Problem / Solution

Traditional banking
Blockchain banking

	PROBLEM *Traditional Banking*	**SOLUTION** *Blockchain banking*
Control	**Centralised**	**Decentralised**
Account opening duration	**Days or weeks...**	**45 seconds**
Transfer speed	**Days**	**Seconds**
Forex card payments	**3% average** (1.5% to 9%)	**Free**
Large sum Withdrawal	**Days**	**Seconds**
0 Adverse effects on credit score	**No**	**Yes**
Working hours	**Regulated by country**	**Always open**
Account opening always approved	**No**	**Yes**
Account never forcibly closed by the bank	**No**	**Yes**
Respectful of privacy rights	**No**	**Yes**

Blockchain banking VS Unbank

	Pundix	Platio	Wirex	Utrust	MCB	Unbank
ICO Status	Post ICO	Private Sale	No ICO	Private Sale	Public Sale	Private Sale
Fully Decentralized	NO	NO	NO	NO	NO	YES
Mandatory KYC	YES	YES	YES	YES	YES	OPTIONAL
Crypto Instant payment	YES	NO	YES	YES	YES	YES
User owns funds	NO	NO	NO	NO	NO	YES
Peer to Peer OTC exchange	NO	NO	NO	NO	NO	YES
Crypto supported	Main coins	N.C	+100	N.C	N.C	+200
Crypto exchange	YES	YES	YES	NO	YES	YES
App for Merchants	YES	NO	NO	YES	NO	YES
Transfers	YES	YES	YES	YES	YES	YES

How are we different

Unbank maintains all the advantages of being fully decentralised, whilst being simple, easy to use, and widely accepted.

Instant transactions
First to offer instant transactions with a large choice of cryptocurrencies thanks to the Stellar Blockchain.

Free transactions
Transactions are totally free for users

No dependency towards payment processors
Independent from Visa or Mastercard. First full blockchain payment service on the market

Respect of privacy rights
First blockchain banking product respecting user's privacy rights

Decentralized exchange: P2P enabled
First product to offer P2P enabled decentralized exchange of all liquid coins
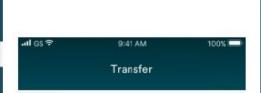
Product features

Current Account

- **Free**
- **Instant**
- **QR code & NFC**
- **Unlimited cryptocurrencies**
- **Stellar Blockchain**

Savings Account

- **Add an existing wallet**
- **200 Cryptocurrencies available**
- **Partner with global coins**

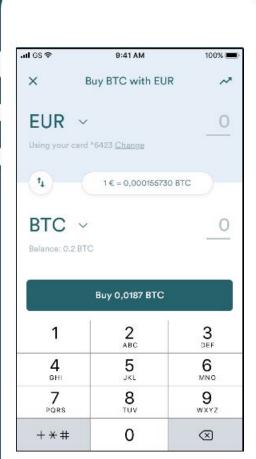https://projects.invisionapp.com/d/main#/console/14846143/309794846/preview

— Money exchange

| Low cost
| Large number of crypto available
| Use existing balance
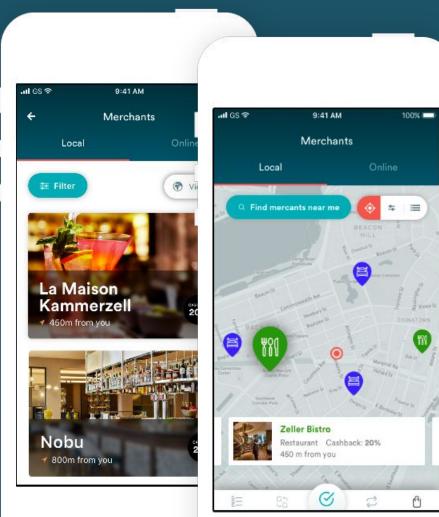| Use debit/credit card

— **Merchants discovery search engine**

| Find merchants instantly
| Map View
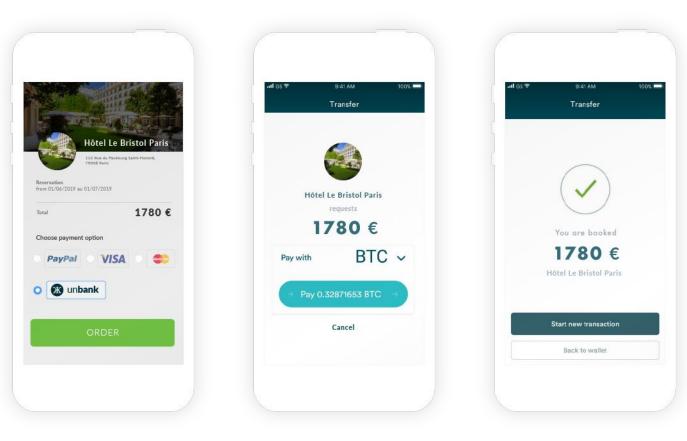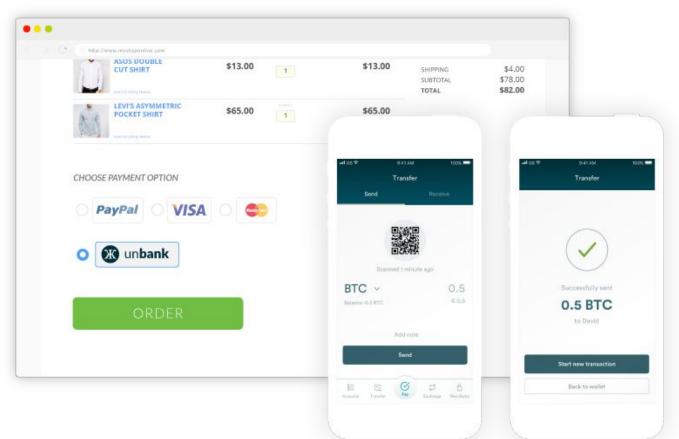| List View
| See cashback / rewards available

Payment process

In-store payment

IN STORE PAYMENT PHOTO

Mobile Payment

1

2

3

Desktop Payment

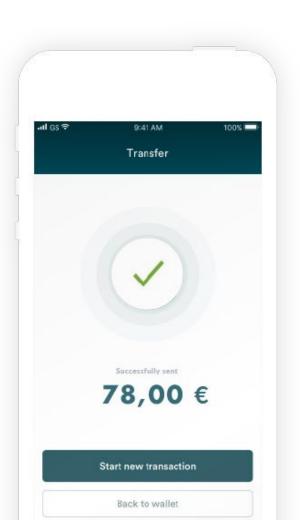# Product features

LasTable

LasTable

Last-minute deals for
handpicked parisian
restaurants
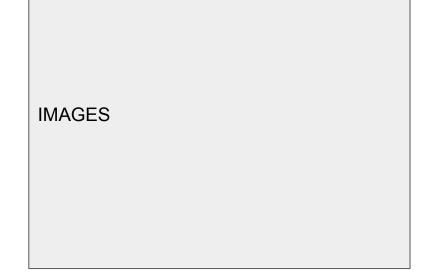
**400+ Restaurants
50,000 bookings**

France &
North America

La Belle vie

La belle vie

1st premium food delivery service in Paris

4500 products delivered in 1 hour.
50,000+ orders

France

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Giift

Giift

Loyalty marketplace
(loyalty points, rewards, air miles
and gift cards can be tracked,
issued and exchanged)

**20,000 Programs affiliates,
1,700 Businesses Clients
25M User**

America, Europe, Middle East &
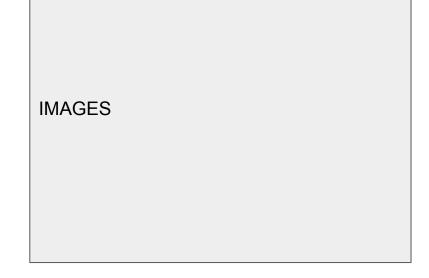Africa and Asia Pacific

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S4M

S4M

Drive visits to store with
advanced machine learning

**500 international
key clients**
(Pernod Ricard, Air France,..)

US, Europe, Asia Pacific,
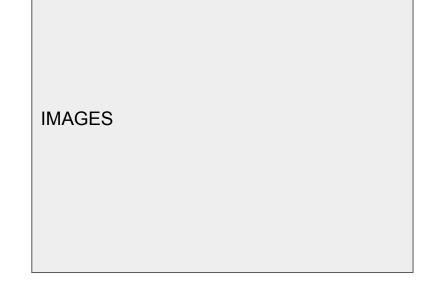and Latin America

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Linkit 360

Linkit 360

Mobile VAS content
billing provider

**700 Millions of mobile
subscribers**

Italy, Vietnam,Indonesia,
Cambogia, Pakistan,
Thailand, Russia

IMAGES
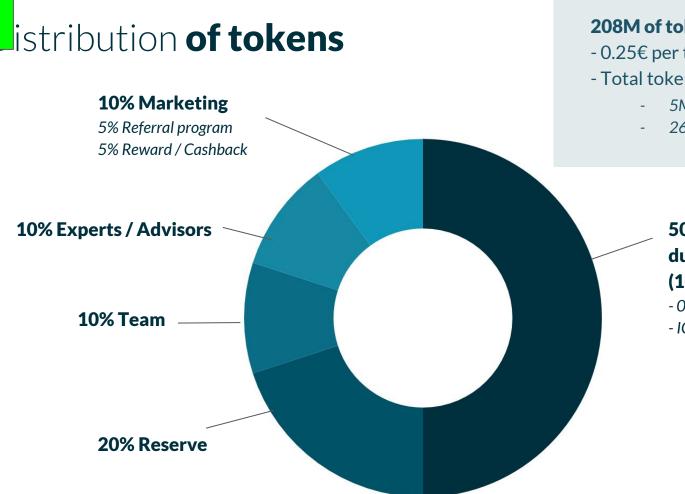
Coolfen

Payment and loyalty in
for retail businesses

14M subscribers
90M transactions worth
300M$

China

IMAGES

Distribution **of tokens**

10% Marketing
5% Referral program
5% Reward / Cashback

10% Experts / Advisors

10% Team

20% Reserve
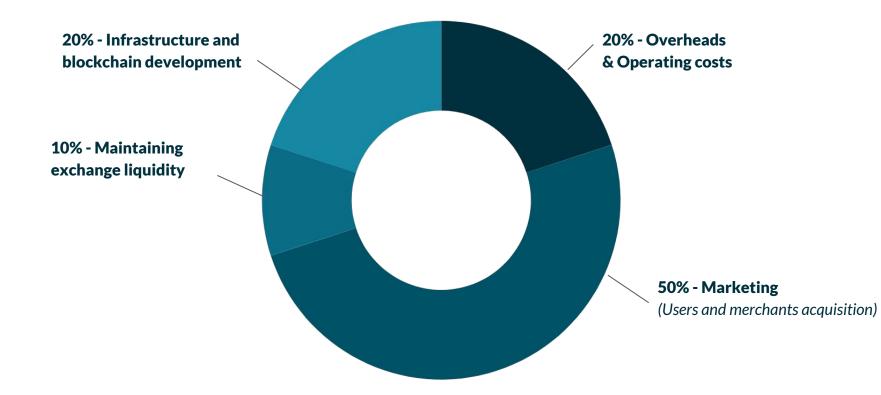
208M of tokens issued in total
- 0.25€ per token
- Total token value
  - 5M€ Soft cap
  - 26M€ Hard cap
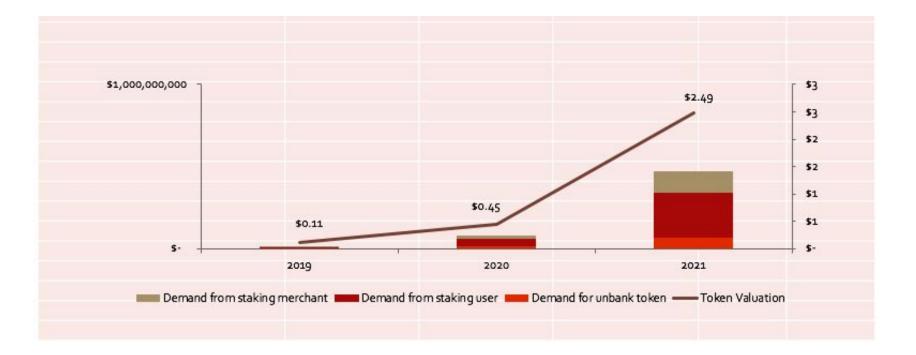
50% of tokens for sale during the ICO (104,000,000)
- *0.25€ per token*
- *ICO token value : 26M€*

Use of **ICO funds**

20% - Infrastructure and blockchain development

20% - Overheads & Operating costs

10% - Maintaining exchange liquidity

50% - Marketing
(Users and merchants acquisition)
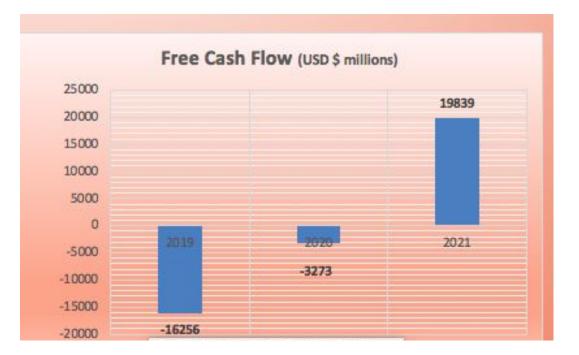
Token valuation (Valeur token Année 1/2/3 courbe)

Investment (Cash flow courbe)

Free Cash Flow (USD $ millions)

Blockchain **features**

Stellar

Instant payments

Komodo

Atomic Swaps

Peer-to-Peer
Exchange

Roadmap

Roadmap

Click edit button to change this text.
Lorem ipsum dolor sit amet,

Q1 2018
Ideas & Brainstorming

Q2 2018
Idea conceptualisation
Product definition

Q3 2018
Team recruitment
Tech architecture
Prototype

Q4 2018
Product Prototype
Private Sales
Pre-Sales

Q1 2019
Product release V1
Pre-sale / Crowd sale
User beta testing
Merchants acquisition
(Paris, Rome, London, Prague)

Q2 2019
Crowd sale
Users acquisition
(Paris, Rome, London, Prague)
Product release V2
(Private keys digital recovery)

Q3 2019
Merchants acquisition
(Seoul, San Francisco)
Product release V3
(POS Integration)

Q4 2019
Users acquisition
(Seoul, San Francisco)
Product release V4
(Financial products)

EAM

WILLIAM AURIOL

Cross border merchants acquisition

LASZLO POLGAR

UI / UX Expert

PASCAL XATART

Digital payments, loyalty and business logics

BINH NGUYEN

Vietnam business development

AMAURY BERTHET

Operations / business vertical &
French business development

ADEL GHAZALI

Pakistan business development

TEAM

MATTHIEU CAVALIÉ
Strategic direction &
Italy business development

NIDA NURAIDA
Indonesia business development

RICHARD SCOTT
Blockchain, Branding & Marketing

SERGEI LAVRINENKO
Tokenomics expert

ROLAND VENESZ
CTO

JULIEN BRODIER
Blockchain & middleware integrations

EAM

RICK EVANS
Digital creativity

CHRISTOPHE COLLET
Drive to store & user
acquisition

EVRARD
financial officer

Hamidou Tembine
Game theory scientist

REYAN LAMRANI
Tokenomics expert

XAVIER GARCIA
Tokenomics expert

ADVISORS

FRANÇOIS DE CHEZELLES
Strategic Advisor

JEAN-ETIENNE DURAND
Fundraising

FABIANO TALIANI
Fundraising

MICHELANGELO PRINCIPE
Legal Advisor