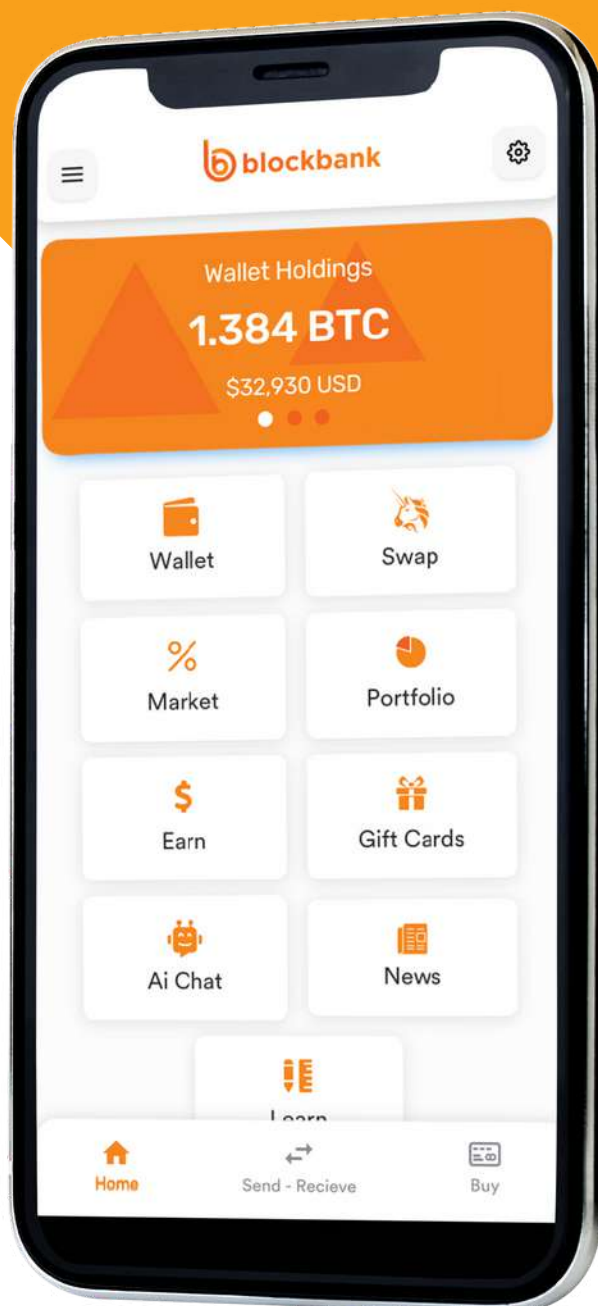


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BlockBank

Your Intelligent Advisor

LIGHTPAPER



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INTRODUCING THE BLOCKBANK APP

Banking | DeFi | AI

BlockBank first launched the mobile application in 2019 and is designed to offer an AI-powered, enhanced traditional mobile banking experience with seamless crypto integration.



Insured Custodial Wallet
Insured Non-Custodial
2FA - Encryption
Passphrase or Private keys



Cash Back
Savings and Staking



Retail Banking
Commercial Banking
Forex



AI Assistant with cloud based neural network operating for crypto and fiat products

Proprietary AI Portfolio Management Engine

The core AI product combines risk mitigation, social intelligence & analytics, smart contract auditing and batched transactions.

Our neural network aggregates all user interactions to expand and expedite its knowledge base.



25,000 Users

\$103,000,000 TVL



BlockBank is on a mission to simplify the user experience without compromising security, privacy, or decentralization.

The complex nature of DeFi platforms requires elegant trade execution and earning strategies to avoid high gas costs and slow speeds. We optimize multi-step DeFi purchasing processes and add a powerful AI assistant. Our AI assistant's patented technology brings the analytical power equivalent of hundreds of highly skilled financial analysts to the palm of our users; levelling the playing field between retail and institutional investors.

BLOCKBANK OFFERS

ARTIFICIAL INTELLIGENCE

- Exclusive patented AI technology powered by Skael
- Robo-advisory
- Real-time market activity analysis
- Social media and news analysis
- Personalized risk profiling
- Advising on earning strategies
- Trade execution
- Price prediction
- Tech support
- Personalized alerts
- Fraud prevention
- Finance tracking

FULL SERVICE APPLICATION

- Access to the DeFi ecosystem and DApps
- Cryptocurrency swaps
- Cryptocurrency staking
- Personal / business fiat accounts
- Support for multiple fiat currencies
- Mastercard / Visa (Debit / Credit)
- Purchase / send / receive cryptocurrency
- Participate in earning strategies
- Boost asset APY with BBANK token
- Reward programs
- Financial advice
- Mobile and web applications

The Crypto market cap is expected to double next year, from 1.7 TRILLION currently to over 2.8 TRILLION DOLLARS.



The fundamentals of Bitcoin will make it continue to outperform most other assets this year, analysts at **JP Morgan** explain: “If pension funds and insurance companies in the U.S., euro area, U.K. and Japan allocate 1% of assets to bitcoin, that would result in additional Bitcoin demand of \$600 billion.”

BARRIERS TO ENTRY

DIFFICULTY

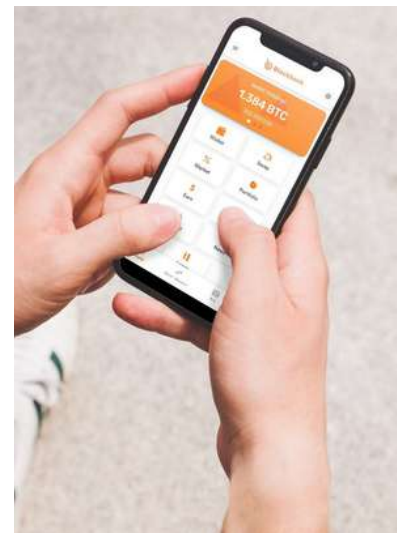
New and seasoned cryptocurrency users often run into issues storing, managing, purchasing and selling their crypto assets.

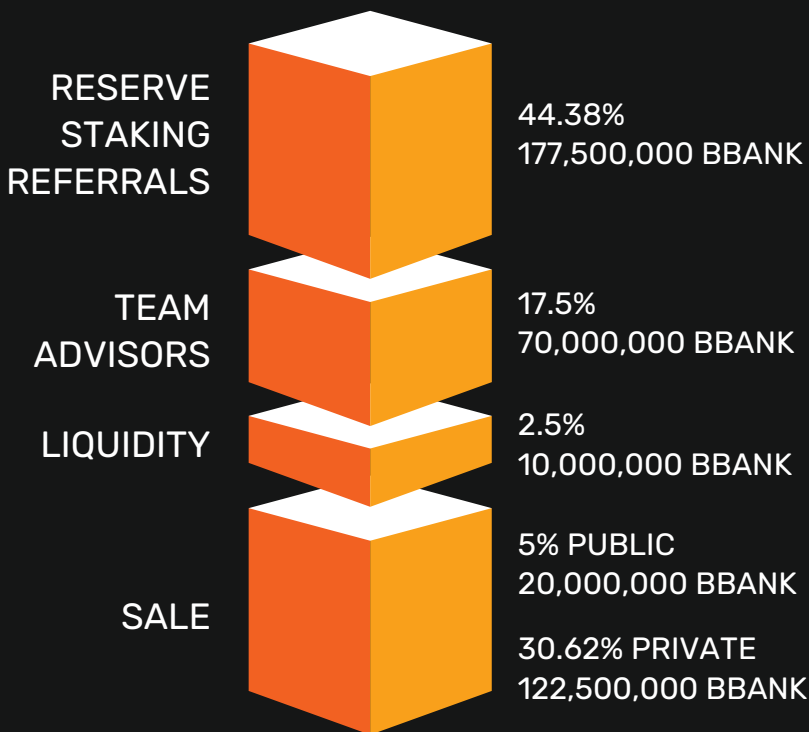
HIGH FEES

Users are finding it harder and harder to execute their trades in real-time without being front run by bots.

SECURITY

Whether assets are stored online with an exchange, or offline with a hardware wallet, users are consistently being exploited by hackers.





RESERVE | STAKING | REFERRALS
 6 Month Lockup
 20% Released Quarterly

TEAM | ADVISORS
 6 Month Lockup Period followed
 18 Month Vesting

LIQUIDITY
 Unlocked

SALE
 5% Main Round 100% Unlocked
 30.62% Private – 2 month lockup followed by 10 months of equal vesting

BANK APY

BlockBank users can boost their **APY** from **10% to 20%** by holding **BBANK**, and earn up to **10% APY** on their staked tokens with an additional **BBANK** bonus depending on **tier level and time locked**.

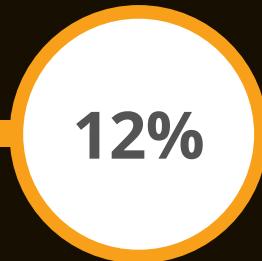
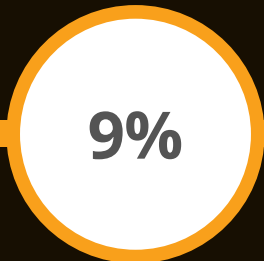
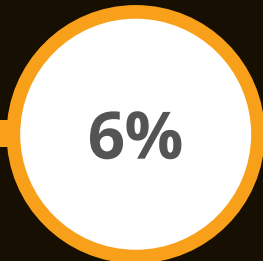
TIER 1

TIER 2

TIER 3

TIER 4

VIP



1
BBANK

5,000
BBANK

25,000
BBANK

100,000
BBANK

500,000
BBANK

THE BBANK TOKEN

By using BBANK token users gain access to premium features, higher APYs and in-app offers. More use cases for the BBANK token will be added as BlockBank adds additional services, new partners and more users.

BBANK Token Usage





TIMELINE

- Switch from pre-existing app to new application
- Earn BBANK Tokens
- AI Assistant & Neural Network Beta
- Audit done by one or more service providers
- Fiat Wallets
- AI Delta Release
- Insurance
- Third Party Services
- Multi - Jurisdiction releases

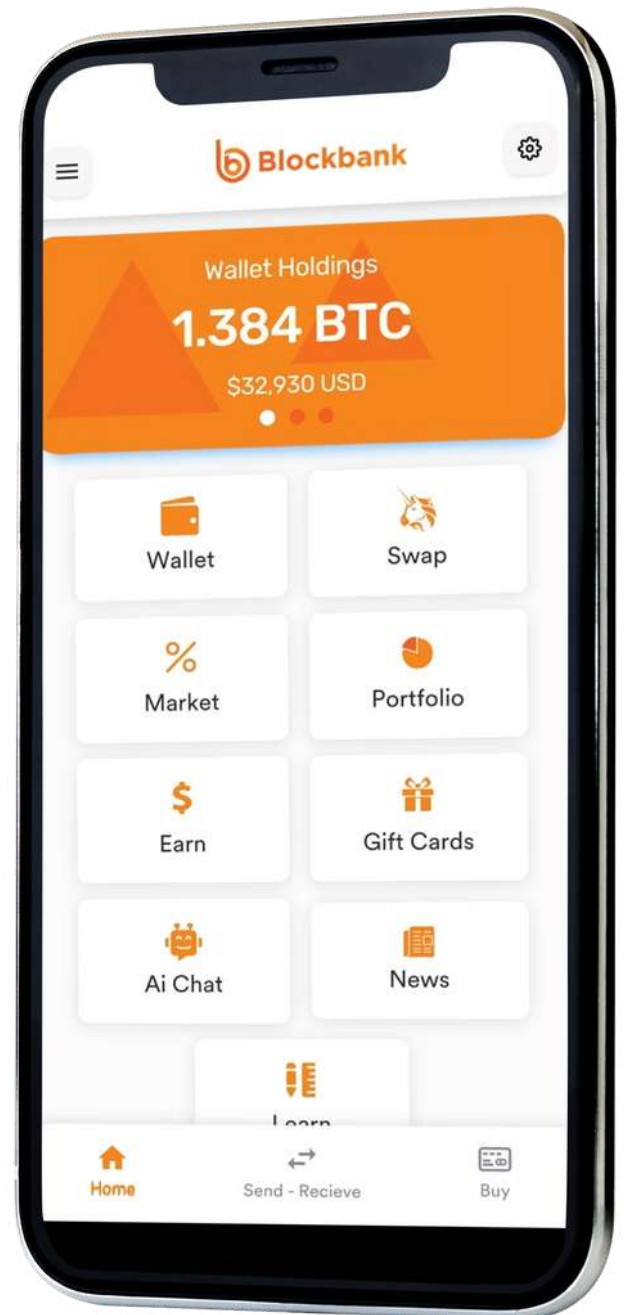


- Browser Dapp
- AML/KYC
- Partnerships for V2
- Web3 Portal in app
- Non - Custodial Crypto Wallet
- Gift Cards
- Multi Currency Crypto Wallet
- Beta AI Advisor
- Risk Profile settings
- Custodial Wallet
- User Bank Accounts
- Debit Card Program

A path towards DeFi investment simplicity

Using our pre-existing platform we aim to continue to listen to our clients needs and expand on them.

- Leverage the growing ecosystem of casual investors entering the DeFi market, increasingly detached from the Crypto-specific investor community.
- Utilizing feedback from savvy DeFi users to evolve into a "visionary banking" platform based on DeFi investment solutions.
- Engage our community's power on social networks through viral marketing campaigns.
- Capitalize on our 18,000 active users as our best advocates, launching an attractive referral program to further accelerate our growth and build our ecosystem.
- Expand into Canada, EU, Asia, the Middle East, Africa, Ukraine and Australia in the next 24 months.
- Expand into merchant services and eCommerce integration solutions.
- An all in one crypto / financial solution.







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Co-Founder & CEO



Darren Franceschini

Co-Founder & COO



Anastasija Plotnikova

Co-Founder & CLO



Dunstan Teo

Co-Founder &
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CMO



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Creative head



Greg Murphy

CFO



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