

# QuantoPay®



## THE NEW ERA IS HERE

Hold your bank in the palm of your hand

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## The Beginning

...

QUANTOPAY LTD is a London based Fin-tech company. Since 2018 it has been developing a global fintech and other services based on latest cutting-edge technology, partially based on blockchain. Access to the various services will be provided through a mobile app, which, as a first step, beginning with Q1 2022 offers multicurrency accounts and, in partnership with VISA, payment cards for a fast, secure and cheap transfer of funds. QuantoPay targets mainly the young generations but is open for all who are appreciating our way to challenge not only the existing financial institutions, but as well other self declared challenger banks.

IT IS ONLY QUANTOPAY MAKING THE DIFFERENCE with its global financial inclusion, cutting-edge blockchain integration full fledged SECOND GENERATION MOBILE ONLY BANK OF THE FUTURE PLATFORM.

The future of  
smart payments

## The future

...

Once the QuantoPay / VISA payment platform has gone live our own faster and more secure Binance Smart Chain based smart contracts will be integrated, eventually allowing us to handle various administrative and fintech solutions of our platform through BLOCKCHAIN technology.

This will be followed by lending, cashback, a deferred payment solution, international remittances, microfinance, insurtech, robotrading and more services, to be implemented at a later stage.

QuantoPay offers its services first in Europe, with its UK & EU banking licenses. Next on the agenda there will be the expansion to North- and Latin-American, the Middle East and Asia in 2022.



# Business Model Second Generation Challenger Bank

...

The business model is based on SECOND GENERATION cutting edge fintech solutions and an aggressive growing of the user base with less profit ratio per user, with an orientation to the acquisition of Millennials and Gen Z.

**We see huge potential in online payments for video streamers and gamers (social currency) on TWITCH, Discord, VR/AR platforms.**

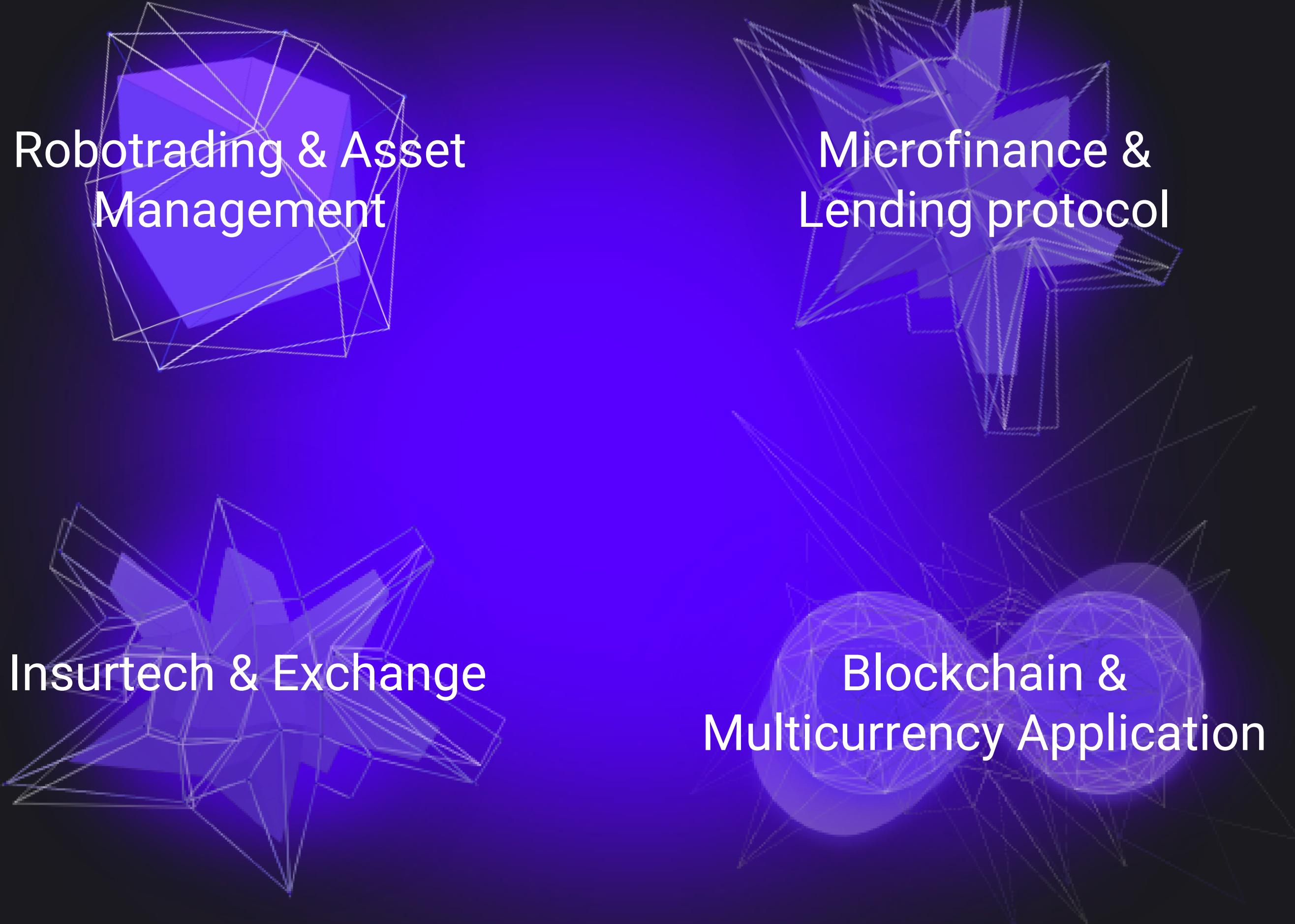
Initially the model works as BaaS, Market Place Bank with fewer acquisition costs that are unbeatable compared to the big financial institutions and banks, and still cheaper than the first generation digital banks such as Revolut & Co.



## Discover our solutions

...

**QuantoPay** has a vision of fusing technology with the traditional financial services to reach especially the young generations and revolutionize banking by creating **FINTECH AS A SERVICE**.



Robotrading & Asset Management

The background features four abstract, translucent geometric shapes (a cube, a sphere, a cylinder, and a cone) composed of white lines and purple facets, arranged in a cluster.

Microfinance & Lending protocol

Insurtech & Exchange

Blockchain & Multicurrency Application

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## Our Ambassadors & Influencers

...

### Football Legends

and more



Luis Garcia



Patrick Kluivert



Michel Salgado



ROBERTO CARLOS

Overall team in UK, Czech R.,  
Germany, Romania, India, USA,  
UAE, Turkey, Russia, Australia,  
Thailand, USA:

✓ 30 full time / 35 part time

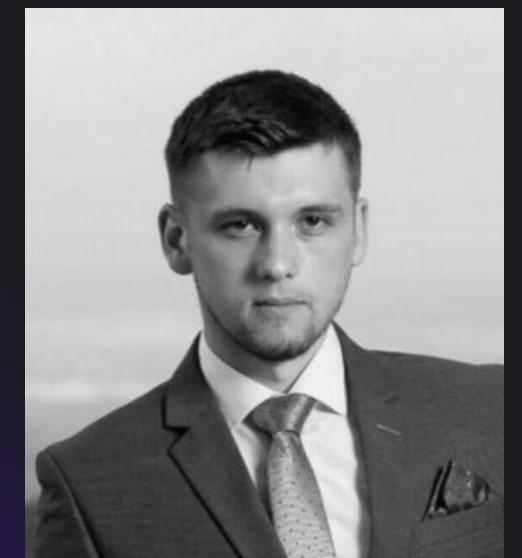
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## Key People

...



**Dr. Alexander Brexendorff**  
Director



**Ioan Chis**  
Head of Engineering



**Pablo V. Dana**  
Director



**Gheorghe Mates**  
Frontend Technical Lead



**Razvan Costin**  
Head IT Team



**Andreea Blag**  
UI / UX



**Mikhail Savchenko**  
Blockchain



**Radu Popa**  
Project Governance



**Daniel Donea**  
Backend Technical Lead



**Tereza Kucharova**  
Director



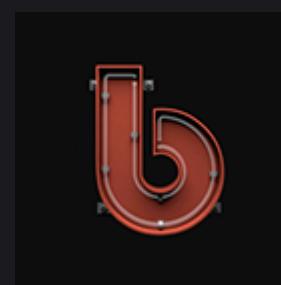
**Zahra Khalid**  
Marketing



**Andrea Longinotti Buitoni**  
Investor Relations

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## Unique Partnerships



fidinam

 waterfront solicitors LLP  
part of your team

 MENA LEGAL™

...



  
Currencycloud  
BACKING YOUR BOLD

 BIT SENTINEL

 INFINIT PARTNERS

 BINANCE

 PKF  
Accountants &  
business advisers

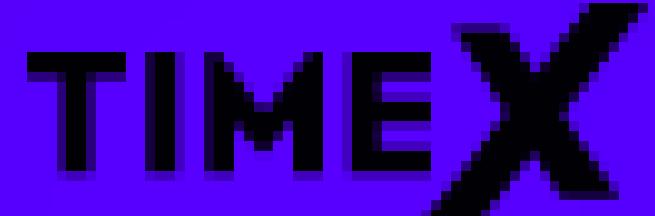






 Chrono.tech

 LATOKEN



 Workstream  
Virtual Data Rooms

QuantoPay®

## Media Support

...



FT



wallstreet online

CISION  
PR Newswire



CEO.CA

finanzen.net

MARKETS  
INSIDER

MarketWatch

Seeking Alpha<sup>α</sup>

elEconomista  
América | Argentina



# **Money is safe at all times!**

...

- Multilayer security management
- New bio identification process
- Strong KYC/AML through ONFIDO Cooperation
- Fraud protection – deep machine learning
- Disposable virtual cards - money is safe at all times!
- Contactless payment
- Freeze / unfreeze or block card in your app instantly

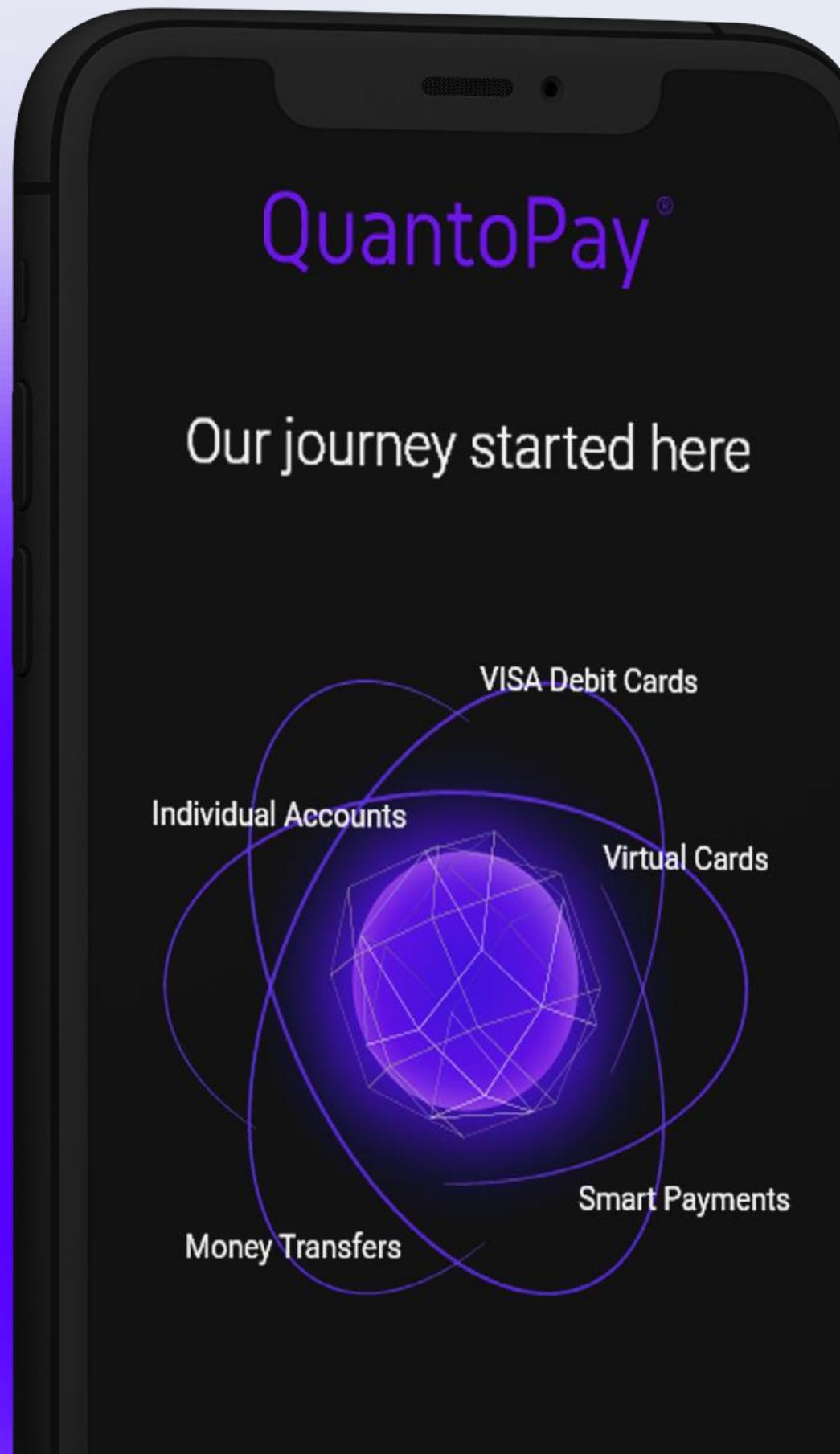
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## Features at a glance

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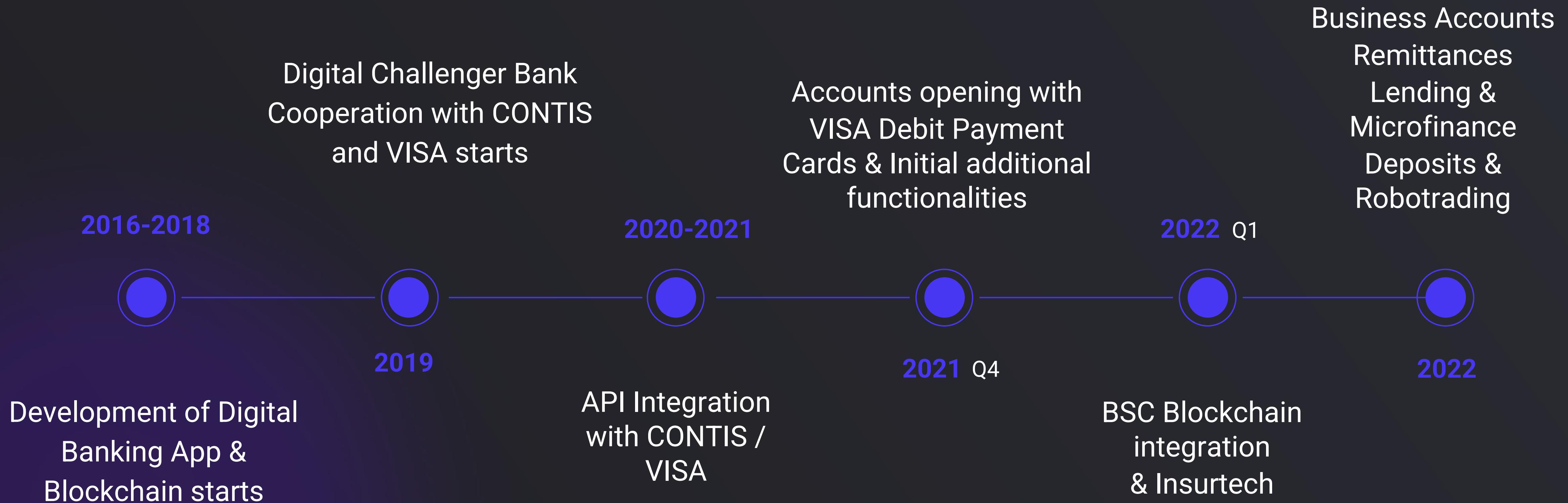
- ✓ Regulated\*
- ✓ Super-fast wallet opening process
- ✓ Worldwide – global account\*
- ✓ Access to all main currencies
- ✓ Instant payments & transfers
- ✓ FIAT to Crypto currency exchange
- ✓ Contactless/Cashless payments
- ✓ Lending protocol for everyone
- ✓ Monthly Packages
- ✓ Transparent fee structure
- ✓ Remittances
- ✓ Merchant API/POS
- ✓ QuantoPay space benefits
- ✓ On-line card management
- ✓ VISA Payment card\*
- ✓ Easy KYC/AML through Onfido
- ✓ Local IBAN accounts\*
- ✓ Top Up Direct
- ✓ Insurance (travel & life)
- ✓ Connection to Google & Apple Pay
- ✓ Cashback
- ✓ Fees Free spending
- ✓ Money protected (up to \$100.000)\*
- ✓ Business wallets/accounts
- ✓ Multilayer security
- ✓ Referrals programs
- ✓ Managing personal budget

\* Depending on region's regulatory framework and/or bank license obtaining

# Services Implementation Ladder\*

...

\* Detailed Roadmap on webpage



## Target client profile

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### AGE

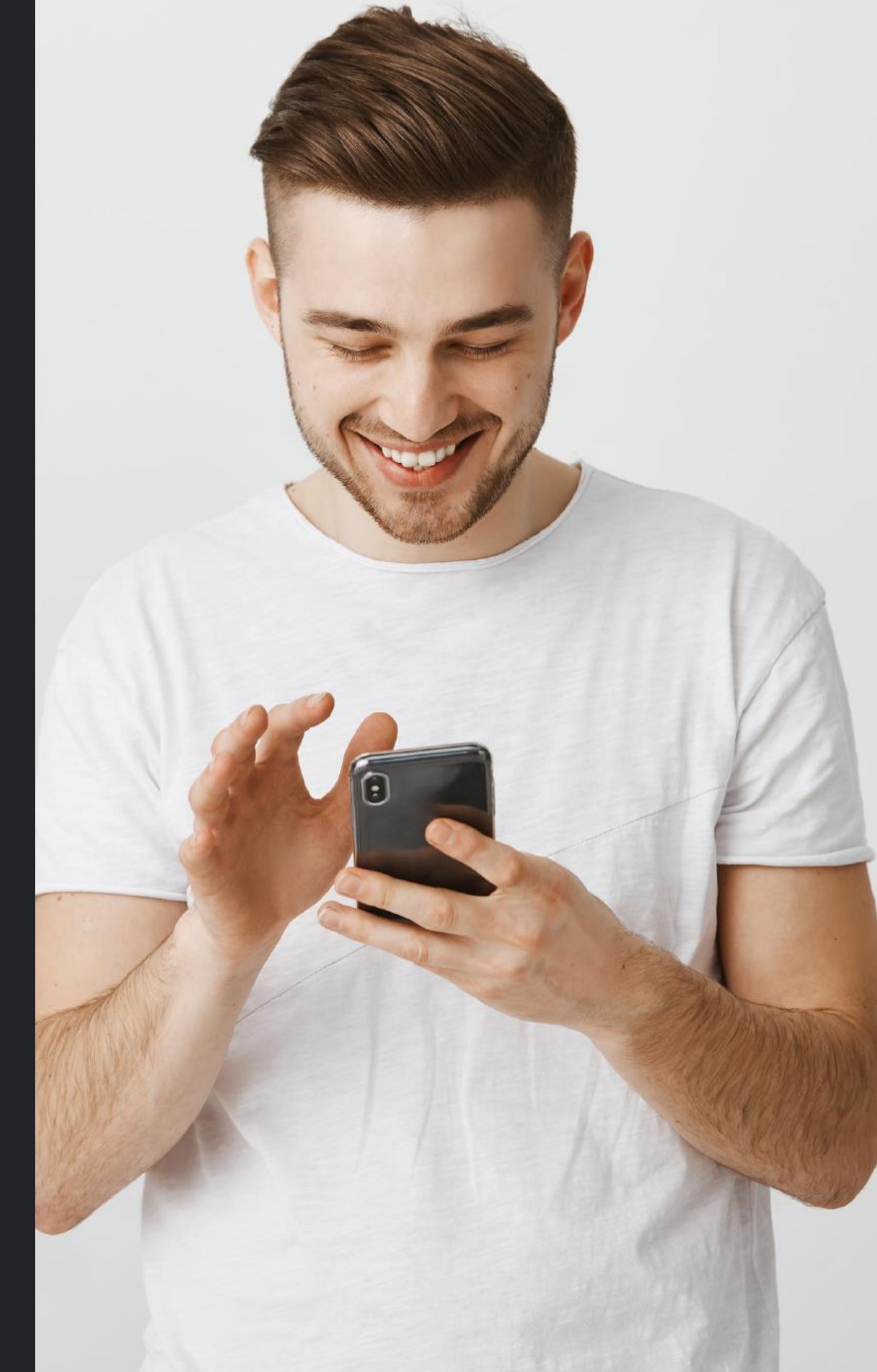
- Millennials
- Gen Z

### TYPE

- Individuals
- Small businesses
- Freelancers
- Nomads & Unbanked

### DEMOGRAPHIC

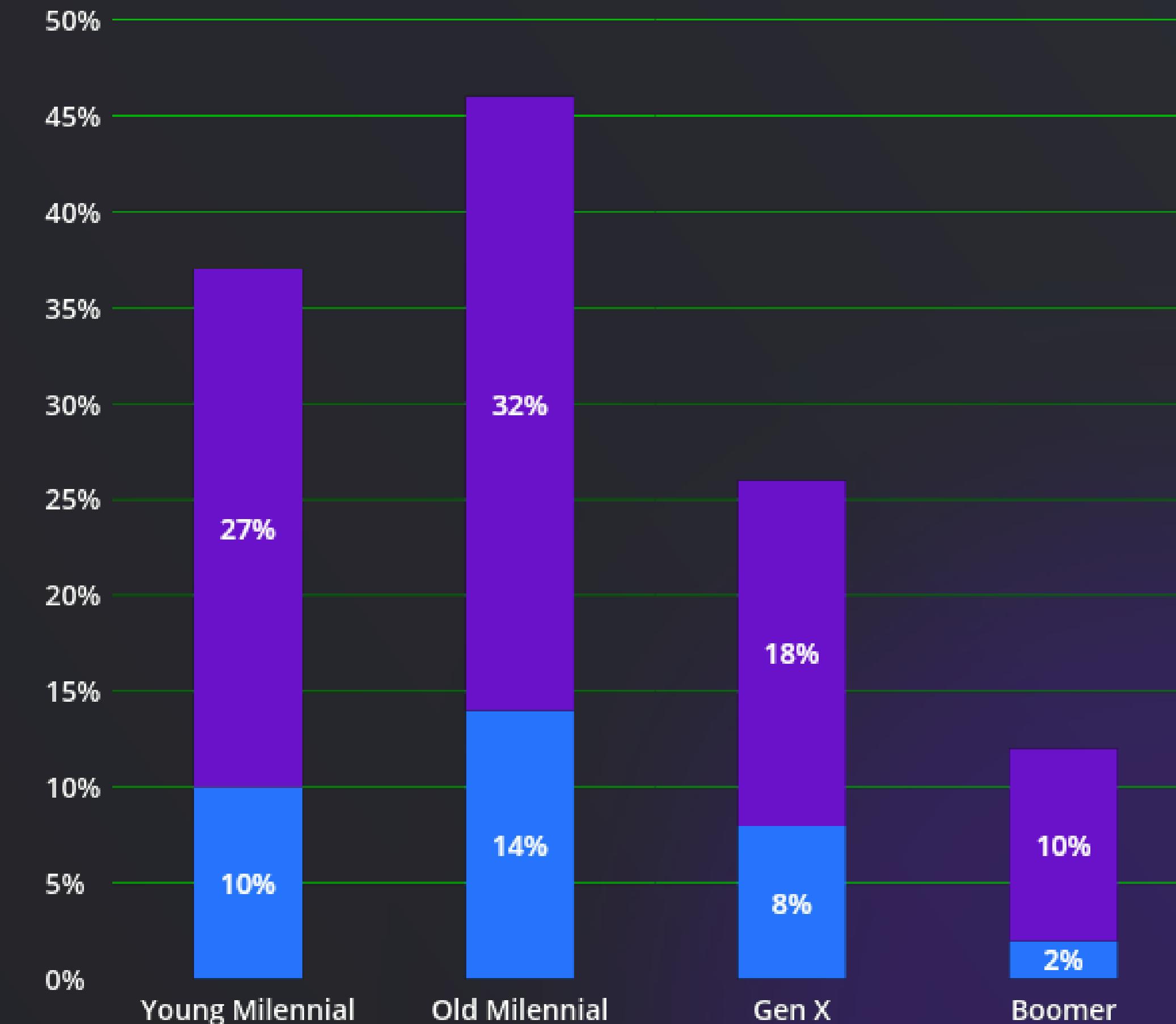
- Europe (2021)
- Asia (2022)
- Latin America / Africa (2023)



## Migration attitude of potential users

...

- Open a checking account with a Fintech solution in addition to the current bank account
- Close the current bank account to go only with Fintech solutions such as QuantoPay



## QuantoPay VISA Cards

...



### BASIC \$ 0.0/M\*

- Free wallet
- Free ATM withdrawals up to \$800/m
- Debit card
- Free account\*
- Free Exchange facilities up to \$3000/m
- Cashback package 1
- Insurance
- Free balance transfer
- Priority support
- Additional disposable virtual card (VC)

\*The FREE account / card will only be a promotion in the initial marketing phase / first year



### PREMIUM \$ 29.9/M

- Free wallet
- Free ATM withdrawals up to \$1000/m
- Exclusive no number Debit card
- Free account\*
- Free Exchange facilities up to \$7000/m
- Cashback package 2
- Insurance – travel + life
- Free balance transfer
- Priority support
- Additional Disposable VC
- Unlimited international transfers
- Lending protocol
- Access to Robotrading
- Additional standard card

## We save the fees

...

### 9x

CHEAPER

In the **UK**, research studies found it's up to 9x cheaper to use QuantoPay instead of a bank, to send money from GBP to AUD, EUR or USD for £200 and £1,000. And it's up to 7x cheaper to spend the same amount abroad with the QuantoPay Visa card.

### 5x

CHEAPER

In **Germany**, research studies found it's up to 5x cheaper to use QuantoPay instead of a bank to send money from EUR to AUD or USD for €250 and €1,000. And it's up to 2x cheaper to spend the same amount abroad using the QuantoPay card.

### 12x

CHEAPER

In **Australia**, research studies found it's up to 12x cheaper to use QuantoPay instead of a bank to send money from AUD to EUR or USD for \$250 and \$1,000.

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# Market opportunities

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by no. of users

**TAM** - total available market

**SAM** - serviceable available market

**SOM** - share of market

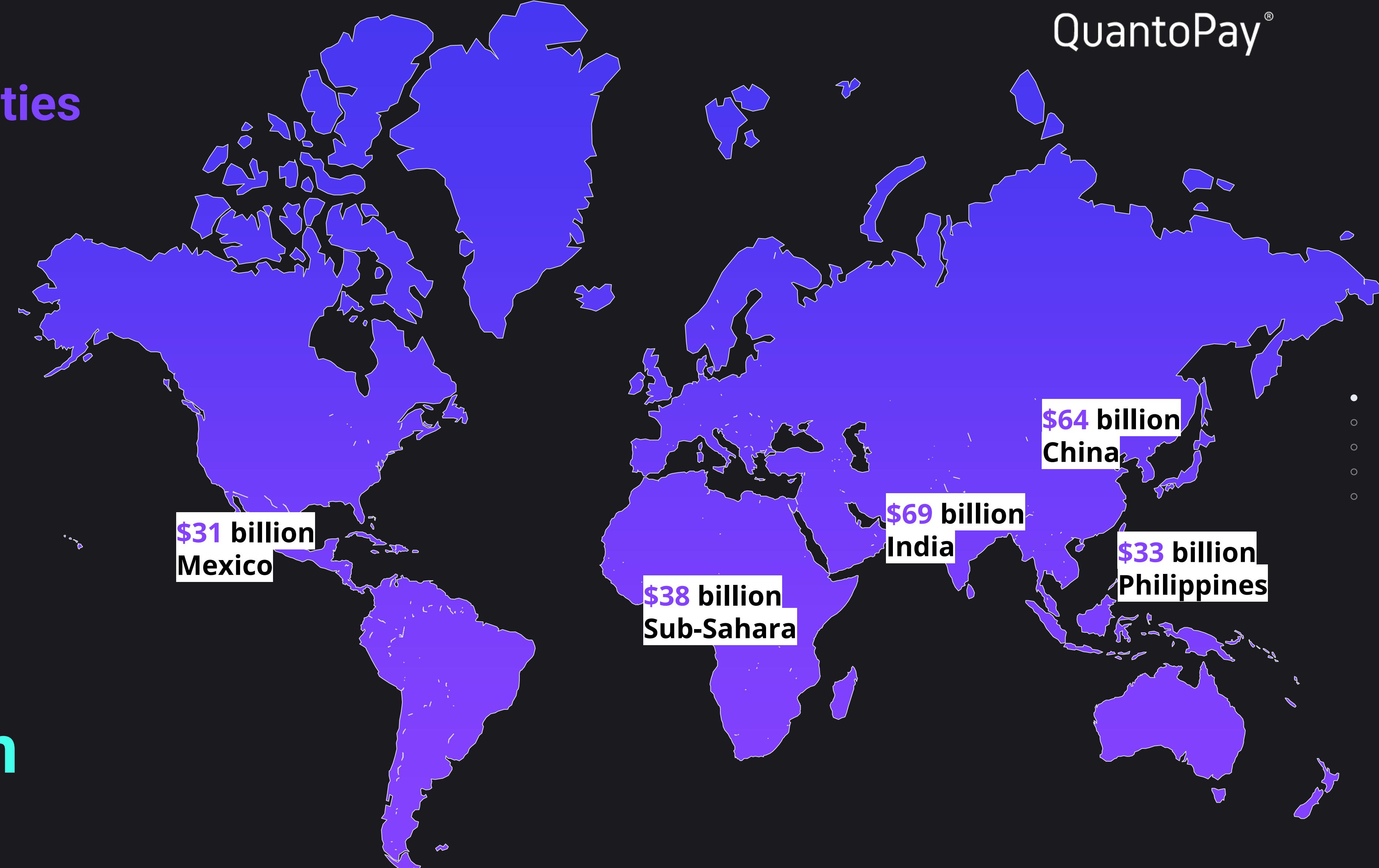


## Market opportunities

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Remittance market

**\$613 billion**  
Global remittance market



## Europe expansion

...

By priority

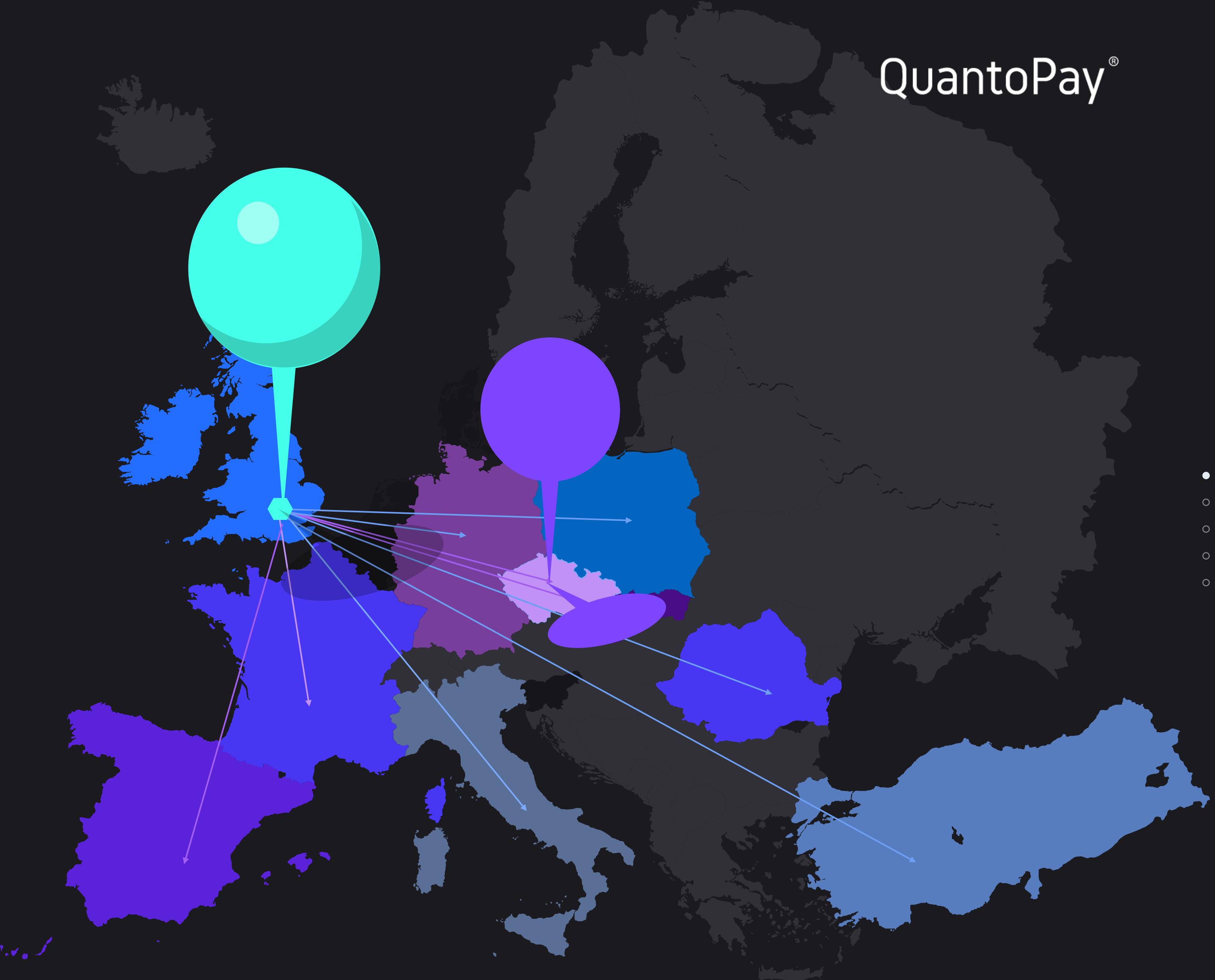
01

Spain, Italy, Romania, UK, Germany

02

Czech Republic, Poland, France,  
Slovakia, Turkey

\* E-money / banking licenses so far for UK and  
EU, through VISA worldwide usage possible



# World expansion

...

By priority

01

USA, Brazil, Argentina, Chile,  
Mexico, Colombia, Australia

02

UAE, Saudi Arabia, Indonesia, Vietnam,  
Philippines, Japan, South Korea

03

Nigeria, Kenya, Ruanda, Egypt



\*potential users in millions

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## Competitors' space

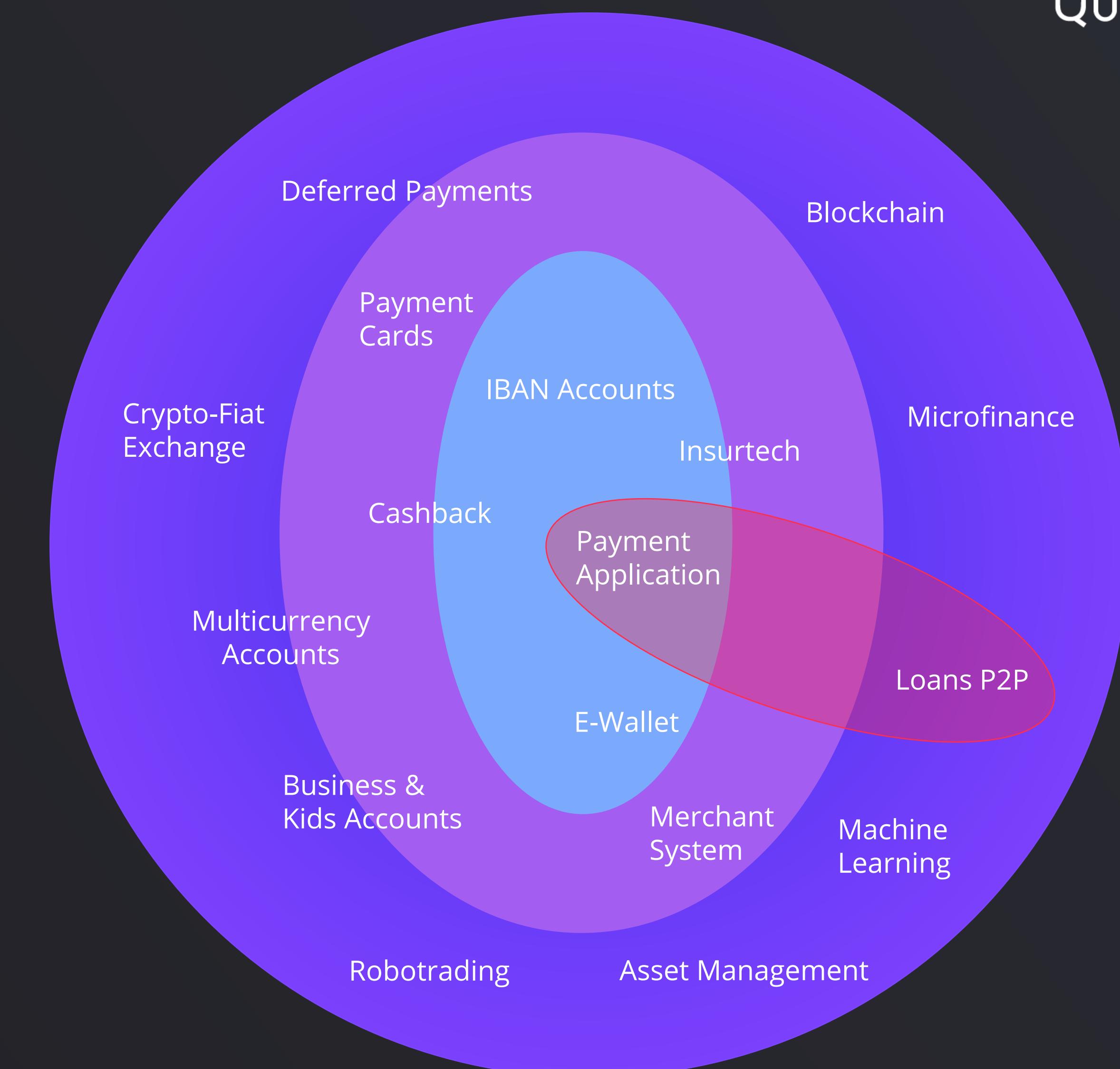
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Nexo, SALT

N26

Revolut

QuantoPay®



# Indirect competitors

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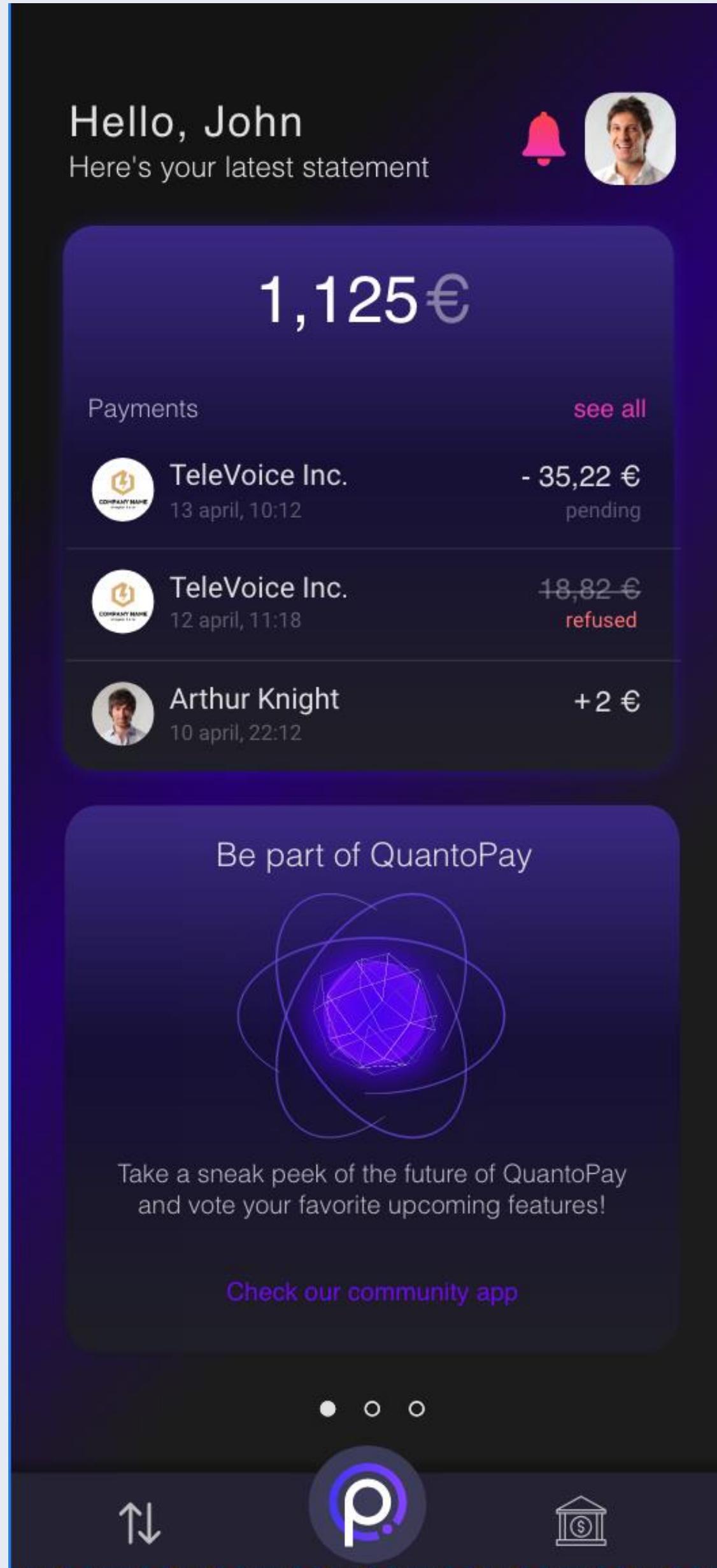
	<b>QuantoPay</b>	<b>Revolut</b>	<b>N26</b>	<b>Monese</b>
Geo Focus	Global, Europe 36	UK, EU	Germany, EU	UK
Blockchain Integration	✓	✗	✗	✗
Accounts, Cards & Payments	✓	✓	✓	✓
Exchange	✓	✗	✓	✓
Deferred Payments	✓	✗	✗	✗
Overdraft facility	✓	✗	✗	✗
Remittances	✓	✗	✗	✗
Lending	✓	✗	✗	✗
Cashback	✓	✓	✗	✗

# Revenue Streams

...

The revenue model is based on cheap services along with profitable services, such as lending and asset management.

They all have understandable and clear fee structure without hidden and additional costs.



- 01** Monthly fees / Packages
- 02** Lending - Interest revenue
- 03** Card / Services transactions
- 04** Exchange fees
- 05** Cross-selling of products / services
- 06** Business accounts / services
- 07** Robo-trading / Asset Management

# Revenue Streams

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Ratio

# 65 : 35

Regular vs. Free user

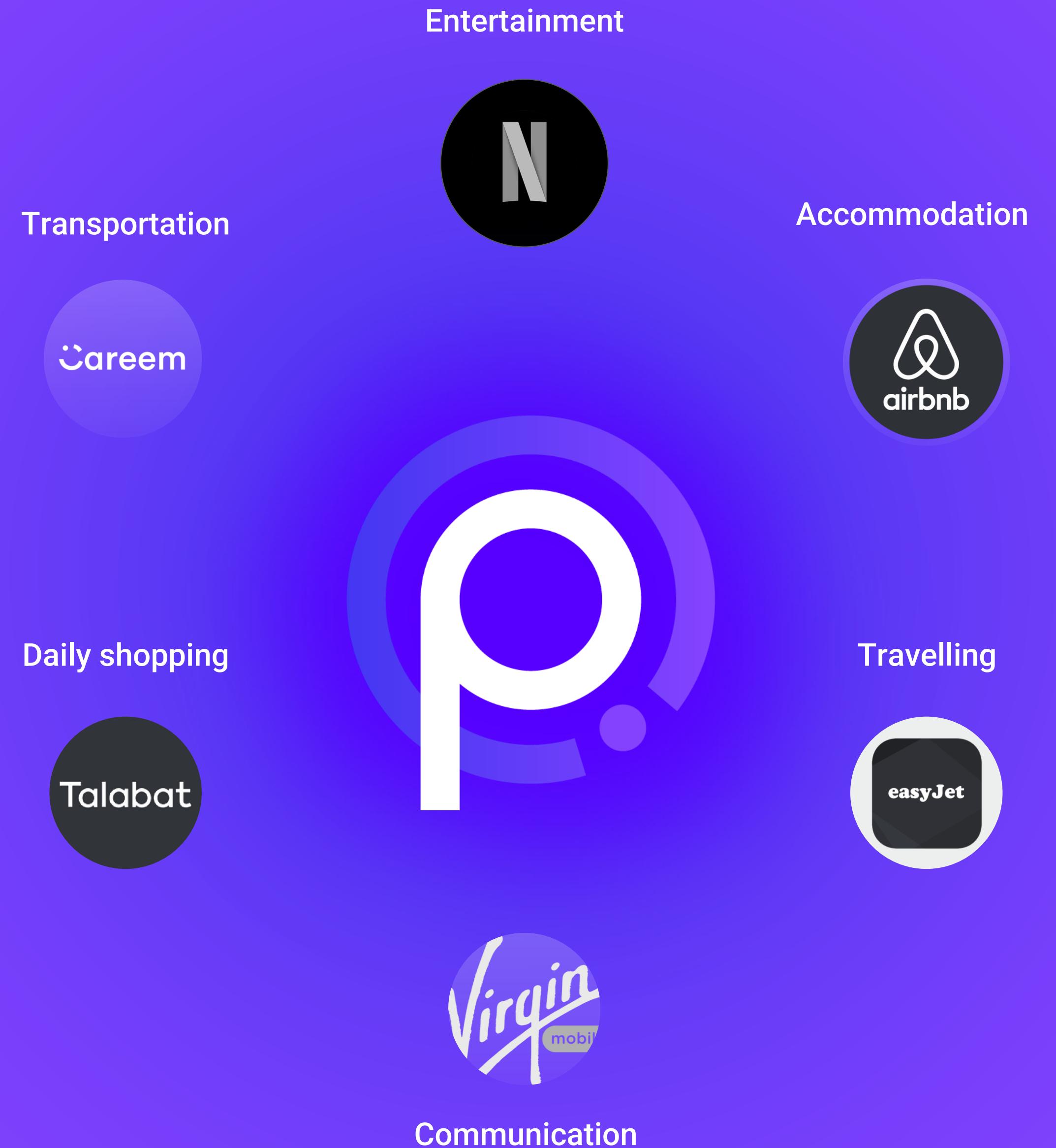
Revenue stream	Regular	Free
Recurring - Packages	✓	✗
Card/Services transactions	✓	✗
Lending/overdraft	✓	✗
Exchange fees	✓	✓
Remittances	✓	✓
Account fees	✓	✓
Deposits/savings	✓	✗
Business accounts/services	✓	✗

# Revenue

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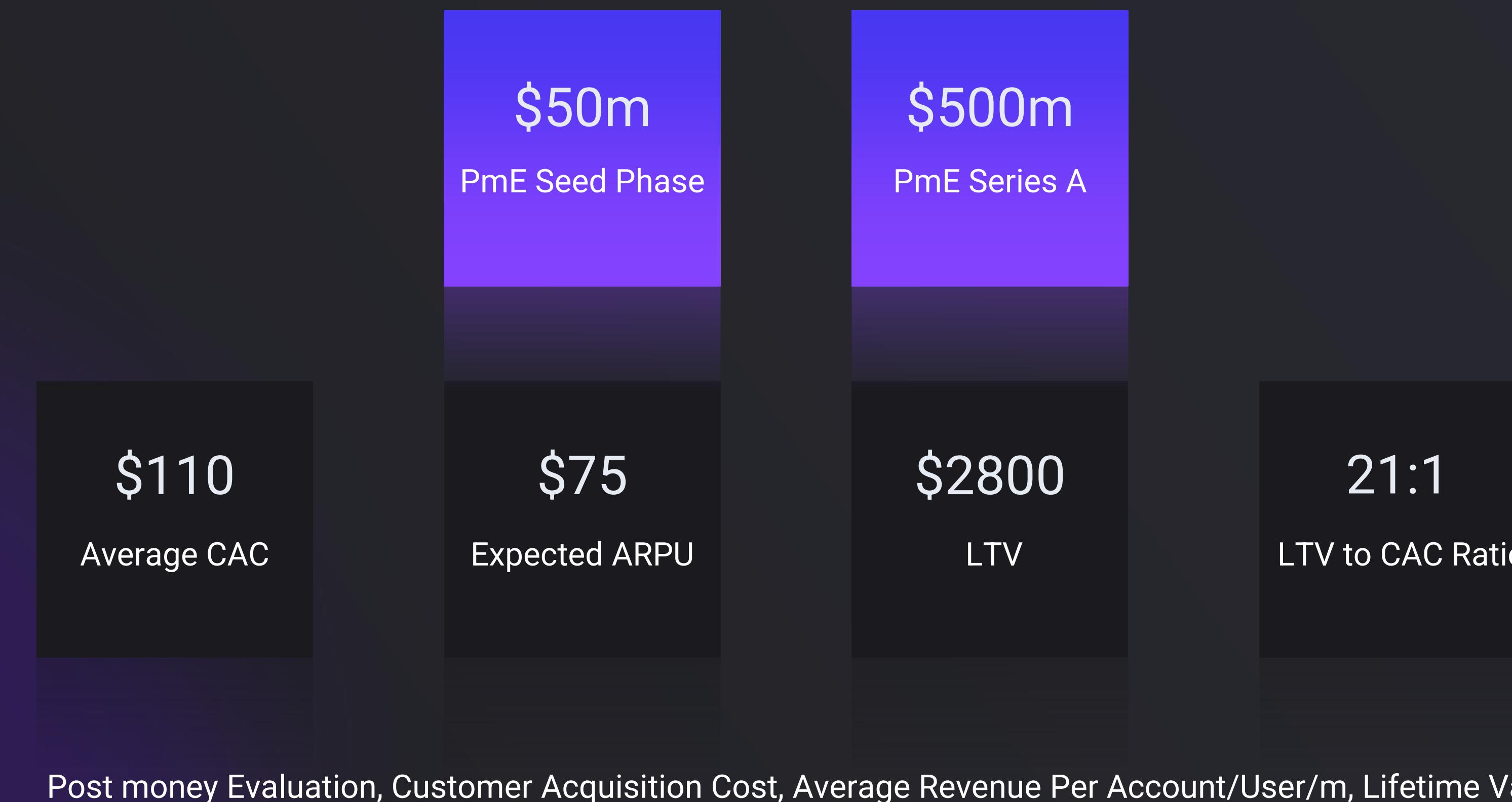
by merchants' segments\*

\* The selection of merchants QuantoPay is going to have special agreements with, depending on global availability



# Figures

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# Revenue Model

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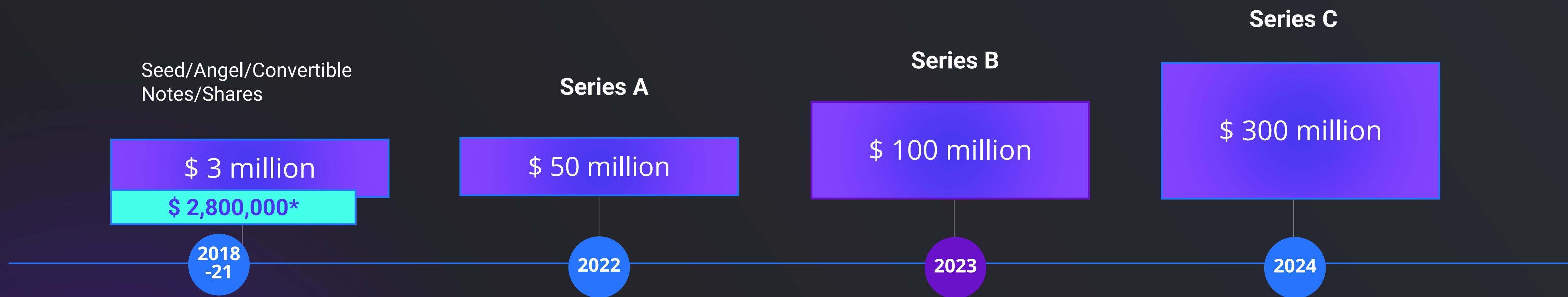
	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>
<b>Target Market (users)</b>	660,000,000	693,000,000	720,000,000	750,000,000
<b>Total Users</b>	300,000	850,000	1,700,000	4,350,000
<b>Paying users (after Churn)</b>	153,000	600,000	1,200,000	3,200,000
<b>% Market penetration</b>	0.023%	0.087%	0.167%	0.427%
<b>CAC</b>	\$130	\$100	\$95	\$90
<b>LTV</b>	\$2808	\$3636	\$3636	\$4536
<b>LTV to CAC</b>	21:1	33:1	38:1	50:1
<b>ARPU</b>	\$78.0	\$101.0	\$101.0	\$126.0

# Financial Projections

...

Amount in \$	Year 1	Year 2	Year 3	Year 4
<b>Gross Revenue</b>	12,000,000	61,000,000	122,700,000	270,000,000
<b>Net Revenue</b>	11,040,000	55,510,000	110,430,000	243,000,000
<b>% Net Revenue</b>	92%	91%	90%	90%
<b>% Net Profit</b>	(218)	63%	68%	75%
<b>Gross Profit</b>	11,040,000	55,510,000	110,430,000	243,000,000
<b>Gross Margin</b>	92%	91%	90%	90%
<b>Operating Expenses</b>	37,100,000	15,600,000	16,700,000	18,200,000
<b>EBITDA</b>	-26,100,000	39,700,000	93,400,000	337,300,000

# Financing Rounds



\* Amount already collected by October 2021 and sufficient for GOING LIVE / \$ 500k preferable for the transition phase till Series A

## Fundraising Option 1

...

### Convertible Notes in main Operating Company

<b>Issuer</b>	QUANTOPAY LTD, a company incorporated and registered in England and Wales
<b>Amount</b>	\$ 1 million
<b>Type</b>	Convertible loan note instrument constituting 1,000,000, 8% fixed rate unsecured convertible loan notes
<b>Conversion maturity</b>	Within 18 months, either refund or transition into shares
<b>Governing Law and Jurisdiction</b>	Laws of England – Terms & Conditions apply

## Fundraising Option 2

...

### Shares in Holding Company

**Issuer**

QTP HOLDING LIMITED, a company incorporated and registered in Gibraltar

**Amount**

Up to 49% of total with 5% for \$ 1 million

**Type**

Bearer Shares – Limited voting rights per T&C

**Benefits**

Direct shareholding and dividend participation in all international QuantoPay subsidiaries

**Governing Law and Jurisdiction**

Laws of Gibraltar – Terms & Conditions apply

**Validity of Offer**

Until MVP (December 2021)

## Fundraising Option 3

...

### Shares in Group Technical Support Company

**Issuer**

QuantoPay Europe S.R.L, a company incorporated and registered in Romania

**Amount**

Up to 49% of total with 10% for \$ 500,000

**Type**

Bearer Shares – Limited voting rights per T&C

**Benefits**

Additional indirect shareholding and dividend participation in all international QuantoPay subsidiaries through QTP HOLDING LIMITED shareholding

**Governing Law and Jurisdiction**

Laws of Romania – Terms & Conditions apply

**Validity of Offer**

Until MVP (December 2021)

# Allocation of proceeds

...

## Period 2020/2021

We had to raise ideally \$ 3 million in funding to enable basic development of the QuantoPay project for the European market from 2018 until MVP.

We managed to raise approx. \$ 2.8 million with the following allocation:

- Development of technology infrastructure and core product
- Initial marketing and PR
- Legal fees
- Licensing fees
- Other related fees
- Operational costs

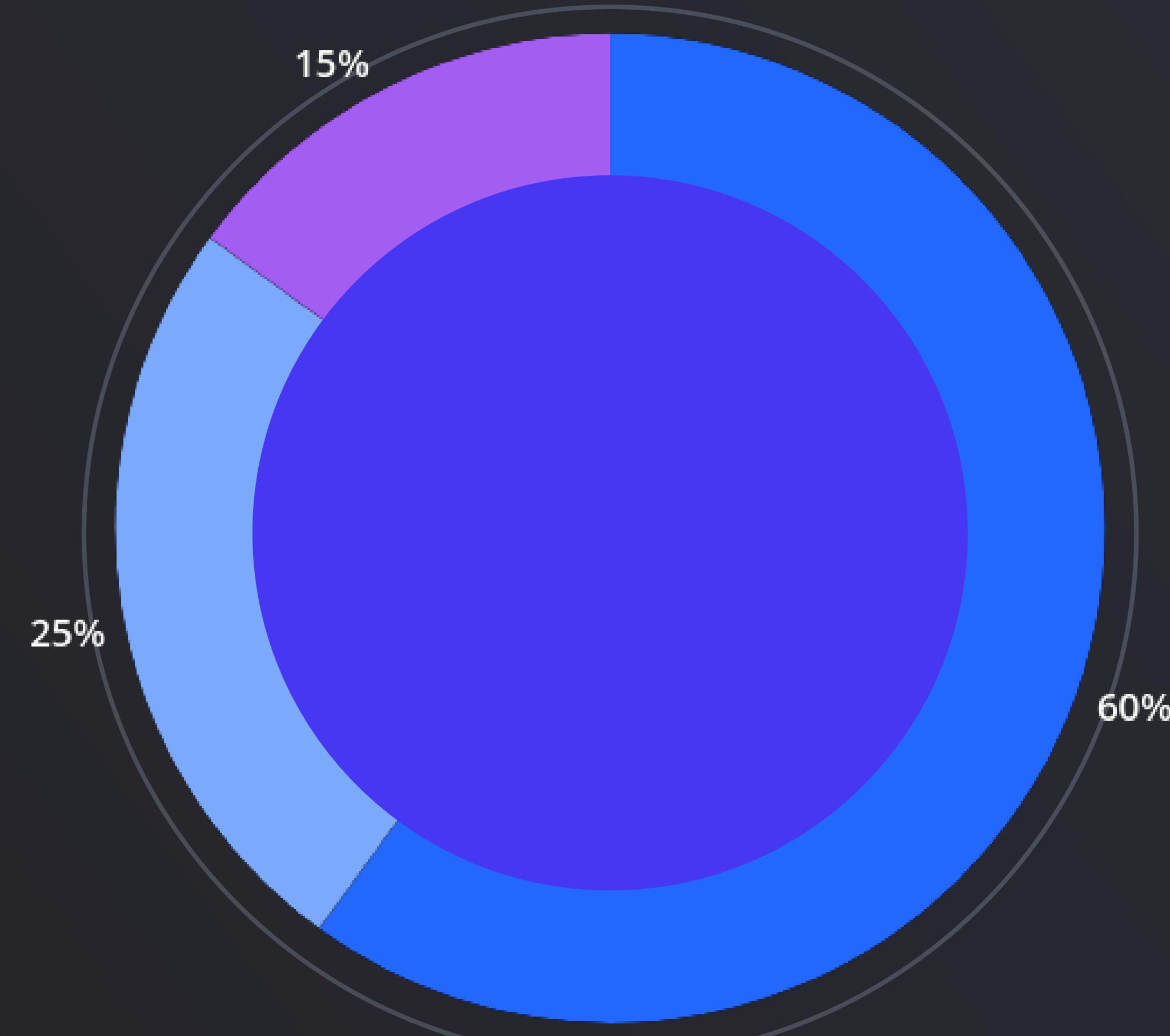
## Period 2021/2022

We require ideally \$ 500k in funding until Series A. with the following allocation:

- Further development of core product
- Expansion across Europe and operational costs
- Marketing and PR
- Legal and License fees to VISA, CONTIS, ONFIDO

## Use of proceeds

...



- 60% Product development
- 25% Operating expenses
- 15% Marketing

# Engagement Model

...

As we know the Phenom  
of traditional banks  
**“Frustrated customers”**

We are going to change it!

- ✓ Questionnaire through Social Media
- ✓ Referrals
- ✓ Waiting Lists & Golden Tickets
- ✓ Building Community
  - Social Media
  - MeetUp, Eventbrite, TechHub
  - Own regional meetings
  - Engage potential users with “ask your customer” campaigns

- ✓ Ambassadors – Special Football VISA cards
- ✓ Events
- ✓ Partnerships
- ✓ Design and gorgeous packaging

## We Care

...

You cannot get through a single day without having an impact on the world around you.

What you do makes a difference and you have to decide what kind of a difference you want to make.

-  Marine life protection - <https://oceansproject.net/>
-  Raising awareness about the deforestation implications
-  Plastic Recycling - we are using only recycled plastic for our QuantoPay VISA cards
-  Animal Protection
-  Supporting Children's Dreams - Michel Salgado Football Academy
-  Artist Support
-  Education

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# QuantoPay®

[quantopay.com](http://quantopay.com)



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In case of investment, you may sustain a total loss of your investment and you should not invest unless you fully understand the nature of the business and the extent of your exposure to loss. If you do not fully understand, we encourage you to seek independent professional financial advice.

For the QuantoPay project our standard Terms & Conditions apply.

Please visit: <https://quantocoin.io/wp-content/uploads/2019/06/TermsConditionsFIN2.pdf>