



# zerobank

Your Local Currency

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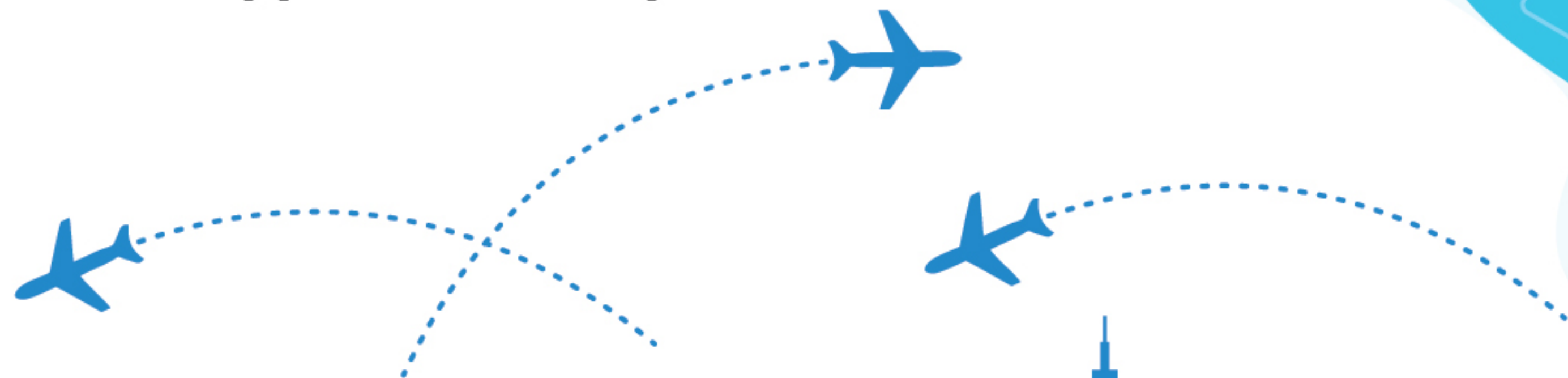
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# Travel tourism and cryptocurrency overview

- Travel Tourism
- CryptoCurrency





# Money Transfer & Exchange Industry



\$1.4  
Trillion

Tourism Industry

Total Visitor Export 2017

- 1.3 billion International Arrivals
- Currency Exchange Required



\$1.3  
Billion

International  
Tourist Arrivals



\$600  
Billion

Remittance

Industry Size 2017

- International Education
  - Labor Migration
  - Labor Export

# Crypto Currency Market Overview

According to Transparency Market Research, the global Cryptocurrency market was noted at a valuation of US\$574.3 mn in the year 2017. The market is anticipated to expand at an impressive CAGR of 31.3% during 2017 to 2025. Rising at this CAGR, the global cryptocurrency market is projected to reach at a valuation of US\$6702.1 mn by the end of forecast period.

Global cryptocurrency market depicts a consolidated landscape owing to the presence of fewer number of players. Major players are investing towards increasing adoption of cryptocurrency for payment, notes TMR. To achieve this, players are focusing on the development of payment gateways and platforms for payment processes. Along with this, players are undertaking collaborations, mergers and product launches to strengthen their market position. Some of the prominent players operating in the global cryptocurrency market are Bitmain, Xilinx, NVIDIA, Intel, Ripple Labs, Advanced Micro Devices, Ethereum Foundation, Coinbase, Bitfury Group, and BitGo.





# What is Zerobank?

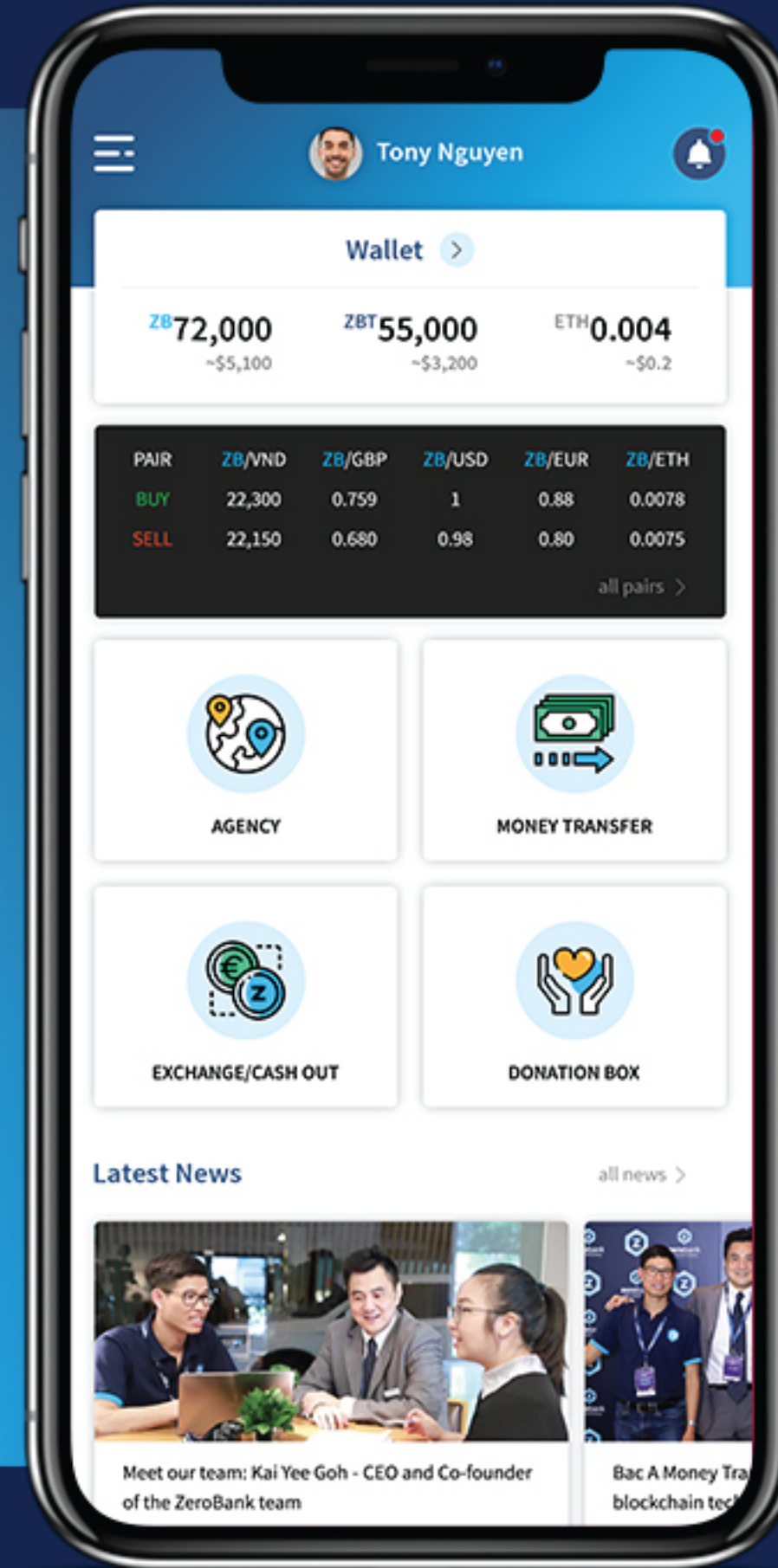
## OTC P2P EXCHANGE

Cash out your ERC20, ERC223 near you quickest



## P2P INTERNATIONAL MONEY TRANSFER

Send money to other countries or back home instantly cheapest.



## TRAVEL E-MONEY SERVICE

Get your destination local currency quickest and cheapest!



## DONATION BOX

Heal The World!  
Support people urgently need help





**Zerobank is a legal ecosystem utilizing blockchain and smart contract to create ZeroBank Application enabling:**

- 1. Multi-Cryptocurrency Wallet and P2P OTC Trading and Exchange**
- 2. P2P International Money Transfer**
- 3. Multi-currency E-Wallet For International Tourists - Providing the lowest exchange rate and commission fee when traveling (paying for travel expense or convert to local currency).**
- 4. Charitable donations for people in urgent need of help.**



# Zerobank's competitive advantages



25

25 Years Experience in International Money Transfer and Payment Gateway

12

12 Year Experience in IT Development and Implementation in Banking and Finance Industry

5

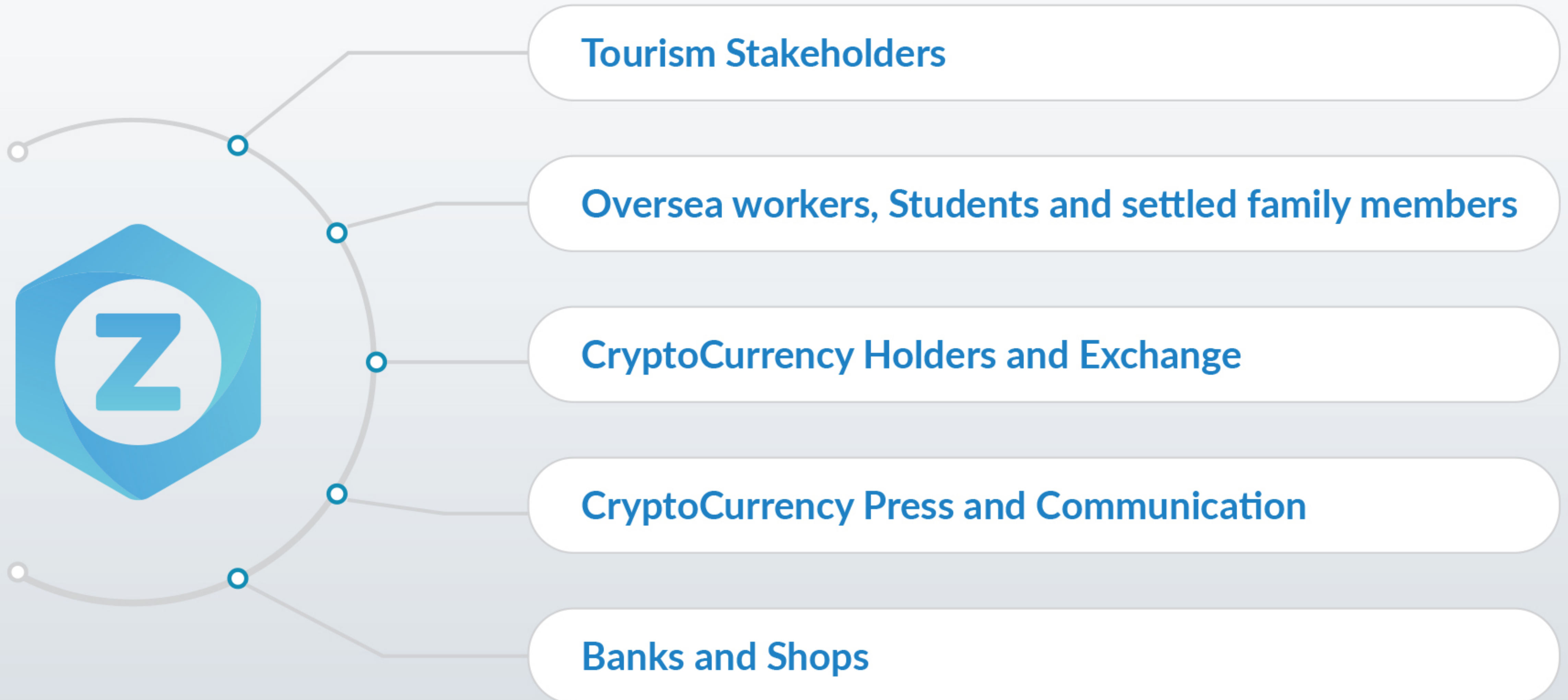
5 Year Experience in Block Chain and Smart Contract



Licensed by National Bank Of Vietnam and UK FCA for EMI

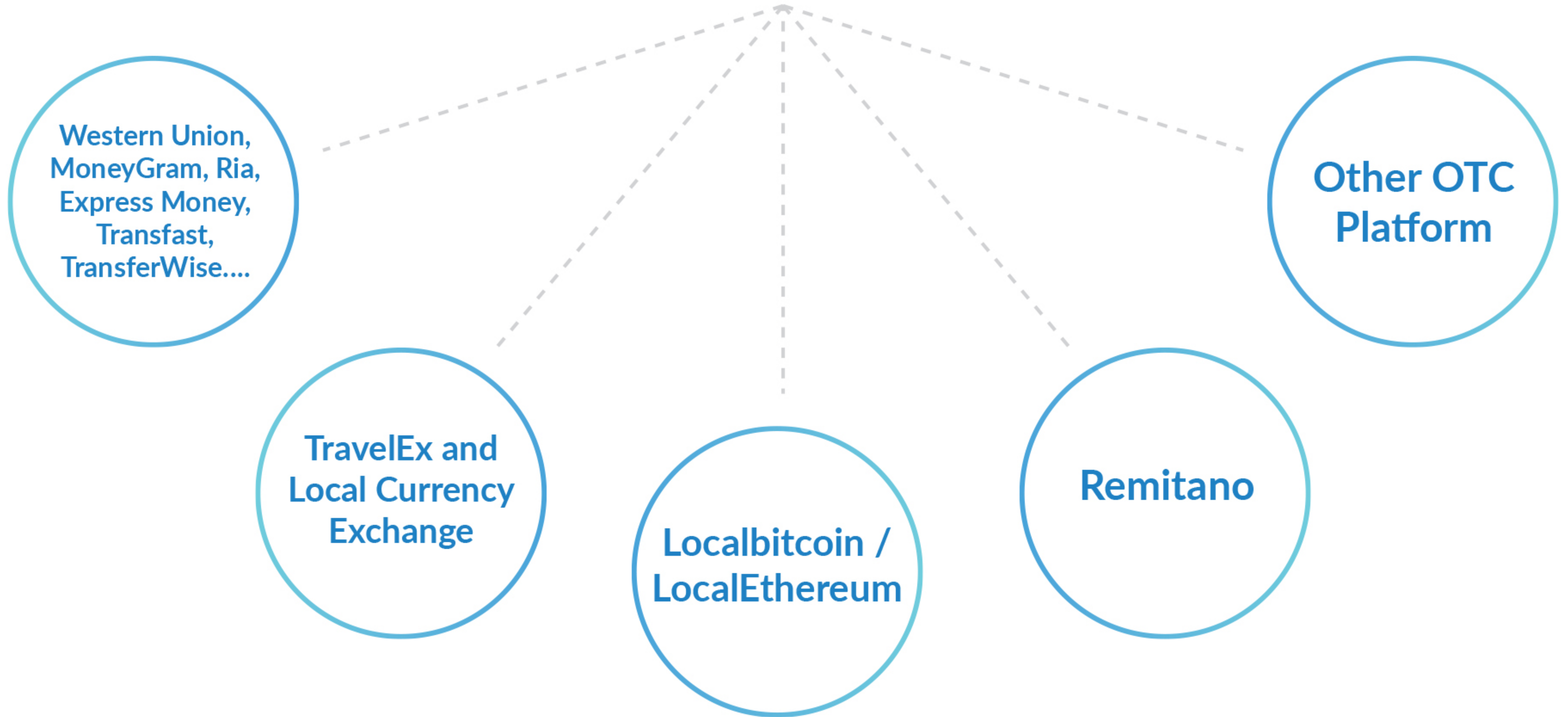


# Zerobank Ecosystem





# Zerobank Main Competitor





# Zerobank Partners and Advisors





# Zb token economy

- Zerobank is licensed to issue E-money using blockchain technology. Thus each territory will have its own stable coin ZBXXX such as ZBVND in Vietnam and ZBUSD in USA.
- To become Agents of Zerobank Ecosystem user will need to have ZB and ZB XXX backed 1:1 to Local Currency.



# ZB Tokens functions



- Pay fee when you want to exchange your ZB, ETH, ERC20, and ERC223 Tokens to local currency. (Wallet & Exchange)
- Pay fee when you want to send money to other countries or back home to your family members or friends.(International Money Transfer)
- Pay fee when you want to buy local currency of your traveling destinations (E-Money)
- Payable for traveling expense where cryptocurrency is accepted



# Zb token's benefits

- Enjoy low fee on ZB p2p decentralized Exchange
- Enjoy low fee and safe cost on exchange rate when you buy ZB travel e-money or send money internationally.
- Payable for your travel expense such as transportation, accommodation, tour guides, food and goods where cryptocurrency is accepted.
- ZB holders will benefit from profit generated from ZB services and trading activities
- ZB holders will be qualified to join Agent networks of ZeroBank ecosystem.



# 1. International money transfer process

Sender in Vietnam want to send US \$1000 to Receiver in US.

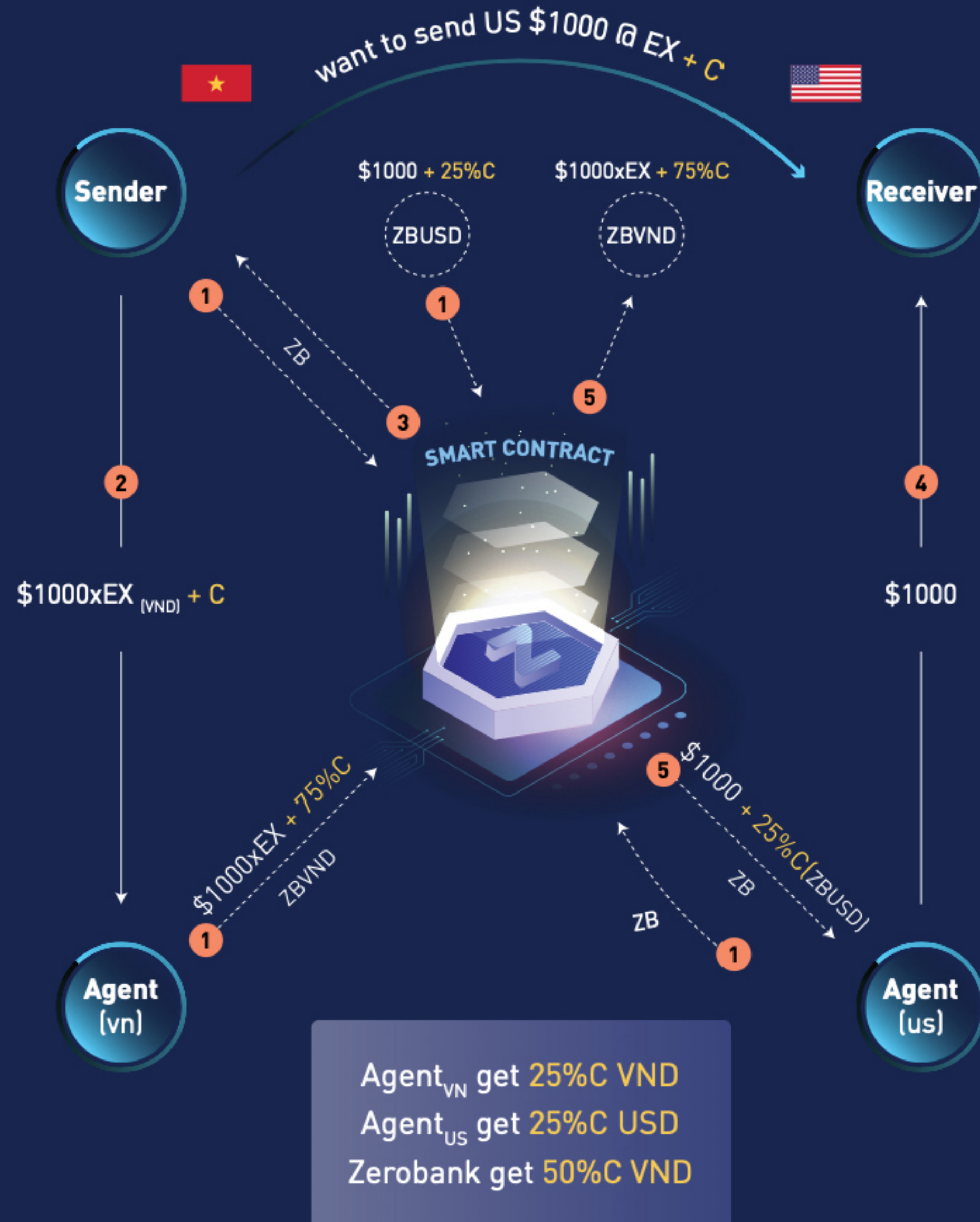
1. Sender, Agent(vn) & Agent(us) agree the transaction to start smart contract. ZB of Sender and Agent(us), ZBVND of Agent(vn) and ZBUSD of ZeroBank sent to Smart Contract.

2. Sender meet & give cash to Agent(vn)

3. ZB sent back to Sender.

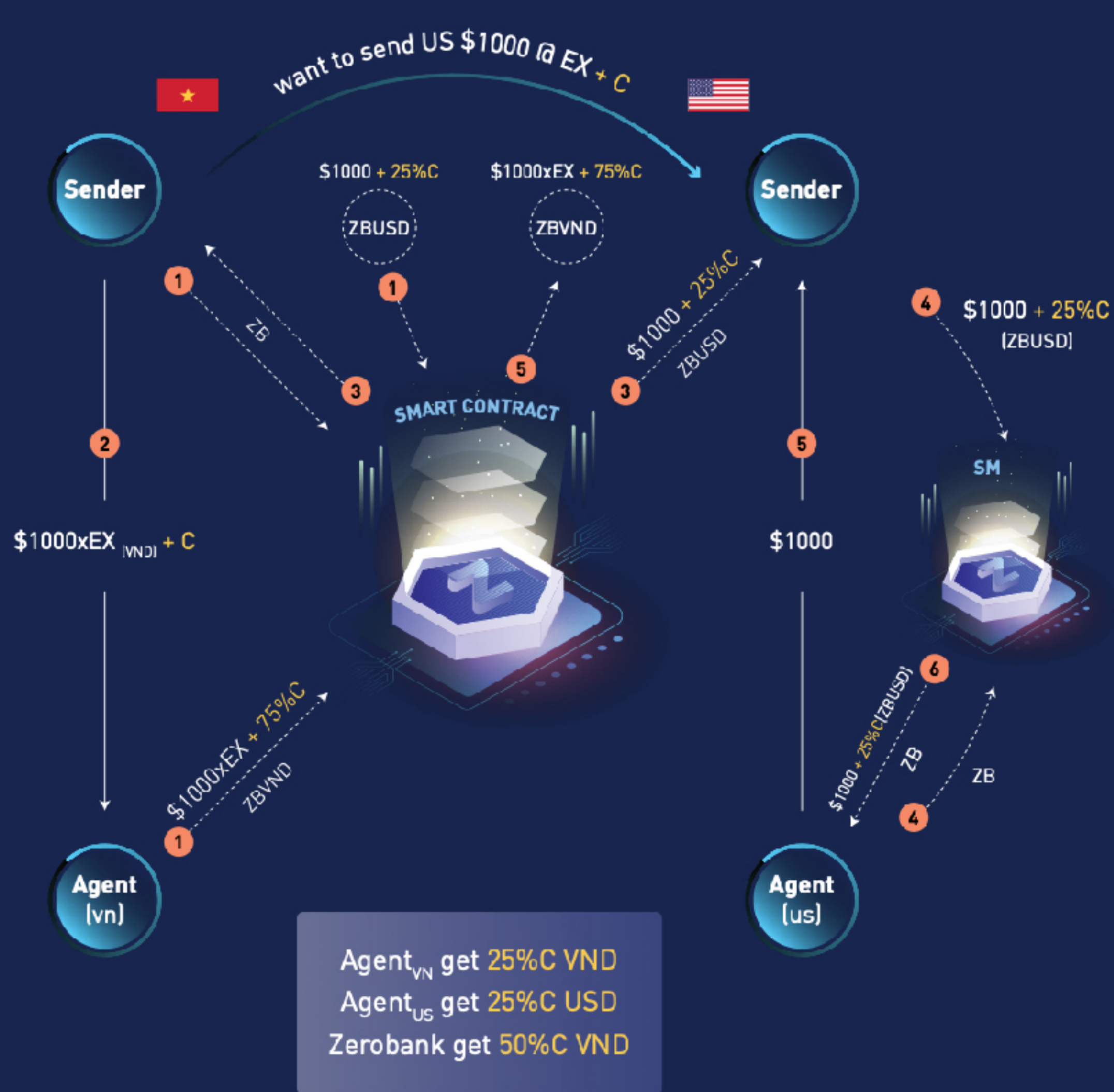
4. Agent(us) give Receiver \$1000 cash.

5. Smart contract send ZBVND to ZeroBank ZBVND and send ZBUSD and ZB(deposit) back to Agent(us)





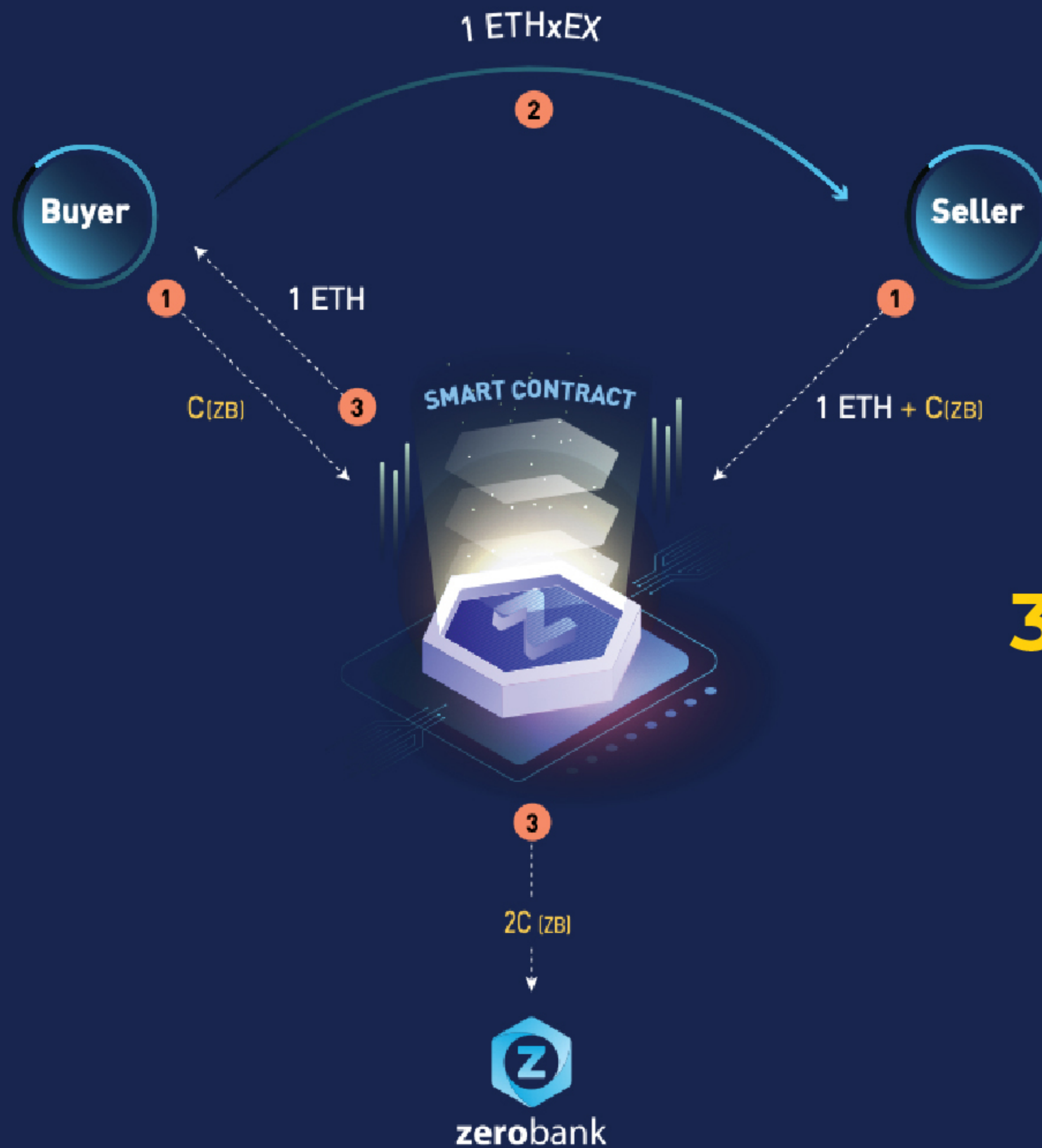
## 2. travel e-money process



Sender in Vietnam want to have US \$1000 cash in USA to spend during his/her visit.

1. Sender & Agent(vn) agree the transaction to start smart contract. ZB of Sender, ZBVND of Agent(vn) and ZBUSD of ZeroBank sent to smart contract.
2. Sender meet and give cash to Agent(vn)
3. Smart Contract send ZBUSD and ZB(deposit) back to Sender.
4. Sender now in US search for Agent to cash out. Sender and Agent(us) agree the transaction. Sender send ZBUSD and Agent(us) send ZB to Smart Contract.
5. Agent(us) meet and give Sender USD (cash)
6. Smart Contract send ZBUSD and ZB(deposit) back to Agent(us)





### 3. Exchange Process



## 4. Travel Expense

You can spend ZB on:

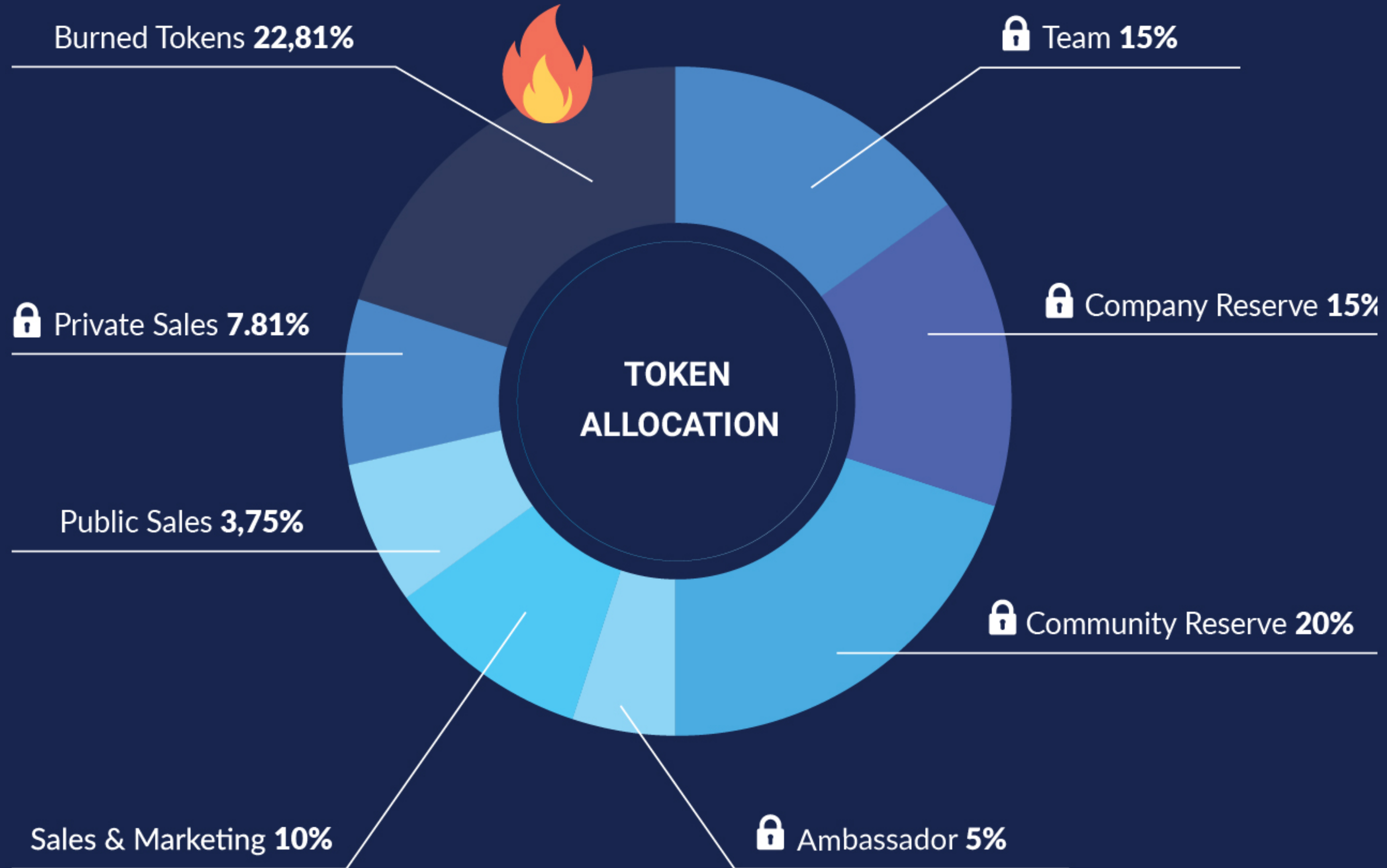
- 📍 Tour Guide Services
- 🛏 Accommodations
- ✈ Transportation
- 🍴 Foods
- 🛒 Goods
- 💬 Others

Where ZB is legally accepted.





# Token allocation & distribution





# Token allocation & distribution

Token Sales Start Time	2019/03/26 2:00 PM (UTC)
Token Sales End Time	When Hard Cap is reached or at 2019/03/31
Hard Cap	~ 5,000,000 USD
Total Token Supply	1,600,000,000
Intial Circulating Supply	11,56%
Total Public Sales Allocation	60,000,000 ZB (3.75% of Total Token Supply)
Round 1 of Public Token Sale Price	1 ZB = 0.075 USDT/0.075 USD ( Using BTC,ETH,USDT)
Round 1 Public Sales Allocation	15,000,000 ZB
Round 2 of Public Token Sale Price	1 ZB = 0,086 USDT/0.075 USD ( Using BTC,ETH,USDT)

# Token allocation & distribution

Round 2 Public Sales Allocation	45,000,000 ZB
Public Sales Vesting Priod	No Vesting Period / No lockup
Individual Cap	2000 USD
Individual Minimum Purchase Amount	20 USD
Private/Seed Sale Allocation	7.8% of Total Token Supply
Private/Seed Sale Vesting Period	3-6months 1/2 12months 1/2 after listed.
Token Type	ERC-223
Token Distribution	Within 15 days after the token sales ends
Listing Exchanges	

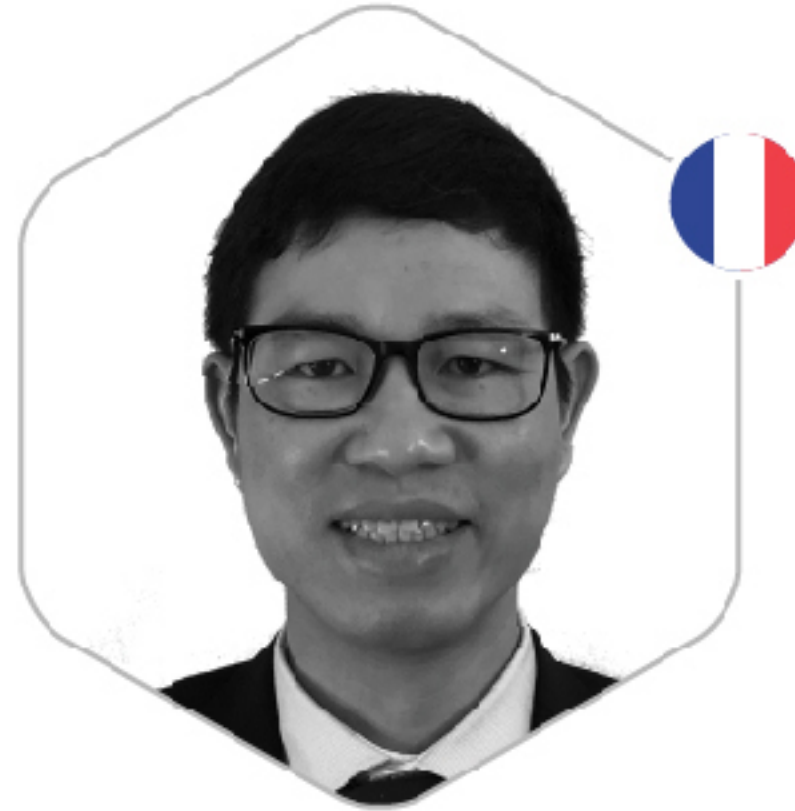


# Who Are ZeroBank?

## Core Team



**Kai Yee Goh (MBA)**  
Co-founder & CEO



**Bao Ly (PhD)**  
Co-founder & CTO

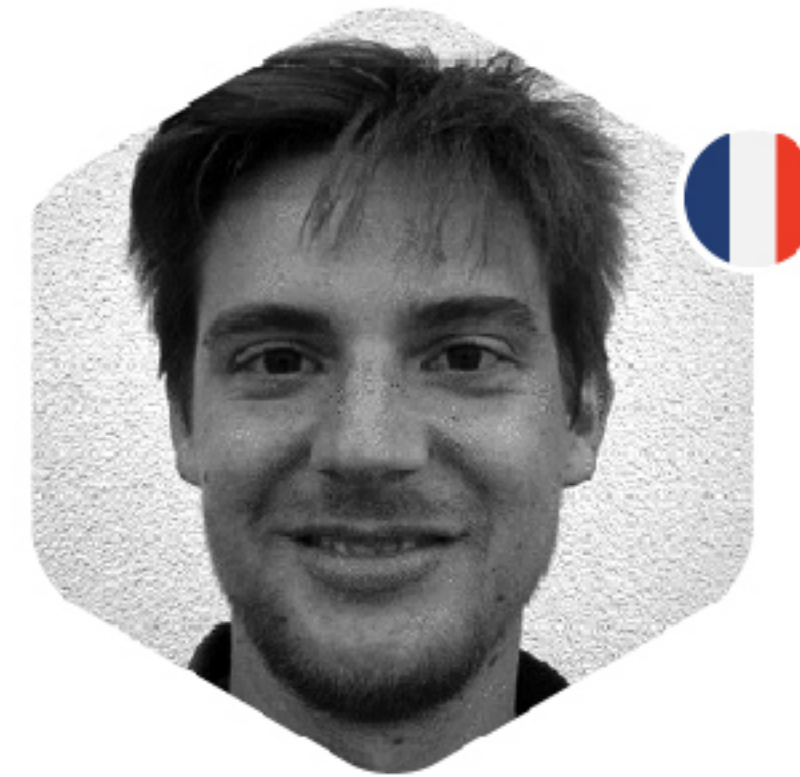


**Ben Nguyen (MSc)**  
Co-founder & CFO

## Core Team



**Nam Cao (MA)**  
Communication Coordinator



**Marco Tessari (IT Engineer)**  
Blockchain Specialist & Developer



## Other team members



**Mike Phung**  
Financial and  
Investment  
Analyst



**Dong Ngo**  
Financial Analyst,  
Product  
Development



**Kimberley T.**  
English/Chinese  
Community Manager



**Nguyen Dien**  
Technical Developer

## Advisors



**Thanh Vu (MSc)**  
Deputy Director Retail Banking  
Division, Vietinbank



**Md Hidayat**  
Account Director at  
KRDS



**David Murry**  
Blockchain ICO/TGE  
Advisor



**Eduardo Argueta**  
Regulatory Business  
Analyst at AxiomSL



**Vadim Budaev**  
Co-Founder at scorch.ai, AdHive.tv



**Scott Douglas**  
Founder/CEO at Crypto Improvement Fund



# Road Map

## Q3 Q4 2017:

- Idea & Technical Feasibility Study
- Founder Discussion and Brainstorming
- White Paper structure developed and implemented
- Proposed advisors list completed

## Q1 2018:

- Proposed angle investors
- Proposed partners and prepare MOU
- Sales and Marketing team finalized
- One Pager and WP released
- ZeroBank technical Architecture development began

## Q2 Q3 2018:

- Angel Investors finalized
- Partners list completed and finalized
- Sales and Marketing Implementation (Road Show, Media Seeding, Public awareness)
- Pre ICO Completed
- Infrastructure setup, Local Blockchain miner setup, MVP backend development starts
- MVP GUI on Android and IOS development starts

## Q4 2018:

- Complete MPV on Android and IOS
- Private Zerobank Application for Wallet and Exchange Starts
- Private ZeroBank Application for International Money Transfer and Travel Emoney starts.
- IEO and listing negotiation starts



## Q1 2019:

- Private ZeroBank Application Test-net Completed successfully
- IEO and Listing finalized
- Continue Marketing Campaign to develop ZeroBank Function awareness worldwide
- UK and EU EMI License and Vietnam Third Party Payment License applications starts

## Q2 2019:

- Public Wallet and Exchange ZeroBank Application Functions on Android starts
- IEO and Listing start and completed
- UK and EU EMI License and Vietnam Third Party Payment License applications completed
- Public Wallet and Exchange ZeroBank Application Functions on IOS starts

### Q3 2019:

- Wallet and Exchange ZeroBank Functions on Android on main-net starts
- Public International Money Transfer and Travel E-wallet function on Android Test-net starts
- Private Blockchain fo ZBXXX starts.
- ZBXXX issue starts and completed
- BTC and Other ETH Based Coins Exchange on ZeroBank application for Wallet and Exchange Function starts
- UK and EU EMI License and Vietnam Third Party Payment License applications under Processing
- MOU signed with partners (BAC A Bank, QF Pay, Anh Quang, JSC, Kantor Exchange, M4M, Ameertech, Route Trading) Completed



## Q4 2019:

- Private Blockchain for ZBXXX Test completed
- ZBXXX Issue Completed
- ZeroBank application for Wallet and Exchange on IOS released
- BTC and Other ETH Based Coins Exchange on ZeroBank application for Wallet and Exchange Function completed.
- Full ZeroBank Application for Wallet and Exchange on IOS and Android Successfully completed
- UK and EU EMI License and Vietnam Third Party Payment License applications Received
- “Local Offices” setup starts

## **Q1 2020:**

- International Money Transfer and Travel E-Money Function on Android run on ZeroBank Private Blockchain
- “ Local Offices” Setup completed
- Agent Training and Development Plan starts
- AML Program set up starts

## **Q2 2020:**

- International Money Transfer and Travel E-Money Function on IOS run on ZeroBank Private Blockchain
- AML Program successfully Implemented
- Full Function ZeroBank Application Released
- Full Business Function starts on selected Country
- Charity and other future business function research and development starts



Global Expansion Roadmap for International Money Transfer and Travel E-Money

YEAR	Market Expansion	Number of Agents	Number of Users
Q4 2019	United Kingdom,Japan, South Korea, China, Vietnam	2000	750,000
Q2 2020	United States,Russia, France, Italy, Thailand, Singapore	6000	2,190,000
Q4 2020	Mexico, Brazil, Australia, South Africa, Malaysia	12,000	4,380,000
Q2 2021	Laos, Philipine, Indonesia, India, Poland	26,000	9,490,000
Q4 2021	Philippines, Thailand, Indonesia, Egypt, Portugal,	58,000	21,170,000
Q2 2022	Cambodia, Myanmar, Greece, Bangladesh, UAE, Dubai	118,000	43,070,000