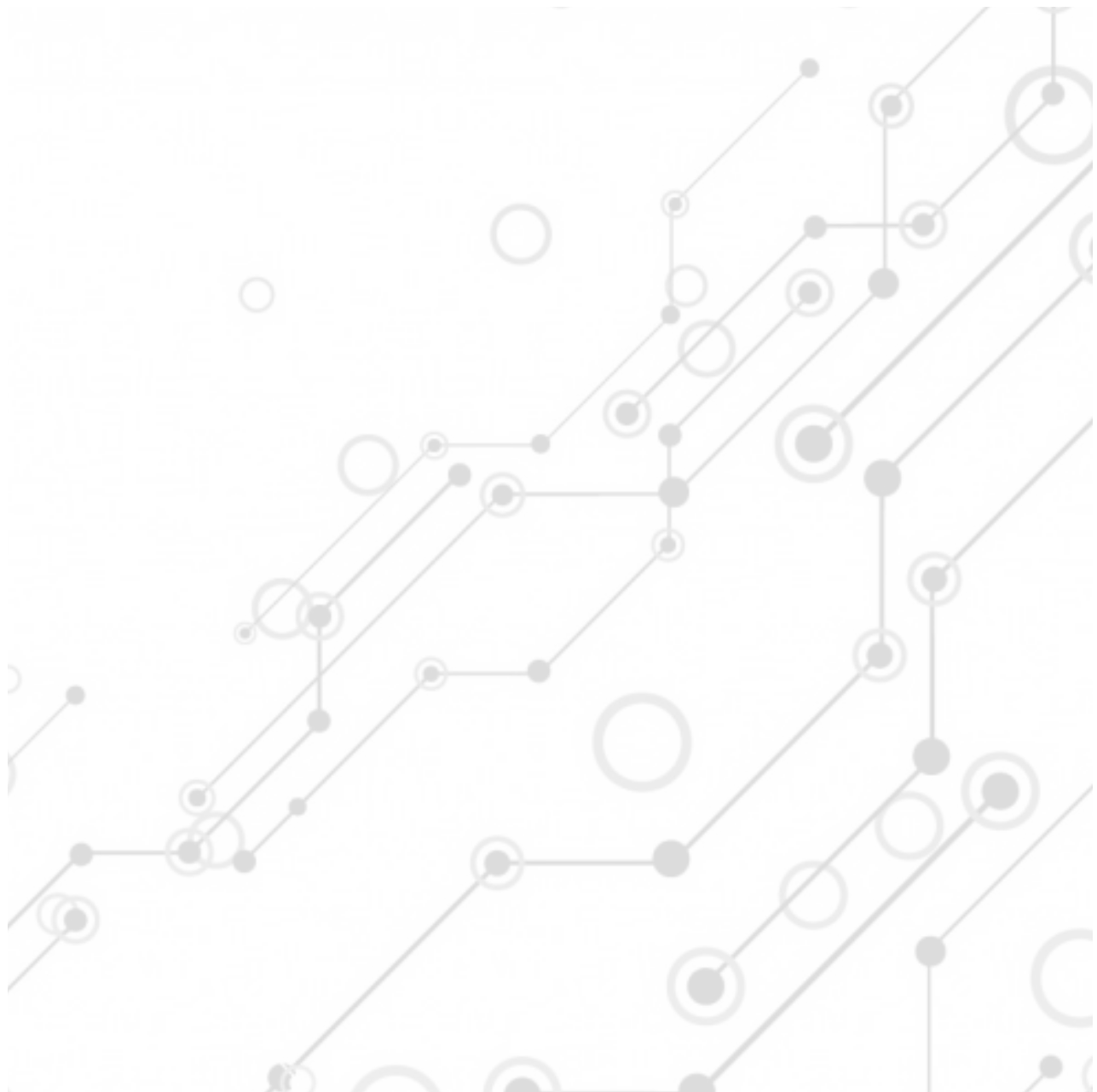
The QTC coin has a quantity commitment of 99 million coins, with an initial price of \$1 each. The QTC coin is not an integer and it is available in fractional amounts. The future price of the QTC coin will be determined by market forces and cryptocurrency exchange mechanisms. Accordingly, the price of a QTC coin is expected to fluctuate on a regular basis.



QTC Cards

QTC Debit Cards will be issued by partner providers and are connected to the user's account. They are expected to solve the problem of payment in the traditional market, and provide the option to pay and exchange currencies (both Fiat Currencies and cryptocurrencies) in real time.

These Debit Cards will have industry-leading security features, and may be used all over the world for online purchases, payments through the POS machine or for ATM cash withdrawals, without the mark-ups or fees associated with traditional Debit cards.



eSIM

Virtualisation of the SIM card

Unlike a traditional SIM card, which is pre-programmed with an operator profile, eSIMs are reprogrammable. The profile of a chosen operator is installed, activated or changed via an encrypted communication over a mobile or fixed network. As a result, eSIMs will meet the highest customer safety requirements.

eSIMs are already used for machine-to-machine (M2M) applications. The introduction of eSIMs for consumers will deliver them multiple benefits, including:

- » more connected devices – eSIMs are smaller than traditional removable SIM cards, enabling devices, including smartwatches, fitness trackers or even glasses to have, for the first time in their history, stand-alone mobile connectivity;
- » easy to add to a data plan – connecting devices with eSIMs to a mobile account can become as simple as it currently is to add a device to home broadband; and
- » faster to get connected – consumer devices with eSIMs will be able to connect to mobile data networks on a “straight-out-of-the-box” basis.

Bancor protocol

Functionality of Bancor's Smart token

Smart tokens within Bancor protocol are providing continuous liquidity while automatically facilitating price-discovery. The smart token's contract instantly processes buy and sell orders, which drive the price-discovery process. Due to this capability, smart tokens do not need to be traded in an exchange in order to become liquid. A smart token holds a balance of least one other reserve token, any ERC20 standard token or Ether. A smart token utilizes a novel method for price-discovery which is based on a "Constant Reserve Ratio" (CRR). By using the Bancor protocol QTC platform can delivery unbeatable advantages as immediate and continuous liquidity, no extra charges, predictable price slippage with lower volatility.

Method

A smart token utilizes a novel method for price-discovery which is based on a "Constant Reserve Ratio" (CRR). The CRR is set by the smart token creator, for each reserve token, and used in price calculation, along with the smart token's current supply and reserve balance, in the following way:

$$\text{Price} = \frac{\text{Balance}}{\text{Supply} \times \text{CRR}}$$

Advantages

- » Continuous Liquidity - Since purchasing and liquidating is done through the smart contract, smart tokens are always liquid, irrespective of their trading volume.
- » No Extra Fees - The only mandatory fees applied by a smart token are the blockchain platform fees (gas) which are relatively low.
- » No Spread - Since the price calculation is done algorithmically by the smart token, the same price applies for purchasing and liquidating the smart tokens.
- » Predictable Price Slippage - Smart tokens allow pre-calculation of the precise price slippage, based on the transaction size, before it is executed.
- » Lower Volatility - A smart token with a 10% CRR (for example) is comparable to an exchange with 10% of the entire supply of a token in its order-book at all times, forming substantial market depth. In a typical crypto-exchange, the share of the supply in the market depth at any given moment is well below 1%. The higher the CRR, the lower the smart token's price volatility. The lower the CRR, the more "new credit" is created relative to the original reserve amount.
- » High security
- » Reputable protocol with strong background

Source: Bancor

Blockchain principles

Shared ledger

Why is a shared ledger so interesting? Because there is no need for reconciliation. All companies operate with their own accounting ledgers and they then reconcile transactions with other external companies by comparing ledgers. This is an extremely inefficient process. A shared ledger takes away the inefficiency of reconciliation. That is why banks are interested in this technology because the financial system is just stacks and stacks of ledgers. It is important to attribute the significance of 'shared ledgers' to the work of Richard Brown.

Why is this relevant? If you have one ledger, then you don't just have to share the ledger with saying: your supplier, who may record their invoice on the ledger, you can also share the ledger with other stakeholders. The multi-stakeholder ledger is seen mainly in financial services. A regulator wants to see what is happening, and most of the regulation relies upon the regulated entity reporting to the regulator rather than the regulator finding out for itself. With a blockchain between the regulated entity, its customers, and the regulator, the regulator can monitor transactions seamlessly.

Not owned by anyone

People ask the question why not just use a database. The point is that a database is owned generally by a single entity, whereas a blockchain is distributed and owned by everyone in the network. For example, the bitcoin protocol. No-one owns the protocol; the protocol is essentially a community of people that have downloaded a full copy of the Bitcoin ledger and the miners who decide on what new content can be added to the ledger. This is significant as it creates a platform to enhance coordination between stakeholders.

Adding any content to ledger

You can add a device or human identities to the ledger, you can add money to the ledger, you can add assets to the ledger, you can add invoices, you can add most things. This means that the application of blockchain technology is extremely broad and not only limited to financial services.

Validation and permanence

When new content is proposed to be added to the ledger, then the other validators in the network – in Bitcoin these are miners – decide whether the content can be added or not. Once they have decided then the content can never be removed.

Blockchain principles

Applications and the ledger

Bitcoin is a static asset on a ledger. You add it to the ledger and you may move it from A to B. However, a shared ledger can be used to store programs of any sort. These programs are called distributed applications or smart contracts. Once they are added to the ledger, they act autonomously in most cases. The advantage of these distributed applications is that anyone can read their code so they know how the application will work before they interact with it. Think of a see-through clock: you can see the inner mechanisms from the outside. Distributed applications add transparency to systems that have huge efficiencies. Distributed applications are being explored in areas such as bond administration which requires regular payments to beneficiaries.

Variation

There are many protocols and iterations of blockchain tech. For instance, R3's blockchain prototype Corda allows granular sharing of information amongst network participants. In some blockchains, anyone can access the network such as bitcoin, while, in others, you may have to be approved to join a network. Further, the role of 'validator' can be assigned to everyone on the network or only for certain appointed persons, and the way that validators reach consensus is equally varied with notions such as Proof of Stake to Proof of Work.



OneWeb

OneWeb Satellites is pioneering new value propositions in space. As OneWeb's is leading the design and manufacturing of its fleet of satellites. This initial production of 900 satellites is planned for launch into low Earth orbit beginning in 2018, to deliver affordable Internet access globally.

OneWeb Satellites is a joint venture between OneWeb and Airbus, the world's second largest space company to manufacture low-cost, ultra-high-performing satellites at high-volumes. We are in a unique position to significantly impact the space industry by investing in core capabilities that will secure our competitive advantage in spacecraft production. OneWeb Satellites stands above through our ability to continuously iterate on the design of satellites, as well as to launch new satellites faster than ever before. We're creating hundreds of highly-skilled manufacturing and engineering jobs, as well as thousands more throughout our broad supplier base.

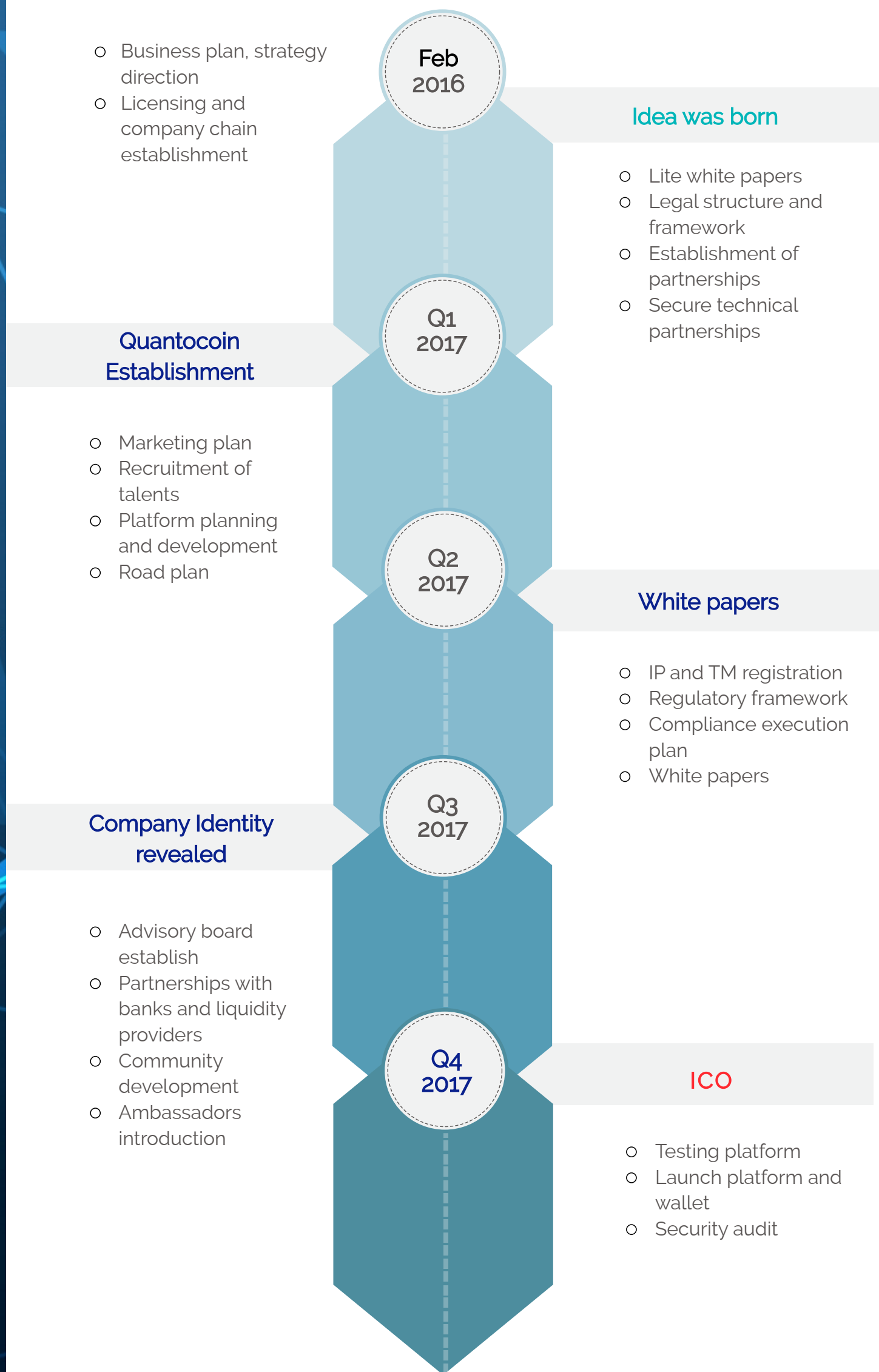
Advantages

- » A constellation of satellites - 648 satellites circling the Earth will enable affordable access.
- » Faster - satellites will be closer to the earth allowing for better web performance.
- » Coverage - a constellation of satellites will logically interlock with each other to create a coverage footprint over the entire planet.
- » User terminals - small, low-cost user terminals will talk to the satellites in the sky, and emit LTE, 3G and WiFi to the surrounding areas, providing high-speed access for everyone.

Development Road



Roadmap



Project Stages



ICO Phase

QTC Token is a convertible token issued within the ICO period, which will be exchanged for QTC coins after the ICO. There is a limit of 25 million QTC tokens issued during the ICO. No further tokens will be generated after this phase of the project.



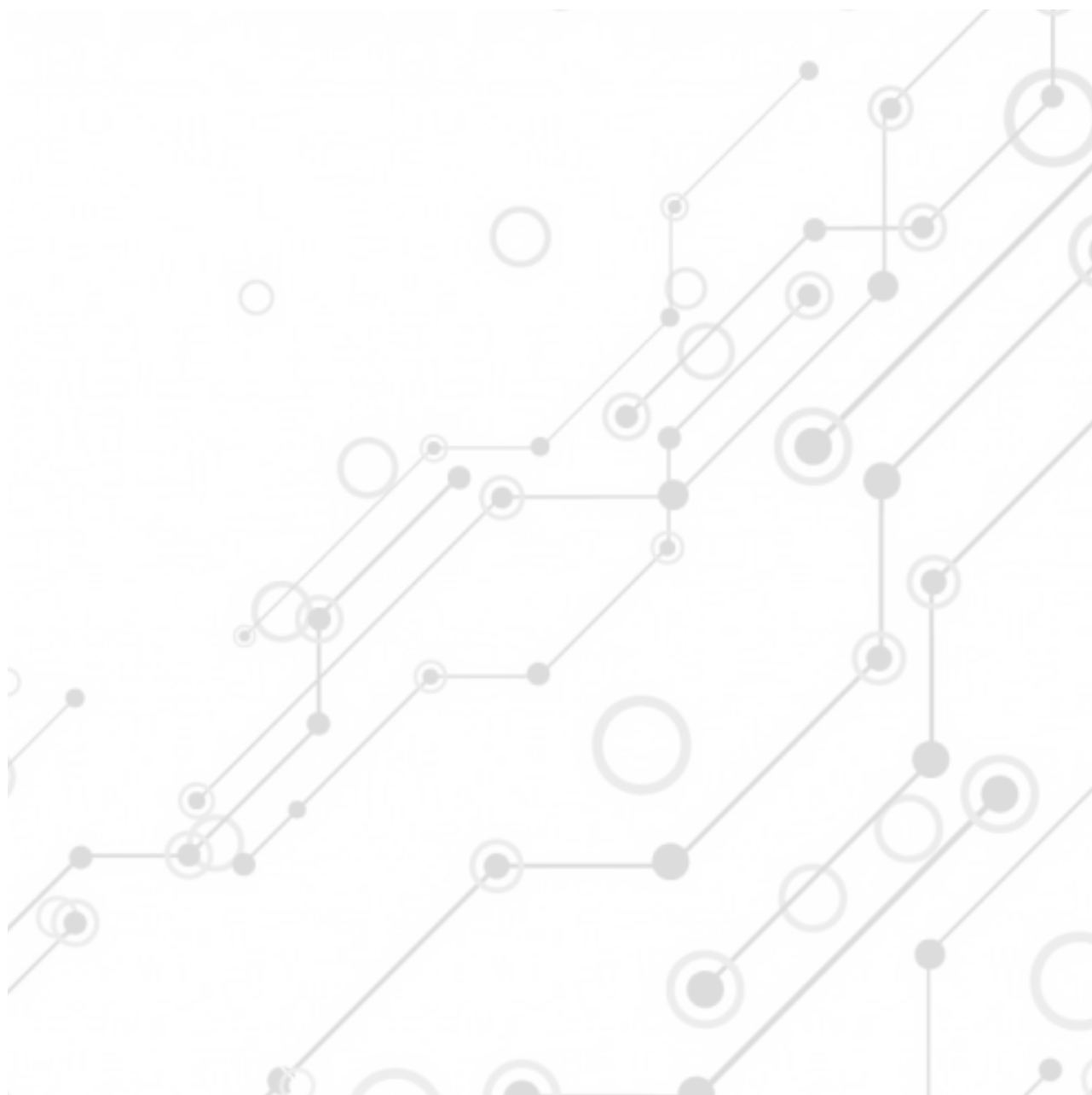
Coins genesis

QTC is the core product which is used as an intermediary of the Quantocoin platform, meaning the asset becomes tradable by pitting to Exchanges.



Platform

The QTC Platform is a platform which integrates all functions within the QTC ecosystem, and serves as the base of the "QTC Bank" in the future.



Functionality implemenetation leader

Platform

Coins with all advantages – payments solutions, exchanges and stock exchanges in your online wallet.

Merchant tools

Our merchant tool is a solution for the acceptance of cryptocurrencies when buying items or services. It was developed for the e-commerce businesses and internet services. This solution is safe, fast and a low-cost option for clients who do not want to pay high commission prices. It is also the best option for business entities that want to make use of cryptocurrencies but do not wish to deal with any complications that may arise with conversion into Fiat Currencies.

Microfinance and lending(P2P or B2B)

Microfinance is a source of financial services for people lacking access or without full accessibility to the financial sector. Microfinance enables them to take out loans to build or expand businesses and to make savings deposits. This is applicable to people and businesses with regular income, frequently from self-employment activities, who do not have conventional collateral for bank loans. These include smallholder farmers, small traders and artisans. We will focus on regions with high density of population (BRICS countries). Due to our uniquely innovative scoring system, our clients can lend each other small amounts of money; securely, quickly and conveniently. We want to integrate traditional microfinance into the crypto ecosystem. The advantage is that our target group (individuals without easy access to banking services) is tied to the target group of microfinance. Due to this connection, we can support the economy globally.

Extra features

Based on our technology and together with our mobile platforms, we will bring a wide range of entertainment and education applications in conjunction with third parties in near future.

Vision

"A cryptocurrency must be accepted by the masses so it can develop its revolutionary potential."

We are here to solve the problems which are linked to the old-fashion banking system.

The present financial system is supported by large-scale financial institutions that provide financial services. This means, for example, banks, insurance companies, credit card companies, housing finance companies and money transfer companies, which are old-fashioned and out of step with current realities and have low penetration. Sending money across international borders is still very complicated and expensive, with charges per transaction averaging at 7.45%.

People are expected to use cash by withdrawing it from a bank account, they are supposed to deposit money physically at a bank teller or a machine and there are costs attached to just using and maintaining the system.

The problem is that while these businesses have existed for a long time, accessibility has always been an issue. According to the World Bank, 2.0 billion people still do not have access to a bank account. The traditional systems also have a lack of high-end technical security. We will bring solutions and alternative payment gateways for individuals and companies in these countries so we can support governments as well.

We will educate people about financial systems, payments and the saving/lending of money to help them understand QTC and how to use it through our QTC Foundation (which is under formation).

Vision

We expand the internet connection to unserved regions.

We expand the internet connection to unserved regions. QTC can help in regions with a high jobless rate by creating new jobs and businesses opportunities, supporting regions like Africa and Asia. QTC can provide a way out of poverty for billions of people while they help expand the digital economy.

We aim to make the QTC platform the "Bank of the Future", due to the benefits that individuals and institutional parties receive.

The World Bank Working Paper entitled - The Global Findex Database 2014, Measuring Financial Inclusion around the World, quotes:

"Moving from cash-based to digital payments has many potential benefits, for both senders and receivers. It can improve the efficiency of making payments by increasing the speed of payments and by lowering the cost of disbursing and receiving them."

"We have elected to put our money and faith in a mathematical framework that is free of politics and human error."

Tyler Winklevoss

Market Overview



Market Overview

Outbound travel spends

Based on IPK International, the outbound travel market turnover in 2016 reached \$2 trillion and increased around 8% compared to 2015, with a positive outlook for years 2017-2022. It saw strong growth for travel from Asia; a rise of 6% (2016). Massive opportunity presents itself from China. Over 41 million Chinese have made outbound trips last year.

Inbound remittance

Remittance is a service which involves the transfer of money earned by foreign workers back to their home country. Unfortunately, current archaic systems dominated by companies such as the Western Union, MoneyGram and RIA are rife with high fees, bureaucracy and technical difficulties. Market share is about \$500 billion every year; the top countries are India, China and the **Philippines**. Workers from China and India themselves send home nearly \$180 billion every year.

"Advancements in mobile technology are ground-breaking. Going forward, everyone's mobile phone will be a small ATM."

Eric Savage (Unitus Capital, India)

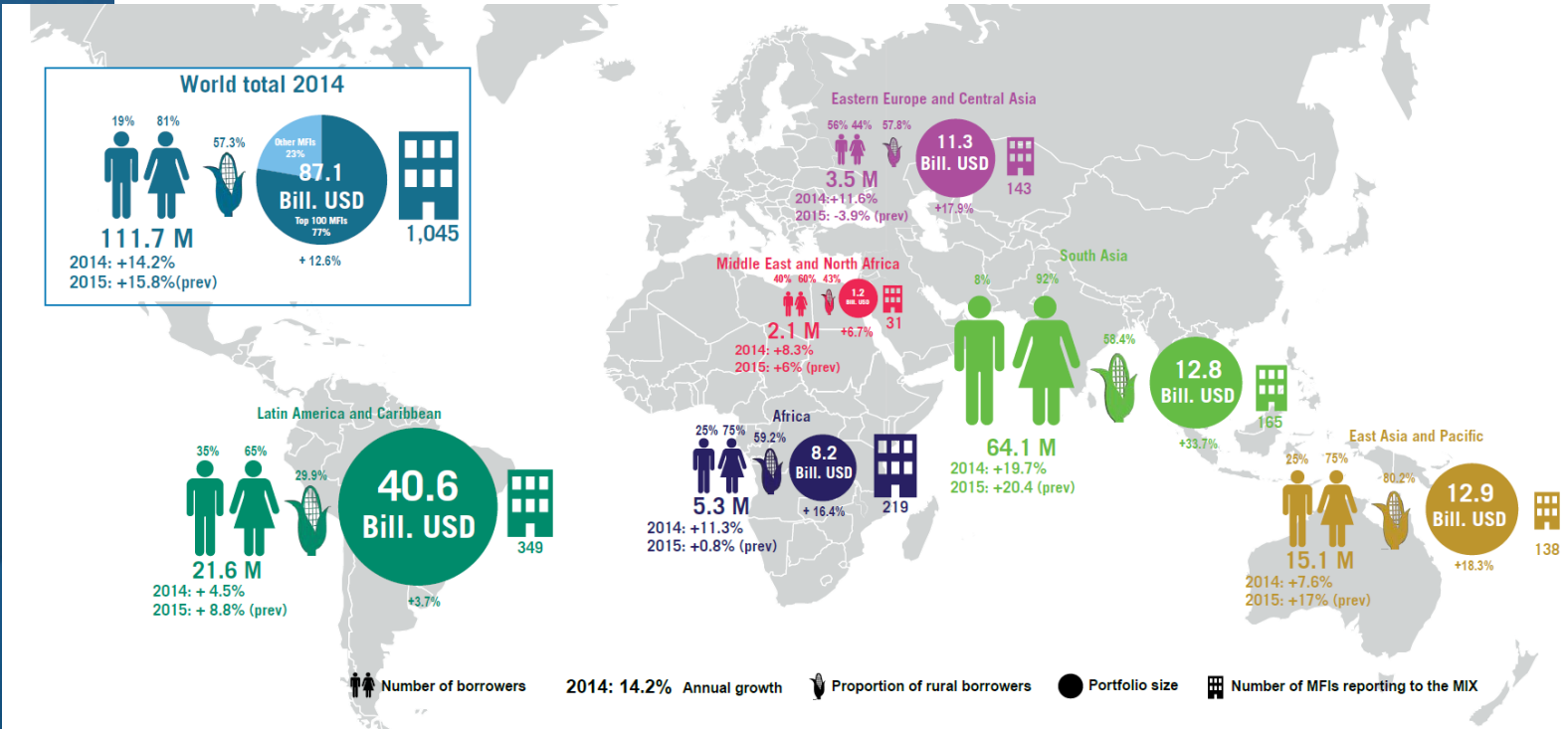
Cross-border online shopping in foreign currency

According to a report from global consulting firm Accenture, the global e-commerce market will rise up to \$1 trillion in 2020 from \$230 billion in 2014. According to Accenture, this increasingly popular form of online shopping will bring compounded year-to-year growth of 27.4% with 900 million on-line shoppers worldwide. China leads in the e-commerce market with a turnover of over \$245 billion.

Market Overview

Microfinance and Lending

Microfinance is a source of financial services for people lacking access or without full access to the financial sector. Microfinance enables them to take out loans to build or expand businesses and to make savings deposits. Globally, the private sector alone invests an estimated USD 10 billion in microfinance.



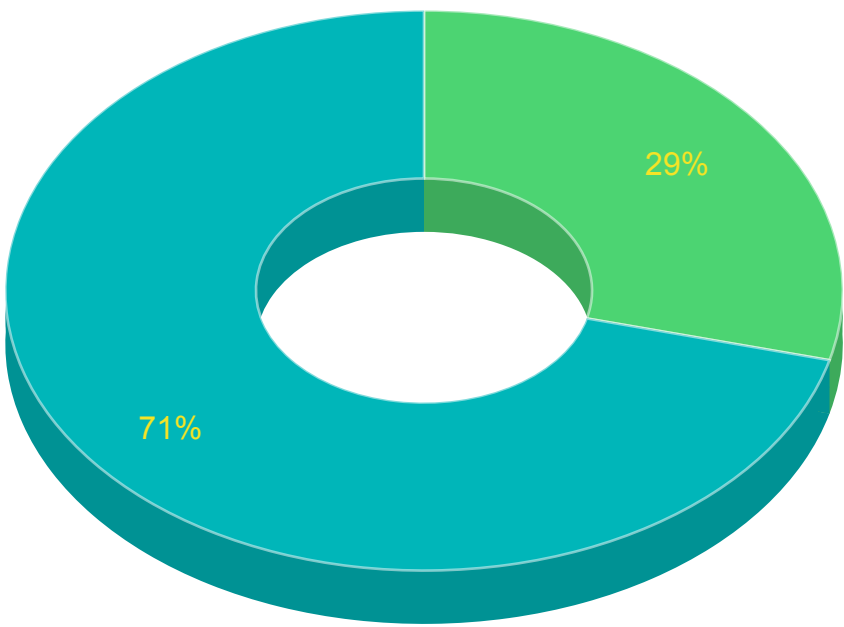
Market Overview

Value of technological progress

According to the majority of experts interviewed the answer is clear: technology has the power to revolutionize how microfinance markets operate. From allowing MFIs to access micro-entrepreneurs in hard-to-reach areas, to enabling the implementation of more robust Information and communications technology (ICT) and risk assessment tools, technology represents a huge opportunity for microfinance institutions across the world.

“ Major trends: Technology in driver's seat ”

The importance of technology for microfinance sector



<div></div> Limited Importance	29	<div></div> Very Important	71
<div></div> Not Important	0		

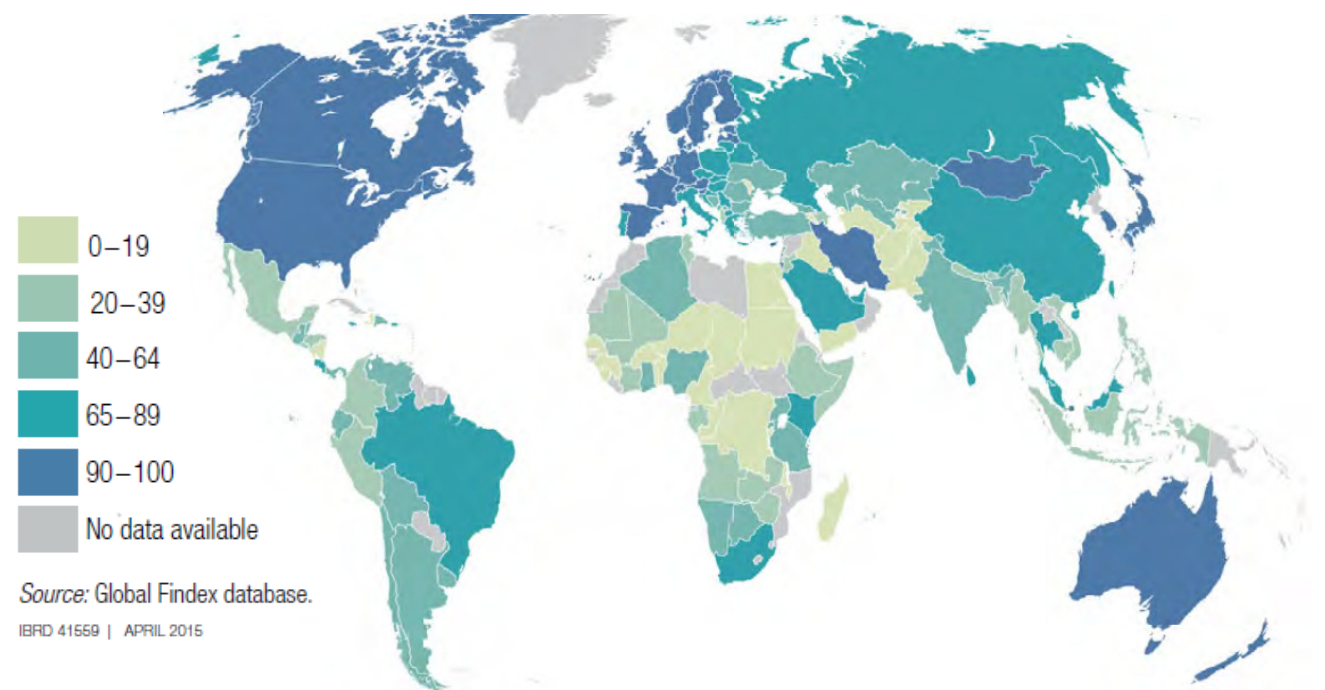
Unbanked

Key findings

- » 2.0 billion adults, just over half of world's adult population, do not use formal financial services to save or borrow.
- » 2.2 billion of these unserved adults live in Africa, Asia, Latin America, and the Middle East.
- » Of the 1.2 billion adults who use formal financial services in Africa, Asia, and the Middle East, at least two-thirds, a little more than 800 million, live on less than \$5 per day.
- » Women make up 55 percent of the world's unbanked adults: 1.1 billion
- » At least 80% of the world population lives on less than \$10 a day.

Account penetration around the world

Adults with account (%)



While more than 80 percent of the world's population lives in places where income differentials are widening. This poses a problem, as the traditional market in these regions provides minimal accessibility to banking services, for people living there.

Even people in developing economies who have a bank account could benefit from digitizing payments. For example, over 1.3 billion adults pay utility bills in cash while another 500 million use cash to pay school fees. As such, using digital payments would make the process of paying easier, more affordable and secure. The government and private sector could therefore benefit from the same advantages with digital payments if they were to pay wages and government transfers digitally instead of in cash.

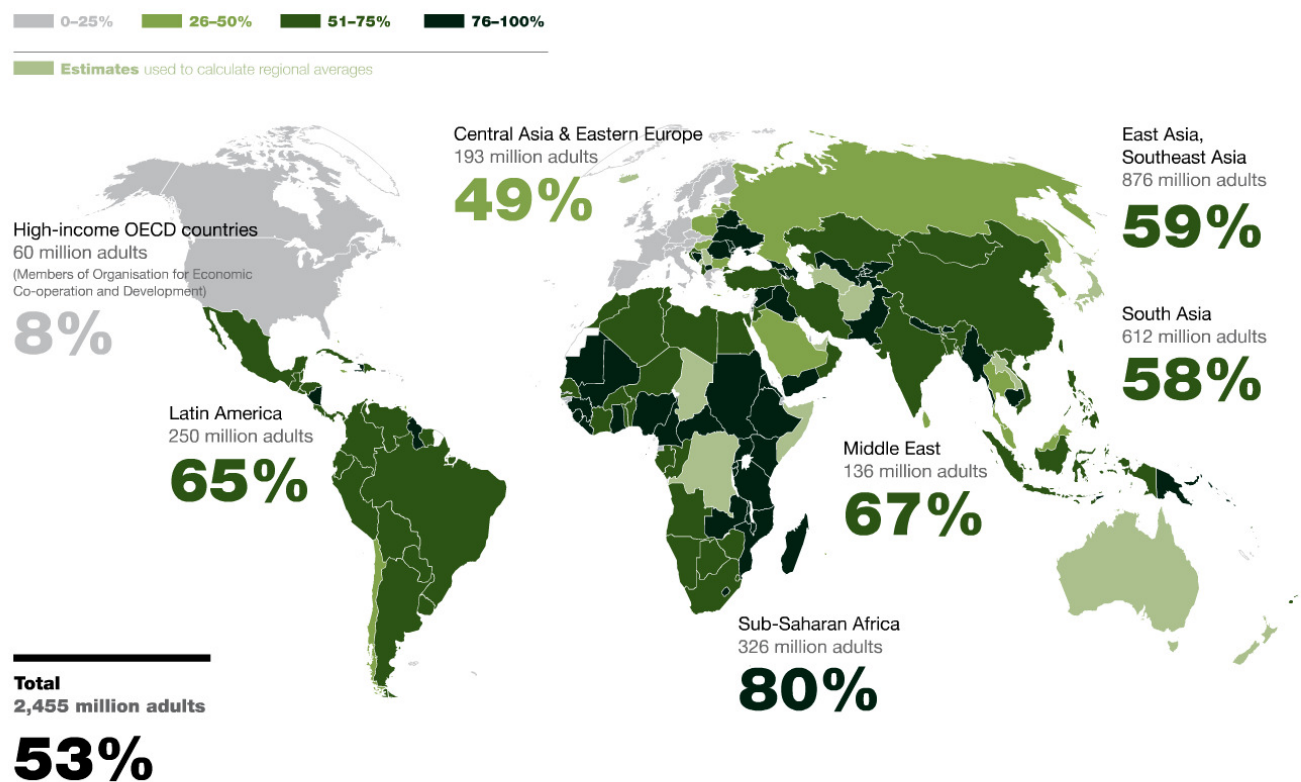
Unbanked

According to the International Telecommunication Union, 47% of the world's population, or 3.4 billion people have internet access even in regions that have people with low income.

Therefore, this is the best way to reach people in these regions and makes QTC the best tool for new banking services due to its mobile app.

"The Global Findex data point to several promising opportunities for expanding financial inclusion. These fall into two broad categories: expanding account ownership among the unbanked and increasing the use of accounts among those who already have one."

Adult population who do not use formal or semiformal financial services in 2015



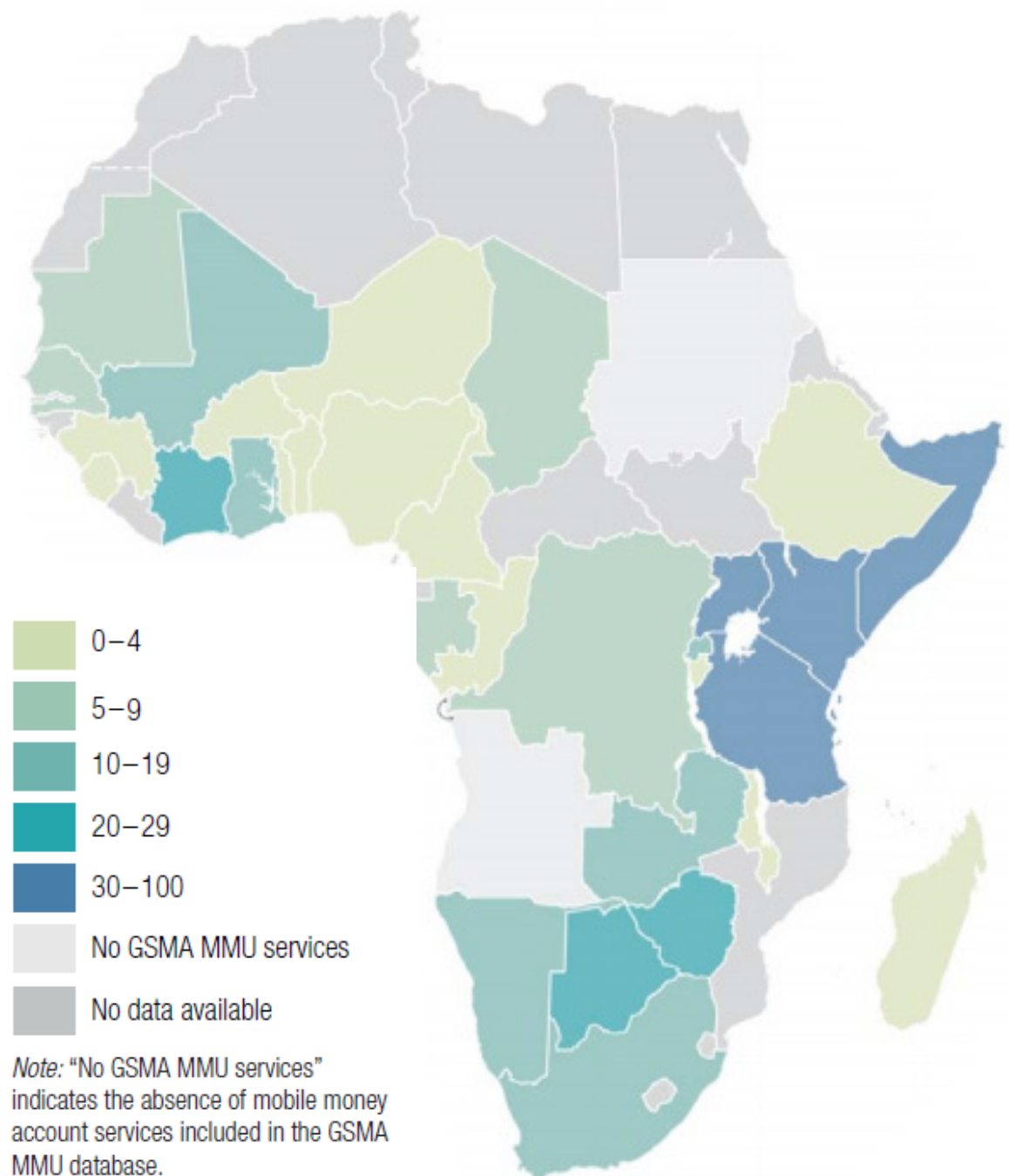
"As long as poverty, injustice and gross inequality persist in our world, none of us can truly rest".

Nelson Mandela

Unbanked

Mobile money account penetration in Sub-Saharan Africa

Adults with account (%).



Note: "No GSMA MMU services" indicates the absence of mobile money account services included in the GSMA MMU database.

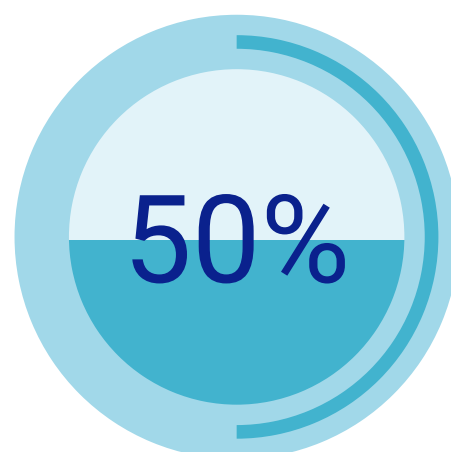
Source: Global Findex database.
IBRD 40563 | APRIL 2015

Internet penetration

The headline numbers

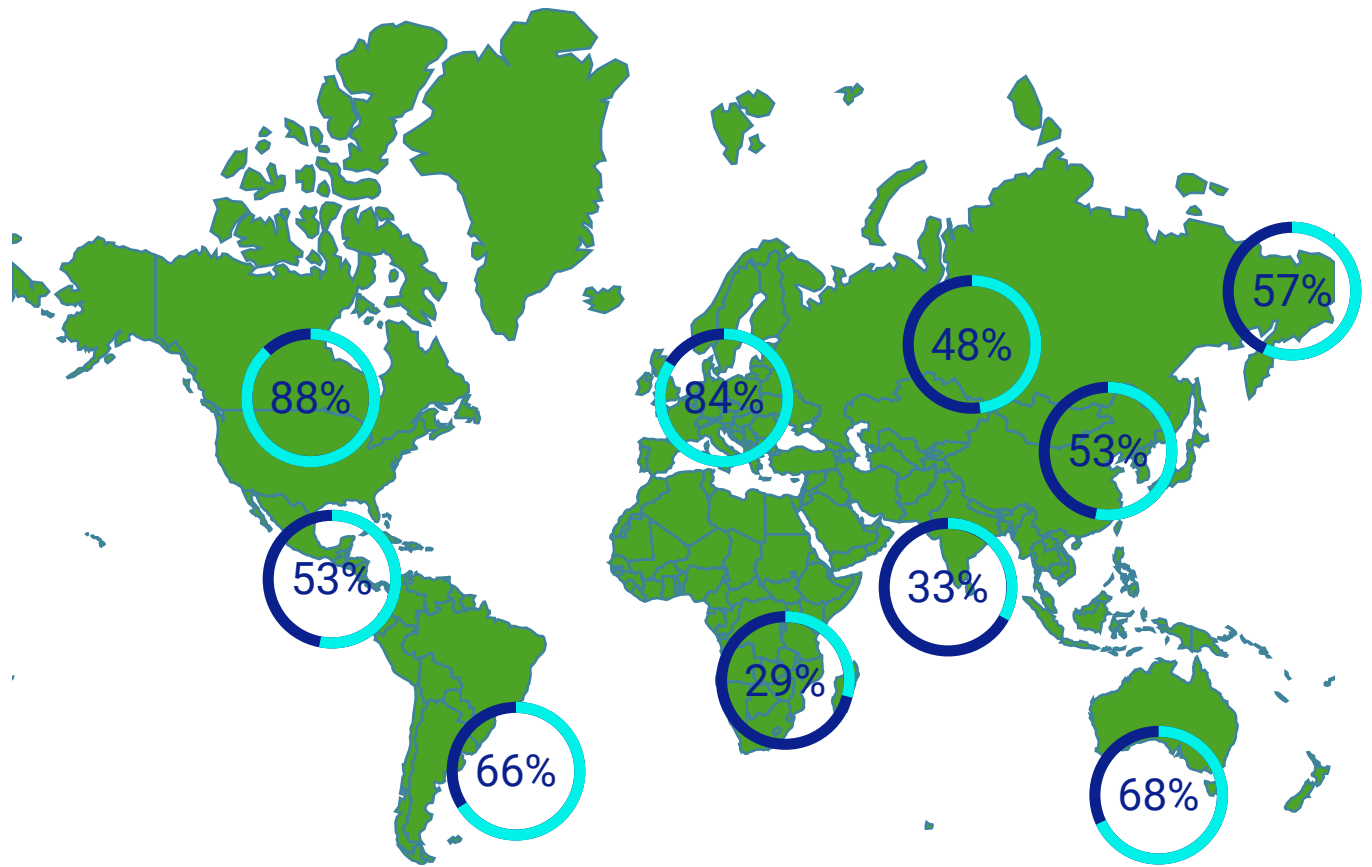
- » 3.77 billion global internet users in 2017, equaling 50% penetration;
- » 2.80 billion global social media users in 2017, equaling 37% penetration;
- » 4.92 billion global mobile users in 2017, equaling 66% penetration;
- » 2.56 billion global mobile social media users in 2017, equaling 34% penetration;
- » 1.61 billion global e-commerce users in 2017, equaling 22% penetration;
- » Internet users grew by 10% in 2016, up 354 million compared to 2015;
- » Active social media users increased by 21%, up 482 million versus 2015;
- » Unique mobile users grew by 5%, up 222 million over the past 12 months;
- » Mobile social media users grew by 30%, up an impressive 581 million in 2016.

The global internet penetration has now less than 50%.



Internet Penetration

Situation January 2017

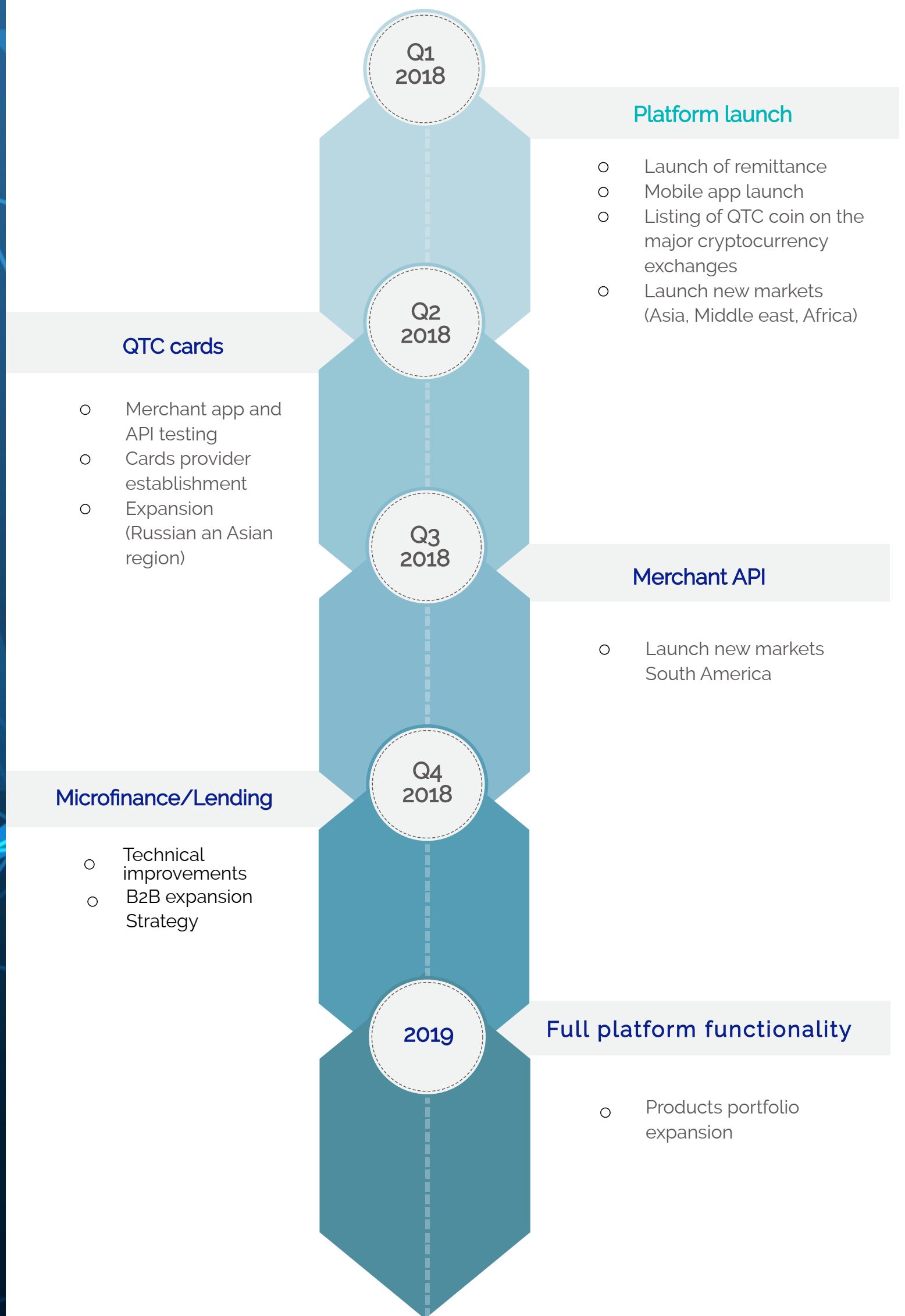


Source: ITU

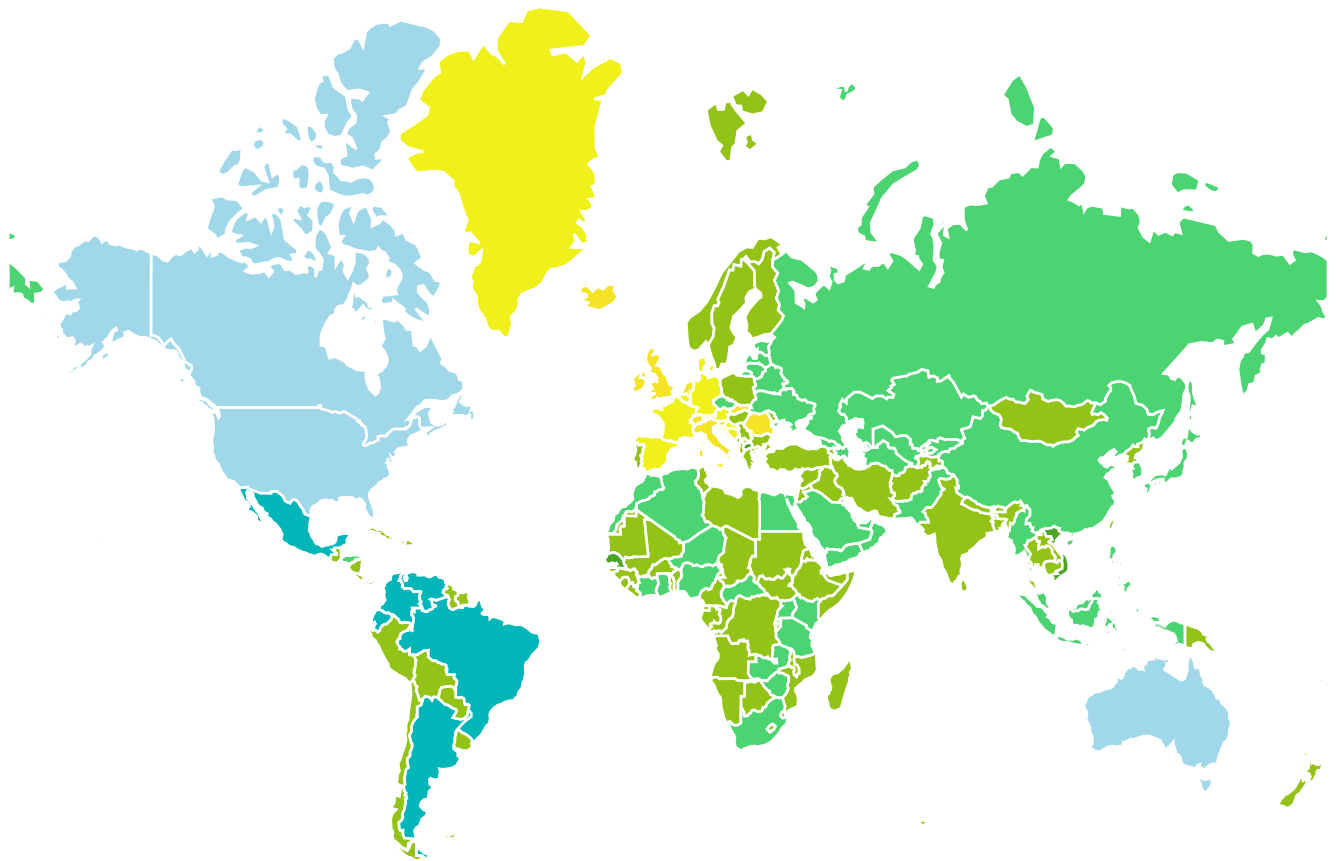
Future Roadmap



Roadmap



Expansion



- First priority regions
- Second priority regions
- Third priority regions
- Future

ICO

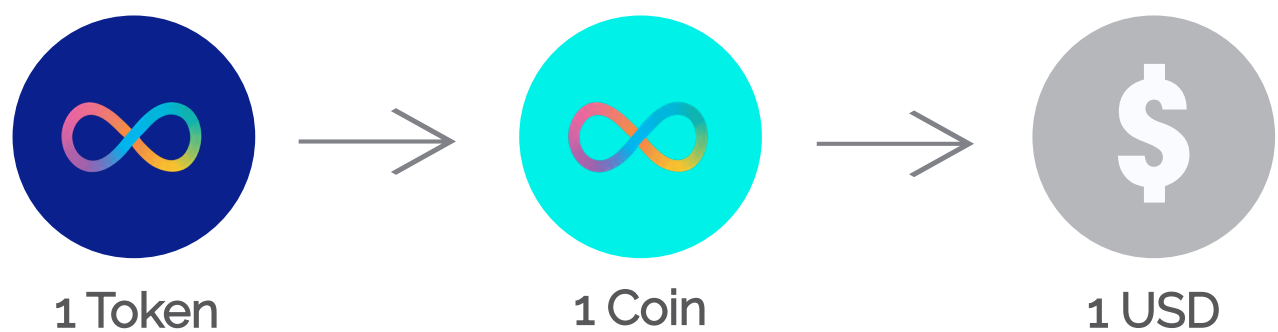
 QUANTOCOIN™

Initial Coins Offering

We have decided to allow everyone to invest in this ambitious project. To make the process fully transparent and fair to all participants, we are going for financing through an ICO process. We believe that in the cryptocurrency era, with massive media and social coverage, there is a rapidly rising interest in blockchain technology and the ICO is the best way to raise capital for developing this project. See other successful campaigns during last year.

The goal of QTC ICO, as a new model for start-up funding, is to enable us to cover all costs related to the project, such as research, marketing, security and development costs.

Thanks to the ICO, we are able to motivate our ambassadors and early backers, to support the Bounty Campaign as well as expand quickly and massively over the market of potential investors. This will encourage them to enter the crypto world efficiently and without complication.



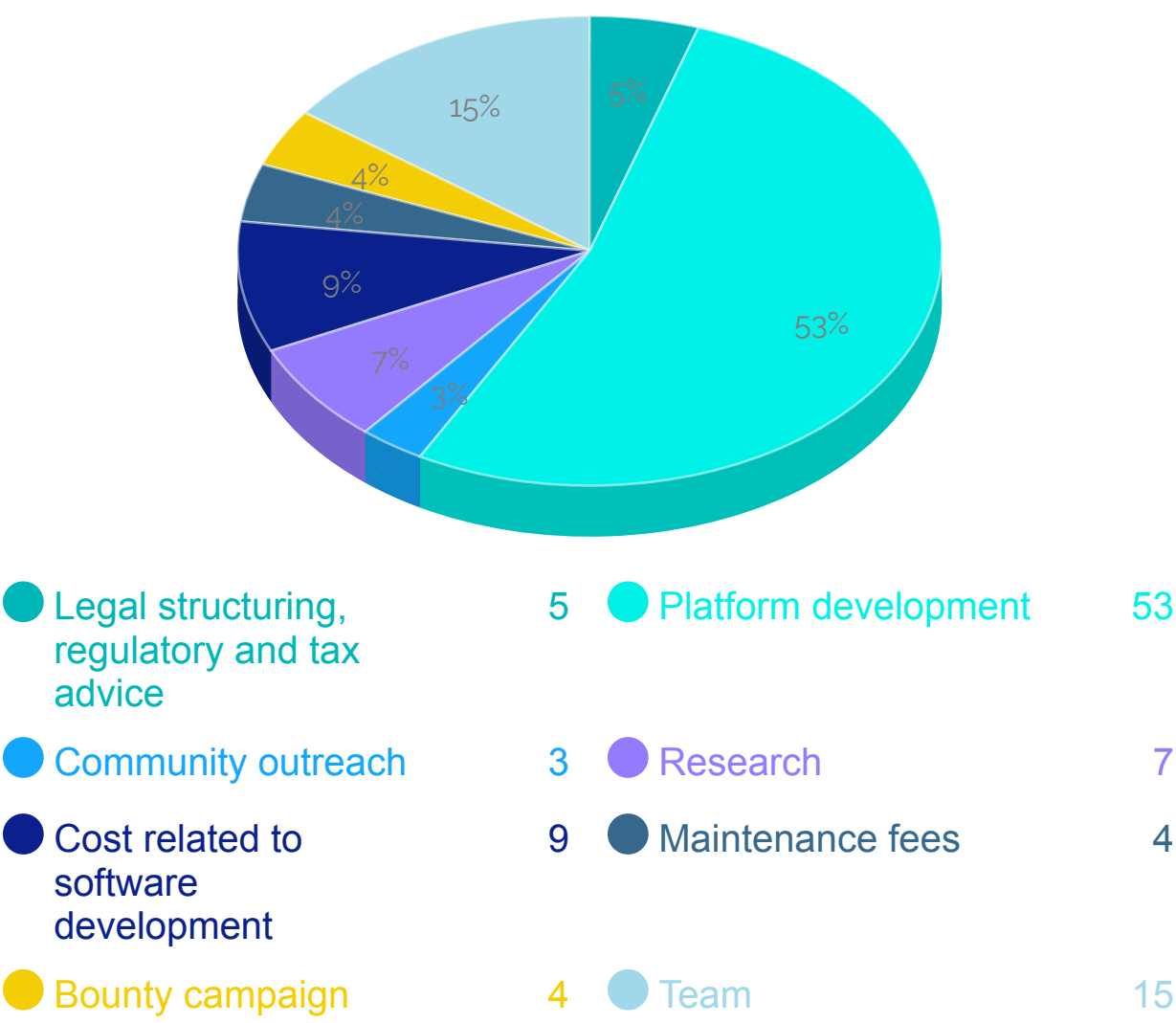
Initial Coins Offering

ICO starts 11th December 2017 (UTC 00:00) and ends 28 February 2018 (UTC 23:59).
For a limited number of investors, to attract the attention of leaders and entrepreneurs.

Dates	<p>Pre-ICO 30th November 2017 (UTC 12:00) and ends 10th December 2017 (UTC 23:59)</p> <p>ICO 11th December 2017 (UTC 00:00) and ends 28h February 2018 (UTC 23:59)</p>
Token price	\$ 1/ Token
Conversion rate	1 Token = QTC
Maximum supply	99.000.000 Tokens
Minimum purchase/participant	100 Tokens
Maximum purchase/participant	up to max. supply
Accepted currencies	ETH, BTC, Waves (plus additional payment option for USD, EUR and other Fiat through wire transfer or credit or debit cards)
Platform	Waves
Discounts	<p>45% - 30 November 2017 (UTC 12:00) till 10 December 2017 (UTC 23:59)</p> <p>25% - 11 December 2017 (UTC 00:00) till 18 December 2017 (UTC 23:59)</p> <p>20% - 19 December 2017 (UTC 00:00) till 15 January 2018 (UTC 23:59)</p> <p>15 % - 16 January 2018 (UTC 00:00) till 31 January 2018 (UTC 23:59)</p> <p>10% - 1 February 2018 (UTC 00:00) till 28 February 2018 (UTC 23:59)</p>
Conditions	Bonus ends on the last day of ICO or when all QTC TOKENs are finished
Address	quantocoin.io

Alocation

ICO funds will be distributed in the following way:





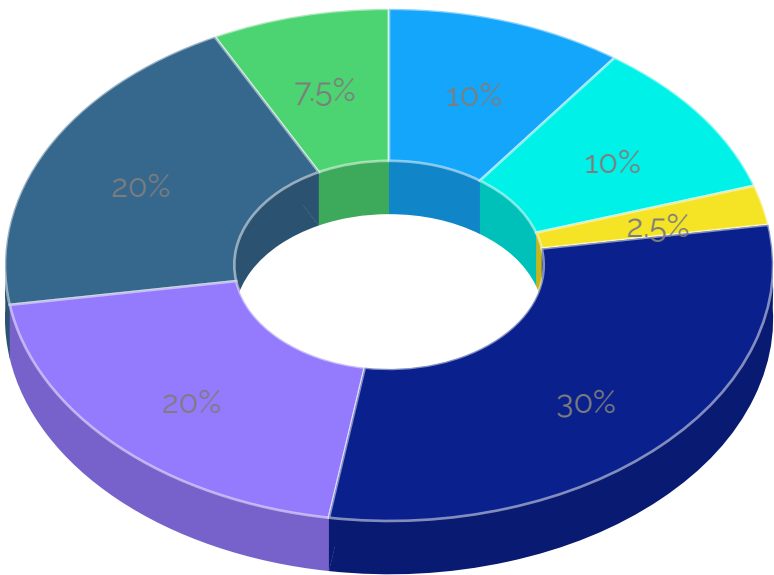
Bounty Campaign

It is the campaign for everyone who supports and helps share QTC with the world. The participants will receive free QTC token(s) as a reward and will become a part of the Quantocoin project.

We reserve and distribute 2,000,000 QTC tokens as bounty rewards, which equals 2.02% of the total of 99,000,000 QTC tokens issued under the ICO. For you to be able to enter the Bounty Campaign, you first have to create an email-based QTC account.

This will be used for the collection of your “bounty stakes”, which will accumulate the more you promote our project. After creation of your QTC account, you should spread as much information as possible about the Quantocoin ICO and ecosystem.

The channels you should use are split into the following categories:



Facebook	10	Twitter	10
Email/Web	2.5	Signature Campaign	30
Blog/Media	20	Translation	20
Upcomming	7.5	Meetup	NaN

By following and completing our “Bounty Campaign” instructions, you will receive “bounty stakes” 15 days after the end of the ICO. Subsequently, after the genesis of the QTC coin, you will be credited with free coins which will be proportional to the bounty stakes you have earned during the campaign.

Team

Our core team consists of experts who have extensive experience in IT, blockchain technology, marketing and business models. In addition, our people are veterans in the traditional finance industry, with more than 25 years experience in online trading, FX and private banking. The idea of QTC originated from long term planning and several years of practice.

The principal visionary of the project was a partner in financial institutions in Europe, especially in Switzerland where he worked in senior positions for banks such as UPB or SG. Trusted with responsibility for managing and financing projects in the area of private placement, hedge funds and start-ups in volumes of billions of US dollars. He was also in charge of funding the IT project in Central and Eastern Europe. His interest in connecting IT and the world's blockchain with the real world, and its implementation into everyday life is vast. Especially in areas with dense population, or problem areas. As said before, while being a visionary, he is also an active creator of functional algorithms and an expert adviser on cryptocurrencies.

Another partner of the project is a world-class, prominent and highly experienced lawyer, with a focus on financing the project, responsible for ICO's presence on European and US markets in the volume of many billions of dollars. The partner site is spread onto the European and Asian markets. In addition to genuine law experience, he is a multinational business developer and entrepreneur who has experience in Central Europe, Germany, Austria, Eastern Europe, MENA, and Asia. He stands behind the development of many successful projects, including those with a focus on trading and blockchain technology.

We are also proud of the other members of the team who are highly experienced developers and veterans in the cryptosphere, responsible for projects and start-ups in California, highly active in the blockchain community. Of course, our team has a lot of marketing specialists, working for top companies in the development of marketing strategies from Los Angeles to the Middle East.

Our external consultants are working in the finance and technology sector. An important part of our team is the security department, where we work with industry leaders such as [Incapsula](#) or [Checkpoint Infinity](#).

Conclusion

Benefits for individuals

Our goal is to integrate all financial services through our application to facilitate everyday life and encourage individual business.

Benefits for business

We are focused on arranging integration with existing businesses in the cryptocurrency space; such as exchanges, wallets, merchants, lenders and others.

Benefits for crypto-economy

QTC solves the problems with penetration of cryptocurrency into a conventional world in terms of trading and exchanging to a Fiat Currency. We will try to implement QTC in everyday life so as to allow payment for goods and services using our apps and possibly QTC payment debit cards.

Benefits for economy

QTC will invigorate the world economy. It will help with expanding the number of crypto economy users, which will result in a positive development in this industry. QTC will also reduce poverty and provide greater opportunities for savings, which will increase the lending capacity of the population. QTC will provide new financial services and opportunities for billions of people and bring them up into the middle class, greatly improving both the lives of their families and their own. Our goal is to improve the quality of education through remote access and payment capabilities. Using QTC will result in innovation and the building of infrastructure for electronic finance/digital banking, along with internet penetration, which will allow the creation of new business models and products while rapidly increasing accessibility to financial services for everyone.

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Contacts:

General inquires
info@quantocoin.io

Press inquiries
press@quantocoin.io

The logo consists of a stylized infinity symbol or interlocking loops, with a color gradient from purple on the left to yellow on the right.

QUANTOCOIN™