



VICTORIEUM

WHITE PAPER

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Abstract

This paper describes a revolutionary combination of the Ethereum Blockchain technology and e-commerce & payment ecosystem. The ARAW token and its unique infrastructure offers e-commerce and service-providing companies to standardise reward programmes as well as expose the regular people to the cryptocurrency economy. Our solution is completely transparent and strives to make cryptocurrency accessible to the regular people. From the customer perspective, there will be no habitual change - for example, one of our offerings include the Araw Touch & Pay card to be used in tandem with every-day micropayments.

The main goal of the ARAW token is to build the Decentralised Payment Ecosystem for E-Commerce to increase the Blockchain adoption for regular people across the world. The ARAW token ecosystem offers unified reward system which any service-providing entities can partake in. This allows virtually any company to further incentive consumption of their service as they provide real value via token distribution and expand their previously limited market of loyalty-reward consumers to the next level.

The paper focuses on cutting-edge technologies that support the e-commerce & payment ecosystem including 'Araw Pay for Online Payments', 'Open API Platform', 'Araw Touch & Pay Card', 'Unified Reward System', 'Peer-to-Peer Transfer', 'Araw Mobile Wallet', and 'Cryptocurrency Exchanges Integration'.

Introduction

As the Global Economy rises with the advances in technology, most of them can be witnessed in the field of IT & Networking. Blockchain, an innovative technology that is taking over the industries rapidly is one such advance. With the Blockchain technology at play,





Cryptocurrencies, Smart Contracts & Decentralized Apps are becoming popular, both commercially and at Personal Level. These blockchain applications are providing the individuals with an opportunity to trade, invest, or simply enjoy the seamless & ultra-secure transactions over the internet. However, it is not all happy on the green on the other side. Cryptocurrencies, while offering the power of anonymity, speed, and ease of transactions, are posing challenges to various governments and institutions. While cryptocurrencies are inherently robust and free from any central control, they theoretically can be used for illegal activities as well. In such cases, the origin of the currency and people involved cannot be traced. Thus, many nations and banks are against the use of Cryptocurrencies, and willing to ban them entirely. For instance, The High-handed approach taken by the Chinese government to prohibit all the 'Over-the-counter' crypto exchanges has created a plethora of challenges, obstacles, and inconveniences related to investments in Cryptocurrencies, analytics & related news in the Chinese region. It has been observed that the Chinese Blockchain & Crypto-investors face three significant problems. To name them, they are, [1] Delayed & Misinformation broadcasted from China regarding cryptocurrencies, Blockchain investments & industry trends, [2] Middle-aged and seasoned Chinese investors are interested in purchasing & investing in various cryptocurrencies. However, due to a ban in China, they are unable to make trade transactions related to Blockchain currencies. [3] The third challenge that this ban poses is the creation of an influential Chinese investors community who are passionate about Blockchain technology & cryptocurrencies. Similar is the case with Indian Ecosystem. In India, cryptocurrencies are neither legal nor illegal, and they are unregulated. Even then, crypto investors are harassed by the authorities and tax department. It is being anticipated that India might ban cryptocurrencies as well. To block users from trading/using cryptocurrencies, governments usually flag the banking channels of a user (Credit/debit cards, Net-Banking, etc.).



It is transparent that due to strict regulations and a complete ban on usage of cryptocurrencies, those passionate about it, and willing to make a fair & transparent investment suffer along with the lost opportunity. However, we believe that there can be a ‘Middle-ground’ for the said challenge. There is a solution for cryptocurrency usage through which transparent investors will be able to make use of cryptocurrencies, and security concerns will be kept under check by the system. Victorium is such a platform that aims to create an entirely separate ‘Crypto Banking System.’ Victorium’s banking channels will be independent of any external influence and provide a secure cryptocurrency ecosystem for its users. Let us see how Victorium is solving this global problem and how efficient is its operational model.

Crypto Market

The Cryptocurrency market is continually gaining traction eversince giants like Ethereum, Ripple, and Bitcoin made their mark in the worldwide economy. This opens a window of opportunities for the investors looking to grow their funds by investing in the cryptomarket. However, the complexities of the underlying technology end up overwhelming the new enthusiasts. The costs of investments are volatile and always dependent on the ever-changing demand of the coins. The market lacks a conventional structure that solves all investment requirements by bridging the financial services along with the blockchain technology.



A lot of investors and businesses still hold their faith in the banking systems that return low rates of interests at a small risk model. Consequently, banking sectors are slowed down due to extended handshaking protocols and several old school verification processes. Bringing in blockchain technology in this environment will guarantee faster resource access and allocation. This will, in turn, reduce the cost and improve the returns of the investors.

Victorium has come up with an offshore banking system to create the necessary relationship between the banking and cryptocurrency environment. The integration with platforms like TrezorTM and CivicTM provide the required security to make concrete and non-repudiable transactions using various currencies.

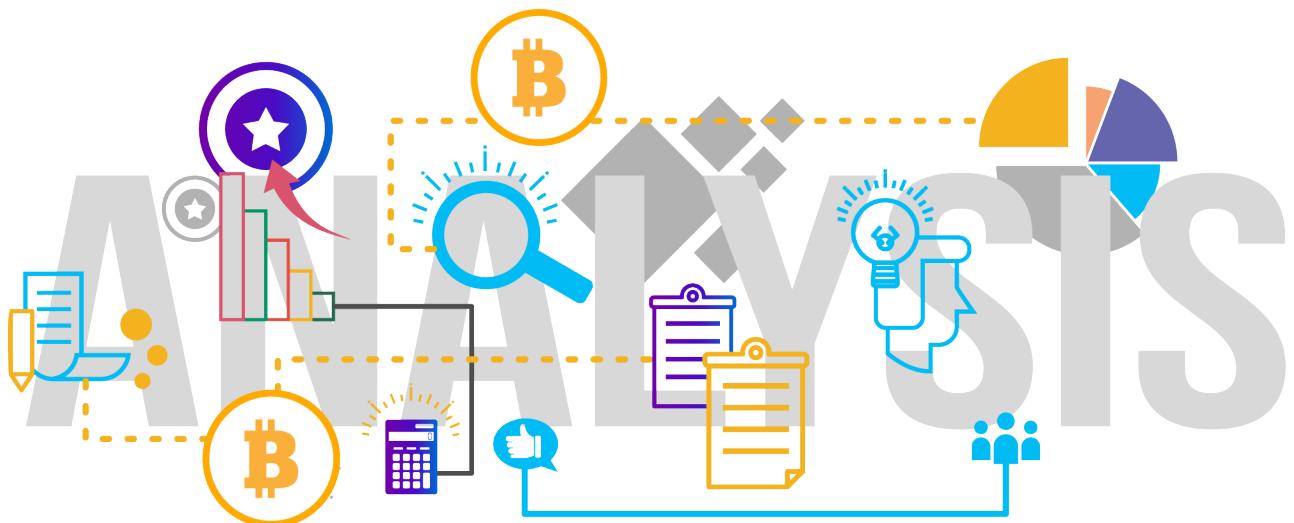
Several countries have made hindrances in trading with cryptocurrencies and prohibited the use of bank or wire transfers to invest in any crypto-venture. To enable new investors belonging to these countries, the offshore banking system will introduce new opportunities to make worldwide investments by the click of a button. These services will facilitate clients’ access to finance and different worldwide investments and help to trade, deposit, withdraw to any bank or use our card to spend, with nominal fees.



High-interest loans are one of the most distressing aspects of the banking sector. This ends up displeasing new borrowers and businesses. To tackle the situation, the crypto backed loans are here to provide as low as 14% interests per annum. The client is conveniently saved from the bureaucracies and loads of paperwork involved in the traditional loaning systems. Using Victorium, the borrower goes through a simple 4 step process to approve their loan within 24 hours.

Another complication faced by crypto investors is the lack of a well-structured exchange platform. Using the existing exchange systems investors face challenges while making reliable exchanges between different cryptocurrencies or instating fiat currencies into cryptocurrencies and vice versa. This means the Victorium exchange market is a stable, secure, ubiquitous, and transparent platform to provide instant SWAP between fiat currencies like USD, EURO, GBP and the major digital currencies.

Fintech Market Analysis



Fintech Corporations and Startups have been witnessing a constant funding since 2009 (Capgemini Report). According to the report, Fintech startups have raised approximately USD 110 Billion from 2009 to 2017. The World Fintech report observed two crucial competitive keys for the industrial advantage. They are namely 1) Enhanced Customer Experience, and 2) Fast & Secure agile services. However, 76 percent of the participant companies also reported 'Development & Improvisation of the existing financial products' as a key to their competitive edge.

A comprehensive report by Price Waterhouse Cooper titled 'Redrawing the Lines: Fintech's growing influence on Financial Services' states that;

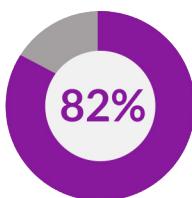
- 82 Percent of the Fintech incumbents anticipate a growth in partnerships by 2021 and 2023.
- The annual projected return for Fintech corps will average out to be 20 percent.
- 77 Percent of the Fintech companies will adopt Blockchain technology, either in their products or in their processes.

According to the report, financial institutions are realizing the disruptive potential of Fintech which is motivating them to innovate and improvise. For instance, 30 percent of the global Fintech players are incorporating Artificial Intelligence to either automate their processes, or aid in risk management.

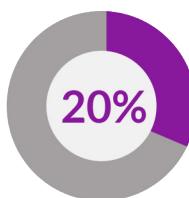
For this industry, challenges are as follows;

- Data storage, privacy protection, and information security is the major regulatory barrier hindering
- innovation. This has been reported by 54 percent of the incumbent participants of the report.
- Partnership with the traditional financial institutions in the ecosystem as they lack agility and often fail to meet the customer's expectations.

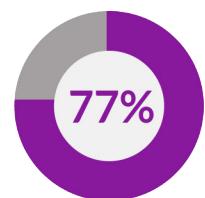
However, the Fintech industry promises a huge potential yet to be released as it is less of a service provider, and more of an 'enabler' to simplify finances for the common people. For instance, an increasing number of mobile devices can become a payments ecosystem worth USD 3 Trillion. Financial decision making will become another rapidly expanding domain as AI and Big Data technologies fuse with Fintech.



Fintech companies anticipate a growth in partnerships by 2012 and 2013



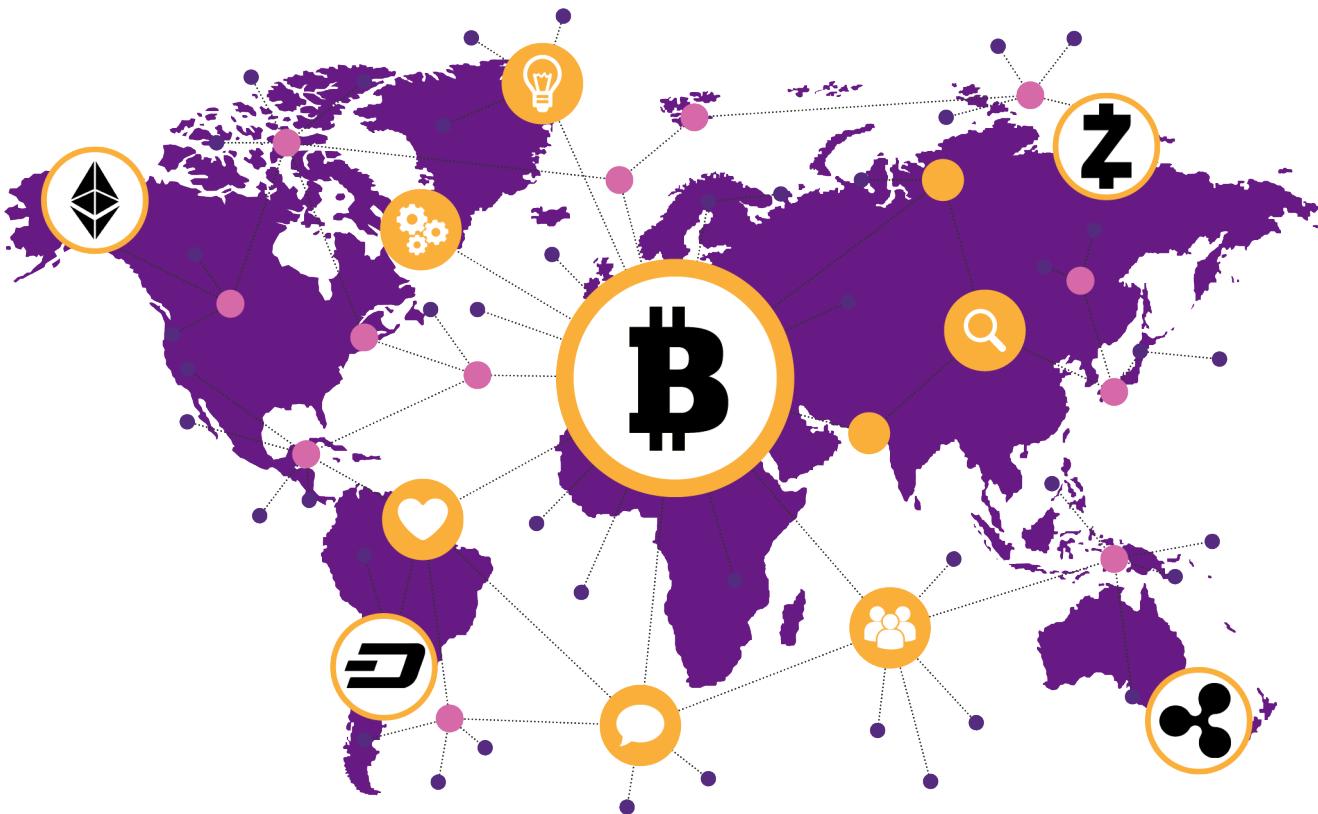
The annual projected return for Fintech corps



Fintech companies will adopt Blockchain technology, either in their products in their processes

Cryptocurrency: Worldwide Challenges for users

Cryptocurrency users & investors face the following challenges worldwide;



Strict Regulations

There are two leagues of nations on the world map when it comes to Cryptocurrencies. First ones that are in favor of the technology (which are few in number), and the second league constitutes a group of nations which are not in favor of the technology (Majority of them). While blockchain & crypto transaction platforms can be accessed from anywhere in the world, it depends upon the location of the user as to whether he/she can utilize the technology. As of now, non-standard regulations and low limits are a significant challenge.



Lack of Contextual Info around Transactions

Regular payment modes always have a mechanism to reflect the metadata or 'contextual information' regarding a particular transaction. This metadata usually describes the origin of the transaction, end purpose of the transaction itself. However, this is not the case with cryptocurrency payments. A payment merchant never knows where the transaction originated, where it is directed to, and what is the purpose for it. This is the major concern for governments and regulatory authorities globally. This particular 'anonymous' attribute of the cryptocurrencies makes them prone to illegal activities. This is another crypto challenge that needs to be addressed.





Lack of full banking service for Cryptocurrencies

Currently, there are only a handful of platforms that aim to provide full banking service to the crypto users. Services such as credit/debit cards, funds management, financial support, loans, Multi-currency accounts, Forex, asset management, Investment Consultancy, Daily liquidity accounts, etc. are not altogether seen in a single platform. These facilities are deemed as a must for any banking ecosystem, especially cryptocurrencies when they are proliferating.



Transaction Speeds

Speed is another issue that Crypto users face on a daily basis. The complexities of the transaction mechanism end up compromising with the rate of transactions. This, however, is also affected by the intermediary ‘Miners’ that maintain the transactions on a public ledger. The purchases are also slowed down by the handshaking process among all the intermediary nodes.



Customer Service

The leading blockchain giants of the industry fail to serve their stakeholders regarding their queries or step-by-step guidance throughout the process. Many enthused investor are overwhelmed by the complexities of technology and are desperately looking for advice to help them with their investments. This, in turn, effects the ROIs for the enterprise. By creating a procedural system with guiding systems that answer user query, an enterprise can ensure traction at their platform.



Availability of Crypto Assets

The world is still unsure to classify crypto coins as assets. This is usually because of the volatility in the industry. The crypto industry lacks a defined infrastructure to implement conventional methods of savings such as term deposits or a savings account. Amalgamating the banking sector into a blockchain environment will bring the required stability to the system. This will also give conventional investors an acquainted mode of savings.



Variety of Crypto products

The market is saturated with the redundant business models and transactional systems. This has left little scope for the upcoming new ventures looking to make a mark in the crypto industry. The crypto market requires a set of variety concerning applications of blockchain and how it will affect other business sectors. A wide range of possibilities is yet to be discovered in the crypto market.



Victorieum as a solution

The Victorieum Offshore bank supports a variety of cryptocurrencies hence enabling the user to handle seamlessly, and trade in different available currencies. This has conveniently helped them to maintain a business portfolio and diversify their crypto assets.

A Victorieum user enjoys full bank account details where International Bank Account Number (IBAN) and Bank Identifier Code (BIC) are used as an account number and sort code written in a standard, internationally recognized format. They will help to process international payments automatically, making them faster, safer and more cost-effective.

Swift Transfers MT103: MT103 is a swift payment message type/format used for cash transfer specifically for cross-border/international wire transfer. The technology facilitates instant SWAP between cryptocurrencies and fiat along with the support of different fiat currencies including USD, EURO, GBP, etc.

Victorieum provides customer service in 12 languages and is available 24/7 to our customers. The users are also rewarded with free victorieum debit & credit cards for ICO investors. These cards are available in three variants that include silver, gold, and platinum.

Victorieum possesses the essential tools for the development of an exchange that is capable of better meeting the needs of its users and providing the trust and scalability desired by the market Performance.

The Victorieumex also delivers the following features:

- 1 The Victorieum exchange will be connected to Victorieum bank. As a result, the instate fiat deposits and withdraws will be smooth and fast.
- 2 The team is highly experienced in marketing and managing which will guarantee huge volume of trading.
- 3 Victorieum has an experienced web development team that is ready to implement the best exchange software and develop app-related transaction services using the blockchain network.
- 4 Platforms like TrezorTM and CivicTM are integrated into the exchange as well as other similar smart technologies are utilized to provide clients with the highest guarantee of security that is available on the market.



- 5 Fiat and Crypto Swaps: Instant swaps between crypto and fiat will be implemented. The exchange will start with USD and EUR, with more to follow as we move along.
- 6 Leading-edge Software: Victorium software uses industry-leading technology, with features that no other exchange possesses.
- 7 Trades with Discount: Victorium Token Holders will receive significant discounts on trades. Depending on the number of Victorium Token they hold, this could result in up to 90% discounts on trades.
- 8 Referral Program: the referral program will pay 30% of user fees to whoever is indicated.
- 9 Personal managers to Vip clients deposit and withdraw above US\$100000.
- 10 Sms and emails to clients about their favorite coins with live prices.

Traditional Banks Vs. Victorium Bank

Traditional Banks	Victorium Bank
<ul style="list-style-type: none"> ● Inland Institutions with Limited Geographical reach. ● No affinity for Cryptocurrencies. ● No Cryptocurrency trade & exchange facilities. ● Slow transfers via te bank servers. ● Heavily regulated & functioning under a central authority. ● No use of Blockchain technology for trust & security. ● Relatively low returns via savings and equity fund instruments. 	<ul style="list-style-type: none"> ● Off-shore Bank with Global Reach. ● Users and Account holders can use cryptocurrencies ● Users can trade & exchange cryptocurrencies. ● Swift transactions with the MT103 Protocol. ● Free from over-regulation and decentralized platform. ● Blockchain-based platform ensuring the highest level of trust & security. ● Dedicated Passive income program for the users.



Victorieum Vs. Other Cryptobanks

Victorieum Bank	Other Cryptobanks
<ul style="list-style-type: none">• Off-shore Operations.• Swift transactions via the MT103 protocol.• Victorieumex-Dedicated trade & exchange platform for crypto & fiat currency swaps.• 24x7 Customer support available in 12 Languages.• Seamless security and reliability with smart technologies like Trezor& Civic.• Secure ID platform with reusable KYC.• Full traditional banking service facilities and other advanced financial instruments and facilities.• Mutual Fund like products for crypto-assets can be bought.• Availability of multiple types of accounts like Checking account, savings account, daily liquidity account, etc.• Provision of Insurance & crypto-backed loans.	<ul style="list-style-type: none">• No off-shore operations which bring them under heavy regulations.• Relatively low transaction speeds.• Dedicated platforms for a limited number of currencies only.• Poor customer support and after-service support.• Loopholes in the security & reliability of the platforms.• KYC approval required for every unique service.• Limited banking services and financial products.• No mutual-fund like products for crypto-assets.• Only limited types of accounts are present.• No insurance or crypto-backed loans can be availed.



CIVIC™

Civic's provide a novelty in identity verification for blockchain technology that creates real time customer authorizations. The environment facilitates low-cost, highly resilient security. Civic creates on-demand access to User identification and verification by utilizing blockchain services.

The Civic platform aims to create digital identities for every blockchain user so that they can utilize encrypted communications to make secured and private transactions. This enhances the security and reliability of the blockchain environment and create more traction for new investors.

This includes the following features:

Secure ID Platform

Secure ID Platform

Civic Secure ID creates access keys for your user authentication. This is done without the use of any username, password, third-party authenticator, or physical hardware token. The services are made possible by decentralized architecture with the blockchain and biometrics on the mobile device.

Reusable KYC

Civic provides easy-to-use, reliable, and blockchain-based tool that requires more than the conventional verification services. The global platform enables scanning and verification of user document, like licenses, passport, utility bills, and Accredited Investor Checks.

ID Theft Protection

The Civic platform delivers secured methodologies to ensure theft protection. The services include credit monitoring alerts provided through an integration TransUnion. The transactions are automatedly monitored and responds to suspicious activities.

The credit bureau is used to audit standard credit applications where the users are regularly notified with monitoring alerts provided with the help of TransUnion. The system sends prompt notifications by making preliminary checks to identify suspicious activities and track malicious users. The credit bureau alerts enable users to take control of their identity.



TREZOR™

Trezor is among the most reliable and ubiquitous hardware wallets around the globe. It offers services like password management and cryptocurrency security without compromising with the usability of the platform. Trezor provides the following features:

Offline Information Storage

The online data is prone to theft or security breach. Similarly, a significant issue occurs when online exchanges and wallet providers disappear. This means the data is not reliably stored on such online platforms.

Going offline is an effective yet simplistic solution to this problem. Trezor's hardware wallet provides a recovery seed to secure the Trezor hardware wallet. This wallet is the safest way to manage and transact your cryptocurrencies.

In a case where user's device is stolen, damaged or lost, they can conveniently use the recovery seeds to recover the access to the user wallet, passwords and other data associated with it.

The recovery seed is a 12 to 24 words long string which makes the entire wallet accessible at all times.

Cross Compatibility

The recovery seeds issued by Trezor are created by SatoshiLabs. These seeds follow a specific standard, widely used and compatible with many wallet apps.



Victorieum As An Investment

Victorieum platform provides many banking services including banking, bankcards, crypto backed loans, crypto exchange, passive income program for investors, and many more. Both E-wallet and a C-wallet will support the online trading environment. The E-wallet will be used for making banking transactions or peer to peer payments. These payments will be supported by verification code to be sent via phone call, SMS, or Email. On the other hand, the C-wallet provides support to the user to handle different cryptocurrencies and make instant transactions.



Issuing of own deposit products

The platform delivers easily accessible deposit products that can be made in almost no time. The user gets to choose from a variety of deposit type according to their needs concerning savings deposits or liquidity.



Current Account to Corporate and Individual clients

A current account is made by an individual or corporate organization to keep funds available at all points. The user is capable of depositing, withdrawing or transferring money at any instance.



Saving Accounts

Similar to a current account the savings account enables the user to deposit and withdraw money at all times. However, the user is constructed in terms of frequency of withdrawal. Since the account is made with the intentions of creating subsequent savings, the user gets comparatively higher rates of interests on their deposits.



Fixed term deposit accounts

A fixed term deposit account is a contract agreement between the client and the bank. The client creates a deposit of a certain amount for a set time where the bank is obligated to pay out the interest in a bounded time.





Set-up of mutual fund-like products

Mutual-funds are widely used investment alternative used by new investors who are unsure of their investment needs and choices. A user deposits their funds to a skilled investor that makes well-informed decision to gain profit on the given investment. This is definitely a safer alternative to the direct investment in stocks and bonds.



Issuing Credit Cards through Mastercard / VISA Principal Members

Users of the platform will be able to get Mastercard / VISA credit or debit card and use them anywhere in the world. The required verification will be simplified using the platform and conducted through secure processing and validation.



Checking Accounts

The user is able to access their account information and view your transaction history.



Daily liquidity accounts

The platform also enables the users to maintain liquidity. The user is capable of making payments and store money at their disposal.



Multi-Currency Accounts

With the increase in crypto assets, it is essential to maintain a multi-currency account that lets you trade in different currencies either crypto or fiat.



External services

Services like Forex enable the investors to make foreign trades. Facilities like Forex are available through other providers (e.g., through an out-sourced FX provider license in Vanuatu).



Currency exchange

MT103 is a swift payment message type/format used for cash transfer specifically for cross-border/ international wire transfer. Other currency exchanges, either fiat or encrypted currencies are also available on the Victorium exchange platform.



Investment Consultancy Services

Victorium also gives step by step guidance to users to reduce the procedural complexities and generate confidence amongst the new coming investors. This means the user can now learn as they are on their way of investment growth. history.





Insurance Brokerage

The user enjoys procedural guidance to issue loans and insurances that are most suited to their requirements. Investors and borrowers get service support as they are granting or applying for new funds..



Cryptocurrency Instant Swap to Fiat

Users are able to maintain liquidity at all points. They will always enjoy the liberty of converting their crypto assets to fiat currencies.



Crypto Backed Loans

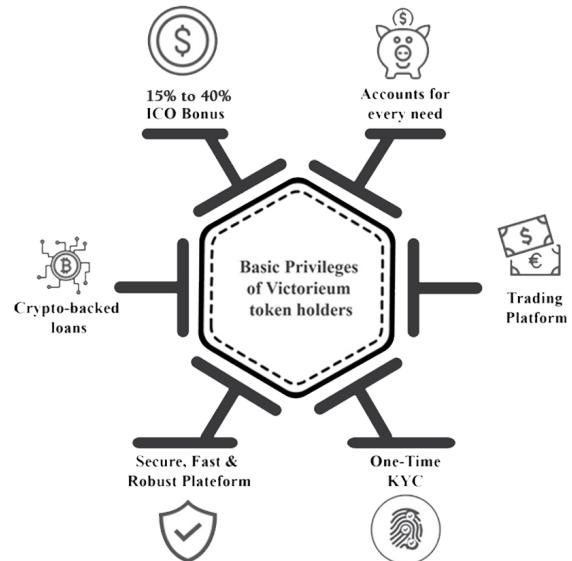
The users will be able to lend money from the platform through a four-step process. Users of Victorium platform will be saved from the hassles of bureaucracy and can avail a loan within 24 hours.



Basic Privileges of Victorium token holders;

Victorium token holders will be entitled to the following privileges provided by the platform;

- Bonus on token purchase from 15 percent to a maximum of 40 percent during the ICO rounds.
- Savings account and Daily liquidity accounts.
- Dedicated manager for deposits equaling or exceeding USD 100,000.
- Exclusive trading opportunities between fiat & non-fiat currencies via Victoriumex platform.
- Full one-time KYC to avail all the Victorium facilities.
- Secure, fast, and robust platform ensuring the highest level of service with safety.
- Users can avail crypto-backed loans and insurance coverages.



Free bank cards:

Silver , Gold , Platinum depending on how many tokens the users hold.



- Number of tokens required to obtain the status: 10000 VTM
- 15% discount for: Exchange and Money Transfer
- Cash Withdrawal
- Fees for Interbank
- Transfers - 0,5% Cashback, +0,5% Time Deposit



- Number of tokens required to obtain the status: 100000 VTM
- 30% discount for: Exchange and Money Transfer
- Cash Withdrawal
- Fees for Interbank
- Transfers - 1% Cashback, +1,2% Time Deposit



- Number of tokens required to obtain the status: 200000 VTM
- 50% discount for: Exchange and Money Transfer
- Cash Withdrawal
- Fees for Interbank
- Transfers - 1,5% Cashback, +1,5% Time Deposit



Risk Management

For the structure of Loans, the volatility of the market is compromised by an eventual balancing of resources. In a situation where the prices of collateral crypto coins go down, the borrowers are expected to increase the collateral.

To their comfort, we will also allow a specific time slot so that they can make up for the differences. If they fail to do so, we will be compelled to sell the coins to avoid any further loss.

- In case the price of Bitcoin or Ethereum goes down, the borrower fills in more coins as collateral.
- In a case cryptocurrency appreciate in value, the Victorieum bank increases the loan limit.

Features of Victorieum

Victorieum coin amalgamates the banking sector with the blockchain technology. It gives a reliable, secure, and consistent system to meet all banking needs at the comfort of their home.

It's regulated offshore bank, and regulated exchange delivers high security giving the clients access to finance and different worldwide investments. They can trade, deposit, withdraw to any bank or to Mastercard/Visa card to spend, with underlying fees.

The Victorieum platform offers loan at 14% that can be validated within 24 hours. Availing a loan involves the following four steps:

Step 1: The Client transfers Crypto Assets to the Victorieum Bank Wallet. Once the relevant blockchain confirmations for the respective crypto asset are received.

Step 2: The Client Receives Instant Loan in USD or EURO, the Loan limit is instantly available by bank transfer to his account or to client Victorieum bank account which is connected to Victorieum bank card. The clients can choose the most convenient way to use their cash, as well as the currencies in which they would like to receive the funds. The loan limit is based on the market value of the crypto assets in the Victorieum bank Wallet. Should the cryptocurrency appreciate in value, the Victorieum bank increases the loan limit.

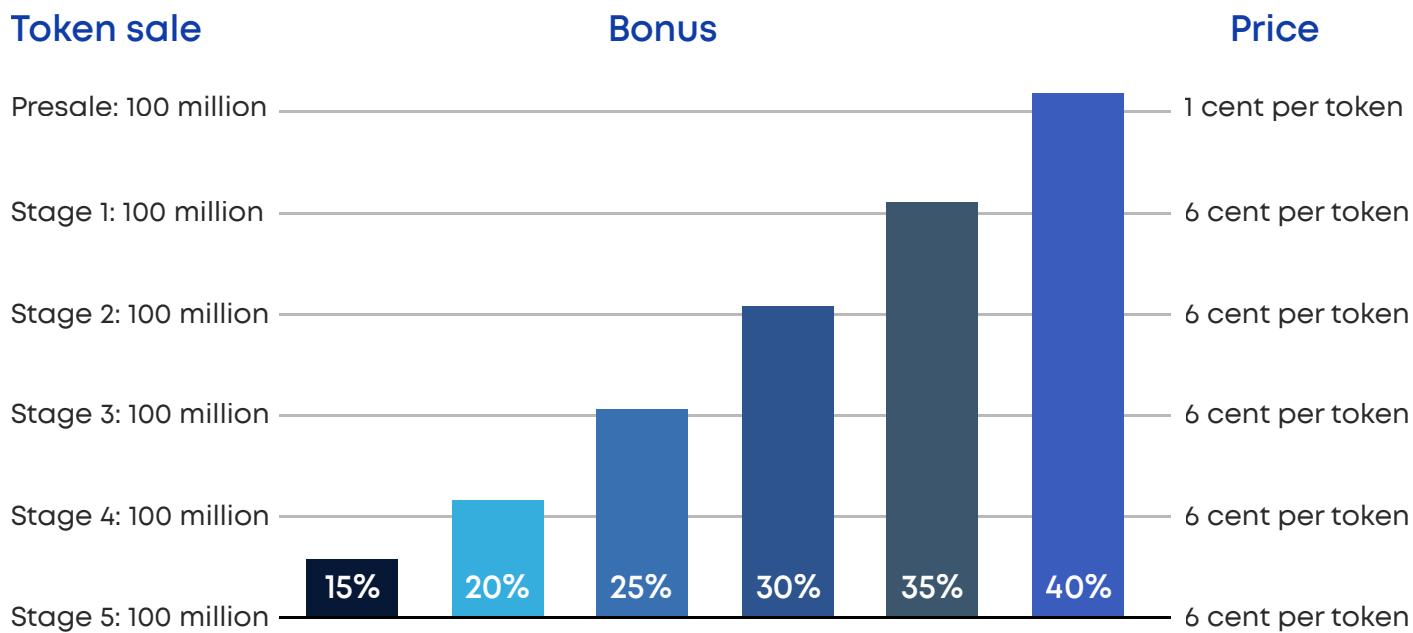
Step 3: The Client Repays Loan their flexible loans via bank transfer to Victorieum bank account.

Step 4: If the crypto assets in the wallet meet the required limits of the outstanding loan balance, clients can withdraw part or all exceeding amount at any given time. Once the loan is fully repaid, clients can withdraw all the crypto assets in the wallet.

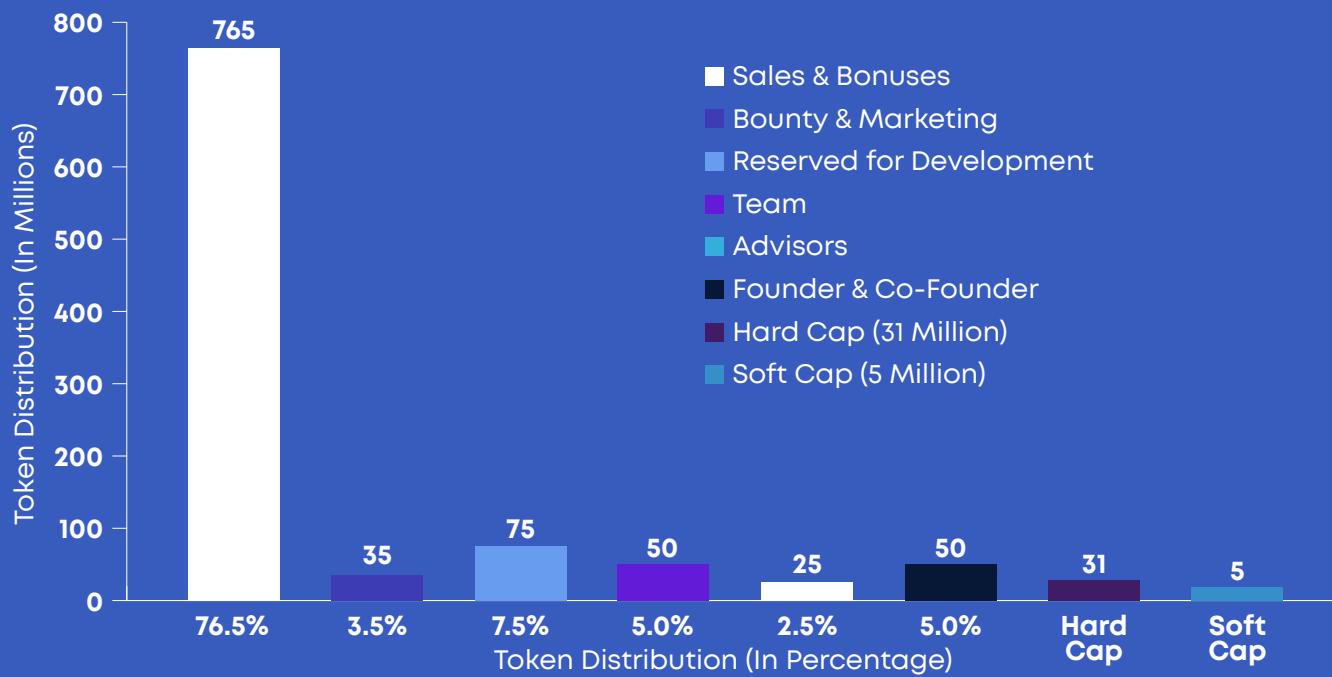


ICO Details

The Initial coin offering will begin by creating giving out in total of 1 billion coins. The cost of the offering will be as follows:



The token distribution for the total of 1 billion tokens will be as follows:



Accepted Currencies:



Bitcoin



Ethereum



Restricted countries: USA

Financial Projections

Expenses Forecast (5 Year Plan)

Expenditure (\$)	2018	2019	2020	2021	2022
Marketing	200,000	1,530,500	6,010,300	13,050,000	32,000,000
Licenses	71,000	10,000,000	2,850,550	1,175,300	571,000
Operations	50,000	1,635,000	3,388,000	10,125,000	29,080,000
Fee	100,000	483,000	1,932,000	8,626,000	18,700,800
Interest	0	0	510,000	1,700,400	9,044,000
Taxes	0	0	886,000	6,342,225	13,100,300
Audit	0	0	174,000	412,000	751,339
Blockchain Development	68,800	14,270,000	11,080,500	7,451,000	12,050,765
Total Expenses (\$)	489,800	27,918,500	26,831,350	48,881,925	115,298,204

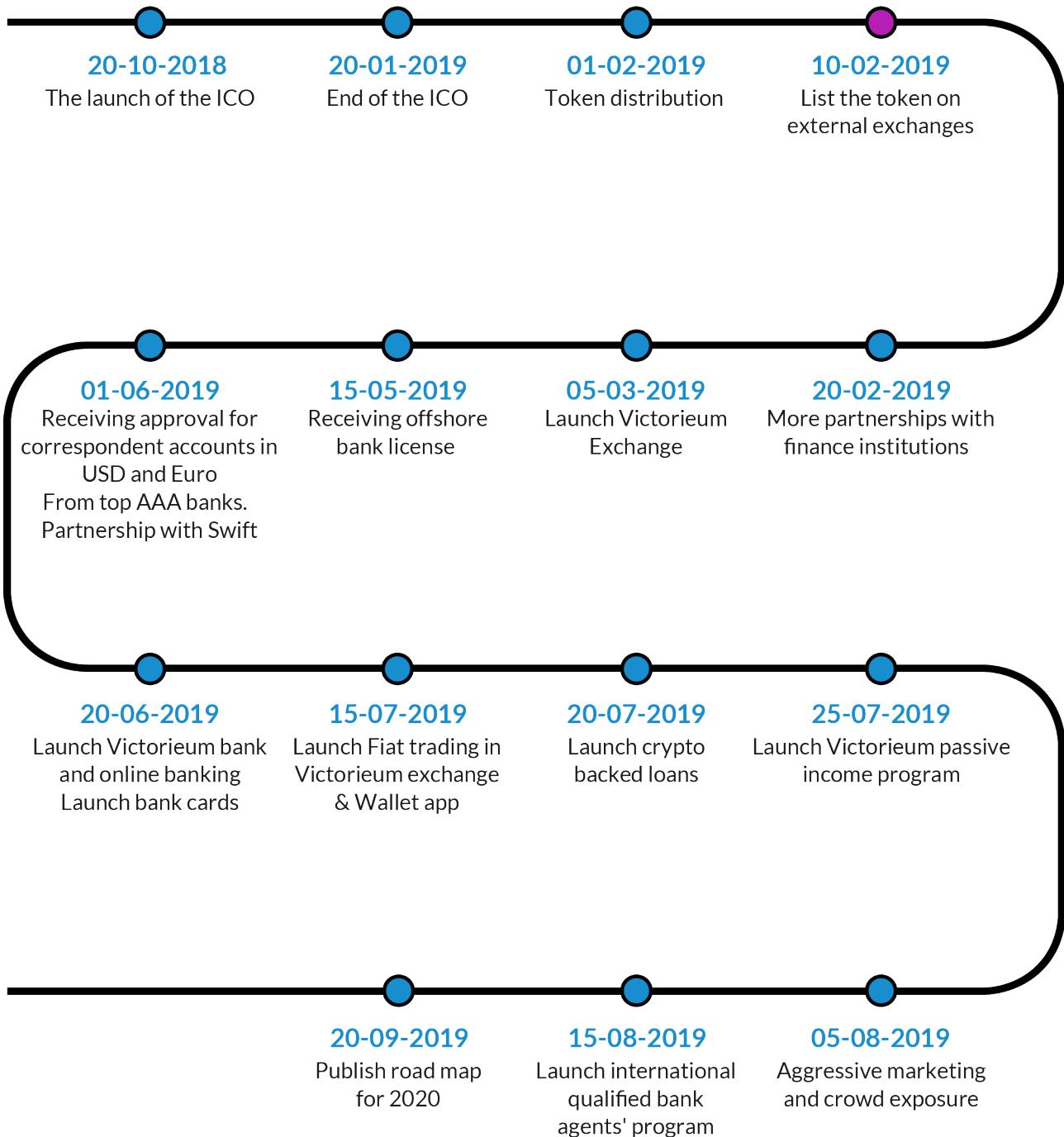
Revenue Forecast (5 Year Plan)

Revenue (\$)	2018	2019	2020	2021	2022
Fee	0	3,212,000	28,750,600	58,436,200	123,727,040
Consulting	0	455,000	2,127,000	5,187,550	10,375,100
Brokerage	0	918,200	5,566,200	11,689,020	39,742,668
ROI (BE)	0	0	3,223,500	8,219,925	24,988,572
Transactions	0	336,277	2,723,843	3,073,865	4,525,863
Acquisitions	0	35,600	370,240	3,184,064	7,004,940
Total Revenue (\$)	0	4,957,077	42,761,383	89,790,624	210,364,183



Roadmap

The implementation phase will unfold according to the following timeline:



Meet The Team



Meshal Alenezi (*CEO & Founder*)

An experienced self-employed professional with a demonstrated history of working successfully in the financial services industry. Meshal is an investment services professional with years of experience in Private Equity investments, along with vast experience in Managing private investments for VIPs in different sectors of finance industry. Skilled in Negotiation, Customer Service, Sales, Strategic Planning, and Marketing Strategy, Meshal is a highly sought-after entrepreneur holding a Bachelor of Business Administration - BBA focused in Business Administration and Management, Moscow State University of Economics. MBA in finance and financial services, University of Liverpool. Currently, Meshal is looking after Private investment from GCC Countries in the Kazan City. Connect with him on LinkedIn [here](#)



Pavel Kazimirenko (*IT Manager*)

Pavel is a Professional Software Developer and the CEO of IT Top Group. He holds cutting edge skills and experience in Enterprise cyber-security and Blockchain technology. Connect with him over LinkedIn.



Anton Polevich (*Marketing Manager*)

Anton has been active in the IT sphere since 2011, well known for launching 4 startups and 2 traditional businesses. As a Marketing Manager, he has launched about 100 web and 20 Marketing projects. In 2016, he became the CMO of the international IT company Mediapark. In 2017 he took over as the COO of the project Travelchain.io.



Maksim Halinouski (*Technical Project Manager*)

He is currently the COO at SociumTrase. His responsibilities include managing teams of developers for outsourced projects and development of in-house and client applications. Maksim is passionate about creating unique and useful experiences for our users and clients. His mission and philosophy are to create value for the clients. He holds specialist experience in web development, Mobile Development, Game development, and Software Project Management. He can be reached via LinkedIn.





Saket Singh (*Social Media & Channels Manager*)

Saket started SixPL, a digital marketing agency, in July 2013. Today, the company has two branches in Delhi NCR and has served more than 580 clients. My key responsibilities include driving capital efficiency, expanding footprints, and ensuring the quality of service delivery. Prior to founding SixPL, I worked in HR Consulting, BFSI and Education Sector.

I am also a crypto enthusiast and have helped many organizations raise funds through ICO and build groundbreaking projects. He has managed to generate over USD 30 Million in sales using Digital Marketing as his passion. He can be reached over LinkedIn.



Antoun Toubia (*Financial Advisor*)

Antoun is an investment services professional with years of experience in Private Equity investments, venture capital and Blockchain Technology. He is currently building a new type of Private Equity Portfolio Fund based on the Blockchain technology and has already secured several project agreements including government backed contracts. Through his extensive network, he is bringing high value projects to the STO market. Antoun brings expertise in JV negotiations, acquisitions, ICOs and venture financing deals. His portfolio currently includes diversified projects across several markets including Fintech, Green Energy, medical technology, industrial technology and IT.



Maroun Mourani (*Sales & Marketing Advisor*)

Maroun is the Regional Manager at United Capital Investment S.A. His expertise lies in the field of international Business development and Sales, Software and hardware expertise, technical Sales, pre-sales, project management, software architecture and design, building, programming, development and deployment of applications, website and complex portals as well as defense C4I and Tactical deployment. He is also an expert in commercial, military, defense technologies for the Middle East and African market.

Maroun's Fintech skills include ICO investors, Project Management, PR and Marketing, Banner Ads, Business Plan Consulting, White Paper Assistance, Due Diligence Report, Legal Services, ICO Landing Page Creation, ICO Participant Accounts, ICO Token Issuance, ICO Customer Service, Token Exchange Listing on several exchanges, and Post-ICO blockchain engineering.





Yaser Ali Mohra

(Blockchain Advisor & Project Management)

Yaser is the Co-founder of DIBS.ae & Expert on decentralized Blockchain technology and Regional Manager at United Capital Investments S.A. He is a Creator, Dreamer, Serial entrepreneur, this half of the Mohra Brothers (read The Blockchain Brothers) is also the Co-Founder of Dubai International Blockchain Summit the region's flagship blockchain event.

Yaser is the Managing Director of ECS Network which specializes in the design, consultancy, and advisory services for blockchain and crypto technology projects. He serves as a board member for several successful ICOs and other Blockchain initiatives.

Yaser began exploring blockchain in 2011 and became very active within the community. He currently spends his days advising high profile investors on ICOs with potential and mentoring several entrepreneurs and startups. A Coventry University graduate with a Masters in Computer Science, Yaser is an avid sports enthusiast and active golfer.



Paresh Masani (Advisor & Blockchain Security Expert)

Paresh is a Gold Medalist and obtained a master's Degree in Computer Science from one of the most prestigious universities in India, National Institute of Technology, Trichy. Previously he was an Executive Director of top investment banks like Goldman Sachs and Barclays Bank. Paresh is an expert in running ICO end-to-end contributing in blockchain architecture, vision & strategy, and overall platform infrastructure, content writing, marketing, and developing the community through Airdrop and bounty campaigns.

He demonstrates the solid understanding of FinTech business and technology and has a proven track record of running successful businesses. He specializes in technology and has more than 10 years' experience as technical lead and full-stack developer for some of the critical banking and finance projects. Paresh is also an expert in security, cryptography, blockchain technology, and end-to-end system development.

Paresh will play a significant role in Victorieum mostly due to his excellent knowledge and experience in development of the community, security and blockchain technology.





Naviin Kapoor (*Blockchain & Banking Advisor*)

Naviin Kapoor, a blockchain consultant and a business transformation leader with more than twelve years of experience in project management and business analysis and more than one year of experience in ethereum, bitcoin, hyperledger, EOS, consensus protocol and distributed/shared ledger technology. He has also attained various industry certifications such as PMP, CBAP, ITIL & Professional Scrum Master Level 1.

He had worked on various banking transformation projects - “sustainable and disruption”, which were initiated in various domains such as Retail Banking, Cash Management, Integrated Liquidity Management (ILM), Corporate Banking, Asset & Wealth Management, Financial Messaging, Regulatory Sanctions Filtering and Local and International Payment Systems. His proficiency in handling Project Life-Cycle Management, requirement elicitation, feasibility study, planning, scheduling, tracking, assessment/design, testing, change management and implementation support in both Waterfall and Agile environment is outstanding. He has good understanding of cryptography, including asymmetric (pub/priv key), symmetric, hash functions, encryption/signatures. Moreover, he is detail-oriented and skilled in the analysis, design and re-engineering of system applications and business process improvement.

Currently, Naviin is working on digital transformation projects and providing consultation on blockchain, cryptocurrencies and ICOs.



Faisal Shehzad Khan (*Blockchain & Banking Advisor*)

Faisal is a seasoned IT professional with 17 years of experience in Banking solutions especially domain. Solution Evangelist, Goal Oriented, Self-Motivating, Versatile Techno Functional IT Management Executive with a process-driven and result-focused approach. He Possesses an in-depth understanding of enterprise solutions & digital transformation. Excellent leadership, negotiation and presentation skills.

Faisal is passionate about innovation, alternate channels, open banking, enterprise strategy, to keep the enterprise “Safe” and “Running” with hunger to learn and progress.





Giovanni Casagranden (Advisor & Growth Hacker)

Giovanni is a notable blockchain industry figurehead, growth hacker and he is a co-founder of Black Marketing Guru, a digital marketing and advertising startup based in Rimini, Italy. He is also an Ico bench Top20 Expert and blog editor also advisor in a lot of projects. Connect with him via LinkedIn.



Giacomo Arcaro (Advisor)

Giacomo is IcoBench Expert, co-founder of Black-Marketing Guru, one of the most important European Growth Hackers featured on the Financial Times, IlSole24Ore and Los Angeles Times

<https://www.linkedin.com/in/giacomo-arcaro-crypto/>

Conclusion

The Victorium offshore bank is set to revolutionize both banking and cryptocurrency sector. The reliability of bank deposits along with security of the blockchain will bring the required harmony in the field of crypto-investments. Users will now be able to create digital funds and online deposits in no time. This will also enable to avail them loans at low interest rates. The offshore banking will also facilitate users to create current, term deposit, savings account.

The integration with platforms like TrezorTM and CivicTM provides the required security to make concrete and non-repudiable transactions using various currencies. Victorium's banking channels will be independent of any external influence and provide a secure cryptocurrency ecosystem for its users. Victoriumex possesses the essential tools for the development of an exchange that is capable of better meeting the needs of its users and providing the trust and scalability desired by the market Performance. Victorium proudly stands on the shoulders of those prototypes. Victorium is a leap forward, providing a holistic solution that combines on- and off-chain services and protocols, now purpose-built for utility and the necessary replacement of end-of-life, traditionally centralized architectures. It is a revolution: Blockchain reimagined and evolved.



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