



Decentralized Banking as a Service

Introduction

IUNO is decentralized *Banking as a Service* built on blockchain and asset-backed crypto currencies. Its main focus is solving the inefficiencies of the \$70 billion food stamps program (SNAP) in the US.

IUNO's solution drastically reduces transaction cost for all participants while providing better control of product purchases and unauthorized transfers of ownership.



HIGH LIGHTS

- Pay transparently for anything anywhere
- Borrow via Peer-to-Peer lending
- Earn interests on crypto assets
- Manage risk and compliance using AI and machine learning algorithms

Who We Are - The Founders



AMIN EL-GAZZAR

CEO



LORENZO DELZOPPO

Legal/Compliance Counsel



THOMAS WAWRA

Head of EU Operations



BACK GROUND

- 27% or 34 million household in the US alone are either unbanked or underbanked
- Globally 38% of households have no adequate access to banking services
- Service providers sell banking-like services worth \$375 billion collecting over 10 billion in fees in the US alone
- Entire emerging industries are excluded or severely limited in having access to banking services (e.g. legal marijuana, adult, gambling)



BACK GROUND

- There are no or very limited banking services available for crypto assets
- Over 86% of chargebacks are estimated to be based on friendly fraud costing merchants about \$25 billion annually
- But, most importantly banks have very little interest in solving these problems as the perceived cost to serve this market is too high.

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.

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.

Go To Market Strategy

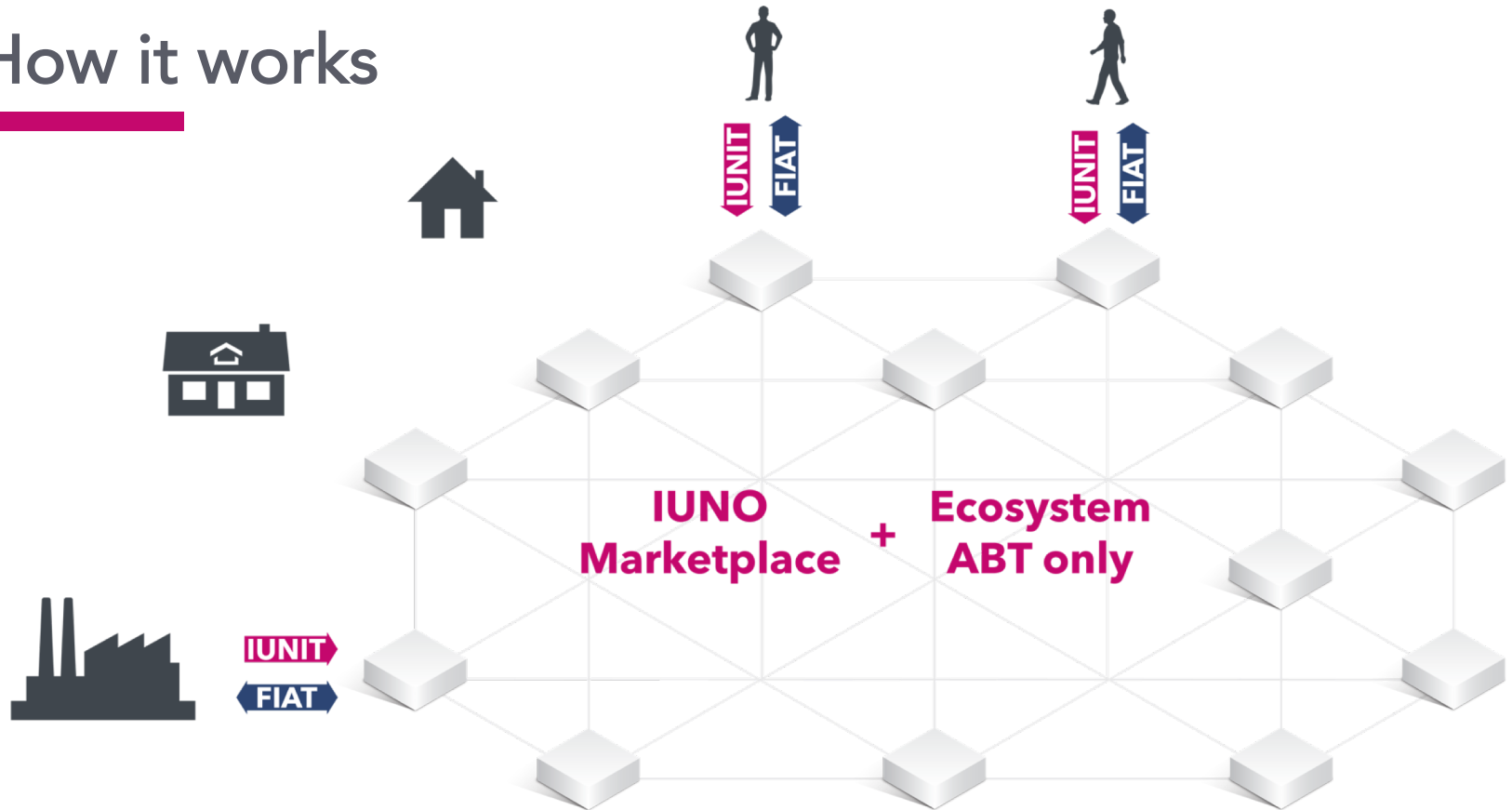
Foodstamps (Benefits Distribution)

- 14 million households and \$70 billion annually
- Contracts are awarded by the states based on competitive tenders
- We are likely the lowest cost solution as we do not have to earn our income from the transactional side
- Fraud Prevention and Benefit tracking
- Billions of savings for states through reduced friction and administrative costs

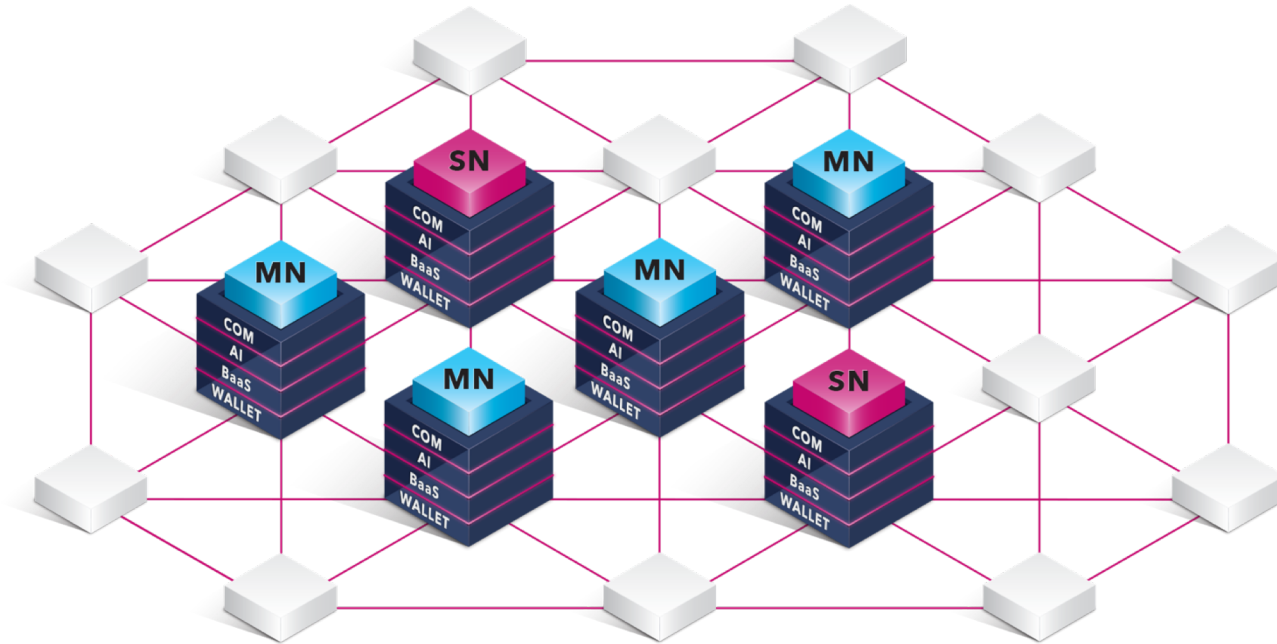
High Risk Industries

- Initial Focus: Legal Marijuana Business in the US and Canada
- Companies have no access to regular banking due to federal regulation
- IUNO solution allows for full compliance and reporting even in excess of today's requirements
- Zero chargeback solution as blockchain transactions are immutable
- Canadian Dispensaries as launch partners

How it works



How it works - Technology stack



How are we going to make money?

IUNIT redemptions

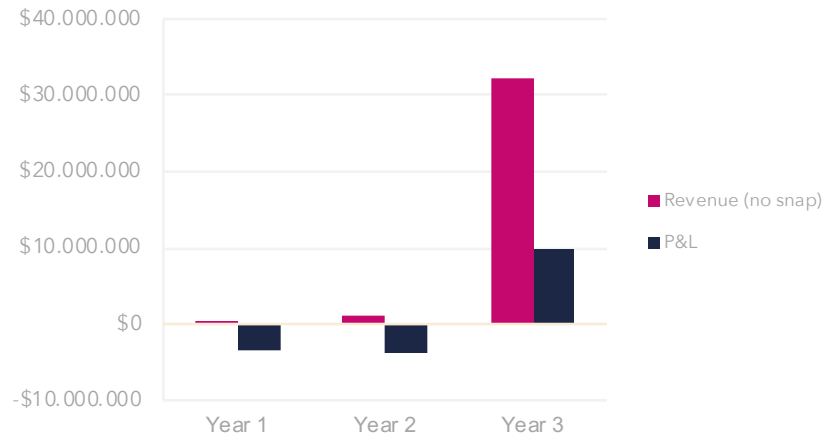
- If IUNITs are converted to Fiat we will charge a redemption fee ranging from 0.5% to +3% depending on the redemption method
- Interest Income on Trust account holding the Fiat assets backing up the ABTs
- Credit card processing fee delta

Open Financial services platform

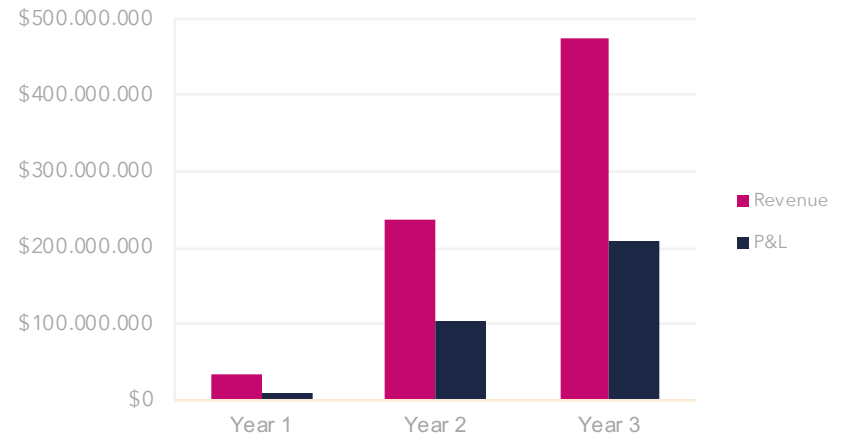
- AI based Peer-2-peer lending platform
- Open financial services platform for third parties to offer services from KYC compliance to robo advisories

Revenue & Profit Projections

Worst Case (No SNAP)

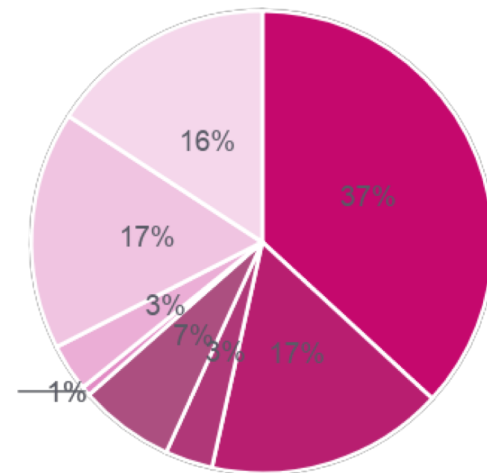


Best Case (all SNAP)



Token Facts

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 Economics

Supply Side

- Maximum 300 million tokens issued
- +25% locked up in long term vesting schedule (founders) or reserve

Demand

- Rapid increase in redemption fee demand through adoption (high risk and EBT)
- Masternode staking
- Third Party services staking



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