

BANKING MEETS BLOCKCHAIN

v.2

ABSTRACT

Blockchain is yet to make a significant breakthrough as a global payment solution. Certain aspects such as technical limitations and a lack of integration have hindered its potential to acquire everyday users and grow beyond the early-adopter phase.

Monaize has gained serious momentum building a platform which functions within the legacy-banking infrastructure. However, realising the importance that blockchain technology will play in the future of FinTech, the team at Monaize wishes to stay ahead of the curve and thus is planning a roadmap through which it is able to offer customers blockchain-based services.

Our mission is to push the boundaries in innovation through a long-term partnership with the Komodo Platform. Our joint vision is to bridge banking and blockchain, and help cryptocurrencies achieve mainstream adoption.

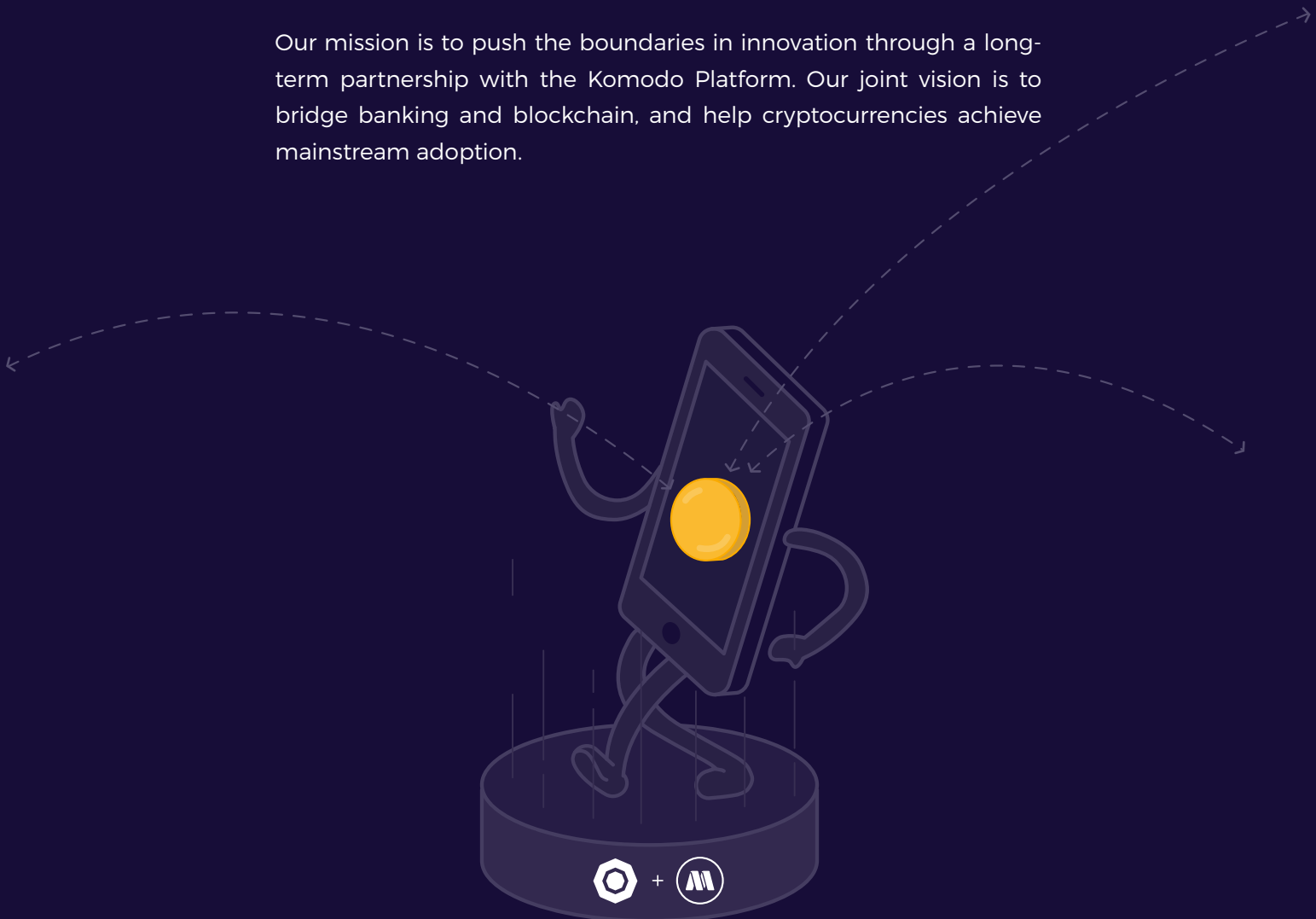
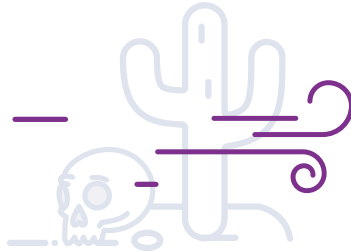


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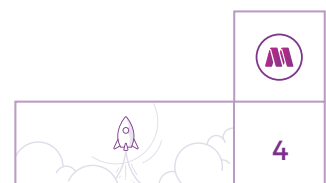
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DISCLAIMER

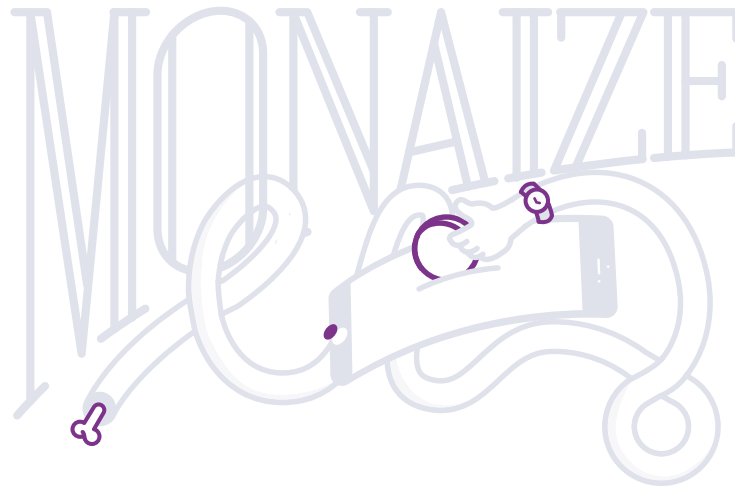


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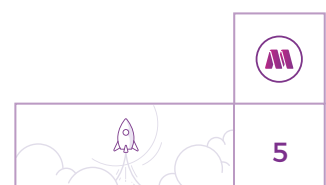
ABOUT MONAIZE



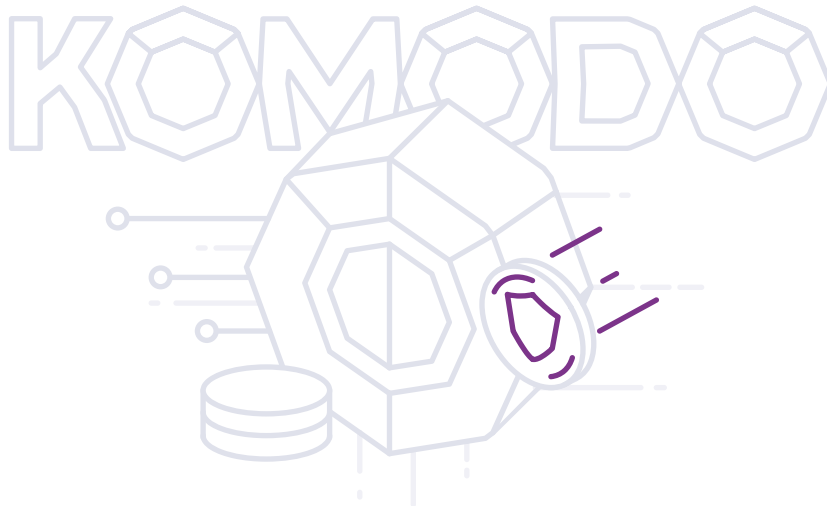
Monaize is a European e-banking platform that provides a mobile-first current account for freelancers and small businesses. Using the latest technology, Monaize is the first platform to provide an instant KYB (Know Your Business) on-boarding process allowing users to create a business current account in less than five minutes with a smartphone.

More than just a current account, Monaize is a platform into which an extensive range of third party services will be integrated including professional insurance, innovative payment solutions, cryptocurrency wallets, crowd lending and factoring; empowering entrepreneurs to focus on their business.

Monaize will be expanding its services to the United States, Canada, South Africa, Australia and Malaysia in the coming years.



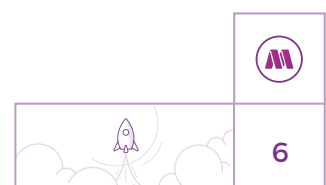
ABOUT KOMODO PLATFORM



Komodo Platform thrives on solving existing socio-economical problems through decentralized technologies and paving the way for a prosperous society.

They offer white-label services, a framework for decentralized applications, and various plug and play solutions for both businesses and developers. The platform features range from security and privacy to scalability. They have already made breakthroughs with fiat-pegged assets and blockchain interoperability.

Their strength lies in their ability to actively follow the latest trends and investigate what other projects are developing within the blockchain industry. Most recently the team was researching micropayment channels based on Bitcoin's Lightning Network and looking into ways to provide language agnostic simple as well as smart contracts.



MISSION STATEMENT



COLLABORATIVE, ETHICAL, INNOVATIVE BANKING. ”

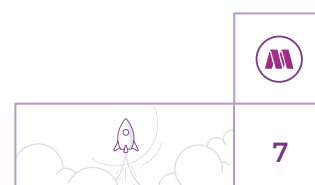
Monaize's spirit is driven by three core values: collaboration, ethics and innovation. We believe in empowering entrepreneurs in order to help them improve their business trajectories.

A digital revolution is currently taking place. This is giving rise to a huge opportunity to change the way we do banking and financial services; providing for a more inclusive and efficient economy. At the forefront of this digital revolution is blockchain, the ingenious technology behind cryptocurrencies like Bitcoin, Ethereum and Komodo, which is set to transform not only the way we transfer money between each other, but all aspects of our everyday lives much like the internet did back in the 1990s.

The market cap of all cryptocurrencies recently surpassed \$150 billion, up from less than \$15 billion at the beginning of 2017. Some industry experts are suggesting that this figure could be as high as \$5 trillion by 2022. Businesses that embrace this new form of money and technology will, in the future, possess a huge competitive advantage over their rivals allowing them to transact with anyone in the world quickly with lower costs.

Despite the enormous growth in cryptocurrency interest, certain challenges need to be overcome before widespread adoption is made possible. This is why Monaize has built an e-banking application which functions within the current banking infrastructure whilst opening itself up to the blockchain community and sensitizing users, small businesses, to this exciting new technology.

We have made it our mission to develop innovative financial products that set small businesses up for entrepreneurial success.



MARKET DYNAMICS

IN THE NEXT 5 YEARS, 60% OF THE GLOBAL WORKFORCE WILL BE MADE UP OF INDEPENDENT WORKERS

In 2016, McKinsey & Company published a report stating that there are 162 million independent workers in the United States and Europe. 30% of these people (49 million) use independent work as their primary source of income, accounting for more than \$1 trillion in total earnings.

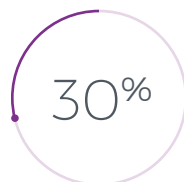
The freelance workforce is the fastest-growing component of the economy. In today's economy, more people are creating their own jobs than ever before. Technology, such as the proliferating number of freelance platforms and apps like Uber, is also improving access to freelance gigs. Among respondents, 73% said technology has made finding freelance work easier. 66% said the amount of freelance work they had found online increased since 2016.

Independent workers generally fit into four segments



Preferred
Choice

PRIMARY INCOME



Free agents
49 million

SUPPLEMENTAL INCOME



Casual earners
64 million

Out of
Necessity

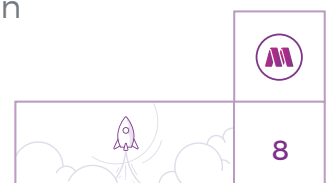
14%

Reluctants
23 million

16%

Financially strapped
26 million

Source : 2016 McKinsey Global Institute survey of ~8,000 US and European respondents



FINTECH IS THRIVING

A plethora of neobanks has sprung up in recent years focussing on various different issues from foreign exchange (Revolut, Transferwise) to providing wallets to the poorly-paid for more inclusive banking (Monese). Collectively, these start-ups are raising hundreds of millions of dollars and the major banks are beginning to take notice.

In 2014, Spanish banking giant BBVA acquired Simple, an American mobile banking app focussed on helping people budget and save money, for \$117 million. In 2016 the same banking giant made another hefty acquisition, this time taking control of Holvi, a Finland-based business-banking app that integrates with tools that help with administrative tasks such as booking keeping and invoicing.

Traditional banks are drawn to FinTechs because of the huge value they can provide on the technological innovation front. Having well-known traditional banks on board can be beneficial, notably in order to accelerate growth through increased capital. However, we strongly believe that a fresh mind-set is key to fostering real innovation – something that can sometimes be stifled by the narrow focus and old performance measurement metrics that are inherent in traditional banking culture.

The table below illustrates the scope of innovation that Monaize is able to undertake through its agile approach:

	HOLVI	REVOLUT	N26	TRANSFERWISE	SIMPLE	MONAIZE
						
INSTANT KYB	✗	✗	✗	✗	✗	✓
LOCAL IBAN	Dutch only	Luthanian only	German only	Wallet	US only	✓
CRYPTOCURRENCY PAYMENTS	✗	✓	✗	✗	✗	✓
FACTORING	✗	✗	✗	✗	✗	✓
BLOCKCHAIN BASED CROWD LENDING	✗	✗	✗	✗	✗	✓
BOOK KEEPING & INVOICING	✓	✗	✗	✗	✓	✓



THE SOLUTION

Monaize is a European e-banking platform which provides a mobile first current account for freelancers and small businesses.

A BUSINESS ACCOUNT OPENED IN JUST A FEW MINUTES

No need to dress up in a fancy suit, no in branch meetings, no presentation of business plans to out of touch bank managers. Our users are able to open a business account in 5 minutes from the comfort of their own home or whilst on the move.

This has been made possible thanks to the first real-time, completely automated KYB (Know Your Business) on-boarding process. Users enter personal and company registration information and then take photos of their ID/passport and proof of address from within the app. This information is verified and users gain instant access to their business current account within the Monaize mobile application.



LOCAL IBAN

Following the verification process, users are immediately provided with a local IBAN.

With Monaize, entrepreneurs are able to manage their money on the go:

- ✓ Money Transfers
- ✓ Account Balance Consultation
- ✓ Quick View Recent Transactions
- ✓ Monthly Statements
- ✓ Immediate Lost or Stolen Card Cancellation
- ✓ In-app Customer Service (AI Bot) 24/7

MONAIZE BUSINESS MASTERCARD

Monaize users are up and running quickly and their Monaize Business Mastercard is dispatched within 5 working days following account opening.

This is a highly efficient process allowing entrepreneurs to quickly start making payments and withdrawing cash at the tens of millions of points of sale and ATMs worldwide that show the Mastercard logo.

FEATURES



PROFESSIONAL INSURANCE

Business cover adapted to the needs of your industry.



PAYMENT SOLUTIONS

mPOS, Email, SMS and others.

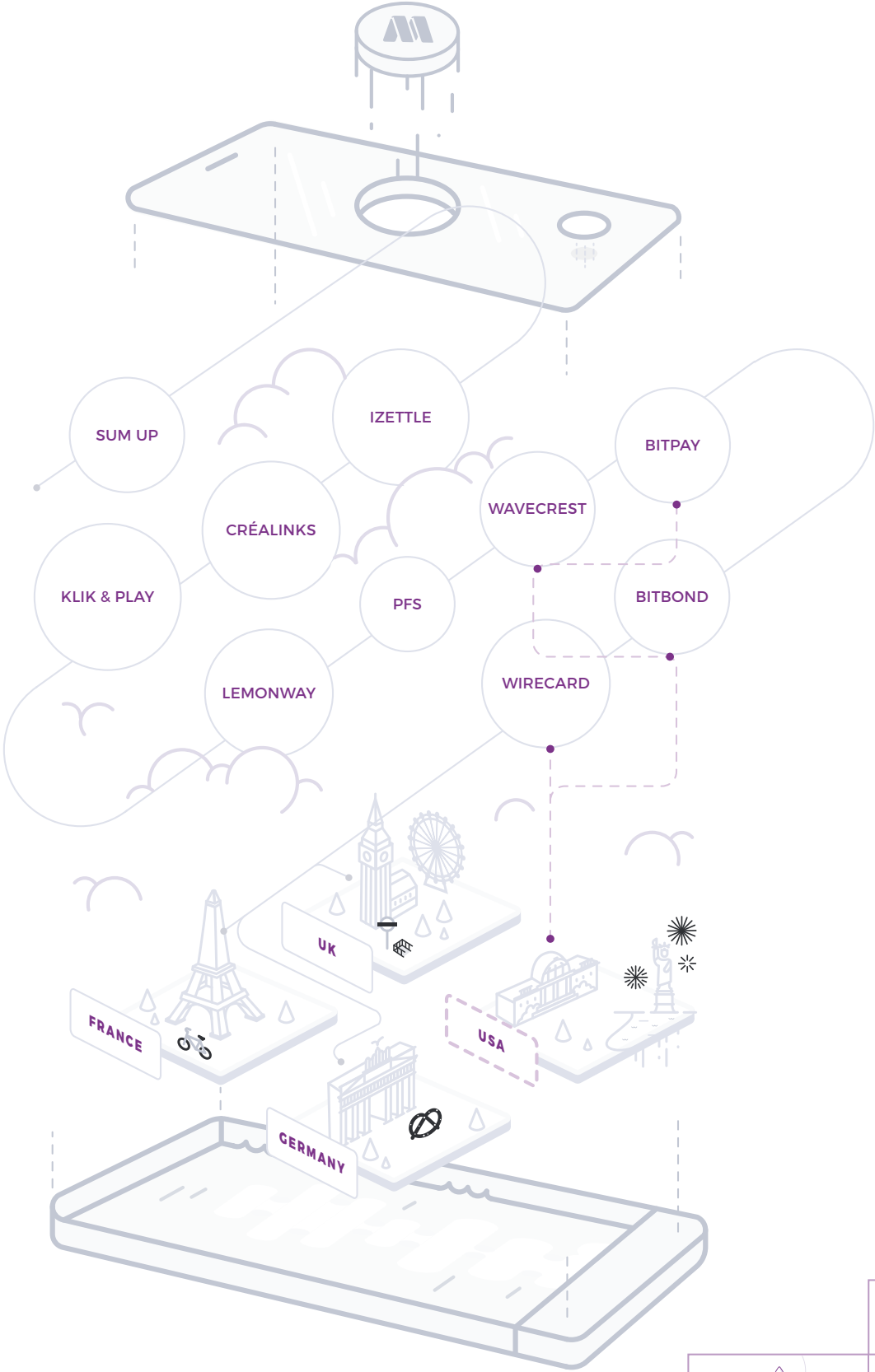


FINANCE

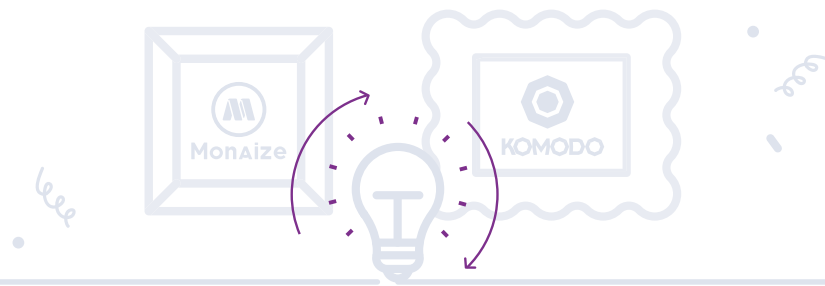
Crowd lending, Factoring.



MONAIZE PLATFORM



BANKING MEETS BLOCKCHAIN



Blockchain technology is disruptive by nature. As an e-banking platform we need to position ourselves carefully for the transformation that is taking place in banking.

Monaize has already made real innovation in the banking space. We want to stay ahead of the curve and thus we are planning a roadmap through which we will be able to offer our customers blockchain-based services.

We aim to bridge these two worlds and be the first banking service to provide this for our client base. Komodo Platform is our gateway to accomplish this and we have decided to use their white-label service to create a Monaize token.

Through the Komodo Platform we are also able to tap into all of the latest blockchain innovations that we will need in future.

- Pegged fiat currencies
- Scalable payment networks
- Micropayments through Bitcoin's Lightning Network (concept level)
- Language agnostic smart contracts (concept level)
- On-chain KV storage (blockchain database)
- Blockchain interoperability

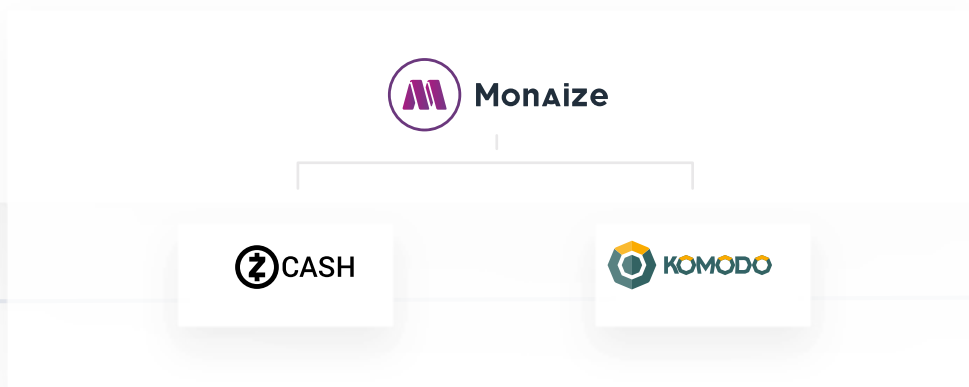
In addition, Monaize is looking to apply blockchain technology to certain processes that are important to its business.

- Peer to peer payments amongst Monaize clients
- Trust-less Proof of Solvency for Business and Business Partners
- Know Your Business (KYB)
- Contract Placement & Signature
- Smart and simple contracts

GATEWAY TO BLOCKCHAIN

The Komodo Platform is Monaize's gateway to blockchain technology.

The Monaize token will be compatible with Komodo Platform and all technologies built on top of it.



KOMODO PLATFORM

Offers privacy, security, scalability and many other features such as KV storage or independent asset chain capabilities. The platform also provides a gateway to stable fiat-pegged currencies and will expand into a modular full smart contract platform.

ZCASH

Is the first open, permission-less cryptocurrency that can fully protect the privacy of transactions using zero-knowledge cryptography. Monaize token will inherit all of its features through Komodo.

AUTOMATIC LOYALTY REWARD DISTRIBUTION METHOD

An automatic Loyalty Reward Distribution API has been developed to allow simple yet efficient decentralized reward distribution through the blockchain.

This API crawls through the blockchain and creates a list with all public keys and their current holdings. In addition the loyalty reward distribution API takes a predefined amount and distributes it accordingly (based on the percentage of tokens held) to public key holders. This functionality eases the way blockchain-based smart organizations and decentralized projects manage rewards. The Monaize loyalty reward system will be using this technology to reward token holders.

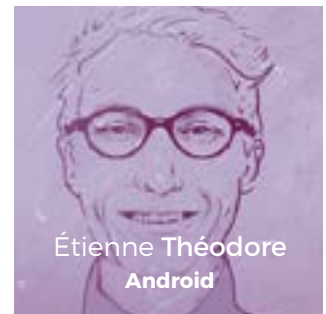
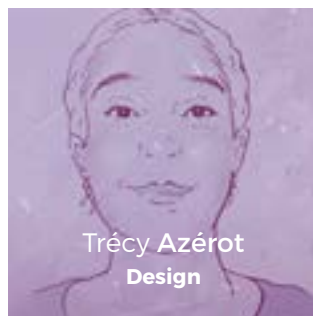
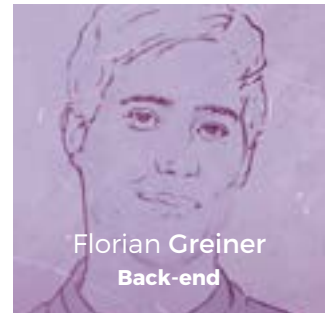
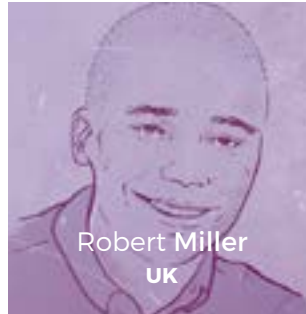


THE TEAM

EXTERNAL DEVELOPMENT TEAM

Thibault **Bronchain**

Romain **Bellande**



STRATEGIC BLOCKCHAIN PARTNERSHIP

Monaize and Komodo have already developed a strong relationship and will be working closely together to overcome existing barriers and push the boundaries of blockchain innovation in FinTech.

Through this partnership Monaize will be in a unique position to leverage the blockchain infrastructure that Komodo is building.



ADVISORY

- James Lee - jl777
(SuperNET, Founder)
- Crip Anarc - ca333
(SuperNET, Chief Security Officer)

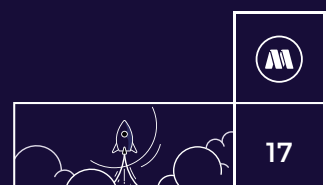


LEGAL ADVISOR

- Mathiew Christophe Rajoo
(DennisMathiew Singapore)



BANKING & TECHNOLOGICAL PARTNERS



MILESTONES

June 2016	Birth of Monaize
July 2016	European road show for banking partner selection process
October 2016	Official registration of Monaize
November 2016	Official partnership with Prepaid Financial Services and beginning of connectivity process
January 2017	Monaize platform development starts. Start of iOS and Android application development
July 2017	First Monaize Business account opened
August 2017	Development of Komodo platform for Monaize Initial Token Sale
September 2017	Initial Token Sale Announcement SuperNET / Monaize initial token sale conference Zurich
October 2017	Start of Initial Token Sale Integration of first payment solution providers
November 2017	UK Market Launch Integration of first professional insurance partners
December 2017	Blockchain-based crowd lending integration
2018	Launch services in Germany and US On-going international development

	2018	2019	2020	2021
NUMBER OF USERS	200k	1M	2M	6M
MARKETS	Europe	United States	Africa	Asia



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MEDIA & CONFERENCE



MEDIA

BTC Manager
Frenchweb
Les News du Net
Assurances
Café de la Bourse
Startup Story
Capital.fr
Les Echos
Chef d'entreprise
Les Pépites Tech
Gautier Girard
Assurance & Banque 2
Planet Fintech
Fresh Web
Wirate



CONFERENCES

Paris Fintech Forum
Money 20 20 CPH
Pionier Berlin
UPComingVC



INITIAL TOKEN OFFERING



What is an Initial Token Sale?

An Initial Token Sale is an event in which an organisation swaps all or part of an amount of blockchain-based tokens for other cryptocurrencies in order to raise funds. Token holders are incentivised through loyalty rewards based on the amount of tokens owned. The potential increase in the value of the token, due to its usability for various different applications, is also a driving incentive for participants.

Why are we doing an Initial Token Sale?

We believe that token sales are the future of crowd sale. This token sale also represents the perfect opportunity to invite people, especially from the world of blockchain and cryptocurrencies, into the Monaize community and enable them to take part in our success story by contributing to all aspects of the project, from product development to marketing to strategic partnerships.

A token sale gives Monaize, and its community of tokens holders, access to:

- A global supporters base
- Easy loyalty reward distribution
- Transparency of ownership
- Transferability of ownership

KOMODO'S WHITE-LABEL BLOCKCHAIN SERVICE

Komodo Platform provides a framework that allows Monaize to be on the cutting edge of blockchain development. Issuance of tokens requires minimum development and allows Monaize to benefit from all the latest innovations from both Komodo and Zcash.

The white-label solution will provide us with the following:

- Blockchain technology
- Token issuance
- Loyalty Reward distribution API
- Monaize Wallet
- Bitcoin's level of security (dPoW)

INITIAL CONSENSUS METHOD

The Monaize token is created with Komodo Platform's 'asset chain' technology. It is a Proof-of-Work blockchain that uses Equihash mining.

As a Komodo asset chain, the Monaize token will utilize 'on-demand' block generation. This feature ensures that no blocks are mined unless unconfirmed transactions are queued in the mempool. This means that once the chain is created, a minute number of additional tokens will be created (0.0001 MNZ per block = 100 MNZ after 1 million blocks).

ADDITIONAL BUILT-IN CONSENSUS METHOD

Delayed Proof of Work (dPoW) is a service provided by Komodo Platform that increases the security of the Monaize blockchain. It acts as an additional security layer on top of the existing consensus system.

Through Delayed Proof of Work, Monaize will notarize blocks to the Komodo blockchain, which in turn notarizes blocks to the Bitcoin blockchain. This scheme ensures that once the information is engraved on the Bitcoin blockchain, it would require both the Monaize and Bitcoin blockchain to be compromised, thus effectively giving Monaize a Bitcoin level of security.



GENERAL OVERVIEW OF INITIAL TOKEN SALE.

The token sale will take place on Friday 10th November 2017 at 12pm (GMT) and will last for 30 days.

FUNDS RAISED WILL BE USED TO ACCELERATE THE DEVELOPMENT OF MONAIZE INCLUDING:

- 3rd party service integration (new payment systems, crowd lending solutions, automated customer service chat bot and others)
- Further iOS and Android application development
- Blockchain research and development
- Marketing and sales
- Administration and operations
- Strategic partnership development
- Legal
- International expansion

TOKEN DISTRIBUTION

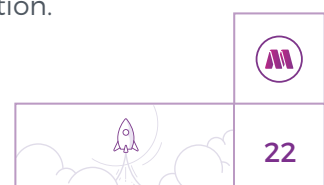
70% of tokens generated will be distributed during the token sale under the ticker symbol MNZ.

1% maximum of MNZ tokens generated will be promised to a few early supporters (Komodo team) as part of a pre-token sale. Funds raised will be used for token sale communication and marketing as well as logistics.

9% of MNZ tokens will be put aside and distributed overtime as part of an incentive scheme to individuals and organisations that contribute to the Monaize project. These might include marketing, business development, educational content and bug bounties to name a few.

20% of tokens will be allocated to Monaize's core team and early supporters as an incentive pool held in escrow and vested over 3 years in order to ensure long term commitment to the company and therefore to the future value of the tokens themselves.

Any remaining tokens will be burned following this distribution.



DECENTRALIZED TOKEN SALE VIA ATOMIC COIN SWAP

Monaize, in collaboration with Komodo Platform, is excited to be conducting the first decentralized token sale via "atomic coin swap".

Komodo Platform utilizes existing technology based on JUMBLR and BarterDEX to create a game-changing method for conducting a fully decentralized token sale. Monaize will be the first of many such decentralized ICOs.

Bitcoin or Komodo orders are matched against suitable token sale orders through a low level pubkey to pubkey messaging protocol. The final settlement is then made through the atomic cross chain protocol. A detailed guide on how to participate will be published prior to the token sale.

A number of recent token sales, conducted on well-known platforms, have fallen pray to attacks causing people in the cryptocurrency community to loose large sums of money. This is a much safer way of swapping tokens as BarterDEX will allow Monaize token sale supporters to purchase MNZ tokens without counterparty risk.

MNZ TOKEN PRICE AND RAISE CAPS

For 1 Bitcoin, supporters will get 15 000 MNZ tokens.

KMD will also be accepted as a form of payment, the exact swap rate will depend on the KMD/BTC exchange rate during the token sale.

We have set the maximum raise amount to the equivalent of 10000 BTC.¹

We have set the minimum raise amount to the equivalent of 1000 BTC.¹

EARLY BIRD SCHEME

Monaize token sale supporters will be incentivized to buy their tokens early through a scheme that allows them to earn extra tokens. An exclusive early bird period will also be set during the first 6 hours of the token sale for those swapping Komodo coin. Early bird bonuses will not only be subject to the period during which MNZ tokens are swapped, but also subject to availability for that particular period, on a first come first serve basis.

FIRST 6 HOURS
(AVAILABLE TO KMD USERS ONLY)

+20% MNZ bonus

FROM 6 - 24 HOURS

+15% MNZ bonus

DAYS 2 AND 3

+10% MNZ bonus

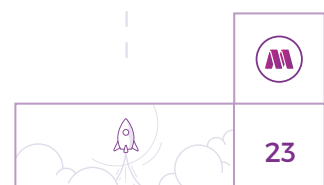
DAYS 4 - 7

+5% MNZ bonus

REST OF PERIOD

No MNZ bonus

¹Subject to change depending on BTC price evolution from White Paper Publishing to official token sale start date.



MONAIZE LOYALTY REWARDS AND BENEFITS

WHY SHOULD I INVEST IN MNZ TOKEN?

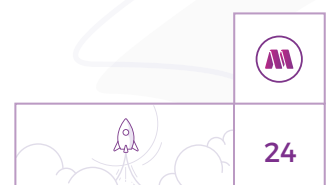
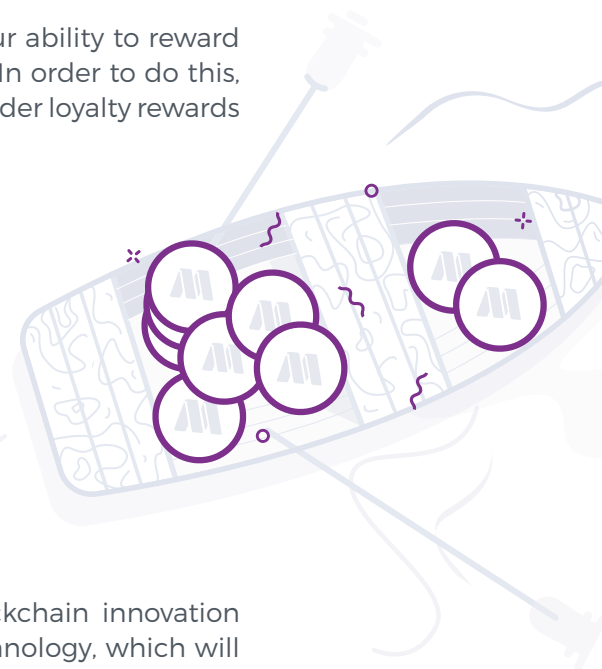
Token-based crowd sales have been a growing phenomenon since their conception in 2013. Accelerated interest in 2017 has seen all time investments skyrocket upwards of \$1.8 billion. Many of these fundraises have been achieved with nothing more than a white paper. Monaize has a working product, an established team and strong financial services and blockchain partners.

Our long-term success is hugely dependant on our ability to reward supporters and others that believe in the project. In order to do this, we are putting in place an attractive MNZ token holder loyalty rewards scheme.

Monaize will be pushing the boundaries in blockchain innovation by being at the forefront of this revolutionary technology, which will benefit MNZ token holders as the Monaize Business Account user base grows at an accelerated pace.


We will be setting up a blockchain research and development team to explore the different ways in which blockchain technology can be integrated into our services.

Along with our partners from the Komodo platform, we invite participation from members of the blockchain community to engage with us through our Slack and Reddit channels.



MONAIZE TOKEN HOLDER LOYALTY REWARDS SCHEME

Token holders will receive rewards based on the number of monthly Monaize Business Account creations (new user sign ups and renewals in the Monaize iOS and Android banking applications).

	PROJECTED NUMBER OF MONTHLY SIGN UPS (AVERAGE)
 2018	16 000
2019	80 000
2020	160 000
2021 Onwards	500 000

Monaize token holder loyalty rewards are distributed in KMD. The number of new Monaize Business Account creations is counted at the end of every month and, depending on the year, the equations below are used to calculate the collective sum rewarded to Monaize token holders.

R = Total amount rewarded to token holders (KMD)

K = Price of Komodo coin (\$)

U = Number of new Monaize Business Account Creations

$$\frac{2 \times U}{K} = R$$

2020

$$\frac{4 \times U}{K} = R$$

2019

$$\frac{3 \times U}{K} = R$$

2021 Onwards

$$\frac{5 \times U}{K} = R$$

Rewards are distributed on the 1st day of every month. Komodo Platform's automatic reward distribution API crawls through the blockchain and creates a list with all public keys and their current holdings in order to distribute R proportionally based on the percentage of MNZ tokens held.

Below is simulation for a MNZ token holder:

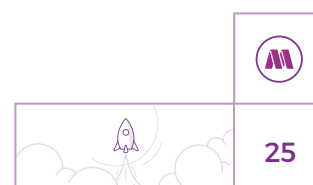
TIME	February 2021
K	150
U	500 000
Token holding for MNZ user	1% of all tokens

$$\frac{5 \times U}{K} = R$$

$$\frac{5 \times 500\,000}{150} = R$$

$$R = 16\,666,6 \text{ KMD}$$

If the token holder owns 1% of all MNZ tokens, he receives 166,6 KMD for the month of March. Tokens need to be held in the same private key for a minimum of 16 consecutive days in the previous month in order for the holder to receive the loyalty rewards.



ALLOCATION OF FUNDS

The proceeds from the token sale will be used to fund the continued development of the Monaize product as well as for user acquisition and research and development.

40%

PRODUCT DEVELOPMENT

- Continued development of features for Monaize iOS and Android apps.
- Continued development of Monaize's open platform and API building for the integration of new 3rd party services including professional liability insurance, blockchain-based crowd lending, mPOS solutions and foreign exchange solutions.

25%

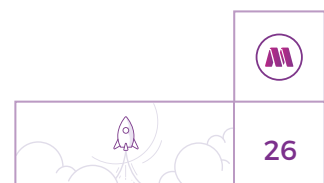
MARKETING AND CUSTOMER ACQUISITION

- SEO for the acquisition of new sign ups..
- Advertising.
- FinTech events and conferences for the development of new partnerships.
- Social media marketing.
- Traditional news outlets and small business publications.

15%

BLOCKCHAIN RESEARCH AND DEVELOPMENT

- Establishment of research in collaboration with high profile tech universities for the development of blockchain-based banking services.
- Idea bounty creations and development in collaboration with open source blockchain projects.



ALLOCATION OF FUNDS

(N E X T)

15%

CAPITAL EXPENDITURE

- Expansion to new countries – U.K., Germany, United States, Canada, Malaysia, South Africa, Australia.
- E-money licence partnerships.
- Regulation technology.

5%

LEGAL FEES

- Monaize Pte Ltd in Singapore operational and legal costs.

MONAIZE FUND ESCROW

Funds committed during the initial token sale will be held in a secure multi-signature wallet and will only be released from the account with at least 2 out of 3 signatories:

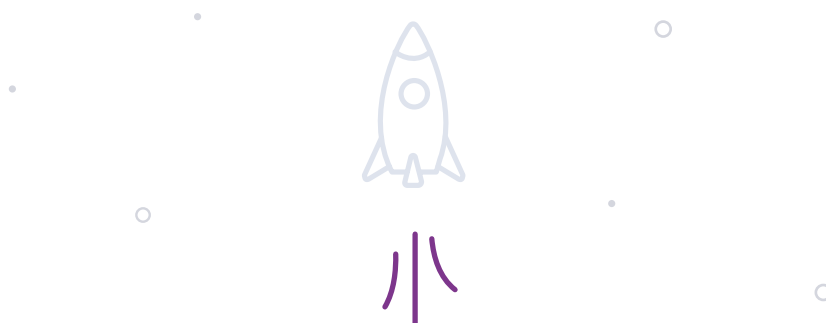
Mathiew Christophe Rajoo – Legal Advisor
(DennisMathiew Singapore)

Ca333 – Head of Security at SuperNET

Guillaume Derivery – CTO at Monaize



SUMMARY



At Monaize we believe that small business and independent work will be the way of the future. Downsizing the corporate economy and giving individuals the freedom to pursue what drives them most is something that we are passionate about.

A revolution is taking place with technology at its heart. This will allow us to help millions of people with thousands of different specialities to easily navigate the financial aspect of being an entrepreneur whilst taking away the complexity and high costs typically associated.

Join us on our journey and be part of this success story by participating in the Monaize token sale. We are looking forward to welcoming you on board and engaging you to the future where banking meets blockchain.

Website: monaize.com/#/uk/ico

Email: ico@monaize.com

Slack: slackin.monaize.com

