



ZANTEPAY

BRINGING CRYPTOCURRENCY TO THE MAINSTREAM

ZANTEPAY is Estonia based alternative payments startup,
operating under the license no FRK000189.

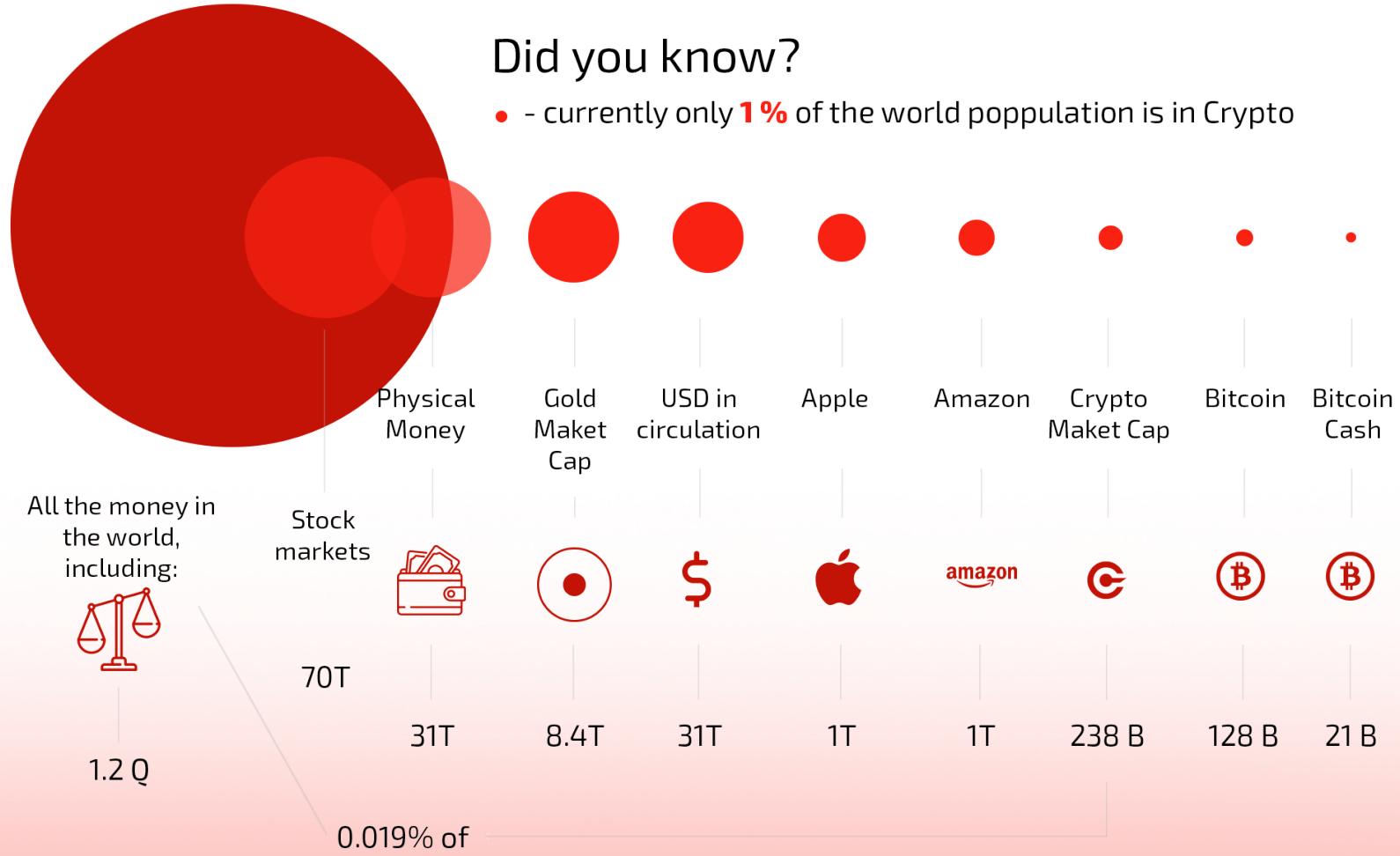
Zantepay OÜ, Rävala 19, Tallinn, Estonia

TOP PLAYERS ABOUT CRYPTO

"Crypto Market Will
'Absolutely' Grow 1000x and
More"



Changpeng Zhao
CEO at Binance



PROBLEM

Inflation - most of the global currencies have inflation rate 3 – 20%

Challenges integrating the digital currency world and the world of traditional finances - cryptocurrencies are in the testing phase;

The volatility of cryptocurrencies, making them an unstable store of value;

It is difficult to spend cryptocurrencies in real life;

VOLATILITY PROBLEM

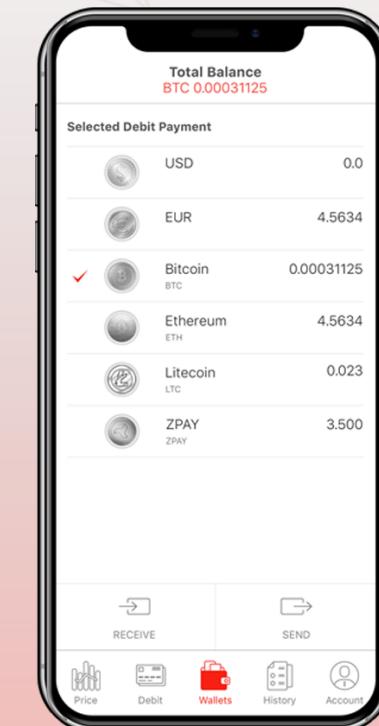


<https://coinmarketcap.com/currencies/bitcoin/>

<https://coinmarketcap.com/currencies/ethereum/#charts>

SOLUTION

ON WALLET.
ONE CARD.
MULTIPLE COINS.



Multi wallet – Buy, sell, send
and receive BTC, ETH, LTC,
ZPAY, ZTOKEN

FACTS

10 000

Telegram community

1 year

of core development

Scalability:
Online

9120 ZPAY
tokenholders

Platform **80%**
ready to launch

Possibility:
1 BLN users

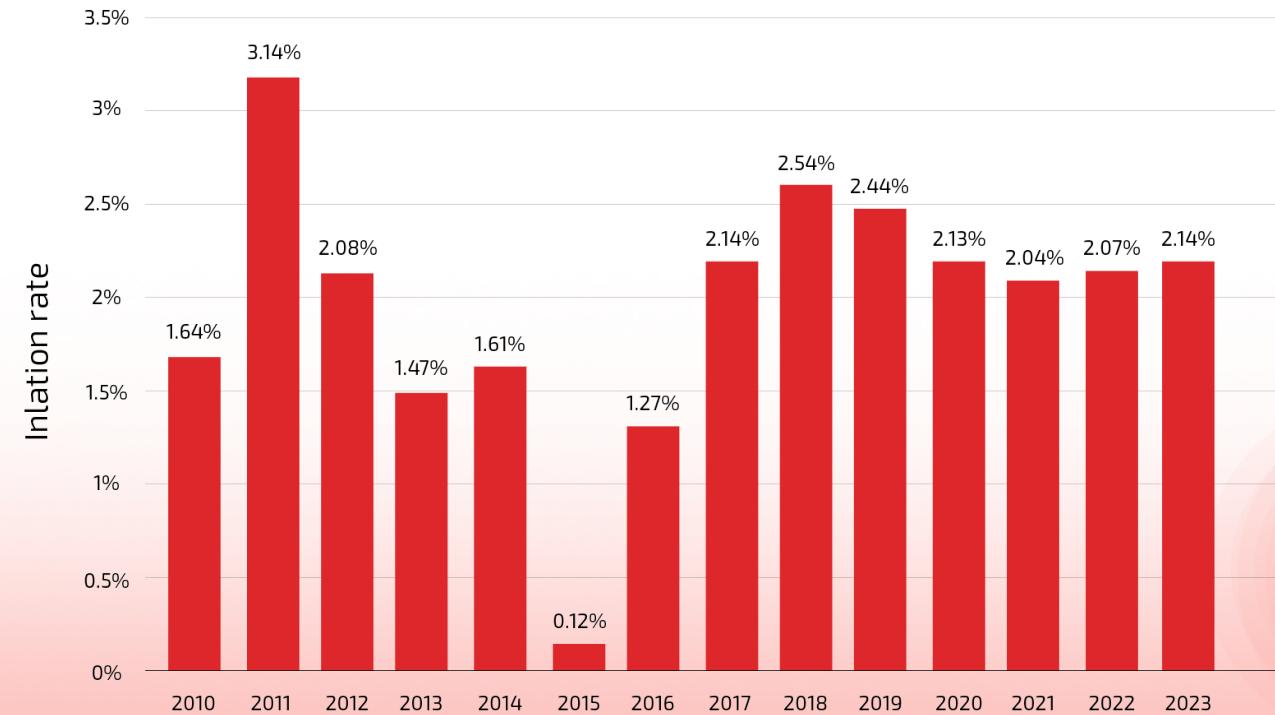
PRODUCTS



Stable token –
Always **1USD**

Why USD?

Projected annual inflation rate in the United States
from 2010 to 2023*



COMPETITORS

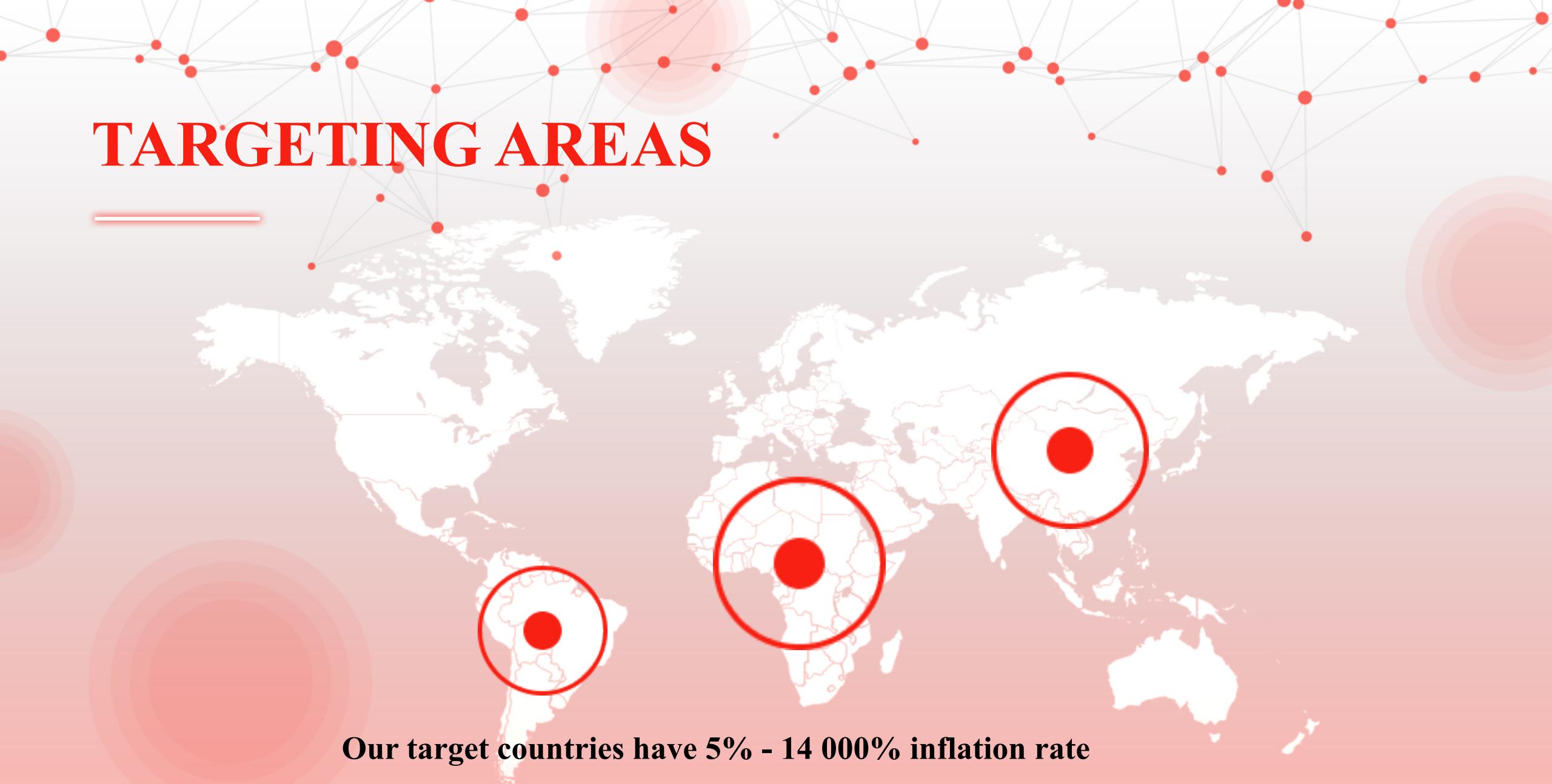
Top 100 Cryptocurrencies by Market Capitalization

| Cryptocurrencies ▾ | | Exchanges ▾ | Watchlist | USD ▾ | Next 100 → | View All | |
|--------------------|---------|-----------------|-----------|-----------------|----------------------|--------------|---|
| # | Name | Market Cap | Price | Volume (24h) | Circulating Supply | Change (24h) | Price Graph (7d) |
| 8 | Tether | \$2,756,536,658 | \$1.00 | \$2,246,108,703 | 2,756,421,736 USDT * | -0.01% |  |
| 70 | TrueUSD | \$85,400,261 | \$1.00 | \$10,576,508 | 85,298,925 TUSD * | 0.07% |  |

Started

Tether 25 February 2015
TrueUSD 6 March 2018

TARGETING AREAS



Our target countries have 5% - 14 000% inflation rate

The full list: https://en.wikipedia.org/wiki/List_of_countries_by_inflation_rate

TARGETING GROUPS



TARGET GROUPS

01

ICO-s

02

Crypto funds

03

Miners

04

VC-s

05

Crypto users

PRODUCTS



- 50% off fees in Zantepay ecosystem;
- alternative payment currency for online stores;
- listed on MegaXstore;
- tradable on hotbit.io and coinplace.pro;



ZPAY TARGETS

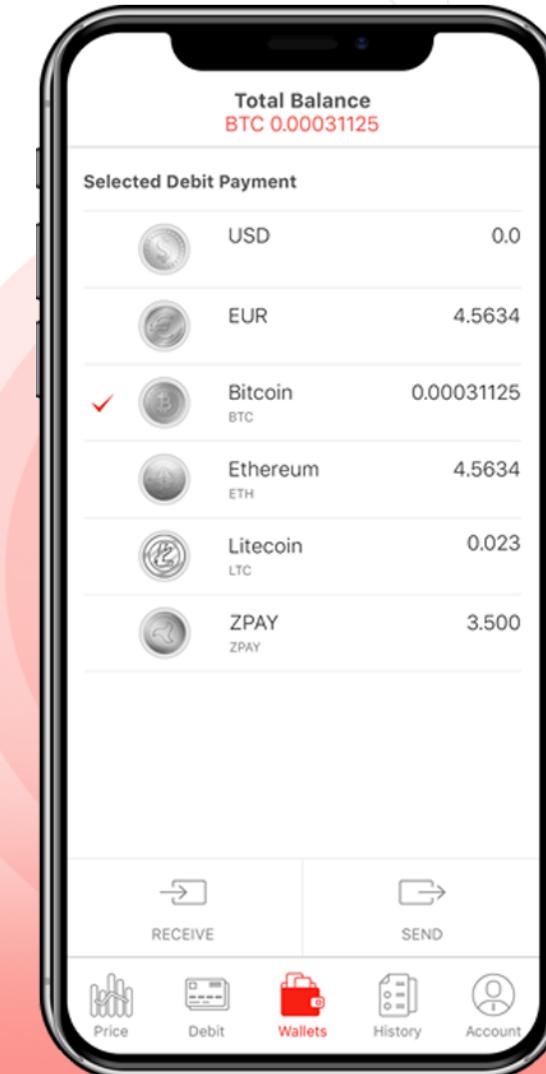


PRODUCTS

ZANTEPAY multiwallet

The ZANTEPAY wallet application will let you buy, sell, send, receive and exchange your BTC, ETH, LTC, ZPAY and ZTOKEN in the simplest and safest way possible;

Your latest ZANTEPAY card transactions and your exchange history;



TIMELINE AND TECHNICAL ROADMAP



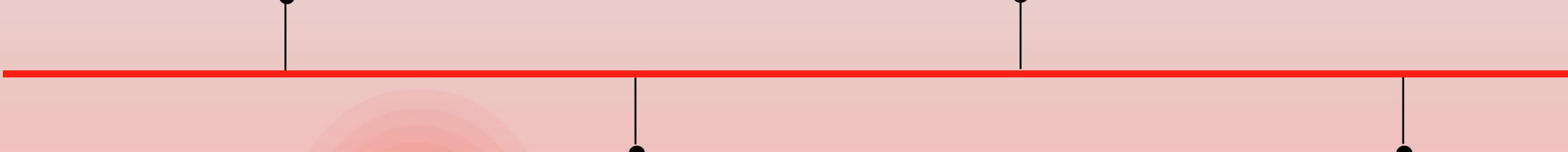
Total project funding.
700,000\$

The idea of Zantepay multiwallet and pre-paid card integration was born;

September, 2017

Agreement with GFC Good Finance Company, issuing a pre-paid card for Zantepay has been assigned;

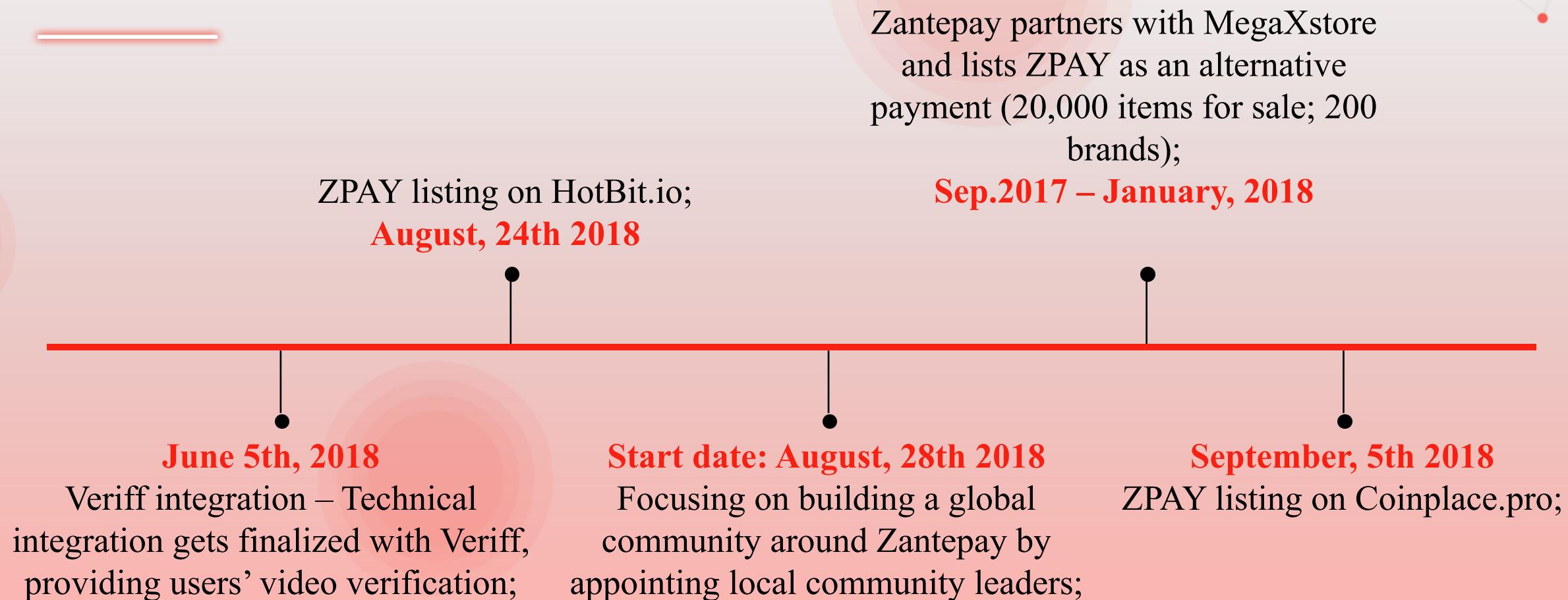
April, 3rd, 2018



Sep.2017 – January, 2018
The team of 10 professionals, including coders, product designer, lawyer, CTO, CFO was founded;

April 30th, 2018
ZANTEPAY MVP Alfa;

TIMELINE AND TECHNICAL ROADMAP



ROADMAP

01



Q4 2018

The launch of
ZANTEPAY
multiwallet

02



Q4 2018, 2018

The launch of Ztoken -
a stable coin within
Zantepay ecosystem. 1
Ztoken = 1 \$

03



Q1 2019

The launch of
ZANTEPAY Pre-Paid
Card

03



Q3 2019

The launch of
ZANTEPAY mobile
payments

COMPETITORS

| | | | | |
|-----------------|--------------------------------------|--|---|--|
| coinbase | Estimate users 20 000 000 | Estimate profit per day (USD) 2000 000 | Profit per user per day (USD) 0,10 | Profit per user per month (USD) 3 |
| BINANCE | Estimate users 10 000 000 | Estimate profit per day (USD) 1,600 000 | Profit per user per day (USD) 0,2 | Profit per user per month (USD) 5 |

BUSINESS MODEL

ZANTEPAY profit model - wallet and exchange;

| Wallet and exchange profit | Avg costumer profit | Year 1 | Year 2 | Year 3 |
|------------------------------|---------------------|-------------|----------|-------------|
| Wallet users | | 405903 | 1149705 | 2124965 |
| Avg costumer per day (USD) | 0,06-0,35 | 0,066666667 | 0,1 | 0,133333333 |
| Avg costumer per month (USD) | 2-5 | 2 | 3 | 4 |
| Avg costumer per year (USD) | 24-60 | 24 | 36 | 48 |
| Profit | | 9741672 | 41389380 | 101998320 |

We charge 0,5% exchange fee from each transaction + wallet withdrawal fee;

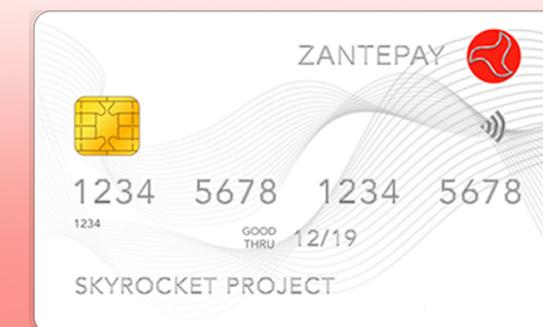
BUSINESS MODEL

Debit card

| | Year 1 | Year 2 | Year 3 |
|--------------------------------------|-------------|-------------|---------------|
| Card holders | 135 301 | 229 941 | 424 993 |
| Avg. user spending per month \$ | 240 | 240 | 240 |
| Total user spending per year, \$ | 2 880 | 2 880 | 2 880 |
| Card transaction volume per year, \$ | 389 667 283 | 662 230 857 | 1 223 980 243 |
| Card profit 1%, \$ | 3 896 672 | 6 622 308 | 12 239 802 |
| Gross profit included wallet profit | 13 638 344 | 48011688 | 48011688 |



ZANTEPAY +



TEAM



Mardo Soo
Founder/CEO

Mardo is a visionary, investor and entrepreneur. He has been in sales and digital marketing for 10 years, building a couple of successful businesses, including money lending platform. He believes blockchain, cryptocurrency, and AI is the next big thing.



Lena Elvbakken
Co-founder

Lena is an entrepreneur, hotelier, techie, blogger; blockchain, AI, AR, VR Angel Investor. Previously worked in media, technology and telecom branch for the brands like HP and Nokia, Lena has an impressive global product marketing and sales background. She is excited about new technologies and their impact on everyday's life.



Daniel Raissar
CTO

Daniel is an early adaptor of cryptocurrencies, exploring the crypto space for more than 5 years. He has BScIT from IT College. He is one of the founding members of the Estonian Cryptocurrency Association. Daniel worked in DAG coin team before joining Zantepay. His task is to build a state of the art wallet for Zantepay users.

TEAM



Ron Luvistsuk
CFO

Ron is bringing his experience from SEB Corporate banking. He has more than 20 years of experience in finance, deep understanding of risk, compliance, and payment architecture in the EU. Ex CFO at Lukoil Baltic. As an independent financial advisor, Ron has led over 600 projects, totaling over \$60m.



Kristi Sild
Attorney at Law

Kristi is an experienced attorney and leads the legal team of Zantepay project. Kristi is a partner in LEXTAL, one of the biggest law firms in Baltics. Kristi has wide legal experience in fintech field, including regulatory matters and other legal questions related to innovative financing and financial services. Her expertise also covers services related to cryptocurrencies and ICOs.



Development team

To build the world's biggest cryptocurrency project you need a world-class team, which is why ZANTEPAY combines only the best in its field: front-end, backend, smart contract developers, designers, security specialists, bug fixers and white hackers.

ADVISORS



Dmitri Laush
Founder, Admiral
Markets



**Christobal
Alonso**
Founder, SWG



Joakim Holmer
Founder
Allcoinwiki
Markets



**Rauno
Klettenberg**
Finance Estonia,
Nasdaq



Anders Larsson
Founder,
Allcoinwiki



Duyen Tran
CEO of
Extradecoin.com

FUNDING GOALS



5% equity =
220 000USD

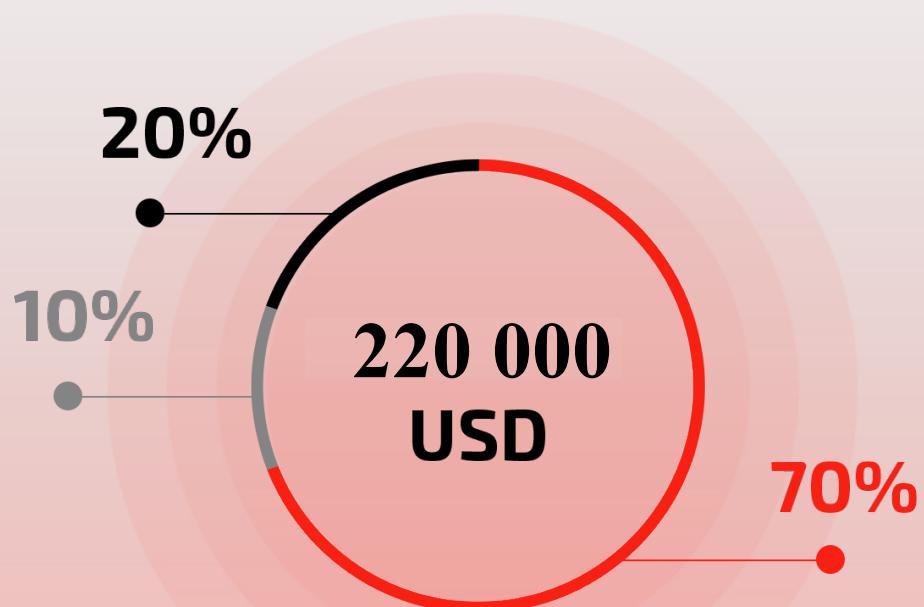


ZANTEPAY Valuation
4 400 000 USD



Expectation
10x growth 5 years

FUNDING GOALS



- Product Development
- Infrastructure Development
- Deposits

Product development:

1. Full mobile app development 50 000USD
2. Zantepay platform updates 50 000USD
3. Legal analyzes and superwise 25 000USD
4. Stable token development 25 000USD
5. Require fiat to crypto license 10 000 USD

Infrastructure development:

1. HitBTC listing 20 000USD
2. Forbes articles 10 000USD
3. Crypto events 10 000USD

Deposit funds:

1. Will be used as deposits ETH, BTC, EUR etc. 20 000USD

HOW TO PARTICIPATE



Heaven Invest OÜ owns
5% of Zantepay equity



You become 100% of the
shareholder of Heaven
Invest OÜ (shareholder
agreement)



Easy participation -
Notar can be sign
without coming to
Estonia

FUNDING GOALS



EXIT

NEVER –

We are the next Google!



ZANTEPAY

Thank you for your attention!



mardo@zantepay.com