



[Fluid.ch](https://fluid.ch)

The Global Financial Super-App.

Designed to make your money work harder for you.

Q4 2022

Fluid Finance

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Fluid Finance

About Fluid

1.1 ABOUT FLUID FINANCE

Founded in 2021, Fluid is a financial alternative headquartered in Geneva, Switzerland. All shareholder capital is held in ETH.

Fluid Finance is a revolutionary new approach to finance, built for the digital age.

We've integrated all the benefits of **traditional finance** with all the benefits of the **digital world** – within one app directly linked to your Web3 Wallet.

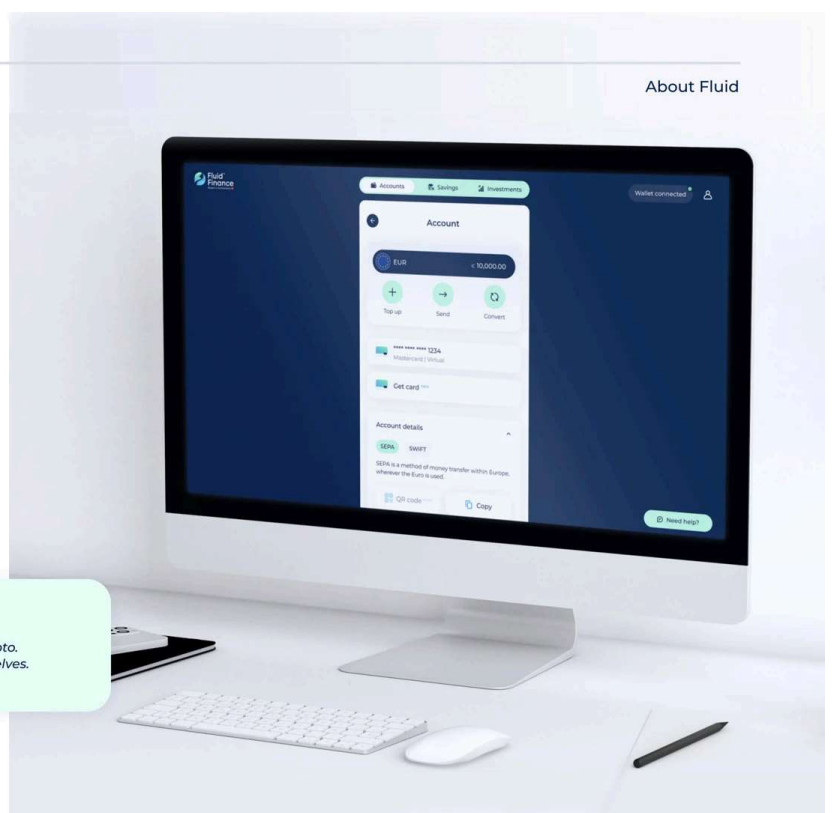
Fluid Finance is open to anyone, globally.



A banking alternative, bringing traditional finance together with blockchain. No more issues with my bank to on/off ramp to crypto. They are backed by an active community and very responsive themselves.

@Gerrie

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1.2 CURRENT BANK SYSTEM PROBLEM AND FLUID SOLUTION

01.

Steep learning curve for casual users who want to benefit from higher yield

**01.**

Easy access to investment products, coupled with seamless access to the world of DeFi, all in a single interface

02.

Low yield for users on the traditional banking ecosystem

**02.**

Elimination of "middle man institutions" and unfair profit sharing: real sharing of our profits with our users

03.

Reluctance of traditional banks to get involved with anything crypto-related: difficult to on/off-ramp

**03.**

Fluid lives in harmony with the crypto world and allows easy on/off ramping from its financial app

04.

Traditional banking system is old, slow and expensive

**04.**

Creation of the Fluid Account and its digital currencies

1.2 CURRENT BANK SYSTEM PROBLEM AND FLUID SOLUTION

05.

Certain areas of the world are excluded completely from the traditional banking system

**05.**

Free/instant/for everyone around the world

06.

Bare bones insurance for bankruptcy on a small amount of the client's capital

**06.**

Safeguarded client funds including coverage for theft, fraud and bankruptcy

07.

Hidden costs: highly opaque system

**07.**

Radical transparency with our community

08.

The bank client is an expendable object, not valued at all

**08.**

Be part of a real movement where the community is the center of our project

Fluid Finance

About Fluid | Our team

1.3 OUR TEAM



Robert Sharratt
Founder - CEO
@res_fluid



Alex Vik
Chairman



Jessica Walker
Chief Marketing Officer
@jessicasmw



Igor Minin
Chief Technology Officer



Nikolay Tyunev
Chief Product Officer



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Our team currently consists of **more than 70 people** spread across Europe, Africa, Asia and North America. From top-tier computer scientists, coders, and engineers to some of the best minds in marketing, strategy, law, banking, design and video production. Fluid Finance is an incredible collection of talent.

Fluid Finance

About Fluid | Mobile and web app

1.4 MOBILE AND WEB APP

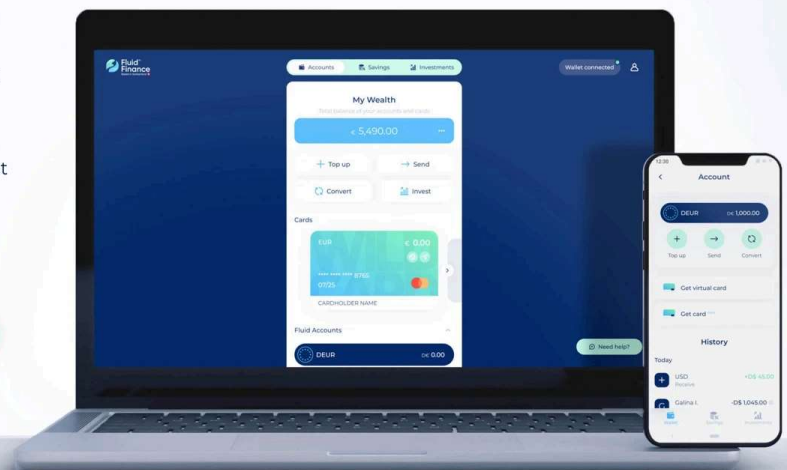
Our main goal: offer one **easy interface to manage all your finances**, from sending money for free, instantly, globally to easily buy and sell crypto or stocks or invest in DeFi through one app.

You can find our services on our web app which offers all our services for now and also on the mobile app that is still in development.

One easy interface to manage them all. >-)

You can try Fluid Now!

app.fluid.ch  Google Play  App Store



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2.1 OUR **CEFI** AND **DEFI** PRODUCTS



Fluid Account

- Earn 4% target profit share on your deposits, completely protected.
- Send digital cash for free, instantly, anywhere in the world.
- Spend your digital cash on a debit card



Traditional Account

- Get a virtual or physical debit card
- Receive an IBAN
- SEPA/Swift transfers enabled
- Drag and Drop FX feature for world and digital currencies (GBP, CHF, EUR, USD)



Buy and Sell Crypto

- The world's newest crypto on/off ramp: faster and cheaper
- Paraswap integration - buy/sell every crypto on Arbitrum
- Connect your Web3 Wallet
- Fluid runs on Arbitrum, a Layer 2 scaling solution for Ethereum
- ETH mainnet coming soon



Multiple DeFi features (coming soon)

- Active and passive rewards
- One click investment
- New integrations
- New partnerships to be announced

3.1 DIGITAL CASH (DUSD - DEUR - DCHF - DGBP)

Our digital cash is a digital representation of fiat money on a one-to-one basis - **it is real money**.

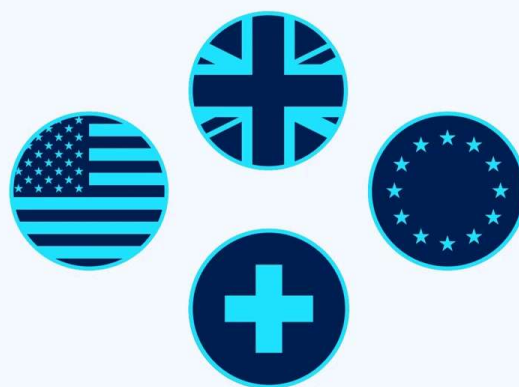
Digital cash "lives" in two worlds:

- on the **Fluid Account** (off-chain, for everyone)
- in **DeFi** (on-chain, for crypto users).

Digital cash on the Fluid Account (**off-chain**) is like fiat and can be used to: earn up to 4% APY on your deposits daily, be spent on your cards anywhere, exchanged for world currencies and be sent instantly, for free, globally.

While the digital cash (**on-chain**) is our new version of the "stablecoin", used to buy and sell cryptos and to invest in DeFi saving products.

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Best on/off-ramp for crypto with the added benefit of native digital cash that is 1:1 pegged by the dollar.

@Alex

3.2 OUR Q4 2022 ROADMAP



Marketing and Expansion

- Referral reward campaign **Priority**
- Istanbul blockchain week **Priority**
- Swiss accounts campaign **Priority**
- Aave launch campaign **Priority**
- New website **Priority**
- Three Real Vision episodes **Priority**
- Arbitrage fund campaign **Priority**



CeFi

- Swiss bank accounts **Priority**
- Tiers and benefits **Priority**
- UX upgrade **Priority**
- Arbitrage for Nigeria **Priority**
- Arbitrage for Argentina **Priority**
- QR-code transfers, invites and registration **Priority**
- Group account **Priority**
- Private keys and data security improvement **Priority**
- Support automation **Priority**
- Connect your other bank accounts to Fluid (Tink) **Lined up**
- Marqeta implementation **Lined up**
- Recurring buy option **Lined up**



DeFi

- Second DeFi Savings product **Priority**
- Initialization of the DAO **Priority**
- Web3 Wallets on Mobile app **Priority**
- Crypto withdrawal **Priority**
- FluidSwap on mainnet **Lined up**
- \$FLUID on mainnet **Lined up**
- ETH mainnet fiat ramp **Lined up**
- Bitstack implementation **TBA**

3.3 \$FLUID TOKENOMICS

\$FLUID tokens represent an equity ownership share in Fluid Finance SA, a registered Swiss company.

There is a total of 140,935,618 Fluid tokens.
The vast majority of tokens (75.2%) are locked up for at least 4 years.

These tokens come from the Founder (100% of tokens locked up for 4 years) and the Chairman (80% of tokens locked up for 4 years).

The team tokens are locked for up to 2 years.
It is planned that team tokens will have the same restrictions as the Founder and Chairman, meaning that team members can vote and sell tokens but not into crypto pools.

Including Founder, Chairman and team tokens, it is possible that 89% of the tokens may never be made available in crypto pools.



How to buy \$FLUID?
Check: fluid.ch/fluid-token



Unlocks	2022	Oct 2023	Oct 2024	Oct 2025	Oct 2026
	Now	Year 1	Year 2	Year 3	Year 4
Founder	0	0	0	0	85,235,104
Chairman	5,147,124	0	0	0	20,759,494
Team	0	5,000,000	15,000,000	0	0
Community	9,398,896	0	0	0	0
Pool	395,000	0	0	0	0
Total	14,941,020	5,000,000	15,000,000	0	105,994,598
Circulating supply	14,941,020	19,941,020	34,941,020	34,941,020	140,935,618
Cumulative	10.6%	14.1%	24.8%	24.8%	100%

3.4 BENEFITS FOR TOKEN HOLDERS

1. Reduced fees on crypto & financial services
2. Exclusive access to products
3. Community airdrops
4. Lower fees on DeFi savings products
5. Higher deposit limits on the Fluid Account saving products
6. Dividends (planned)



Fluid Finance

Crypto Development | Benefits for token holders

FLUID TIER LEVELS

Tier	From (\$FLUID)	To (\$FLUID)
Basic	0	0
FluidFam	1	999
Bronze	1,000	9,999
Silver	10,000	49,999
Gold	50,000	149,999
Private banking	150,000	>150,000

Note: Every three points earned in the GoFluid Ambassador program are equivalent to holding one Fluid token for tier levels.

REDUCED FEES ON CRYPTO PURCHASES

Tier	Mint	Redeem	FluidSwap	Custodial
Basic	0.50%	1.00%	0.50%	3.50%
FluidFam	0.50%	0.75%	0.50%	2.50%
Bronze	0.45%	0.70%	0.40%	2.25%
Silver	0.40%	0.65%	0.33%	2.00%
Gold	0.375%	0.625%	0.25%	1.75%
Private banking	0.35%	0.60%	0.20%	1.50%

LOWER FEES ON DEFI SAVINGS PRODUCTS

Aave

Balancer

Tier	On-chain		Custodial	
Basic	20.00%	20.00%	20.00%	20.00%
FluidFam	20.00%	20.00%	20.00%	20.00%
Bronze	15.00%	15.00%	15.00%	15.00%
Silver	13.00%	13.00%	13.00%	13.00%
Gold	12.00%	12.00%	12.00%	12.00%
Private banking	10.00%	10.00%	10.00%	10.00%

Note: the percentage fee is calculated on any profit after withdrawal.

Fluid Finance

Crypto Development | Benefits for token holders

HIGHER DEPOSIT LIMITS ON THE FLUID ACCOUNT SAVING PRODUCTS

Tier	DUSD	DEUR	DGBP	DCHF
Basic	\$1,000	€1,000	£1,000	¥1,000
FluidFam	\$1,000	€1,000	£1,000	¥1,000
Bronze	\$5,000	€5,000	£5,000	¥5,000
Silver	\$10,000	€10,000	£10,000	¥10,000
Gold	\$20,000	€20,000	£20,000	¥20,000
Private banking	\$50,000	€50,000	£50,000	¥50,000

REDUCED FEES ON FINANCIAL SERVICES

Top-up

ATM charges

Transfers

Tier	Via Card	Charged to users	UKFP	SEPA	SEPA Instant
Basic	5.00%	£1.75	£0.30	€0.35	€1.00
FluidFam	3.00%	£1.75	£0.30	€0.35	€1.00
Bronze	2.50%	£0.00	£0.00	€0.00	€0.00
Silver	2.00%	£0.00	£0.00	€0.00	€0.00
Gold	1.50%	£0.00	£0.00	€0.00	€0.00
Private banking	1.10%	£0.00	£0.00	€0.00	€0.00

Note: SWIFT charges vary by recipient country.

EXCLUSIVE ACCESS TO PRODUCTS

Tier	Fluid Card	Extra Card	Solid Gold Card	Concierge	Priority Support	Relationship Manager	Event Access	Merch	GoFluid	Cash Back
Basic	No	No	No	No	No	No	No	No	No	No
FluidFam	Yes	No	No	No	No	No	Yes	No	No	No
Bronze	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	Yes
Silver	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	Yes
Gold	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	Yes
Private banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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https://online.fliphtml5.com/vnefl/zpue/#p=12

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4.1 PARTNER INFORMATION

KYC



Veriff is our KYC provider, it allows users to scan all types of identity documents including passports, driver licences, residence permits and ID cards to onboard onto our system automatically. It collects all data and provides a portal to manage it along with APIs to monitor the statuses of user KYC.

Veriff also runs a lot of internal background checks for the onboarded customers to prevent fraud.



Bank Partners



CurrencyCloud is our biggest banking services partner. We use to provide our customers with unique IBANs which allows wire transfers for SWIFT, SEPA or UK Faster Payments. Both for top ups of accounts with Fluid, and to send money externally too.

We also use it to exchange 32 different currencies (currently 4 are available in-app).



Bond is our banking provider in US. They provide all the functionality for US user. This includes FDIC-insured accounts, including KYC (personal), AML, allow ACH for incoming transfers and sending money.

Card compatibility with ApplePay and Google Pay.



Accomplish Financial is our bank partner in European Union and UK. They provide us with cards for both traditional and Fluid accounts.



Yapeal is our bank partner in Switzerland.


They provide all the banking coverage for Switzerland and it's own KYC which complies with all the Swiss regulations.

Card compatibility with ApplePay and Google Pay.



4.2 PARTNER INFORMATION

Open banking




Tink provides us with an option for a user to connect and directly debit their bank account in their existing bank in EEA and UK.

Choose your bank

Search

- Deutsche Bank
- DBS
- U.S. Bank
- HypoAlpenbank
- ING




Plaid provides us with an option for a user to connect and directly debit their bank account in their existing bank in United States.

Select your institution

Search institutions





- Chase
- Bank of America
- Wells Fargo

Card top up




TRU//ST
POWERING FINANCIAL POWERING COMMERCE


Trust Payments provide us with possibilities to collect card payments, so that we allow user to top up their traditional and Fluid accounts using cards. TrustPayments also support Apple Pay and Google Pay.




AML and compliance




Comply Advantage is our AML and KYT provider, which detects unusual and potentially fraudulent activity for all user transactions.






MerkleScience is our AML and KYT provider for all on-chain activity. We verify all the user wallets that connect to our system to see if they were involved in any fraudulent activity and we monitor their activity afterwards.




4.3 PARTNER INFORMATION

Notifications




 **SendGrid** is our provider to send customer emails including marketing information and security notifications.



 **Twilio** is our provider to send customer security SMS notifications.



 **SendGrid** is our provider to send customer security push notifications.

Investments

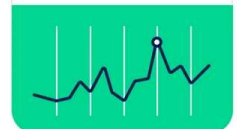
Genesis

Genesis is our OTC partner to buy and sell cryptocurrencies. List currently includes BTC, ETH, AAVE, BAT, COMP, LINK, MANA, MATIC, MKR, SNX, SOL, SUSHI, UNI, and YFI.



Bricknode

Bricknode provides us with the stocks broker capabilities and allows us to buy and sell stocks to the users. We're starting with TSLA stock now.



4.4 DEFI PARTNER INFORMATION



Digital Dollar

We have created an ERC-20 token which is a 1:1 representation of USD that we hold in a treasury account. A Fluid user is able to mint and redeem from the fiat world onto the blockchain. This can be extended to representative other types of real world assets on-chain.

Balancer

We have a liquidity pool on the decentralised exchange Balancer, where DUSD is paired against DAI (an over-collateralised stablecoin). Through the Balancer interface this allows users to trade DUSD for many other tokens on Arbitrum.

paraswap

Paraswap is a decentralised exchange aggregator. It sits on-top of multiple exchanges and can route the user through the best combination to receive the most assets in the trade. We have integrated this into our web-app and this allow users to trade a wide range of assets for DUSD.

AAVE

We have created an "Aave Vault" who allow users to deposit DAI/DUSD (which will be transformed in aArbDAI) to earn passive income in a semi custodial way. Through our Fluid interface in a click they will be able to deposit. The income is coming from the borrowing taxes.



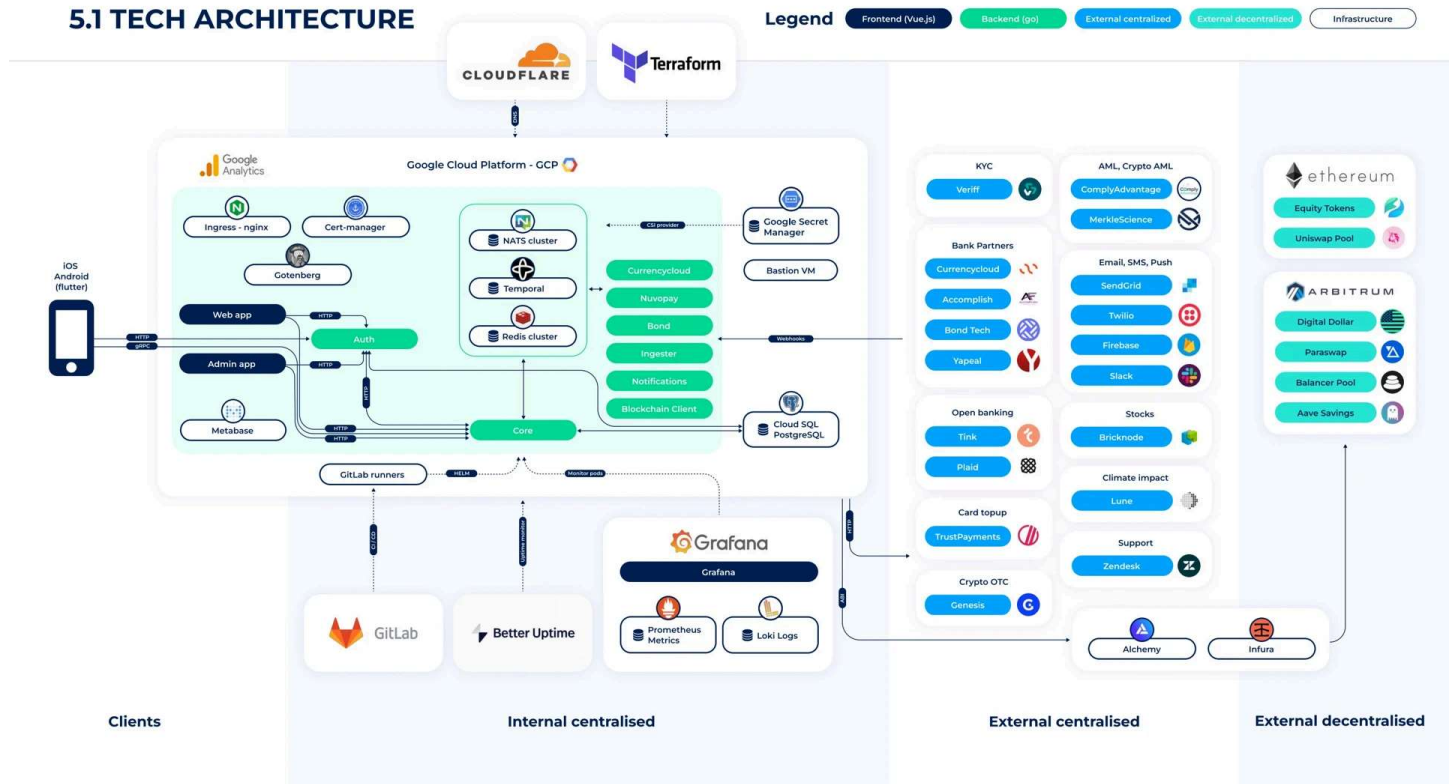
Equity Tokens

Our equity shares are deployed as ERC-20 tokens on the blockchain, Registered Fluid (RFluid). A 1:1 wrapped representation, Fluid is also available which you do not need to be on a shareholder list thus it is freely tradable on decentralised exchanges.

UNISWAP

Coming Soon: we have a liquidity pool on Uniswap which pairs our Fluid token against Ethereum, allowing anyone to buy and sell Fluid tokens, and also provide liquidity. This is currently hosted on Sushiswap on Arbitrum.

5.1 TECH ARCHITECTURE



6.1 USEFUL LINKS

 Linktr: linktr.ee/fluid_fi

 Medium: medium.com/fluidfi

 Telegram: t.me/fluid_fi

 Youtube: youtube.com/c/fluidfi

 Twitter: [@fluid_fi](https://twitter.com/fluid_fi)

 Website: fluid.ch

 Discord: fluid.ch/discord

 Web app: app.fluid.ch

