

## Project description

Zamzam presents a progressive ecosystem of financial relationships between people, organizations, and government. The main principles of the project are ease of use, transparency, and full user control over their funds.

## Cryptocurrency market problems

### Technological entry barrier

Cryptocurrencies are far from the technological simplicity offered by traditional money. That is why they are neglected by most users.

### Business adaptation

Business processes in cryptocurrencies are not optimized. A habitual bank-client is needed for a businesses to speed up and simplify crypto calculations.

### Market legalization

But even a bank-client does not ensure the openness of the crypto market for businesses. The legalization of cryptos is the only term that can lead businesses into cryptocurrency markets.

Clear and secure method of transfer and storage of money for users. Integration of governmental services and bank-clients has been developed for businesses. These innovations make it convenient and legal to do business using cryptocurrencies.

## Solutions

### Crypto transfer by phone number

Zamzam simplifies the use of cryptocurrencies. Users can send fiat and digital money anywhere in the world just by indicating the recipient's phone number. The recipient's crypto wallet will be generated at once.

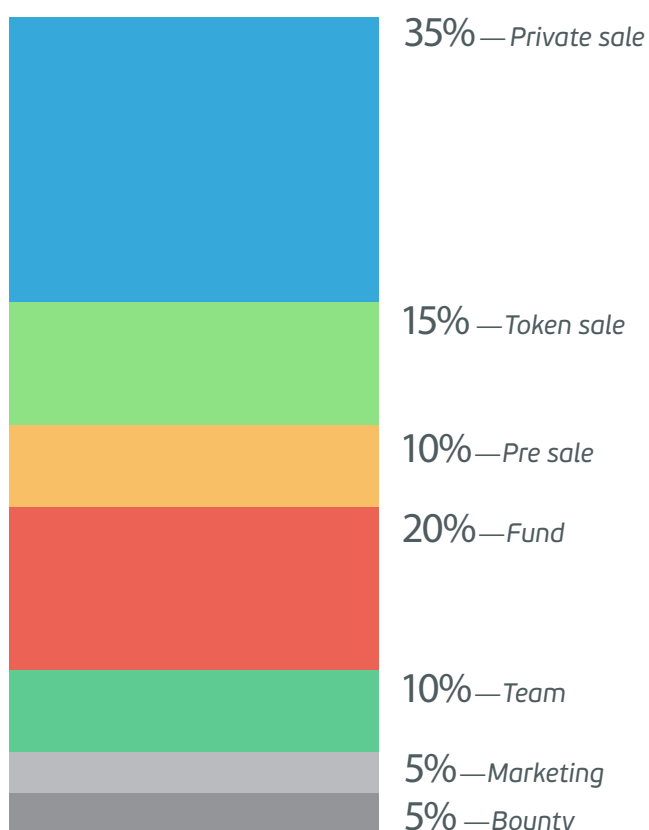
### Bank-client for business

A cryptocurrency bank-client allows users to pay bills, maintain a transaction history, pay salaries to employees and taxes to public authorities, delegate access to the company's cryptocurrency account to accountants and employees of the organization as with a usual bank-client.

### Integration of business and government

Businesses are ready to operate in cryptocurrencies only if it is legal. In turn, governments strive to establish transparent relations with businesses. Zamzam is creating a bank-client API for fiscal authorities and makes businesses and government open to each other.

## Token Distribution



## The ZAM Token

The ZAM Token is Zamzam blockchain bank's internal currency used to pay transfer fees, buy ZAMZAM products through the application, etc. The ZAM is a standard Stellar utility token. The Tokens are issued in the originally declared volume, additional emission of ZAM Tokens is not planned. The Tokens are intended for payment of the platform's services. They can be converted into AEDZ stablecoins and fiat currencies.

## Tokensale terms

**Token Name:** ZAM

**Presale Date:** Oct 22 - Nov 5, 2018

**Token type:** Stellar utility token

**Total Token Supply:** 8,500,000,000 ZAM

**Token Price:** \$0,02

**Sale Date:** Nov 5 - Dec 3, 2018

**Accepted cryptocurrencies:** ETH, BTC, XLM

ZAM Tokens will not be supplied after the ICO ends. During the ICO, the tokens are displayed in the investor's personal account and sent to the wallet after completion of the ICO.

ICO Hard Cap \$55 400 000

ICO Soft Cap \$11 100 000

## Team and partners



**Iliya Biniaminov**  
**CEO, Co-Founder**

- Successful business developer with assets capitalisation of \$50 mln.
- Lobbyist in Turkey, Dubai, Israel, Russia and CIS
- Speaks 6 languages (Turkish, English, Hebrew, Farsi, Russian, Azerbaijani)
- Long track record of work in the financial market in Europe and CIS



**Alex Mihk**  
**CVO, Co-Founder**

- 6 years of experience of managing an investment company with Swissquote Bank white label
- 6 years of experience of asset management on AMEX
- Lead the regional representative office of an international payment provider



**George Gus**  
**CMO, Co-Founder**

- Crypto investor, blockchain evangelist
- 10 years of experience in marketing and product design
- Owner of MakeFresh, international marketing agency
- Experience in promotion of international corporations with HQ in Europe, Turkey, Dubai



**Zakaria Mekreloufi**  
**CEO of the MENA region**

- Zakaria Mekreloufi is the founder of MKG Real Estate & Investment, a leading brokerage company for asset management in the Middle East and North Africa with a head office in Dubai, UAE.
- In addition, he has a CFA level 1 certificate and works closely with the government of Dubai, attracting investments in the stock and financial markets, as well as small and medium-sized businesses



**Andrew Skurlatov**  
**CTO**

- Solid experience of high-load systems development and working as an expert in blockchain technologies
- Developed wallets for 15 cryptocurrencies, DEX exchange and cryptocurrency indexes

- The development team under Andrew's management includes experienced iOS, senior backend and senior frontend developers who have worked with Microsoft, IBM, HP, Intel, Google, etc.



**Timur Marshani**  
**Legal advisor**

- One of the most recognized Russian advocates for 15 years
- Long track record of international legal cases
- Regular commentator on legal issues on key TV news channels in the CIS



**Kamran Khan**  
**Financial advisor**

- CEO and Managing Partner of Infra-Tech Partners EIP and Infra-Tech Capital ITC
- Led over \$12 billion of infrastructure investments in emerging markets
- Worked with J.P. Morgan, Goldman Sachs, USAID, the World Bank and the US MCC
- Ex-Vice President at MCC of Barack Obama administration
- Member of IPFA, served as Technical Advisor to APEC, ASEAN and G20



**Andrew Koh**  
**Singapore Investment advisor**

- Advisor of Singapore government, a businessman and a public figure
- More than 28 years of expertise in risk management including credit, market, operational, technology and cyber risks
- Director at the Investment Management Association of Singapore (IMAS)



**Namig Masum Oglu**  
**Technical advisor**

- Ex-director of the Sales and Marketing department at Caspian American Telecom
- From 2002 to 2005, he was a senior manager at Caspian Electronics.
- In 2005, he was appointed to the post of CEO of LLC Caspel.
- Since 2008 to this day, Masum is chairman of the Board of the Caspel international holding company

## Roadmap

### Q3 2018:

Release of zam.wallet MVP for crypto transfers via a recipient's phone number

### Q4 2018:

Zam.chain development and testing based on a fork of the Stellar blockchain; Release of zam.wallet Beta with input and output of fiat money; Public Token Sale

### Q1 2019:

Listing of ZAM on exchanges; Obtaining a EMI payment system license; addition of zam.exchange for internal exchange of cryptocurrency and fiat money; Integration of banks

### Q2 2019:

Obtaining a banking license in Europe; Obtaining a brokerage license; Release of zam.merchant Alpha with cryptocurrency acquisition; Implementation of machine learning to analyze crypto exchanges to determine optimal purchase/sale rates

### Q3 2019:

Release of zam.merchant Beta with fiat acquisition; Release of zam.exchange 1.0 with integration of classical currency exchanges, exchange of cryptocurrency/fiat, fiat/fiat; internal O2O exchange based on machine learning

### Q4 2019:

Release of zam.merchant 1.0, automatic calculation of taxes for crypto and fiat transactions; Integration of business; Automatic sending of tax payments from cryptocurrency and fiat transactions through a bank account; Integration of business accounts; Automatic sending of tax payments through business accounts

### Q1 2020:

Testing of zam.exchange 2.0 based on zam.chain (Stellar fork)

### Q3 2020:

Release of zam.fund

## List of license and project approvals:

1. FCA EMI payment system license (Luxembourg)
2. SWIFT
  - Passive Bic
  - Active Bic
3. SEPA connection
4. Personal data operator license
5. Visa/Mastercard partner status
6. Banking license in Europe and the Middle East
7. License for crypto exchange received in Estonia
8. Brokerage license

Legally it will have a holding structure that includes legal entities from different countries. The company organizing will be registered in Estonia and will receive an Estonian license for purchase/sale of cryptocurrency immediately after the start.