



We are aiming to establish a new Austrian bank with the potential to revolutionize the traditional banking business as we know it.

Next to numerous and simplified payment options, we intend to combine the world of FIAT & CRYPTO currencies & Blockchain based assets to enable their everyday use. With the help of new and innovative sales channels, computer algorithms and comprehensive bank applications, we are working towards a target of millions of members by 2024.

WHO ARE WE?

The MCV-CAP team is a combination of investors, managers and entrepreneurs (banking, high-tech, software, industry etc.) dedicated to explore the market for FinTech and eco-system platforms over the past years. With a combined total of 200 years of banking expertise, we know what the future bank has to look like and in particular how to fulfil our customer expectation. Please find detailed information about our team members at <https://www.mcv-cap.at>

What does BCB4U mean and what are the advantages of our business model?

BLOCKCHAIN

BCB4U stands for "Blockchain Bank for you". As already stated in the name, we are working on building a bank that has the capability to perform also based on Blockchain technology. Blockchain enables us to decentralize, which means that, ideally, transactions are more secure, high-speed and low-cost (in-house transactions even meant to be free of charge). The databank is distributed so that each network user can receive a synchronized real-time version of the latest update. For our future bank we anticipate that our customers will be able to send digital assets internationally for low fees in any desired currency.

What are the major differences between our business model and a traditional bank?

Costs and sales

As a purely online bank, we will not operate our own branches, but intend to serve our customers with franchise store partners and MobileCommunity partners. Independent entrepreneurs - such as franchise partners - act at their own expense and must always have the customer satisfaction top priority in mind. MobileCommunity partners in turn should ensure the rapid development of the customer portfolio. The elimination of branches naturally also significantly reduces personnel & administrative costs, which in turn will benefit our clients with lower bank charges (internal transactions are largely to be handled free of charge in the Blockchain).

Own software & software solutions

In the future, proprietary in-house software is expected to help to focus us on customer needs and, above all, to provide significantly faster product-to-market implementations. The PowerWallet, which is intended to not only allow the use of FIAT & crypto currencies, but also other assets such as stocks, precious metals etc., should enable the worldwide use of such assets for payments and transfers and also should require no knowledge of crypto currencies whether young or old, whether educated or uneducated, whether located in Africa or Europe and will be designed to automate the use of digital values and tailor-make them to the customer's needs. We anticipate that the customer will be able to decide in seconds which assets he will use in this "fictitious pooling" or not.

Wide variety of products

As a famous online retailer has shown (originally just an online bookseller), a few points are to consider on the way to success:

- Simple online app for quick processing of customer needs
- App must be free of charge
- Broad range of products to distribute software costs across many products
- Product must reach the customer quickly and must not entail any major bureaucratic additional burdens

Banking services provide much greater usability in any economy than online book retailing - yet most bank stocks have depreciated since 2007, while online retailers have shown enormous added value. However, a few online banks have been able to increase their customer value through simple, fast and secure banking applications and in some cases even outperform the traditional banking world. In order not to reinvent the wheel, our business model is to link the success stories of online retailers with online banks and products such as crypto currencies, digital assets (stocks, precious metals etc.) as well as insurance, electricity, gas, telephone, internet, streaming, travel, real estate agents etc. in the product range. On the one hand, group offers are intended to reduce the monthly product costs for our customers and, on the other hand, to partially return the commission (per customer) paid by the product supplier to our bank customers on a monthly basis in our future BCB4U coin. This is intended to strengthen the product cross-selling and increase customer loyalty.

Own Cash Back & Loyalty

In order to increase the motivation for the use of many products, the amount of cashback is intended to be linked to the number of bank products used. Thus, the customer receives the more cashback share the more bank products he uses (expected 25% plus 3% for each additional product - capped at 61%) - the distribution partner also is intended to receive a percentage of the customer's cashback - so that customers and partners always have that same interest: the use of as many products as possible.

The loyalty services are to be provided free of charge to both private customers and shop partners via our app. This means that the private customer decides by means of the app on which loyalty and promotions he participates, but also the shop partner decides whether he would like to offer free loyalty offers. e.g. Tour operator has a half full plane for next week to Egypt - a customer clicks on the PowerWallet on "Vacation Deals" and thereby receives active offers in this segment. Thereby we combine supply with demand and loyalty system. In this way, we create tailor-made offers for customers and suppliers, which may even vary from region to region.

Lower credit and operational risks

Since we intend to only intermediate to white-label lending product solutions, we plan to only offer own micro-loans on a short-term basis. Therefore, we do not have to pay high interest on investments to refinance loans. In particular, this will reduce the risks that led to bank deposit runs in the 2008 financial and economic crisis. Of course, since we will only deposit investments with "Nationalbanken", liquidity can of course also be returned to customers quickly.

So what exactly are our Value Drivers?

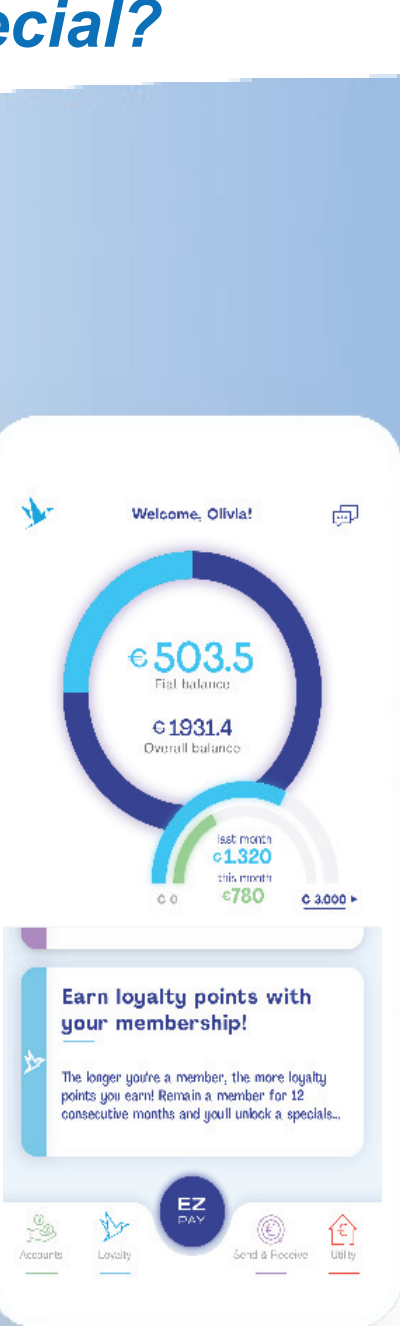
Since we believe that our product will revolutionize the banking industry, our target market is a mass-client one. The PowerWallet is intended to service the needs of every target group and is therefore **NOT** a niche application. Our customer and community base will be driven by our own MobileCommunity who will be trained in connecting others to our future bank and offering value-driven products such as insurance, electricity, telephone and gas to our potential clients. All our internal standard banking services will be **FREE OF CHARGE**. We anticipate that our revenue potential will be generated through treasury activities and intermediation fees on white-label products that will be designed and bundled by us. Our sales channels will include shop-in-shop solutions, e-sport and e-gaming channels and our own MobileCommunity members who we believe will quickly support BCB4U's growth.

Loyalty is key for a future bank. Our goal is to create a highly consumer-profitable loyalty eco-system any bank has ever offered. Our business model in general is based on a low-risk "Service Bank" with intermediation of risk-relevant products such as loans, leasing etc. that will be outsourced to local partner banks. In order to ensure rapid expansion with minimal capital requirements, we intend to only sell loans on the basis of "white-label" intermediation products. As a future digital bank, we also anticipate having the privilege of investing through ITO/ICO, which will give us the opportunity to sell all our products through multiple investors. Our long-term goal is to offer our BCB4U services to more than 2 billion potential community members. This community will then receive new products to ensure its sustainability and growth at the same time. We believe that our ICO/ITO/STO services will also ensure our market leader orientation in technology and product solutions.

How does our Loyalty System work?

We believe that what sets us apart from other banks is the cashback we are able to provide. We are fully committed to the idea that a bank is supposed to earn you money and not cost you money. Therefore, based on your BCB4U products (accounts, utility bundles etc.), we expect that you will receive between 25% and 61% of the future bank's commission on **ANY** intermediation product you do using BCB4U.

These payouts are planned to be received in the form of our future coin - the BCB4U coin. The coin is intended to be used where and how you want through the PowerWallet. In addition, we anticipate that our retail partners will provide you with personalized offers based on your transaction history, creating a wholesome experience for our customer base.



What exactly is this MobileCommunity?

One of our most important sales channels is the MobileCommunity. The MobileCommunity will consist of trained tipsters who are able to run the KYC for new customers for our future bank. For this specific process we have developed an appropriate application

the "MobileCommunity App".

The MobileCommunity App allows our users to onboard new clients after completing an e-learning seminar on how to do this. Additionally the application will allow users to inform customers on certain new products issued by the bank that they are eligible for. A trade license may be required for individuals providing investment advice or services related to securities transactions. The extent of the advice MobileCommunity App users can give, should be checked for legal compliance before implementation.

Last but not least, the MobileCommunity applications will provide the opportunity to purchase MCV token and future BCB4U coins.



What other Sales/Marketing Channels do we plan on utilising?

As a future digital bank, we will need to focus on digital channels. Customized online marketing will be a key factor in our marketing and sales departments. The key difference to our approach is that we intend to limit our advertising to affiliate programs and cost-per-lead performance campaigns. Another "out of the box" approach we intend to pursue is to utilize the e-sports market, as international micro-transactions dominate this market. The fast growing industry requires rapid changes within the payment solution systems, and we are qualified to fill that gap. Lastly, we intend to pursue a "shop-in-shop" approach that enables potential franchisees to provide information about our products and act as ambassadors for our brand.

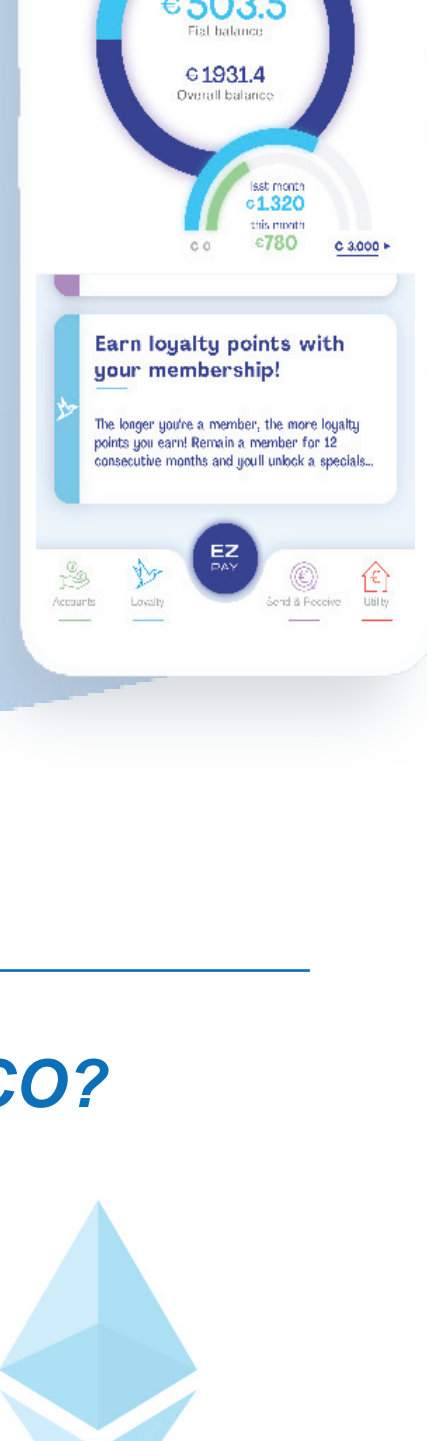
Why is the PowerWallet so special?

What can it do?

We believe that in order to become the bank of the future, you need a banking application of the future. The **PowerWallet** is intended to fulfill this role, packed into your mobile phone. Our 5 worlds - Accounts, Loyalty, Send & Receive and Utility - represent our core banking pillars.

Between managing multiple FIAT & crypto accounts, sending & receiving cryptocurrency between friends, paying with Apple & Google Pay via the EZ-PAY function, and managing your portfolios, the PowerWallet also will implement a whole "lifestyle" world that is intended to allow you to receive personalized offers ranging from utility all the way to your favourite cinema.

Offers you like get swiped to the right and immediately land into your loyalty world, while offers you do not like get swiped to the left and will no longer be a part of your personal algorithm. You will receive offers according to your wishes and we plan to help you save costs in all of the areas where you don't normally save - such as gas, electricity, insurance etc.



What is the plan for our ITO/ICO?

What exactly is the token?

ERC20



In April 2018 we launched an ITO (Initial Token Offering), whereby the MCV token was designed as a "digital voucher". The only purpose of the "digital voucher" is the exchange into the future BCB4U coin. MCV-CAP tokens are digital vouchers that were created as ERC-20 tokens on the Ethereum Blockchain. The holder of this voucher is entitled to exchange the token for BCB4U coins at a ratio of 1:4. These BCB4U coins will be technologically designed to function as ERC20 tokens within the Ethereum Blockchain and are intended to function as payment tokens in accordance with the guidelines of the Austrian banking supervisory authority FMA and other applicable laws and regulations. Since this counts as a valid payment method, only a bank can issue the future BCB4U coin. This means that the voucher can be redeemed after the bank has been legally established and approved by the banking supervisory authority. To ensure the existence of your tokens, you can use sites like "etherscan.io" and use the search function in the tokens section.

Where are we right now?

In August 2019, we filed an application for a banking license with the Financial Market Authority (FMA) in Vienna, Austria.

This process is very meticulous and requires a lot of attention to detail. We are confident that we are in full agreement in all areas of the law and we are committed to ensuring that this application will be approved by the Austrian authorities.

Further information regarding this process will be posted on our news section, which can be found at www.mcv-cap.at



So what makes us different and / or better from competitive online banks?



vs. COMPETITION

In our view, the main difference between the competition and us is that we will combine lifestyle with banking. Our business model is not aiming to become an "old bank with a new face", but we strive to become a future Fintech with banking license that is more than just a wallet. Our loyalty world is envisioned to offer cashback on every single intermediation product - that sets us apart from competitors. The introduction of our own coin for the eco-system is intended to give us additional funding capabilities to ensure profitable growth, but also an identification of our customers with their bank. Last but not least, there is our MobileCommunity and franchise partners who we expect will help us to grow organically and cost-effectively so that we can concentrate on the essentials - our customers and the products we can offer them.



Welcome to the future of banking