

KOINONOS.IO

Pay with crypto & sharing discounts

INTRODUCTION **DEFI** & **MOBILE** PAYMENTS

Welcome to our **DEFI** ecosystem, we have created an App that merges a **Neo Bank** with the best Blockchain technology, designed to receive your daily payments and make international transactions easily, quickly and safely. Welcome to our **DEFI ecosystem**, we have created a fully decentralized App that merges a Neo Bank with the best Blockchain technology, specially designed to revolutionize daily payments between merchants and customers, with our app you can receive your daily **payments** and make international transactions easily, fast and safe. Our Startup has been created to improve the self-management of your finances, our services include loans, staking, asset tokenization, bridges between cryptocurrency and fiat money, and banking services for crypto companies.





PAYMENTS

Another innovation is the payment with blockchain technology, with the creation of Bitcoin, then Ethereum and later many other blockchains such as Ripple, stellar, polkadot and in all of them a great effort has been made to achieve a practical, fast and reliable payment. method. at low cost Who wouldn't go to great lengths to get a piece of the pie in a market where 23 billion transactions are made every day.



KOINONOS.IO A BANK WITH BLOCKCHAIN TECHNOLOGY

Koinonos has created the perfect fusion, a Neo Bank with Blockchain technology. Thanks to the latest advances in technology we are able to make international payments and transfers much cheaper than our competition, Visa, Mastercard, Bizum.

CEX vs DEX



A BETTER CHOICE THAN AN OBLIGATION

We think that the future is decentralized finance and self-management of your wealth. It is always better to give them a choice and we do so with our users, they can choose whether to keep their funds in their bank or if they prefer to keep them in their totally decentralized wallet where they are the custodians of their personal passwords and therefore of their funds.

THE PROBLEM

Currently, AMMs like Uniswap or Pancakeswap are extremely slow and have high transaction costs, which limits cryptocurrency trading operations, not to mention the serious problem of front running that occurs in certain blockchains.

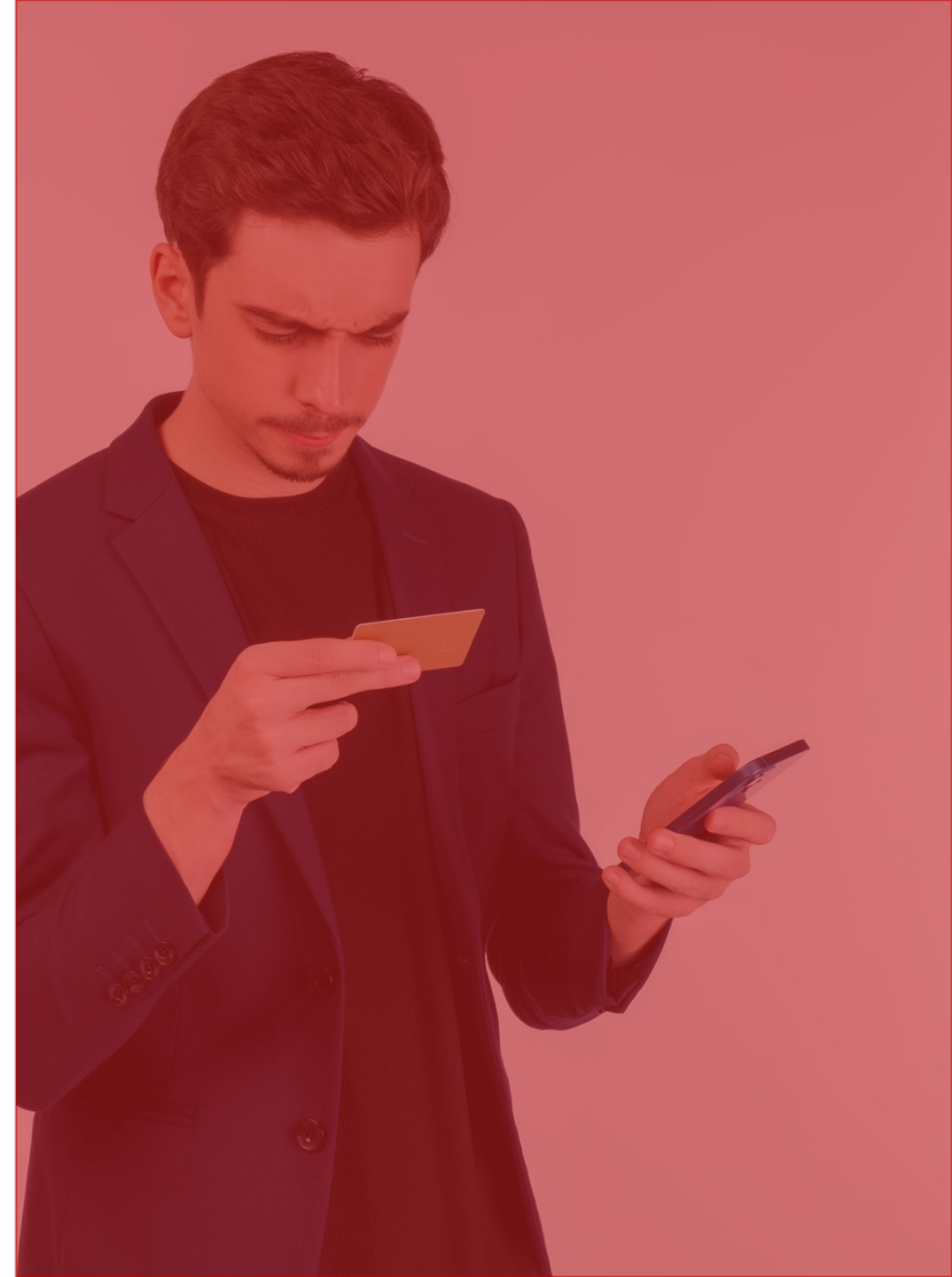
To date there is no payment method that can compete with Visa or Mastercard, all current systems are very expensive, slow and do not improve what Visa and Mastercard have already built and do not facilitate payment with cryptocurrencies.

The deficiencies of the current payment systems with cryptocurrencies and the difficulties to change to fiat currency mean that only a part of the population uses them to try to generate more personal wealth, since there is no mass adoption, we continue to depend on payment systems current. .



DEFI INDUSTRY ISSUES

1. Slow transactions
2. Slow speed swap
3. Front Running
4. High transaction cost, High swap cost
5. Loan applications paperwork
6. Non-existent passive income in the bank or very low
7. Banking services to disastrous and non-existent crypto companies



THE SOLUTION

Improvements provided by Koinonos:

Payments to friendly names of 12 characters, no more 20 digits impossible to memorize.

Payments received in your bank account in less than 1 second.

Rates 5 times more competitive than our competition for global payments and international transactions.

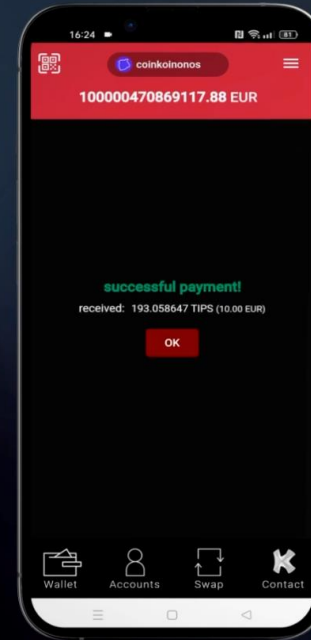
Quality Banking Services to Crypto companies.

Much cheaper and faster swaps.

Tokenization of all types of assets.

Regulation in Europe by the Bank of Spain. (license number D728)

Immediate loans with crypto guarantee.



Transfers are
confirmed
less than
1 SECOND

SOLUTIONS

1. High swap speed in automated market
2. Free payments and international transfers
3. Transaction cost 0\$
4. Very low swap cost
5. App Kwallet transactions to friendly names
6. Loan application in 3 minutes
7. Passive income from staking your tokens
8. The token is not devalued for staking
9. Payments with QR code.
10. Payments through the Web to incorporate in stores.
11. Our businesses will receive payments in your bank account at the same moment of payment.



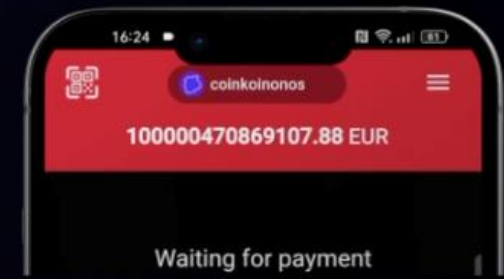
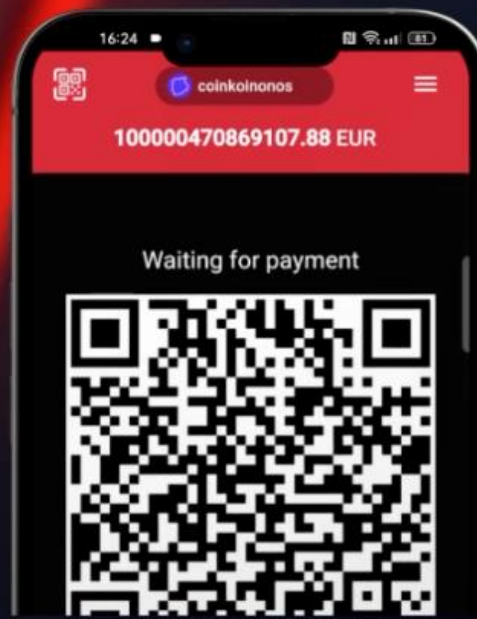
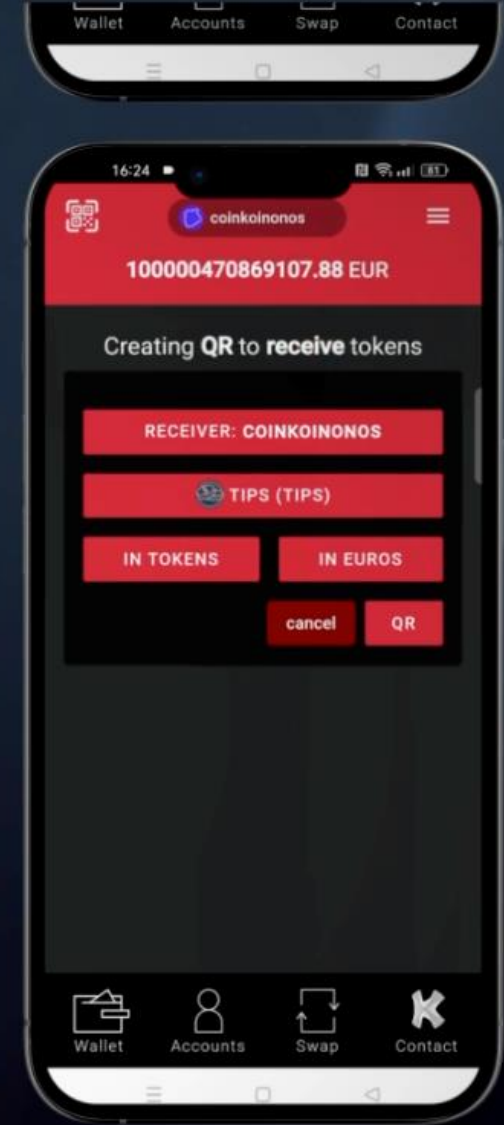
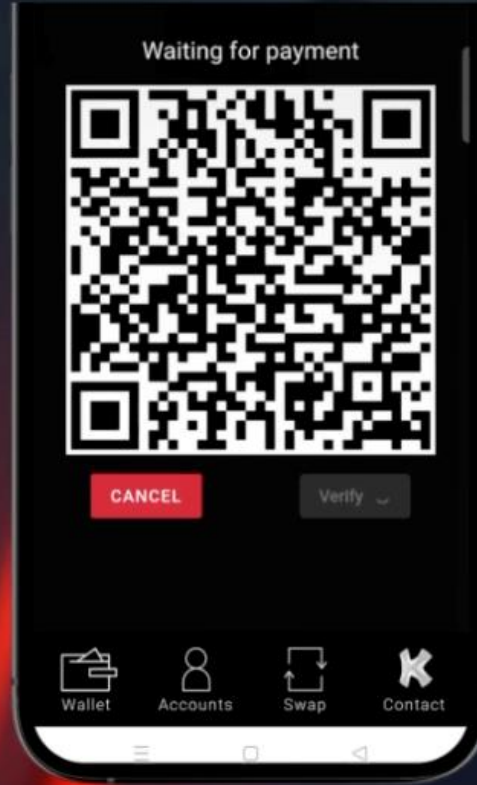
DEFI OPERATING MECHANISM

Payments in stores with cryptocurrency → Swap → Sending fiduciary money to the company account.

Income received by Swap → 50% Company 50% feed Stake pool so we avoid devaluing the token and the variable income of the Rex coming from the payments for the Swap.



Capable of doing
10.000
transactions
per second
at **0 cost**





MARKET SIZE

A potential market of 1,500 million potential customers, an annual turnover in payments and international transfers of seventy billion.

23 billion in daily card payments.

It is estimated that 540,000 million were sent in the year 2020 between relatives.

TRANSACTION **CHARGE**

Sending money through Blockchain technology is free, when you change to Fiat money we charge you a small commission that is five times lower than our competitors.



COMPETITORS

Visa, Mastercard, Paypal, western union, transfer wise...

Commissions for payments and transactions are five times higher than ours

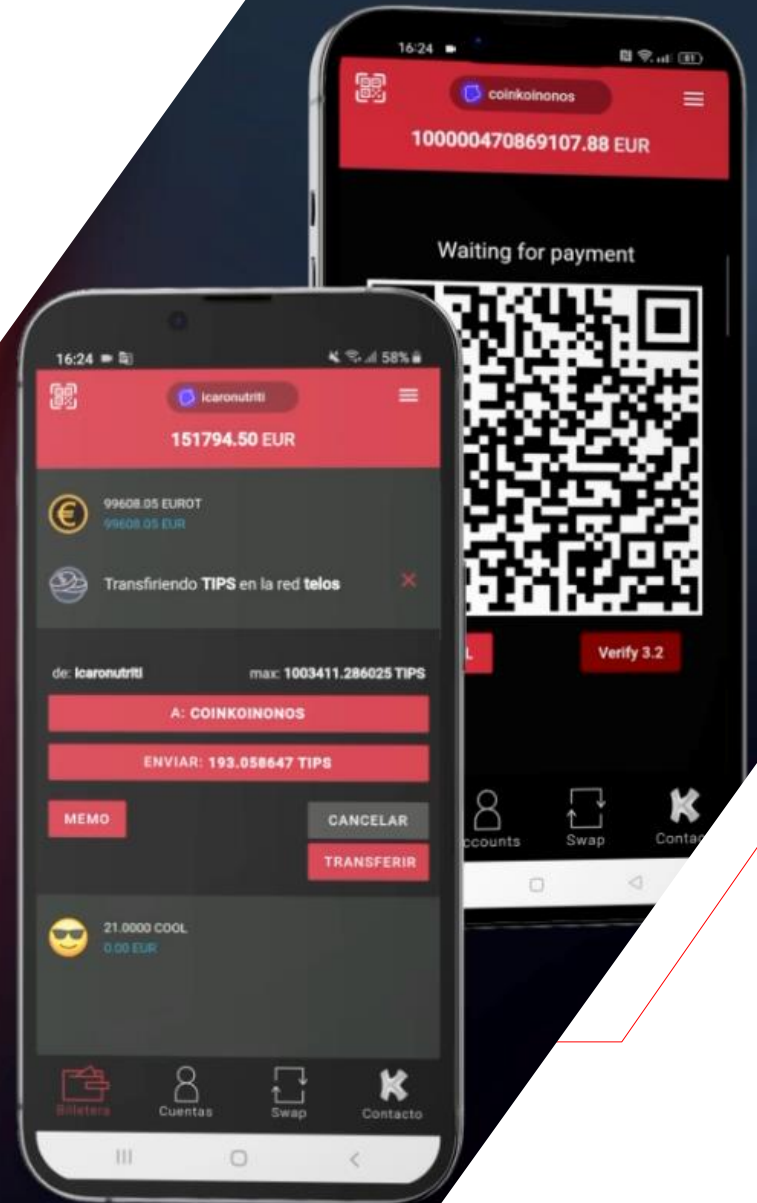
They do not give benefits to users.

You receive payments at the end of the day



WHY US?

Our company works with the best, yes the best, it is the only one that has created an efficient and easy-to-use payment system, our numbers guarantee us 10,000 transactions per second, 0.5 seconds per block. Payments and transfers at \$0 cost, only pay small amounts for swaps. Get income with bets that do not devalue the token. Borrow in less than 3 minutes by locking up your tokens as collateral. The higher the adoption, the easier it will be to stop using fiat currency. Our Telos blockchain that we work on is the most reliable and secure currently available. Not a single problem since he was born.



TOKENOMICS **KOINE**

The total supply: 600,000,000,000

- 8% Marketing
- 4% Private sale and IEO
- 4% quote exchange
- 2% Building Bridges
- 12% Team
- 25% Treasure.
- 6% Staking
- 1% Community
- 18% Liquidity
- 20% EMI banking license



Charge your
customers in

CRYPTOCU

with the

KOIN
app

VESTING KOINE

Token will be unlocked gradually to ensure a sustainable economy and avoid sharp volatility

The total supply: 600,000,000,000

- IEO & private sale 20% TGE, 3 monthslock 80% linearly released in 12 months
- Community 0% TGE, 12 monthslock 100% linearly released in 12 months
- Staking 0% TGE, 3 monthslock 100% linearly released in 12 months
- Liquidity 10% TGE 12 monthslock, 90% linearly released in 24 months
- Treasure 4% TGE, 96% linearly released in 72 months
- Marketing 2% TGE, 98% linearly released in 72 months
- Team 0% TGE, 18 monthslock, 100% linearly released in 24 months
- Exchange 10% TGE, 3 monthslock, 90% linearly released in 24 months
- Building Bridges 0% TGE, 6 monthslock, 100% linearly released in 12 months
- Banking license 10% TGE, 12 monthslock, 90% linearly released in 12 months



KOINONOS.IO
Pay with crypto & sharing discounts

Charge yo
customers

CRYPTOCU

with the

KOINONOS
app

ROAD MAP

Stage 1.

- Logo Creation.
- Web page.
- Community Building.
- Creation of Telegram, Twitter channels.
- Private sale Token Koine

Stage 2.

- Website Launch.
- Obtaining a bank of Spain app license and exchanging fiduciary currency for virtual currency for all of Europe.
- Audit tokens.
- Bsc token update.
- White paper.

Stage 3.

- Coingecko and coinmarketcap listing.
- Initial exchange offering.
- Collaboration social media influencers.
- Trustwallet logo update.
- Finalization of app programming.
- Nft collection creation.



ROAD MAP

Stage 4

- Cex & Dex listing.
- Koine Staking.
- Liquidity Provider Rewards.
- Launch Sale NFT Beavis.
- EuroK token sale with debit card payment.

Stage 5.

- Certik Audit.
- EMI Bank License Application.
- Connection of the payment app with the Sepa Europea Banking network.
- Specialized banking service to crypto companies.

Stage 6.

- Official Launch Global Payment Solution.
- Launch platform of loans with cryptocurrency guarantee.
- Launch staking.
- Launch bridge between cryptocurrencies and fiat money.
- Launch platform tokenization of real estate assets, commodities, companies and investment funds.
- Launch banking services specialized to companies that use Blockchain technology.



REVENUE STREAM

Fee per Swap	0,2%
Bank transfer to merchants	0€
Bank transfer to users	0€
Debit card issuance	12€
Annual Account Maintenance	28€
Liquidity provider Swap Telos	1%
Cash withdrawal sepa Minimum	1\$ 1%
Sale of NFTs 8990 units	0,3 ETH/unit
Sale Nft	1000 units 1 ETH /unit
Sale NFT	10 units 100 ETH/unit

SALE TOKEN KOINE 1.000.000€



INCOME PER YEAR

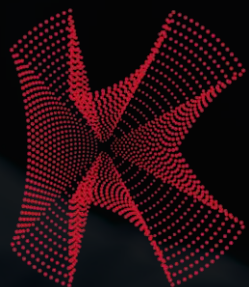
	YEAR 1	YEAR 2	YEAR 3
Fee per swap	540.000€	1.200.000€	2.000.000€
Bank transfer to merchants	0€	0€	0€
Bank transfer to users	0€	0€	0€
Debit card issuance	270.000€	270.000€	270.000€
Annual Account Maintenance	504.000€	1.100.000€	1.600.000€
Liquidity provider Swap	60.000€	130.000€	190.000€
Cash withdrawal sepa Minimum	10.000€	30.000€	60.000€
Sale of NFTs 8990 units	4.000.000€	0	0
Sale Nft 1000 units	3.000.000€	0	0
Sale NFT 10 units	3.000.000€	0	0
Sale token Koine	1.000.000€	3.000.000€	6.000.000€
TOTAL INCOME	12.384.000€	5.730.000€	10.120.000€
	TOTAL		



EXPENSES PER YEAR

	YEAR 1	YEAR 2	YEAR 3
Rent office year Payment	60.000€	60.000€	66.000€
Workers	505.000€	560.000€	560.000€
Marketing	240.000€	300.000€	360.000€
Liquidity	1.000.000€	0	0
Maintenance bank	90.000€	90.000€	90.000€
kYC/AML	108.000€	200.000€	300.000€
Debit card issuance	180.000€	200.000€	220.000€
Computer engineer	300.000€	300.000€	300.000€
Miscellaneous expenses	200.000€	250.000€	300.000€
Listing top Exchange	300.000€	200.000 €	200.000€
TOTAL EXPENSES	3.091.000€	2.160.000€	2.396.000€





FINANCING REQUESTED

500.000€ for
10% of The company

Financials projections for DEFI business [Koinonos.io](https://koinonos.io)

12M

NET REVENUE

3M

EXPENSES

9M

EBITDA

Summary income statement (in Millions)

TEAM



PABLO CERVERA

<https://www.linkedin.com/in/pablo-cervera-54466b171>



SANDRA MIRIAM VERA

<linkedin.com/in/sandra-miriam-vera-9a0507171>

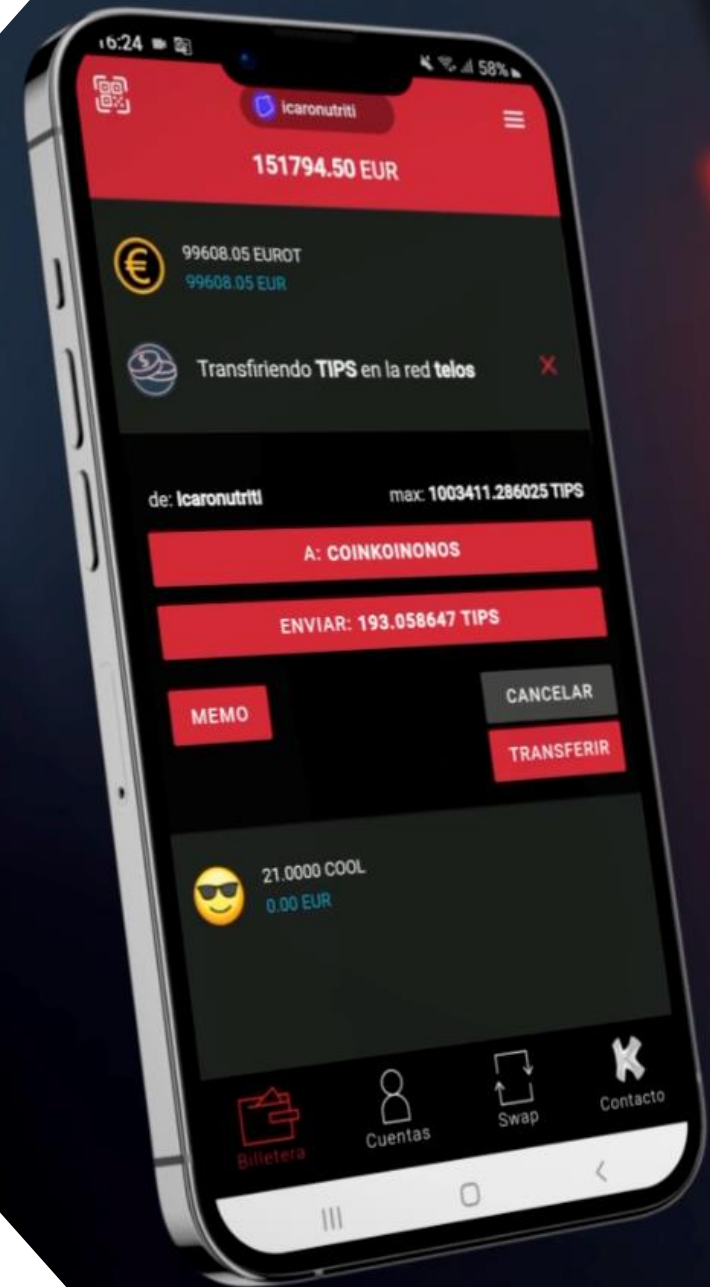


PABLO TORNIL BLANCH

<linkedin.com/in/pablo-tornil-blanch-0561761b>

AN EXCITING JOURNEY AWAIT US

Our company saw 2 years ago the possibility of creating a revolutionary and practical payment method and over time we have realized that we are also going to help many people to improve their personal economy, we hope you see the same as us and support us in this exciting journey that we are about to start, thank you for your time.





Charge your
customers in
CRYPTOCURRENCY

with the

KOINONOS
app