



Fintechsolution Whitepaper

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Abstract

The advent of blockchain technology has had a great impact on many industries and different sectors of the global economy. For instance, blockchain technology has made the financial industry more transparent, less prone to fraud, and more cost-effective for consumers. This technology has also brought about optimal performance in various industries, improved traceability, and business transactions have become highly scalable and less labor-intensive. However, traditional financial institutions have shortchanged their depositors and liquidity providers for so long. For instance, the interest rate offered to holders of liquid assets such as fiat by banks and financial institutes is virtually zero. In practice, the real interest rate paid to them is even negative, as the inflation rate surpasses the interest rate paid for deposits. Consequently, the real value of deposits depreciates over time. Asset holders also face the risk of hyperinflation, as we have witnessed in regional currencies such as the Venezuelan Bolivar and the Turkish Lira, which continuously lose their value, unless converted into a stable currency, such as the US dollar. A good example was in 2017, stock prices at Venezuela's stock exchange were soaring during 2017, growing by more than 400% per annum. However, the International Monetary Fund estimated that the annual inflation rate in Venezuela during that period was approx. 43000%. To resolve some of these issues, blockchain-enabled crypto holdings were introduced to enable holders have their assets in the form of cryptocurrencies. Fintechsolution presents an innovative and ground-breaking solution that entails provision of a state of the art, secure crypto wallet app. Fintechsolution's app will among other things enable crypto custody, facilitate crypto to fiat exchange and also enable wallet holders to send and receive crypto-all in an easy to use and secure app.

Introduction

The traditional financial institutions have been designed to enrich themselves at the expense of depositors and liquidity providers. They charge next to zero interest on deposits and give out loans at exorbitant rates. In the event of a bank run, there is a high chance that depositors will lose part or all of their money. This can be addressed if depositors had access and controlled their money. Blockchain and the use of crypto wallets is a reliable solution to this. To a large extent, it enables crypto currency holders to have access to their funds and it also reduces exposure to country currency risk. The mission of Fintechsolution is to ensure depositors can transact their crypto assets with ease and in a secure manner.



The Market Analysis

According to a report published by Research and Markets, the world's largest market research store, the global lending market was valued at \$6932.3 billion in 2021 and is projected to hit \$8809.55 billion by 2025 at a compound annual growth rate (CAGR) of 6% within the forecast period. This volume is relatively small in comparison to other channels in which corporations raise credit and funds, such as the bond market, but reflects the substantial business potential and financial gains in terms of operating off-bank credit provision services, in particular when no risk assessment of borrowers is necessary with 100% credit insurance provided to loans. The volume of the corporate credit market is an indication that the market is non-competitive due to several factors such as:

- ▶ Banks and financial institutions charge for credit that they provide approx. 3%-12% annual interest rate (depends on the borrower, the country, and the amounts), hence generating profits that result from a margin of more the 2%-11% per annum, which surpasses the interest rate that is paid to depositors whose funds they use for credit provision.
- ▶ A share of the profit margin is dedicated by the banks to mitigate the risks of borrowers failing to pay back the principal and the interest for their loans. Yet, pre-loan risk assessment guarantees that these risks will be at most marginal. Despite the risks associated with loan defaults, the profits of banks and financial institutions from credit provisions dwarf them.
- ▶ The deposits in banks and in other financial institutions are not fully guaranteed against bankruptcy. In some countries, a percentage of the deposits (usually 50%) is guaranteed by the government against bank fallout, but in most countries, there is no guarantee that creditors and depositors should be paid back, partially or in full, should a financial fallout occur.
- ▶ Banks and financial institutions hold in practice only a fraction of their liabilities to creditors and depositors. When a major demand to withdraw funds from a bank occurs (e.g. in the case of the "bank run" phenomenon when depositors lose their trust), the bank may fail to provide the necessary funds when requested and crash. Thereby, centralized institutions, such as banks and financial institutes, are fragile to dynamics of public sentiment, trust, and customer behavior that may affect their ability to provide sufficient liquidity to satisfy the high volume of withdrawals, resulting in the loss of deposits that were provided and invested by them.



The Fintechsolution Ecosystem

Fintechsolution will function first, as a “one-stop-shop” platform that integrates multiple blockchains and serves as a single app for all crypto assets. Users login to the platform, and search for the asset of their choice and the blockchain on which it is available, and then they seamlessly conduct their transactions. The developers plan to expand Fintechsolution into a fully functional ‘stand-alone’ blockchain in future. Fintechsolution aims to become a leading marketplace for buying and selling cryptocurrencies. Once Fintechsolution becomes a ‘stand-alone’ functional marketplace, all transactions will be automated and their registration to the Fintechsolution platform and wallet will fully guarantee their authenticity. All transactions on the platform are fully documented on the blockchain and can be validated at any time.

Users can enjoy the benefits of low-cost fees, in comparison to the costs offered by banks and financial institutes when sending funds. To support these exchanges, Fintechsolution's platform will integrate into its ecosystem and application a solution for crypto-to-fiat, fiat-to-crypto, and crypto-to-crypto conversions. The crypto-to-fiat and fiat-to-crypto services will only be available within the European Union (EU), while crypto-to-crypto services are available worldwide. The crypto assets available on Fintechsolution include BNB, ETH, BTC, USDT, USDC, and DAI.



Fintechsolution Solutions

Fintechsolution is leveraging the power of blockchain technology to disrupt the financial market and ensure depositors have their crypto assets stored in a highly secure and easy-to-use platform. Below are the tailored solutions of Fintechsolution designed to solve the problems currently being experienced in the global financial market:

► **Seamless conversion of fiat currency to crypto-assets and stablecoins**

This is designed to help fiat holders mitigate against the adverse effect of inflation and hyperinflation. Holders of fiat currency deposits can easily convert them into cryptocurrencies and stablecoins that can be securely kept in their Fintechsolution wallets. Fintechsolution provides integration between the cryptocurrency domain and the financial system by providing solutions for fiat-to-crypto conversions for fiat currency holders. The Fintechsolution application enables both seamless management of funds, conversion from fiat to crypto, and immediate access to funds by wallet owners.

► **Provision of institutional-grade secure wallet for crypto holders**

Fintechsolution provides cryptocurrency holders with an institutional-grade secure wallet for the storage of cryptocurrency. Holders of crypto-assets can easily transact their assets and send them to other wallet holders. Our wallet are also easy to use. This enables crypto holders with little or no technical know-how to easily access and navigate Fintechsolutions app.



Fintechsolution Project Architecture

The Fintechsolution ecosystem is designed to function as an exchange and crypto wallet. It is an integration of multiple blockchain networks, including Ethereum, Bitcoin, and Binance Smart Chain (BSC). The platform is built with simplicity to ensure the exchange of crypto tokens in a secure manner. There is always an exchange contract for every token within the ecosystem, and anyone can transact with ease on the Fintechsolution app. Fintechsolution's platform will support multiple blockchain protocols for transfers of different cryptocurrencies and stablecoins. There is the Fintechsolution wallet will include a host of incentives that will encourage transactions and facilitate the adoption and the use of Fintechsolution's platform worldwide while guaranteeing its full compliance to European crypto regulations.

The Fintechsolution Token

Fintechsolution is the native token of the Fintechsolution ecosystem. It will follow a deflationary token model with a maximum supply of 1 billion in circulation. With the auto-burn model, 50% of the total token supply will be removed from circulation over time. This will help drive up the value of the token in the long term by creating more scarcity for the token. Fintechsolution will serve as a utility token. Holding the token also gives a right to vote on community initiatives and propose new ones. Token holders will also enjoy a share of the project profits allocated to the token holders.



Token Utility

As a utility token, Fintechsolution will be used for:

- ▶ **Payment of fees by platform users**

All transaction fees on the Fintechsolution ecosystem will be paid using the Fintechsolution utility token. This will help drive up the value of the token in the long run and benefit all token holders.

- ▶ **Serve as a reward for all platform users**

To incentivize and attract users, every time users interact (withdrawing, depositing, sending assets, etc) with the Fintechsolution marketplace, they are rewarded with the Fintechsolution token.

Tokenomics

Fintechsolution will follow the deflationary tokenomics model. Its main benefit is a high level of trust in the project as the token supply cannot be increased, and hence the value of the token holders cannot be easily diluted. Fintechsolution commits to gradually burning FINTECHSOLUTION tokens to reduce the circulating supply by 50%. This commitment creates a hyper-deflationary token model, supporting the token value over the long term. Technically, a percentage of the transaction fee will be automatically sent to a burn address until the number of tokens in circulation drops to 500,000,000 tokens. Tokens in circulation include vested tokens and tokens in the reserve pool. The percentage of tokens burned will be dependent on the number of tokens in circulation at any given point in time.

The burn schedule will be as follows:

- ▶ 50% until circulation drops to 900M
- ▶ 40% until circulation drops to 800M
- ▶ 30% until circulation drops to 700M
- ▶ 20% until circulation drops to 600M
- ▶ 10% until circulation drops to 500M

Based on the quantity theory of money (QTM), the value of Fintechsolution token when launched will be $(\$50,000,000 / 1,000,000,000) = \0.05 per token. This means that \$1 is expected to buy approximately 20 Fintechsolution tokens.



Fundraising Through Token Distribution and Allocation

The distribution and allocation of the 1 billion Fintechsolution tokens is outlined below:

▶ **Seed Investment (Early Investors Round) 80M Fintechsolution**

This is an opportunity for early investors to purchase the token at half the valuation price. The tokens will be sold at a substantial discount of 50% from the valuation price of \$0.05 per Fintechsolution token. The vesting period for these early investors will be a minimum of 1 year after the launch of the token.

▶ **Private Sale (100M Fintechsolution)**

This will be open to a selected group of whitelisted investors, and the vesting period will be a minimum of 6 months after launch. The tokens will be sold at a 30% discount from the valuation price of \$0.05.

▶ **Public sale (20M Fintechsolution)**

This will help promote the company's services as an initial offering, and will also play a vital role in reaching a wider audience; including potential investors, users, and customers. Investors who chose a vesting period of 1 year will get a discount of 20% while those that opt for a period of 6 months will enjoy a discount of 10% from the valuation price.

▶ **Team and Advisors (150M Fintechsolution)**

The team and advisors will retain some fractions of the total token supply, and the tokens will be gradually released over a period of 12 months. They will retain 15% of the total tokens issued.

▶ **Marketing (100M Fintechsolution)**

These tokens will be used as marketing incentives for promoting our services, airdrops, etc. This has been a proven way of attracting and retaining token users in the crypto and blockchain industry.

▶ **Ecosystem Development (100M Fintechsolution)**

The proceeds from this token will be used to fund the development of initiatives that support the Fintechsolution ecosystem.

▶ **Rewards (250M Fintechsolution)**

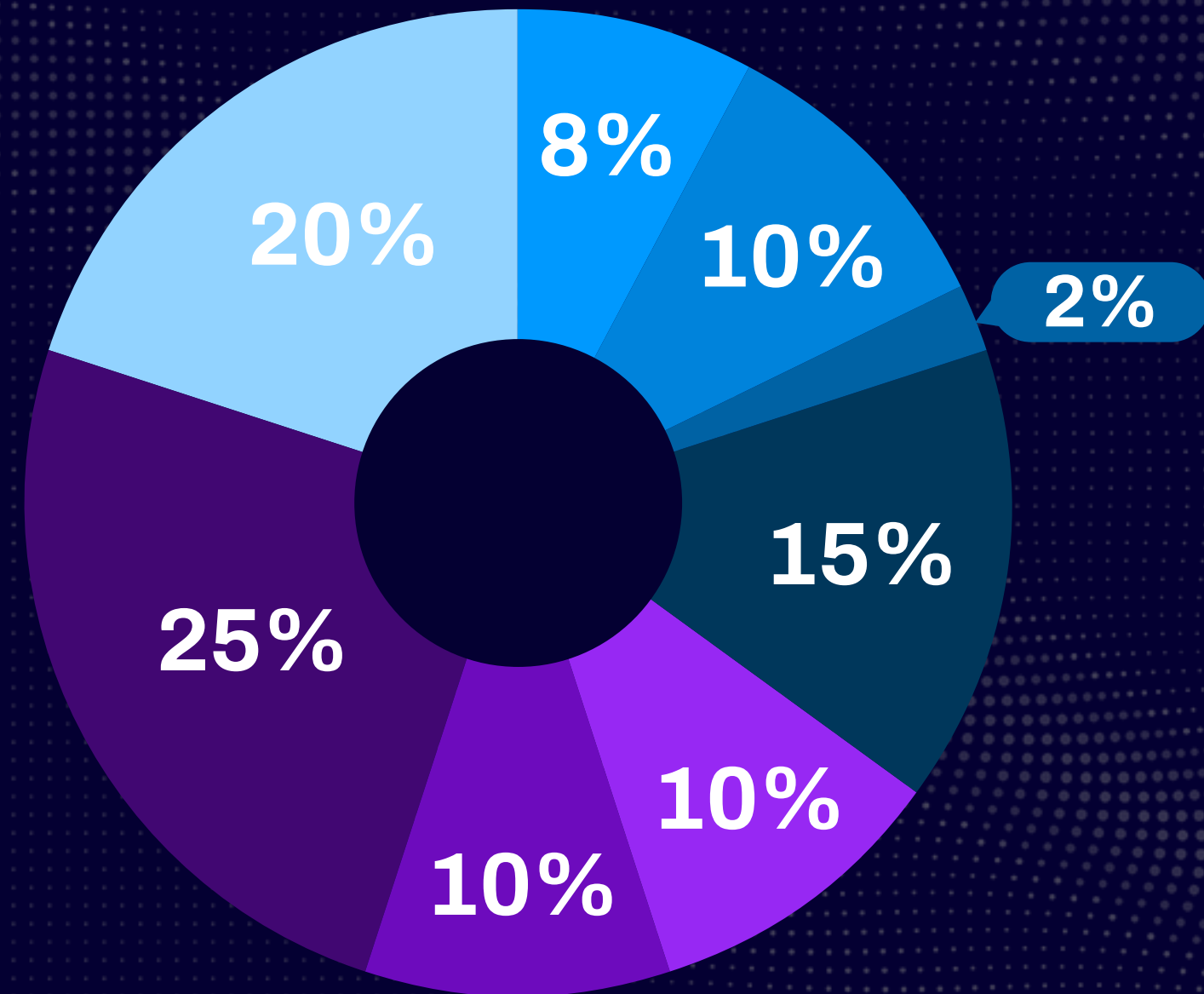
It is essential to ensure sufficient rewards are given to our community to shove up our user base. 25% of the total token supply will be allocated as rewards to ensure sufficient supply over the first three to five years.

▶ **Reserve (200M Fintechsolution)**

It is vital to keep sufficient funds in the treasury to cover costs at the early stages of the project while revenue streams are not stable yet. These savings will be used to boost strategic partnerships and many other activities that will be vital to the success of Fintechsolution.

Fintechsolution Token Distribution

- Seed Investment
- Private Sale
- Public Sale
- Team and Advisors
- Marketing
- Ecosystem Development
- Rewards
- Reserve



The Project Roadmap

Timeframe	Project Integration
TBA	Website, Demo App, and Whitelisting
TBA	Mobile Application, Buy & Sell Crypto, Send & Receive Crypto, Crypto Wallet
TBA	Decentralized Crypto Exchange



Company Information

Fintechsolution is a blockchain-powered, decentralized, user-friendly platform built to provide unrestricted access to trade crypto. Our platform aims to become the leading marketplace for trading crypto currencies and for cryptotto fiat conversions. Transactions within our application are fully documented on the Blockchain and can be validated at any time. By utilizing blockchain technology, Fintechsolution is disrupting the traditional financial industry, and benefiting users in multiple ways. Fintechsolution's platform integrates into its application a solution for crypto-to-fiat, fiat-to-crypto, and crypto-to-crypto conversions for transfers of cryptocurrency funds.

The Innovative Team



Gary Granello
(Co-Founder)

[LinkedIn](#) >



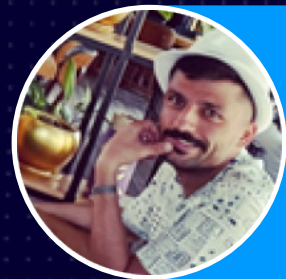
Sean Honeyman
(Co-Founder)

[LinkedIn](#) >



Vipin Raj
(COO)

[LinkedIn](#) >



Behrouz Omran
(CTO)

[LinkedIn](#) >



Borislav Bebov
(Designer)

[LinkedIn](#) >



Dennis Wafula
(Content Manager)

[LinkedIn](#) >



Disclaimer

The whitepaper explains the Fintechsolution project as a blockchain-powered and smart contract-enabled crypto platform. It details how the team plans to revolutionize the capital market. All information provided in this paper is all for educative and informative purposes, and should not be seen as investment advice. Fintechsolution and its team will not be liable for any misrepresentation and misapplication of the information therein. The information regarding the value of the Fintechsolution and some other statements contained in the paper are futuristic, and should not be misconstrued to mean a statement of certainty.