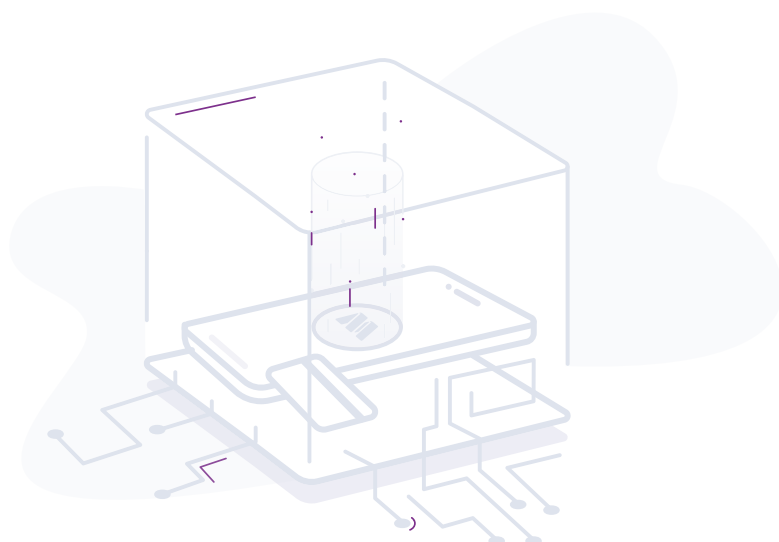


BANKING MEETS BLOCKCHAIN

Pre-ICO Investment Opportunity

Monaize is on a mission to get cryptocurrencies adopted by the masses.

We believe in a true alternative to centralised, fiat banking and plan to achieve our mission through a hybrid approach.



PROFILE

WEBSITE

monaize.com



INDUSTRY

FinTech



FOUNDED

January 2017



GitLab

gitlab.com/monaize-mnz/mnz-wallet

CitHub

github.com/monaize

Explorer

explorer.mnz.monaize.com

White Paper

monaize.com/assets/pdf/monaize_whitepaper.pdf

COMPANY STAGE

- Founded by a team of bold, talented individuals including highly skilled software engineers.
- Technology-focussed approach to business banking.
- Self-funded >\$1 million.
- Working banking product and full API connectivity in place with fully-licensed e-money establishment and KYB / AML providers.
- Company is headquartered in Paris, France.

CONTEXT

Freelancers and small business are highly underserved by traditional banks due to a lack of understanding of their wide-ranging and varying needs.

McKinsey and Company report that there are 162 million independent workers in Europe and the US, 40% of which use independent work as their primary source of income, accounting for more than \$1 trillion in earnings. It also estimated that by 2022, 60% of the world's workforce will be made up of independents.

Despite the enormous growth in interest in 2017, cryptocurrencies are yet to make a significant breakthrough as a global payment solution.

HYBRID SOLUTION

At its core, Monaize is a business bank account for freelancers and SMEs which comes with a Black Business Mastercard. Our ambition is to become an open e-banking platform which articulates around 4 key pillars: banking, payment solutions, collaborative & ethical investments, and business insurance. This will be done through integrations with 3rd party service providers. Business owners are able to open an account in under 5 minutes using their smartphone thanks to the world's first fully-mobile KYB process.

The fiat current account will allow Monaize to grow its user base in the 'real world'. Used by freelancers and small businesses, the app will have a blockchain wallet integrated, allowing users to send and receive popular cryptocurrencies such as BTC, LTC, DASH & KMD.

The native MNZ token will allow Monaize business users to benefit from platform and user growth via a perks and referrals programs, sensitising everyday business people to the power of blockchain technology and the token economy. MNZ token holders will receive loyalty rewards based on Monaize's user growth.

REVENUE MODEL & RAPID INTERNATIONAL EXPANSION

Users of the Monaize Business Banking application pay a yearly fee of around \$100 depending on the country. Monaize also earns commission on 3rd party integrated services.

Thanks to an open platform and technology-focussed approach to banking, Monaize is able to launch in new countries rapidly by leveraging e-money licensed partners in each region. We plan to penetrate major Western economies before heading to Africa and Asia, reaching 6 million users by the end of 2022.

TEAM

Vincent Rajoo (CEO) and Guillaume Derivery (CTO) began the Monaize venture with the objective of shaking up the banking industry, which, in their view, had always been characterised by inertia. Since then a growing team of talented engineers, designers and business professionals has joined, all of whom act like owners with the shared passion of bringing a more decentralised, ethical approach to banking.

PRODUCT OVERVIEW

1 /

Fully-functioning banking product with API connectivity, working Android & iOS apps & Black Business Mastercard.

2 /

Fully-functioning, cross platform, crypto wallet and token distribution infrastructure for the orchestration of private and public ICO (built in-house).

3 /

MNZ asset chain created from Komodo Platform benefiting from Bitcoin-level of security through Delayed Proof of Work (dPOW).

PRE-ICO FUNDING

Seeking: \$4 million

- To fund the release of the Monaize Business application to the public (currently being shared privately with business users).
- To fund the immediate development of UK activities in order to demonstrate Monaize's ability to function with unique IBANs in multiple countries and multiple currencies.
- To fund the integration of initial 3rd party services (payment solutions, insurance & international money transfers).
- To fund public ICO marketing and events (planned for September 2018).

Pre-ICO participations take place using the MNZ Wallet which incorporates a buy functionality allowing users to swap BTC and KMD for MNZ.

MNZ token bonuses, equity and other benefits are being discussed individually with potential investors.

CONTACT

Vincent RAJOO

CEO & Co-Founder

Email: vincent@monaize.com

Phone: +33 6 59 61 54 81

Robert MILLER

Blockchain Innovation Strategist

Email: robert@monaize.com

Phone: +33 6 62 29 44 40