

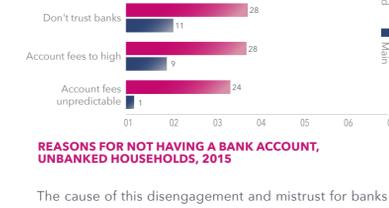
THE BACKGROUND

A recent study by American Express found that 43% of Americans keep their savings in cash and 53% of those cash-hoarders plan to hide bills in a secret location at home. The Bank of England states that only about a quarter of the cash they put into circulation is used to buy and sell things. African countries like Tanzania estimates that at least 60% of all money is kept outside of the formal banking system. Consumer transactions carried out in cash lead the way on this trend:



CONSUMER TRANSACTIONS CARRIED OUT IN CASH

According to a 2016 FDIC survey, 7% of U.S. households (9 million) do not have an account at a bank institution and 19.9% of U.S. households (24.5 million) have an account but obtained non-bank alternative financial services. It is estimated that over **\$500 billion** dollars a year are transacted in cash by these two groups. Some of the most commonly cited reasons for not having a bank account are privacy concerns, **lack of trust** in banks and the **high costs of banking services for accounts with low balances**.



REASONS FOR NOT HAVING A BANK ACCOUNT, UNBANKED HOUSEHOLDS, 2015

The cause of this disengagement and mistrust for banks can be found in their long-standing attitude towards certain categories of people and businesses: banks do not want the money of clients that they perceive as higher-risk or low-profit. Banks' incapacity of partnering with their clients to manage the inherent risk of their business leads to a system that punishes people who own less and subsidizes people who own more. The less money you have, the higher the costs to access banking services - from interest rates to account fees. If you have a lot of assets, most fees are waived and interest rates are low. This dichotomy keeps low-income families trapped in a vicious cycle and small family businesses struggling for their very existence.

In the past there was no alternative...

Today we can change all this!

THE VISION

We envision a world where traditional banks have become obsolete. Banking is provided as a service on top of a decentralized wallet, allowing individuals to have complete control of their assets. Individuals lend to each other, individuals invest in each other, individuals transact with each other - directly - without the need for intermediaries.

THE MISSION

We are building a revolutionary P2P banking ecosystem on top of a distributed blockchain platform secured by a bulletproof identity management system. The stability and liquidity in our ecosystem is guaranteed by fiat-backed tokens. Our AI-based risk and compliance tools protect the individuals and the integrity of our environment.

OUR SOLUTION

IUNO is a blockchain-based banking platform where participating asset-holders are in total control of their wallets, no intermediaries, no third-parties.

FOUR PILLARS



DECENTRALIZED BANKING PLATFORM

IUNO is banking as a service built on top of a multi-currency wallet that resides on a blockchain. It provides access to all kind of financial services to the users of the IUNO wallet: payments can be sent to other users instantaneously all over the world, funds can be held in the wallet or can be invested and earn interests, debit cards can draw funds from the wallet, and users can obtain loans.

PAYMENT GATEWAY FOR MERCHANTS

We believe that businesses should focus on providing outstanding service to their clients instead of navigating the turbulent waters of the financial system. Our goal is to equip merchants that have been left out of the mainstream financial system with the most cutting-edge technology tools to eliminate chargebacks, mitigate compliance risk and reduce transaction costs.

DEPENDABLE NON-VOLATILE TOKEN

IUNO uses a binary structure to operate its marketplace. Two classes of tokens work in parallel: a stable asset-backed token as the currency of choice for the in-network transactions and a utility token (IUNIT) to pay for any interactions with the out-of-network world.

AI BASED RISK AND COMPLIANCE MANAGEMENT

The integration of IUNO's AI risk mitigation umbrella with an identity management solution - a tool that enable individuals and companies to control their digital identity and safely interact in the digital world - will mitigate the risk of identity theft, fraudulent transactions and money laundering. An auditable -but encrypted - immutable record of transactions that guarantee a safe environment for all participants in the network.

THE DRIVERS

WORLDWIDE

Estimates of the proportion of adults worldwide that do not have an account at a bank institution or mobile provider according to a 2014 WorldBank survey:



Unbanked = 38% of adults

USA

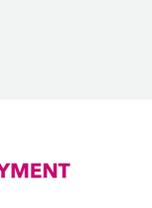
Estimates of the proportion of U.S. households that do not have an account at a bank institution, and the proportion that have an account but obtained (non-bank) alternative financial services according to a 2015 FDIC survey:



Unbanked = 7% of US households (9 million households)
Underbanked = 19.9% of US households (24.5 million households)

BITCOIN

Chainalysis estimated that in 2017 just \$2.28 out of the 150 billion in bitcoin outstanding in the market were transacted by consumers for merchant services.



\$2.28 out of 150 billion

IUNO VALUE PROPOSITIONS

- Worldwide deployment -borderless transactions
- Proprietary identity management system provides access to wallet
- Simple user interface - all banking functions in the palm of your hand.
- Safe platform to receive payments for merchants in high-risk industries or geographies.
- NO chargebacks for merchants
- NO FEES for in-network transactions.
- Non-volatile currency for in-network transactions
- Peer-to-peer lending platform powered by AI and machine learning algorithms
- Crypto asset-backed debit cards
- AI-based compliance and auditing tools

INITIAL DEPLOYMENT

In order to drive adoption and penetration, IUNO will initially focus on markets that have mandatory participation, like benefit programs. The **Supplemental Nutrition Assistance Program (SNAP)** is a **70-billion** dollars benefit program that reaches roughly **14%** of the US population. State agencies work with private contractors to procure their own Electronic Benefit Transfers (EBT) systems for delivery of SNAP and other state administered benefit programs through a bidding process. IUNO will aggressively target public tenders by offering the service at no cost for the State administrations and uniquely enhanced by an anti-fraud feature provided by its identity management system. IUNO will deploy a similar strategy in other markets with large food assistance programs and substantial unbanked population like Brazil, India and Arab countries. Partnership with local governments and non-government organizations (NGOs) will boost adoption and recognition.

IUNO TOKENS

IUNO's binary system allows two classes of tokens to operate and interact: a stable asset-backed token as the medium of exchange of all in-network transactions and a utility token to pay for the cost of converting asset-backed token into fiat currency and other edge transactions.

THE ASSET-BACKED TOKEN

IUNO's Asset-Backed Token (ABT) is anchored to a fiat currency of choice (e.g. ABT-USD if backed by US Dollars, ABT-EU if token is backed by Euros) and its liquidity is guaranteed by funds held in a dedicated trust account with the holders of the respective tokens as the only beneficiaries. The ABT has zero volatility since its exchange rate with the currency held in the trust account is 1:1. When an ABT is purchased, a new token is credited, when an ABT is redeemed, the corresponding token is destroyed.

IUNO'S UTILITY TOKEN (IUNIT)

The IUNIT is a service-driven utility token used for redemption fees and other edge transactions. It is the gas on which the IUNO ecosystem runs:

- IUNITs are paid to redeem Asset-Backed Tokens
- IUNITs are paid for interests on the P2P lending platform
- IUNITs are paid to the masternodes operators to record transactions on the blockchain
- IUNITs are paid to provide processing power to 3rd-party dApps built on top of IUNO
- IUNITs are required as deposit to operate masternodes and as edge agents

WHY YOU SHOULD BUY IUNITs

IUNO's utility token is what is driving the adoption and retention of the ecosystem. By only charging transactional fees at the edges we create an incentive for transactions to stay within our ecosystem. IUNIT provides a scalable opportunity for moving money transactions outside of the traditional financial system. The IUNIT is a finite commodity in an environment of constantly increasing demand. ABT volume, interests on the P2P lending platform, dApps, deposits and fees for masternodes and edge agents are all drivers of demand for the token. The larger the network grows, the higher the demand for IUNITs and the more valuable the token becomes.

BENEFITS FOR FIRST IUNIT ADOPTERS

IUNITs will be offered at a staggered discount:

The first 20,000,000 IUNITs will be sold at a 50% discount

The second 20,000,000 IUNITs will be sold at a 40% discount

The next 20,000,000 IUNITs will be sold at a 30% discount

The next 20,000,000 IUNITs will be sold at a 20% discount

The remaining 30,500,000 will be sold with no discount

Tranches over a million IUNITs are sold with special terms at private sales. Please contact Legal@iuno.io for details.

IUNO'S UTILITY TOKEN DISTRIBUTION

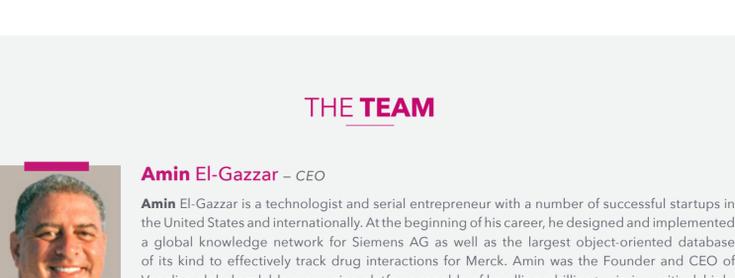
Description	Token	%
Token Sales	110,500,000	36.83%
Developer Token	50,000,000	16.67%
Airdrops	10,000,000	3.33%
Marketing	20,000,000	6.67%
Coinmaster	2,000,000	0.67%
Bounty	10,000,000	3.33%
Founders	50,000,000	16.67%
Reserve	47,500,000	15.83%
Total	300,000,000	100%



TOKEN SALE TERMS

1000 IUNIT=1 ETH | ERC20/23 Compatible Token | Purchase method: ETH, BTC or Fiat

Start Date Pre-Sales	May 14th, 2018 10:00 am EST
Duration of Token Pre-Sale	63 days, until July 16th, 2018 23:59:59 EST
Start Date Public Sales	July 17th, 2018 0:00 am EST
Duration of Token Public Sale	until November 16th, 2018 23:59:59 EST
Token Generation Event	November 19th, 2018
Token Distribution	November 20th - 25th, 2018



THE TEAM



Amin El-Gazzar – CEO

Amin El-Gazzar is a technologist and serial entrepreneur with a number of successful startups in the United States and internationally. At the beginning of his career, he designed and implemented a global knowledge network for Siemens AG as well as the largest object-oriented database of its kind to effectively track drug interactions for Merck. Amin was the Founder and CEO of Venali, a global scalable messaging platform capable of handling a billion+ mission-critical, high-value messages per day used by more than half of the Fortune 500 companies worldwide. Today approximately 50% of blood & lab test results in the United States are submitted using this network. Throughout his career, Amin has been granted multiple patents for his innovative ideas.



Lorenzo Delzoppo – Legal/Compliance Counsel

Lorenzo Delzoppo is a NY attorney with 20 years of regulatory compliance, risk management, and legal experience. He began his career in the regulatory field with money services businesses operating nationally and internationally. He spent 10 years as Chief Compliance Officer of a US bank where, in addition to permanent internal control functions, his accountabilities included strategy development, regulators relations, external auditors and counsels' coordination, as well as direct oversight of the Financial Crime area. In his consulting practice, he advises law firms, financial institutions and blockchain startups on a broad spectrum of compliance and regulatory matters. Lorenzo is a speaker, organizer and moderator of numerous international conferences and lectures at university seminars.



Thomas Wawra – Head of EU Operations

Thomas Wawra studied mechanical engineering at the Technical University of Munich and is an entrepreneur with more than 22+ years' experience in the Datacenter field and consulting the financial industry. He developed sales and strategic partnerships with Microsoft, SAP and IBM and opened up offices in London, Singapore and Germany and spent more than 6 years in the US. Thomas has been a speaker, organizer and moderator at several international conferences and developed training materials and compliance trainings for financial institutions for the Data Center industry. He has been providing consulting and training services to the IBM Data Centre Team for many years and he has become very familiar with their Hyperledger blockchain architecture and IBM Watson project on AI technology.



John Czelusniak – Chief Marketing Officer

Czelusniak has spent 15+ years as the Chief Marketing Officer of various consulting firms and businesses that serve private clients globally. He has also held other management level positions where he has head marketing and advertising budgets in the millions. He also continues to serve as an outsourced Business Strategy Advisor for CMOs for mid to large cap companies in an array of industries. After obtaining his MBA with a minor specialization in Marketing Strategy, John has decided to focus primarily on becoming the outsourced CMO for companies. John continues to further his education acquired a second Master's Degree in Professional Accounting at the University of Miami.