



Dear Quanto-siasts

Since our last newsletter in February, some of you may have imagined that our team has been working effortlessly a 24/7 and we finally set our target to go live in Q2 2022. Many of you were probably wondering what is going on with QuantoPay and QuantoCoin, hoping that the global turmoil would not affect our amazing community project.

Despite our best efforts, we were affected by this turmoil, in one way or another. Nonetheless, thanks to the tremendous and non-stop efforts of our team, we are proud to announce that we have officially managed to overcome the final regulatory, technical, security and practical aspects required for our accent to go live.

Besides the push to meet all the requirements imposed on a project as ambitious as ours, our technical team has further developed the feel of our application by adding amazing new features related to transaction statements, transaction filtering, the referral system to invite friends or facilitate money flows between your personal accounts (both main account, virtual account or any additional account) and so much more!

Specific enhancements were added to the accounts management system, which will allow account holders to select an internal source account to initiate the P2P or Bank transfers. The management of the additional consumers' accounts was also improved in our efforts, which allows for the creation of accounts and cards for family members. This is definitely one of best features to be looking forward to during phase 1 of our project launch.

Another amazing feature being developed is an Internal Support App which allow for effective management of support levels 2 and 3, as they relate to onboarding and card management. It is our primary focal point to ensure we can provide top-notch customer support services, and the greatest banking experience. All of the mentioned enhancements are only a slice of the cake we are preparing to share with our fantastic QuantoPay community!

The Beta Test Version of QuantoPay will be released in its upgraded version early June. We are also excited to announce that we have received the first delivery of our Quantompay VISA cards!



Revealing below the first official Quantopay VISA CARD!

Quantopay VISA cards have successfully overcome the obstacles of the “European Pass-porting” process for QuantoPay, which provides us to operate as a Bank in the whole European Economic Zone. For the real GO LIVE of QuantoPay in Europe we only require the final security checks and approvals. Once completed our marketing team (with support of VICO) will kick off our launch campaign, which we expect to start very soon.

As much as we would love to be able to announce the GO LIVE date, we realized in the meanwhile, that due to our project’s dependency from third party approvals and commitments, we can as per today not name a fixed date, but currently we are targeting for a SOFT LAUNCH in summer, while the more sophisticated ALPHA LAUNCH with First Blockchain & DeFi products being integrated can be expected by autumn.

Despite all the challenges our blockchain and DeFi team has always been and will continue doing an amazing job, enabling QuantoPay to be the First Neo Bank globally with an integrated blockchain and DeFi solutions.

How about our Crypto-Integration and Quantocoin Tokens



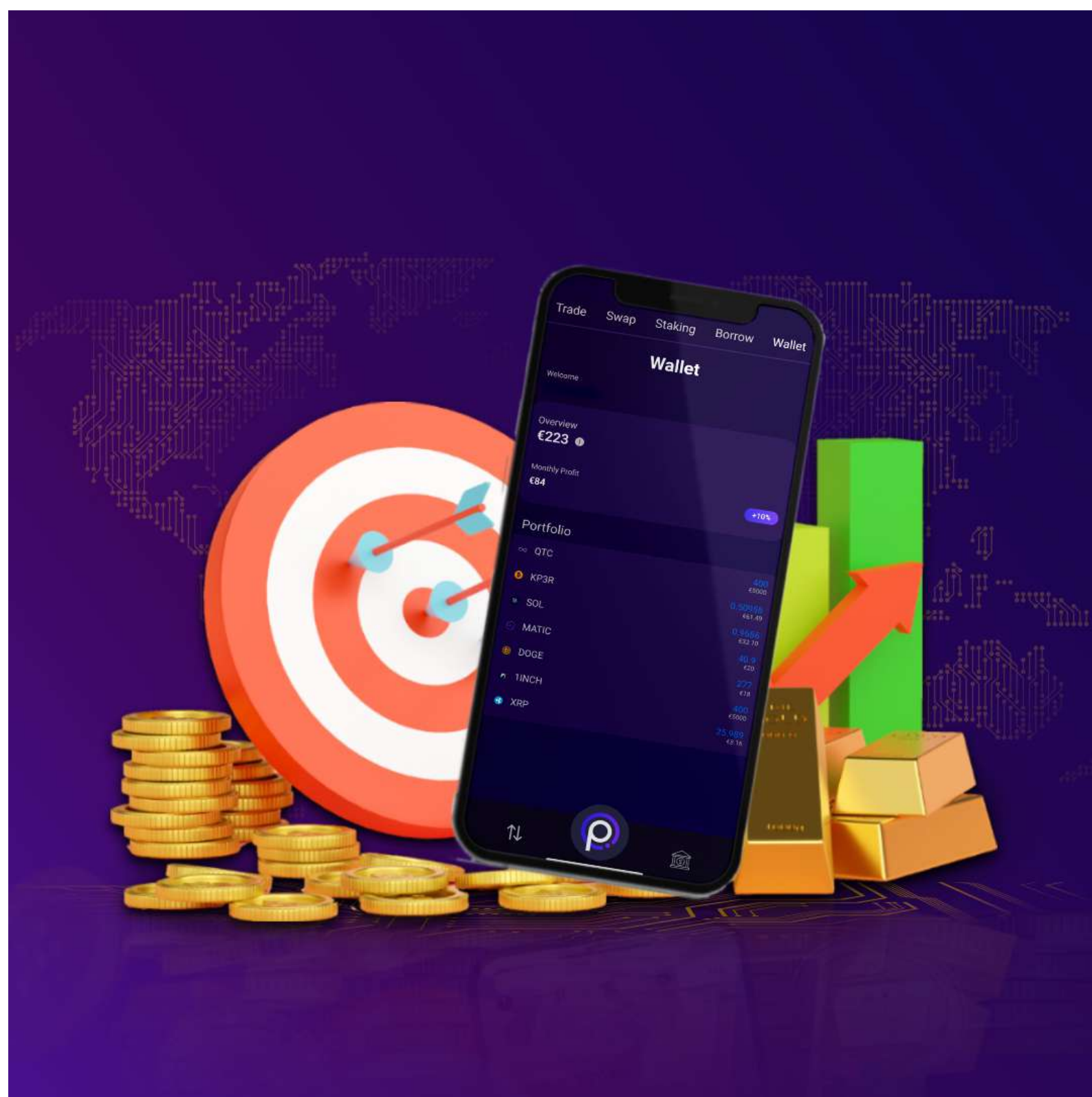
Here are the important steps you have to follow for a smooth QTC migration:

For the crypto-enthusiast the past 6 months have been probably very challenging, filled with ups and (mostly) downs. However, we still strongly believe in the future of crypto and that our own native QuantoCoin tokens will play an amazing role in the global ecosystem, and further provide great utility in our very own QuantoPay financial solutions and integration project.

QuantoCoin token holders may not only benefit from possible trading and swap opportunities, but numerous other benefits, which will be announced shortly after GO LIVE. You will find some of the upcoming benefits in our new presentation and the White Paper, both available on the QuantoPay webpage.

The most amazing observation we had was that the valuation of the QuantoCoin tokens doubled since its soft launch on TimeX.io in January 2022. QuantoCoin has managed to hold support levels for many weeks now, and managed to do so despite the worst bear market of all time plummeting many cryptocurrencies. This has created a great sense of trust and community, demonstrating that there are great expectations of our QuantoPay ALPHA VERSION launch, and that our community truly believes in the potential future valuation that our token can have. In the meanwhile, the CoinmarketCap registration is on its way and the listing on other exchanges under preparation, however, this is being approached with great diligence and no rush, considering the current state of the crypto environment.

While new QTCT holders are already enjoying a free tradability, we need to ask the initial QTC holders for a bit more patience, as the swap process has been delayed. This is mainly due to the fact that nearly 50% of the old QTC token holders have not yet registered or passed the full level 4 AML/KYC procedures required on the TIMEX Exchange. This might also be as a result of not having deposited / transferred their QTCT in the correct way from the WAVES Exchange to the TIMEX Exchange.



For various due diligence and reporting requirements requested by CoinmarketCap and European AML regulations, we are bound to apply strict procedures for this swap, in order to not to jeopardize our QuantoPay Bank of the Future project and our relationship with regulators and with VISA.

In addition, we decided to wait until at least a majority of old QTCT holders has registered and moved their tokens successfully from WAVES to TIMEX, before we are closing this opportunity indefinite. Whoever is not going to participate in this migration and swap event will lose the validity of their QTC tokens.

Therefore, as already announced via social media, we would kindly ask all holders of old Quantocoin Tokens to proceed with the KYC/AML process on the TIMEX Exchange platform (www.timex.io) by following the explanations on the TIMEX webpage or as you may find within our February newsletter and our webpage. We ask kindly that all of our QTCT holders finalize the transfer by LATEST END JUNE. After this final deadline we will close the Swap process and eventually provide all swapped QTC token holders the ability to freely exchange.

However, as a reminder and mentioned in the Terms & Conditions and prior newsletters, the forced devaluation of Quantocoin tokens, through e.g. attempted mass sales of old QTC token holders, is safeguarded by our sophisticated vesting and log up mechanism. Neither stakeholders, early VC investors or service providers which are holding larger amounts of QTCT in their wallets will be able to sell for certain period of time. Smaller contributors, however, will benefit from vesting periods, allowing them to have access and exchange certain amounts on the free market throughout the vesting periods.

Thank you all for your patience and continued support. Everything is coming together beautifully and we are so excited to show you everything we have been working on. Keep an eye on our new www.QuantoPay.com webpage and our social media news releases to stay up to date with the latest developments.