



# WHIZZ COIN

The future of cryptocurrencies investments and payments

**Whitepaper**

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# 1.WHIZZ Coin

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The future of cryptocurrency investments and payments

## 1.1 Introduction

Whizz coin is the first cryptocurrency solution that allow users to both invest and spend crypto assets. The core products of Whizz coin, Whizz Edge and Whizz Card, enable users to split their cryptocurrency holdings in to investments and everyday use.



# WHIZZ COIN

## 2.WHIZZ Edge

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Platform where fund managers and investors come together.

### 2.1 Introduction

We believe that financial planning should be about you and your dreams. WHIZZ Edge provides a fund management platform where fund managers and investor meet.

Whizz edge offers:

- A platform where users can sign up as fund managers or investors
- Investors the chance to invest crypto assets through investment schemes created by fund managers.
- Fund managers the chance to attract investors through their investment schemes
- A secure and trustless platform where all the processes are executed through smart contracts.

### 2.2 Investors

Investors on the Whizz edge platform will be cryptocurrency investors who are either looking to maximize their returns or looking to diversify their assets in this new market. This year, investments in cryptocurrency have increased rapidly so whizz Edge will allow investors to choose their investment schemes based on historical returns, risk level, lock-in period, profit/loss share & fund manager ratings. The investments made on Whizz Edge are not held by the fund managers but are executed through smart contracts.

### 2.3 Fund Managers

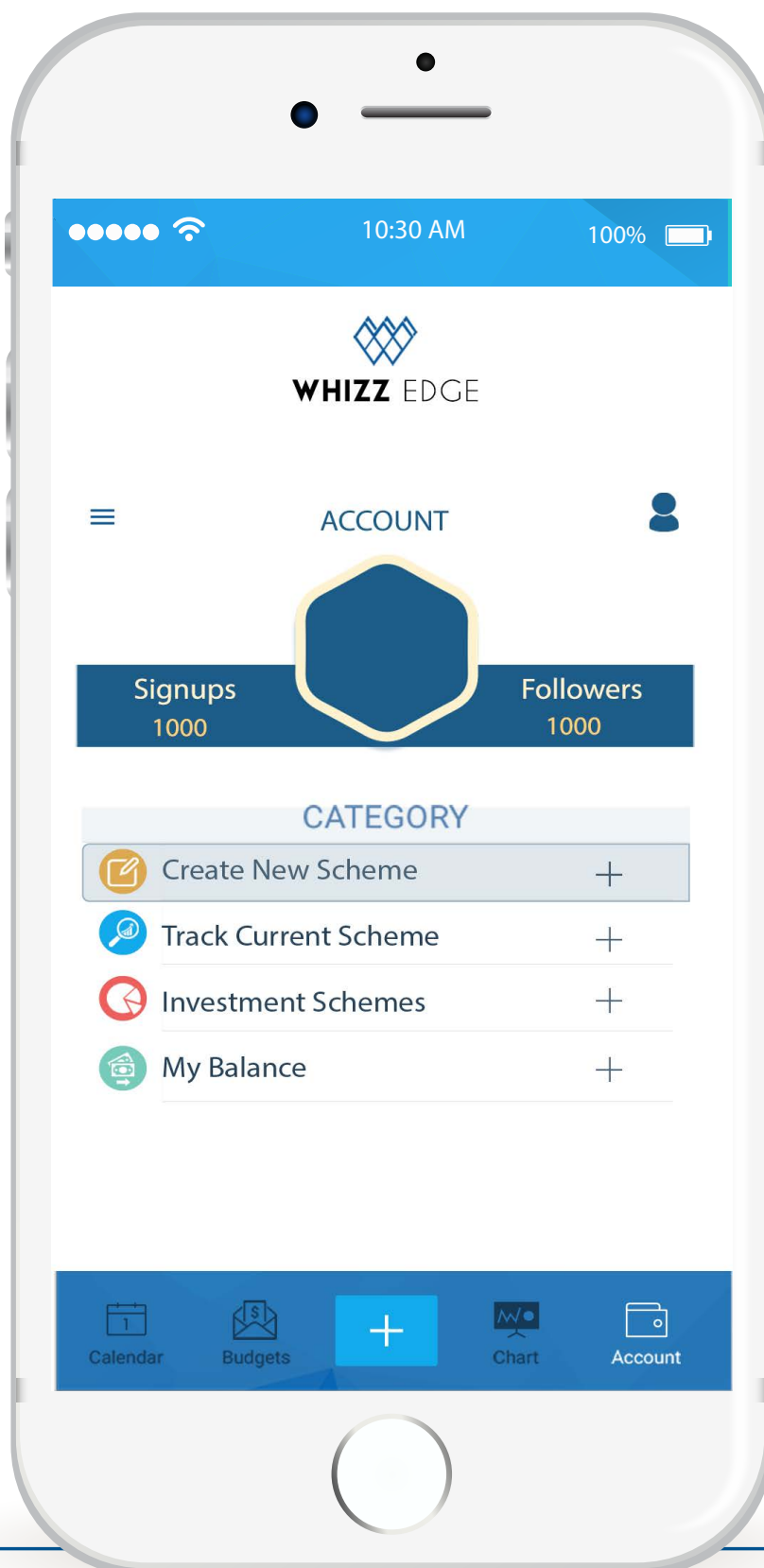
Fund managers will compete on the Whizz Edge platform by designing the best investment schemes to attract investors. The result will be an ecosystem where majority of the investors will be investing in the best schemes generating higher returns for both whizz edge investors and fund managers.

## 2.4 Use Case Scenarios

### 2.4.1 Create Investment Schemes – Fund managers

Fund managers can create custom investment schemes through Whizz Edge. To demonstrate how this will work, see the illustration below:

Fund manager opens his account dashboard and taps on create new scheme.



### 2.4.1 Create Investment Schemes – Fund managers

Next, the fund manager can add coin and assign percentage of the portfolio to it. The pie chart below will automatically reflect the chosen coins and the assigned percentage. The portfolio will not be shown to the users and it will be encrypted so only the fund manager will know his portfolio.

Fund manager can assign the level of risk for this strategy. It is to be noted that since cryptocurrency are high risk investments so a low risk investment scheme is low risk in the context of crypto currency market.

Fund manager can assign the profit share they will make. It is recommended to use the advance options as the options of tiered profit sharing and conditions is available. For example, a fund manager can decide that he will take profits only if the returns of his scheme are higher than BTC. Similarly, through tiered profit sharing, fund manager can increase profit share if the scheme returns achieve certain benchmarks.

The lock-in period highlights the maximum amount of time a user can expect his investment to be locked up in the scheme. The fund manager can decide to end the scheme early if he foresees a drop in returns and his profits. There is an auto renew option through which the scheme will be renewed automatically and all the users will get a notification if they want to sign up for the same scheme again.

Next, the fund manager can decide how much will he invest in his own investment scheme. This feature will be shown to the users to give them a sense of security that the fund manager will be acting in the best interests of the investors as the fund manager has his own investment in it. It is possible for a fund manager to invest nothing but that scheme will probably not be able to attract investors.

Finally, the fund manager can put in his remarks of how he expects the policy to perform, how much returns can investors expect, which kind of investments are in the portfolio etc.

The image shows a smartphone screen with the 'WHIZZ EDGE' app interface. The status bar at the top shows the time as 10:30 AM and 100% battery. The app header features the 'WHIZZ EDGE' logo and a user profile icon. Below the header, there is a 'Create New Scheme' button. The form includes a 'Scheme Title' field, a coin selection dropdown (currently 'BTC'), and a portfolio percentage dropdown (currently '40%'). A donut chart visualizes the portfolio allocation, with a legend indicating 'BTC' (orange) and 'Not utilized' (red). Below the chart, a message states 'You have remaining 60% to complete your portfolio'. The form also includes a 'Risk Level' dropdown (currently 'Low'), a 'Profit share' dropdown (currently 'Advance'), a 'Lock-in Period' dropdown (currently 'Day'), and an 'Auto renew policy' checkbox. A 'My investment in scheme' field is also present. The 'Scheme Description' field is labeled 'Here where you can explain in detail the policy and returns user can expect.' A 'Submit' button is located at the bottom of the form. The bottom navigation bar contains icons for 'Calendar', 'Budgets', a central '+' button, 'Chart', and 'Account'.

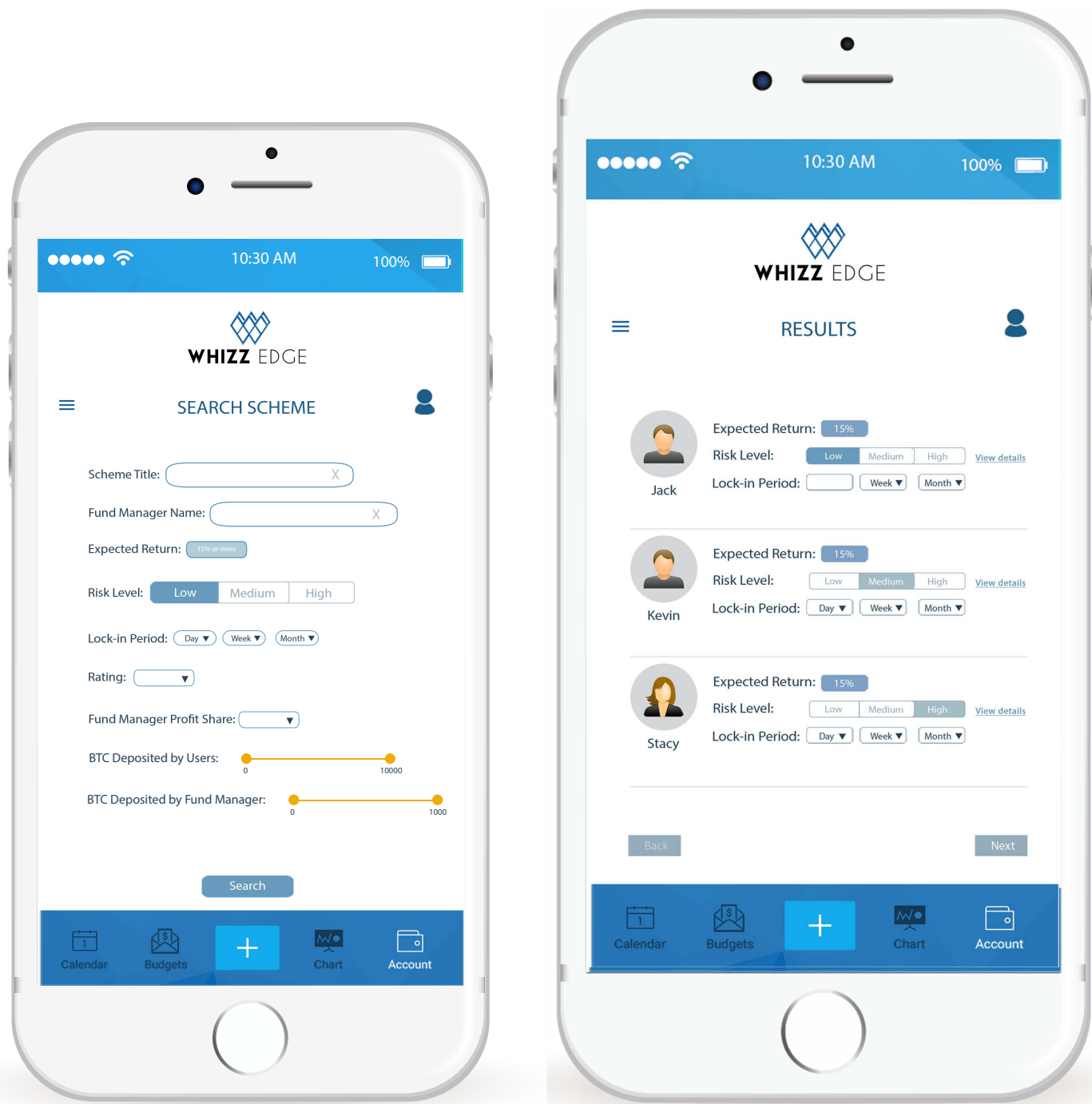
When the fund manager taps the submit button a historical returns chart will be displayed that will show the simulated returns of the investment scheme had it been applicable before. The actual returns will be generated with real time market rates of the crypto assets in the portfolio. The returns will be calculated based on dollar prices and will be compared with returns of BTC to give users the idea of scheme performance.

Suppose Jack creates a simple investment scheme with 30% XMR and 70% BTC with a lock-in period of a month. BTC goes up 10% while XMR goes up 15% during this period, so Jack's scheme returns would be 11.5% versus 10% for BTC.



2.4.2 Sign up for an investment scheme – Investors

Investors can sign up for an investment scheme through Whizz Edge with a simple process illustrated below. Investor searches for scheme with the options provided by the Whizz Edge platform.





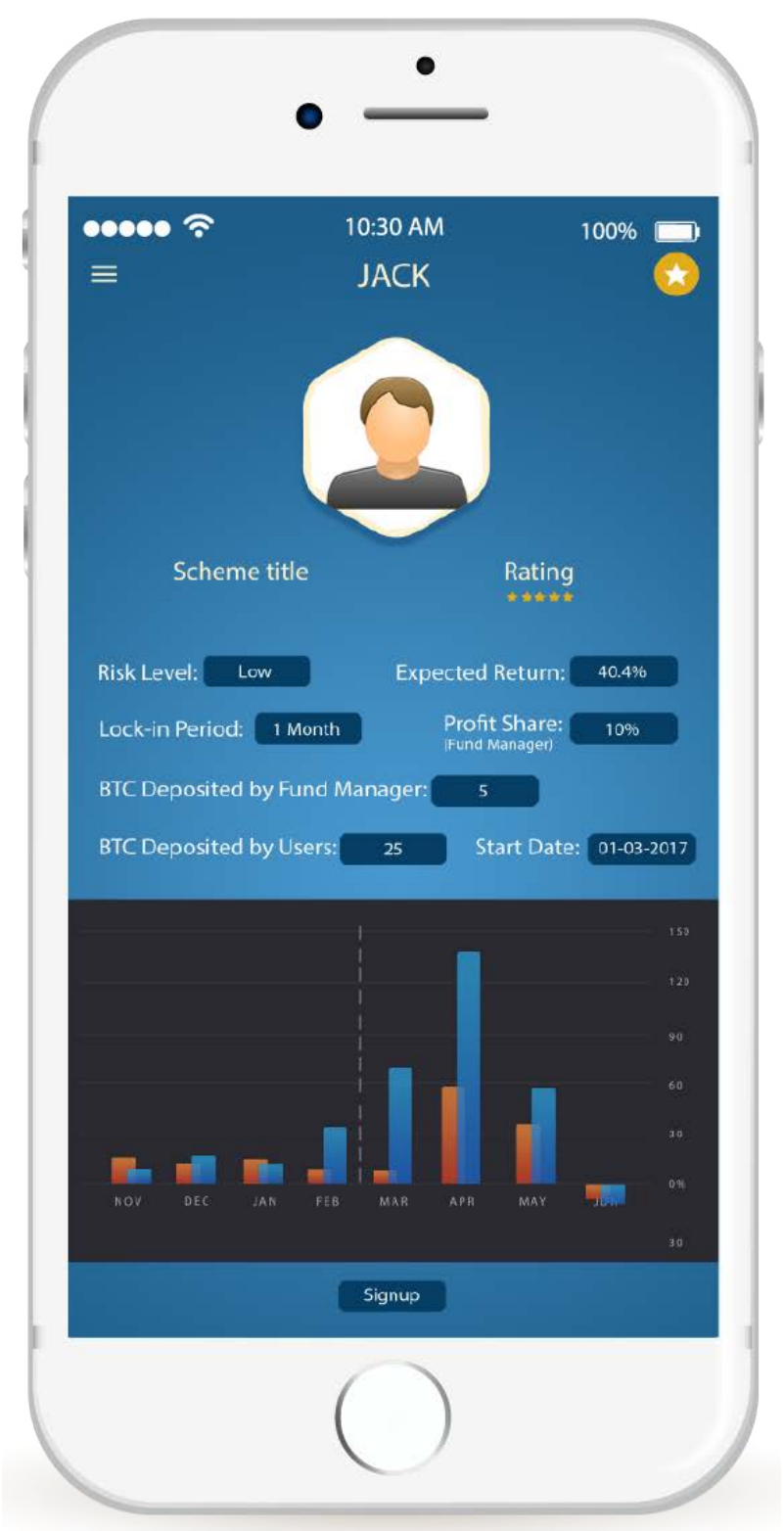
2.4.2 Sign up for an investment scheme – Investors

Based on the search criteria, the relevant schemes will be shown.

To see details tap on the investment scheme investor is interested in.

Here, all the details of the scheme will be shown along with the returns investors can expect. Investors can sign up for the policy and put in the investment amount or add the scheme to favorites. By adding the scheme to favorites, investors can track the policy without investing in it.

The dotted line separates the actual returns from the simulated returns. The area right of the dotted line are the actual returns while the area to the left are simulated returns. The simulated returns show the investment scheme returns had it been applicable before.

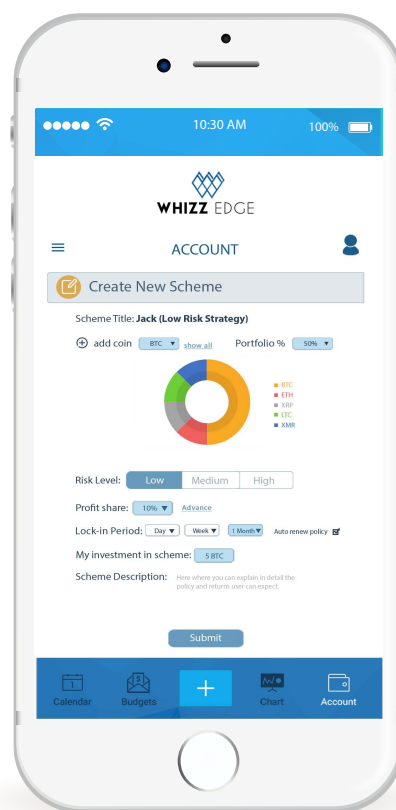


## 2.5 Examples

### 2.5.1 Example of a Low Risk Strategy

Jack designs a low risk strategy in which he only choose the top five coins based on market cap from March 2016 to March 2017. He assigns 50% of the portfolio to BTC since he wants to take less risk. Here is how his portfolio looks on the Whizz Edge platform.

Jack assigns a lock-in period of one month with auto-renewal on and then he decides to take 10% profit from the investors.



The historical returns are generated along with actual returns. The dotted line separates the historical and actual returns.

The scheme was performing better based on historical returns from Nov 2016 to Feb 2016 where BTC has an average month growth rate of 11.7% while Jack's scheme had a growth rate of 24.3%. The scheme started on 1st March and since then BTC average

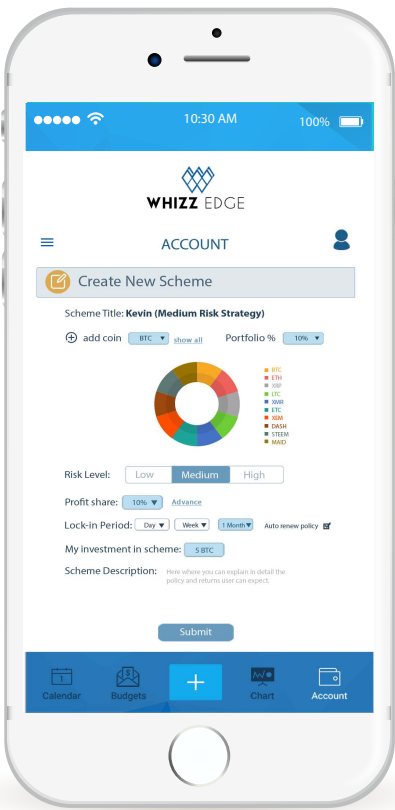


monthly growth rate has been 16.6% while Jack's scheme monthly rate of return was 64.2%. However, it should be noted that had someone invested on 1st June 2017 in Jack's scheme, he would have lost more as BTC dropped by 6.2% and Jack's scheme dropped by 9%.

2.5.2 Example of a Medium Risk Strategy

Kevin designs a low risk strategy in which he chooses the top ten coins based on market cap from March 2016 to March 2017. He assigns 10% of the portfolio to each coin. Here is how his portfolio looks on the Whizz Edge platform.

Kevin assigns a lock-in period of one month with auto-renewal on and then he decides to take 10% profit from the investors.



The historical returns are generated along with actual returns. The dotted line separates the historical and actual returns.

The scheme was performing better based on historical returns from Nov 2016 to Feb 2016 where BTC has an average month growth rate of 11.7% while Kevin's scheme had a growth rate of 27.3%. The scheme started on 1st March and since then BTC average monthly growth rate



has been 16.6% while Kevin's scheme monthly rate of return was 85.7%. However, it should be noted that had someone invested on 1st June 2017 in Kevin's scheme, he would have lost more as BTC dropped by 6.2% and Kevin's scheme dropped by 14%.

Calculations for this strategy is based on real data gathered from coinmarketcap.com. The returns on these crypto assets are calculated by taking the the closing price at the beginning and at the end of the month.

### 2.5.3 Example of a High Risk Strategy

Tracy designs a high risk strategy in which he chooses the coins ranked 6-10th based on market cap from March 2016 to March 2017. She assigns 20% of the portfolio to each coin. Here is how his portfolio looks on the Whizz Edge platform.

Tracy assigns a lock-in period of one month with auto-renewal on and then she decides to take 10% profit from the investors.



The historical returns are generated along with actual returns. The dotted line separates the historical and actual returns.

The scheme was performing better based on historical returns from Nov 2016 to Feb 2016 where BTC has an average month growth rate of 11.7% while Tracy's scheme had a growth rate of 35.2%. The scheme started on 1st March and since then BTC average monthly growth rate



has been 16.6% while Tracy's scheme monthly rate of return was 83.2%. However, it should be noted that had someone invested on 1st June 2017 in Tracy's scheme, he would have lost more as BTC dropped by 17.2% and Tracy's scheme dropped by 45.9%.

## 3.WHIZZ Card

An easier way to spend cryptocurrencies

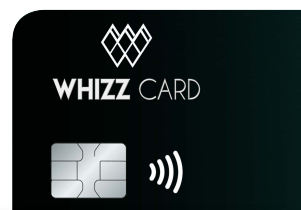
### 3.1 Introduction

Whizz Card is a fast and secure way to spend cryptocurrencies worldwide. You will not have to worry about crypto exchange rates again as Whizz Card will offer the best exchange rates possible without any additional fees allowing you to make payments via cryptocurrencies worldwide.



### 3.2 Design

Whizz offer you a range of innovative and exciting cards that is not only powered by the security of chip but also enable you to personalize it any way you want. Whizz card will be produced by DZ card, one of the leading card producers in the world.



### 3.3 How a Whizz Card funded with ETH will work

When the user uses Whizz Card funded with ETH, this is how the process will work.



Whizz card will get you the best exchange rates possible by choosing the liquidity providers that provides the best ETH-USD rate at the time of transaction.

The details of the transaction will be emailed to the user highlighting the card number used, the amount, merchant details, transaction time and date. The fee applied by Whizz Card platform will be 0.5% to use the software on the user side while 1.5-2.3% on the merchant side.

### 3.4 How a Whizz Card funded with BTC will work

When the user uses Whizz Card funded with BTC, this is how the process will work.



Whizz card will get you the best exchange rates possible by choosing the liquidity providers that provides the best BTC-USD rate at the time of transaction.

The details of the transaction will be emailed to the user highlighting the card number used, the BTC-USD rate, the amount, merchant details, transaction time and date. The fee applied by Whizz Card platform will be 0.5% to use the software on the user side while 1.5-2.3% on the merchant side.

The process for using Whizz card funded with DASH/LTC/XMR/BCH will be the same as outlined in this section.

### 3.5 Features

Whizz Card will provide intends to provide users with best experience possible by offering the following features:

#### 3.5.1 Multiple Crypto Currency Spending

If the user has multiple currency holdings, Whizz Card will allow the user to prioritize the cryptocurrency to be used for transactions.

#### 3.5.3 Target Spending

Users can set limits that when a certain cryptocurrency reaches a price target, it should be used as the spending option.

#### 3.5.2 Fixed Percentage Spending

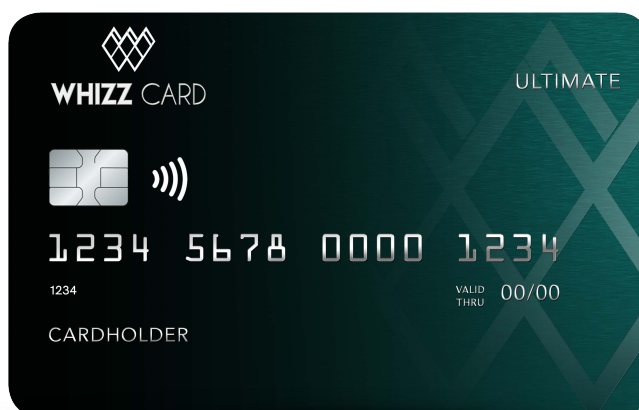
This allows the user to assign fixed percentages of cryptocurrency spending.

#### 3.5.4 Others

The other features will allow users to set spending limit, freeze Whizz card, and approve transactions for a period of time.

### 3.6 Whizz Card Ultimate

First 1000 contributors in the Whizz Coin ICO (Pre-ICO included) will receive Whizz Card Ultimate for free along with 25% lifetime fee reduction. The spending and ATM withdrawal limit of this card is twice than that of standard Whizz Card.



### 3.7 Whizz Card Prestige

Top 1000 contributors in the Whizz Coin ICO (Pre-ICO included) will receive Whizz Card Prestige for free along with 50% lifetime fee reduction. The spending and ATM withdrawal limit of this card is thrice than that of standard Whizz Card.



## 4.WHIZZ Wallet

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Fund, exchange, send money to someone, instant notifications, multi-blockchain support, completely free P2P transfer between whizz wallets.

When a user decides to use the Whizz coin platform, he/she will have to setup a contract wallet. The user will have to go through e-KYC after which a setup wizard will appear allowing users to customize wallet settings based on their preference. The wallet contract is a smart contract securing WHZ held by the user through its code. Users will have full control of their funds in the Whizz wallet and it will be available on iOS and android. The main features of Whizz wallet are:

### 4.3.1 Wallet Top-up

Fund your wallet with supported cryptocurrencies and ERC-20 Tokens for use with **WHIZZ** Wallet app and **WHIZZ** Card.

### 4.3.3 Free P2P transfers

Free transfer of funds between **WHIZZ** Wallet app users.

### 4.3.5 Fund Whizz Card

Fund **WHIZZ** Card to spend supported crypto currencies worldwide.

### 4.3.2 Multi Blockchain Support

Support for Bitcoin, Litecoin, Ethereum and Dash.

### 4.3.4 Mobile Notifications

Get instant notification for every transaction on your smartphone.

### 4.3.4 Fund Whizz Edge

Fund **WHIZZ** Edge to invest using the Whizz edge platform.



## 5. WHZ Token

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### 5.1 Introduction

Whizz coin (WHZ) is an ERC20 standard token on the ethereum blockchain with a fixed total supply of 67.5 Million WHZ.

### 5.2 WHIZZ Asset Contract

The WHZ asset contract underlines the value backing Whizz coin. The fees accumulated from Whizz Edge and Whizz card will be accrued in the Whizz asset contract. Whizz coin holders will be entitled to receive the amount accumulated in this contract annually. The value distribution will be based on the following formula:

Value earned per Whizz coin annually = Fee accumulated annually/ Total no. of Whizz coin

For example, if fee accumulation in the asset contract is equivalent to \$1 million annually with a circulating supply of 2 million, then the value backing 1 WHZ will be \$0.5.

### 5.2 WHIZZ Token Sale

Whizz coin has a total supply of 67.5 million out of which 45.9 million will be sold to public. The WHZ token sale will start with the pre-ico where users will be able to get 20% bonus tokens. The breakdown of token sale distribution is depicted below:

Sale Stages	WHZ Tokens
Pre-ICO	13,500,000
Bonus	2,700,000
ICO	29,700,000

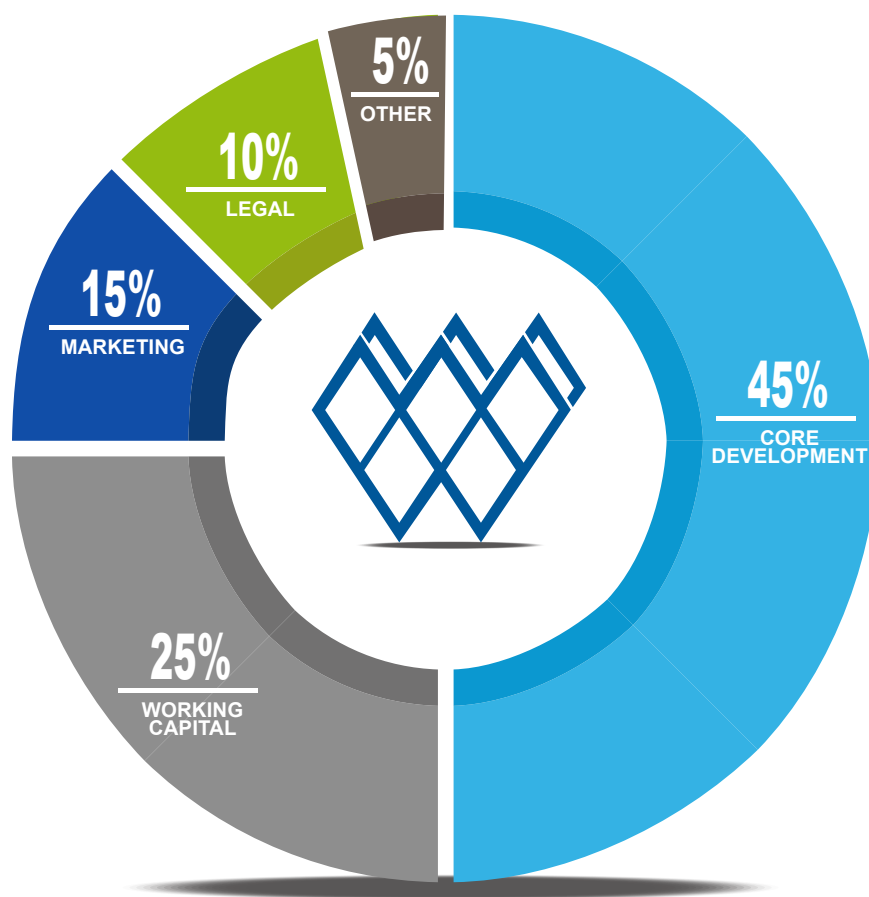
#### 5.4 Promotion Partner

7% of the WHZ supply will be reserved for promotion partners who help us promote the Whizzcoin crowd sale. This will help to create value for the WHZ token as the promotion partners will accept Whizzcoin as a store of value. Whizz coin has already partnered up with icotimeline.com and are in further talks with other promotion partners. In the event that a portion of this supply is not used, it will be rewarded to the WHZ crowd sale participants dependent on their share of contribution.

#### 5.5 Founder and Development Team Reward

The founders and development team will be rewarded with 25% Whizz tokens.

#### 5.6 Use of Funds



#### 5.6.1 Core Development - 45%

Bulk of the token sale proceeds will go towards developing products for the Whizz Coin platform: Whizz Edge and Whizz Card. The Whizz wallet App will be integrated with these products as mentioned in this whitepaper.

#### 5.6.2 Working Capital - 25%

To offer real time exchange rates for the Whizz Card and Whizz Edge platform, balances will be maintained between parties using the working capital.

#### 5.6.3 Marketing - 15%

To acquire new customers, targeted marketing campaigns will be used to attract potential customers to the Whizz Coin platform. In addition to that, the marketing funds will be used to pursue potential partnerships.

#### 5.6.4 Legal- 10%

As with any other financial product, there will be legal costs to procure licenses and setup compliance.

#### 5.6.4 Other- 5%

This amount is reserved for small expenses that will incur in setting up the Whizz Coin platform.

#### 5.7 WHZ Token Holder Rewards

WHZ token holders will be rewarded with the amount accrued in the WHZ asset contract annually. See section 5.2 for details.

## 6. Financials

### 6.1 Revenue Model

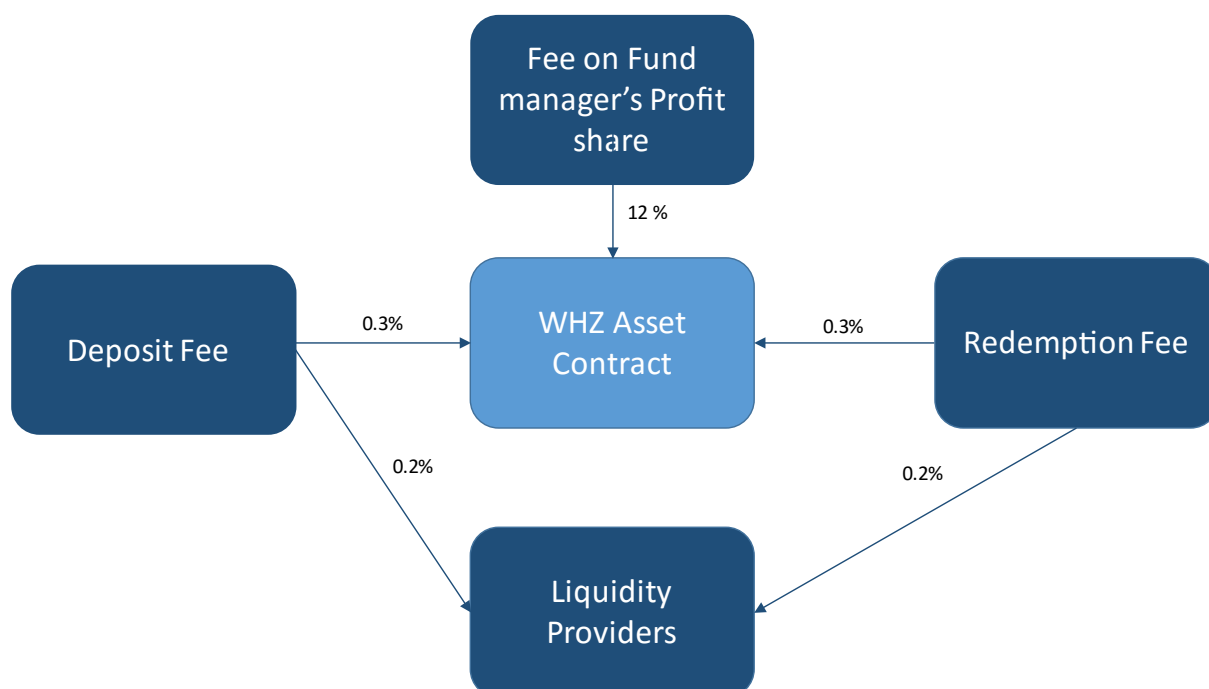
The Whizz Coin revenue model is based on the fee charged to use the software of Whizz Edge and Whizz Card which is then accumulated in the WHZ asset contract.

#### 6.1.1 WHIZZ Edge

Whizz Edge will have three revenue streams:

- 1. Deposit Fee** – The User will be charged 0.5% to deposit fee when they invest in schemes on the Whizz Edge Platform. 0.2% will be given to liquidity providers while 0.3% will be accumulated in the Whizz Asset contract.
- 2. Redemption Fee** – If an investment scheme ends or the user decides to redeem the investment amount, a 0.5% redemption fee will be charged. The breakdown of this fee is similar to that of the deposit fee.
- 3. Fee on Fund manager's profit share** – 12% of the profits that the fund managers make through investors will be accumulated in the Whizz Asset contract. Suppose all investors (excluding fund manager investment) invest \$1000 in a scheme with 10% profit sharing by the fund manager. If the scheme returns are 20% i.e. \$200, the fund manager will receive \$20 out of which 12% i.e.\$2.4 will be accumulated in the Whizz asset contract.

The figure below shows the accumulation of fee through Whizz Edge in the Whizz Asset Contract.



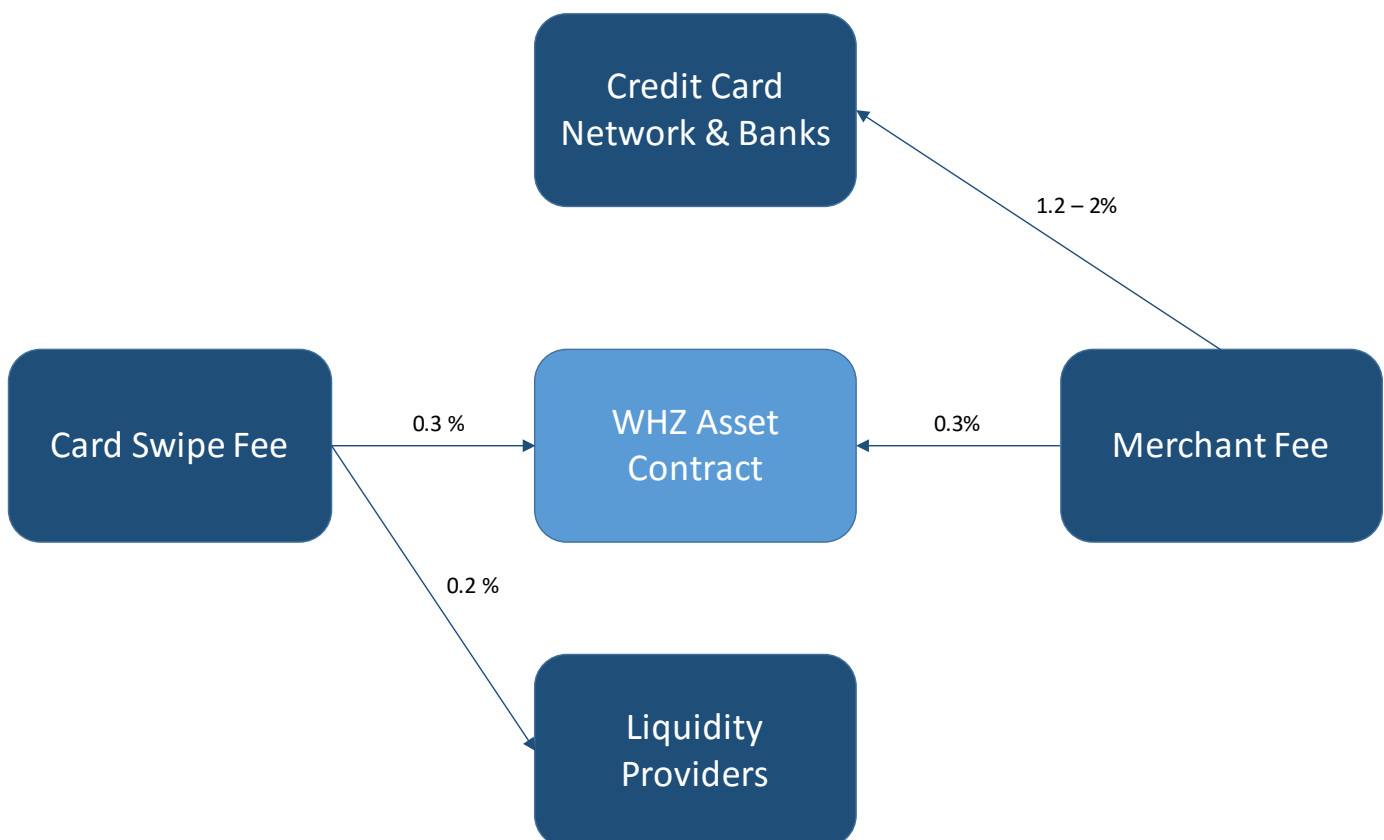
### 6.1.2 WHIZZ Card

Whizz card will generate revenue from two sources:

**Card Users** – The users will be charged 0.5% transaction fee out of which 0.2% will go to liquidity providers while 0.3% will be accumulated in the WHZ asset contract.

**Merchants** – Merchants will be charged a fee of 1.5-2.3%. The fee accumulated in the Whizz asset contract is fixed at 0.3% while the credit card network and banks interchange fee will be in the region of 1.2-2% dependent on where the merchant outlet is located and the type of item purchased.

The figure below shows the accumulation of fee through Whizz Card in the Whizz Asset Contract



## 6.2 Projections

The financial projections are based on four key metrics:

**1. Average User Spend** - The debit card reports show annual user spend of an average user is from \$ 3200 - \$ 3500.

**2. Average Investment amount** – The average user tends to invest 8- 12% of the annual income so we picked the first year user investment to be \$2800.

**3. Returns** - Although cryptocurrency values have soared in the year 2017, we do not expect this to continue so we have taken an assumption that on average one investment scheme will have a 50% return annually.

**4. User Acquisition** – It is difficult for new businesses to predict how users will react to the platform.

*Since it was difficult to gauge the User Acquisition Metric, we have created two financial projections to inform our ICO participants of our expectations.*



## 6.2.1 Conservative

Category	Year 1		Year 2		Year 3		Year 4	
Whizz Edge								
No. of Users	65000		143000		257400		386100	
Average deposit	\$	2,800	\$	4,700	\$	6,400	\$	6,800
Total Deposits	\$	182,000,000	\$	672,100,000	\$	1,647,360,000	\$	2,625,480,000
Deposit Fee	\$	546,000	\$	2,016,300	\$	4,942,080	\$	7,876,440
Total Redemptions	\$	91,000,000	\$	201,630,000	\$	494,208,000	\$	787,644,000
Redemption Fee	\$	273,000	\$	604,890	\$	1,482,624	\$	2,362,932
Profit returns on schemes	\$	72,800,000	\$	268,840,000	\$	658,944,000	\$	1,050,192,000
Profit Share	\$	873,600	\$	3,226,080	\$	7,907,328	\$	12,602,304
Total Fee Accrued	\$	1,692,600	\$	5,847,270	\$	14,332,032	\$	22,841,676
Whizz Card								
No. of Customers	96000		220800		419520		545376	
Average User spend	\$	2,000	\$	2,500	\$	2,800	\$	3,000
Total Volume	\$	192,000,000	\$	552,000,000	\$	1,174,656,000	\$	1,636,128,000
Software fee Accrued	\$	960,000	\$	2,760,000	\$	5,873,280	\$	8,180,640
Total Licensing fee accrued	\$	2,652,600	\$	8,607,270	\$	20,205,312	\$	31,022,316

## 6.2.2 Optimistic

Category	Year 1	Year 2	Year 3	Year 4
<b>Whizz Edge</b>				
No. of Users	92000	202400	364320	546480
Average deposit	\$ 2,800	\$ 4,700	\$ 6,400	\$ 6,800
Total Deposits	\$ 257,600,000	\$ 951,280,000	\$ 2,331,648,000	\$ 3,716,064,000
Deposit Fee	\$ 772,800	\$ 2,853,840	\$ 6,994,944	\$ 11,148,192
Redemptions	\$ 77,280,000	\$ 285,384,000	\$ 699,494,400	\$ 1,114,819,200
Redemption Fee	\$ 231,840	\$ 856,152	\$ 2,098,483	\$ 3,344,458
Profit returns	\$ 154,560,000	\$ 570,768,000	\$ 1,398,988,800	\$ 2,229,638,400
Profit Share	\$ 1,854,720	\$ 6,849,216	\$ 16,787,866	\$ 26,755,661
Total Fee Accrued	\$ 2,859,360	\$ 10,559,208	\$ 25,881,293	\$ 41,248,310
<b>Whizz Card</b>				
No. of Customers	130000	299000	568100	738530
Average User spend	\$ 2,000	\$ 2,500	\$ 2,800	\$ 3,000
Transactions amount	\$ 260,000,000	\$ 747,500,000	\$ 1,590,680,000	\$ 2,215,590,000
Software fee Accrued	\$ 1,300,000	\$ 3,737,500	\$ 7,953,400	\$ 11,077,950
<b>Total Licensing fee accrued</b>	<b>\$ 4,159,360</b>	<b>\$ 14,296,708</b>	<b>\$ 33,834,693</b>	<b>\$ 52,326,260</b>



## 7. Roadmap

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## 8. WHZ Token Creation Event

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The participation in the Whizz Coin token ICO can be done through Ethereum, Bitcoin, & Bitcoin Cash. The WHZ rate for the supported cryptocurrencies is depicted below:

Cryptocurrency	Pre-ICO 01-31 October 2017	ICO 01-Nov till 31 December 2017
1 BTC	8500 WHZ + 20% bonus	8500 WHZ
1 ETH	600 WHZ + 20% bonus	600 WHZ
1 BCH	1050 WHZ + 20% bonus	1050 WHZ

### 8.1 Breakdown of Token Sale

#### 8.1.1 Pre-ICO

The WHZ tokens will be available to buy with 20% bonus in the Pre-ICO. We have allocated a total no. of 13.5 MM + 2.7 MM bonus WHZ tokens to the Pre-ICO. The WHZ Pre-ICO will end on 03 November 2017, 16:30 UTC or with the sale of 13.5 MM tokens whichever comes first.

#### 8.1.2 ICO

The WHZ ICO will be live from 03 November 2017, 16:31 UTC and the total no. of tokens offered will be 29.7 MM.

#### 8.1.3 Cryptocurrency WHZ Sale Allocation

The total no. of WHZ tokens available during the crowdsale is 45.9 MM. Whizz Coin will support Bitcoin and Bitcoin Cash along with Ethereum in the crowdsale. We have seen with different projects that raising money with ETH can bring risks of price manipulation in the market once a team decides to convert ETH in to FIAT. That is why, the team at Whizzcoin has decided to allocate 40% of the supply of WHZ crowd-sale to Bitcoin & Bitcoin Cash.

## 9. CEO Profile

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Mathias Schulz

Founder

[mathias\\_schulz@whizzcoin.com](mailto:mathias_schulz@whizzcoin.com)



### Position and competencies

Schulz has global banking expertise spanning operations, product development, network management, sales and relationship management, with a specialization in emerging markets. He is considered as a thought-leader and strategic thinker on capital markets and post-trade securities services, from his broad experiences across transaction, investment and central banking. Schulz is among the few banking professionals to willingly walk away from a senior banking role to Fintech.

### Relevant engagements

- Design of a strategy for a leading global capital markets infrastructure provider
- Identification of use cases for the development of high-value data and analytics driven solutions
- Reviewing and optimizing the compensation system of a large financial player
- Reviewing potential outsourcing opportunities in securities services for bank
- Post-merger integration planning for two leading markets infrastructure providers



Mathias holds a Bachelor degree in Economics (Maastricht University), and a Master degree in International Business (Maastricht University).