



# ***NanoByte***

**Litepaper v1.2**

November 2021

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## Disclaimer

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The information documented in this litepaper is for informational purposes, and does not imply any elements of a contractual agreement. This litepaper is designed to present relevant information for NanoByte (NBT).

NBT is a speculative product which involves a high degree of uncertainty. This marketing document is not legally binding, and should not be deemed to include any form of investment advice, or recommendations to purchase or sell any investments.

This document includes projections and forward-looking statements, which inherently involve unknown risks and uncertainties. Actual events may differ materially to those outlined in this litepaper, and no reliance should be placed on these statements or projections.

# 1. Introduction to NanoByte

NanoByte is a cryptocurrency (crypto) project with a bold vision to drive the adoption of crypto and make crypto mainstream, with Indonesia as our first market.

To achieve the vision of making crypto mainstream, NanoByte aims to bridge cryptocurrency to the traditional/conventional currency system, by making crypto-wallets enabled and aligned with FIAT products such as e-money, credit cards, insurance, and other investments.

NanoByte has secured partnership with Sinar Mas Financial Group, one of Indonesia's largest conglomerates. We have also secured partnerships with a wide range of other Indonesian institutions and parties. This partnership approach will ensure the best crypto use-cases and offerings to users.

We will focus initially on the Indonesian market, expanding to other promising markets in future.

## Extensive partnership & ecosystem of NanoByte



### Investment



Crypto Assets



Traditional Finance



Indo Stocks & Mutual Funds



Commodity & Futures



### Payment & Financial Services

Credit Card & other banking products



P2P Lending



Electronic Payments



Insurance



Telco Payments

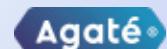


### And many more...

E-Sport Team



Game Developers



Anime Community



## 2. Project background

Indonesia has seen rapid growth in financial inclusion alongside accelerating adoption of digital financial services in the past five years. NanoByte was developed to tap the significant and expanding potential of these markets.

The growth in financial service engagement is just the start. Indonesia has even greater potential still to be realized.

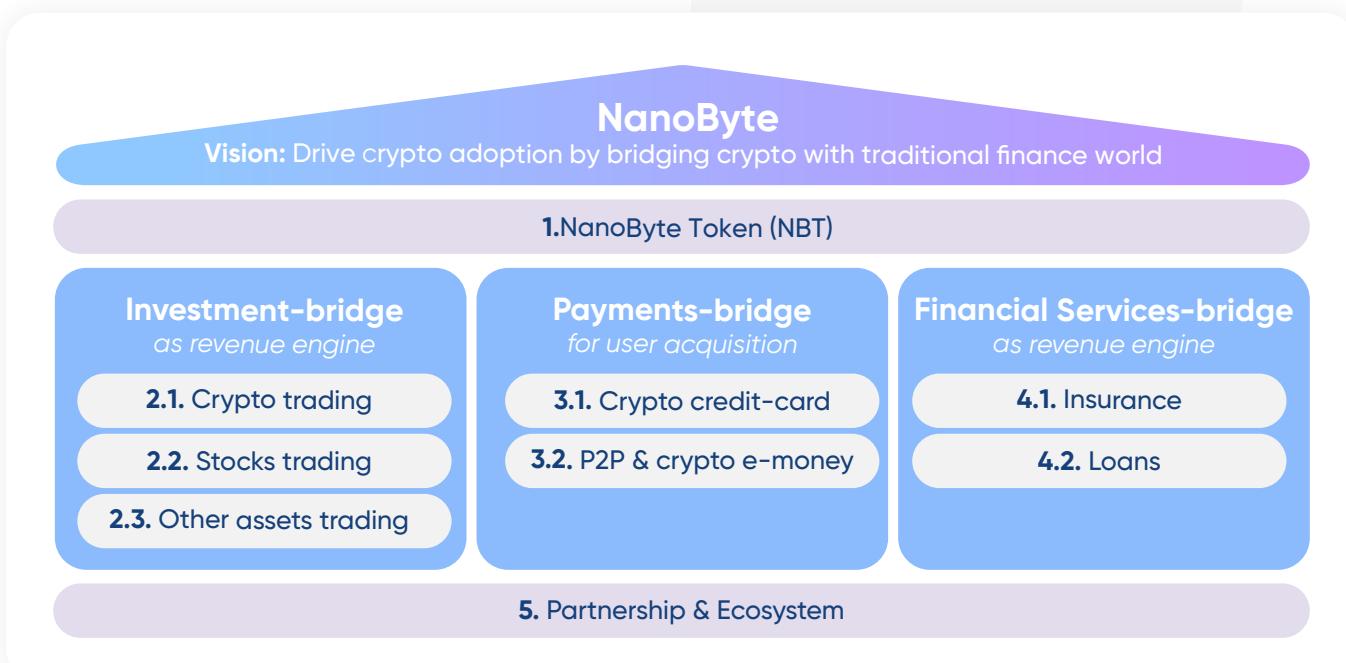
- Indonesia's Financial Services Authority (OJK) rates Indonesia's financial literacy at just 38%
- Roughly 50% of people in Indonesia are currently unbanked, with just 6% owning a credit card
- A population of ~270 million provides a huge unfilled gap for inclusive financial services

In addition to the growth in financial services, cryptocurrency has enjoyed significant traction in recent years.

- Crypto users increased by 50% in 2020, reaching 6.5 million by June 2021. The number of crypto investors over this period was greater than the number of investors participating in the Indonesian Stock Exchange (IDX)
- Cryptocurrency adoption is projected to increase by 4.5X until 2025 in line with global trends
- Legal status defined by Indonesian regulator Commodity Futures Trading Regulatory Agency (BAPPEBTI) provides approval to use crypto for investments

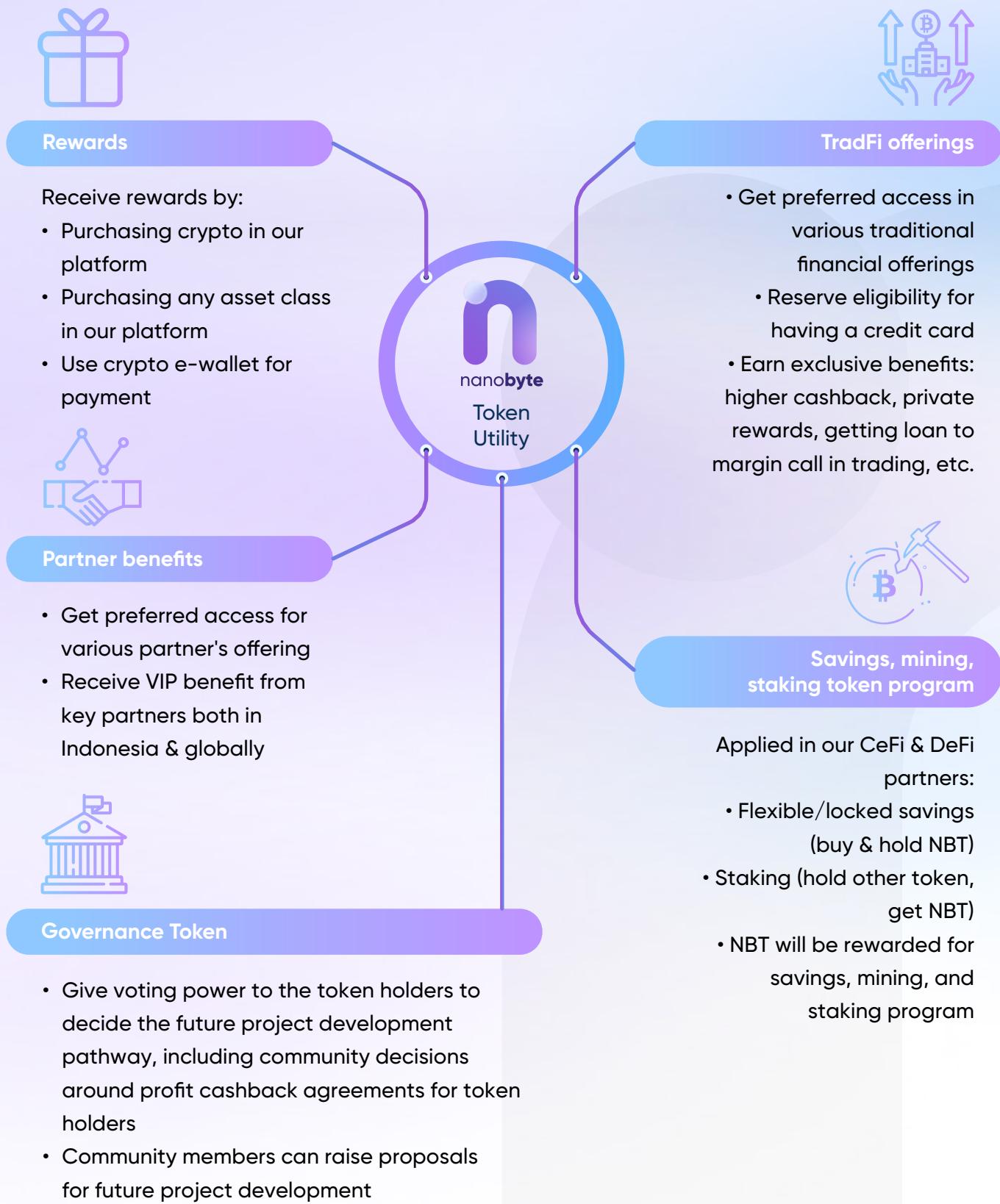
## 3. Project strategy

The NanoByte strategy consists of five key pillars.



### 3.1 NanoByte Token (NBT)

NanoByte Token (NBT) is an exchange token and the backbone of Nanovest. We will focus on developing various use cases of NBT. We aim to bring rich token benefits and experiences for token holders. Some use cases in our pipeline include:



## 3.2 Investment-bridge

NanoByte will launch an investment platform that enables users to conveniently trade and manage investments. It will feature best-in-class functionality with a focus on user experience and cashback rewards for all users.

Users will be able to trade multiple asset classes, starting with crypto and stocks. Future asset class-es will be added as the platform expands, including mutual funds and fractionalized bonds.

Cashback will be given to users for buying any kind of asset classes through the app. The more NBT users hold, the bigger NBT cashback they receive, rewarding the biggest backers of the platform.

The platform will enable small, bite-sized investments with zero commission. Users will benefit from a smooth investing experience for:

- Switching any asset class to crypto
- Using crypto to buy other assets

To settle a transaction, the platform will auto-convert crypto to FIAT currency in the back-end system. This FIAT will then be used to purchase the chosen asset.



Crypto adoption will be encouraged by rewarding users with NBTs for investors trading any asset class. Additional rewards will be given for key events such as installing the platform, completing know-your-customer (KYC) process, friend invitations, and in-app missions.

## 3.3 Payments-bridge

### 3.3.1 Crypto-bridge credit card

NanoByte aims to connect crypto with traditional finance by launching a crypto-bridge credit card. Only users who hold above an agreed NBT credit value will be offered this exclusive feature.

The credit card will be available in five tiers. The more NBT a user holds, the higher credit card tier they can apply for, and the greater the cashback benefits they can receive. The crypto-bridge credit card will offer cashback and rewards in the form of NBT. All back-end transactions will be undertaken in IDR.



**Users will be able to:**

- 1** Use crypto-bridge credit card for any transaction in approved merchants
- 2** Get cashback tokens for every crypto-bridge credit card transaction
- 3** Unlock higher tier rewards by staking a defined amount of NBT for a specific period
- 4** Manage and monitor usage through our unique investment platform
- 5** Top up e-money and purchase crypto with a traditional credit limit
- 6** Receive higher token staking rewards

### User journey for Crypto-bridge credit card



User holds certain amount of NBT

User is eligible & gets a crypto-bridge credit card

User uses the credit card for transacting

User gets a cashback in form of NBT

NanoByte will provide the crypto-bridge credit card in partnership with a licensed banking operator. This will leverage the partner's established network, banking license, and ~2 million active users to drive adoption.

#### 3.3.2 Payments-bridge e-money

One major challenge for crypto adoption is the limited use cases for direct payment. We will overcome this with a payments-bridge on an e-money platform, where users are allowed to make payments directly using their "crypto e-wallet".

Users can utilize this "crypto e-wallet" for bill payments and payments to merchants, person-to-person (P2P) transfer, inter-bank transfer, and e-wallet transactions.

## User journey for Payments-bridge



User wants to buy a cup of coffee worth IDR 50k



User has IDR 300k worth of crypto in the wallet



User pays the coffee using crypto-bridge



Crypto balance is deducted to IDR 250k

Example journey: NanoByte back-end system converts crypto valued at IDR 50k into Indonesian Rupiah (IDR) FIAT currency. Then, transaction is executed using IDR. The merchant receives IDR. Users can undertake the transaction with one click in a single crypto e-wallet. Users also benefit from:

- No fee for P2P transfers
- Low fee for merchant, bills, bank, e-wallet transactions
- Special rewards and cashback

## 3.4 Financial services-bridge

NanoByte aims to bridge crypto with other financial services products. This will focus on insurance and loans such as P2P lending in the initial stage.

The financial services-bridge will allow users to purchase traditional services with the crypto-bridge. NBTs will operate as collateral for lending. FIAT IDR will still be used at the back-end for settlements.

## User journey for Financial services-bridge



User wants to borrow IDR 500k



User owns 10k of NBT



User is eligible to use NBT as collateral of lending



User gets IDR 500k lending; NBT is held as collateral

We aim to partner with multiple licensed companies in the financial services ecosystem. Users will be rewarded with NBTs to drive adoption. These rewards will be triggered by events such as insurance purchase, payment of installment, lending, borrowing, or P2P lending.

## 4. Project Roadmap

We have a clear roadmap for NanoByte. This strategy aims to accelerate adoption, expand offerings as we progress, and deliver solutions that benefit our community. The roadmap will be updated in subsequent releases of the litepaper.



## 5. Tokenomics

- There will be a supply of 10,000,000,000 NBT in the NanoByte ecosystem. We expect gradual increase in demand as users are onboarded. With a limited supply, growing demand will increase the valuation of NBTs. Allocation will be as follows:

Allocation	# of NBT Token	% distribution
Community*	5,300,000,000	53%
Foundation	2,500,000,000	25%
Team	1,800,000,000	18%
Advisors	400,000,000	4%
<b>Total</b>	<b>10,000,000,000</b>	<b>100%</b>

\*include airdrop, private & public sale, and the other community programs

- The community is the backbone of this project. We have reserved more than half of NBT tokens for the community. These tokens will be reserved for users engaged in certain activities, and distributed through rewards, airdrops, and cashback on multiple platforms. It will be distributed until end of 2024.
- Token for our foundation will be distributed until the end of 2024.
- Of the 7,800,000,000 tokens allocated to Foundation and Community, we will release 20% of the total within the first 6-12 months of the project.
- Token distribution for the Team will be distributed over 4 years, vested annually starting from 12 months since the launch of the token.
- Token release for Advisors will occur in 2022, locked for 6 months, and distributed evenly over the next 12 months.

## 6. Project Team

### Profile of founding team



**HUTAMA PASTIKA** | Chief Executive Officer

- Chief Executive Officer of NanoByte
- Advisor to the Board, Sinarmas Group
- Former Management Consultant at Boston Consulting Group (BCG) Jakarta

[in https://www.linkedin.com/in/hutama-pastika-71018450/](https://www.linkedin.com/in/hutama-pastika-71018450/)



**BILLY SURYAJAYA** | Chief Operating Officer

- Technology office at STAR Capital
- Former Engagement Manager at Oliver Wyman
- Former Management Consultant at A. T. Kearney

[in https://www.linkedin.com/in/billysuryajaya/](https://www.linkedin.com/in/billysuryajaya/)



**QUEENCESA (CESA)** | Head of Marketing

- Former Country Manager at AVANA
- Former Marketing Manager MoneySmart Group

[in https://www.linkedin.com/in/q-ashyonella-77409210b/](https://www.linkedin.com/in/q-ashyonella-77409210b/)



**GENTA MANSYUR** | Social Media and Community Manager

- Former Social Media Manager of Zipmex
- Former Influencer and Community Manager of Indahash
- Former Social Media Specialist of LYD Group

[in https://www.linkedin.com/in/gentamaulanamansyur](https://www.linkedin.com/in/gentamaulanamansyur)



**FUGANTO WIDJAJA** | Lead Advisor

- Chief Executive Officer of Sinarmas Mining
- Chief Executive Officer of Golden Energy and Resources
- Executive Board Member of Sinarmas Financial Services

[in https://www.linkedin.com/in/fuganto-widjaja-9a55b625/](https://www.linkedin.com/in/fuganto-widjaja-9a55b625/)



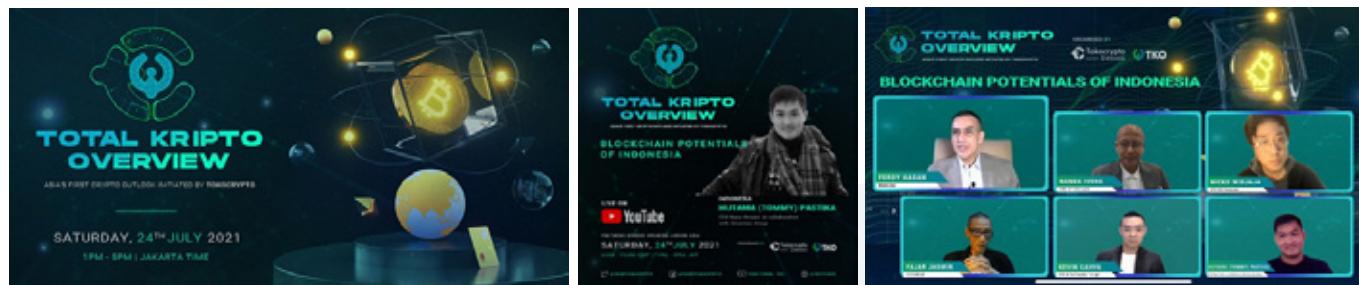
**SEPTIYAN ANDIKA** | Tech Advisor

- Tech Lead, Blockchain Technical Advisor of Tokocrypto
- Chief Technology Officer of CFund.id
- Blockchain Developer of Swipe

[in https://www.linkedin.com/in/septiyan-andika/](https://www.linkedin.com/in/septiyan-andika/)

## 7. Publication

NanoByte has generated notable public interest. It was featured in Tokocrypto's Total Kripto Overview (TKO), Asia's first crypto outlook initiated by Tokocrypto, attended by Chengpeng Zhao (CZ), founder and CEO of Binance. NanoByte featured in "Blockchain Potentials of Indonesia", where CEO, Hutama Pastika, presented the vision of NanoByte.



NanoByte has also been featured in multiple news coverage:

- Dealstreet Asia on 20 September 2021

<https://www.dealstreetasia.com/stories/crypto-market-indonesia-260128/>

- Coinvestasi on 20 September 2021

<https://coinvestasi.com/berita/konglomerat-indonesia-dikabarkan-akan-masuk-pasar-crypto>

**Deal street Asia**

Covered on 20 Sept 2021

### Indonesian conglomerates gear up to enter the cryptocurrency market

#### Finer nuances of the proposed crypto deals

Sinar Mas is currently working with Tokocrypto as it seeks to explore ways to integrate crypto applications in traditional financial sectors, thereby allowing the digital currency to be aligned with credit cards, bank loans and insurance products.

Under project 'Nanabyte', Tokocrypto will provide the know-how and network to Sinar Mas, while the latter will get its vast database of customers.

Fuganto Widjaja, an executive board member at Sinarmas Financial Services, said: "We believe in decentralization of the project and the project will be community-owned. Sinarmas is working with Nanabyte to drive the adoption of crypto and blockchain in the region."

Meanwhile, Hutama Pastika, CEO at Nanabyte, added: "Crypto is far from mainstream in Indonesia. Indonesia has 270 million people, but only 6.5 million crypto users and investors. By working with both traditional and crypto players, we can make crypto mainstream, allowing use case beyond investing realm, but also in insurance, lending, payment, and other applications."

**Coinvestasi**  
Aset masa kini, kaya masa depan

### Konglomerat Indonesia Dikabarkan akan Masuk Pasar Crypto

**Coinvestasi**

Fuganto Widjaja, anggota dewan eksekutif di Sinarmas Financial Services, mengatakan:

"Kami percaya pada desentralisasi proyek dan proyek akan menjadi milik masyarakat. Sinarmas bekerja sama dengan Nanabyte untuk mendorong adopsi kripto dan blockchain di wilayah tersebut."

Hutama Pastika, CEO at Nanabyte, juga ikut menanggapi,

"Perusahaan sedang berbicara dengan Emtek dan Lippo untuk joint venture ekuitas (Jv), di mana ia berencana untuk memegang saham mayoritas. Jika pembicaraan berhasil, Binance akan menyediakan teknologi untuk membangun platform perdagangan crypto."