

# MCV-CAP BLOCKCHAIN

## THE LANDSCAPE OF THE FINANCIAL INDUSTRY WILL CHANGE FUNDAMENTALLY IN 2020

The basic concept of a trustworthy institution that acts as a store of value, source of finance and facilitator of transactions is not about to change. However, much of the banking landscape will change significantly in response to the evolving forces of customer expectations, regulatory requirements, technology, demographics, new competitors and shifting economics.

Many players are innovating and experimenting with new products, distribution channels and analytics. The industry has historically changed slowly – the evolutionary change. But the pace of change is increasing rapidly – banks that fail to shift gears risk staying behind. And if an institution could really master all priorities, it would indeed be revolutionary.

Digitalization, technological progress, regulations, the economic environment and changing customer needs require a rapid adaptation of traditional banking business models. FINTECHs with bank licenses as biggest competition: Banks are challenged to become a technology company themselves and to develop a culture of innovation. Through collaborations with Fintechs, Regtechs and other platforms, they are becoming more agile and can offer new services to the market faster.

The market share of challenger banks will certainly and substantially grow - challenger banks are innovative banking institutions offering new services that are digital and personalized.

Our group anticipated the need of digitalization, the use of new technologies, customer focus, streamlined sales channels, process simplification and a strong focus on CIR. Our management achieved a CIR of less than 30% in traditional banking and immediately focused on the next challenges in banking: Competition with Tech companies such as Google, Amazon, Facebook ... - in order to be prepared in time, we have developed a suitable banking business model that will be successful in any competitive situation.

Change processes in traditional banking are not a real alternative – long lasting, expensive and employees unable to implement them!

This is why we have decided to support Blockchain technologies in the areas of banking, insurance and energy.

## BLOCKCHAIN STARTUP's

As a private owned investment group, we focus on Blockchain start-ups with advanced Hybrid Banking Solutions, Proof of Authority Solutions, which make Blockchain technology useable in everyday life, i.e.

- No client will be dependent on the crypto acceptance of a supplier as we exchange „on the fly“
- No supplier will have to worry about crypto payments as they receive FIAT currencies
- No authority has to fear the loss of control as we decipher the processes and make payments, investments ... For authorized 3rd parties (Nationalbank, BMF, ...)
- Wealth management will be simplified
- Sales processes will be streamlined
- Any client will be able for an „One-House-Shopping“ tour: as example: buying and financing cars: BMW dealers cooperate with the bank - client can shop - buy online - finance online - insure online (as with real estate: agent offers via bank - financing - insurance - power - telephone - internet - gas ...)
- Community and social media acquisition tools will ensure quick client acquisition
- Robo and AI will allow fastest client response times
- Franchise & other shop partner models will enable the POS and also improve brand awareness - but keep our costs at a very low level
- The CIR (before loyalty/cashback) will reach a level of less than 30%
- Focus on services instead of risk related products
- White-label solutions for risk related products
- Cashback – clients benefit more as more banking products are used – significantly reduces the client swap rate
- Highest product penetration rate increases client benefits
- .....

***Yes, time challenges financial business activities - but every new challenge offers the better a BIG OPPORTUNITY for a considerable market share. We invest in the best and advanced solutions to achieve this.***

## BLOCKCHAIN TECHNOLOGY – DECENTRALIZED BUSINESS PROZESSES

Blockchain technology as a chain of data blocks is used for encryption, decentralization and thus the secure data storage and transactions.

In principle, data transactions stored in a Blockchain are thus real and immutable, which eliminates their management and authentication. This makes business models feasible to the exclusion of intermediaries.

For example, securities trading and Letter of Credits without banks or real estate transactions without a notary are conceivable. So-called smart contracts can replace conventional paper contracts with programmed commands and functions. In practice, this would mean that Blockchain technology is potentially capable of completely reshaping and revolutionizing the insurance and financial sectors.

Digitalization is now crucial to the business success of companies. In many cases, this is only understood as a change in production processes and product design. But even more important, however, is the conversion of sales processes, their administration and subsequent customer support, repeat orders and claims processing. The fast and professional support of customer needs leads on the one hand to high customer satisfaction and on the other hand to a significantly increased automation of the contribution margin of the companies.

Of course, the digitization of business processes does not mean success per se, but must be integrated into an overall strategic concept.


Although Blockchain technology is not yet a complete replacement for conventional systems, many specific solutions in the banking, insurance, energy, retail and healthcare sectors can already be optimized by Blockchain.

On the following pages some of our services and investments are presented, which may dramatically change the use and acceptance.









# Power Wallet

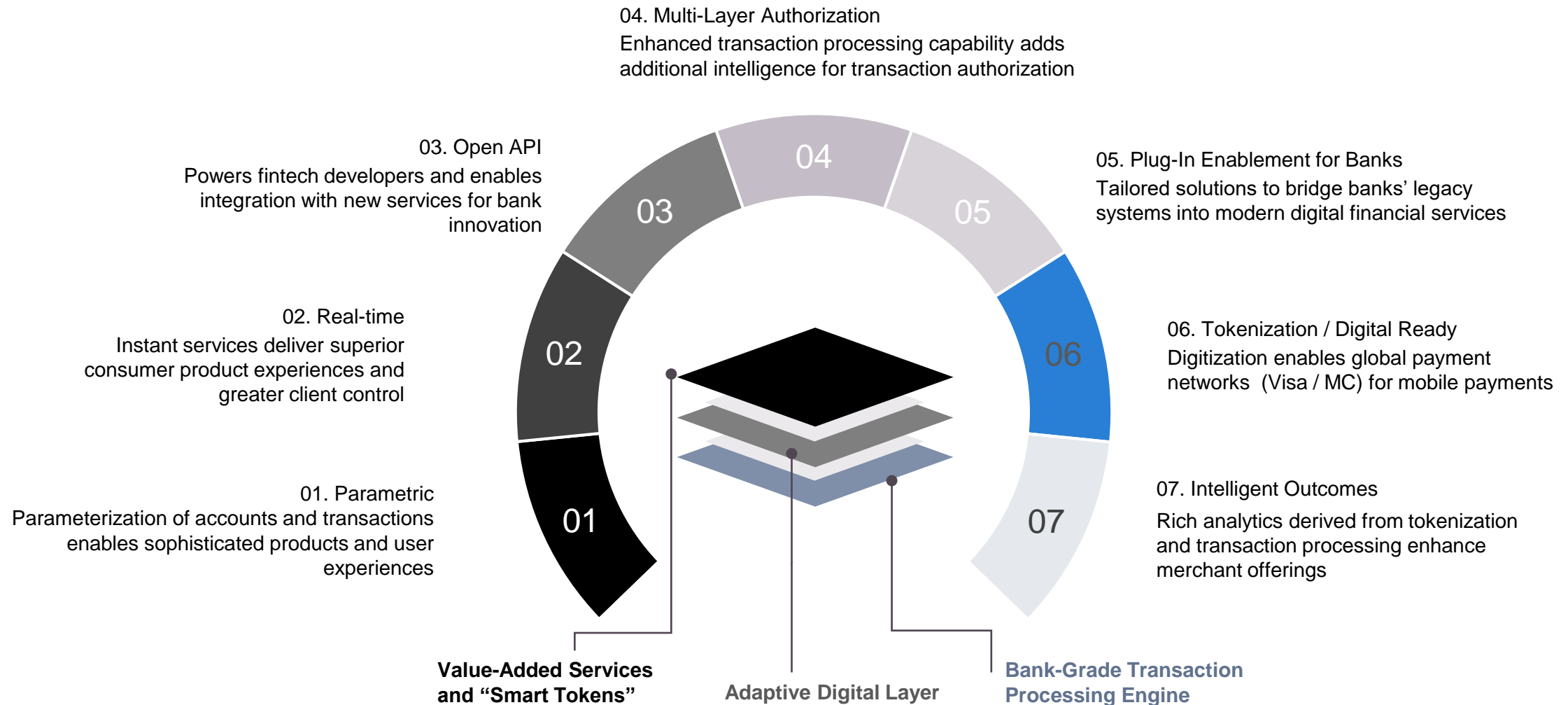
## Modules



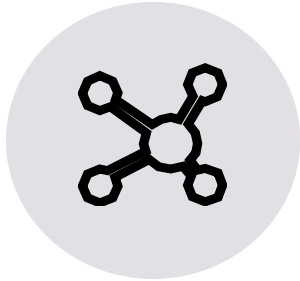
<p><b>SEPA</b></p> <p><b>Transfer your money to other accounts as you are used to</b></p> <p>SEPA is a format for cross-border Euro bank transfers. Make transfers equivalent to a domestic transfer within</p>	<p><b>CRYPTO</b></p> <p><b>Exchange &amp; transfer crypto currency</b></p> <p>Create a new wallet for e.g. Bitcoin. Get money in any crypto currency you want, transferred directly into your</p>	<p><b>PRECIOUS METALS</b></p> <p><b>Trade with gold, silver &amp; others</b></p> <p>Use the modules to buy gold, silver and other precious metals and store them in one of your wallets.</p>	<p><b>SHARES &amp; BONDS</b></p> <p><b>Trade with shares, fonds &amp; bonds</b></p> <p>Use the modules to trade and administrate your investments.</p>
---	---	--	--

## Benefits

 <p><b>Unlimited access from everywhere</b></p> <p>Pay everywhere in the world without limitations. Thanks to your card, your wallets are always in your pocket.</p>	 <p><b>One wallet – every currency</b></p> <p>Use the power wallet to have access to any currency. Simply add Dollar, Euro, Bitcoin and any other currency to your wallet.</p>
 <p><b>Access to your wallets at any time</b></p> <p>Use your Smartphone or Browser to customize your wallets and payment methods.</p>	 <p><b>Exchange your money live</b></p> <p>Change your current money into any currency you want, live and according to the global exchange rate.</p>
 <p><b>Security provided by the Blockchain technology</b></p> <p>A system you can rely on. Each transaction is stored in a Smart Contract, based on the secure Blockchain technology.</p>	 <p><b>One account – infinite possibilities</b></p> <p>Make payments, exchange money, collect cashback coins or buy crypto currency or even gold. Everything you need, whenever you need i</p>

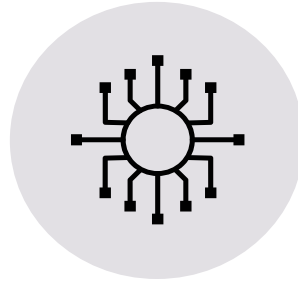


## Processing Innovation for unique Customer Solutions & Efficiency Next-Generation Processing Features Define the New Processing Paradigm



### Blockchain

Enables instant ledger transactions and decentralized third-party solutions



### Cryptocurrencies and Tokens

Blockchain-generated digital assets can be converted to fiat or accepted directly by merchants as media of exchange



### Machine Learning

Enables transactions from user and merchant transaction patterns, leveraging the power of artificial intelligence



### Open Exchange Integrations

Connectivity to trading venues de-risk valuation fluctuations of cryptocurrency transactions



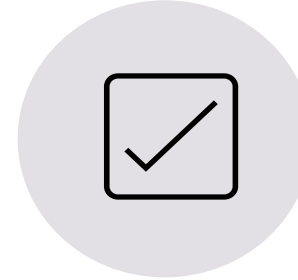
### Social Network Open APIs

Enable inter-network transactions and data exchange



### Location Awareness

Reduces payments friction, enables proximity features, and maximizes benefits of loyalty and affinity programs



### Mobile Authorization

Online payments powered through new channels



### Fintech API

Openness experientially enriched for third-party developers

## CRYPTO-BANKING FOR EVERYDAY LIFE

By combining traditional banking capabilities with those of blockchain technologies, cryptocurrencies are made technically accessible across the range of daily life. That means purchases at the bakery, butcher's, textile shop, online trade, and even collection- and standing- orders for electricity, gas, rent, community taxes (garbage, sewerage, water...) can be transacted using crypto- or FIAT currencies.

Worldwide free accessibility	These services will be freely accessible worldwide, regardless of origin, wealth status or other personal circumstances
Low transaction costs	Due to the blockchain technology we use, only low transactions costs will incur
Scalable	Fully scalable structure that supports a high number of users and handles a huge quantity of transaction volumes
Secure	Each block receives a secure hash of the sub-block, transaction data & time-stamp. These data sets are stored in decentralized locations.
Easy	All services are available in the simplest way, online and through apps
Fast	Remittances, contracts (loans, investments, wealth management ...) are immediately available through smart contract avoiding any delay of transfers

## CRYPTO/FIAT DEBIT & CREDIT CARDS

We make debit and credit cards freely available to anyone who can connect to wallets for different crypto- and FIAT currencies.

In contrast to previous models, which have proved impractical and had to be abandoned, we focus on direct cooperation with credit card companies (e.g. VISA, MC) as a bank. This connects the crypto world to the FIAT world via the power wallet.

Connectable with all bank accounts	APIs are used to connect third-party providers to the BCB4U credit card account. The PSD2 control also provides access to them.
Modern devices	Just one single NFC device (card, watch, wristband, smartphone etc.) is needed to access all accounts (owned and third-party accounts)
500 million shops	Payments can be made worldwide in over 500 million real and online shops - cash withdrawals too
Extremely safe	The security features integrated in the devices (fingerprint, face recognition etc.) provide optimal protection
Low cost	Internal payments are absolutely free-of-charge - external payments are charged only with the intermediation partner costs
Cashback	Up to 85% of transactions fees from shop partners
Flexible and perfect	Payment function for all users of crypto and fiat currencies using the digital debit card. The digital currency is converted „on the fly“ directly into fiat ones.



## Key Partners

- etoxx software
- JVM software solution
- BCB4U (sponsored by MCV ICO)
- Tobalaba Blockchain
- MCV Blockchain Foundation

## Key Activities

- Traditional banking
- Blockchain banking
- Crypto exchange service
- Crypto wealth management
- ICO support services

## Key Resources

- Banking license
- SEPA banking software
- Cashless software
- Cashback & loyalty software
- Exchange house software
- Crypto wealth management optimization software
- Bank management

## Value Proposition

- App/online based banking for fiat and crypto accounts
- Power wallet incl. fiat, crypto ...
- Cashback/loyalty solutions for any 3rd party fee related products (credit card payments, loans, leasing, energy, telephone, internet ...)
- Crypto credit (BCB4U coin credit - no interests & fees, 25% exchange rate cap)
- First bank with crypto related client focus (with full trust in their seriousness and future potential)
- Investment analysis for BCB4U clients for potential ICO related investments

## CRM

- Crypto affine clients prefer cost-free currency accounts combined with crypto wallets and cashback solutions
- Network sales partners from crypto mining and trading companies will focus on simple devices for crypto payments
- ICO private investors who look for serious ICO analysis and investments
- Crypto wealth management clients focusing on high return of newly issued ICO coins

## Customer Segments

- Private individuals in EU with crypto & fiat products
  - Private individuals in Africa with crypto products (no convertible fiat currencies in these countries), small BCB4U coin credits
  - Private individuals in Asia with power wallet solutions using debit cards (up to 10 or more times a day)
- Currently the crypto market is still a niche market, but growing fast, today approx. 200 million potential clients - within 5 years the target segment to increase to estimated 1.5 billion clients

## Sales & Communication Channels

- Community marketing
- Influencer marketing
- Event marketing
- Bloggers
- Network marketing
- Specialized channels (Reddit, Telegram, LinkedIn ...)

## Cost Structure

- During the ICO, costs are only incurred by ICO support functions (ICObox, sales, lawyers, tax advisors, other admin costs ...)
  - After ICO, the bank as an online bank, will have a cost-effective structure with its own group banking software and blockchain technology Tobalaba
- Blockchain banking products to be developed in the company MCV blockchain foundation

## Revenue streams

- Since BCB4U shall offer free accounts and debit cards and does not concentrate on its own risk-relevant products, profitability is based on a very cost-effective banking structure (no branch offices, fewer staff, low software fees (with its own SEPA banking software and cost-effective blockchain technology) ...), rapid expansion via the aforementioned sales and communication channels and considerable fee income of
  - *intermediation products* (loans, leasing, energy, internet, telephone ...) and above all from the areas of
  - *exchange house* and
  - *ICO support business*