

blockbank

Lightpaper

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Introducing blockbank

Blockbank's vision is to create an all-in-one crypto application that simplifies the user experience without compromising security, privacy, or decentralization. We aim to combine the best of DeFi and CeFi worlds in one place, and incorporate AI technology to assist users in decision-making. Our objective is to expand the universe of global users and bring wider financial empowerment to them.

Blockbank's first mobile application was launched in 2019. Since then, blockbank has amassed over 50,000 users and will elevate its offerings with the launch of version 2 consisting of CeFi, DeFi, banking coupled with a robo-advisor.

DeFi | CeFi | Robo-Advisory | Banking

The Future Of Banking

- ✓ Users: 50,000+
- ✓ TVL: \$100,000,000
- ✓ Social Platform following: 40,000 & growing



In addition to the **partnerships** supporting our work, blockbank has a strong team of experts well-versed in the blockchain, crypto, and decentralized finance fields on a global scale.

Blockbank's zealous team of founders, 20+ engineers, technicians and stakeholders located around the world, are set on a mission to build an all-in-one mobile and web application which will provide its users with an array of inclusive financial options, free from any obligation.

As we launch V2 of our app in October, blockbank will continue to disrupt and enhance the crypto banking experience with our all-encompassing mobile application. Our AI Robo Advisor will provide unique features such as data-backed investing advice via the in-app chat or voice command, as well as portfolio creation and management, allowing those with little spare time and institutional knowledge of the market to join the platform.

Our innovative debit card feature will further integrate traditional banking into our offerings, enabling users to purchase goods with crypto or withdraw in fiat.



Debit Cards coming soon

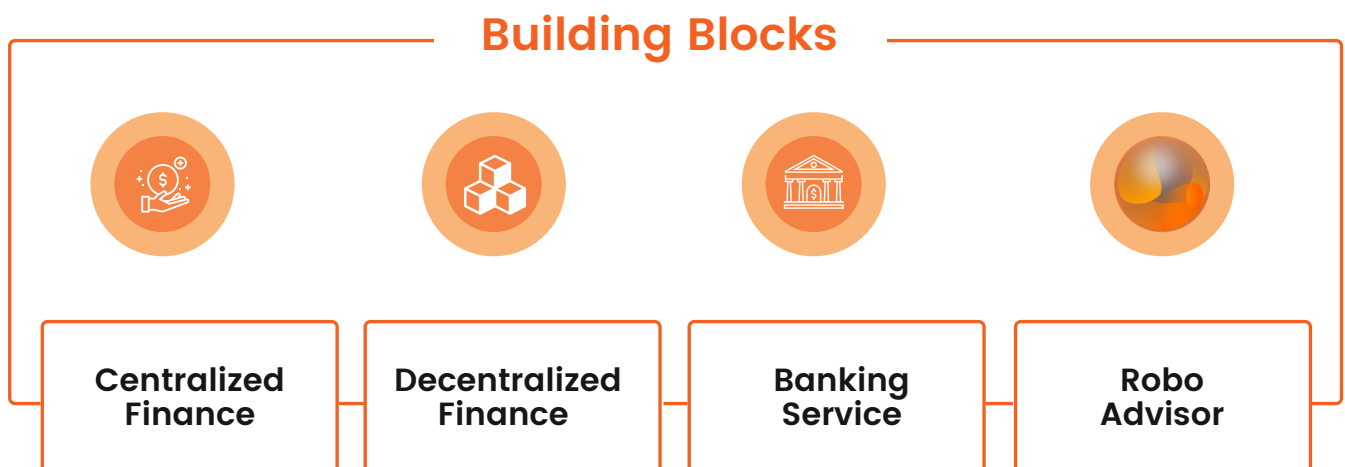
Spend your specified Fiat or crypto assets instantly

The 4 Main Building Blocks

Blockbank consists of 4 main components:

- a centralized custodial wallet,
- a non-custodial web 3 wallet,
- complete banking tech stack service,
- banking and true AI (Robo Advisory).

The technological structure also mirrors the legal requirements per tech stack/jurisdiction.



1. Centralized Finance

The custodial wallet will be used for:

- ✓ Staking
- ✓ Storing assets AKA custody
- ✓ Trading through APIs into CEXes
- ✓ Insuring assets
- ✓ Borrowing
- ✓ Fiat on and off ramp
- ✓ Off chain / on chain solution
- ✓ Complete KYC verification

2. Decentralized Finance

DeFi will serve a host of functions such as:

- ✓ Non-custodial wallet
- ✓ Web 3.0 browser
- ✓ Multi asset chain support (ERC,BSC, HECO, etc)
- ✓ Gift Card purchases

3. Banking Service

The banking tech stack includes the following:

- ✓ A fully active bank account
- ✓ Credit/debit Cards
- ✓ KYC submission and verification solution
- ✓ Customer support system

4. Robo Advisor

The Robo Advisor will serve as an overall financial advisor for the entire account.

- ✓ This will be an evolving robo advisor starting as an informational resource moving all the way to fully autonomous trading and farming.
- ✓ The proprietary AI tech stack is built as a flexible tool and will be personalized as per user's requirements.

Robo Advisor Functionalities

Analyzing
real-time
activities

Trade
execution

Analyzing
social
media and
news

Fraud
prevention

Risk
profiling

Personal
financial
tracker and
advice

Advising on
earning
strategies

Personalized
alerts

Price
prediction
modelling

Tech
support

Introducing BBANK Tokens

- ✓ BBANK token is blockbank's native utility crypto token.
- ✓ BBANK is developed on the ETH blockchain and follows the ERC20 token standard.
- ✓ BBANK is used to access BlockBank services, boost user APY, and earn interest on their tokens.



The core functions of blockbank are not dependent on BBANK and are accessible free of charge. However, BBANK is used to unlock various features of the blockbank platform. By using BBANK tokens, 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



Rewards

Upgrade your reward tier to earn up to 30% APY on your investment.



BBANK Interest

Hold BBANK in your wallet to earn passive income on your tokens.



Listing on Exchanges

BBANK is listed on various centralized and decentralized exchanges. It can be purchased direct in app.

BBANK Use Cases

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.



Robo-Advisor



Exclusive Offers



Cash Back



3rd Party Rewards



Insurance



Staking Rewards



Banking Plans



Reduced Fees

Rewards Tiers

Unlock daily BBANK rewards by staking a specific amount of tokens.

TIER 1

1+

BBANK staked

2% APY on Staked Tokens

2% APY on BBANK Tokens

TIER 2

5,000+

BBANK staked

4% APY on Staked Tokens

6% APY on BBANK Tokens

TIER 3

25,000+

BBANK staked

6% APY on Staked Tokens

9% APY on BBANK Tokens

TIER 4

100,000+

BBANK staked

8% APY on Staked Tokens

12% APY on BBANK Tokens

VIP TIER

500,000+


BBANK staked

10% APY on Staked Tokens


20% APY on BBANK Tokens

Exchanges


BBANK is listed and available for purchase on the following exchanges:




Uniswap




Pancakeswap




1inch



Gate.io



MEXC Global



BitMart

At what stage is the project?

We launched our early version in late 2019 and have been adding features based on our community feedback.

At the moment our users can enjoy a simple and convenient non-custodial wallet with a credit top-up function and multiple gift cards to cash out. The latter function is heavily used by our users in countries with many restrictions on the use of crypto.

Download on [Google Play](#) and [App Store](#).

What's coming?

We are building out the next version of the app which will bring in the full banking experience and bridge the DeFi gap. Along with that, our users will get access to a sophisticated robo-advisor to help them navigate this space. The developer and AI teams are working hard to bring as many features as possible in the V2 of the app.



V2 OUT NOW

Partnerships

To support our hefty mission with its many different moving parts, we've joined forces with a number of sophisticated tech companies to make our dream a reality. They include:

1. polygon

Through this strategic partnership, Blockbank users will now have access to the entire Polygon Ecosystem.

The native Polygon token MATIC will be listed on the Blockbank Application for users to buy & sell. \$BBANK will be minted on the native Polygon blockchain, so this will make the \$BBANK token interoperable with all of MATIC's ecosystem.

2. litecoin

Blockbank's partnership with Litecoin will allow users to deposit their native Litecoin directly into the blockbank wallet. The 10-year-old peer-to-peer internet currency is an open-source, global payment network that enables instant, near-zero cost payments to anyone in the world.

3. *DigiByte*

DigiByte is an open-source blockchain for digital assets, smart contracts, decentralized applications, and secure authentication. This exciting collaboration will enable users to hold DigiByte's highly scalable DGB token and benefit from high-yield staking options via the blockbank app. This integration will go live on the blockbank V2 application soon.

4. USD Coin

Blockbank will be enabling its users to earn interest on the stablecoin USD Coin (USDC), with rates up to 60x the US national average of a traditional savings account.

Best of all, our user's USDC is fully secured with bitcoin collateral kept at a third-party agent, giving complete security while invested. With the blockbank application V2 update arriving in Q3 this year, our users will be able to view their live portfolio and receive monthly payouts, all with no deposit and withdrawal fees or limits.

5. elrond

Elrond is an internet-scale blockchain, designed from scratch to bring a 1000-fold cumulative improvement in throughput and execution speed.

EGLD and ESDT assets issued on the Elrond Network will be available in V2 of the blockbank application, eventually enabling users to stake tokens and access DeFi products running on the Elrond Network directly from the app.

6. Vaultoro™

Vaultoro's API will enable BlockBank clients to easily hedge the volatility of crypto with allocated gold. The gold is also secured in the client's name as their legal property not held on the balance sheet of Vaultoro or BlockBank. All gold is fully insured and audited which is something people cannot get if they hold fiat in a bank.

7. MERCOR

By implementing Mercor into the blockbank application, we will be providing BlockBank users with algorithmic trading capabilities. All of the features we will be providing our users as well as all of Mercor's algorithmic trading capabilities serves to empower both user bases.

8. XEND Finance

Xend Finance is a global DeFi platform for credit unions and cooperatives. BlockBank will provide Xend Finance with AI tools, enabling all users to access Xend's platform, bringing DeFi services to Xend Finance partners and members through the BlockBank application. Additionally, BlockBank is working on a fiat on/off ramp for African users and lists \$XEND in the app.

9. Shield Finance

Shield Finance will deploy Market Crash Protection contracts for blockbank. These contracts will allow \$BBANK token holders to buy protection against a potential crash due to a market wide sell-off.

\$BBANK token holders will have a right to sell \$BBANK at a guaranteed price regardless of the market price, allowing users to maximize gains and minimize unnecessary losses on their investments.

10. MODEFI

Modefi will provide oracle solutions that enable BlockBank's AI to access the most up-to-date, precise, and unique on-chain data. Increasing the number of data sources ensures that both user-facing and internal data within the BlockBank app is correct, timely, and independently verifiable by multiple sources.

This allows the AI engine to use datasets built on a multi-layered foundation, resulting in predictive and prescriptive outcomes that can be truly trusted.

11. API3

Blockbank has partnered with API3 in a step towards providing AI technology with real-world data by integrating data from dAPIs (data feeds) and aggregate data from first-party oracles, operated by some of the world's premier API providers.

12. UMBRELLA

Our partnership with Umbrella Network will provide secure and scalable price feeds that support Blockbank's mobile platform and its suite of intelligent DeFi tools, AI-augmented investment advisors, cross-chain swapping facilities, and other Neobanking functionalities.

13. bridge.

Blockbank partnered with Bridge Mutual to provide users additional security. Bridge Mutual aims to advance the safeguarding of assets within the Blockbank application by integrating a DeFi risk coverage application into their system. By bringing an extra layer of security onto Blockbank's platform, users can experience a seamless and decentralized way to protect their assets.

14. plasmafinance

Blockbank's partnership with PlasmaFinance will reduce risks for \$BBANK token buyers. PlasmaFinance has whitelisted Blockbank's smart contract, ensuring that every user will interact with the actual \$BBANK token. At the same time, \$BBANK holders and traders will get access to a seamless analytics dashboard which will help them make informed decisions.

15. HAPI

HAPI ensures that our community is kept as safe as possible from countless hackers that linger within the cryptocurrency industry. HAPI will incorporate a system of specifically designed smart contracts of decentralized security oracles that enable a consistent, and up-to-date relay of data feed to the Mainchain.

16. purefi

Blockbank's partnership with Purefi will only add value to both projects as we are headed in the direction of having regulated markets. Blockbank is committed to being compliant in all jurisdictions. With PureFi we make this vision a reality as their technology can assist in many applications we have planned for our future.

17. ORION

Blockbank users will be able to access Orion Money directly from our application. Orion Money's vision is to become a cross-chain stablecoin bank providing seamless and frictionless stablecoin saving, lending, and spending.

18. ONTology

BlockBank has partnered with Ontology to integrate the company's suite of decentralized identity and data sharing protocols into BlockBank's V2 mobile application. These protocols include ONT ID, a mobile digital ID application, and DDXF, a decentralized data exchange and collaboration framework. The new protocol will enhance speed, security and trust in the BlockBank application.

19. Chainlink

BlockBank's integration with Chainlink Price Feeds, the industry-leading decentralized oracle solution, will supply BlockBank's AI Robo-advisor with secure, reliable, and high-quality pricing data. In addition, BlockBank will also utilize Chainlink Keepers to provide options for our regular smart contract maintenance tasks to be outsourced to Chainlink's decentralized and highly reliable network of professional DevOps.

20. UniLend

UniLend is a permission-less decentralized protocol that combines spot trading services. There are many amazing features that make UniLend unique and allow the platform to generate immense value for its users such as; DeFi Lending & Borrowing, Flash loans, DEX & AMM & Multi-chain operability. Through this strategic partnership, BlockBank users will now have access to \$BBANK on the uBoost dApp where \$BBANK holders will have the ability to lend and Flash Loan the native token.

21. GenBlock Financial

GenBlock Financial's vision is to empower North American investors to seek greater yields within the rapidly advancing decentralized financial space, with a focus on compliance without compromising our devotion to security, privacy, or decentralization. BlockBank has entered into an agreement to provide a service license with GenBlock Finance. This agreement allows for the project to use BlockBank's technology to service North American clients in the United States and Canada.

Licensing and compliance

- Estonian crypto license: AIDLT EU OÜ (registry code: 14766958) <https://ariregister.rik.ee/ettevotja>
- Australian remittance license: AUSREMIT PTY LTD (ACN: 612 402 490) – the public register records are being changed.
- Australian crypto exchange license: application in progress, details will be available by the end of September.
- Cryptocurrency Exchange License in El Salvador: AIDLT ES (BlockBank)

What does the future have in store for us?

At BlockBank, we aim to continue listening to our user needs and expand services for them. We also strive to expand the universe of users by making crypto-related services available through a simple and understandable user experience.

- We will leverage, educate and expand the growing ecosystem of casual investors entering the digital asset market who are increasingly detached from the crypto-specific investor community.
- We will utilize and implement feedback (wherever applicable) from savvy DeFi users to evolve into a "visionary banking" platform based on financial investment solutions.
- We will engage our community's power on social networks through viral marketing campaigns.
- We will capitalize on our 50,000+, and growing, active users as our best advocates, launching an attractive referral program to further accelerate our growth and build our ecosystem.
- We will expand through Australia, EU Canada, Asia, the Middle East, and Africa in the next 24 months.
- We have plans to expand into merchant services and eCommerce integration solutions.
- We will release a BlockBank ambassadors campaign to help spread the word all over the globe. BlockBank Ambassadors are avid users of our ecosystem and engaging members in the community. As ambassadors, they will be the key to the growth of the BlockBank Community. By engaging with the community our ambassadors will educate and assist new users into the BlockBank ecosystem.

To sum up, we will be an all in one crypto / financial solution with the power of a proprietary robo-advisor.

Our Project Team Leaders

Kelghe D'cruz Co-Founder



Kelghe D'cruz, co-founder of BlockBank, spearheaded the project designed to offer users seamless movement between traditional banking and decentralized finance. Prior to his current role, D'cruz spent over 16 years as an entrepreneur founding and growing multiple companies within the healthcare, education, training, and software sectors in both North America and Australia.

Darren Franceschini Co-Founder



Darren Franceschini, co-founder of BlockBank, began his career working on the growth and strategic development of numerous technology startups — playing a key role in everything from staff recruitment and training to elevated sales and marketing strategies. From 2011 to this date, Darren has worked with over 100 cryptocurrencies, ICOs and start-ups focusing on their market strategy, branding and applications.

Anastasija Plotnikova Co-Founder and CEO



Anastasija Plotnikova, co-founder and CEO of Blockbank, has spent the past four years consulting on cryptocurrency regulations and efficient implementation for companies and individuals developing blockchain and crypto projects. She began her career at the European Union's Eurojust Judicial Cooperation Unit, where she assisted the regulator of Lithuania in drafting crypto laws.

Gregory W. Murphy Chief Financial Officer



Gregory W. Murphy, CFO of BlockBank, holds over 35 years of experience in international, traditional and digital capital markets. Murphy has served as a senior finance executive across the globe working with securities lending, derivatives, corporate finance, structured finance, hedge fund management and compliance.

Our Team



Kelghe D'cruz
Co-Founder



Darren Franceschini
Co-Founder



Anastasija Plotnikova
Co-Founder & CEO



Maksim Halinouski
Product Owner



Greg Murphy
Chief Financial Officer



Dimitry Raden
Chief Technology Officer



Vilius Gudavicius
Chief Operating Officer



Rūta Giriūnaitė
Head of Marketing



Nolvía Serrano
Head of Business Development
El Salvador



Gabriel Hiris
Business Development
Manager



Sudipto Das
Creative head



Olivia von Pein
Community Manager

Our Advisors

Joel (Coach K) Kovshoff Co-Founder of Mad-Tech



Joel Kovshoff has a vast knowledge of the crypto-sphere being one of the most original investors into the vision Bitcoin offered to us. Investing in 2013 into the market-leading coin, Joel is no stranger to market cycles, FUD, euphoria, or manipulation. The experience alone that he brings to the table is priceless.

Simone Giacomelli Co-Founder SingularityNET



Simone is an entrepreneur and investor with a focus on decentralized systems as it applies to blockchain and the AI industries. He co-founded SingularityNET, the leading decentralized platform that allows companies to leverage distributed AI services at scale. He is also the founding partner of FinNX, the cross-border investment bank platform for Fundamental labs, one of Asia's top blockchain funds.

Hector Torres Fintech and Regtech Lawyer



Hector Torres specializes in LegalTech and Fintech, Negotiation & Conflict Resolution, Corporate Law, Family Business Consulting, and Venture Capital and Private Equity.

Luke Lombe Partner at Faculty Group



Luke has a rich history in supporting, advising, investing in, and building high quality digital asset companies. He is also the Founder of Echelon One, a boutique consultancy with a range of clients including government offices, Grammy award-winning production studios, mining operations, VR projects, real estate franchises, and leading tech firms.

Pat LaVecchia CEO of Oasis Pro Markets



Pat brings to BlockBank his wealth of experience as CEO and Co-Chairman of Oasis Pro Markets LLC, a broker dealer and member firm of FINRA and SIPC. OPM was the first US-regulated alternative trading system ("ATS") authorized to allow its subscribers to trade digital ("blockchain") securities and make payments for those digital securities in digital cash (i.e., stable coins) or fiat.

Ryan Hanley Crypto Product Manager - Elwood Technologies



Ryan assisted businesses in using a single interface to update and automate their information and promotions across multiple search engines, listing directories, mobile apps and social networks. Ryan brings this rich experience to the table at BlockBank.



Coach K
Co-Founder Of Mad-Tech



Luke Lombe
Partner at Faculty Group



Simone Giacomelli
Co-Founder SingularityNET



Pat LaVecchia
CEO of Oasis Pro Markets



Hector Torres
Fintech and Regtech Lawyer



Ryan Hanley
Crypto Product Manager

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