

# -Global Crypto Digital Bank—

Project Overview V2.0

## -Project Highlights-

#### **Cross-Disciplinary Team**

10+ years in traditional internet and 5+ years in crypto.

Developed top-10 mobile games in China and payment platforms with daily transactions over 100 million

90% of the product is developed, ready to launch in 2 months

#### **Clear Market Entry Point**

Initial targets: Philippines' Jiuding App and Cambodia's Huiwang App, with combined deposits over \$30 billion.

Jiuding offers deposit and exchange in the Philippines but relies on the Solaire Casino membership system, lacking financial licenses.

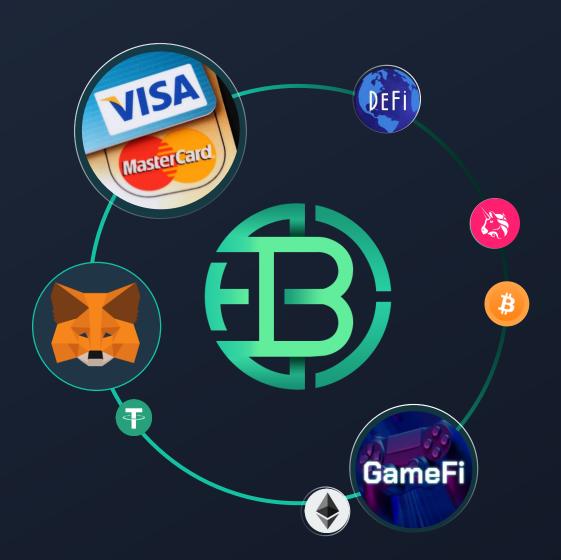
Huiwang, developed by local money houses, holds market share in Cambodia but has limited crypto support.

#### Investment for Kiribati Citizenship

Partnering with the Kiribati government to offer unique financial and identity enhancement services,

allowing users to obtain passports and citizenship through token staking.

# -Project Overview-



## **About BeingFi**

BeingFi is a global crypto digital banking platform that offers comprehensive fiat and crypto asset management, cross-border payments, and diverse financial services for individuals and businesses. We bridge the Web2 and Web3 worlds, targeting the underbanked crypto market. Our services include wallet management for crypto and fiat, crypto purchases and trading, global payment solutions, asset management, and issuing VISA and MasterCard credit cards.

## -Web3.0 & Web2.0-

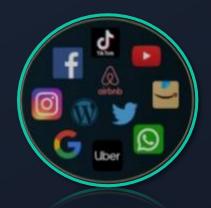
#### Web1.0



#### 1990

Portal & Search Engine
Users are just readers.
Businesses operate
independently.

#### Web2.0



#### 2004

Social Media & Social Websites
Users are both readers & creators
Creators & businesses share
governance.

#### Web3.0



#### 2021

NFT、GameFi, Metaverse Users are also owners. Governed by decentralized autonomous organizations.

## -Future Trends in the Crypto Market-



## BeingFi B2B Business-

#### Over 50 Global Fiat Payment APIs

Integrated Top 20 fiat purchase channels, 50+ fiat payment gateways, Built-in OTC trading section, Coverage of 100+ major fiat currencies worldwide.

# Global Payments Rapid Blockchain Transition Wallet Custody Asset Management

## Quickly integrate the SDK for blockchain transition.

Traditional Web2 applications can quickly access all Web 3.0 features by integrating BeingFi's front-end SDK, facilitating an easy transition to blockchain applications while remaining compatible with Web2 users.

#### Supports 100+ Major Crypto Assets

Supports deposits and withdrawals for over 100 major cryptocurrencies and 50 prominent NFTs, using cold and hot wallet separation technology. Provides comprehensive crypto asset collection, payment, and storage services for clients.

# Faster & Safer Asset Management

Helps merchants manage and grow their assets more effectively, with secure transaction processes and strategies provided by third-party banking-grade institutions.

## -BeingFi B2C Business-

Compatible with both Web3.0 & Web2.0 users, breaking down barriers between global fiat & cryptocurrencies.

#### VISA MATSER Global Web3 Credit Cards

Issuing Web3 virtual and physical cards globally, supported by secure fund, risk control, and settlement systems.

#### Supports both fiat and cryptocurrencies

enabling deposits and withdrawals for over 100 major cryptocurrencies and 50 prominent NFTs. Additionally, it offers payment services for over 50 global fiat currencies.

### Facilitating easier conversions between crypto and fiat assets

we offer compliant OTC services with a low cost of 0.2% for fiat exchange. Channels include MOONPAY, REAP, and various Asian digital banks.

#### Compatible with Web3 and Web2

integrating 15+ decentralized wallets. Users can seamlessly transfer assets between Web3 and Web2 wallets, with access to a full suite of Web3 features, including Swap, DeFi, and NFT trading.



## -Cards for a Global Lifestyle-



#### Link Your VISA / MasterCard

- Withdraw cash at any ATM worldwide
- Recharge & purchases anytime, anywhere
- Easily manage each expense on your phone
- Access 1000+ payment applications

#### Consumption



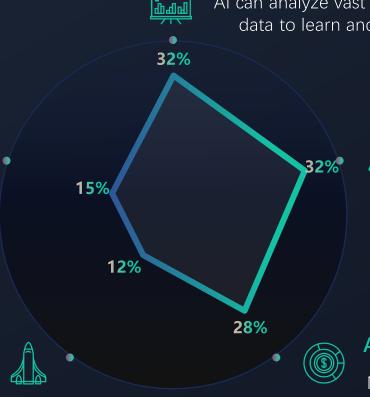
## -Al Risk Control Model—

#### **Credit Scoring Model**

Al can analyze vast amounts of customer data to learn and build more accurate credit assessments.

#### **Automated Risk Control**

Automatically processes & reviews large volumes of payment transactions, improving efficiency and reducing human error.



#### **Anti-Fraud Detection**

Real-time monitoring of transaction data to identify potential fraud.

#### **Smart Pooling System**

Establish a Web3 smart pooling system that scans the network to identify token prices and automatically matches the best rates.

#### **Anti-Money Laundering Detection**

Matches against anti-money laundering databases to intelligently detect potential money laundering activities.

## -Compatible with Web3 & Decentralized-

#### **Decentralized Wallet**

Connects Web3 decentralized wallets as a bridge between card accounts and digital assets.

#### **Data On Chain**

Platform data is stored on the blockchain using distributed on-chain storage, ensuring data security.



#### **Smart Contracts**

Enables interactions for DeFi, DAO, and asset management through Web3 smart contracts.

#### **Asset On Chain**

Platform ecosystem tokens are fully issued on the blockchain, ensuring complete transparency.

## -B2B & B2C Ecosystem Collaboration-



## -Partners-



























## -Global Compliance-

- ✓ British Cayman Islands MSB License —Obtained
- ✓ Kiribati Banking License Obtained
- ✓ Hong Kong MSO License Obtained
- ✓ U.S. MSB License Obtained
- ✓ Laos Commercial Banking License —Submitted
- ✓ Malaysia Namin Island Banking License —
  Applied











## -Build Comprehensive System-

External Support Backend **API Document Multilingual SDK Document Admin Console Backend Application Layer Hot Wallet Merchant Account Transaction Record** Management **Custody** Asset Record Risk **Wallet Creation** Dashboard Query Control Transaction Transfer Authenticat Account Notifications **HD Wallet Multi-Currency** Transaction **Private Key Derivation** Creation Signing **Hardware HSM Private Key Private Key Private Key** 

Integration

Third-Party Institution (VISA/Master)

**Third-Party Node (Broadcast Transactions)** 

Third-Party Browser (Record Query)

Third-Party Exchange (Price Retrieval)

Third-Party DEX (Built-in SWAP)

**Third-Party Fiat Currency Channel** (Fiat Support)

Third-Party Wallet Login (Integrated Operation)

Private Key Management Layer

Encryption

Backup

Storage

External **Dependencies** 

## -Core Team-



Tsinghua University EMBA

10+ years of internet entrepreneurship
experience

5 years of overseas business experience
4 years in the blockchain industry
Managed teams of over 1,000 people



8 years in the gaming industry
9 years in venture capital
7 years in secondary market investing
2-time entrepreneur
Former Business Director and Operations
Director at Shiji Tiancheng
Former VP of TMT at Shanda Capital



10 years in software development
7 years in project and team management
Full-stack engineer and architect
Led development of a game project with
over 100,000 concurrent users
Former CTO of a Bybit sub-brand

## Product Development Progress-











#### 01/01/2024

- √ Technology Selection
- √ Team Formation
- √ Product Design
- √ Framework Setup

#### 01/3/2024

- √ Interface Development
- √ Smart Contract Development
- √ Wallet Architecture Setup
- √ User System Setup

#### 01/06/2024

- **√** Decentralized Login Integration
- **√** Swap Function Integration
- √ DeFi Function Integration
- √ Security System Design & Development

#### 01/09/2024

- √ NFT Asset Support
- √ Fiat Channel Integration
- √ Fiat Payment System
- Development
- √ Backend Management

System Development

#### 02/12/2024

- Lending Model Development
- C2C Acceptance Model
- Bug Fixes
- Market Launch Preparation

## -Governance Token-

**Earn BFT Usage BFT** DAO Organization Governance. Govern **Liquidity Mining** Mining 1.Reduced transaction and service fees 2. Priority access to new event benefits Benefit 3. Participation in platform activities 4. Access future service discounts Users **DEX/CEX** Buy Stake Stake BFT to Share Platform Revenue. **Airdrop Events** 1. Fee discounts Reward 2. Service fee discounts Spend 3. Mint NFT 4. Issue Crypto



#### **BeingFi Genesis Bot**



















#### **Benefits of Holding BeingFi NFTs**

- Exclusive Identity: Holding a BeingFi NFT PFP showcases your status within the community.
- Early Airdrop Access: Priority access to free token airdrops from BeingFi and partner projects.
- Foundation Rewards: Receive free tokens from the BeingFi Foundation to support involvement in more crypto projects.
- Early Game Access: Priority access to upcoming projects from BeingFi's game developer partners.
- Earn Governance Tokens: Stake NFTs to earn BFT, enhancing your influence in the BeingFi community.
- Investment Opportunity: BeingFi NFTs are unique collectibles that can be traded on secondary markets for potential returns.

## Governance Token Allocation Plan-

Total supply is 100 Billion BFT, IEO starting price of 0.1USDT=1BFT, unlocked over 5 years.



Marketing & Ecosystem
Development:
18-month linear unlock

#### **Foundation**

12-month lock 24-month linear unlock



# 29%

**Team and Advisors** 

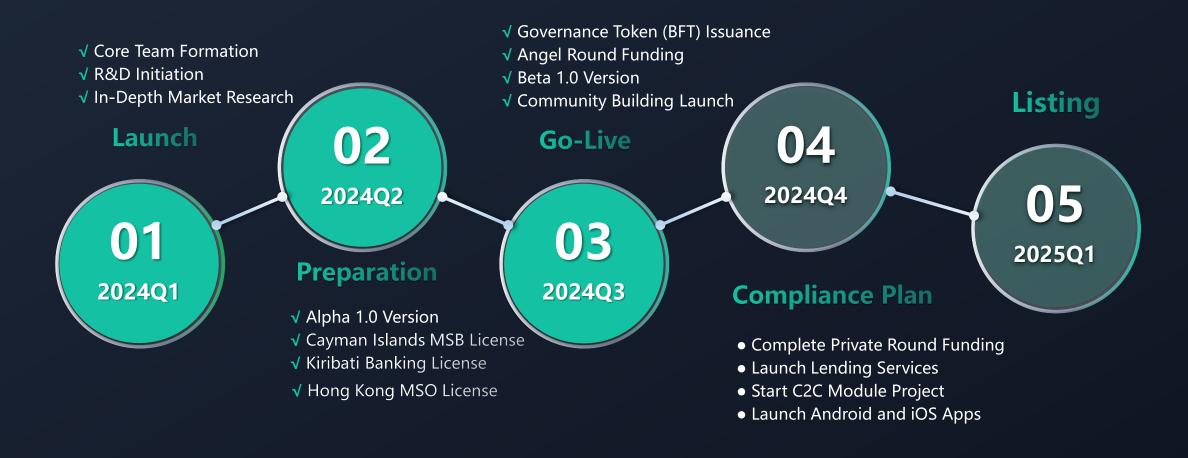
6-month lock 24-month linear unlock

#### Financing & Sales

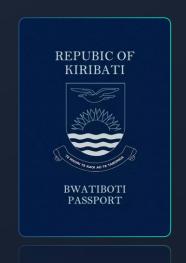
10% unlocked on the 3rd day after IEO Remaining tokens unlock over 18 months



## —ROAD MAP—



## -Citizenship by Investment-







Token Valuation for This Round: \$500 million Funding Amount for This Round: \$50 million BeingFi offers a unique path to Kiribati citizenship, the first sovereign nation to officially support a crypto bank.

Investment Requirement: BeingFi Token Invest over 150K USD in BeingFi Token for direct Kiribati citizenship eligibility.

- Visa-Free Access: 124 countries and regions, including the EU.
- Quick Process: Complete naturalization within 60 days.
- Commonwealth Member: 6-month visa-free entry to the UK, potential for UK passport access.
- Tax-Free Haven: A 0% tax country, ideal for global tax planning.
- Limited Availability: Only 600 slots for foreign nationals.
- Pioneering Crypto Nation: First country to recognize and support a crypto bank.

## -Diplomatic Status-



Token Valuation for This Round: \$500 million Funding Amount for This Round: \$50 million

#### Receive a Kiribati diplomatic passport.

Invest over 50K USD, in BeingFi to receive a Kiribati diplomatic passport and become an appointed economic advisor to the Kiribati government.

- Criminal and Civil Immunity: Diplomats enjoy immunity from prosecution and civil lawsuits in the host country.
- Tax Exemptions: Income and property in the host country are tax-free for diplomats.
- Personal Safety: The host country must ensure the safety of diplomats and their families.
- Communication Protection: Diplomatic documents and communications are protected from inspection or interference.
- Inviolability of Residence: Diplomatic residences and embassies cannot be entered or inspected by the host country.
- Vehicle Exemptions: Diplomatic vehicles are generally exempt from local traffic laws and parking restrictions.
- Property Protection: Personal belongings and property of diplomats are protected from inspection, seizure, or requisition.

# -THANK YOU-

✓ Telegram: @kepler22bs



