

PRESS KIT

humania
EMPOWERING THE UNBANKED



About Humaniq

Humaniq is a global FinTech company that provides cutting-edge, mobile and easy-to-use financial services in emerging economies. Founded in November 2016, Humaniq was one of the pioneers in launching a token sale as a fundraising method, long before this became mainstream. The project raised over \$5 million during the public token sale.

Financial inclusion is Humaniq's global focus. Our vision is to provide individuals with mobile solutions that are easy to use. We envision a mobile app with an e-wallet, secure messenger service and a vibrant marketplace available in 46 countries. Humaniq enables businesses to reach out to audiences in emerging markets, thanks to our sophisticated business features, which make it possible for them to offer low-cost and advanced mobile financial solutions on their own.

The company's novel financial solutions are based on proprietary Biometric ID technologies that reduce the level of fraud on the market. Artificial Intelligence algorithms allow elevated communication with users and offer them smarter solutions, and cross-platform

mobile applicability makes the financial services possible and simple for customers to use on any mobile device. The Humaniq app is available on the most basic smartphone, as long as it is equipped with a front camera and an internet connection.

The HMQ token is an integral part of the platform that enables simple, cost-effective, transparent and fair transactions within the Humaniq platform's financial services. Using the Egalitarian Emission business model, Humaniq grants each new user a predefined set of tokens worth \$20 US secured in an e-wallet which can be used as the user sees fit. Tokens can be earned and wallets can grow when users carry out actions, ranging from inviting friends to making transactions or sending chat messages, each of which is remunerated and helps users to achieve advantageous milestones.



Brand Awareness

During 2018 Humanity won several significant awards and was nominated as one of the most innovative and promising startups in its field.

TECHCRUNCH DISRUPT SF 2018

Humanity was chosen by TechCrunch as Top Pick in Blockchain

STEP CONFERENCE

Humanity is in the shortlist of inspiring startups from different industries such as health, fintech, adtech, and e-commerce

FUTURE BLOCKCHAIN SUMMIT/GLOBAL BLOCKCHAIN CHALLENGE

In the shortlist of the most promising blockchain solutions

BENZINGA FINTECH AWARDS

Humanity named among the Best Under-banked or Emerging Market Solutions

BLOCKCHAIN EXPO EUROPE 2018

Most innovative use of Blockchain in Consumer Rewards Schemes 2018

THE AFRICA TRADE AND INVESTMENT

GLOBAL SUMMIT (ATIGS)

Award for recognition in the category of "visionary leaders, industry partners, and dynamic individuals driving trade, investment, or economic development in Africa through their respective fields".

AXEL SPRINGER NOAH18 BERLIN

Best pitch among the 90 companies selected

UNBOUND LONDON

Humanity was selected as as TOP 50 most promising, cross-vertical startup in Europe.

BLOCKWORLD 2018

Best in Community Award: Blockchain & Economy

Industry reports and surveys

Humanity was featured in various reports and market surveys created by leading research firms, specialising in the Fintech industry.

RESEARCH AND MARKETS

In the Global Blockchain Market Research Humanity initiatives mentioned along with blockchain projects from IBM, Samsung, Microsoft, Ripple Labs, Ethereum, ConsenSys and others.

TECHSTARTUPS

10 cryptocurrency startups to watch in 2018

HACKERNOON

Top 10 Blockchain Startups to Watch for in 2018

TECH SOUTH CHINA

One of the use case of Blockchain

RISE GLOBAL

Humanity is in Top 100 Blockchain projects.

THE LHOFT

Humanity on Luxembourg Fintech Map.

DEEP KNOWLEDGE

Financial Inclusion Industry Global Landscape Overview 2018.

FINTECH FOR GOOD

Humanity is featured in the report as one of the leading companies in the field.

DEVELOPING WORLD FINANCIAL INCLUSION INDUSTRY LANDSCAPE OVERVIEW

The report has featured Humanity as one of the most promising FinTech projects serving as a gateway for socio-economic growth in the developing world.

BLOCKCHAIN IN UK

In this report, presented at the UK Parliament, Humanity was nominated as a leading Bio-identification and Financial Inclusion case study among 225 other blockchain companies.

Milestones 2017-2018

Successful ICO
\$ 5,000,000 raised

First Pilot in Ghana
More than 1000 users reached

Humaniq Challenge Contest
launched

Pilots in Botswana, Tanzania
and Nigeria

Humaniq Expedition to Kenya
completed

Humaniq App officially
released on Google play

500,000
app downloads

46 countries where
the app is available

Financial Behaviour
Research in Africa

Designated in two industry
reports as one of the best
companies in the Financial
Inclusion field

TechCrunch Disrupt
Top Pick in Blockchain

28 Ambassadors
in Africa and other continents

12 partnerships

Development

Biometric Identification in Humaniq App

Humaniq's face recognition algorithm is able to detect the presence of a real human face, as well as detecting various facial features, approximate age, and gender. 50+ different metrics are taken into account when evaluating the picture, and all that is required from the user is to take a simple selfie.

Completed Features

- ▶ Biometric Identification, authentication, and verification
- ▶ User profile
- ▶ Invite a friend feature + promo codes
- ▶ Personal messaging in Chats
- ▶ Group chat messenger
- ▶ Chat-integrated transactions between users
- ▶ Wallet balance inquiry
- ▶ Support service
- ▶ Business chats
- ▶ Humaniq stories
- ▶ Nia: Humaniq Helper Bot
- ▶ LocalHumaniqs: a feature enabling peer-to-peer exchange of HMQ tokens for other payment methods, e.g. mobile money.

Application development

Humaniq has developed a significant codebase, extending across 190+ repositories in GitHub, containing 170+ Mb of pure application code on GoLang, Python, and Java, and running into gigabytes in size when considering every repository. Currently, about 50 microservices compose Humaniq's backend to provide a scalable solution. The Humaniq QA team works on the code to fully cover it with unit tests and ensure its quality.

Backend infrastructure

Humaniq is using Google Cloud infrastructure to host virtualized Kubernetes clusters that scale Humaniq backend services on demand. Since the launch of the app, the demand on the infrastructure has increased tenfold, utilising 96Gb of memory across nodes and reaching peak traffic figures of hundreds of megabytes per second. The infrastructure is coping effectively with the load, with no downtimes registered in the last two months. All builds and updates are rolled out automatically using a continuous delivery system that allows transparent upgrading of services.

Several of the services were made horizontally scalable to meet increased throughput requirements. This removes the need to use larger and more expensive servers, instead of using clustering and load-balancing, a cheap and modern approach. Additional caching mechanisms are also included with demand, like in-memory caching of data using Redis key-value NoSQL storage.

Humaniq Team

Humaniq's executive team is composed of professionals with many years of experience in the Fintech industry, as well as other business fields.

Among Humaniq's executives are top-end professionals with experience in the Bank of Montreal Financial Group, Royal Bank of Canada, the Boston Consulting Group, HSBC, Thomson Reuters, GSK, M&S, Aviva, PwC and PA Consulting Group, founders of multiple accelerators and incubators, tech gurus and marketing talents. All of them are strong believers in giving back to society.



ALEX FORK

Founder

Serial entrepreneur with over 10 years of experience in financial technology startups. Founder of numerous projects that study the humanistic approach to economic development and explore the landscape of financial world transformation.



ANTON MOZGOVOY

VP Technology

Worked at BMO Financial Group on projects such as BMO MasterCard, Overdraft, and Cheque Image Capturing and involved in implementing Apple Pay and Android Pay. High level of expertise in Blockchain, Cryptocurrencies, UTXO, App design and GoLang programming.

Topics for comments and columns

Humaniaq's executives are experts in specific fields, with excellent storytelling skills and extensive experience. They are keynote speakers at worldwide famous industrial events such as The Next Web Conference, Step Conference, TechCrunch Disrupt and many others.

We can provide expert opinion on:

- ▶ The potential of cryptocurrency mass adoption in unbanked regions
- ▶ The changing nature of Blockchain and Distributed Ledger Technology
- ▶ Industries using Blockchain Technology (exploring some of the industries that blockchain may soon help to revolutionize)
- ▶ Blockchain scaling and how hybrid solutions can help
- ▶ Fintech market overview in the African continent
- ▶ Mobile Payments in the African continent
- ▶ State of remote work in African countries.
- ▶ Education in African countries
- ▶ NGOs, NPOs and charity - current state and how Blockchain can change it.
- ▶ Financial Inclusion and Blockchain
- ▶ Challenges for Blockchain startups in developing nations
- ▶ Blockchain as a driving factor of entrepreneurial activity in Africa
- ▶ Unbanked population. What can be changed?
- ▶ Bio ID technologies. Perspectives.
- ▶ Why Africa is a new digital market driver?
- ▶ How African users have changed the way they use financial services?
- ▶ Sustainable Development Goals. The role of Blockchain.

Our contacts

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Humaniq Community

The Humaniq community includes thousands of Humaniq supporters, HMQ token holders, traders, partners, and mobile app users.



Telegram Channel
+840 members



Telegram Chat
+1500 members



Facebook
+25 300 followers



Twitter
+22 700 followers



Instagram
+7400 followers



YouTube
+4100 subscribers



LinkedIn
+1400 followers



Reddit
+1000 followers



BitcoinTalk
+200 pages



Medium
+1700 followers