



Blockchain-based Bloomberg  
Decentralized Financial Ecosystem

# Finchain – The next blockchain-based Bloomberg

## Vision

1

Financial market content platform with proprietary blockchain based technology and rewards scheme (Proof of Intelligence)

2

Financial public chain with limitless possibilities  
( Tokenization of financial assets, 1 second confirmation time, zero fee)

3

Highly modularized Finchain architecture

Finchain will highly disrupt the current financial market as we will turn some expensive and premium service to freemium, such as offering crowd-sourced knowledge base and decentralized crypto database and insights. Finchain will become an open platform and is committed to join force with external parties to incubate a healthy crypto market landscape and ecosystem. Finchain was born to shape the next generation of financial ecosystem, building a blockchain based content community, Bloomberg and Appstore. It all starts with Finchain, and we are now inviting you to become part of the project.

# Problems

## Information asymmetric in cryptocurrency market

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- Difficult to extract valuable insights from big data
- Fragmented content platform landscape, community has no incentive to share
- Too much noise in the market, no incentive to find and verify good content
- The effectiveness and correctness of information in crypto market
- Use the information asymmetric to manipulate the market

## Blockchain based applications are slow transaction speeds, high fees and poor scalability

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- The consensus mechanism of Bitcoin and Ethereum are not perfect
- Slow transaction speeds and therefore causing congestion easily
- Unstable fees and easily spike to unacceptable high amount
- Poor user experience, not suitable for general business applications

## No trending and popular blockchain decentralized application

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- Developing DAPP requires knowledge of many blockchain technology and underlying infrastructure
- DAPP can not be easily built and scaled to public market
- Lack of an integrated DAPP marketplace for mainstream market to preview and purchase

A graphic on the left side of the slide featuring a central white circle with the word 'Finchain' in dark blue. Surrounding this central circle are several concentric light gray circles. Scattered across these concentric circles are various sized circles in white, light blue, and dark blue, creating a dynamic, orbital effect.

# Finchain

## Finchain Blockchain-based Bloomberg

A financial market content platform with incentive mechanism , financial public chain with limitless possibilities and highly modularized Finchain architecture

# Professional UGC Platform with proprietary blockchain based rewarding algorithm



UGC Platform with proprietary blockchain based rewarding scheme



Decentralized & crowdsourced curation to determine the content value



Big data acquisition and AI powered content suggestions



Decentralized Knowledge Base



# Blockchain based incentives mechanism

## Proof of Intelligence

Proof of Intelligence is a blockchain based incentives mechanism which aimed to inspire and motivate quality content creation & curation among global, building the world largest financial market content platform with a decentralized approach.



### Content Creation

- Platform success will be shared with content providers and community contributors
- Content creators, voters and commenters will be rewarded authentically based on our blockchain based incentives mechanism



### Content Curation

- Encourage quality content creation & curation and motivate community to actively participate into discussion, upvoting and downvoting activities
- Motivate users to search and find good content actively and provide the capability of crowdsourcing curation process

# Finchain Public Chain

## Tokenizing all financial assets and applications



Using DPOS (Delegated Proof of Stake) to reach consensus on a blockchain



A high performing protocol and architecture that can scale to millions of transactions per second and transaction confirmation time can speed up to average 1 second



Easy to use and no cost (GAS fee) for end users' actions and transactions



Create smart contracts on Finchain public chain and tokenize all their financial assets based on their unique criteria easily



Commercialized DAPPs are possible; highperformance, decentralized and low-cost exchanges, commercial-grade applications of artificial intelligence and big data analytics can be rapidly built

# Finchain Blockchain Architecture

Technical Solution for commercialized Decentralized application



Providing all necessary functions and high processing power, a new blockchain architecture designed to enable vertical and horizontal scaling of decentralized applications which can carry out millions transactions per second; developers therefore can focus on the business layer



Providing all infrastructure, including computer resources and databases for DAPPs' developers, users only need to focus on developing their own business logic and application. It's as if a developer is developing a mobile application without having to build the CPU, disk, and RAM



Allows for quick and easy deployment of decentralized applications for any team; any financial assets and applications can be tokenized

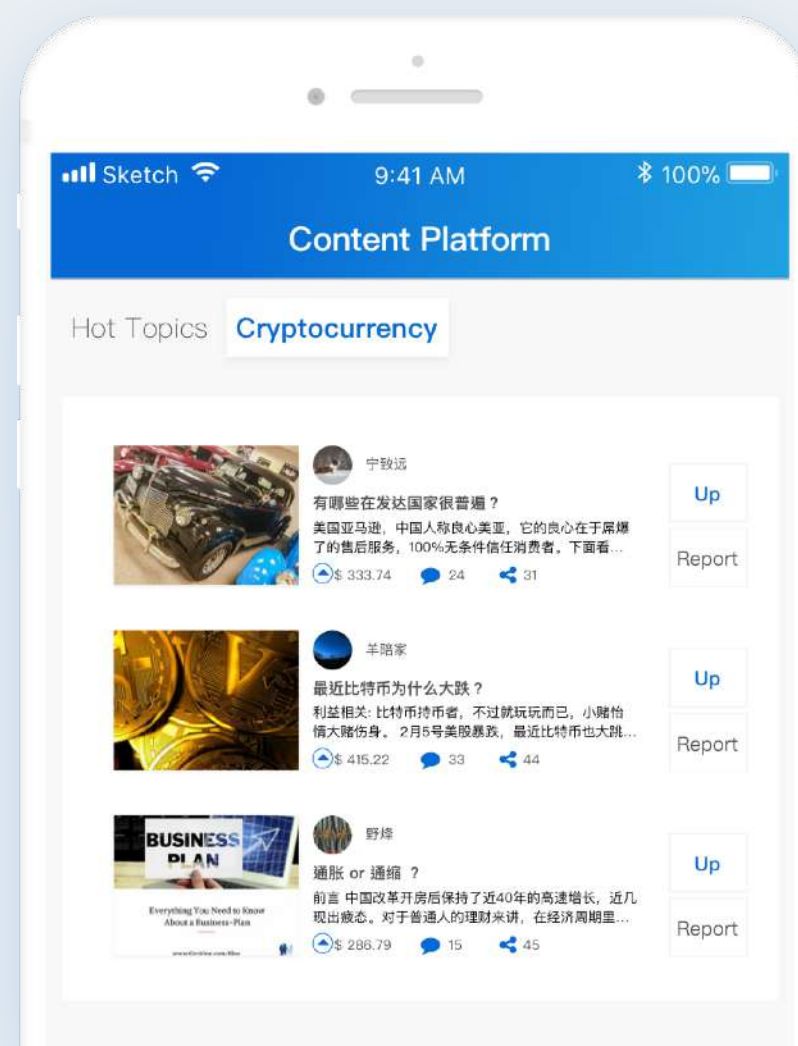


Easy to use and no cost (GAS fee) for users' actions and transactions; users may even not notice that they are using a blockchain application



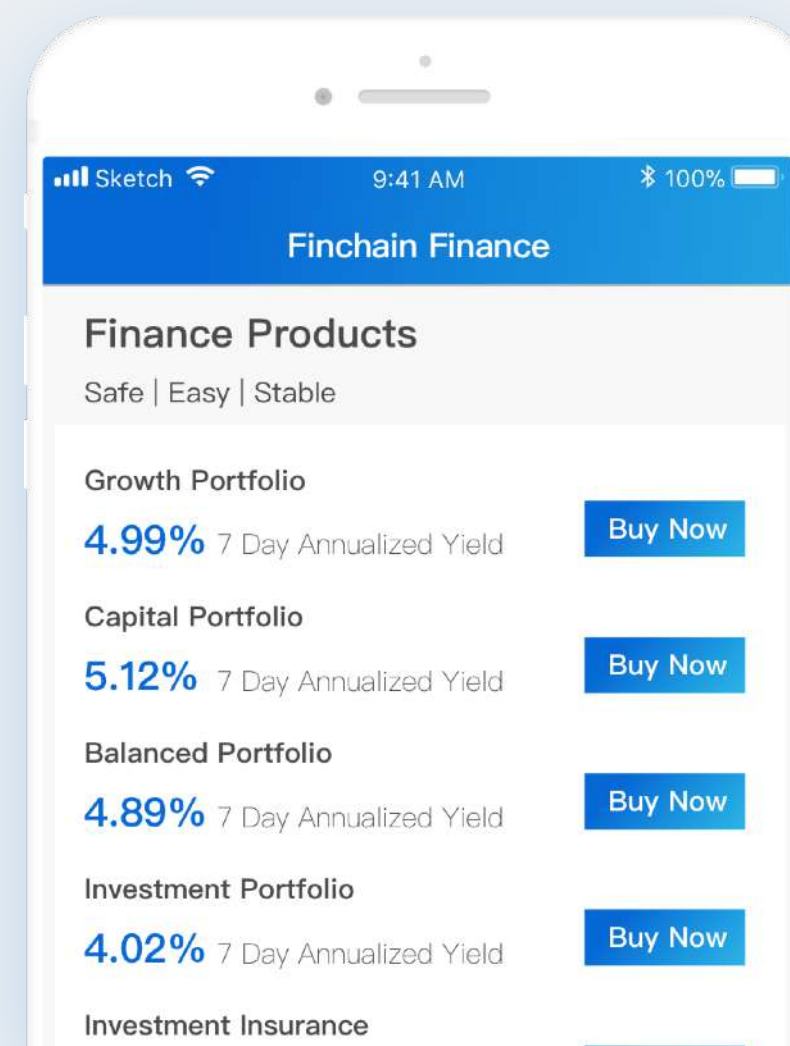
# Product Overview

## Leading financial market content platform



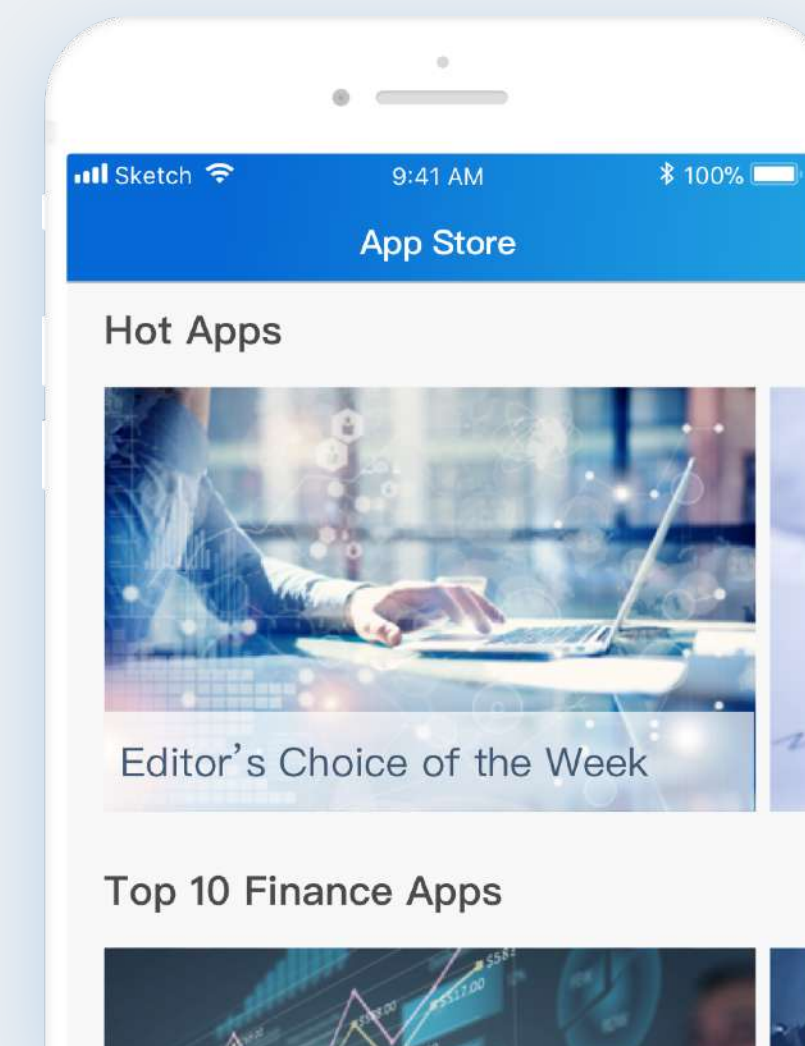
- Professional UGC Platform with proprietary blockchain based rewarding algorithm

## Public Chain for Finance – Building a marketplace for DAPP and financial products



- Tokenizing all Financial Assets
- 1 second confirmation time, zero fee

## Finchain Blockchain Architecture– New and Disruptive Design



- Technical Solution for commercialized Decentralized application

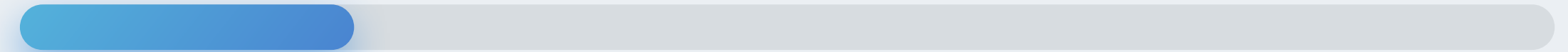
# Solving the customer pain points

Who	How	Why they like
● Content Creators	Content creators can get reward from the pool by producing quality content and attracting community to upvote their content	<ul style="list-style-type: none"><li>• Additional source of income, global reach</li><li>• Avoid disturbing negotiation procedures on contract T&amp;Cs</li><li>• Easy to use and no cost (GAS fee) for users' actions and transactions</li></ul>
● Curators	Curators' efforts to find good content will be affirmed. Upvoting will increase the content value and part of the content value will be distributed to curator as a reward.	<ul style="list-style-type: none"><li>• Additional source of income (they rarely get compensated anywhere else)</li><li>• Easy to use and no cost (GAS fee) for users' actions and transactions</li></ul>
● Investors	A one stop solution for crypto market investors, centralizing the best DAPP, content & features from each network and platform	<ul style="list-style-type: none"><li>• Convenience and one stop solution for all investment purpose</li><li>• Easy to use and no cost (GAS fee) for users' actions and transactions</li></ul>
● Developers	Finchain will develop a new blockchain architecture that developers can use it to make DAPP easier, for example, enabling vertical and horizontal scaling of decentralized applications	<ul style="list-style-type: none"><li>• Provides high processing power and feasibility to scale to million TPS</li><li>• Developers have room to waive users handling fee</li><li>• Attention can be focused on the business layer and allow quick and easy deployment of decentralized applications</li><li>• High-quality leads and conversion funnel</li></ul>
● Financial Institutions	Financial institutions can create smart contracts on Finchain public chain and tokenize all their financial assets based on their unique criterias easily.	<ul style="list-style-type: none"><li>• New asset class, additional source of income</li><li>• Additional customer acquisition channel, global reach</li><li>• High-quality leads and conversion funnel</li></ul>

# Token Distribution

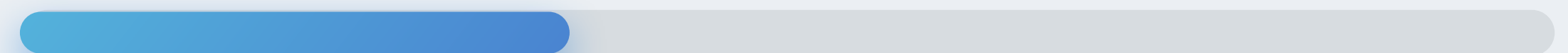
Finchain will be issued and circulated in the Finchain platform & ecosystem for different purpose. The total amount of cryptocurrency is 10 billion and the distribution plan is as follows:

## Marketing & Operation 15%



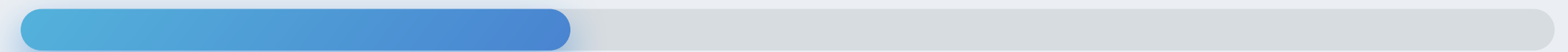
Used for the follow up development, recruitment, market promotion of Finchain project. The use of this fund needs to be regularly displayed to the public.

## Ecosystem Incentive Plan 30%



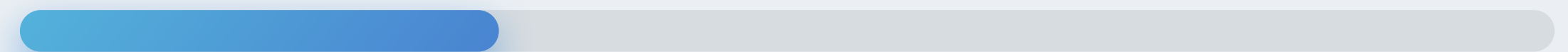
Users can be granted the reward by completing specific behaviors (such as publishing/ voting) on Finchain platform . Users who hold Finpower can earn interests from rewarding pool. This part accounts for 30% and will never be raised. Finchain token will be released 10% of the remainder per year.

## Foundation 30%



30% Finchain token will be the development fund, used for Finchain project research, business development and ecology construction. The use of this fund requires the resolution of the Foundation, and displayed to the public in advance.

## Founding Team 25%



25% Finchain token to reward the founding team for exploration and development in the field of cryptocurrency, as well as the future expense in maintaining the product technology and operation development of the platform. This fund will be locked by smart contract when the Finchain token is issued, it can be unlocked after 1 month, and be unlocked 1/18 of this fund for each month, unlocking process completed in 18 months.



# Founders



**Ryan Cheung**

Founder & CEO of PressLogic,  
youngest Director of Leonteq  
Securities in Asia

Mr. Ryan Cheung was graduated from The University of Hong Kong. He has vast experiences in Fintech (Financial technology) industry. He started his career in Commerzbank AG in the Equity Markets and Commodities Department. At his age of 26, he joined Leonteq Securities AG as the youngest Director in Asia, responsible for structured solutions business and expanding its Asia franchise. Leonteq was a leading and disruptive expert for structured investment products supported by its market-leading technology platform.

After that, Mr. Ryan Cheung founded an internet company and sold it within 10 months of launching. He founded another successful internet business “PressLogic”, which developing a proprietary AI system for managing media network, he managed to close a series A funding from Meitu after one year of launching. Mr. Ryan Cheung has discovered the world of cryptocurrency during his investment banking life back in 2012. The innovation and disruptive power of blockchain technology has pushed Mr. Ryan Cheung as early investor in Bitcoin and started absorbing as much knowledge as possible about cryptocurrency.



**Edward Chow**

Founder & CTO of PressLogic, expert  
in cyber security and cryptography

Mr. Edward Chow was graduated from The University of Hong Kong. He has vast experiences in Security and Cryptography. He has been focusing at software development and security consultancy for traditional banks and financial institutions. He was responsible for large amount of system implementation tasks for clients including HK Government and banks. He co-founded the successful internet business “Presslogic” and assembled a team of over 20 developers to create a proprietary AI system for managing media network. He discovered the world of cryptocurrency during his study in the area of cryptosystem and payment protocols in 2012. He has been absorbing as much knowledge as possible about blockchains and decentralized systems ever since. He leads the development at Finchain and implemented smart contracts behind the Finchain platform.

# Advisors



**David Chan**

Head of Cyber Security, HSBC Group HK

David Chan has over 15 years of experience and strong global industry background in Cyber Security, IT Risk Management and Technology Services. He is currently Head of Cyber Security for a international bank overseeing the IT security standards for the group. David has a solid experience on enforcing risk management policies to meet financial institution's security standards. Prior to his recent position, he was a senior managing consultant in an international consulting firm managing large amount of system implementation tasks of Government, traditional banks and financial institutions. He was also the lead auditor and penetration test expert to perform ethical hacking on many critical systems used in the Government and banks.



**Chesney Wong**

Serial Entrepreneur, Technical Director with MBA

Chesney Wong is a professional with strong business acumen and extensive technical experience in the industry. Over the past 20 years, he has been leading teams to develop cloud-based solutions and applying cutting edge technologies in new products and platform like Accela Inc., Yahoo, Shangrila. com, TVB.com and HAVI.

Mr. Wong engaged in a number of startup businesses. He was the co-founder and chief architect of "CROSSinteract", a leading email marketing platform which was sold to PCCW. He is the CTO and co-founder of "ParkingWe" mobile app which is now being used by Baidu Map, Baidu CarLife and DianPing app and is supporting more than millions of user access per day.



**Terry Tsang**

Director, Commerzbank AG, Equity Markets and Commodities

Terry is a investment professional with over 15 years of experience in investment banking and structured products. He joined Commerzbank in 2012 and is responsible for structuring and marketing investment products and liability solutions across institutional clients in HK, Singapore and South East Asian Countries. He services all client segments including asset managers, family offices, private banks, brokers, pension funds, etc. Prior to joining Commerzbank, he held various senior sales positions at RBS, including distribution of structured products across all asset classes in Asia, as well as marketing and public distribution of listed warrants and certificates in HK. Terry has won numerous investment banking industry awards including "Deal of the Year" in Asia and he is an effective and regular speaker at industry conferences.



**Leon Kam**

Co-heads of Asia FX emerging markets of GFI Group, experts on FX trading in Asia currency forwards.

Leon started his career in BNP Paribas. In 2008, he joined ICAP Group and mainly introducing onshore counter-parties participating offshore markets to provide liquidities and arbitrage opportunity between different parties, as well as act as a proxy for central banks on market intervention in offshore markets. Joining GFI Group in 2012, he lead a team specialized on CNY non-deliverable forwards market provider, capturing as high as 40% of market shares, guiding and developing a proprietary trading platform for banks to match their currency position swapping. Leon learns how crypto's importance on decentralizing from overbearing centralized authorities. By learning off-shore currency markets in last 10 years are prevalent in some countries where global FX trading are limited, cryptocurrency would be the best option.