

WHITE PAPERS

1 ABSTRACT

WE CARE

Fintech and Mobile Banking applications have captured mass attention but still have not been able to achieve mass adoption due to scalability, regulations and user experience issues. If we add DeFi in the mix, things get even more complicated, as the current technical landscape is very hard to be understood and used by users.

We at QuantoPay have as our main objective, a sustainable financial inclusion of everybody, in particular the young Generations Z & Y, Millennials, underbanked and unbanked while bringing Traditional and Modern DeFi functionalities to the palm of our users.

Creating our own MOBILE ONLY DIGITAL & BLOCKCHAIN BANK OF THE FUTURE, and with the help of our WECARE Program, we want to make a difference to the existing purely profit oriented financial world.

We don't want to rip you off with crazy and often hidden bank charges, exchange rate fees and not providing at the same time any reasonable customer care. Our customers will be part of our family and treated as such members.

Our main goal is to GIVE BACK as much as we can and will make sure that certain amounts of generated profits will be contributed to charitable and environmentally relevant projects through our WECARE program, the QuantoPay VISA cards will be made from recycled plastic only.

QuantoPay has developed a next-generation model for the future of financial services and digital banking. This model uses Blockchain technology along with digital fintech and DeFi solutions for smartphones.

QuantoPay has several functions such as; to buy, pay and to sell services and items online. Additionally, international transfers (remittances) will be accompanied by blockchain and DeFi based lending, fiat-crypto-fiat exchangeability, swaps and loyalty programs, etc.

We plan to extend this project to every part of the world, especially to less developed and unbanked regions. We aim to provide extreme speed, reliability, and efficiency at a low-cost to let those that have no access to bank services use the QuantoPay platform, to help make their lives more comfortable and to contribute to the expansion of the digital and DeFi banking.

One of our goals is FINANCIAL INCLUSION of as well those more than 2.0 billion people who live in regions without any or limited access to financial services. Others cannot access these services due to lack of various documents or high fees for the bank account and strict restrictions.

Worldwide the young generation is not trusting the legacy banking system anymore, but prefers the latest technology based sustainable financial solutions like our **Mobile Only QuantoPay Digital & Blockchain Bank of the Future**.

We are there for them and together with all of them we will make an impact beyond the financial services through our social and community strategy WECARE.

The whole system is developed based on a clear and understandable platform, functioning as an app on smartphones which have globally a reach of over 90% by 2022.

Our QuantoPay / Quantocoin banking app is built to be completely user-friendly while offering customers the best user experience (UI/UX).

Risk Disclaimer

This White Papers is not a solicitation for investment and does not pertain in any way to an offering of securities in any jurisdiction.

Before participating in any of our projects, obtaining QTCs from exchanges please read applicable terms and conditions and as well our Terms & Conditions which are always available on www.quantocoin.io

We would like to emphasise here again, explicitly, that any participation in the IEO is entirely voluntarily and before participating and eventually contributing in this global event, you have to seek legal, financial, investment and tax advice regarding any kind of possible legal implications for yourself or a possible illegality or restricted participation.

As per each exchange's own standard list certain countries and respective residents are excluded from obtaining or trading Quantocoins as any other Cryptocurrency. Please seek legal advice in case you are not certain whether you may fall under the respective applicable list.

Buying QTC TOKENs involves substantial risk of loss and is not suitable for everyone.

The valuation of the QTC may fluctuate, and as a result you may lose substantial values.

Before deciding to engage in the world of blockchain and crypto, you should carefully consider your objectives, a level of experience, and risk appetite.

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3 MISSION

We aim to release Quantocoin blockchain solutions as part of the QuantoPay Digital & Blockchain bank of the Future to the expanding digital world, it is fast, efficient, reliable and completely secure.

We are inventing a fusion of Blockchain technology and traditional currency to revolutionize the financial sector while exploring its full potentials thoroughly.

We believe that Quantocoin can help bring people out of poverty by giving them access to banking and investment tools that can provide liquidity for entrepreneurial ventures. This can be done via microfinancing, investment, online and social trading to create new opportunities around the world.

All you need is the internet and a smartphone and by 2022 the global internet coverage is expected to reach 75% while already 90% of the world population have smartphones.

“The future of money is a digital currency”

Bill Gates

4 INTRODUCTION

QuantoPay is going to revolutionize the banking sector. It is a platform that will act as a one-stop solution for financial services.

The project begins with the QuantoPay Digital payment solution together with its partners CONTIS and VISA and will be expanded after GO LIVE of QuantoPay with the Quantocoin blockchain and DeFi solutions and will grow into a network of complex services combining features of modern banking and blockchain-based technologies while being secure.

To reach an optimal state of connection with the traditional banking system, Quantocoin became part of the QuantoPay group, which is the provider of bank services such as; opening IBAN accounts in EU countries with first e-money and later a full banking licence. With this step, QuantoPay-QTC will offer a wide selection of services without legislative restrictions.

Along with these services, it will offer account insurance within the EU and therefore more security for the clients.

- QTC is a “one-stop-shop solution” serving the role of a simple, automatic and hassle-free banking tool that will be reachable anywhere that has access to the internet. It will be understandable and easy to use for everyone with no limits, regarding age, ethnicity, education or geography.”
- QTC is the first global alternative asset with immediate liquidity and currency functionality which operates with extreme speed, reliability, and efficiency at a low cost with free anonymous transfers. It is readily available for those without access to bank services.
- At QuantoPay we believe that with our technology and massive adoption, we can attain the heights and success of other altcoins.

Speculative value of QTC vs. Utility Token

Due to the crypto nature of QTCT, there is a possible rise but as well risk of decline of value, depending on various aspects, e.g., general market acceptance of cryptocurrencies and of QTCT in particular, success of the underlying QuantoPay Digital & Blockchain Bank of the Future project.

While QTCT shall be regarded not as a security, but a utility token in order to facilitate the QuantoPay project and allow its community to utilise it through various promotions and reduced service charges.

5 PROBLEMS WE SOLVE

Quantocoin has the unique ability to solve many of the industry major pain points such as:



5.1 PROBLEMS LINK TO CRYPTOMARKET

- Restricted ability to make payments with cryptocurrency
- Trade losses resulting from the high volatility of the fast market
- Complex and costly process
- Selling any cryptocurrency on-demand will result in high losses

6 CORE FEATURES

This section aims to completely outline and explain the core features of QuantoPay as it relates to security, transparency, minimal commission/fees for transactions Value, Liquidity, and KYC/AML.

- This simple configuration easily supports a reliable and, in the future, implemented Proof of Reserves immediately, QuantoPay will help to convert cash into digital currency and back. This feature is available in the mobile app and QTC payment card.
- The QuantoPay platform offers complete transparency and complies with the regulation of Anti- Money Laundering and “Know-Your-Client” provisions. Provider for the KYC/AML procedure is ONFIDO.
- Quantocoin will eventually become one of the most widely integrated cryptocurrencies, trading with all of the leading exchanges, such as TIMEX, Latoken, Binance, XT to name a few.
- QuantoPay has world-class security while also meeting international compliance standards and regulations. QuantoPay can be easily integrated with merchants, exchanges, and wallets just as any other currencies.
- QuantoPay offers excellent liquidity which ensures that users can buy or sell as many QTC as they wish, quickly, and with little fees.
- Traditional markets have a complex structure which is archaic and overly regulated, while QTC is easy to use and accessible from any mobile device, both geographically and technologically.
- Due to the traditional markets involving a long chain of intermediaries who charge commissions, it can be very pricey for individuals.
- Everything is very understandable and easy to use and centralized to the unique QuantoPay platform through the QTC ecosystem.

7 QUANTOPAY ECOSYSTEM

The QTC ecosystem has been created as a complex environment that links all individual services together in one place. While individual services are completely independent, their combination creates a simple, clear and centralized ecosystem. Organisational trust in the platform provides services that are added or removed through the drag-and-drop feature. The whole system is built on a single access point, which is the QuantoPay platform, which is easily accessible through the client's account.

The QuantoPay platform allows QTC to be exchanged not only for other cryptocurrencies but also for Fiat Currencies. This QuantoPay function is the base of all exchange transactions, not only Crypto to FIAT but also exchanges between FIAT currencies. The concentration of services into one gateway eliminates high fees for the intermediates, at the highest level of service, while also increasing efficiency and reliability. With online payments and the ability to use only one currency as a conversion unit, we limit the need to use cash, and we can also eliminate the risks associated with its use. Users won't need to carry bundles of cash in their wallets as they can quickly make cash withdrawals through our payment card. Our payment cards can

also be used to make online payments, thus enabling everyday use of QTC to pay utility bills, bringing convenience to our users.

The system therefore plays a significant role in outbound payments as this will enable users to send remittances to each other within the ecosystem, across the globe straight from their computers or mobile devices. This feature can be referred to as “bank in the palm of your hand.” Users will be exposed to our microfinance service, once the scoring has been completed, to have an overdraft onto their accounts. The whole operation is just as smooth as a prepaid telephone service. The ultimate effect is a client that operates a wide range of sophisticated banking and payment services with just one click on their cell phone. On the other hand, merchants within the QTC ecosystem will be incentivized to accept payments through QuantoPay app. That way, merchants and other service providers will have access to the vast pool of potential everyday users which will bring them real benefits.

The architecture of the QuantoPay system is so simple; it allows the addition of other applications, even third-party services without compromising the UI/UX simplicity. The last significant effect is the use of Blockchain, which naturally eliminates the interference of governance structures. This allows the use of QuantoPay all over the world without limitations, while abiding by all legislations.

8 QUANTOCOIN TOKENS OVERVIEW

8.1 QTC TOKEN (QTCT)

The QTC token was initially issued on the Waves Platform, which used to be the world fastest blockchain; which was made available to the public at the time of the QTC crowdfunding period.

From Q4 2021 to Q1 2022, however, we have chosen to migrate to the nowadays even faster and cheaper Binance Smart Chain, which is Ethereum compatible, which would eventually allow the project to switch as well to the long awaited Ethereum 2 blockchain system.

There is a limit of 99 million QTC tokens being issued.

Main functions of QTCT from the customer’s view:

- They are part of the QTC project and can participate in the potential rise of QTC value during its time on the exchange platform.
- The QTC clients will have access to exclusive QTC/QuantoPay services, which will be conditional to holding QTCT on their accounts.

Function in the ecosystem:

- The QTC Tokens will be the fuel of the QTC ecosystem engine and will serve as an intermediary between the crypto world and the real world, as a new type of utility asset.
- The QTC coin has a quantity commitment of 99 million tokens. The QTC Token is not an integer, and it is available in fractional amounts. Market forces and cryptocurrency exchange mechanisms will determine the future price of the QTC Token. Accordingly, the price of a QTC coin is expected to fluctuate on a regular basis.

8.1.1 KEYNOTES OF THE QTC TOKEN

- Limit of 99 million QTC token
- No further tokens will be generated after this phase of the project.
- Our exclusive partners for the migration from the Waves platform to Binance Smart Chain are Chrono.tech and TimeX.

8.1.2 INNER VALUE OF QTC TOKEN

- Fluctuated Algorithms
- Valuation of QuantoPay and Quantocoin Bank of the Future project
- Success of various listings
- Binance Smart Chain blockchain

8.2 QTC STABLE COIN (QTCS)

FIAT or cryptocurrency holders deal with the high risk of price fluctuation. Beside the crypto market, we expect that many citizens of countries with high inflation will simply hold stable coins instead of their country's currency.

Additionally, we suppose that this way can bring a stable coin, that can bridge a centralized and decentralization ecosystem, bringing scalability, and price stability.

We believe that the trusted stable coin has the potential to not only reduce the risk of exchange but to act as a store of value.

The details will be disclosed in 2022 as per development progress.

9 QUANTOPAY BANK - DIGITAL BANKING IN CRYPTO SPACE

We have seen the massive explosion in the demand for cashless and digital payments in the last years. This rapid increase of transactions occurred due to the adoption of new technologies as NFC, QR codes within new contactless devices and recently developed new applications and was further supported by the impact of the COVID pandemic.

The growth of mobile payments is expected to touch a volume of over USD 8 trillion by 2022. Similar growth is expected within the Crypto economy.

What is a current problem, is the adoption of cryptocurrencies and blockchain technology solutions into normal life?

Nowadays it is almost impossible to pay with any cryptocurrency, or do transfers etc. Also, the transaction processing for cryptocurrency against fiat is practically non-existent.

9.1 SOLUTION

Through our Digital & Blockchain Bank of the Future we will bring solutions by providing cryptocurrencies to mainstream everyday users.

9.2 IMPORTANT IMPROVEMENT:

Due to the demands of the market, we have decided to maximize the expansion of the project and implement services which are only available to licensed subjects; like credit card issuing, overdraft facilities, lending and asset management (Robotrading, algorithm trading).

9.3 WHY IS OUR PLATFORM SO PROMISING?

Because of the combination of conventional e-money regulated facilities, digital & blockchain technology and advantages of cryptocurrencies which could not be matched by the traditional banking system and FIAT currencies in terms of speed and cost effectiveness.

10 QUANTOPAY BLOCKCHAIN BANK FUNCTIONALITY

10.1 KEY SERVICES IN A GLANCE

- Wallet – Exchange, Transfers, remittances cryptocurrencies P2P, B2B Payments and Transfers
- Remittances and cross border payments
- Currencies Exchange
- Cashback
- Payments cards
- Debit Cards
- Instant cash
- Lending
- Savings

10.2 ADVANTAGES LINKED TO OWNING QTCT:

- Cashback: up to 30% (with use of the app or debit card)
- Discounts:
 - Spotify
 - Netflix
 - Booking.com
 - Flight tickets
 - Rent-Car
- Free: Mobiles (depending on the market)
- Savings
 - daily/weekly/monthly micro savings, rounding bills
 - use the advantages of holding and transferring stable coins - primarily for countries with high inflation rates, unstable currencies. This way, we will protect your savings without unnecessary waste.
- Robotrading and Asset management
- QR code payments/SWIFT payments

10.3 QUANTOPAY DEBIT CARDS

QuantoPay/Quantocoin payments cards will be issued by partner providers like Contis and Solarisbank on one side and Visa and Mastercard on the other and are connected to the user's account.



They are expected to solve the problem of payment in the traditional market and provide the option to pay and exchange currencies (both Fiat Currencies and cryptocurrencies), in real time.

These cards will have industry-leading security features and may be used all over the world for online purchases, payments through the POS machine or for ATM cash withdrawals, without the mark-ups or fees associated with traditional cards.

10.3.1 FEATURES

- Security
- Managing money/budget
- Cashback
- Contactless
- ATM withdrawal
- Top up facility
- Instant exchange
- Balance transfer
- Insurance

Choose whether or not to

- activate contactless payment, services (Swipe card, ATM withdrawals, on-line payments, third parties' services)
 - freeze or unfreeze or block card in your app instantly
- | | | |
|---|--------------|--------------------------|
|  | Contactless | <input type="checkbox"/> |
|  | Suspend card | <input type="checkbox"/> |

10.3.2 IMPORTANT IMPROVEMENT:

Through the QuantoPay banking platform, we could expand into new regions, and have adapted our expansion. That's why this selection of cards and special packages will continue to grow.

10.4 QUANTOPAY/QUANTOCOIN MOBILE APP FOR THE CONTACTLESS AND CASHLESS TRANSACTION

The QuantoPay/QTC mobile App will be made available for download via the IOS or Android marketplace and customers will finally be able to use major FIAT currencies and cryptocurrencies to pay for any -based goods or services instantly, easily and immediately on any POS terminals with NFC technology.

10.5 CASE STUDY

QuantoPay/QTC brings from buying a hamburger or water an immediate solution. Gone are the days when applying for a bank account and a bank card took ages.

You forgot your cash or payment cards? Don't worry, just get a coffee in your favourite restaurant, get comfortable, download the App, get registered within minutes, refer friends and receive EUR 50 directly on your mobile bank and while you had a quick snack QuantoPay/QTC lets you already pay on the go—right from your mobile or smartwatch. You don't have to wait for your QuantoPay Visa Card delivery, but your account is immediately usable.

Just an example, is remittance or payments between a user from different continents or countries. With a traditional system, it can still take numerous days with significant fees. This can be now done in seconds or minutes using crypto and Fiat for extremely low cost.

10.6 IMPORTANT IMPROVEMENT 2022:

Additionally, due to QuantoPay, exchange rates will be calculated based on online inter banking rates, so the client won't have to lose money during the transfer between any currency and mainly with payments or ATM withdrawals.

11 TECHNOLOGIES

NFC and QR codes in one application (hybrid app). QuantoPay turns every iPhone and Android into a sophisticated Banking platform.

11.1 QR CODE

Quick-response codes have the sort of ubiquity that NFC lacks. They work a little like your standard barcodes, except that instead of relying on one-dimensional analogue scanning, they are digital. That means that with a QR code reader app, your smartphone's camera can be temporarily converted into a scanner. QR codes can embed way more information than your standard barcodes, which gives them the power to enable you to complete mobile payments.































11.2 NFC TECHNOLOGY

NFC, which stands for Near Field Communication, is at a very basic level simply "contactless" communication between two devices. Regarding payment processing, it is the technology that enables your phone to communicate with the payment terminal (POS) to initiate a transaction.



12 COMPARING TRADITIONAL BANKS WITH QUANTOPAY BANK

	LEADING BANK	TRADITIONAL BANK	QuantoPay BANK
Control	Centralized		Centralized
Speed of Transaction	Days		Minutes
Cost of Transactions	Up To 8%		As low as 0.5%
International Transfers	Slow		Fast and cheap
Remittances	Slow, expensive		Fast and cheap
Withdrawal of Funds	Few days		Minutes
Currency Conversion	Up To 5%		As low as 0%
Country of operation	Restricted		No restriction, worldwide
Number of Clients	Limited by Systems, countries, Legal frame		Only technical limitations
Control Over Funds	The Bank		The Client
Security	Average, centralized		Higher, decentralize system
Integration of New Services and Partners	Difficult, time spending		Pretty easy and Fast

FEATURES	COMPETITORS	QTC
The wallet stores a wide range of cryptocurrencies and digital assets		
The wallet stores a wide range of FIAT currencies		
Compatibility with existing payment systems		
Actively managed wallet (digital) assets		
Automated Lending (micro financing) process		
Instant transfer asset to the wallet and payment cards		
Connection to 3 rd party mobile payment services (Apple Pay, Samsung Pay, Android Pay, etc.)		
Instant conversion of cryptocurrencies to Fiat		
Cashless and contactless transactions		
Hybrid contactless technology (Beacon&NFC&QRcodes)		
Offline payments options		
Cards issue*		
Currency exchange/assets with fair rates		
QR payments		
Payments through internal high secure chat		

13 BLOCKCHAIN PRINCIPLES

13.1 SHARED LEDGER - WHY IS A SHARED LEDGER SO INTERESTING?

Shared ledgers are important because there is no need for reconciliation. All companies operate with their accounting ledgers, and they then reconcile transactions with other external companies, by comparing ledgers. This is an extremely inefficient process. A shared ledger takes away the inefficiency of reconciliation. That is why banks are interested in this technology because the financial system is just stacks and stacks of ledgers. It is important to attribute the significance of 'shared ledgers' to the work of Richard Brown.

13.2 WHY IS THIS RELEVANT?

If you have one ledger, then you do not just have to share the ledger with: your supplier, who may record their invoice on the ledger, you can also share the ledger with other stakeholders. The multi-stakeholder ledger is seen mainly in financial services. A regulator wants to see what is happening, and most of the regulation relies upon the regulated entity reporting to the regulator rather than the regulator finding out for itself. With a blockchain between the regulated entity, its customers, and the regulator, the regulator can monitor transactions seamlessly.

13.3 NOT OWNED BY ANYONE

People ask the question why not just use a database. The point is that a database is generally owned by a single entity, whereas a blockchain is distributed and owned by everyone in the network. For example, the bitcoin protocol. No-one owns the protocol; the protocol is primarily a community of people that have downloaded a full copy of the Bitcoin ledger and the miners who decide on what new content can be added to the ledger. This is significant as it creates a platform to enhance coordination among stakeholders.

13.4 ADDING ANY CONTENT TO THE LEDGER

You can add a device or human identities to the ledger; you can add money to the ledger, you can add assets to the ledger, you can add invoices, you can add most things. This means that the application of blockchain technology is comprehensive and not only limited to financial services.

13.5 VALIDATION AND PERMANENCE

When new content is proposed to be added to the ledger, then the other validators in the network – in Bitcoin these are miners – decide whether the content can be added or not. Once they have decided then the content can never be removed.

13.6 APPLICATIONS AND THE LEDGER

Bitcoin is a static asset on a ledger. it can be added to a ledger and can freely be transferred from one point to another. However, a shared ledger can be used to store programs of any sort which are referred to as distributed applications or smart contracts. Once they are added

to the ledger, they act autonomously in most cases. The advantage of these distributed applications is that anyone can read his or her code, so they know how the application will work before they interact with it. Think of a see-through clock: you can see the inner mechanisms from the outside. Distributed applications add transparency to systems, that have huge efficiencies. Distributed applications are being explored in areas such as bond administration which requires regular payments to beneficiaries.

13.7 VARIATION

There are many protocols and iterations of blockchain technology. For instance, R3's blockchain prototype Corda, allows granular sharing of information amongst network participants. In some blockchains, anyone can access the network such as bitcoin, while, in others, you may have to be approved to join a network. Furthermore, the role of 'validator' can be assigned to everyone on the network or only for certain appointed persons, and the way that validators reach consensus is equally varied with notions such as Proof of Stake to Proof of Work.

14 TECHNOLOGICAL PARTNERS

14.1 BINANCE SMART CHAIN

The Binance Smart Chain is one of the world's fastest and cheapest open blockchain platforms.

14.2 SPACEX

SpaceX Satellites, among other similar solution providers, are pioneering new value propositions in space. As SpaceX is leading the design and manufacturing of its fleet of satellites, the initial production has been launched into low Earth orbit during 2020 and 2021, to deliver affordable Internet access globally.

A constellation of satellites circling the Earth will enable affordable access. Faster - satellites will be closer to the earth allowing for better web performance. Coverage - a constellation of satellites will logically interlock with each other to create a coverage footprint over the entire planet. User terminals - small, low-cost user terminals will talk to the satellites in the sky, and emit LTE, 5G and Wi-Fi to the surrounding areas, providing high-speed access for everyone.

15 FUNCTIONALITY IMPLEMENTATION LEADER

15.1 QTC PLATFORM WITHIN QUANTOPAY MOBILE APP.

The Quantocoins are considered to have the following advantages.

- They can function as payment solutions.
- They are used on exchanges in online wallets.

15.2 MICROFINANCE AND LENDING (P2P OR B2B)

Microfinance is a source of financial services for people lacking access or full accessibility to the financial sector. Micro-finance will enable them to have access to loans which can be used to build their businesses and make savings deposits. This applies to people and businesses with regular income, frequently from self-employment activities, who do not have conventional collateral for bank loans, e.g., smallholder farmers, small traders, and artisans. We will focus on regions with high population density (BRICS countries). Due to our uniquely innovative scoring system, our clients can lend each other small amounts of money; securely, quickly and conveniently. We want to integrate traditional microfinance into the crypto ecosystem. The advantage is that our target group (individuals without easy access to banking services) is tied to the target group of microfinance. Due to this connection, we can support the economy globally.

15.3 MERCHANT TOOLS

Our merchant tool is a solution for the acceptance of cryptocurrencies when buying items or services. It was developed for e-commerce businesses and internet services. This solution is safe, fast and a low-cost option for clients who do not want to pay high commission fees. It is also the best option for business entities seeking to employ the use of cryptocurrencies but does not wish to deal with any complications that may arise with conversion into Fiat Currencies.

15.4 EXTRA FEATURES

Based on our technology and together with other partners, we will introduce a wide range of further Fintech, Insurtech, AI based spending and investment analytics, asset management, entertainment and education applications solutions.

16 VISION

“Bringing Traditional Banking and DeFi Services to Everyone. ”

We aim to solve problems associated with the old-fashion banking system.

The present financial system is supported by large-scale financial institutions that provide financial services, e.g., banks, insurance companies, credit card companies, housing finance companies and money transfer companies, which are old-fashioned and out of step with current realities and have low penetration. Sending money across international borders is still very complicated and expensive, with charges per transaction averaging at 7.45%.

People are expected to carry out banking operations such as cash deposits and withdrawals by being physically present at the banks, and there are costs attached to these operations.

The problem here is despite the fact these businesses have existed for a long time; accessibility remains an issue. According to the World Bank, 2.0 billion people still do not have access to a bank account. These traditional systems also have a lack of high-end technical security. We intend to provide proper solutions and alternative payment gateways for individuals and companies in these countries, so we can support governments as well.

We will educate in particular young people about financial systems, payments and the general management of money.

We will expand through our partners the internet connection to unserved regions. We believe that QuantoPay can help regions who have a high jobless rate by creating new jobs and business opportunities, supporting regions like Africa and Asia. QTC can provide a way out of poverty for billions of people while they help expand the digital economy.

We aim to make the QuantoPay platform the "Bank of the Future" due to the benefits that individuals and institutional parties receive.

The World Bank Working Paper entitled - The Global Findex Database 2014, Measuring Financial Inclusion around the World, quotes:

"Moving from cash-based to digital payments has many potential benefits, for both senders and receivers. It can improve the efficiency of making payments by increasing the speed of payments and by lowering the cost of disbursing and receiving them."

17 MARKET OVERVIEW

17.1 OUTBOUND TRAVEL SPENDS

According to IPK International, the outbound travel market turnover in 2016 reached \$2 trillion and increased around 8% compared to 2015, with a positive outlook for years 2017-2022. It saw strong growth for travel from Asia; a rise of 6% (2016). Massive opportunity presents itself in China. Over 41 million Chinese made outbound trips last year.

17.2 INBOUND REMITTANCE

Remittance is a service which involves the transfer of money earned by foreign workers back to their home country. Unfortunately, current archaic systems dominated by companies such as the Western Union, MoneyGram and RIA are rife with high fees, bureaucracy, and technical difficulties. Market share is about \$500 billion every year; the top countries are India, China, and the Philippines. Workers from China and India send home nearly \$180 billion every year.

17.3 COVID IMPACT

Spending and remittance services have sharply declined throughout 2020 and 2021 and will remain under pressure through most of 2022. Our own revenue model had to be adjusted accordingly and indeed we focused during the pandemic rather on further product development, but pushing our QuantoPay and Quantocoin projects to be launched by 2022 with an expected pickup of payment and transfer systems use.

However, the overwhelming positive impact for our QuantoPay and Quantocoin projects is an amazing shift to acceptance of digital, cashless, and even blockchain and cryptocurrency related payment models.

Our team is carefully observing moves and mistakes of our competition, which is already fully exposed to this unprecedented situation and learning from their success and mistakes.

17.4 CROSS-BORDER ONLINE SHOPPING IN FOREIGN CURRENCY

According to a report from global consulting firm Accenture, the global e-commerce market will rise to \$1.2 trillion in 2022 from \$230 billion in 2014. According to Accenture, this increasingly popular form of online shopping will bring compounded year-to-year growth of 27.4% with 900 million online shoppers worldwide. China leads in the e-commerce market with a turnover of over \$245 billion. Microfinance and Lending

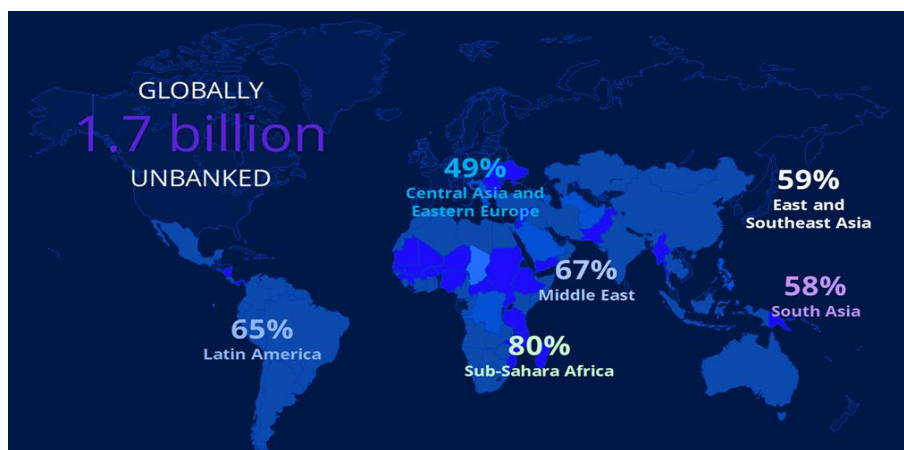
Micro-finance is a source of financial services for people lacking access or without full access to the financial sector. Microfinance enables them to gain access to loans which will enable them to build or expand businesses and to make savings/deposits. Globally, the private sector alone invests an estimated USD 10 billion in micro-finance.

17.5 VALUE OF TECHNOLOGICAL PROGRESS

According to most experts interviewed, the answer is clear: technology has the power to revolutionize how microfinance markets operate. From allowing MFIs to access micro-entrepreneurs in hard-to-reach areas to enabling the implementation of more robust Information and communications technology (ICT) and risk assessment tools, technology represents a tremendous opportunity for microfinance institutions across the world.

17.6 UNBANKED

1.7 billion adults, Women make up 55 percent of the world's unbanked adults: 1.1 billion. At least 80% of the world population lives on less than \$10 a day. While more than 48 percent of the world's population lives in places where income differentials are widening, the traditional market in these regions provides minimal accessibility to banking services, for its occupants. Even people in developing economies who have a bank account could benefit from digitizing payments. For example, over 1.3 billion adults pay utility bills in cash paying comfortably, more affordable and secure.



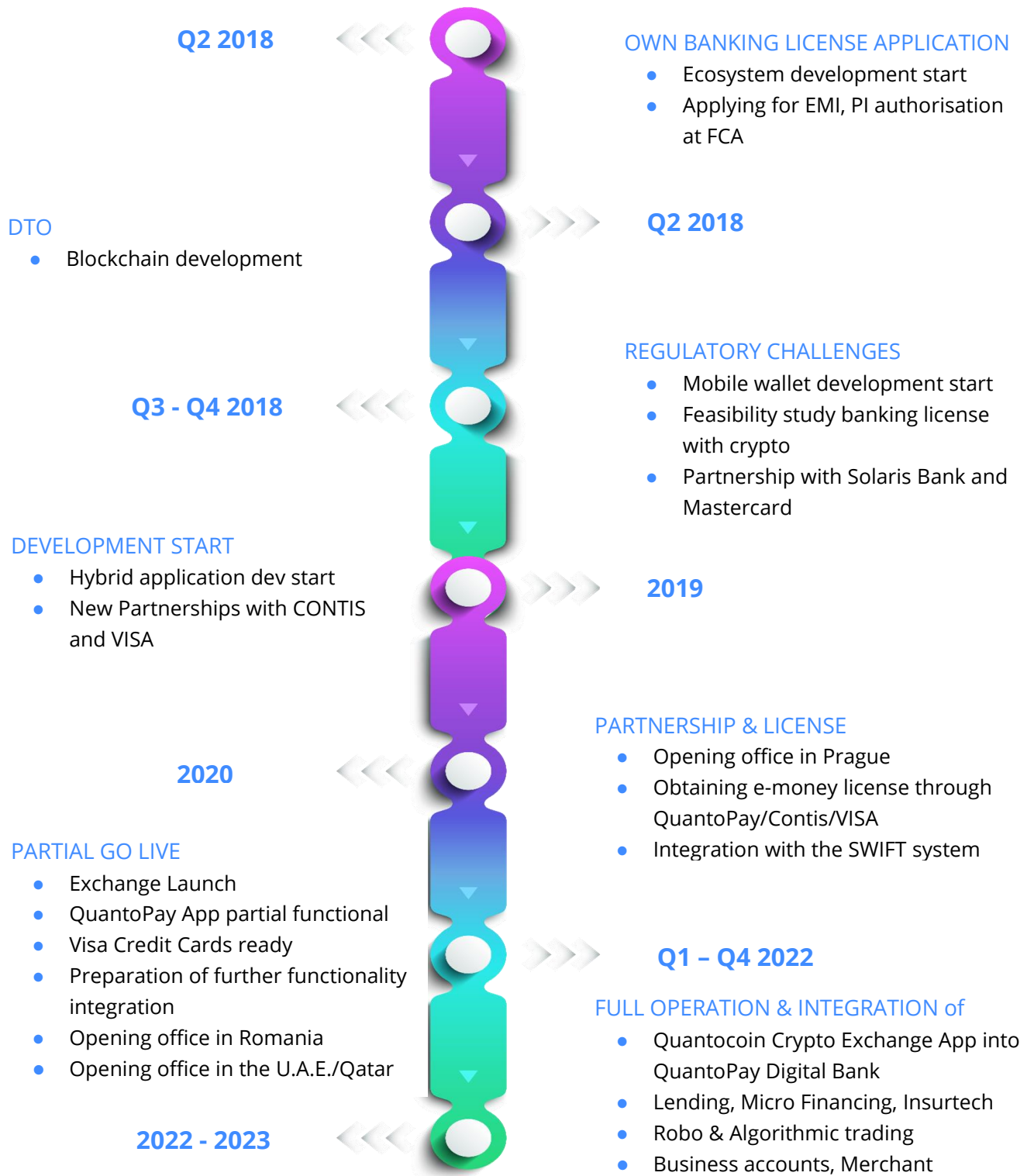
"As long as poverty, injustice and gross inequality persist in our world, none of us can truly rest". Nelson Mandela

17.6.1 MARKET OPPORTUNITIES

- Potential of over 5 billion mobile users.
- Currently, smartphone usage across the world has a potential of 5 billion users. We intend to capture this opportunity by presenting unlimited access to banking through our QuantoPay Mobile App.
- We believe that if we can capture 20% of this population (100Million Users), we would have succeeded in giving access to quality banking services through our technology and the blockchain.
- There are 2.0 billion potential users in the unbanked population of the world. We intend to seize this opportunity to use the QuantoPay technology to reach out to these potential users in these unbanked regions to fulfil our goals of giving internet and bank access to the unbanked.

18 ROADMAP





19 CROWDSALE PHASES

19.1 CROWDFUNDING

19.1.1 INITIAL FUNDING PHASE

An Initial Funding Phase is a non-regulatory means of raising funds for a new company of cryptographic value. Start-up companies use the initial coin offering to avoid a rigorous and regulated capital increase process required by venture capitalists or banks, which is accepted in most jurisdictions as long as minimum KYC/AML standards and potential contribution and participation risk warning has been provided.

At Quantocoin, we aimed to offer a percentage of the QTC tokens and eventually even shares in the operating company to our very first contributors of the project in exchange for fiat currencies, other cryptocurrencies, or by supporting our project be it as ambassador, advisor or developer.

The Quantocoin (QTC) ICO, as a globally accepted new model for start-up funding, was required to enable us to raise funds for the development of the Quantocoin technology and platform with the overall goal to provide full access to better financial services for the under and unbanked of the world.

We had decided to allow everyone to participate in this ambitious project, with some restrictions to certain countries and always at every contributor's own decision after prior own consultation of lawyers and tax advisers regarding laws and impacts in the respective territory (please see our Terms & Conditions on the www.quantocoin.io webpage, which apply to everyone acquiring QTCT).

We believed that in the cryptocurrency era, with massive media and social coverage, there would be a rapidly rising interest in blockchain technology and the ICO as one way to raise capital for developing this project.

Our initial crowdfunding round started 11th December 2017 (UTC 00:00) and ended 28th February 2018 (UTC 23:59) for a limited number of contributors, to attract the attention of leaders and entrepreneurs. The price 1 QTC Token was offered for was 1 USD, subject to terms and conditions and various bonus and discount opportunities.

The overall signed/reserved amount of QTCT reached initially a two digit million amount, however, many contributors eventually failed to transfer their promised amounts, and contributions made through cryptocurrencies lost in value amid the rapid devaluation of most main cryptos up from early 2018 and unfortunately some of the alternative asset contributions we accepted on exceptional basis, did not materialise in the promised return of income, so their proceeds could not be used for the project development as intended.

19.1.2 DISTRIBUTIONAL TOKEN OFFERING

The Quantocoin Distributional Token Offering (DTO) was, therefore, the logical next step, within the first phase of the distribution of all QTC tokens to allocate further contributions with respect to the whole QTC project vision. This phase was available for the public (contributors), however, due to the crypto market continuing downturn in 2018 only with limited success.

19.1.3 CROWDFUNDING THIRD PHASE – INITIAL EXCHANGE OFFERING

As stated in the Crowd sale section of this document, the crowdfunding process was strategically split in 3 phases.

The first phase of founding was run to reserve enough capital for the first phase of the Quantocoin project. This phase was considerable successful, however, various large alternative asset contributions in the project did eventually not materialise or the Cryptocurrency contributed by most participants during the hype crypto market phase of the Q4-2017/Q1-2018, devalued substantially up from Q1-2018 with leaving the project only small budget for further developing the Blockchain Bank of the Future.

During the crypto market downturn, the co-founders and initial strategic stakeholders provided the required funds in order to allow the project progressing, though on a slower speed as intended.

The third phase of funding, the Initial Exchange Offering with the Shortex exchange, started in summer 2019, with again only limited success due to various reasons, mainly the whole cryptomarket environment, still being on a low plateau, and partially due to the project's various delays, caused by regulatory environment changes (EU, Brexit, new (un)regulations in Switzerland and Gibraltar), policy changes of payment partners (Mastercard) or financial issues of services providers (Solarisbank), forcing our project to change locations and partners, which caused a substantial delay and extra costs.

19.1.4 QUANTOCOIN USES CASES

- Buy online services and products globally Sending money between QTC users
- Invest in, or save for, a variety of future products and programs
- Exchange instantly to FIAT currencies or other currencies at fair exchange rates
- Trade on stock exchanges
- Participate in instant remittances and international transfers.
- Participate as a lender in micro-financing options.
- Pay for online gaming via a gaming-integration function to providers.
- Participate in loyalty programs which build up “points” and support customers on a regular basis.
- Spend your QTC with a specially-issued, physical “QTC Card” – that can be used online & offline, wherever the cards are accepted in local Fiat Currency.

19.2 QTC SUCCESS DRIVERS

- 99 million QTC in circulation
- Development of the project – new functionalities
- Increasing number of the number of end users
- Increasing the amount of trades options of new exchanges
- After CONTIS/VISA gateway obtaining own e-money and bank licences
- AML/KYC COMPLY with support of ONFIDO
- Newest bio-identification applications
- The general COVID driven acceptance and adoption of new technologies

19.3 SECOND IEO

We intended to lounge our Second IEO with LATOKEN (Top 20 on CoinMarketCap and No. 1 in liquidity) already in summer/fall of 2019, however, various aspects resulted in the common decision to move this IEO to 2021 and the listing of Quantocoins when the overall QuantoPay platform would be fully functional, and the market would appreciate our project. Quantocoins will be placed up from Q1 2022 on various well reputable Crypto exchanges like TimeX, Latoken, XT, Binance, Coinbase and Kraken.

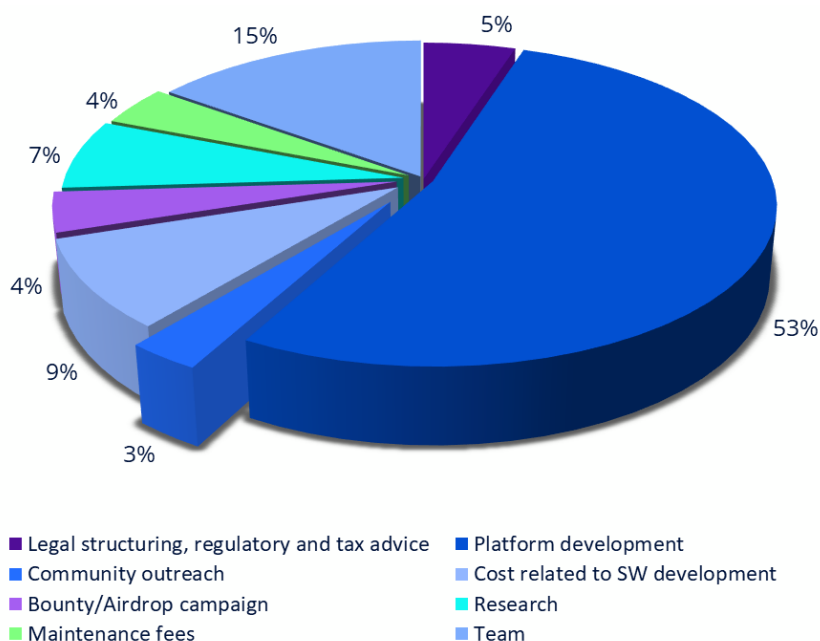
In additions, on request of our new partners CONTIS and VISA we had to hold the lounge of QTC with various cryptocurrency exchanges on hold after the first part of the overall project, the QuantoPay Mobile Only Digital Bank application would go live, which was scheduled initially for Q3 2020, however, due to COVID impacts, administrative and technical challenges had to be moved to Q1 2022.

19.4 ADVANTAGES OF QTC DISTRIBUTION MODEL

- Low risk and it complies in general with institutional investors approach
- Broad Brand Awareness
- Secure – using exchange facilities
- Easy to understand distribution process for inexperienced investors
- Exchange handles the necessary KYC/AML processes (no need for extra registration)
- Backed by a reputable exchange

19.5 ALLOCATION OF PROCEEDS

Funds will be distributed in the following way:



20 BOUNTY CAMPAIGN

It is a campaign for everyone who supports and helps share QTC with the world.

The participants will receive free QTCs as a reward and will become a part of the Quantocoin project.

We reserve and distribute 2,000,000 QTC tokens as bounty rewards, which equals 2.02% of the total of 99,000,000 QTC tokens issued under the IEO. For you to be able to enter the Bounty Campaign, kindly follow the instructions of relevant announcements.

This will be used for the collection of your "bounty stakes", which will accumulate the more you promote our project.

21 TEAM

Throughout the past 6 years, since the idea of the Quantocoin – Blockchain Bank of the Future had been initiated, our team has grown from initially 3 individuals, each of them bringing various experiences, mainly from the financial and blockchain sector, to now over 45, all from different backgrounds and based around the world from the Switzerland, Italy, United Kingdom, Czech Republic, Romania, the U.S., The Netherlands, Russia, Ukraine, India, Pakistan and Australia. But not only they are the team, but all those investors, enthusiast and contributors who believe in the idea of financial inclusion and bringing not only financial services but all kind of ancillary digital, blockchain and fintech services to those 3.8 billion people around the world, which are underbanked or still even unbanked.

Our core team consists of experts who have extensive experience in IT, blockchain technology, marketing and business models. In addition, our people are veterans in the traditional finance industry, with more than 30 years' experience in online trading, FX and private banking. The idea of QTC originated from long-term planning and several years of practice.

The principal visionaries of the project were partners in financial institutions in Europe, especially in Switzerland and the United Arab Emirates where they worked in senior positions for banks such as UPB, Credit Suisse, Emirates Bank or SG. Trusted with responsibility for managing and financing projects in the area of private placement, hedge funds and start-ups in volumes of billions of US dollars. They were also in charge of allocating funding for the project mainly in Europe. Their interest in connecting IT and the world's blockchain with the real world, and its implementation into everyday life and making financial services available and affordable for everyone is vast.

Other core team members and supporters of the project are various world-class, prominent and highly experienced lawyers and consultants, with a focus on fintech and financial markets in Asian, European and the U.S..

We are also proud of the other members of the team who are highly experienced developers and veterans in the blockchain and crypto sphere, responsible for projects and start-ups in California, India, Australia, Russia and Europe, and being highly active in the blockchain community.

Thankfully, our team is supported by various marketing specialists, working for top companies in the development of marketing strategies from New York to the Middle East and only recently we hired our own marketing manager, who is coordinating all our marketing efforts with our cooperation partners and marketing agencies.

Our **external consultants** are working in the finance and technology sector. An important part of our team is the security department, where we work with industry leaders such as **Rheinmetall International Services, ZTP, Bit Sentinel** and our technical and app development external support team of **Infinit Partners, Infotekna, Fortech, Zynk, Starcluster, Chrono.tech** and not to forget our banking and payment service cooperation partners **Contis** and **VISA**.



And last but not least, what would be our project without our various **ambassadors**, just to name our football legends **Michel Salgado, Patrick Kluivert** and **Roberto Carlos**.

22 CONCLUSION

22.1 BENEFITS FOR INDIVIDUALS

Our goal is to integrate all financial services through our application to facilitate everyday life and encourage individual business.

22.2 BENEFITS FOR BUSINESS

We are focused on arranging integration with existing businesses in the cryptocurrency space; such as exchanges, wallets, merchants, lenders, and others. Merchant qtcAPI will change the payment standards.

22.3 BENEFITS FOR CRYPTO ECONOMY

QuantoPay solves the problems with the penetration of cryptocurrency into a conventional world, concerning trading and exchanging to a Fiat Currency. We will try to implement crypto into everyday life to allow payments for goods and services using our cashless/contactless mobile apps and QuantoPay Debit Cards.

22.4 BENEFITS FOR ECONOMY

QuantoPay will invigorate the world economy. It will help with expanding the number of crypto economy users, which will result in a positive development in this industry. QuantoPay will also reduce poverty and provide more excellent opportunities for savings, which will increase the lending capacity of the population. QuantoPay will provide new financial services and opportunities for billions of people and bring them up into the middle class, significantly improving both the lives of their families and their own. Our goal is to improve the quality of education through remote access and payment capabilities. Using QTC will result in innovation and the building of infrastructure for electronic finance/digital banking, along with internet penetration, which will allow the creation of new business models and products while rapidly increasing accessibility to financial services for everyone.

22.5 FURTHER FINANCING ROUNDS

In addition to various Investor Series, which will be launched after the GO LIVE of the overall QuantoPay/Quantocoin Project in 2022, QTC will offer everyone an equal opportunity to be a part of this financial revolution via the integrations of the blockchain technology.

We are intending to provide to more investors and enthusiast the opportunity to become part of the team and the project through the issuing of bonds and possible another round of convertible notes, which would allow everyone to become a shareholder in the parent company and project of QuantoPay or the direct sale of shares in the QTP Holding company.

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