



White Paper

Mobile financial assistant



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The substance of the Bloomzed project

The general idea of the project was to create a multifunctional universal AI assistant available on various gadgets and devices (tablets, terminals, Internet appliances, smartphones, ATMs, computers). Bloomzed is always available and will help you:

- to manage all financial flows (incomes, expenses, transfers, payments);
- to plan, invest, earn, save, receive loans and obtain financing.

Bloomzed works with all financial instruments that currently exist: payment cards, bank accounts, electronic wallets, international money transfer systems, cryptocurrencies, fiat currency, etc. This is one system that:

- unites all your facilities which increases the convenience and efficiency of their management;
- is reliably protected by advanced technologies, which increases financial security;
- is easy to use, which allows you to start quickly using it.

Bloomzed is very easy to use that even a child can manage it without difficulty.

What does the title “Bloomzed” mean?

The phrase “Bloomzed” consists of two parts:

- Bloom (read as “bloom”) – from English it is translated as “color, blossom, flowering, blooming, blossoming”;
- Z (English letter “zed”) – indicates a generation Z (Generation Z, Homelander, New Silent Generation or Homeland Generation). According to the Theory of Generations, developed by Neil Howe and William Strauss, it is a term used for people who were born since 2000.



Modern young people actively use tablets, 3D- and VR-reality, therefore, often the “generation Z” is synonymous with the concept of “digital man”. The young generation is interested in technology and science; it is assumed that many of its representatives will be engaged in robotic engineering, biomedicine, engineering and technical issues. Scientists consider that people of generation Z will also tend to a healthy lifestyle, appreciate art, be able to economically and rationally dispose of available resources.

Representatives of generation Z are children of the people of the borderline generation Y-Millennium, less often – X. For generation Z, what their parents called as “technologies of the future” or “new technologies” has already become a reality. In fact, this is the first true digital generation. Their parents are called “digital immigrants”, because such technologies were not in their childhood. Now the Internet has become universally available, which is facilitated by the proliferation of smartphones, tablets and other similar gadgets. Generation Z was the first to be born completely in the era of postmodernism and globalization. Therefore, the meaning of the word “Bloomzed” stands for “the blossom of generation Z”.



What is Bloomzed?

By definition, Bloomzed is a high-tech software solution that has an open API and consists of a large number of software blocks that are integrated into a unified system. The Bloomzed unified system is designed to provide an easy connection of any technological solution, to manage both individual blocks and the whole system. The system is built, so that individual settings, disabling, updating, editing, extending capabilities and other options are available to us without stopping and/or slowing down the system as a whole.



Ready-made and ready-to-use technologies

Bloomzed Mobile Payment Module

This is a mobile payment module that supports NFC transactions with digital emissions, can interact with a POS machine when paying and WMS/UCPS, which allows you to manage cards. The module can be integrated into any existing application that runs under Android.

Bloomzed Universal Cloud Payment System

This solution is a cloud universal payment system that provides active management and storage of user accounts, provides support of the card's history and timely replacement of keys on mobile gadgets. The technology interacts with the issuer's information system, CTM and WMS, and is resistant to hacking of WMS.

Bloomzed Wallet Management System

This is the wallets management system that provides interaction of information systems of users and providers. It allows to maintain a database of users, their services and devices, and provides authentication of users and their mobile gadgets. **Wallet** - provider supports the work of WMS, managing data via mobile applications and WEB-interface.

Ready-made and ready-to-use technologies

Bloomzed Mobile Wallet

A software platform that turns a consumer's smartphone into a unified wallet. The solution allows to make transfers and payments (including transactions for NFC and QR code), manage personal funds, make purchases in offline and online stores using a mobile phone, participate in loyalty programs, pay for transport, manage telecommunications services, etc.

Bloomzed Cloud Transaction Module

This is a cloud transaction module that provides the final authentication of cloud payments. It can function as a separate element or as part of UCPS.

Bloomzed E-Money

The solution is an innovative platform designed for the processing of electronic money. For consumers, it is a convenient tool for payment for services and goods; for retailers, it is an easily integrated efficient application that provides acceptance of mobile payments (offline and online).

Bloomzed Gift

With this platform of mobile gifts, marketers can reward clients in real time by sending them gift certificates in the mobile application or via SMS. Various certificates are available (for electronics, pharmaceuticals, products, replenishment of mobile phone, etc.), which can be exchanged for related services or goods in offline and online stores. Such certificates are convenient by the fact that they eliminate the need to print leaflets or coupons. Received via email, SMS or pop-up message, they will always be available for the consumer and can be exchanged for the service/goods at any time of the day.

Bloomzed Retail

This is a hardware and software system that allows retailers to accept payments of any types: card, electronic, cryptocurrency, via NFC and QR code. With this solution, you can process payments through POS machines, cash registers or using a tablet. Sellers receive money instantly, and for buyers, shopping turns into an easy and enjoyable process.

Bloomzed E-Commerce

The solution allows to optimize the quality of customer service and is suitable for any mobile device. This module is particularly convenient for electronic commerce. It is a multifunctional platform that allows to accept payments, manage an Internet store, etc. Your client can be a person from any country.

NFC platform

This platform is designed to replace plastic cards with their digital counterparts in accordance with the requirements of tokenization of EMVCo. Due to the NFC Card emulation mode, all devices that support NFC (for example, smartphones) will be able to work as smart cards, allowing users to make purchases and make payments.

The scope of the NFC platform is wide, as this solution successfully replaces bank cards, loyalty systems and even keys. It also allows to buy tickets to theaters, transport, etc.



Biometrics and Tokenization

To supplement the security of HCE, authentication and tokenization technologies are used. Your primary PAN (account number) is replaced with a token linked with the “virtual cards” available in your mobile wallet. Only the marker is transferred via the mobile device into the trading system. This ensures the reliability of maintaining the confidentiality of your data in the bank. Tokens are not of interest to hackers, which contributes to the security of your data. In addition, we apply unique complex encryption, as well as obfuscation, which further increases the security of the Smart card when making mobile payments.

With the help of biometric authentication, convenience and security of payments can be improved. Instead of entering the PIN-code it is enough to place a finger on the touch screen – and the payment will be allowed. A face recognition technology is also available, which is considered even more reliable than fingerprint identification.

Our proposed mobile payment solution supports tokenization, HCE and reliable biometric authentication technology that provides maximum convenience and security to make payments in the portable mode.

QR code technology

Every mobile wallet has unique QR code. The presence of an appropriate reader provides the ability to read QR codes in just a few seconds.

Products of mReward Software House

The automated mReward platform allows to manage the software loyalty of all levels of complexity. It includes a set of components: an omnical user identification, CRM and bonus processing.

CRM mReward is a set of modules that provide the collection and processing of customer details, flexible settings of rewarding, carrying out of analysis and preparation of reports. It also provides introduction of advertising campaigns with permanent and temporary shares and communication with the customer database through various channels. The platform features flexible settings, which makes it easy to conduct all operations.

www.m-reward.com



Products of OZ Forensics

KYC-platform of OZ Forensics is designed to recognize the authenticity of digital images and documents, conduct biometric identification and provide protection against electronic fraud. It includes three blocks:

- OZ Biometry – biometric identification of video and photos;
- OZ Photo Expert – identification of digital counterfeiting in scanned images and documentation;
- OZ Text – recognition and identification of omissions, extraction of textual information from digital copies, its export to the client profile.

ozforensics.com



Products of Vision Labs

- ▲ This developer introduced LUNA SDK – an engine that provides accurate highly-effective face recognition in graphics images and video streams. Real-time identification is possible.

In addition, LUNA PLATFORM is also available for users. It is a system that allows managing data to identify individuals and conduct verification. This platform is highly flexible when forming of scenarios for complex recognition of various levels of complexity.

visionlabs.ai



Products of Idemia

This company holds top positions in the field of digital and biometric identification. Safran Identity & Security (Morpho) and Oberthur Technologies (OT) have joined forces to create a leader in this segment and provide users with the opportunity to connect, pay, interact, travel, go to work and even vote without encumbrance by means that have become available in the modern connected world.

Complementary activities are aimed at meeting the needs of the five core industries: telecommunications, security, identification, IoT and financial services. Due to the interrelationship, OT- Morpho has a unique technological experience and a wide global presence. The solution provides digital security, authentication, video analytics and the work with biometric data.

www.morpho.com



Products of Center for Corporate Technologies

The developer has released M4Bank – the innovative software product that provides a set of solutions for conducting mobile commerce. This is a multifunctional, reliable platform that allows to manage multilaterally banking services remotely (through a customizable mobile application).

The product is highly technological and convenient, and meets all the requirements of international standards that are put forward to ensure the security of electronic payments.

m4bank.ru



Products of Company Hi End Systems

Company HES (Hi End Systems) was founded in 2010 by a team of top managers of international investment banks and large IT developers. At the moment, the staff of this company unites more than 60 highly qualified specialists who possess not only technical knowledge, but also considerable experience in developing solutions for the financial sector.

The basic direction of the company is consulting and creation of software for the financial sector. HES successfully cooperates with famous organizations and start-ups from the countries of North America, CIS and Europe.

onlinelendingsoftware.com





What tools are used in the development of Bloomzed

- Platforms: Android, WINDOWS PHONE, IOS.
- Programming languages: Java, C ++, PHP, C#, Delphi, JavaScript, CSS, HTML.
- Data-base: MySQL, Oracle, MS SQL Server, CouchBase, Firebird, Redis, PostgreSQL, MongoDB.
- Methodology of project management: Agile , PMI, Waterfall.
- Automation: Redmine, GIT/TFS, Selenium, TeamCity.
- Frameworks/CMS: Cordova, SugarCRM, MODX, JasperServer, Service Stack, Backbone, YII, Joomla.
- Hypervisor: Amazon, , Microsoft Hyper-V Azure, XEN, VMWare ESX/ESXi .

What opportunities does Bloomzed provide for individuals

The Bloomzed mobile application and the web version of this platform include a number of sections, each of which provides certain features to users. The basic sections of the platform and their features will be considered.



WEB-passport

To gain access to all the features of the Bloomzed system, the user must go through the identification in it, which is done by filling out the form and providing documents that prove the identity. Based on the information received, the system automatically creates user's WEB-passport – a space in the wallet, designed to store all necessary information about this person.

The information from the WEB-passport in the amount that is preconditioned in advance will automatically be available to the owner of the QR- scanner or code when scanning an external QR code or QR-code of the wallet.



What information is included in the WEB -passport?

- Scanned copies of documents (for example, passports, certificate of insurance, driver's license, vehicle registration certificate, etc.).
- Socio-demographic information.
- Contact information, required when creating a wallet.
- The address of the user.
- Address of delivery when ordering in online stores, restaurants, etc.



Advantages of using WEB –passport

Efficiency of payments. When shopping online, you no longer have to fill out contact and personal information fields, enter the delivery address and your card number. It is enough to scan the QR code generated by the online store and confirm payment in the mobile application. With the payment, the system will automatically give the contact information and the delivery address to the seller.

Simplification of the policy arrangement. Having a WEB-passport, you get rid of the need to provide the insurance company with a package of documents when arranging a policy. The system will do it for you in automatic mode.

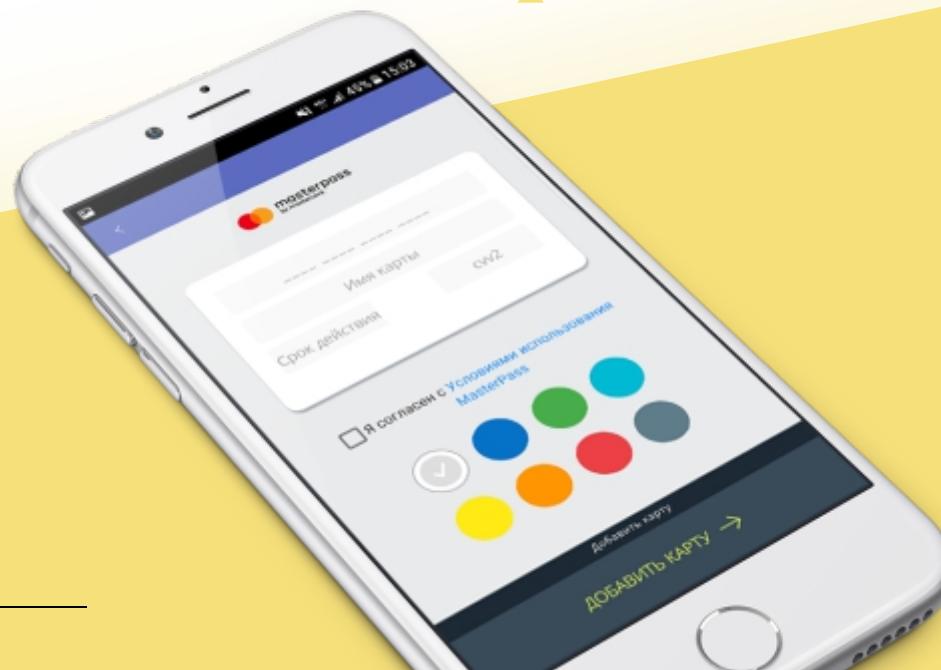
Acceleration of obtaining loans and installments. When buying goods in installments or arranging a loan, the system will automatically send to the seller or lender the entire package of necessary documents. This speeds up the process of application submission by several times. You do not have to visit a store or a bank, just make a couple of clicks in your smartphone – and within minutes you will get an answer wherever you are.

Simplification of identification and authentication. You just need to scan the QR code with your device or allow to scan your code – and all information required to gain access is transferred to the recipient. This way allows passing identification and authentication at conferences, exhibitions, seminars, workplaces, Internet resources, in personal accounts, e-mail, electronic queue systems, etc.



Linking the cards to the Bloomzed mobile wallet for payment without a card

You can link MasterCard or Visa card of any bank to your mobile wallet in just a few minutes. After that, you can pay for purchases through a mobile wallet, even without having a bank card on hand. The number of such cards is not limited. You can link cards issued by all banks of the world, as well as cryptocurrency cards (Xapo, Center, Wirex, Monaco, TenX, etc.).



After linking the bank card to the Bloomzed mobile wallet you get the opportunity to make payments:

- **without a card.** Even if you do not have a plastic card on hand, you can make payment through the QR- code technology at all sales outlets integrated with Bloomzed , as well as in places with terminals supporting NFC;
- **without prevarication.** You no longer have to enter information about the card in the appropriate fields, which is necessary when conducting web transactions in the usual way. This feature is available in all websites where linking with the wallet is made by scanning the QR-code;
- **in one click.** This is done directly in the Bloomzed mobile wallet. Replenishment of the phone, paying for tickets, utilities and other services is really carried out in one click. Tens of thousands of services and goods integrated into the system are available to you.

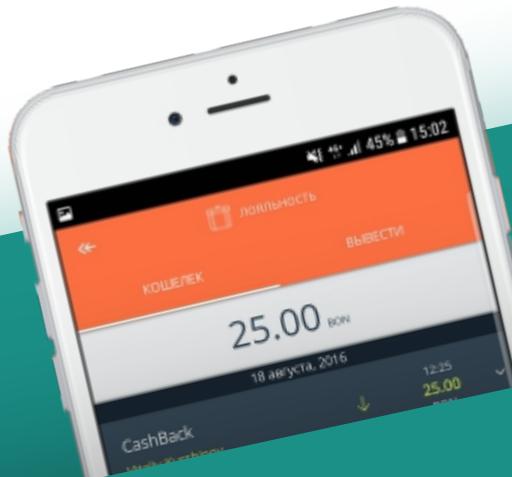
By linking the card to the Bloomzed wallet, you will be able to:

- **to transfer money easily.** P2P transfers from card to card are carried out very quickly and easily. To do this, you only need to enter the card number or the phone number of the recipient and amount of transfer – and the money will be sent from the linked card;
- **to simply receive money.** Receiving cash in the bank branches and ATMs will become very simple. To do this you need to scan QR code at the cash register or ATM, enter the amount that you want to receive, confirm the transaction and take your money.



Bloomzed wallet for electronic money

If you do not have payment cards, bank accounts, and you do not want to go through all the bureaucratic complexities related with their preparation, but want to use the Internet services and transfers, to make fast and secure purchases on the web platform, the optimal solution will be the Bloomzed electronic money wallet. In order to start using them, you need to download the mobile application "Bloomzed" through the nearest agent (cash office, ATM with the Cash in option, terminal) and replenish the balance. Balance replenishment through the transfers from other people using "Bloomzed" is also possible.



After replenishing the balance of the Bloomzed electronic money wallet, you will be able to:

- make payments in any sales outlets, paying for services and goods by electronic money with the help of your smartphone. Payment is available at all outlets, integrated with Bloomzed and using the technology of QR codes or having terminals that support the NFC;
- pay without any prevarication. Payment will be made in a few clicks, the option is available on all sites, integrated with "Bloomzed" and using the technology of QR codes;
- pay in one click. You will save a great deal of time by paying the utilities, tickets, dozens of built-in system services/goods, replenishing the phone, etc. directly in your mobile wallet;
- send transfers easily. Just in a couple of seconds, you can perform P2P transfer from your electronic wallet to another Bloomzed wallet. Transfer by the telephone number or by scanning the QR-code of the recipient is possible. Following that the amount of transfer shall be entered and the funds will be sent;
- simply receive money. In order to withdraw money over the counter or through ATM, it is enough to scan the QR-code, enter the amount, confirm the transaction carried out – and you will receive your money in cash.



Bloomzed cryptocurrency wallet

This product is new in the Bloomzed family. Its introduction is expected in II-III quarter of 2018. This wallet will allow to store tokens and cryptocurrency of different types, perform transfers between the relevant wallets, make payments in any sales outlets (both physical and online) paying for services/goods with tokens and cryptocurrency with instant conversion into fiat currency and crediting the seller's account with the latter.

The opportunities of the Bloomzed cryptocurrency wallet:

- payments in sales outlets. You will be able to pay for services/goods using your smartphone. Payment is available in all places integrated with Bloomzed and using NFC terminals or the technology of QR-codes;
- express payments without prevarication. With such cryptocurrency wallet, you will be able to pay online in a couple of clicks. Payment is available in all websites integrated with Bloomzed and applying the technology of QR codes;
- payment in one click. Directly in your Bloomzed wallet, just in one click you will be able to pay for the utilities, tickets, thousands of goods and services integrated in the system, as well as to replenish the phone, etc. with tokens and cryptocurrency;
- easy sending P2P transfers of tokens and cryptocurrency from wallet to wallet. In order to perform such transaction, it is enough to scan a QR code or enter the phone number of the recipient and indicate the amount required;
- easy receipt of money at the counters or ATMs. In order to cash out your tokens or cryptocurrency, scan your QR-code at the counter or ATM, enter the amount, confirm the operation and receive fiat currency.





How to pay with a smartphone via Bloomzed universal wallet

- Transfers and payments in the Bloomzed system are performed through the technologies NFC, QR, Bluetooth Smart, USDD, HCE.
- Authentication via SMS and biometrics (voice, fingerprint, scanning of face and eye retina) is activated to confirm the transfers and payments and ensure their security.
- To ensure the security and safety of transactions carried out in Bloomzed, the following technologies are used additionally:

— **PCI DSS Certificate;**
— **SSL Certificate;**
— **Verified by Visa;**
— **3D Secure;**

— **mVisa;**
— **MasterCard SecureCode;**
— **McAfee;**
— **MasterPass.**





Bloomzed wallet for bonus and discount cards

Carrying large number of discount and bonus cards in a usual wallet is very inconvenient. It is much easier and more enjoyable when all available cards have been digitized to the mobile wallet. Bloomzed allows to turn the physical cards in electronic analogues.

How to digitize discount and bonus loyalty cards

To digitize your existing card, you must scan its bar-code with a scanner of mobile wallet or enter its number. After that, the card is automatically added to the appropriate section. To improve the recognition of the card in the wallet, it is necessary to take a picture of the front part of the card and save it in the Bloomzed wallet.

Now to get discounts, bonuses and points, you do not have to carry a stack of cards; just show a barcode from the screen at the cash register of the relevant establishments. If the company issuing bonus/discount card undergoes integration with Bloomzed, clients will be able not only to show an electronic version of the card at the cash register, but also see the balance on the card, information about the written-off and accrued bonuses in a special section of the system.





Bloomzed credits

In the Bloomzed mobile application, there is a “Credits” section, where you will be able to obtain loans from several banks and credit organizations. Each user has the opportunity to choose the best offer for themselves, without visiting a bank office, and within a few minutes get the money into the account. In the “Credits” section you will be offered the following services:

- P2P credits. This is a new type of loans, which is different from MFIs and banks products as borrowers and investors work together directly. This eliminates an intermediary member with its profit and makes credits cheaper than in the bank. When P2P lending, the Bloomzed system helps to assess the risk of investment and reliability of the borrower, however, it charges for this service a small fixed fee, and the investor gains all the income. In order to get P2P loan, you need to make an application, indicating the required amount, repayment period and the desired interest rate. This method of lending is characterized by the presence of many participants in a single transaction. Because they do not always have an investor willing to provide all the requested amount, it is made up partially by the proposals of entities and/or individuals who have decided to participate in the transaction. The basic advantage of using P2P lending is the fact that the size of the rate is agreed by the parties and is adjusted based on the borrower's credit rating, determined by its own scoring -model service.
- Payday loan. Using this product of the affiliate microcredit organization, you will be able to obtain an unsecured quick loan for your bank card or electronic wallet. The maximum amount is \$3,000, the credit period is up to 3 months. The process of obtaining payday loan via Bloomzed takes less than 15 minutes. In case of positive reply to your request, the money will received within 30 minutes from the moment of creating the application.

- Unsecured revolving credit line (the so-called revolving credit). The maximum loan amount is \$20 000, repayment period is up to 3 years, the time of the application consideration is no more than 15 minutes. The credit line is created without visiting the lender's office, grace period is provided up to 2 months, during which the interest is not accrued.

- Secured revolving credit line. The period of the application consideration is up to 24 hours, the maximum possible amount is \$100 000. Application can be submitted via the Bloomzed mobile system, in case of positive reply, it is required to visit the lender's office to arrange the loan.

- Automobile lending. Such a loan is arranged on the security of the new car bought in the automobile dealership. The application is considered within 1 hour, the maximum possible amount is \$100 000, entry fee is 10 % or higher. Application can be submitted via mobile application, at receiving the approval it is necessary to visit the office of the credit organization.

- Mortgage credit lending. It is carried out on the security of the purchased property. The maximum amount is \$500 000, entry fee is 10%. Application is submitted via mobile platform and considered within 24 hours. When receiving the positive reply it is required to visit the lender's office.

The Bloomzed system is not a credit organization and therefore, it does not issue loans. It provides the technical opportunity for banks and credit organizations to render appropriate services to clients remotely. And for users –to obtain a loan as easy and fast as possible, without unnecessary paperwork. The Bloomzed instruments allow to process the applications, issue new loans and repay existing loans. All lending products and the conditions of providing them, available in Bloomzed, are determined by credit organizations in accordance with their internal policy, market and political situation in the country where they are working and have a license permit for such type of activity.



Bloomzed loyalty system

This is a universal product, providing simultaneous work with all existing customer reward systems. Using the Bloomzed loyalty system you get rid of a necessity to use a large number of cards or mobile applications. All your cashback, discounts and bonuses, will be collected, which is very convenient and practical, in one loyalty system, which is a unique multi-level product.

- Discounts are a universally used product of loyalty, which allows to get a price reduction when making a payment. Using special promotions in the Bloomzed system, you can receive discount up to 40% for services and goods offered by our partners.
- Bonuses are a product that allows to accumulate points from every purchase made in a certain facility. The client can use the received bonuses to pay for goods/services in the same facilities. Such bonuses cannot be transferred to third parties or exchanged for real money. Usually bonuses have a certain period of use, after which they are reset. With the help of the Bloomzed loyalty system, you will be able to receive bonuses up to 40% when purchasing goods and services from our partners.
- Cashback. This loyalty system is very popular in banks that offer payment cards and other products. Technology of cashback allows to receive a certain amount of the spent money back to the account. Unlike bonuses, cashback can be cashed out or spent in any facility. Using the Bloomzed loyalty system, you can get up to 40% of cashback when purchasing services/goods from our partner organizations.

Each company makes a choice in favor of one loyalty system. Extremely rare when the organizations use several technologies (for example, bonuses and cashback) at the same time. The moment you make a payment, the Bloomzed system automatically identifies an existing loyalty program and allows you to get a benefit. All available discounts, cashback and bonuses are awarded to you automatically; they can be seen in the corresponding section of the application. Thus, the Bloomzed loyalty system is a unique product that allows you to work with all existing loyalty programs at the same time.

However, the most interesting and unique tool of this system is the club product MLM – a multilevel system of cashbacks. The principle of its work is that you join the Bloomzed MSC club on its conditions, the participation is absolutely free of charge. After that, all that is required from you is to invite friends through the appropriate section of the application. You will receive a part of cashbacks from the payments of each person invited by you, and the number of such people is unlimited. Money will be paid to you regardless of where the payment has been made, as long as the payment is made through the Bloomzed system and the person who is making this payment is a member of the MSC club of this system.

The people you invited, in turn, will also invite friends, and those invite their own, etc. You will receive a part of their cashbacks down to the 5th level. It is important that any payments made through the Bloomzed system are accounted. In other words, people will not have to change their habits in terms of shops and facilities; they will buy goods and services where it is convenient and profitable for them.



Bloomzed money transfers

With the introduction of the Bloomzed system, money transfers to relatives and friends have become faster and more convenient. Now you can make any transfer as easily as when transferring money personally, only you do not have to allow time for the meeting. The system allows to transfer funds instantly at any time of the day and anywhere in the world. Different types of transfers are available to the Bloomzed users:

- between electronic wallets in the Bloomzed system;
- between the Bloomzed cryptocurrency wallets;
- between payment cards Amex, MasterCard, Union Pay, Visa, Mir and others;
- from the Bloomzed electronic wallet to payment cards and back;
- from the Bloomzed electronic wallet to corporate bank account and back;
- from payment cards to bank settlement account;
- from the Bloomzed electronic wallet to the international money transfer systems “Zolotaya korona”, “Contact”, “Western Union” and others, and also in the opposite direction;
- from the Bloomzed electronic money wallet to the wallets registered in other electronic payment systems (WebMoney, Qiwi, “Money Mail.ru”, “Yandex.Money” and etc.);
- from the Bloomzed cryptocurrency wallet to other cryptocurrency wallets.

Making transfers has become easy and safe with the Bloomzed system. To transfer money, you need to make a few clicks in your account of WEB-version of this system or in the mobile application. The transfer is carried out according to the official standards of security systems and international payment systems.



Bloomzed Virtual Center for currency exchange

In this application section, you can perform various conversion and exchange transactions with the currencies of different countries, tokens, cryptocurrency, electronic monetary units of different systems.

Investments

With the help of the “Investments” section you can multiply your savings. There are many reliable and safe tools for that.



Deposits

Our users can access the product from partner banks offering to make a deposit directly from the Bloomzed mobile application. The management is also carried out in the mobile mode. There are several types of deposits.

- Demand deposit. This is a deposit without indication of the exact period of storage. Money is returned to the depositor on the first demand. Most often, interest on savings deposits is lower than fixed-term deposits. In order to make a demand deposit, you can use the funds from your Bloomzed electronic wallet (according to the laws of particular countries or by agreement with a banking institution).
- Fixed-term deposit. This deposit is made for a certain period of time and upon expiration of the last one is completely withdrawn. Fixed-term deposits are less liquid than demand deposits, but the percentage of income is higher.
- Savings deposit. This is the simplest kind of fixed-term deposit. During the validity period of such deposit, it is prohibited to withdraw any amounts and replenish the deposit.
- Interest-bearing deposit. Under the terms of this product, the client can replenish the amount of the deposit throughout the term for which the contract with the bank has been signed.
- Settlement (universal) deposit. The client can control his deposit and carry out expenditure and income transactions of the account.

P2P and P2B lending

These services provide users with the opportunity to invest cleared funds in the credit sector, where the profitability is higher in comparison with the classic deposits. Such lending is a convenient way of providing loan without the participation of the bank as an investor or intermediary.

The interaction between the parties to the transaction is carried out using the Bloomzed service, which is an information base where objective information on the reliability of borrowers is stored. P2P and P2B lending has the following main advantages.

- High profitability. For P2B and P2P, investors receive a higher percentage compared to deposits, and the borrower has more flexible terms compared to applying to the bank.
- High reliability. It is due to the fact that the hardware and software part of the Bloomzed platform, intended for P2B and P2P lending, analyzes and verifies in detail data on borrowers, on their ability to meet payments and their assets. The listed information is available to the investor, which allows the latter to make objective decisions. As a result, on this type of lending, the lowest percentage of overdue loans in the whole sphere of loans is observed.
- Availability of support and assistance. We help to properly draw up a contract, monitor the receipt of money from borrowers, provide competent support to the investor in the event of any problems.



ITO, ICO, TGE

Initial Token Offering (ITO), Initial Coin Offering (ICO), Token Generation Event (TGE) consists in issuing tokens or coupons by any projects that are intended to pay for the services of this platform in the future – using cryptocurrency.

Unlike the IPO, the buyers of currency do not receive a share in the company at the same time, therefore, they cannot influence internal management decisions. In its essence, ICO is another way to implement the crowdfunding model, which is that the sites invest in the development of the company now in order to get any profits or benefits from it in the future.

The Bloomzed platform allows its clients to invest in such projects, which is performed very simply through the relevant section. In order to invest, you need to go to the specified section, select the desired project from the general list and make investments by purchasing the offered tokens.



Crowdinvesting, Crowdfunding

In translation from English, “crowd” means “public” or “people”, and “funding” means “financing”. Thus, these terms can be interpreted as “public funding”. Crowdfunding means financing the project by attracting contributions from various people. Authors present their idea and offer the amount necessary for implementation.

People who are interested in the idea, invest a certain amount in it. As a rule, such investments are made via the Internet and the financing process is absolutely transparent: each user will be able to observe how much money is collected, and upon completion of the collection, where the funds are spent.

In the Crowdfunding and Crowdinvesting section of the Bloomzed platform, a large list of projects from the world's best services is available to users. You can invest in ideas that interest you by only a few clicks on your smartphone.

Forex

The Bloomzed platform offers its clients modern services and facilities for Internet trading in the world exchange markets: investment solutions, trading on Forex training, etc. We have collected all the instruments necessary for effective trading activities which you can conduct from anywhere in the world.

Forex. Currently, Forex is the largest financial market in the world. For easy access to it from anywhere you need only the Bloomzed application and the Internet.



Trust management

Professional traders work instead of you, and you make a profit. If you doubt the profitability of the bank and worry about the fact that inflation “eats” the interest received on the deposit, but do not want to study the technologies for investing and managing the investment portfolio on your own, then use the trust management service from the partners of the Bloomzed platform.

Our team employs experienced professional traders, financiers, analysts and investment professionals, who will invest your money in profitable projects (securities, shares, ITO, TGE, ICO, Forex, Crowdinvesting, Crowdfunding, lending, etc.). The experts will determine the safest and most profitable directions of investment, correctly distribute your money to various projects, collecting a professional investment portfolio that will diversify risks and provide a stable guaranteed income for you.



Insurance

On the Bloomzed platform, there is an “Insurance” section in which you can buy any type of insurance in just a couple of minutes. Our clients have access to life, real estate, vehicles, health insurances, etc.

Insurance products are provided by the world's leading insurance organizations, whose specialists will consult on all issues and help to get a payment at the occurrence of the insured event. Both in the web version and in the mobile application, Bloomzed provides round-the-clock support for users in 24/7 mode on issues related to insurance.



Mobile store

This section is a trading platform for Bloomzed partners. In our “Mobile store” you will find tens of thousands of diverse products that can be ordered with delivery or pick up by yourself.



Tickets

In this section of Bloomzed the fullest version of all existing services that sell tickets is collected. In one place, you can easily buy tickets at attractive prices and in just a few clicks. Users of Bloomzed can get tickets for air and bus services, railway tickets, tickets for theaters, cinemas, excursions, concerts, conferences, exhibitions, etc. If there is such a place to visit or travel to which a ticket is required, you can buy this ticket in the appropriate section of our platform.



Gift certificates

The uniqueness of our service is that you can buy a gift certificate from any Bloomzed partner in the mobile application. Choose a gift certificate for a particular product or amount, after which you can send it to the addressee, if necessary, accompanied by a bright greeting postcard, selected from ready-made templates or collected independently in the same service. If you wish, you can add your greetings to the postcard, record an audio or video message.

To send a gift certificate and greetings, simply enter the recipient's phone number by entering the numbers manually or by selecting from your contact list. To receive a gift, the addressee should simply show the received QR code. If the recipient does not have the Bloomzed application, then he will receive an SMS with a unique number, according to which he can receive a gift in the sales outlet. To watch a video greeting or read a postcard, it is required to download the application or enter your e-mail by sending a reply SMS, and the greetings will be sent by e-mail.



Personal Accountant

A personal accountant will help you manage all cash flows, take full financial control and planning. It is possible to set up automatic transfers and payments, detailing the latter up to 5 years. Personal accountant from Bloomzed is designed for the competent organization of your income and expenses. It automatically records the time, date and detail of all the movements of your funds.

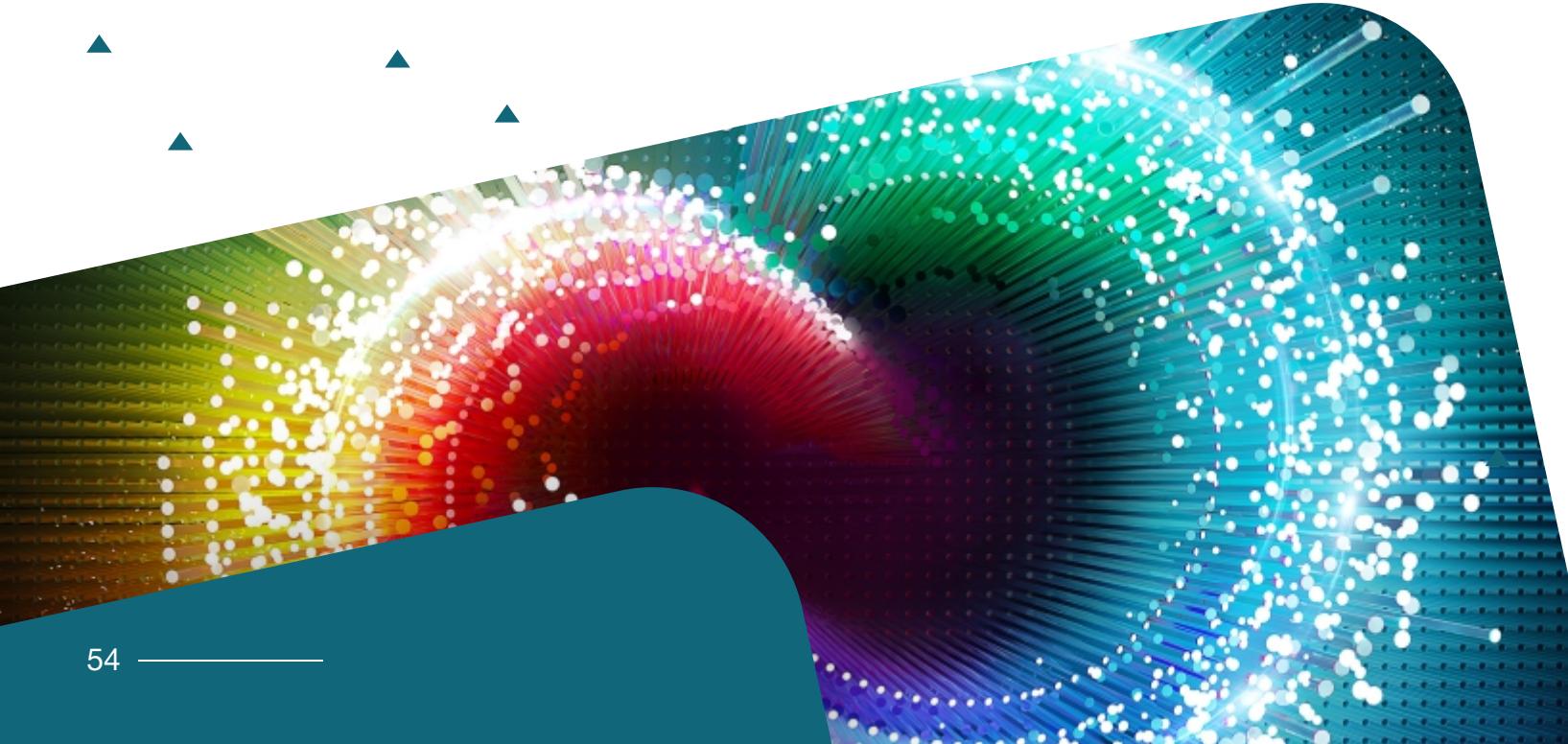
There is also the option of manual correction, adding of information on transactions made in cash. Annual, monthly and daily results are provided in colorful and beautiful reports in all categories and directions of your life, which helps to manage money more rationally and to fully control them.

Bloomzed Business Opportunities

Internet and mobile acquiring

The Bloomzed Service provides the most complete set of secure tools that allow to accept payment in land-based sales outlets and on the Internet:

- with electronic money;
- with tokens and cryptocurrency with instant conversion to fiat funds;
- payment cards MasterCard, Union Pay, Visa, American Express, Mir and others.



Auto payments

You will be able to accept payment by subscription or a subscription fee by connecting recurring payments. After that, regular payment will be made from the electronic wallet or bank card without the requirement to confirm the transfer by the owner. The system will automatically charge the payment according to a pre-agreed schedule. According to the rules, the interval between two payments should not exceed 1 year.

The buyer and the store agree in advance which services or goods will be provided during the validity period of the payment agreement through regular payments. The agreement can be the primary payment by the client, made in the usual way.

Payment by smartphone, using biometrics (scanning of the eye retina, fingerprint, identification of the face or voice)

Due to Bloomzed, your clients will be able to pay for any purchase with the help of their smartphone. Bank cards and cash are gradually becoming the past. They are effectively replaced by a mobile wallet, which allows to pay for services/goods with cryptocurrency, electronic money or with linked standard cards. In order to make payment, the client simply needs to have a smartphone that has the Bloomzed application installed.

How to pay for purchases through a smartphone?

Payments via smartphone using an external scanner:

- the client should open his unique QR code in the electronic wallet and show it to the cashier;
- the cashier reads the QR code using the scanner.

Payments via smartphone using the second smartphone:

- the client should open his unique QR code in the electronic wallet and show it to the cashier (service provider, seller);
- the cashier opens the application on his smartphone and reads the QR-code with the integrated scanner.

Payments via smartphone using an external QR code:

- the client should open the built-in QR-scanner in the electronic wallet and scan the external QR-code from a specific product, print medium, TV screen or monitor;
- information about the purchase through the server is transferred to the mobile wallet in the form of a receipt, in which there is a description of the product and its price.

How to pay?

- The data about the specific purchase and the corresponding receipt, in which the amount of payment is indicated, is transferred through the server to the screen of the electronic wallet of the client.
- The client chooses how he will pay for the product (with the help of a cryptocurrency, electronic means or linked card) and confirms the payment.
- Through the server, payment information is sent to the seller into the application, the order processing system or to the terminal screen, indicating the closing of the purchase.





Authorization and registration in one click

With Bloomzed, your clients will no longer have to go through tedious lengthy registration and authentication procedures, remember passwords and logins on web resources, fill out questionnaires for visiting various events (conferences, exhibitions, etc.), each time duplicating the same data about themselves. With the help of the Bloomzed mobile wallet all the above operations are carried out with one movement. In order to transfer the information that is required to start the service, the client simply needs to scan the QR-code on the site or at the service point.

Identification and authentication at conferences, exhibitions and seminars, in educational institutions, access to the workplace, access to e-mail, personal accounts on websites, electronic queue systems, etc. are carried out by scanning the QR code of the client with his smartphone. The client's QR code for scanning can also be provided so that all the identification information has been transferred to you.



Purchase of services and goods in one click

Due to Bloomzed your clients no longer need to enter data about themselves, their card, delivery address, etc., which will save them time and simplify the shopping process as much as possible. After completing purchases on the Internet, the client chooses the payment method using Bloomzed, after which the system automatically generates the QR code for the cost of the goods basket.

The user needs only to scan the generated code, so that the system will automatically transfer to the seller not only payment, but also contact information for communication with the buyer, delivery address and other data necessary for provision of services.

More information about clients with the help of WEB-passport

A WEB-passport is a space in the wallet, where all the necessary information about the user is stored. Data from such passport in a predetermined amount becomes automatically available to the owners of QR codes or scanners when reading the wallet QR code, or when scanning external QR codes. Our system will automatically give you all the necessary information about the client along with the payment. It includes the phone number, delivery address, name, etc.



The WEB-passport can contain the following information:

- contact details, which are mandatory when registering a mobile wallet;
- delivery address of the ordered services/goods;
- the address where the user lives;
- sociodemographic information;
- scanned documents (for example, a passport, driver's license, insurance policy, identity card, vehicle registration certificate, etc.).

Advantages of the WEB-passport technology:

- simplify and automate the process of gathering information about clients, which makes it much easier to run business processes, reduces the time required for maintenance;
- assistance in analyzing and segmenting the client database, studying the target audience;
- the ability to integrate into business processes (for example, the process of ordering products in an online store, where when making a payment the store receives the delivery address from the WEB-passport automatically).

Communication with clients

The Bloomzed mobile wallet provides not only minimal time from sending a message to its reading, but also provides almost unlimited opportunities for interactive communication in a chat or messenger, which is convenient and familiar for clients.

How does Bloomzed service work to communicate with clients

- **News.** Through the news line, which is maintained in the mobile wallet, you will be able to inform clients about all useful and valuable goods and services for them. There is an option to sort news by month and publication, to accompany the most important messages with push notifications.
- **Push notifications.** Use them if there is a need to inform the client about any news in online mode, for sending technical or service information. Push notifications allow to receive the client's reaction in the form of an answer to the posed question with 2 alternatives. You can geolocatedly link such notifications to your client's location at a particular time.



Loyalty program

The Bloomzed platform provides the ability to automatically manage loyalty programs of all levels of complexity. The service provides tools for processing and collecting data, providing reports, starting advertising campaigns, and flexible configuration of your organization's loyalty program.

It is very inconvenient to carry numerous bonus and discount cards with you. A more rational option is to digitize all cards and put their electronic versions into a mobile wallet. Bloomzed will help your clients turn physical cards into convenient electronic analogues. If your company does not have its loyalty program, we are ready to develop it on a turnkey basis.

In order not to waste your resources on technical tasks, use the Bloomzed Loyalty program. Integrate it once and in the future, apply the full range of tools that allow you to build relationships with clients. This will help you increase the effectiveness of the loyalty program, hence – strengthen relationships with clients and increase the stability of your business.

Bloomzed Loyalty includes the tools that allow you to work with all the sections and aspects of loyalty programs. This service is a unified processing center, which receives all information about transactions. It serves as one common store of information about clients and provides entrepreneurs with the tools necessary to form client loyalty and build stable, effective relationships.

How does the Bloomzed mobile wallet work with loyalty programs?

- Digitization of existing loyalty cards. If your client already has a loyalty card with a printed barcode, then to perform the digitization you need to scan the barcode using a scanner built into your wallet, or enter the number of the card itself. After that, the card with the barcode will appear automatically in the corresponding section. In order to improve recognition, the client can take a photo of the front part of his card and save it in his wallet. After digitization, there is no need to carry plastic cards. In order to get bonuses, discounts or accumulative bonuses, it is enough for the client to present at the cash desk the barcode of the loyalty card from the screen of his smartphone.
- Integration of balances of already existing cards. In order for a client not only to present a digitized loyalty card at the cash desk, but also to see data on written-off/accrued bonuses and the total balance on the card, it is necessary to integrate the loyalty program with your electronic wallet. After that, when scanning a digitized card at the cash desk, the client will see in real time all the bonus charges and accrued bonuses on it.
- Development of a loyalty program "turnkey". If your company does not have its own loyalty program and wants to make the existing product more automated and universal or completely replace it, use our offer to create a new loyalty program "turnkey".



Managing the loyalty program through CRM

Almost all algorithms of the Bloomzed Loyalty service are configured to process information that accumulates during the functioning of your loyalty program. Therefore, we offer CRM along with the Bloomzed Loyalty package.

The primary data on a client comes into the system when he starts using your loyalty program. Usually, a client who has joined the service receives an identifier (for example, a loyalty card). To confirm participation in the program, he is offered to register in the system. Regardless of the method of conducting, registration has one goal – the receipt of contact information about the client into the database. This way a client profile is created linked to the card, or rather – to the bonus account of a particular client in the loyalty program.



Mobile store

With the help of the technologies provided by us, you can turn Bloomzed into your own mobile store, where clients can not only make payments (replenish the phone, repay loans, pay for utilities, buy tickets, etc.), but also acquire real services or goods directly in their wallets, making the payment and ordering the delivery. Create a separate tab of your store in the Bloomzed mobile application, so that all users of our service can make an order in a few clicks.

What benefits do your clients receive?

 Quick authorization on a web resource using a smartphone

 Easy payment in the online store without a plastic card, through the smartphone.

 Possibility of accumulation of bonuses and their use when paying the next order.

 Simplification of purchases on your resource, as there is no need to enter contact information and delivery address.

What can you buy from the Bloomzed mobile store?

- Remote pre-order with the receipt of goods in the sales outlet. In the section "Mobile store" of his wallet, the client chooses the products, services or goods necessary for him, pays by a card linked to a wallet, or by electronic money. By default, the nearest sales outlet is displayed on its screen, where you can pick up the order. This information can be changed manually. If desired, the client specifies the time when it is convenient for him to pick up and confirms the ordering. Then the client visits the sales outlet and, without standing in the queue, in the delivery zone, scans the stationary QR code with a scanner built into his mobile wallet. Into the program of the seller information is transmitted that the wallet to which the paid order is linked has appeared in the delivery zone. If the formation of an order has been scheduled for a certain time, and it is already ready, then the client can just receive the goods that he has bought. If the time is not specified during the process of registration, collection and issuance are carried out after the fact.

- Order of the goods with delivery. In his wallet the client opens the "Mobile store", chooses the goods, services or products in it, pays for it with a linked card. By default, the delivery address specified in the client's WEB-passport is issued, if necessary, the data can be changed. Then the client indicates the desired delivery time and confirms the order. At the appointed time, the courier delivers the paid goods to the address.

Determination of sales outlet using geolocation

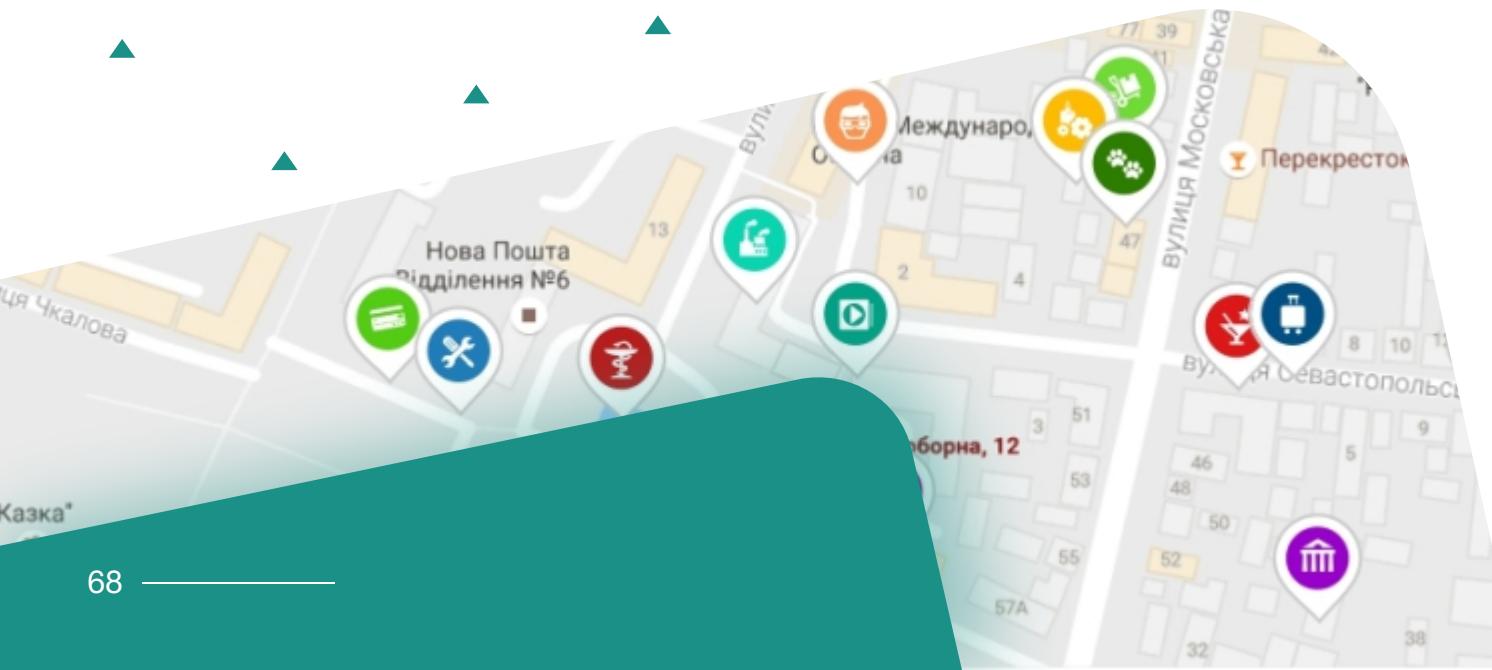
Mobile wallet allows to not only determine the location of the nearest sales outlet, but also to route, calculate the distance to it. Geolocation also helps you learn more about your clients, communicate with them not only at certain times, but also in the right place. In fact, new opportunities of communication and effective interaction with clients are opened for you. Due to geolocation you can literally guess the desires of your audience, which will increase the loyalty of clients.

How does the geolocation service work?

All outlets of service and sales are marked on the map according to their coordinates. When you point to each such outlet, you get the necessary data about it: the work schedule and other features. By selecting a specific outlet, the user can see the distance to it, as well as the route (by car, on foot, by public transport).

Push notifications depending on the location of the client

If geolocation is configured, the client will be able to receive push notifications in his mobile wallet only when he is at a certain distance from the outlet specified in the mailing. This provides an opportunity for better targeting of the audience when conducting advertising campaigns, which raises the level of response (the percentage of visiting sales or service outlets).



Self-service at the sales outlet

With Bloomzed, clients can be cashiers, not just buyers. This speeds up the buying process, making it more interesting. Clients independently scan the barcodes of the desired goods and put them in the basket. On the smartphone screen, a receipt with a list of all items and the total cost is gradually formed.

Clients do not have to stand in the queue, wait for the goods to be scanned by the cashier. The latter only scans the client's wallet barcode. Payment can be made with cryptocurrency, electronic money or a linked card.



Where and how can clients make their own purchases?

- The client chooses the goods in the trading floor, scans their barcodes and puts them in the basket.
- A receipt is gradually formed on the mobile wallet screen. Certain items can be deleted.
- The client goes to the express cash desk, bypassing the queues at the usual cash desks. Here the cashier reads the unique QR code of his wallet directly from the smartphone, receiving information about the receipt. The client chooses the payment method in the wallet and pays for the purchase.
- The cashier sees the acceptance of payment and closes the receipt, checking visually the composition of the purchase.

Bloomzed provides other opportunities for businesses and individuals. We are constantly in the search, development, integration, introduction of new opportunities and technologies, useful both for private users, and for companies or entrepreneurs. In the near future, we plan to introduce a number of new software solutions and technologies.

Global players

In this section of the service you will find brief information about global players of the mobile wallet market in selected areas of our project.

PayPal

This is one of the most popular and reliable mobile wallets. Currently, the system is used by more than 173 million people from 203 different countries and 26 working currencies are available. PayPal allows to attach credit and debit cards to an electronic wallet. To do this, you just need to take a photo of the card with your mobile phone. The system also allows to directly manage the bank account. To work with PayPal, there are free mobile applications designed for Android, Apple, Windows Phone. There is a loyalty system and coupons and discounts from partners are available.

PayPal mobile wallet is mainly used for online purchases. According to statistics, in the United States electronic money of this system is accepted by the majority (74 %) of large retailers of this state. Purchases offline are less common, although many retailers also accept PayPal as payment. A significant advantage of this system is the ability to make P2P transfers (person-to-person) without any commission.



According to the results of 2015, PayPal system revenues increased by 19 % and amounted to \$9.24 billion, while the turnover of electronic funds showed a 27 % increase amounting to \$282 billion. However, according to the company's own estimates, the most significant growth is observed in the mobile payments sector, for which in 2015 accounted for about 28 % of the total number of transactions. The operator believes that the key to the successful development of PayPal are:

- flexibility of the system, which ensures maximum satisfaction of users' needs;
- wide opportunities. For example, the system allows to make purchases with just one touch (One touch), without wasting time entering additional data;
- widening the circle of partners. At present, the number of PayPal partners exceeds 13 million. In 2015, the operator launched a strategic partnership with Facebook, First Data, Alibaba, Amerika Myvil and Vodafone. An important stage in the further development has been the purchase of XOOM, which deals with services and technologies of money transfer. This allowed PayPal to enter the markets of many developing countries and increase the number of clients.

The growth strategy of the system includes adapting technical solutions to the needs of users, improving existing products to meet the daily needs of users, ensuring effective risk management and entering new world markets.

Alipay

This is the third world payment system as per the total volume of transactions. Alipay was launched in 2004 in China by the Alibaba group led by founder Jack Ma. According to Credit Suisse statistics, the total cost of online transactions in this system grew from a small amount in 2008 to about \$600 billion in 2012.

Alipay provides escrow account services, so that users can check how satisfied they are with the quality of the service/goods before the funds are received by the seller. According to the company, this system cooperates with more than 65 financial institutions (including MasterCard, Visa) and with more than 460 000 Chinese enterprises, including Tmall and Taobao. The number of its partners exceeds 300 thousand worldwide and 14 currencies are used. In 2013, the financial service Yu'ebao – an electronic deposit fund appeared in the system. For this fund its own mobile application is also developed.

In 2015, the name of Alipay's parent company changed to Ant Financial Services Group. Currently, it is the most expensive technology financial company in China, which costs about \$60 billion. According to Credit Suisse, in China, about 58 % of online payments are made through Alipay. The share of offline payments is also increasing, because the system allows to pay for a lot of goods and services, including a taxi ride, the purchase of products in stationary stores.

It is estimated that the number of active users of Alipay is 453 million people, the number of daily transactions is about 153 million. In the next 10 years, the company plans to increase the number of its users to 2 billion. In addition, Alipay plans to buy the largest mobile wallet Paytm in India. One of the most anticipated deals on the world financial market is the future of IPO Ant Financial. The basic directions in which the company focuses its efforts:

- keeping available and attracting new clients at the expense of the value and variety of services/products;
- increase the number of partners by providing them with the widest possible business opportunities;
- optimization of applied technical solutions;
- introduction of effective marketing solutions in the sphere of brand development;
- diversification of business and purchase of new companies;
- attraction of effective motivated employees, including developers and engineers.

Serious attention is paid to working with partners, joint promotional activities are held. As part of this, the company systematically participates in the nationwide sales of "Double 12" and "Double 11", which are annually held on December 12 and November 11, respectively. On these days, Alipay users can pay for their offline purchases at a significant discount.



Android Pay

This is a mobile wallet, developed by Google for smartphones running Android OS. The system has replaced Google Wallet, the function of transferring funds to relatives has been added. Many gadgets with Android OS are sold with an already installed wallet, if necessary, you can also download Android Pay from the Play Market resource.

This wallet is based on NFC technology, which allows to exchange payment information between the contactless reader and the user's phone. The number of shops and other institutions equipped with readers is constantly increasing, but there is still the possibility that there will not be a similar scanner at the outlet where you are going to purchase goods or service.

In Android Pay, the debit and credit cards of most major banks and payment systems can be used. It is also possible to work with gift, discount and bonus cards, scanning their barcodes through the phone. Directly through the application many discount coupons can be bought.

The developers of the application pay great attention to the security of transactions. To ensure it, a request is sent to the user's phone confirming each purchase; to avoid loss of card data, tokenization is practiced.



Apple Pay

This application is a mobile wallet for iPhone, which can be linked to a debit/credit card and applied to pay for services or products in establishments, equipped with contactless terminals. You can also pay through Apple Pay online purchases made through "iPad" or "iPhone".

When starting the wallet, you must enter a password, which ensures security. To improve security, you can choose a 6-digit code instead of the usual 4-digit code. The protection of card data is provided through tokenization: as in most other mobile wallets, information about it is not stored on the device itself. When a gadget is stolen or lost, you can run Lost Mode on the Find My iPhone resource, which will delete all personal information.

Apple Pay supports work with most major bank cards and it can be used in more than a million stores around the world. To make payment using this mobile wallet, the establishment must have an NFC reader. However Apple Pay, unlike Android Pay, does not have the option to scan receipts. Therefore, users who need documents for reporting, will be forced to save paper receipts.

Samsung Pay

This is a mobile wallet, which allows to use Samsung Galaxy smartphones for payment. In addition to NFC, which is based on Android Pay and Apple Pay, this application also uses MST. This technology significantly complements and extends the capabilities of the mobile wallet, because it provides the ability to read it through magnetic readers installed in almost all trading terminals.

Samsung Pay allows to connect up to 10 debit and/or credit cards, supports the ability to work with the cards of many major banks and American Express. You can also add gift cards from 50 retailers and send them to friends or family via the mobile application.

Like Android Pay and Apple Pay, Samsung Pay uses tokenization (replacement of the card number with a special unique letter code) to ensure transaction security. In addition to the usual PIN-code, biometric authentication is also possible.



QIWI is an international payment service that allows electronic payments using various communication channels and devices, including mobile and stationary. The clients of the system can use prepaid cards, cash, various ways of non-cash payments for the purchase of goods and services in the network or ordinary stores.

Multiplatform service "Qiwi" provides the opportunity to make payments through the Internet, QIWI terminals or application for mobile devices. Using Visa QIWI Wallet, you can set up deferred payments, under which payment will be debited automatically according to the established schedule; keep the necessary requisites in your wallet; receive detailed information about payments made and notifications of forthcoming payments.

In recent years, QIWI has demonstrated growth in all basic indicators. The company's net profit since 2013 has increased by approximately 38 %. Over the past 3 years, turnover has increased at an average annual rate of + 24%. In addition, the company's operating efficiency has increased, which can be seen in the reduction of operating expenses as a percentage in revenue from 51.7 to 44.9 % (data for 2013 and 2015, respectively).

In November 2016, a new product QIWI, called "Sovest!" was introduced. This is a card of interest-free installment, the issuer of which is "Qiwi Bank". The card works with all partners of the system (supermarkets, restaurants, electronics stores, clothes stores, etc.). The list of companies that accept "Sovest!" is constantly increasing. According to the forecasts of system analysts, in the medium and long term there will be a high demand for such card. Also, users will be interested in obtaining interest-free short-term loans for the purchase of diverse goods, owing to which the level of consumption will remain at the desired level. QIWI plans to develop in several basic areas, among which:

- development of new applications and services with user-friendly interfaces;
- development in the field of innovations, including the investment in start-ups;
- development of an ecosystem for trading companies, which involves the development of new auxiliary products and services, and increase in the database of QIWI users;
- attracting clients who do not use the services of banks or do not have access to them.



Ubank

Ubank is a mobile electronic payment service. It was founded by the brothers Aram and Felix Khachatryans in 2012. The founders invested \$3 million of their own money for the creation of the project. Earlier, the brothers had already participated in the development and launch of large-scale projects, including uTalk, inTaxi, Global Searching Systems, and car GPS navigation NaviFon for mobile gadgets.

Initially, it was planned that Ubank would be a mobile bank with electronic wallet functions. But the decrease in commission revenue from mobile operators has reduced the attractiveness of such business, so the company has switched to a mobile market model.

Now the mobile application Ubank is a unified interface through which clients can interact with any providers of financial services, including insurance, banking and payment organizations. The developer of Ubank is the company "Mobilnyie Platezhy" (Russia). The application offers the following services:

- connection of cards. You can connect any number of cards issued by different banks;
- money transfers. You can transfer money between your own accounts or to the cards of other banks;
- payment for services and facilities. Approximately 3 thousand services are available for payment throughout the territory of the Russian Federation. In particular, you can pay Internet and telephone services, security systems, utilities, games, traffic police fines, etc . with the help of Ubank;
- expenditures analysis. All your expenses are visually displayed in the form of a schedule for various expenditure categories.

Also, users of Ubank can use the services of partner banks: obtain a loan, insure the phone or card from theft, etc. Microcredits are provided by Pay P.S, and Card2Cash transfers are also available with the help of "Unistream" grid.

Since 2015, Ubank has been issuing credit and debit cards MasterCard in cooperation with a group of BIN. In 2017, it is planned to add non-financial products, for example, movie tickets. At the moment, the application supports work in the three most popular mobile OS: Android, Windows Phone, iOS. There is also a WEB version of Ubank, which allows to work with bank cards and make money transfers and payments.

In addition to banks, Ubank cooperates with manufacturers of smartphones. The basic advantage of this system is the use of the application distribution model. On every second smartphone, now sold in Russia, there are exclusive factory presets of Ubank. This model covers all segments of the population by geography, income and other socio-demographic criteria. Currently, some smartphone manufacturers (Huawei, Fly, Samsung) pre-install Ubank on their gadgets running on Android OS and targeting the Russian market.

The Runa Capital investment fund in 2013 allocated \$8 million for the development of the mobile electronic payment service. In addition, this company has entered the board of directors of Ubank. The developers have sent attracted money to popularize their service in Russia, other CIS countries, as well as in the world market.



Competitive advantages of the Bloomzed project

The concept of our project takes into account not only the experience of leading market players, but also modern trends in the development of the sphere of electronic payments. Therefore, in order to ensure the competitiveness of Bloomzed, we are focusing on the following areas.

- Providing the most complete functionality among other similar projects, existing on the market. Currently, Bloomzed provides users with the greatest opportunities among the mobile wallets in the world. Our project combines all the activities of the basic competitors described in the previous sections, and combines functions in one place. In fact, Bloomzed is a universal payment instrument that includes transfers and payments in the cryptocurrency and electronic funds, the work with payment cards online and offline.
- Positioning the platform as a tool that is more useful and functional than a usual electronic wallet. Bloomzed can serve not only as a convenient payment instrument, but also as a comprehensive assistant in everyday activities. Using this platform, the owner of the wallet can fully manage personal finances: control the balance of all accounts, view the history of operations, quickly and without unnecessary delays pay for services/goods, make purchases without standing in queues and make benefit from loyalty systems of partner organizations.

- Provision of a large selection of additional non-financial services. This is reservation and booking tickets, insurance services, product delivery service from stores, etc. Bloomzed users also have access to microlending for current needs.
- The technological relevance of the platform. The Bloomzed wallet uses all modern technologies from the sphere of mobile payments. This is NFC, USSD, QR, Bluetooth Smart, HCE.
- Continuous work to improve the security of ongoing transactions. Information security of our project is provided by the following factors:
 - all financial transactions on the Bloomzed platform are protected with the modern technologies of data encryption;
 - electronic money can be cashed from partner agents (at bank counters, exchange offices, ATMs). You can also leave money on the Bloomzed account that has a deposit function (that is, interest is accrued for the accumulation);
 - all operations related to withdrawal of funds or authorization are confirmed by a dynamic SMS password (it comes to the phone number that the user has indicated when registering) and biometric data (voice, fingerprints, facial biometrics, eye retina);
 - agreements are concluded with the partners that provide for full responsibility for the fulfillment of information security requirements in accordance with the current legislation of the country where our project is present.

PSummary. The above-mentioned competitive advantages of the Bloomzed platform will contribute to the promotion of this product, to the increase in the number of active users of the service and to the achievement of the planned financial and operational indicators.

Market outlets and sales markets

The target audience of Bloomzed is the category of people who have a smartphone.

According to a consumer survey conducted by Computer Services Inc. in May 2016 in the United States, people with an age of 18 to 34 years, that is, the most active users of smartphones, are particularly interested in applying mobile wallet technologies. The following segments of consumers of the product can be identified:

- the main – 18-34 years old;
- secondary – 35-54 years;
- holders of bank cards;
- active users of mobile banking applications;
- active users of smartphones.

The target audience of the Bloomzed product includes people of working age who independently earn a living, value their time, know how to choose the most profitable ways of using money. In addition to the above categories, the following groups of people are of special interest as potential clients:

- entrepreneurs, because they seek to save not only money, but also the time required to conduct payment and financial transactions;
- “white collar workers” – the specialists working in the field of finance, economics and law. Such people flexibly react to current trends and are not adherents of conservative financial instruments;
- programmers and other IT professionals, because they are actively interested in and use new technologies.

The above segments are the target capacity of the Bloomzed market, for the share on which the project will compete with the companies offering similar products.

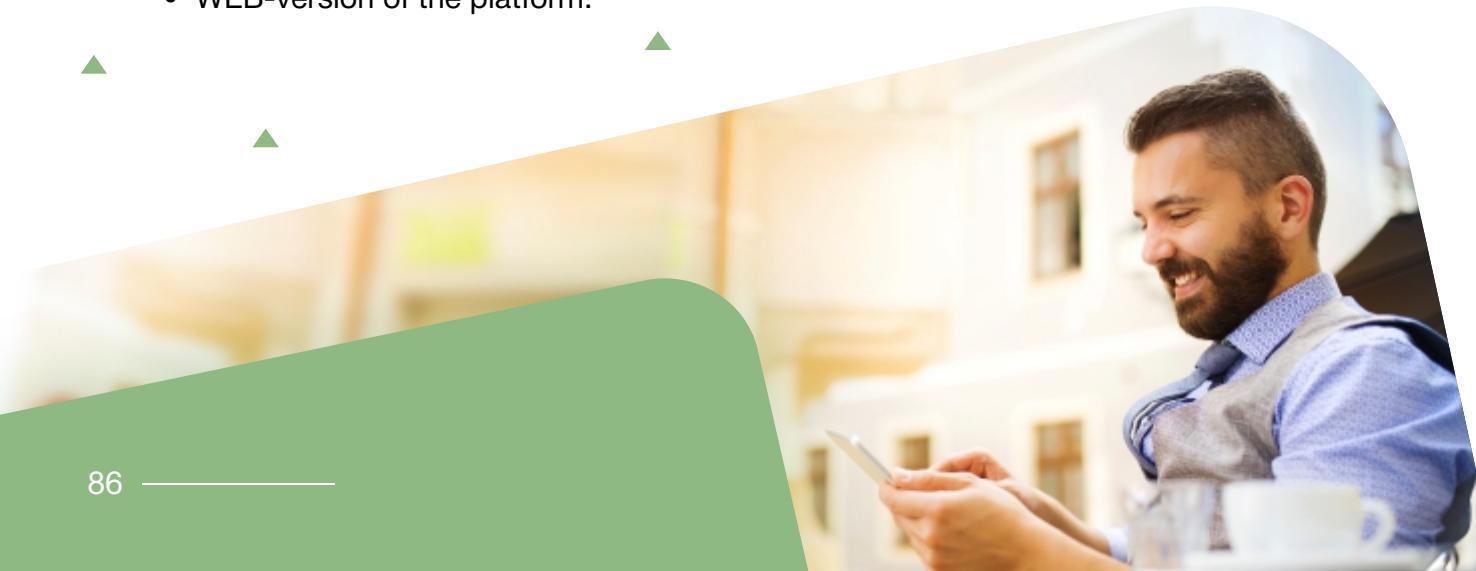


Bloomzed product features that meet the needs of the target audience

- The speed of operations, which is achieved through a unified interface of the platform and the consolidation of all accounts of the user in one Bloomzed mobile application.
- Flexible approaches to the formation of tariffs taking into account the turnover of electronic funds.
- Availability of a loyalty system with discounts and information on discounts of partner organizations.
- A large list of key partners of Bloomzed.

There are such distribution channels for the product (both are free of charge):

- AppStore and Play Market;
- WEB-version of the platform.



Basic prerequisites of the Bloomzed project

- High potential, positive prospects in terms of development of the electronic commerce market and non-contact non-cash payments in the world.
 - Growth of penetration of smartphones and mobile Internet, increase of the functionality of smartphones and the speed of mobile Internet.
 - State support aimed at stimulating the growth of non-cash payments.
 - The fullest functionality of Bloomzed compared to all similar products that exist on the market.
 - Availability of a ready commercial platform designed to conduct business in several basic directions.
 - Functionality of the Bloomzed platform is focused on meeting the actual needs of target users.
 - The possibility to perform all operations and functions using a smartphone running on iOS or Android is specified.

Structural units of the Bloomzed project

In 2013, Elchin Suleymanov created the company “Rocket – A Lab” in Kazakhstan. The basic area of its activity is search, purchase, development, integration, improvement, implementation of diverse software solutions for individuals and business. The products and tools collected by the company operate in the following main areas:

- mobile technologies;
- FinTech;
- E-Commerce;
- B2B and B2C software solutions;
- payment technologies;
- document control and management;
- automation.

For more than 4 years, the company has been developing the Bloomzed project, systems and technologies included in this service. Universal mobile solution “Bloomzed” is a powerful payment instrument with which you can buy goods and services in offline and online space, make money transfers using a smartphone.

The key work on the assembly and testing of the main ecosystem of the Bloomzed project was completed in 2017. Currently, test and integration work is carried out with partner organizations (banks, agents, international transfer systems, merchants, payment systems) in Russia and Kazakhstan. The test launch of the Bloomzed project is scheduled for the first quarter of 2018.

Since Bloomzed is the main project and the product of “Rocket – A Lab”, it has been decided to change the name of the management company. Now it will also be called Bloomzed, which is why in the last quarter of 2017, the registration of the legal entity of NCO Bloomzed Russia LLC in Russia and the parent company Bloomzed Pte. Ltd. in Singapore was started. In Kazakhstan market, the company's name will remain the same – “Rocket – A Lab” LLP.

In total, more than 300 people work in the companies that develop the Bloomzed project in Singapore, Kazakhstan, Ukraine, Russia and Belarus. In addition, freelancers and outsourcing teams with a total number of 50-70 people are involved. In Ukraine and Belarus there are technical experts of this project.



The organizational structure of all companies of the Bloomzed project and the requirements to the organizational structure of the companies of master franchise



Comments on the organizational structure of Bloomzed

- General management of the company activity is carried out by the General Director.
- The staff of the company provides for the presence of the Deputy General Director. His duties include coordinating the work of customer support, internal security, the Legal Department, the Department of Information Technology. The Deputy also acts as the General Director in the absence of the latter.
- The staff provides for the position of Chief Accountant, who manages the Accounting Department.
- The duties of the Financial and Commercial Director are combined in one position. This employee also coordinates the work of the Advertising and Marketing Department, offline and online partner network services, and Agency Networking Service.

The management of the services/sections/Department is performed by the heads of the relevant services/sections/Department. They also fulfill the duties of the Supervising Manager (Financial and Commercial Director/Deputy General Director) in the absence of the latter.

The main functions of the divisions and their significance for the Bloomzed project

Name of division	Functions it performs	Significance for the Project
Internal Security Service and Control	Providing access mode in the enterprise. Protection of property and employees. Information Security. Protection of trade secrets and confidential information. Safety of external activities.	Ensuring high level of security, because the business of the payment system is associated with the security risks of user transactions.
Technical support service for users, partners, agents, franchisees	Timely preparation of reference materials for clients. Technical consultation of employees and clients. Technical consultation of potential customers. Technical support of clients and employees of the company. Correction of failures and technical violations in the functioning of the service.	Ensuring high reliability of the system, minimizing the number of technical failures, promoting the implementation of the marketing strategy of the Bloomzed project, providing round-the-clock user support.
Department of Information Technology	Programming and development of software functionality. Development of information technologies in the framework of the company activity. Research and modernization of the company's management systems. Continuous improvement of the Bloomzed product. Detection and elimination of system errors. Development of additional service functions.	Ensuring the continuous development of the Bloomzed project, improving its consumer characteristics, ensuring the functional completeness of the product and the reliability of the system.
Legal Department	Control over compliance with the legislation in the work of the company. Protection of legal interests and civil rights of the enterprise. Complaints and lawsuits in cases of infringement of the company rights.	Ensuring the compliance with requirements of the legislation. Ensuring legal security of operations. Increase in financial results of the company through the use of legal instruments.

Name of division	Functions it performs	Significance for the Project
Marketing and Advertising Department	Preparation and implementation of a detailed marketing plan. Product positioning. Project market research. Pricing.	Ensuring the turnover growth, constant attraction of new users, continuous improvement of consumer appeal of the product, identification of the needs of the target segment.
Partner Network Service	Search and attract partners for cooperation in the offline and online fields. Conclusion of partnership agreements.	Ensuring the development of a network of partners and agents, expanding the presence of the product on the market, enhancing the consumer characteristics of the product by attracting new agents, partners and franchisees.
Agency Networking Service	Search and involvement of agents. Conclusion of agency agreements with them.	
Franchise Network Service	Search and involvement of franchisees in the offline and online spheres. Conclusion of partnership agreements, assistance in conducting business.	
Accounting	Maintenance of reliable tax, accounting and management accounting of financial and economic activities of the company. Formation and submission of tax, accounting and management reports of the company's financial and economic activities. Formation of accounting and tax policy in accordance with the current legislation and the needs of the company itself.	Ensuring full and correct accounting of all business transactions; reducing the risk of claims to the project initiator by the supervisory authorities.

As the Bloomzed project scales, key personnel will be selected according to current needs. Basic qualifications of the personnel required to work with us:

- higher professional education in their field;
- work experience in the field of specialization for 2 years or more;
- personal qualities: responsibility, dedication, creativity, teamwork skills.

Internal control system

In our company, the internal control system includes:

- Audit Commission;
- management bodies of the organization;
- Chief Accountant of the company;
- structural divisions and employees of the company that perform internal control in accordance with the authority established by internal documents;
- regulatory internal documents that regulate the conduct of internal control.

The procedure for the creation of management bodies and the Audit Commission, as well as their authority are defined in the Company Charter. The internal control system is managed by the Deputy General Director.

Internal control is carried out to ensure the following aspects:

- effectiveness and efficiency of the company's financial and economic activities in the course of economic transactions and other transactions, asset/liability management (including ensuring the preservation of assets), risk management;
- completeness, reliability and objectivity in the preparation of financial (accounting), statistical and other reporting for internal and external users, the timeliness of its provision;
- information security. It provides for the protection of the company's goals (interests) in the information sphere, which is a combination of information and relevant infrastructure, entities that collect, develop, use and distribute information, as well as a system for regulating the relations arising in this process;
- compliance with the legislation of the Republic of Kazakhstan, regulatory acts of the National Bank of the Republic of Kazakhstan, mandatory standards of self-regulatory organizations, internal documents and the Company Charter;
- excluding the involvement of the organization and the involvement of its employees in illegal activities, including the financing of terrorism, the laundering (legalization) of proceeds from crime, and timely submission of relevant data to public authorities in accordance with the legislation of the Republic of Kazakhstan.

The commercial component of the Bloomzed project

The launch of a payment platform in all countries of the world requires significant financial, human and temporary resources, as the business in this area is highly laborious and complex. In addition to the great competition from other payment systems, banks and financial companies, in order to launch a new service in a specific region, many, and in some cases, complicated registration procedures, obtaining licenses, permits, certain software and hardware and legal certifications and conclusions, passing various expert examinations are required. It also provides for the control of a large number of regulatory services.

For a long-term stable presence in the world market as a successful brand working under the laws of each state separately, hundreds of millions of dollars, several years of hard work and a team of professionals in each of the regions where the activity is carried out will be needed. For a young company it is practically impossible task (especially in the short term and in the presence of competition with global players), even if it unites the best specialists. Therefore, the management of Bloomzed decided to develop the project on the franchise model.

Our company independently develops the project in the states according to the planned scheme and at the same time helps in the development of its franchisees in those regions where it is physically unable to independently conduct activities due to the lack of financial or human resources. Currently, we are negotiating on markets that have not been originally planned to develop independently. In the near future, with a high probability, Bloomzed will appear under the guidance of our franchise partners and under the control of the parent company in the following countries: Germany, Spain, the United Arab Emirates, Azerbaijan, Belarus, Georgia, Kyrgyzstan, Tajikistan and Uzbekistan.

The development of the Bloomzed project on the franchise model is carried out not only at the global level of one state, but also in individual cities where the company operates. The condition is the presence of a master franchise in this country who has all the licenses and permits, or there is the company itself with the full package of necessary documentation.

In the next 4 years, the company plans to independently enter the markets of such countries and regions:

- Russia. The launch is scheduled for the 1st quarter of 2018, there is an opportunity to order a franchise for a certain city.
- Kazakhstan. The project will be launched in the first quarter of 2018, there is also the possibility of buying a franchise for the city.
- Turkey. The launch is expected in the fourth quarter of 2018.
- Southeast Asian countries. The launch is scheduled for 2019.
- Latin America – 2020
- Africa - 2021

The income of franchise and management companies Bloomzed will be created through commissions held from all transactions. The commission amount varies within 0–6 % and depends on the type of transaction (transfer, payment, cashing, replenishment) and the applied payment technology (cryptocurrency, electronic funds, bank card).



Approaches to pricing

The commission for the operator of the electronic money system is charged at the time of the transaction, whether it is money transfer, cash withdrawal, account replenishment or payment for services. The size of the commission depends on the type and participants of the operation, the level of the agent or partner.

Electronic money

Depending on the type of operation, the following commissions apply to users.

For individuals:

- 0–1 % for transfers between electronic wallets;
- 0–5 % when replenishing an electronic wallet;
- 0–5 % for cashing out electronic funds;
- 0–1 % when paying for goods/services.

For legal entities:

- 0–1 % for transfers between electronic wallets;
- 0–5 % when replenishing an electronic wallet;
- 0–2 when electronic money is transferred to a settlement account;
- 0.5–3 % when accepting payment for goods/services.

Payment cards

- If you pay with a card linked to the user's mobile wallet, the commission is up to 6 % and is charged to the partners in favor of whom payment is made.
- For P2P transfers and between payment cards, the commission is 0.3–3 % and is charged at the time of the transaction to the sender of money. Plus, there is a small fixed commission amount, the size of which depends on the region of the sender.
- The emitting bank of the payment card may charge additional fees for payments, transfers, cashing and card servicing.

Cryptocurrencies

The size of the commission for transfers and payments with the use of cryptocurrencies will be indicated after the calculation of all operation costs related to the execution of the transaction.

Key tasks of the Bloomzed project



Development and acquisition of software products



Marketing activities to attract users.



Connecting the basic partners to the payment system.



Introduction of additional functions (microlending, loyalty system, travel services, delivery, booking tickets, etc.).



Organization of the payment system.



Recruitment and training of personnel.

The goal of the Bloomzed project

The main goal of the Bloomzed project is to create a convenient tool for conducting daily payment transactions using a smartphone, as an analogue to bank cards and cash. Usage of this application minimizes the inconvenience caused by the need to carry cash, several cards (payment, discount, loyalty, etc.), as well as perform a number of operations to use the listed cards/funds (withdraw cash, find an ATM, replenish the card, exchange bills, exchange currencies, etc.).

Often, consumers are faced with situations when the terminal or ATM does not work, the card has restrictions on the amount of payment or cashing, the card is forgotten at home and so on. As for the loyalty programs from commercial companies, many consumers refuse them. First, it is inconvenient to carry cards with you; second, information about the sizes of discounts, the amount of bonuses or accumulated points is not always available.

Having developed the Bloomzed mobile service, the initiator of the project offers consumers a modern smart solution that will become a reliable and convenient assistant in everyday payment operations.

The Project Prospects

The investment appeal of the Bloomzed application lies in the expanded distribution model, the accumulation of a variety of behavioral and transactional client data, which helps to make up the unified daily financial profile of the latter. In addition, permanent targeted interaction with the client is available through push-up notifications in the smartphone, which provides a unique opportunity to commercialize the customer database of the service.

Currently, the Bloomzed mobile wallet has the maximum functionality out of all similar products in the world market. The application provides users with wide opportunities in terms of not only electronic payments, but also comprehensive management of personal funds. Concepts for increasing the consumer appeal of the product are developed, which is achieved through the introduction of additional services (ticket booking systems, own loyalty program, microlending, insurance, travel services, etc.).

Characteristics of the Bloomzed software product

The Bloomzed Mobile wallet is a universal payment instrument, through which you can pay for services and goods in offline and online space and transfer money using a smartphone. In addition to the above-mentioned functions, the service takes into account the potential needs of smartphone owners according to data of international surveys conducted by www.eMarketer.com, First Data Study "Mobile wallet - money on the go", CMB Consumer Pulse Survey 2015. Based on this information, users are offered additional demanded services: access to credit facilities, the possibility of booking tickets, consolidated access to loyalty programs (combining of all discount cards, coupons, discount certificates in one application), the possibility of issuing gift certificates, etc.

The basic aspect of the Bloomzed application is the provision of transaction security, which is achieved through our own processing center, security systems of our emitting banks, MasterCard and Visa payment systems. Uninterrupted operation of the system is achieved through 24-hour technical support. Active development of a wide network of merchants is provided through the connection of API gateways. The Bloomzed payment system operates on the basis of HCE, NFC, QR.

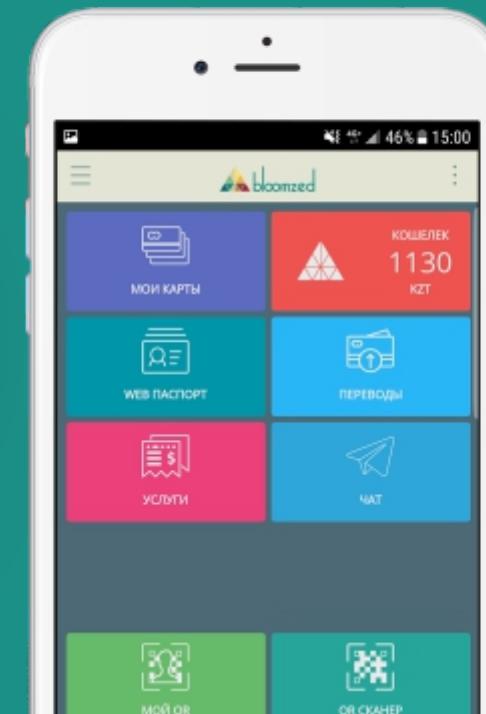
Bloomzed service functionality

- Unified interface: all user profiles are collected in one mobile device.
- Possibility to pay for services/goods in online (online stores) and offline (restaurants, stationary stores, beauty salons, etc.) using QR, HCE, NFC technologies.
- Consolidation of accounts: the Bloomzed service takes into account all information about accounts already paid or payable. All invoices issued to the user can be paid using this product.
- The ability to add all current bank cards (American Express, MasterCard, Visa, etc.) to one application for further transfers and/or payments.
- Consolidation of the loyalty programs: all their varieties (bonuses, promotions, discounts, regular and multi-level cashback, certificates, coupons, prizes, contests, etc.) can be collected and used in one application.
- The ability to pay thousands of different goods and services through Bloomzed, without filling out multiple receipts and invoices, without standing in queues and without spending time on the road.
- Storage of payment information in the user's mobile wallet, the ability to make transfers and payments from a bank card without its physical provision and without visiting the bank, as well as without a card/account using electronic money which are provided by the emitting bank.

- The possibility to receive express credit through your smartphone, issue a revolving credit line for urgent needs, use other products from credit organizations and banks that are partners of the Bloomzed project.
- A large set of options for replenishing a mobile wallet: non-cash (electronic money, transfers, bank cards) and cash (POS and payment terminals, bank counters, ATMs, etc.).
- The possibility to send payments from your bank card to the cards of other users, for which it is enough to indicate the number of the card or phone number of the recipient.
- In one application, all information about promotions held by suppliers of goods/services is collected.
- The possibility to arrange insurance in online mode.
- Instant exchange of SMS and messages, the ability to make calls, send documents and letters.
- Increased attention to the provision of information security:
 - all financial transactions in the Bloomzed service are protected by modern technologies of data encryption;
 - electronic monetary units can be cashed out from partner agents (in exchange offices, bank counter, conventional ATMs). You can also leave money on the Bloomzed account because it has a deposit function (that is, interest is accrued for the accumulation);
 - all operations for withdrawal of funds or authorization of the user are confirmed by a dynamic SMS-password (it is sent to the phone number that the client indicated during registration) and biometric data (voice, facial biometrics, fingerprints, eye retina);
 - partners sign agreements that provide for full responsibility for meeting information security requirements in accordance with the current legislation of the state where the work is carried out.

Main product

The basic design of the project is Bloomzed own mobile application. This is a multifunctional payment instrument of the new generation that works with a smartphone and is an electronic wallet that allows to pay for services, transfer money, link payment cards and use additional services.

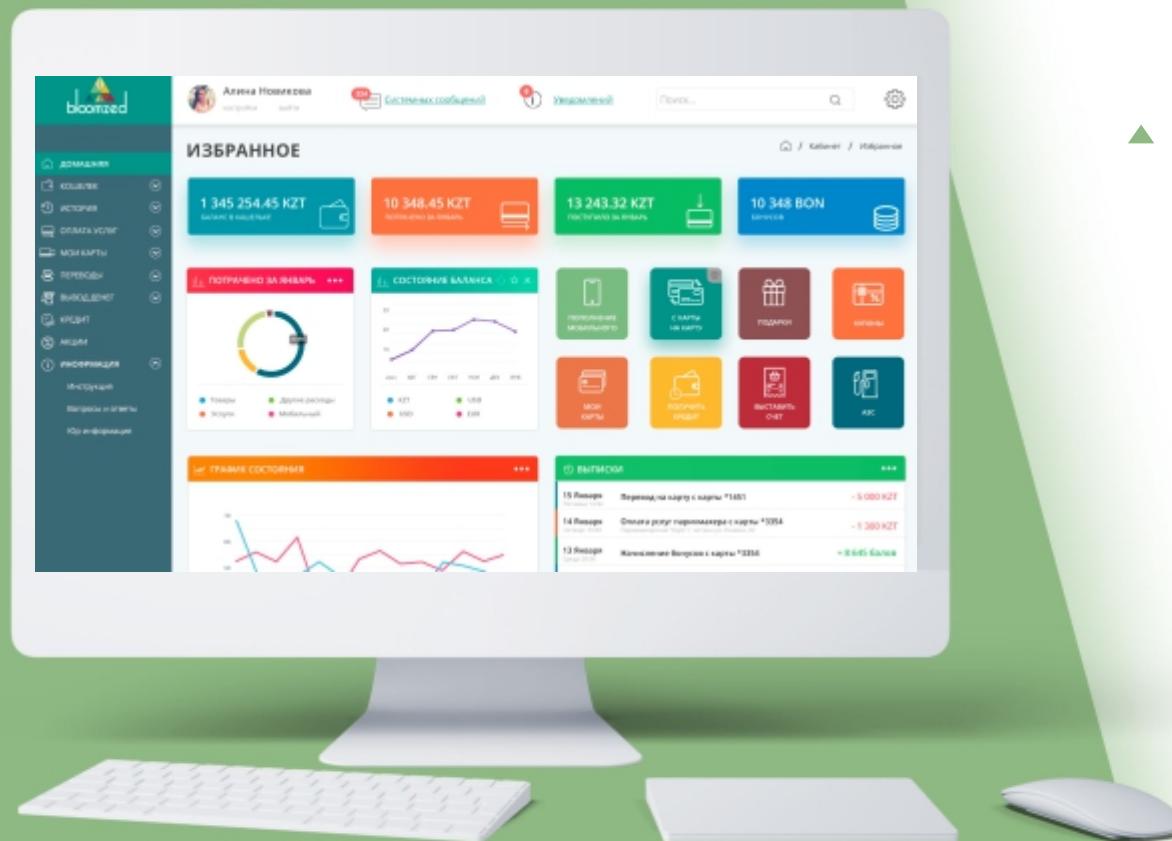


Interface

Having learned about the multifunctionality of the Bloomzed platform, many users are wondering whether the product will be overloaded with abundant technological and functional capabilities, which can complicate the use of its tools. It should be noted that both the WEB version and the mobile application are designed to provide the capability to customize the interface for a specific user. In other words, you can easily remove from the main menu those buttons that you do not need. It is also easy to return them back, which requires only a couple of clicks. You can also customize the order of buttons, distribute them on the screen of the main menu, change their shape and size. Customizing allows to avoid cluttering up the interface and to provide maximum usability for each client.

- To delete unnecessary functionality, press and hold the corresponding button. The system will prompt you to delete the button, confirm this operation, after which the unnecessary item will be deleted from the main menu.
- To add a new button or to return a deleted button, enter the right side menu, select “Add widget” in it, then select the option you need. After that, the desired button will appear in the main menu of the interface.
- To change the order or appearance of the buttons, enter the right side menu, select “Edit”, then you will be able to move the buttons around the screen, change their shape and size.

What has already been done



At the moment the Bloomzed software environment is fully completed. The initiating company has concluded contracts with banks of equities and issuers and with large agents. Personnel is being recruited, agreements with partners are being worked out. The analysis of the markets of Kazakhstan and the Russian Federation is carried out and the actual legal requirements to payment organizations are studied. We are also constantly monitoring the current legislation that regulates the activities of such companies.

We have worked out all the training materials and documents for cooperation with franchise-partners and the agreements with franchise-aggregators are signed. The negotiations on the implement of the project on the basis of a franchise model for working in the markets of the UAE, Germany, Georgia, Spain, Belarus, Azerbaijan, Kyrgyzstan, Uzbekistan, Tajikistan are carried out.

The preparatory measures are being carried out to launch the Bloomzed project in the Russian and Kazakh markets, which is planned for the first quarter of 2018. In particular, the beta version is being tested and the commercial operation platform is starting. The preparatory measures also include the development of a broad marketing campaign, the organization of technical support to ensure full-fledged stable functionality, and the development of additional services.

Cryptocurrencies and Bloomzed

We have managed to develop a better payment ecosystem, opening unlimited opportunities for businesses and individuals. Our Bloomzed service is a universal payment solution that can work with almost any currency thanks to an open API. It is time to improve existing solutions in the field of cryptocurrencies and provide all the broad opportunities of Bloomzed to cryptocurrency universe.

The problem of blockchain and cryptocurrency for ordinary citizens is the complexity of understanding this product. Projects that tried to simplify the concept of cryptocurrency, in most cases complicate the situation even more, describing the complex processes of performing transactions and operating with incomprehensible terms. But 99% of people who use bank payment cards do not know the operation features of this technology. They simply apply this tool in practice.

We plan to make an understandable and simple solution that allows ordinary people to intuitively use cryptocurrency and blockchain technologies as tools for payments, investing, transferring and storing of funds. The cryptocurrency wallet will be an addition to the general Bloomzed service. In order to access it, users do not have to memorize complex keys consisting of an infinite set of characters. We use the identifiers familiar to people, for example, the e-mail address or phone number, and we will protect it with two-level authentication using SMS and biometrics.



The complex technological base of the cryptocurrency universe will be hidden behind the clear and beautiful interface of Bloomzed, while preserving all its security, manufacturability and attractiveness. This will open the cryptocurrency universe for millions of people who previously feared complexity and avoided everything that concerned blockchain and cryptocurrency.

Our team will solve the problems not only of ordinary users, far from the cryptocurrency universe, but also of those people who use cryptocurrencies, but they cannot use these funds everywhere for making payments, because so far few sellers accept payment in cryptocurrency. This problem is exacerbated by the fact that in many countries cryptocurrencies are not recognized as a payment instrument, and sometimes even fall under the ban, which complicates and slows the connection of sales outlets to the cryptocurrency universe.



In addition to prohibitions and legal nuances on the part of the state, there are other difficulties preventing sales outlets from accepting payment in cryptocurrency. The most basic of such difficulties are:

- the difficulty of accepting payment in cryptocurrency, without having any special knowledge in this field;
- high risks related to the volatility of cryptocurrencies;
- more number of exchanges with different exchange rates, which frightens new inexperienced users;
- difficulties with displaying payments in cryptocurrency in conventional accounting systems, etc.

Cryptocurrencies and Bloomzed

We want to develop a platform that will allow to accept tokens and cryptocurrency at any sales outlets that are partners of Bloomzed in an offline or online world. At the same time, cryptocurrency will be instantly converted to fiat funds. This scheme will work like this:

- the client requests a receipt for payment for the purchased goods or services (for example, in a restaurant or in a store);
- the cashier, waiter or other employee of the establishment provides a receipt with a QR code;
- the client scans the QR-code on the receipt with the Bloomzed application on his smartphone;
- Bloomzed offers affordable payment options (cryptocurrency, payment card, electronic money);
- the client chooses payment by cryptocurrency, then – its type (Dash, Bitcoin, Steem, Ethereum or other cryptocurrencies/tokens available in the wallet) and confirms the payment;
- the system automatically converts cryptocurrency into fiat currency, which is transferred to the account of the service establishment.

In fact, a store or other establishment will not even know exactly how the client has paid the bill. He will receive money for the sold goods or service, while ensuring the compliance with all laws, and there is no unnecessary complexity for accounting and business in general.

The Bloomzed platform allows to customize wallets according to the priorities of a particular user. This will allow to remove a number of interim actions taken when making payments. For example, you can specify that you always want to pay with the card, or select a certain cryptocurrency, which will be used for payment in the first place. This setting will help remove the actions regarding the selection of cards/wallets, and make payment almost instant. In fact, the implementation of the payment is reduced to three simple steps:

- open the Bloomzed mobile application;
- scan the QR-code on the receipt given to you (or use NFC-technology);
- confirm the payment in the form which appears on the screen.

It is enough for you to make a purchase or pay for services, and a commercial institution has received on its account the fiat funds that are in circulation in the country where it is located.

Based on the Bloomzed ecosystem, we will develop a decentralized independent multi-cryptocurrency platform based on blockchain technology. Such solution will allow private users and businesses to fully work with most tokens and cryptocurrencies, carrying out the following financial transactions.

Opportunities for individuals:

- Payments with tokens and cryptocurrencies in the Internet and stationary sales outlets of the planet.
- Secure purchase and sale of tokens/cryptocurrencies for fiat funds.
- Exchange of tokens and cryptocurrencies for analogues of other types.
- Transfer of cryptocurrencies between the Bloomzed wallets and other payment systems.
- Secure storage of cryptocurrencies and tokens in your account.
- Participation in ICO, TGE, ITO.
- Receiving up-to-date information on token rates and cryptocurrencies.

Business Opportunities

- Accepting tokens and cryptocurrency as payment for services or goods with instant conversion to fiat funds.
- Secure purchase and sale of cryptocurrencies and tokens for fiat currency.
- Exchange of tokens and cryptocurrencies of various types.
- Mass payments with tokens and cryptocurrencies.
- Participation in ITO, TGE, ICO.
- Transfers of cryptocurrencies between wallets inside the Bloomzed system and beyond.
- Obtaining information about current exchange rates of tokens and cryptocurrencies.
- Receipt of cryptocurrencies, tokens, and fiat currency at the time of ITO, TGE, ICO.



Our team seeks to open cryptocurrency universe for everyone, eliminating fear, risk and complexity. It should be noted that not only we aspire to this goal.

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https://worldcore.com/#worldcore	https://centra.tech/index.html	https://tokencard.io/
https://wirexapp.com/	https://xapo.com/	https://spectrocoin.com/
https://cryptopay.me/	https://polybius.io/	https://paycent.com/
https://bitpay.com/	https://www.metalpay.com/	https://www.monetha.io/
https://utrust.io/	https://omg.omise.co/	https://www.everex.io/
https://request.network/	https://pillarproject.io/	https://www.coinify.com/
https://www.coinpayments.net/	https://blockpay.ch/	https://www.cryptonator.com/
https://coppay.io/	https://diviproject.org	https://www.corion.io/
https://finom.io/		

The fact that many projects try to make cryptocurrency universe more accessible to the general public, testifies the need to accomplish this. We respect our competitors and sincerely wish them good luck in achieving their goals and objectives. However, unlike the above projects, our team has long begun its journey and has already created a payment ecosystem and the best mobile solution, which has no analogues. At the same time, we know that the presence of competition will help our project to improve. The result will be to provide users with the most simple, convenient and affordable solution for working with the cryptocurrency universe.

Bloomzed Crypto Club

What is Bloomzed Crypto Club?

Bloomzed Crypto Club is a closed club for those who use the Bloomzed system and are interested in cryptocurrencies and blockchain technology. The club can be joined by those who already use tokens and cryptocurrency as payment means, and those who only plan to do so.

Participation in the club allows to get privileged conditions for using cryptocurrencies, bonuses and unique opportunities provided both by our company and by the partners of the service. The Club members are distinguished with the fact that they have membership token BZT (Bloomzed Token).

In fact, Bloomzed Crypto Club is a loyalty system of our project aimed at stimulating interest in products related to cryptocurrencies on the part of users who use or are interested in cryptocurrency universe, blockchain and tokens. This program is aimed at involving consumers in the process of analysis, development, testing, marketing activities and social surveys.

This makes participation in the club useful and interesting for its members as well as for the Bloomzed project. For active participation and involvement, users receive a number of opportunities, bonuses and privileges from the project.

What does membership in Bloomzed Crypto Club give?

- Participation in various promotions and lotteries from our company and partner organizations.
- The opportunity to be the first to access new features and functions of the Bloomzed project.
- Special conditions for obtaining credit products from our partners.
- Special conditions for the purchase of insurance products from the partner companies of the project.
- The Bloomzed project allocates for advertising and marketing up to 20 % of the total profit annually. These funds are used to promote and merchandise the products of our project. Up to half of the marketing budget, our company plans to invest in the issue of vouchers, which will be available to holders of BZT. Such voucher will cover up to 80 % of the total cost of the service/goods. Vouchers are distributed free of charge and are linked to the BZT token. The number of such vouchers per 1 member of the club depends on the number of the BZT tokens of this participant.
- Receiving special bonuses and discounts provided by the partners only to members of the club.
- The opportunity to join the testing team and be the first to learn about new technologies and functions that will appear in the project, contribute to the development and improvement of favorite payment platform.
- Club members can vote on issues associated with the use of new technologies and the addition of new functionality to the service.
- The opportunity to participate in advertising campaigns of the Bloomzed platform.
- The opportunity to participate in our surveys designed to improve the product and service.

We will continue to work on expanding bonuses and privileges for members of Bloomzed Crypto Club.

Bloomzed voucher

Bloomzed vouchers are a marketing tool designed to stimulate the growth of transactions on our platform and increase the interest in the products that are offered by our partners. This is achieved through the use of voucher as a payment instrument in the Bloomzed service.

Vouchers are distributed free of charge among the owners of the BZT tokens (members of Bloomzed Crypto Club) once a year, as per the results of a yearly audit and the adoption of the marketing budget for the next year. The provided vouchers can be used as a payment instrument that will allow to cover up to 80 % of the cost of purchasing goods/services in partner networks of Bloomzed.

Our vouchers are not monetary or other material liabilities of the company, its structural divisions and partner organizations. They cannot be cashed out, exchanged for cryptocurrency, electronic or fiat currency. The owner of the BZT tokens, who has received vouchers, can use them only as a discount tool. Payment for goods/services is carried out by cryptocurrency, any electronic or fiat currency, but they are paid only in the amount of 20 % of the total value, the rest of the amount is covered by the voucher.



How are Bloomzed vouchers distributed?

Based on the results of the annual reporting period, our company prepares a marketing budget for the next year. It is formed on the basis of the net annual income of our organization and can reach up to 20 % of its amount. From the prepared marketing budget, half of the funds are transferred to a special marketing account. Bloomzed vouchers are issued for this money, these vouchers are then distributed free of charge among the BZT token owners (i.e., members of Bloomzed Crypto Club). One such voucher is equivalent to \$1.

For example, the company allocated \$50 million for marketing, half of them (\$25 million) has been transferred to a specialized account designed for the issue of vouchers. The latter are evenly distributed among all issued 100 million BZT tokens. Thus, each member of Bloomzed Crypto Club receives a Bloomzed voucher equivalent to \$0.25 for each BZT token. In the future, you can use vouchers to cover up to 80% of the cost of your purchase.

Let's say you are a member of Bloomzed Crypto Club and own 100 BZT tokens, for which you have received the same number of vouchers with a total value of \$25. You have had dinner at a restaurant for \$ 30. The calculation is carried out as per the following algorithm:

- the waiter gives you the account with a QR code for the amount of \$30;
- you scan the QR-code with your Bloomzed mobile application;
- the system offers available payment options (payment card, any of the cryptocurrencies, electronic money);
- you choose the best way of payment for you;
- Bloomzed offers to use the available vouchers;
- you agree to use the vouchers and confirm payment.

As a result, \$24 will be deducted from your voucher, and \$6 from the main account chosen for payment. The restaurant will receive \$30 on its settlement account, that is, a one hundred percent payment. And at the same time you have spent only \$6, the remaining \$24 will be written off from the specialized marketing account of our company.

The expiration date of the Bloomzed vouchers is 1 year. If during this period (that is, until the next batch of vouchers is distributed), you have not used the available vouchers, they are canceled without the possibility of recovery.

Token Generation Event (TGE) Bloomzed Crypto Club

- December 19 – 26, 2017 TGE Round 1 – 5 000 000 BZT
- January 17 – February 17, 2018 TGE Round 2 – 45 000 000 BZT

What is Token Generation Event Bloomzed Crypto Club?

This event is the primary generation and distribution of membership tokens among the participants of the Bloomzed project and members of Bloomzed Crypto Club. During the primary generation of tokens, the organizers of the project carry out the generation and distribution of tokens among the participants, organizers, partners, employees of the project and members of Bloomzed Crypto Club.

That's what the primary sale of BZT membership tokens, required to participate in Bloomzed Crypto Club is called. It consists of two rounds, the first of which will take place in December 19–26, 2017 or upon achieving the Hard Cap of 5 mln BZT, whichever is earlier, the second will take place in January 17-17, 2018 2018 or upon achieving the Hard Cap of 45 mln BZT, whichever is earlier. In the future, attracting of new members of Bloomzed Crypto Club is planned to carry out by selling BZT through various cryptocurrency exchanges. This stage will start in the second quarter of 2018.

Any member of Bloomzed Crypto Club may leave the club at his own free will at any time by selling his membership BZT to other participants through the exchange or by returning them to the Bloomzed Company without charge. All club members can use their BZT tokens at his own free will and discretion: sell, transfer, return them, etc. But it should be borne in mind that, without BZT tokens, you will not be a member of the club, which automatically deprives you of all the opportunities and privileges (i.e. Bloomzed vouchers), available only for the participants of Bloomzed Crypto Club.

What is membership token BZT?

BZT or Bloomzed Token – a token that is a “ticket” into the private Bloomzed Crypto Club. After purchasing or receiving it, you can become a member of this club and get all relevant bonuses and benefits, the amount of which is determined by the number of BZT of a particular token owner.

Take into account that BZT is not a monetary or other material obligation of the company-holder, its partners and structural divisions. Membership token cannot be cashed for any cryptocurrency, electronic or fiat currency. The Bloomzed Company is not engaged in repurchasing of BZT.

In fact, a membership token is a tool that defines membership in the private club and allows to obtain relevant opportunities and privileges according to the rules of participation in Bloomzed Crypto Club. BZT payment is a membership fee to join the club and is not refundable.

Participating in the TGE Bloomzed Crypto Club, the user understands and fully accepts that the purchase of BZT gives the right to participate in the project as a member of Bloomzed Crypto Club. Money contributed for a BZT token is entrance fee, therefore is not refundable.

Distribution of BZT is carried out through smart-contract of standard ERC 20.

How many BZT tokens exist and how are they distributed?

It is planned to issue 100 million BZT. Distribution plan of membership tokens:

20 % BZT

are distributed among the founders of the project, team members, advisors, partners, and early members

15 % BZT

BZT are spent for grants, partnerships, marketing, bonuses and premiums given during the two rounds of TGE

45 % BZT

BZT will be distributed among the participants of the second round

5 % BZT

are distributed among the participants of the first round

15 % BZT

BZT are saved in the long-term operating budget of our project; нашего проекта



TGE Bloomzed Crypto Club Bonus program

In the first round of TGE all participants, regardless of the date of entry into the club and purchase volume of BZT, will receive 50 % bonus.

In the first week of the second round the amount of bonuses depends on the date of entry into the club:

- the first – 25 %;
- the second – 20 %;
- the third – 15 %;
- the fourth – 10 %;
- the fifth – 7 %;
- the sixth and the seventh – 5 % of bonuses each.

On the eighth day of the second round of TGE bonuses are provided only for the volume. They are charged in the following amount:

- 3 000–5 000 of BZT tokens – 3 % of bonuses;
- 5 001–10 000 of BZT tokens – 5 % of bonuses;
- 10 001–15 000 of BZT tokens – 7 % of bonuses;
- from 15 001 of BZT tokens and more – 10 % of bonuses.

How much is BZT?

One membership token BZT is 0.002 Eth. The minimum threshold is 0.5 Eth (250 tokens), the maximum is limited only by the availability of the issued BZT.