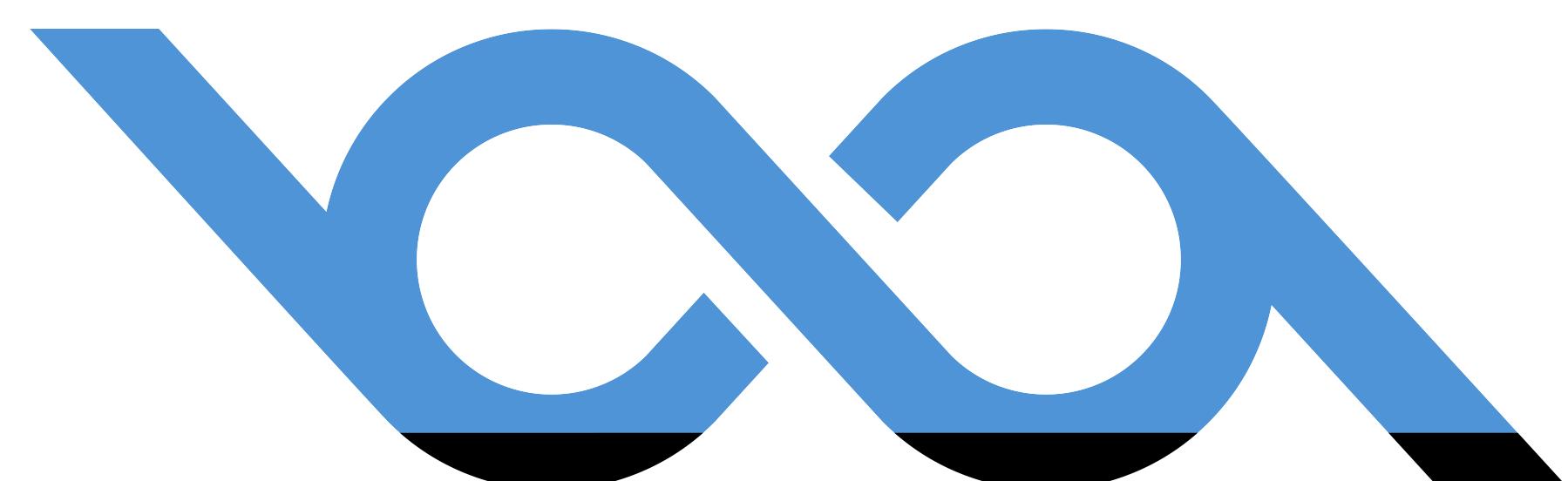




VOOLA WALLET

FINANCIAL REVOLUTION



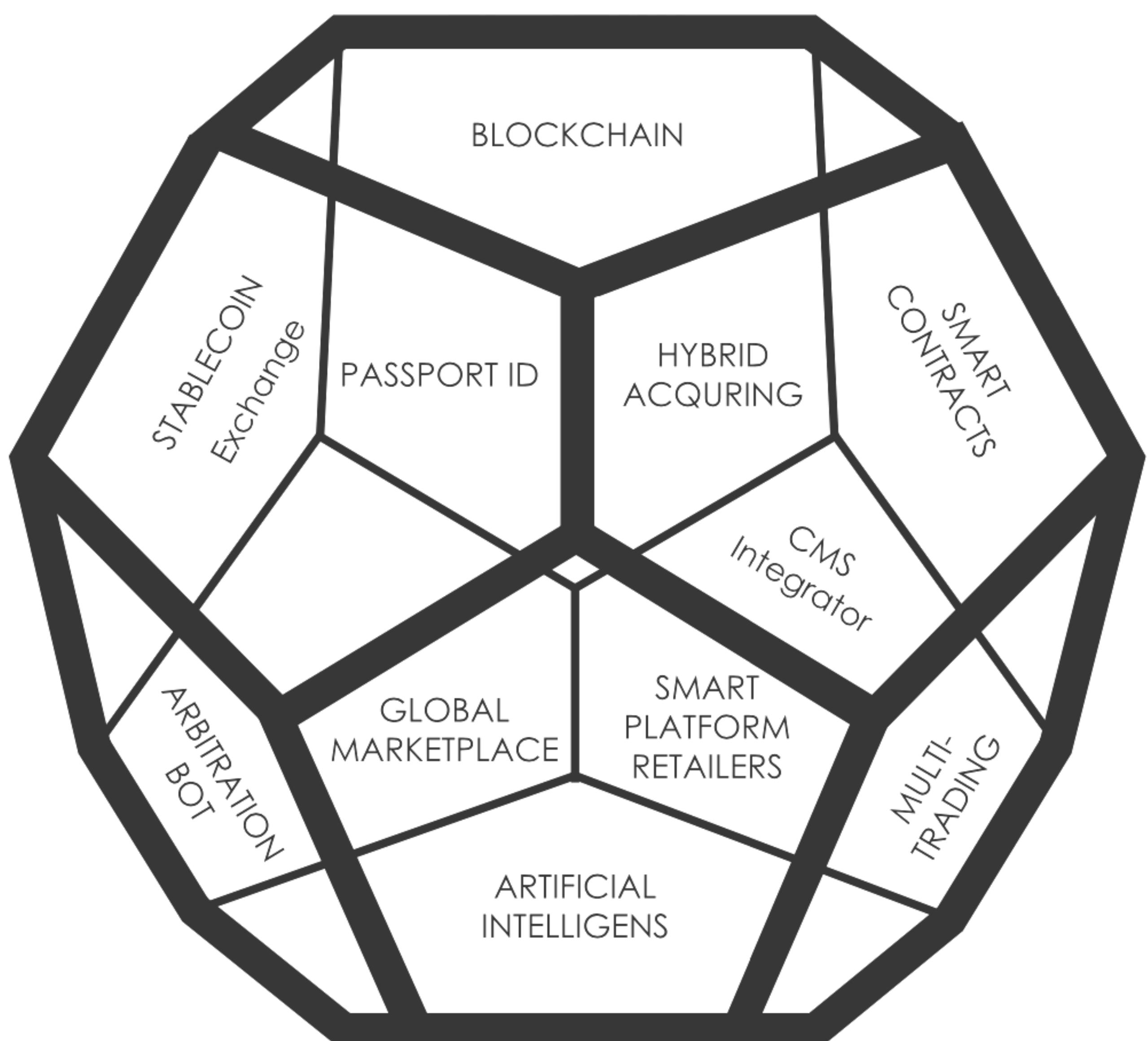
More information on website: voola.io





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Islamic payment is a decentralized system that meets high ethical standards

Thanks to security, transparency, scalability, the ecosystem has a huge capitalization potential.

Our own intelligent system will become a technological breakthrough in the global banking sector

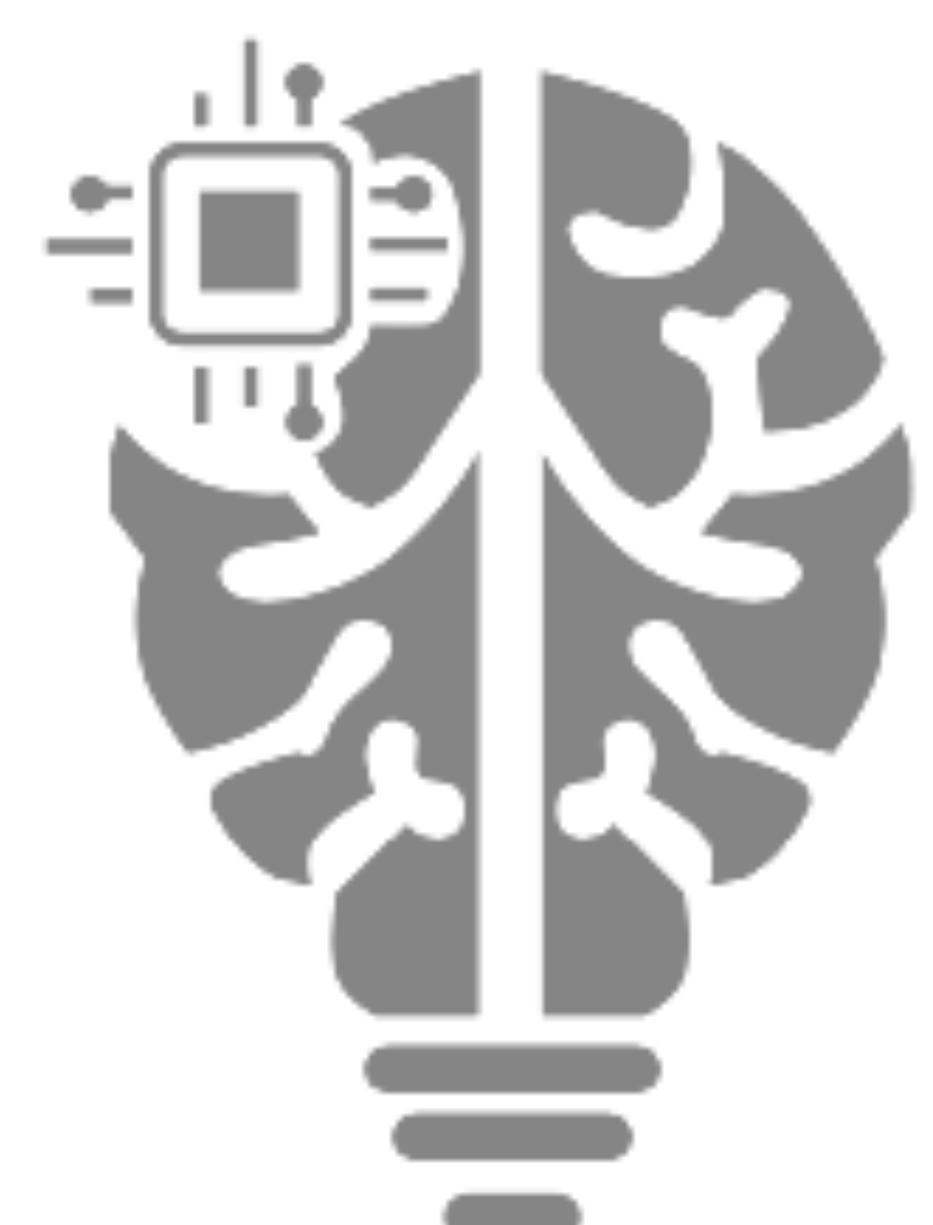
Mission

Creating a hybrid neobanking with deep integration of blockchain technologies where the financial freedom of the user is a priority.



Smart technologies

The smart ecosystem provides an instant and least costly exchange of assets by financial flows between individuals and legal entities without intermediaries and using smart contracts.



Decentralization

We use the developments of our partners from the Foil network team for a wide infrastructure that allows us to create financial and social institutions, as well as control them.





Comparison with the current banking system

THE EVOLUTION OF BANKING

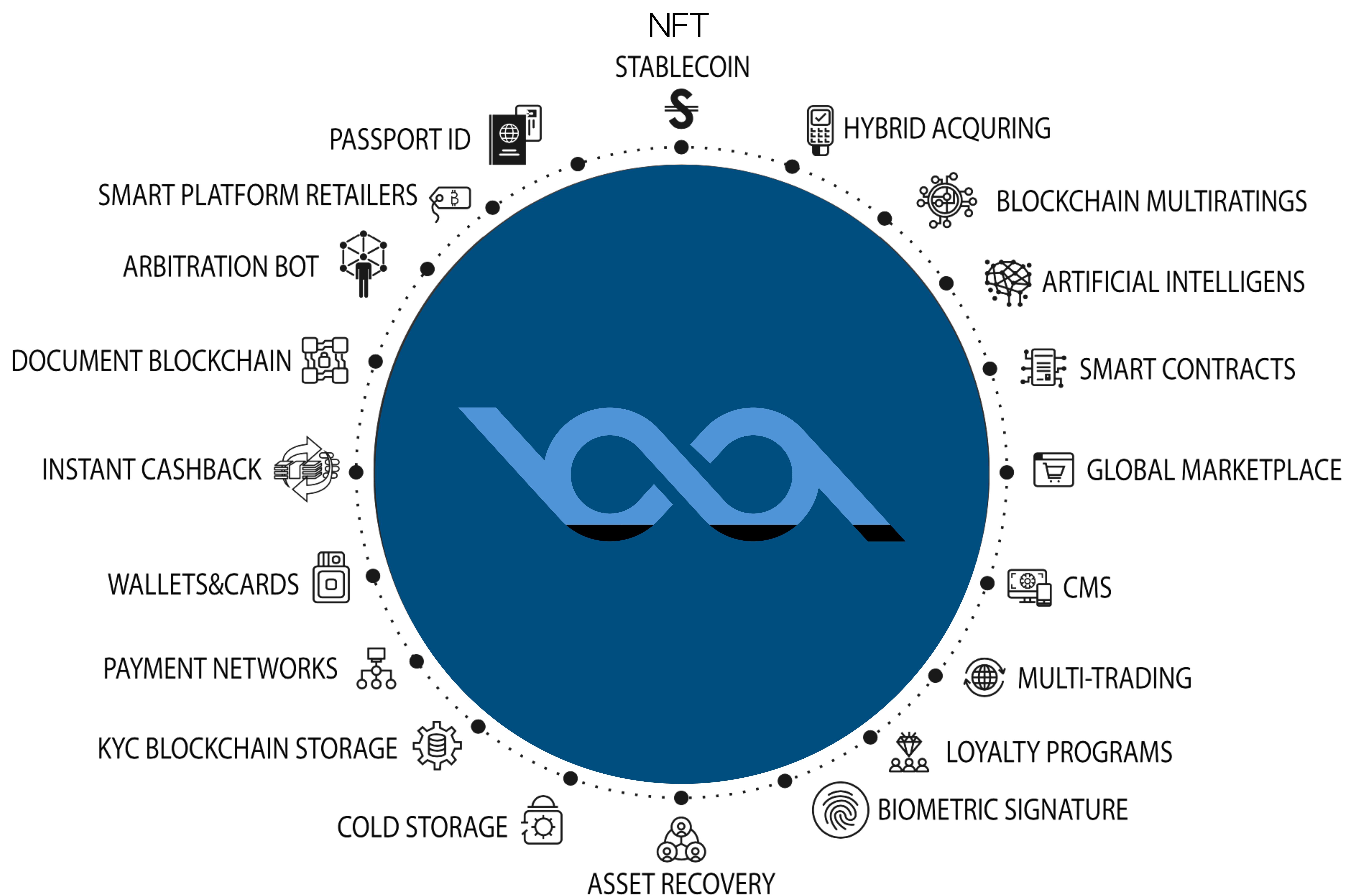
Moneylending Banks (+7 services)	Traditional Banks (+8 services)	Universal Banks (+14 services)	Mobile Banks (+14 services)	Voola Hybrid Bank (+35 services)	
Deposits	Non-cash payment	Currency operations	Electronic bank services	International Hybrid Acquiring	QR code payment for sellers
Exchange	Payment and cash services	Bank guarantees	Free notifications about financial operations	Sale account	Online account creation
Crediting	Deposits	Mortgage	Mobile banking	StableExchange	Multicurrency transactions
Cash payment	Bank cards	Consumer credit	Broker services	PASSPORT ID	Multicurrency virtual cards and e-wallets
Funds keeping	Currency exchange	Automatic crediting	Accessibility	Escrow Smart Contacts	
Funds transfer from one account to another	Deposit boxes	Goods and services remote payment	Bank works 24 hours per day	GLOBAL MARKETPLACE	Hybrid ATMs
Temple funds keeping	Deposit insurance	ATM	Payment terminals	SMART PLATFORM RETAILERS	Artificial Intelligence used for communication with clients
	Special storage for funds keeping	Salary projects	Online chat and telephony	Arbitration bot	
		Access to stock exchange and foreign exchange market	Creation and saving of operation templates	Multirating blockchain system	Photo payment
		Tax payment	Stock and bond trade	CSM Integrator	Platform for financing attraction (IPO, ITO, Venture investment)
		Client's personal account	Virtual card	BlockchainExchange	Consulting robot
		Acquiring	Escrow	Biometric access	Holographic image of the staff (consultant) with a movement possibility using artificial Intelligence
		Precious metal operations	Hedging	Automated multitrading	Atomic swaps
		Encashment	Cashback program	Loyalty program (Virtual loyalty card)	Forming of wide super-loyal audience with a possibility to offer partner services
				Cold account for e-wallets	Virtual financial consulting
				Program of heightened	Virtual social net
				Instant Cashbook	Investment account
				Blockchain trust management	Virtual Investment fund
				Blockchain documents circulation	MultiSignature accounts and wallets



More information on website: voola.io



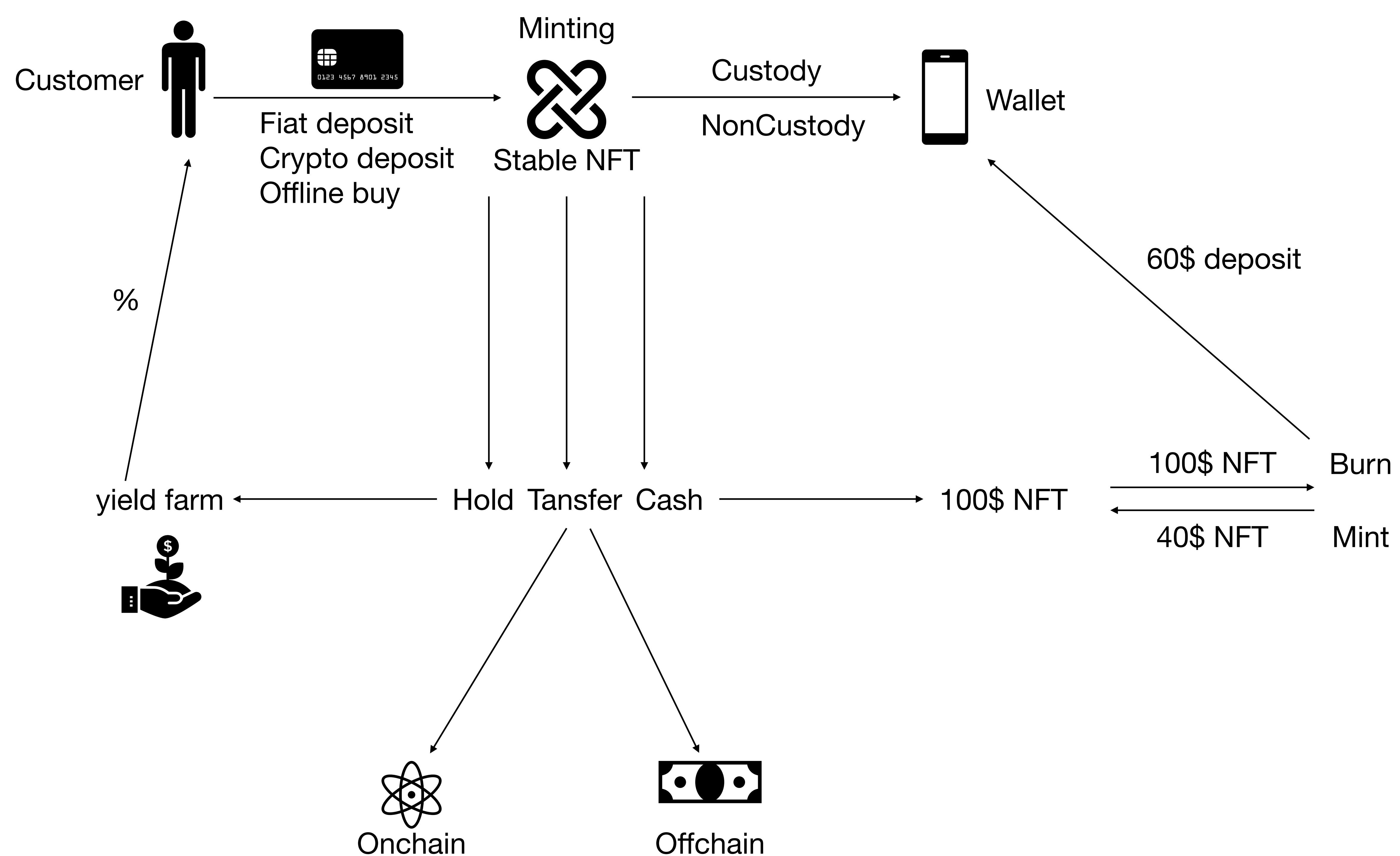
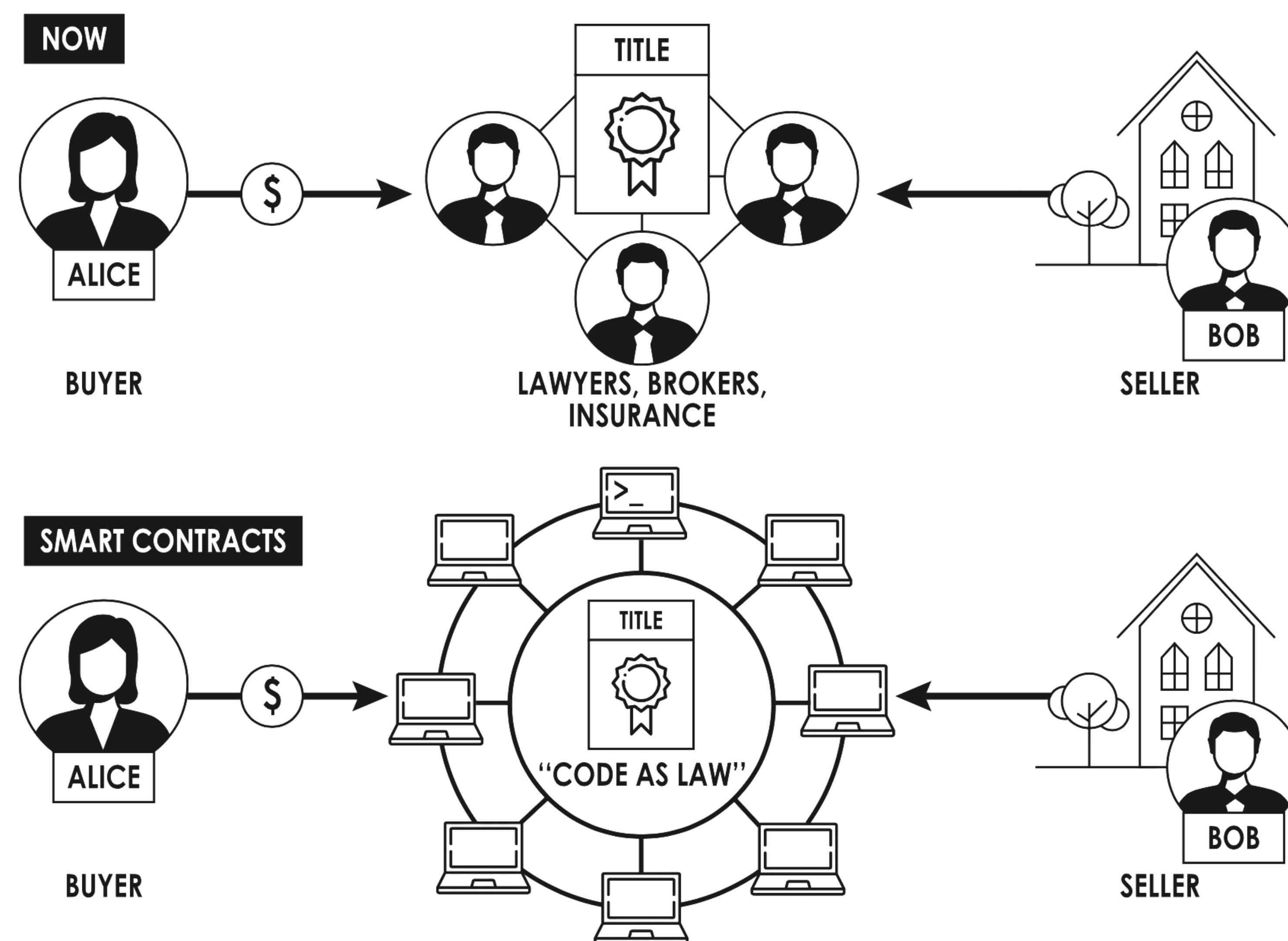
Ecosystem





SMARTCONTRACT

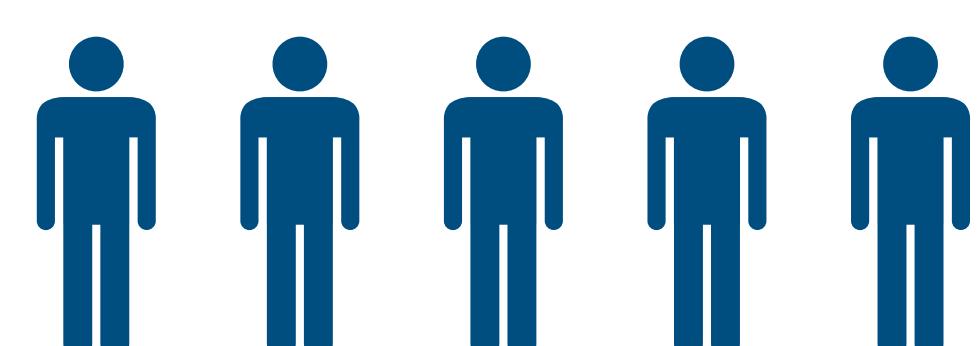
SMART CONTRACT





Market Overview

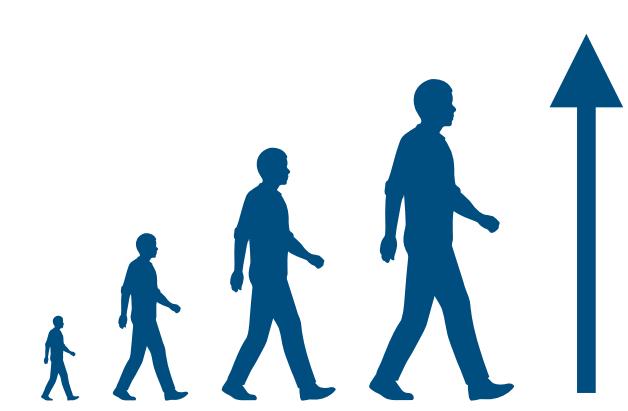
BANKING TARGET AUDIENCE



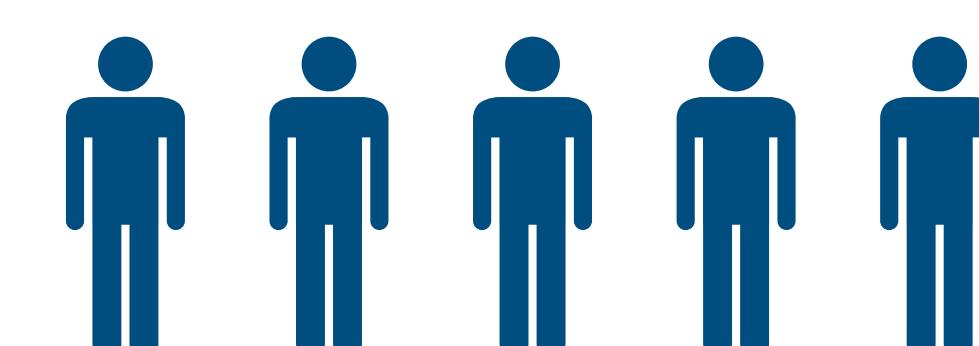
The market potential comprising 500 million people

BANKING MARKET

Stably growing by each year up to 20% of total capitalisation



BLOCKCHAIN TARGET AUDIENCE



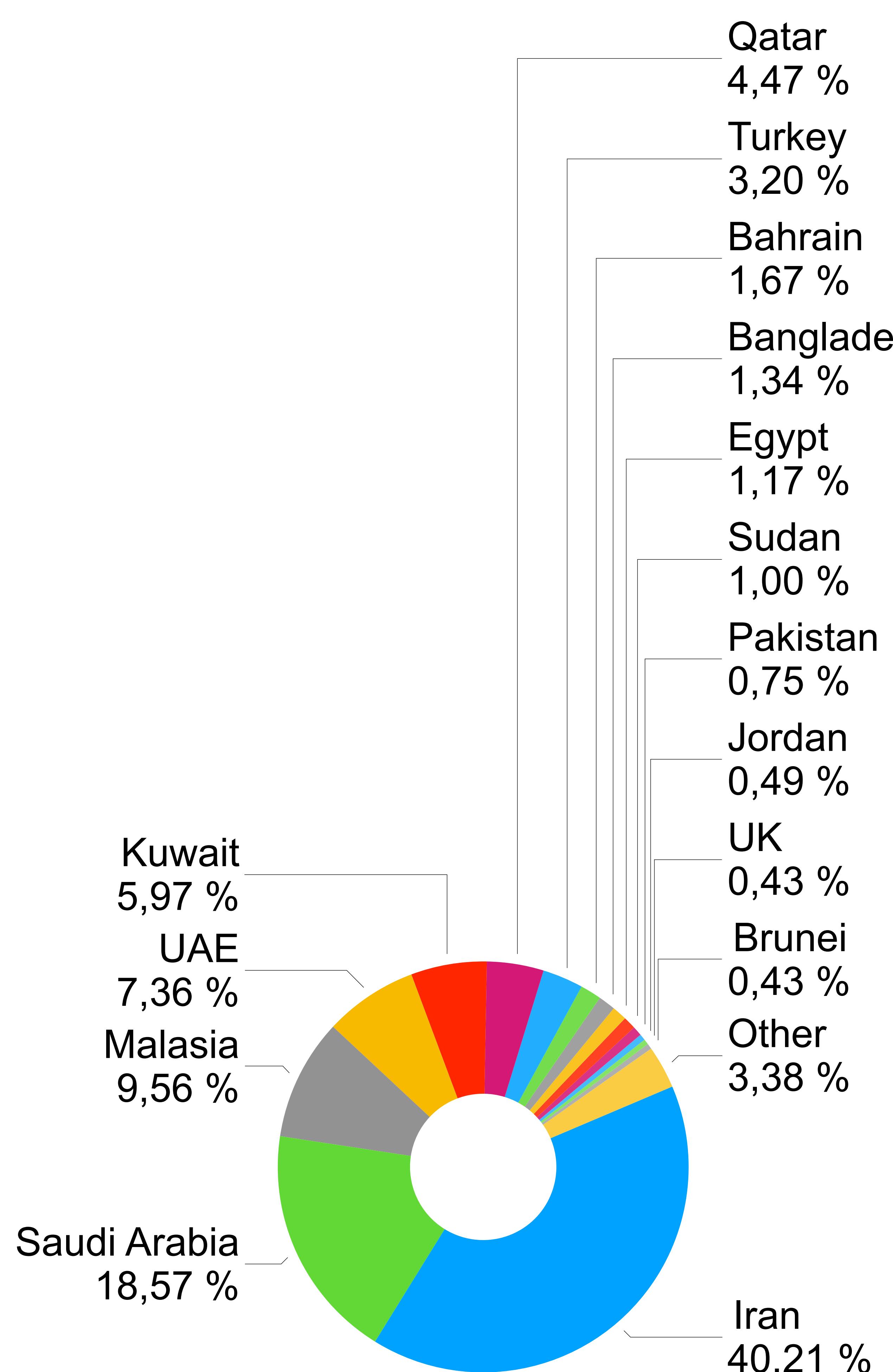
The market potential comprising 100 million people by 2022

BLOCKCHAIN TECHNOLOGIES MARKET

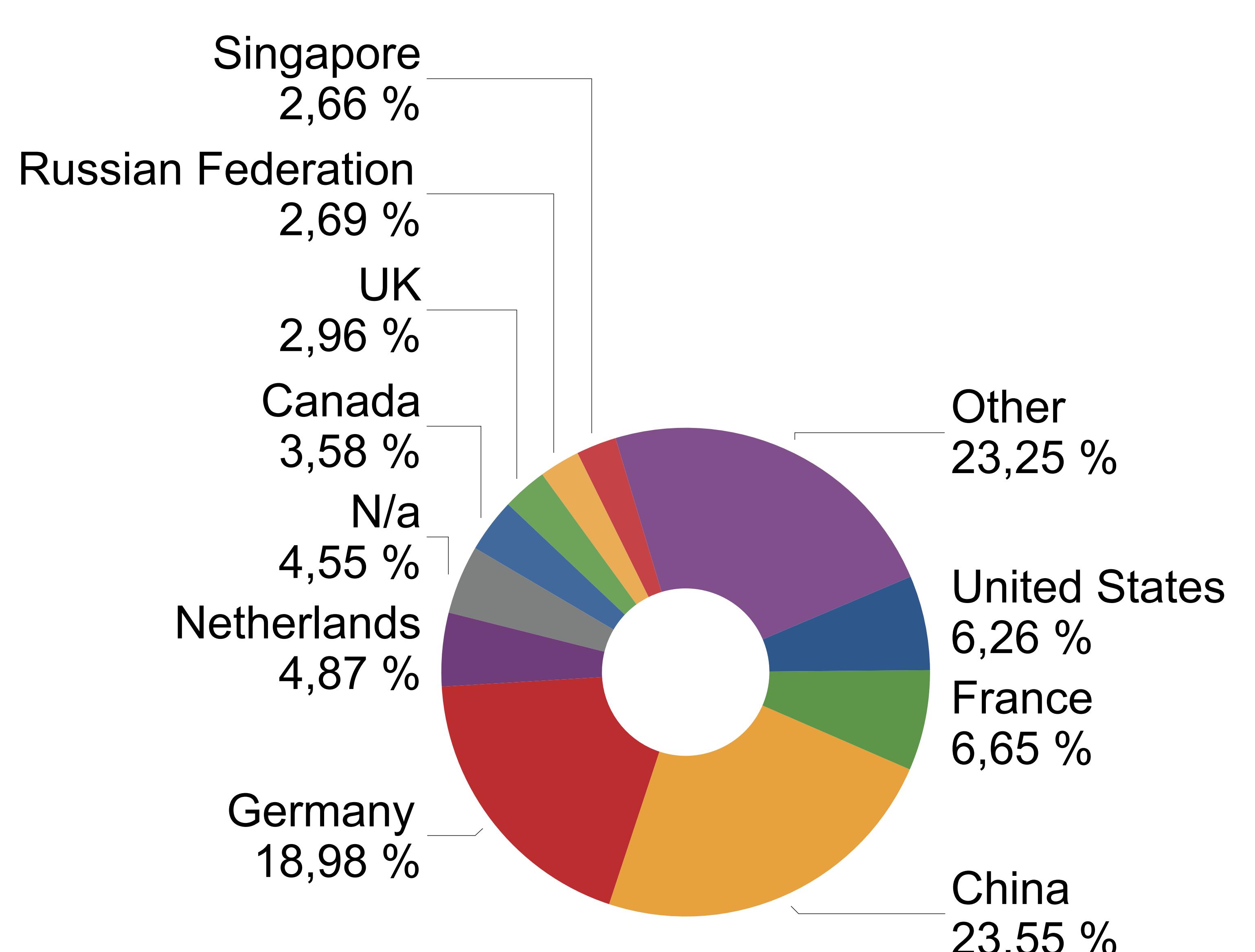
Stably growing by each year up to 30% of total blockchain capitalisation



BANKING MARKET PROPORTION OF COUNTRIES

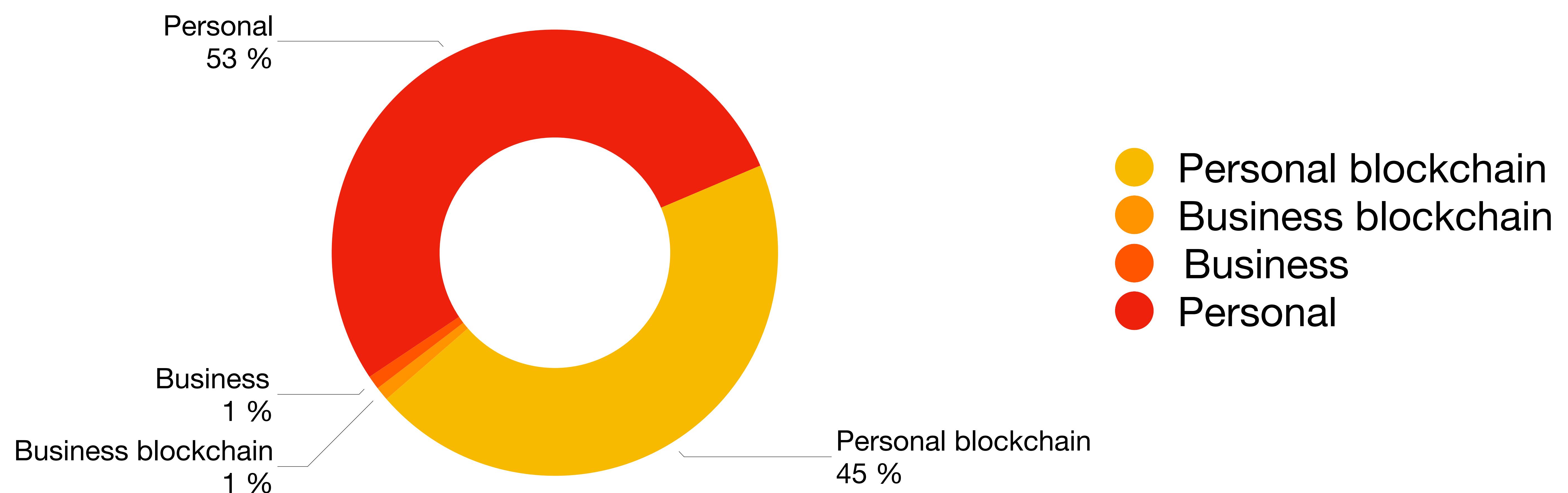


BLOCKCHAIN MARKET PROPORTION OF COUNTRIES

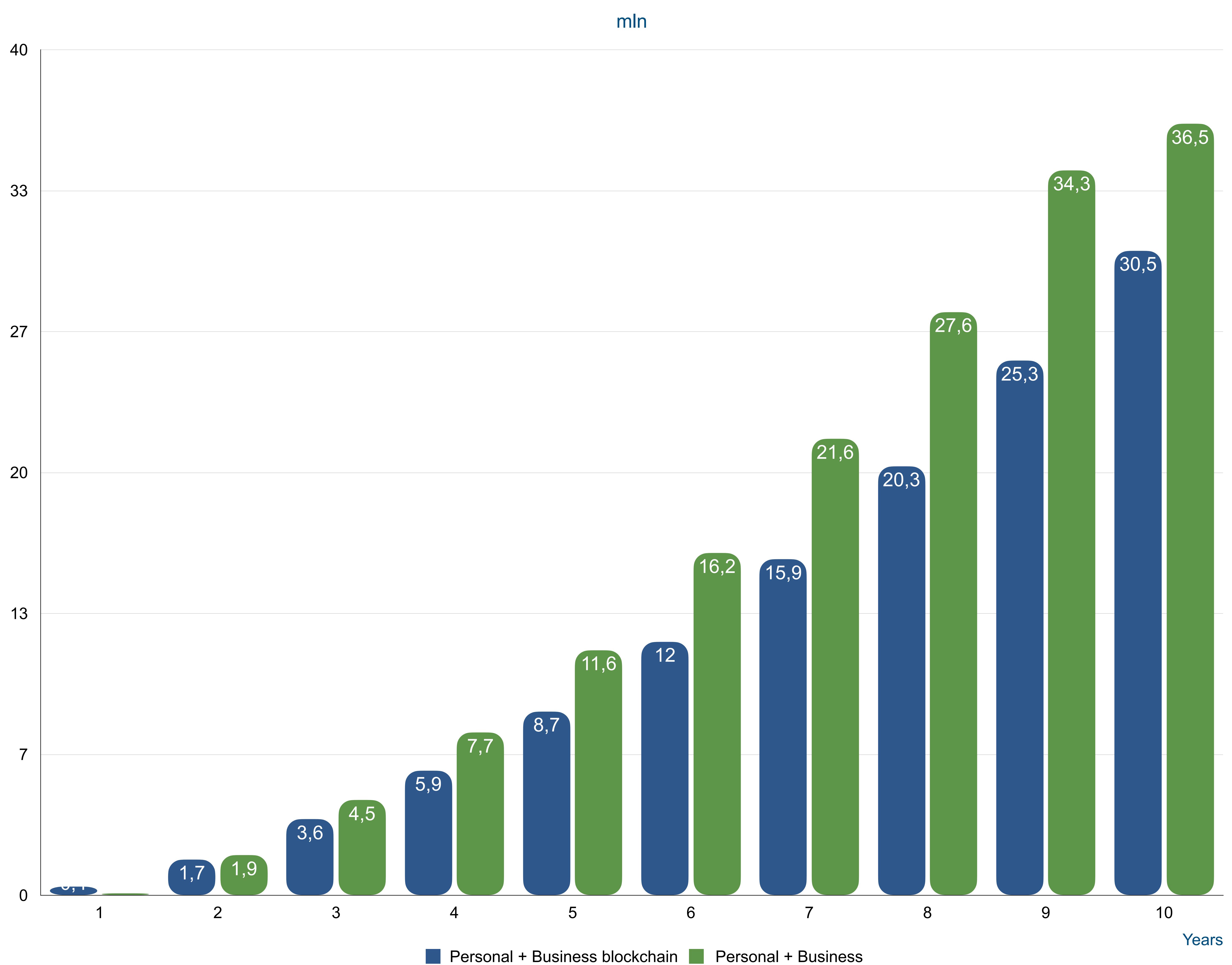




USERS STRUCTURE



USERS BEHAVIOUR



More information on website: voola.io



Business processes

B2C	Common to B2C and B2B	B2B
NFC and remote hybrid goods and services payment	Investment account	International hybrid acquiring
Multicurrency virtual card and e-wallet	Electronic bank services	Online account creation
Multicurrency translations	International ecosystem	Blockchain documents
Safe account	Global marketplace	Farming of wide super-loyal audience with a possibility to offer partner services
Biometric access	Multirating blockchain system	Platform for financing attraction (IPO, ITO, Venture investment)
Hybrid ATMs	Automated multi-trading in stocks and bonds	Stable exchange
Passport ID	MultiSignature accounts and wallets	Virtual financial consulting
Photo payment	Virtual investment fund	Salary projects
QR code payment for sellers	Blockchain exchange	CSM integrator
Loyalty program (virtual loyalty card)	Escrow smart contracts	Artificial intelligence used for communication with clients
Program of heightened instant cash-back	Arbitration bot	Consulting robot
Stable NFT	Access to stock exchange and foreign exchange market	Holographic image of the stuff (consultant with a movement possibility using AI)
	Blockchain trust management	Smart platform retailers
	Atomic swaps	
	Online chat and telephony	
	Bank works 24 hours per day	
	Banking services are accessible all around the world	



Architectural solution

DELIVERY CHANNELS		CORE PRODUCT PROCESSING SYSTEMS					SYSTEM INTERFACES AND INTEGRATION SOLUTIONS						
Retail and Corporate banking/customer service management		Cryptocurrency exchange	Trade finance	Credit card	Electronic banking	Loan	SWIFT, RTGS, WU, ETC						
		Treasury	Remittance and payment	Virtual debit card	Investment	Deposit	Live financial markets						
		Financial assets	Financing and Collection	Cash flow monitoring	Retail financing	Corporate financing	Integration manager						
		Escrow	Treasury	Salary projects	Smart exchange technology	Scoring	Open API						
		Processing		Provisioning		Revaluation		ATM Broker					
		Accounting											
		BUSINESS INTELLIGENCE AND REGULATORY COMPLIANCE											
		Reporter		International taxation regulations		Enterprise data warehouse			Exchange Rate board				
		Financial template report	Report designer	Credit bureau interface	FATCA	CRS	Corp and MGMT reporting	Business intelligence	Risk management	Financials			
SUPPORT APPLICATIONS													
Decentralised architecture			System administration and security			Business process management							
Notification management			Personnel and payroll			Fixed assets management							



Stable NFT

We have become pioneers in the field of stable NFT tokens. A disruptor of the traditional financial system and a pioneer in the digital use of traditional currencies, stable NFT tokens support and empower growing enterprises and innovations throughout the blockchain space. Stable NAT tokens exist in the form of an ERC-721 digital token built on several blockchains.

How do StableNFTs work?

Stable Voola tokens exist as NFT tokens built on several leading blockchains, including Polygon, Tron, Solana, Ethereum, BSC, FOIL. These transport protocols consist of open source software that interacts with blockchains, allowing the issuance and redemption of stable Voola tokens.

Each NFT token is 100% backed by our reserves, which include traditional currency and cash equivalents, and may also include other assets and accounts receivable on loans provided by Voola to third parties.



CryptoCoupons

Voolanotes with a cold wallet

Our Voolanotes provide the highest level of security from graphic design to manufacturing, which makes them comparable to real banknotes. The printing process is carried out in accordance with strict security protocol and takes place in Dubai, under the jurisdiction of the UAE.

Advantages

A convenient way to buy and store crypto assets.

- great for a gift (replenished with \$ 200 and gave to a friend).
- payment as cash (transfer of a crypto asset from hand to hand).
- travel without extra attention, Voola note banknotes can be stored together with paper money.

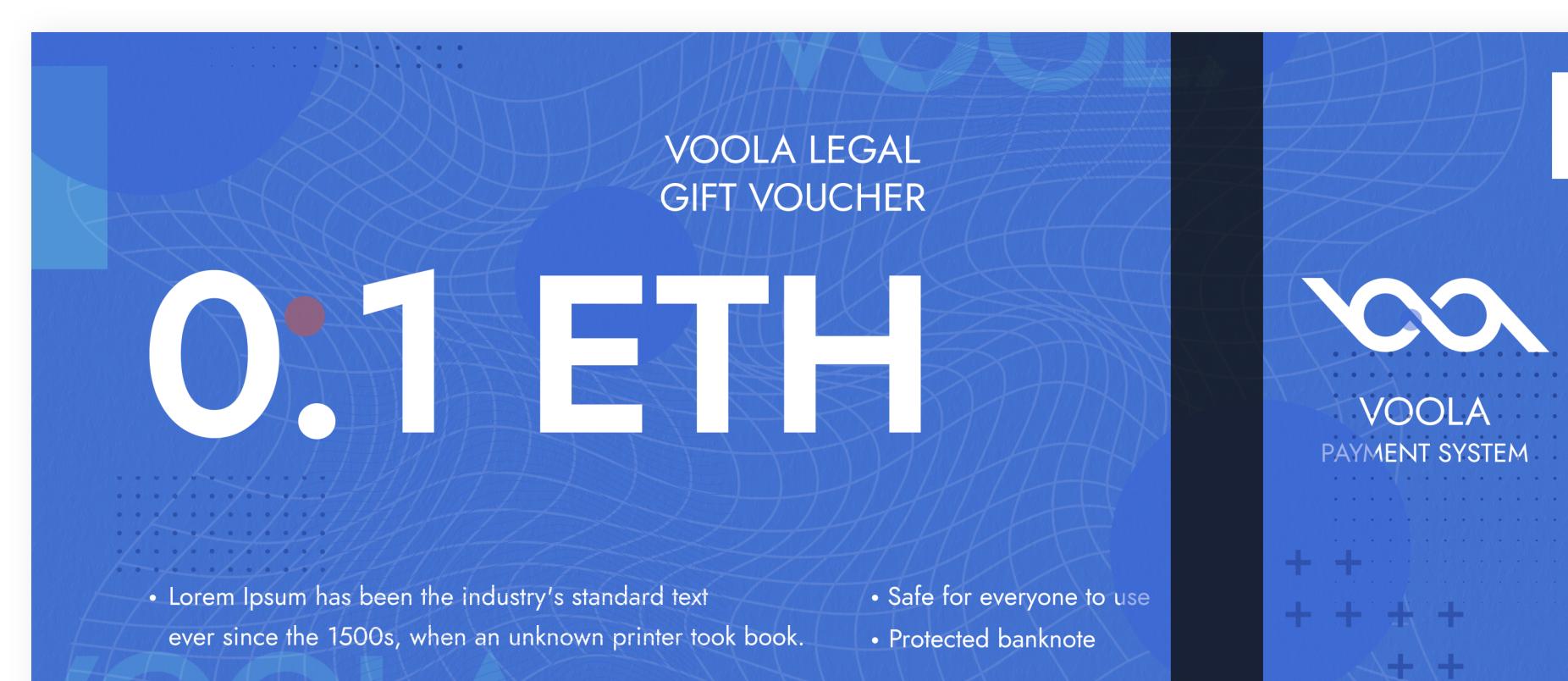
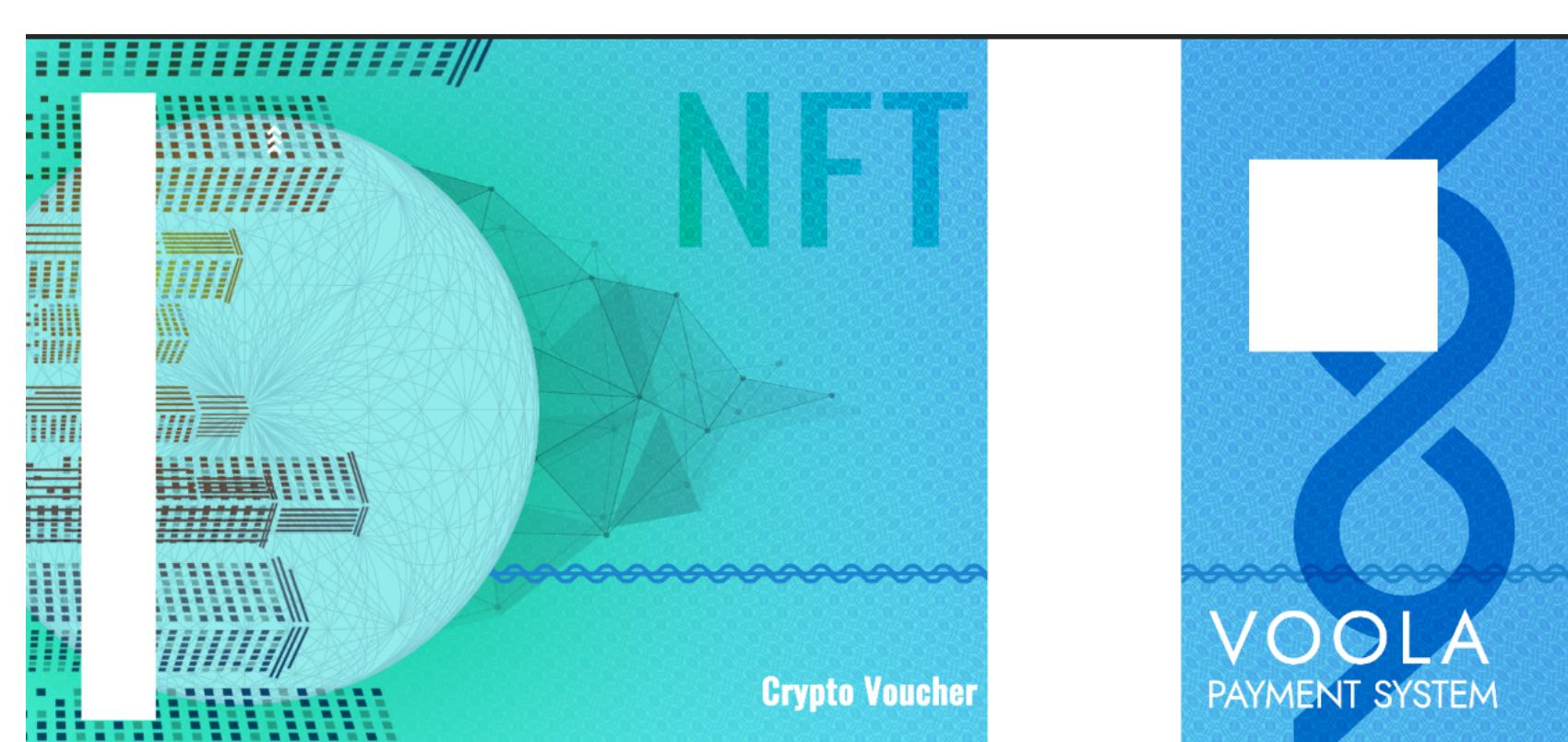
The wallet balance can be checked using the wallet's public key via any blockchain explorer. To do this, you need to scan the QR code of the wallet or enter the public key manually.

The private key of the wallet is placed under the hologram (when opening it, the edges come off unevenly, this allows you to determine whether this banknote was opened earlier)

How are private keys printed?

Secret keys are created using a quantum machine developed in Dubai. These systems have been tested for compliance with the NIST SP800-22 test suite for random numbers. Therefore, we can guarantee that each wallet is unique. Secret keys are generated offline, the printer does not have access to the Internet, and the employees of the printing house with a high level of security are under strict supervision. The company is one of the most reliable printing companies in the UAE.

- a) The process of creating cold wallets is safe
- b) A secure process has been implemented to delete private keys after printing a set of cold wallets
- c) The printing machines are offline and not connected to the Internet
- d) A security firm and an audit company control the entire process.





Smartcards

Voola SmartCard is a simple and easy-to-use device that allows you to simply and easily secure cryptocurrency in an elegant and stylish form.

You can put the card in your wallet and carry it with you, while maintaining full control. The built-in chip stores your unique and non-copyable key inside the card itself, which makes this product a very secure way to store your cryptocurrency.

You can also easily manage your cryptocurrency on multiple cards to distribute your assets for maximum security.

This device is multi-currency, you can store coins such as Voola, Foil, Bitcoin, Ethereum, Ripple, Bitcoin Cash, Stellar, Cardano, Tezos

Specifications

Size: 85.60mm x 45.00mm x 0.80mm

Built-in microchip: EAL6+ SecurCore from Samsung

Uses cryptography: 3DES, AES, RSA and ECC

Processor: Arm SecureCore SC000

Compatible with Android 5.1+ or iPhone with NFC (on some models)

The firmware is tested by Kudelski Security to ensure your protection

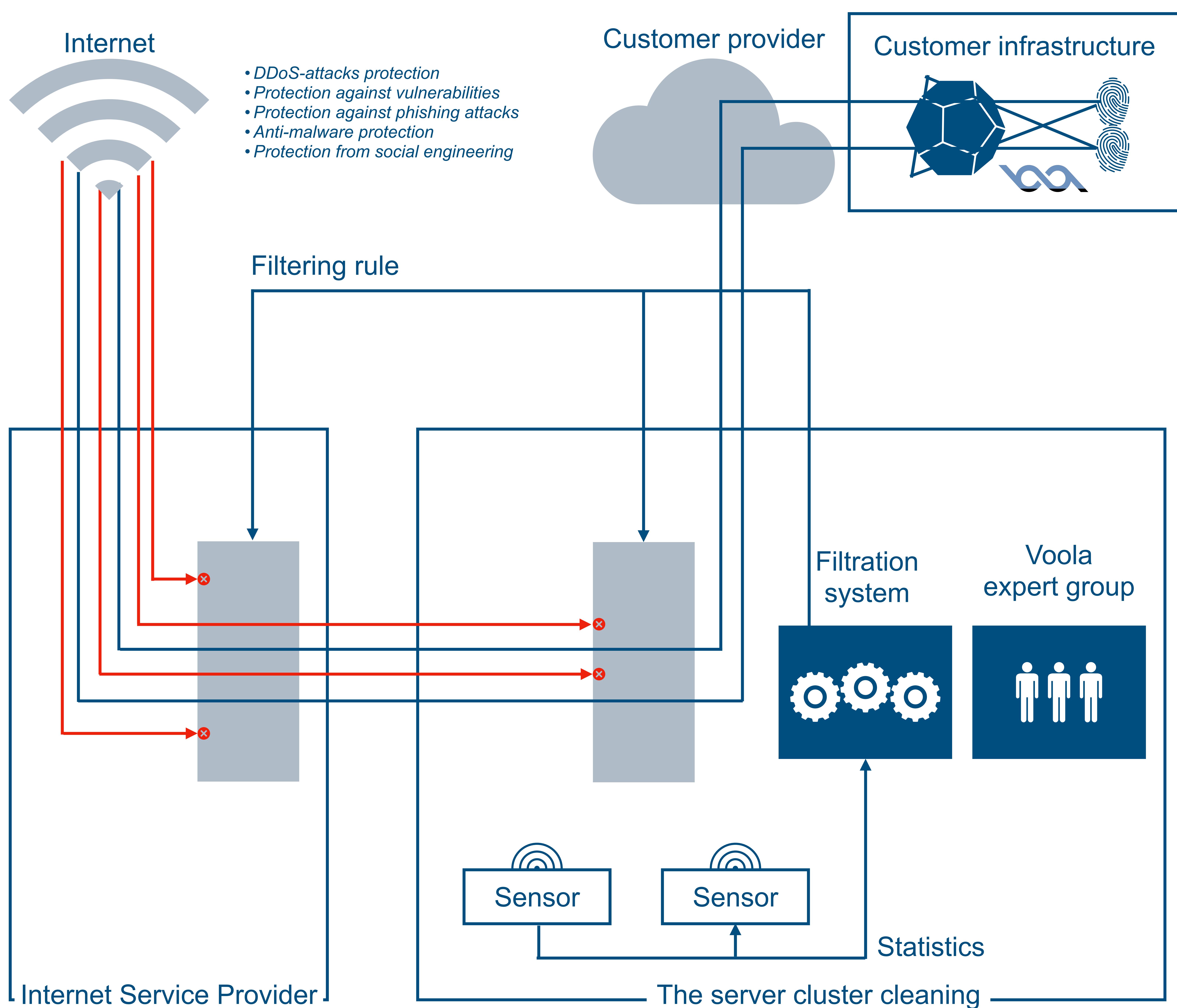
Why do I need a hardware device?

Assets can be stored on an exchange, on online services or in an application on a computer. All these methods are extremely risky, since accounts on exchanges are often hacked, and funds are stolen. At the moment, there is one most secure way to store cryptocurrencies – a hardware device that cannot be hacked. With a hardware device, you can not worry about the safety of assets.





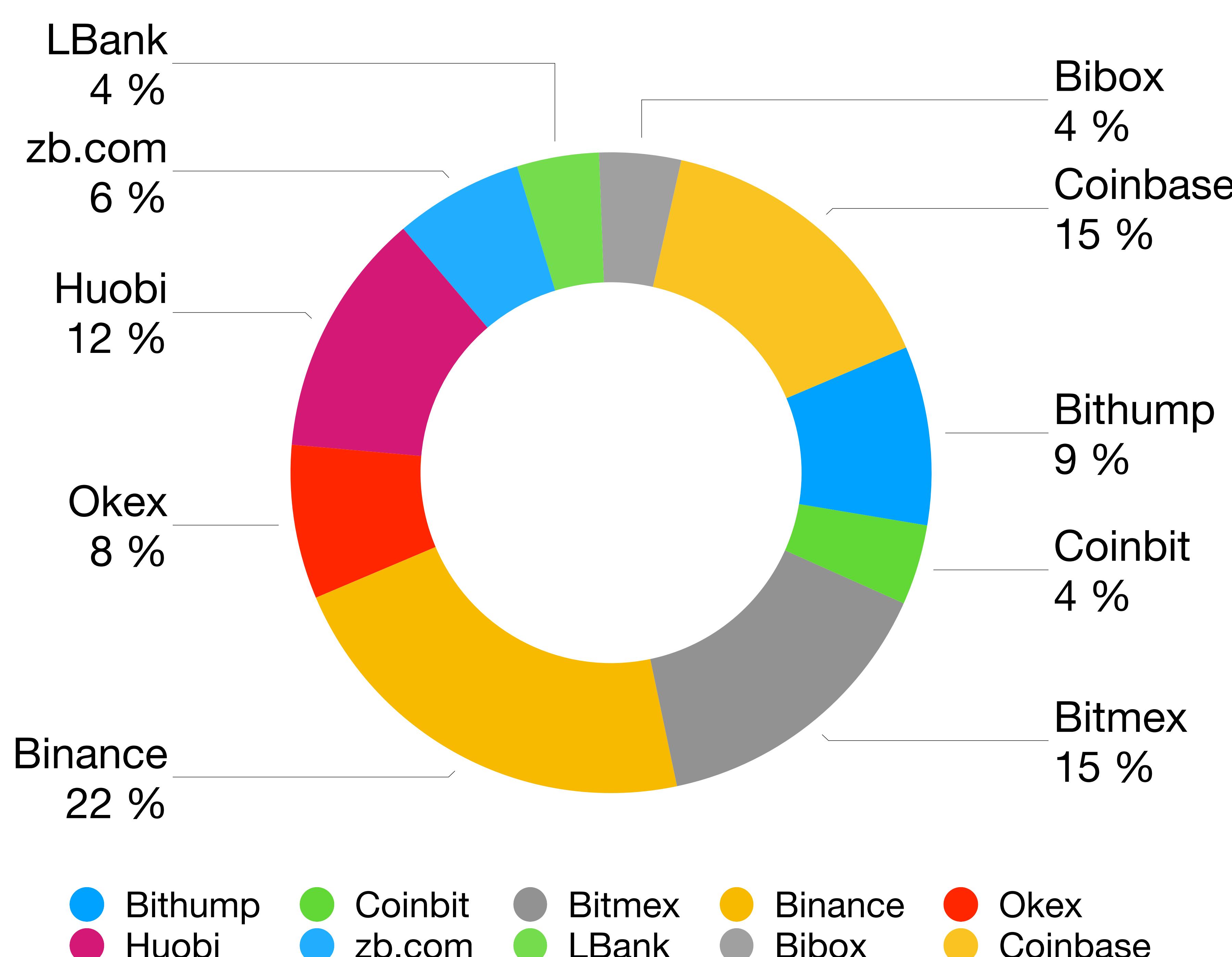
Protection against cyber attacks





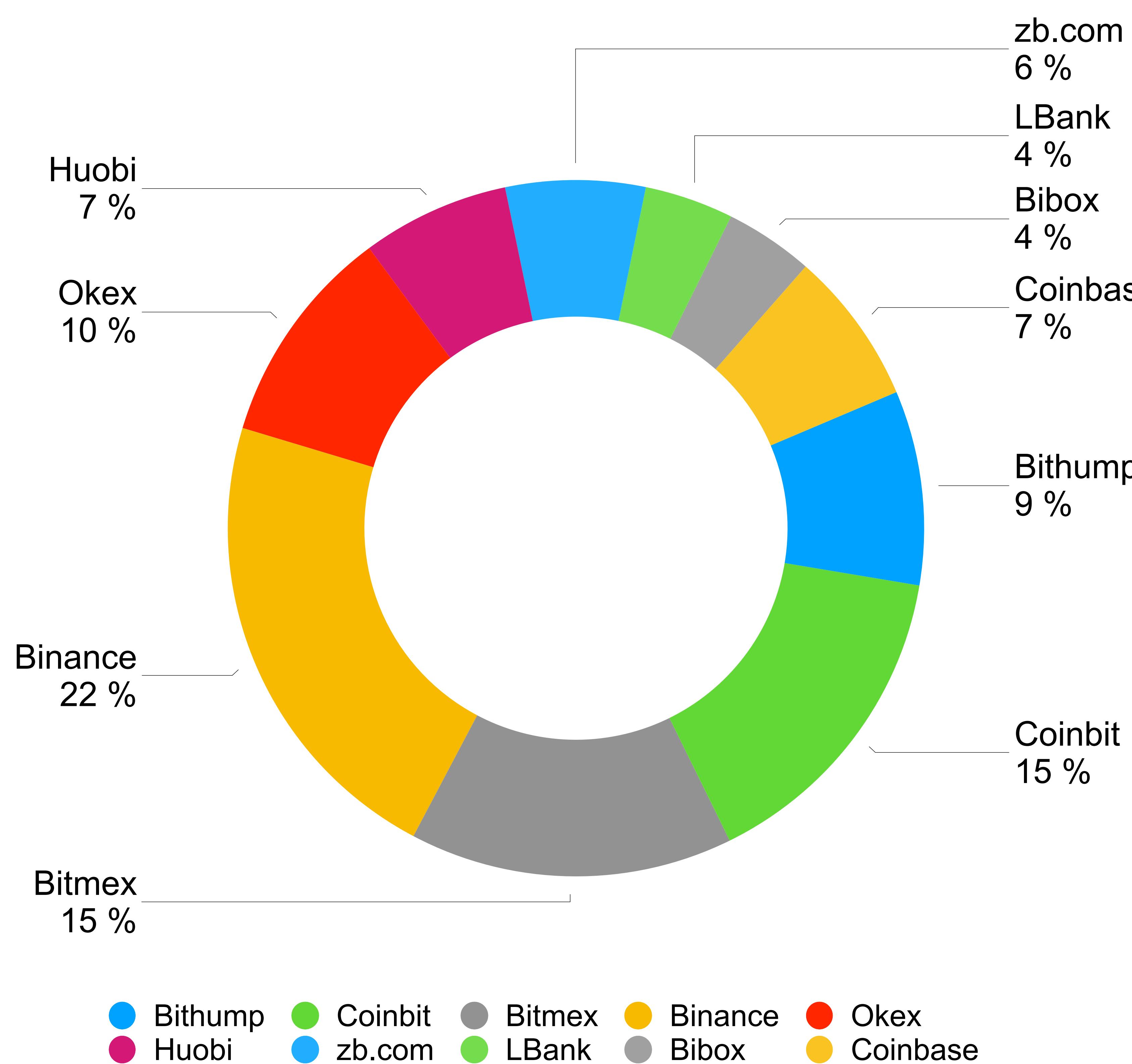
Overview of the crypto market

Cryptocurrency exchanges turnover for 24 hours



Bithump	653 025 939 \$
Coinbit	293 389 494 \$
Bitmex	1 086 546 635 \$
Binance	1 586 548 105 \$
Okex	562 480 767 \$
Huobi	896 287 074 \$
zb.com	469 781 978 \$
LBank	299 019 852 \$
Bibox	298 284 105 \$
Coinbase	1 092 281 720 \$

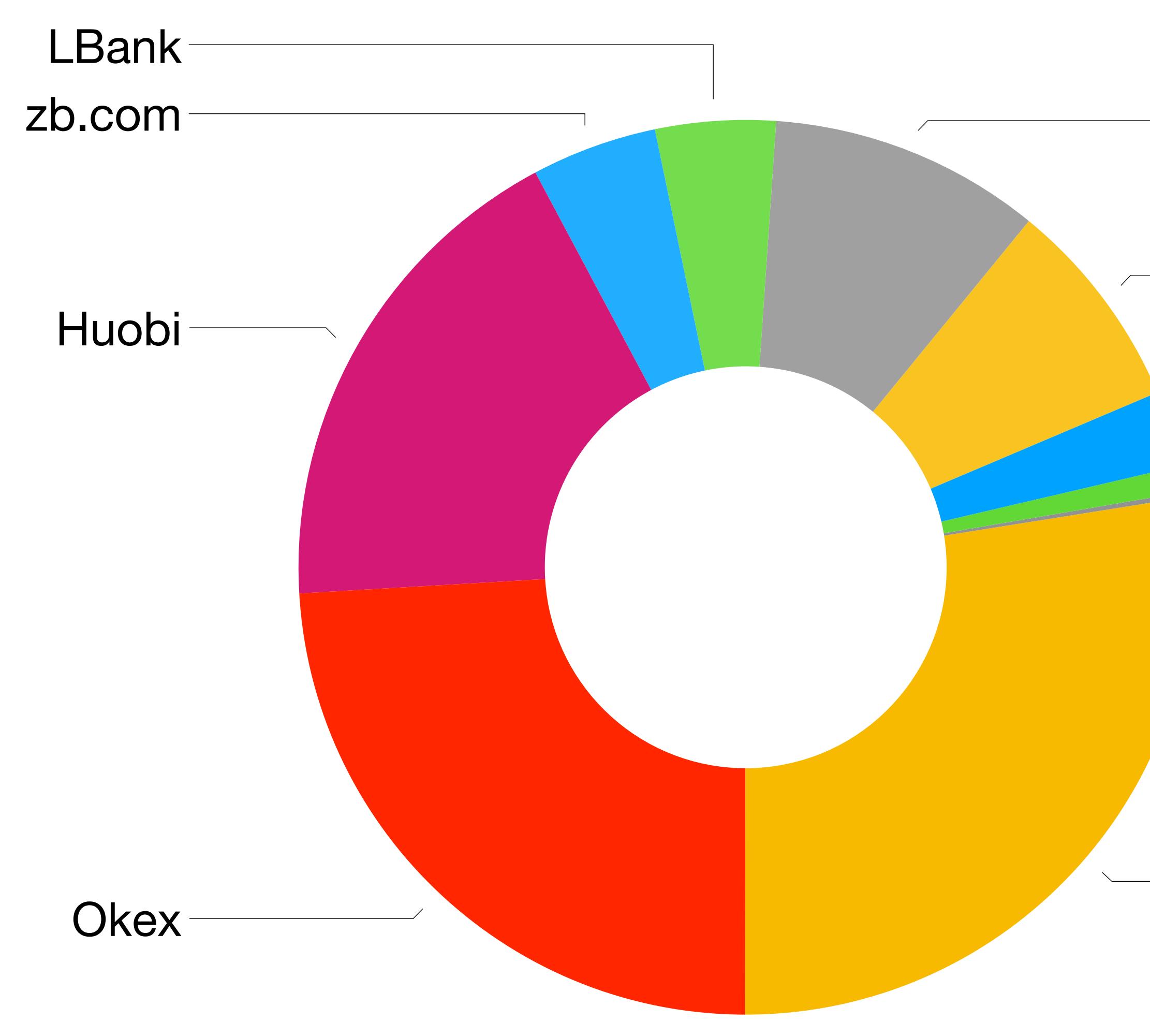
Cryptocurrency exchanges profitably for 24 hours



Bithump	1 306 051,00 \$
Coinbit	2 184 563,00 \$
Bitmex	2 173 093,00 \$
Binance	3 173 096,00 \$
Okex	1 480 767,00 \$
Huobi	992 574,00 \$
zb.com	939 463,00 \$
LBank	598 039,00 \$
Bibox	595 568,00 \$
Coinbase	1 034 655,00 \$



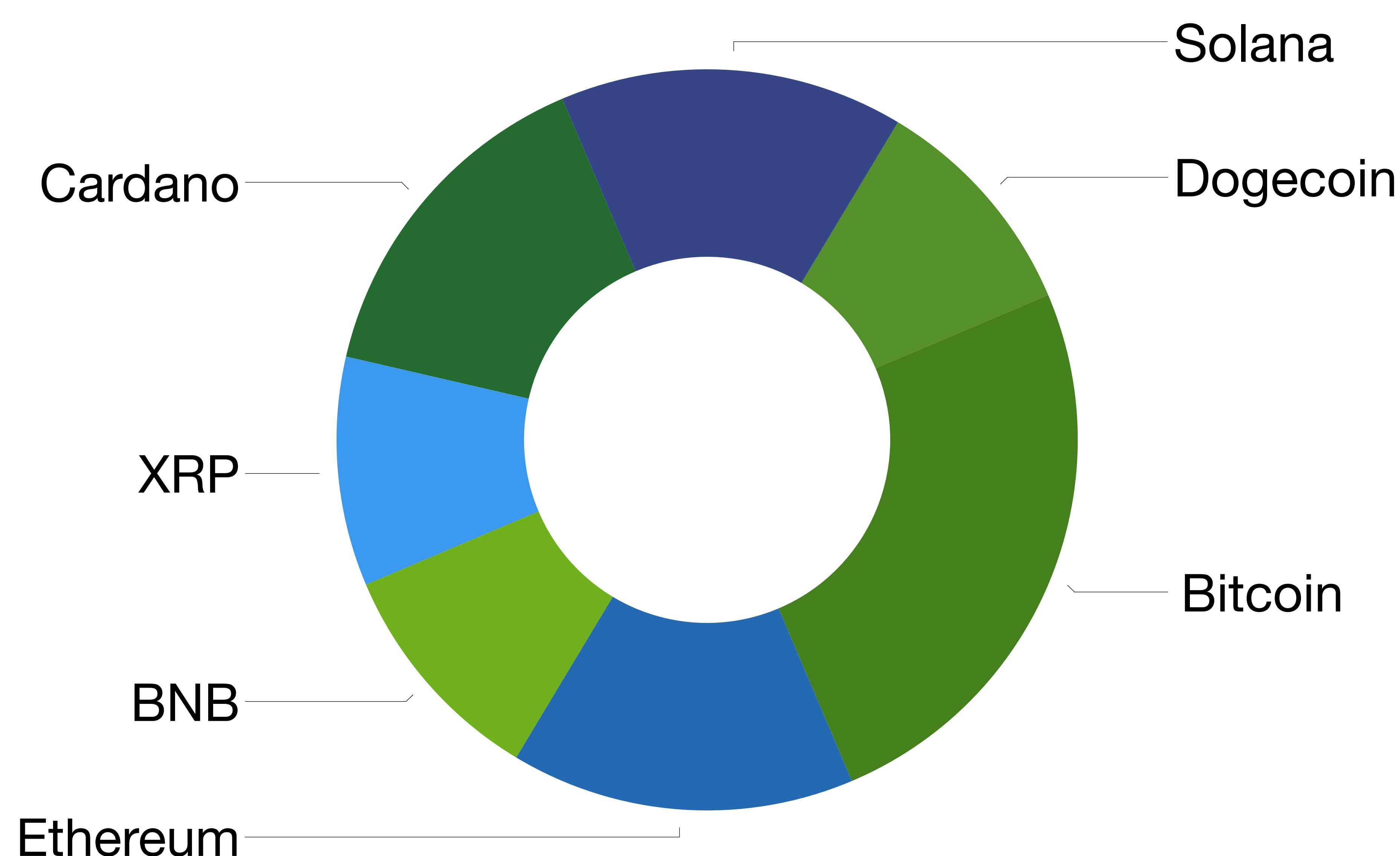
Number of trading tokens on cryptocurrency exchanges



Bithump	58
Coinbit	20
Bitmex	4
Binance	583
Okex	509
Huobi	384
zb.com	96
LBank	92
Bibox	208
Coinbase	163

● Bithump ● Coinbit ● Bitmex ● Binance ● Okex ● Huobi ● zb.com ● LBank ● Bibox ● Coinbase

Cryptocurrency market share



Bitcoin	25 %
Ethereum	15 %
BNB	10 %
XRP	10 %
Cardano	15 %
Solana	15 %
Dogecoin	10 %

● Bitcoin ● Ethereum ● BNB ● XRP ● Cardano ● Solana ● Dogecoin



Services and tariffs

N	Title	Unit of measure	PERSONAL		BUSINESS		ISLAMIC	
			White	VIP	White	VIP	PERSONAL	BUSINESS
1	FIX fee for tariff	\$	5	20	20	100	0	25
2	Interbank transfer	%	1.0%	3.0%	1.0%	3.0%	0.5%	1.0%
	Average purchase amount	\$	100	200	100	500	100	1 000
3	Currency conversion	%	0.5%	1.0%	0.5%	1.0%	0.5%	1.0%
	User average turnover for 1 month	\$/month.	100	200	500	1 000	500	1 500
4	Currency withdrawal from ATM	%	1.0%		0.0%		0.5%	
	Average purchase amount for transaction	\$/month	1 000		2 000		1 000	
	Transactions per 1 User	units/month.	1	1	1	1	1	1
5	Payments acceptance (hybrid acquiring)	%			0.5%	0.7%		0.5%
	Amount of funds received per month per 1 business/unit	\$/month			100	500		100
6	Gas price for Blockchain transaction	\$	0.00000021	0	0.00000021	0	0.00000021	0.00000021
	Transactions per 1 User	units/month.	1	1	1	1	1	1
7	Cost of physical card issuing	\$	10		10		10	
	New User - Physical card conversion	%	30 %				5 %	



Performance indicators

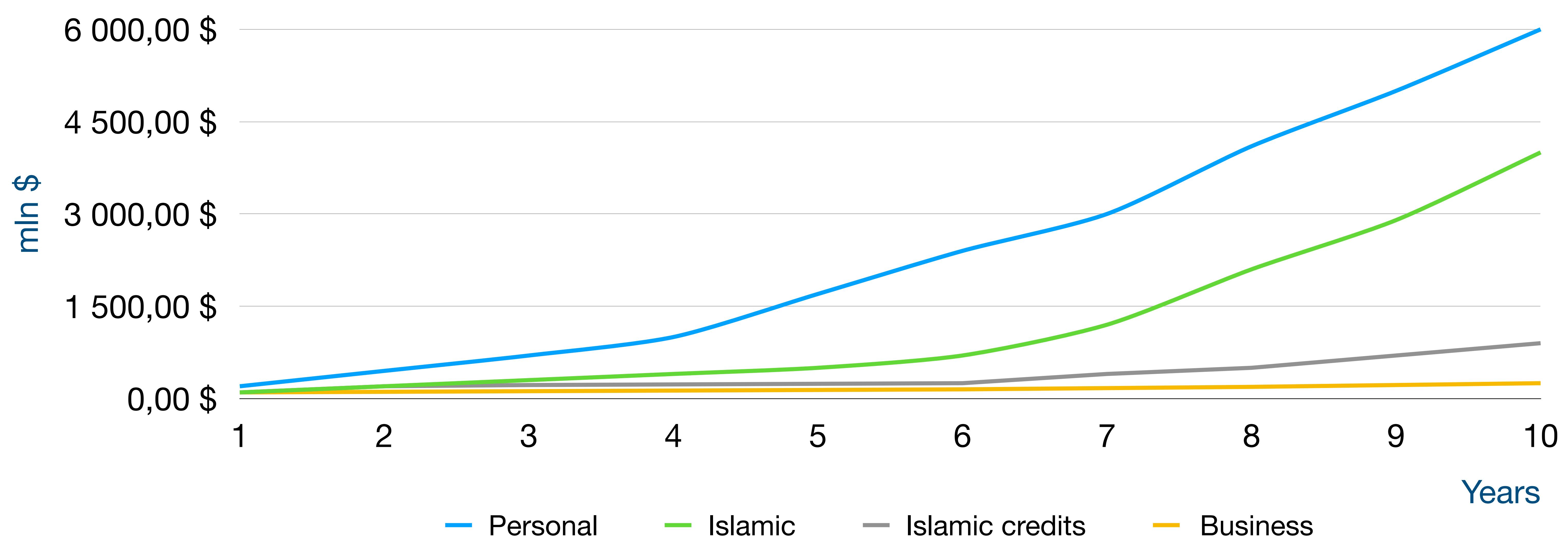
Items title	PROJECT INCOME AND EXPENSES									
	1st year	2nd year	3rd year	4th year	5th year	6th year	7th year	8th year	9th year	10th year
PROJECT main parameters										
Income and expenses items, min. \$										
EARNINGS, TOTAL										
PERSONAL USERS	28.399	340.490	911.203	1 658.199	2 593.747	3 724.096	5 062.672	6 614.915	8 393.714	10 364.658
BUSINESS USERS	23.842	224.894	542.898	942.330	1 426.926	1 997.058	2 652.726	3 393.930	4 220.670	5 132.946
PERSONAL CREDITING	1.403	9.063	25.923	59.397	115.587	198.042	317.742	477.530	687.912	953.301
BUSINESS CREDITING	0.242	1.465	6.340	14.462	25.072	33.170	53.757	71.832	92.395	115.446
PERSONAL BLOCKCHAIN WHITE USERS	0.695	3.176	5.571	8.487	11.936	15.918	20.433	25.481	31.062	37.175
PERSONAL BLOCKCHAIN VIP USERS	1.720	98.971	315.320	595.001	940.832	1 353.017	1 831.558	2 376.454	2 987.705	3 623.168
BUSINESS BLOCKCHAIN WHITE USERS	0.497	2.902	12.354	27.970	48.253	73.201	102.814	137.094	176.038	219.649
BUSINESS BLOCKCHAIN VIP USERS	0.000	0.012	1.825	6.892	16.397	31.755	54.549	86.475	129.086	184.432
EXPENSES FOR ATTRACTION AND RETENTION	0.000	0.008	1.216	4.588	10.931	21.170	36.366	57.650	86.057	122.955
DEVELOPMENT AND OPERATIONAL	-33.520	248.421	571.042	938.249	1 349.778	1 805.904	2 307.078	2 853.301	3 445.049	4 072.114
EBITDA	-21.565	23.279	33.310	42.934	67.890	96.966	116.176	137.404	184.643	255.470
DEPRECIATION	-26.686	68.782	305.635	672.428	1 165.148	1 800.058	2 603.052	3 566.561	4 677.964	5 914.118
INTEREST ON LOANS AND CREDITS	0	0	0	0	0	0	0	0	0	0
TAXES AND MANDATORY PAYMENTS	0.000	6.695	29.035	63.881	110.689	171.C05	247.290	338.823	444.407	561.841
BALANCE PROFIT	-26.433	65.343	290.353	638.806	1 106.890	1 710.055	2 472.900	3 388.233	4 444.066	5 618.412
PROFIT TAX	-26.433	58.648	261.318	574.926	996.201	1 539.049	2 225.610	3 049.410	3 999.660	5 056.571
NET PROFIT	-26.433	0	0	0	0	0	0	0	0	0

PROJECT SUCCESS CRITERIA	
Payback period, month	16
Discount rate	40,00%
NPV, min. \$	1162
IRR	165%

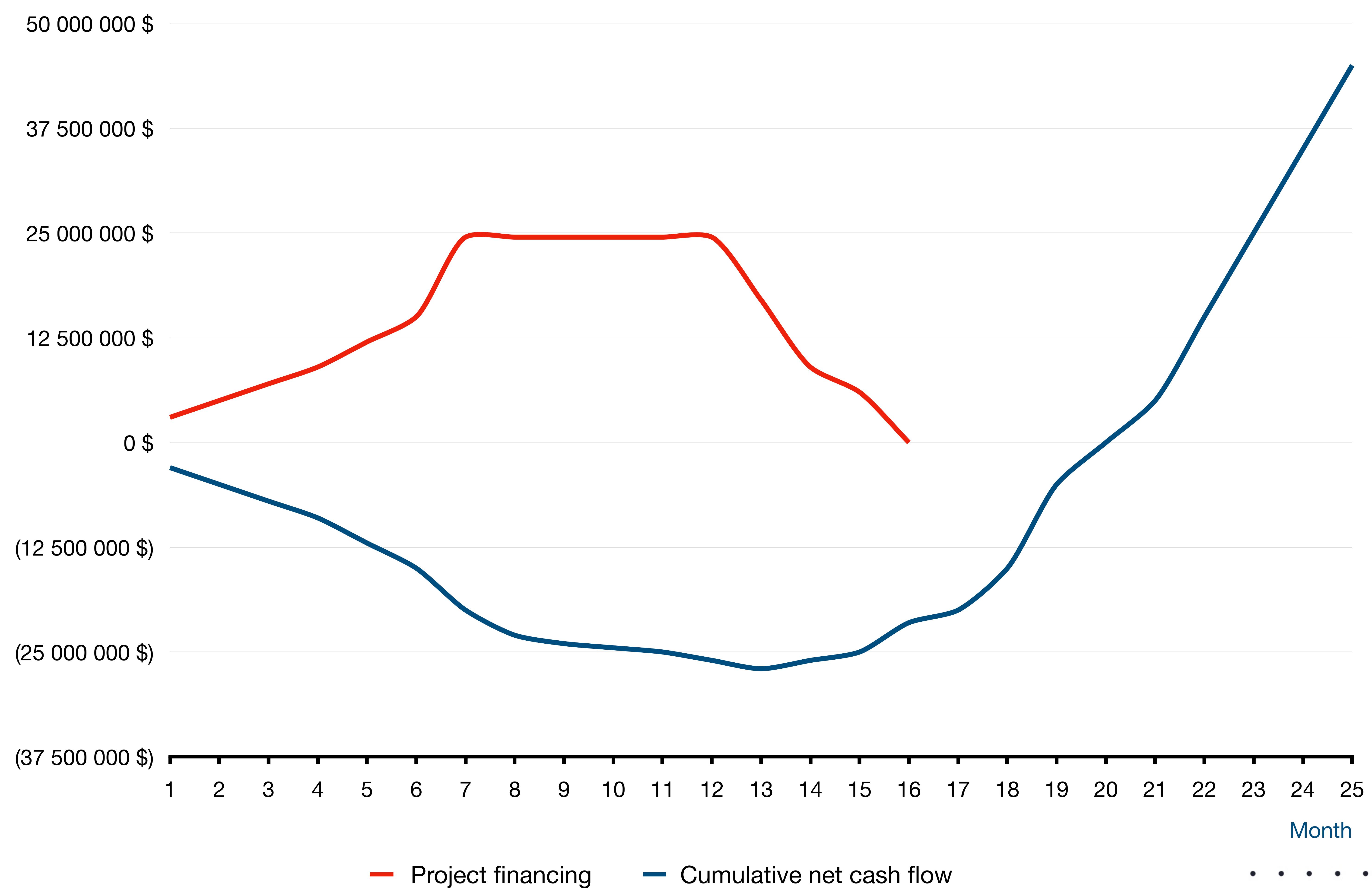


Project payback

Прибыль по годам



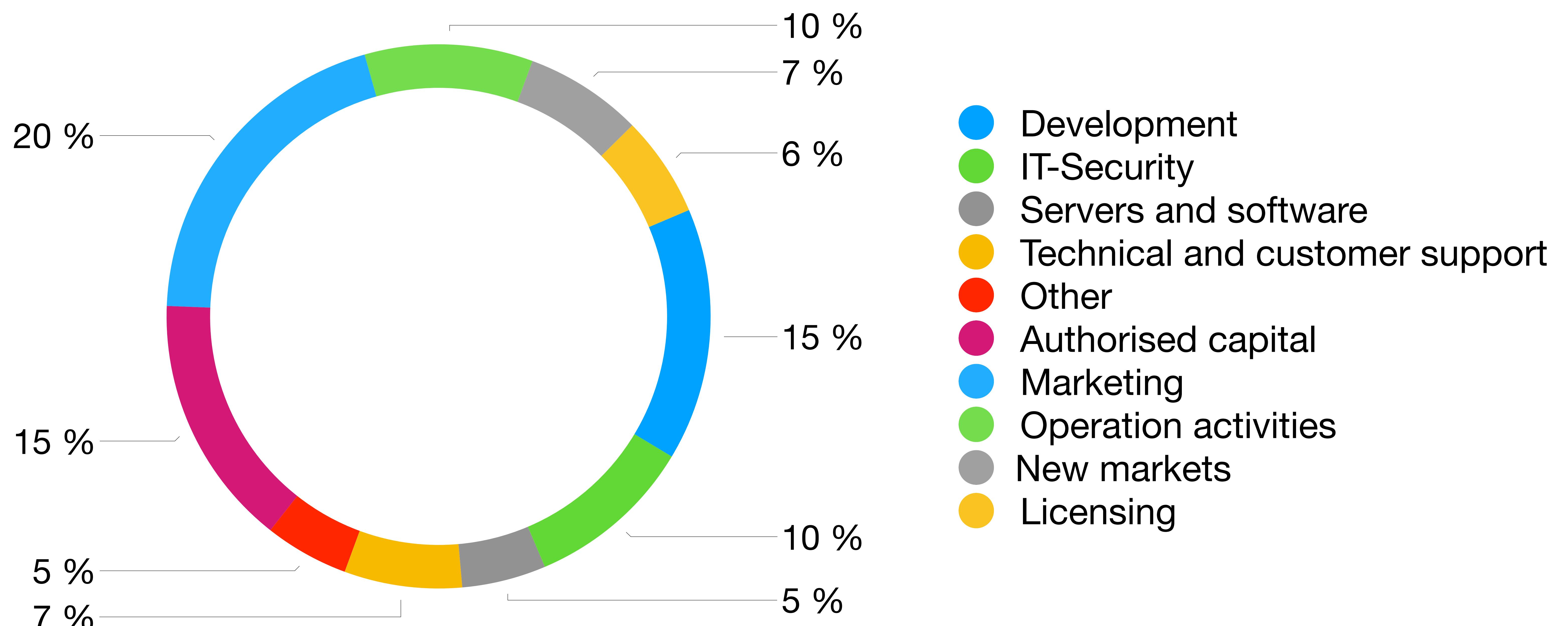
Финансирование и выход на самоокупаемость



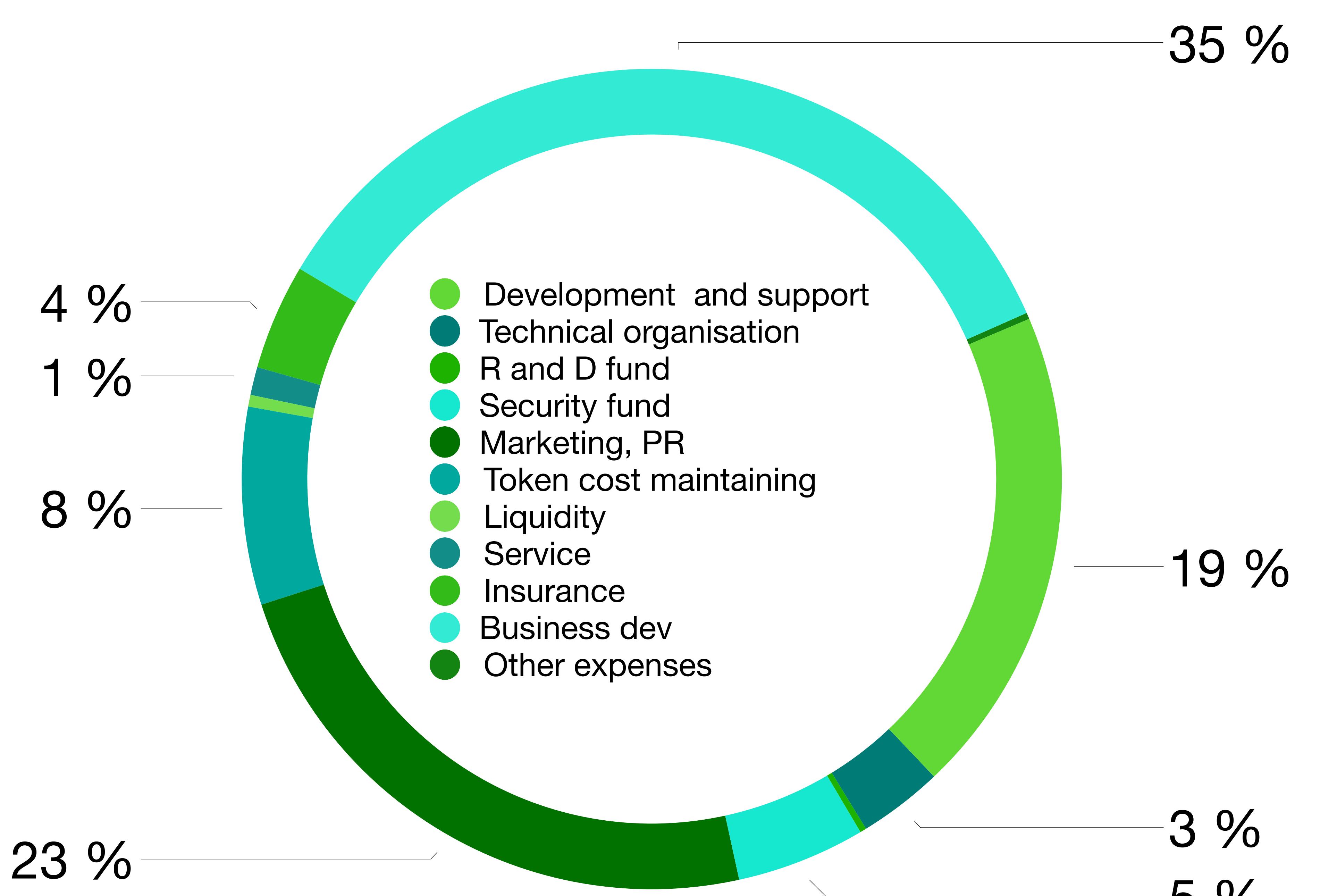
More information on website: voola.io



Allocation of financing



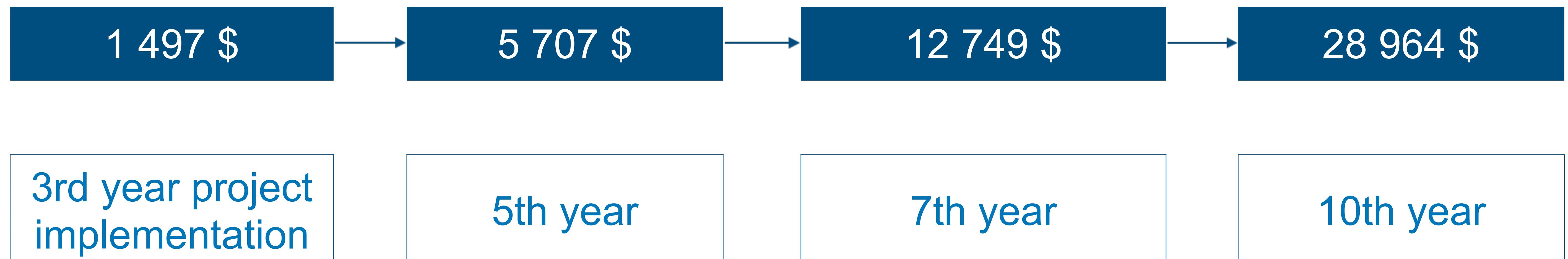
Total investment	21,565 mln \$
Development and support	4,165 \$
Technical organisation	0,719 \$
R&D fund	0,054 \$
Security fund	1,096 \$
Marketing, PR	5,062 \$
Token cost maintaining	1,680 \$
Liquidity	0,100 \$
Service	0,238 \$
Insurance	0,900 \$
Business dev	7,506 \$
Other expenses	0,054 \$



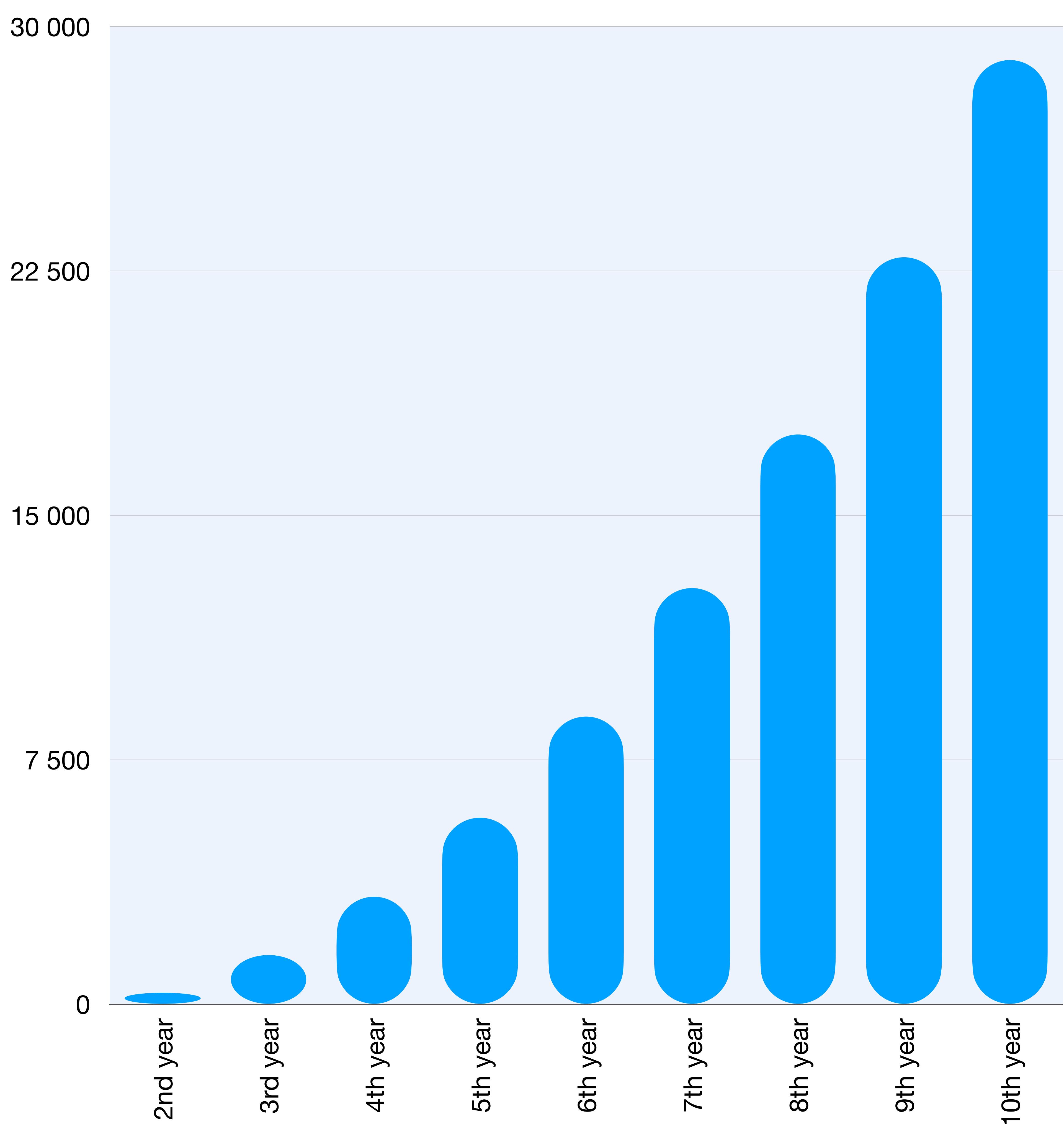


Project capitalization

PROJECT CAPITALISATOIN Forecast business cost, mln \$



Capitalisation of the project reaches 1.5 billion US dollars in three years when the investment makes up 21.5 million US dollars



Capitalisation growth drivers:

- Ethical component
- Technologies
- Scalability
- Security
- Community
- Neuromarketing



Road map

