



COINOVY
SIMPLE. SPEED. SECURE.

Coinovy Whitepaper – 2.0

NOV - 2022

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ADHERENCE TO ALL LEGAL AND REGULATORY STANDARDS



The purchase of any tokens involves a high degree of risk, including but not limited to the risks described below. Before purchasing Coinovy Tokens, it is recommended that each participant carefully weighs all the information and risks detailed in this White Paper, and, specifically, the following risk factors:

01

Dependence on computer infrastructure

Coinovy's dependence on the operation of software applications, computer hardware, and the internet means that Coinovy cannot offer any guarantees that a system failure will not affect the use of its Coinovy tokens. Despite the implementation of all reasonable network security measures by Coinovy, the servers of the processing center are susceptible to computer viruses, physical, or electronic intruders or other interruptions of a similar nature that would restrict the use of Coinovy tokens.

03

Taxes

Token holders may be required to pay taxes related to Coinovy token transactions. It is the sole responsibility of the token holder to comply with the tax laws of the respective jurisdictions and to pay any taxes required.

02

Regulatory risks

Blockchain technology, including but not limited to the issue of tokens, maybe a new concept in some jurisdictions, which may then apply existing regulations or introduce new regulations regarding Blockchain technology-based applications, and such regulations may conflict with the Coinovy Token concept. This may result in substantial modifications but not limited to its termination and the loss of Coinovy Tokens as well as a suspension or termination of all Coinovy Token functions.

04

Force Majeure

Coinovy performance may be interrupted, suspended, or delayed due to force majeure circumstances. For the purposes of this White Paper, force majeure shall mean extraordinary events and circumstances which could not be prevented by Coinovy and shall include: acts of nature, wars, armed conflicts, mass civil disorders, industrial actions, epidemics, lockouts, slowdowns, prolonged shortage or other failures of energy supplies or communication service, acts of municipal, state or federal governmental agencies, other circumstances beyond Coinovy control, which were not in existence at the time of Token sale.

DISCLAIMER OF LIABILITY

The purpose of this White Paper is to present Coinovy and Coinovy Token (C2F) to potential token holders in connection with the proposed Token sale. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of purchasing Coinovy Tokens.

Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors.

Coinovy Tokens is a utility token. This product is not a digital currency, security, commodity, or any other kind of financial instrument and has not been registered under the Securities Act, the securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential token holder is a resident. Coinovy Tokens cannot be used for any purposes other than those provided in the White Paper, including but not limited to, any investment, speculative or other financial purposes. Coinovy Tokens is not intended for sale or use in any jurisdiction where sale or use of digital tokens may be prohibited.

Coinovy Tokens confers no other rights in any form, including but not limited to any ownership, distribution (including but not limited to profit), redemption, liquidation, proprietary (including all forms of intellectual property), or other financial or legal rights, other than those specifically described in the White Paper.

Certain statements, estimates and financial information contained in this White Paper constitute forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements. White Paper can be modified to provide more detailed information.

This English language White Paper is the primary official source of information about the Coinovy Tokens. The information contained herein may from time to time be translated into other languages. In the course of such translation or communication some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language White Paper, the provisions of this English language original document shall prevail.

EXECUTIVE SUMMARY

In the last ten years, the demand for digital and cashless payments has exploded. Due to COVID 19, social distancing rules were put in place to help reduce the spread of the coronavirus, and people were more inclined to pay online or contactless than cash. The growth of cashless payments was supported by the introduction of mobile contactless payment solutions such as Apple Pay, Google Pay, Alipay, and a host of other innovative solutions.

The crypto economy leads to the development of an alternative financial and technological infrastructure that is global, open-source, and accessible to all who have access to the Internet.

In 2021, the global cryptocurrency market has zoomed past €1.87 (\$2.22) trillion in market capitalization amid a surge in institutional demand. Bitcoin alone has contributed more than €0.84 (\$1) trillion after its price more than doubled in 2021 and is currently hovering around €48,068 (\$57,000) per digital coin. [\[1\]](#) The cryptocurrency industry is expected to grow significantly due to increased investment in companies working on blockchain and cryptocurrencies. The companies are considering cryptocurrencies and other similar digital assets as investments. As per the estimates by TripleA in 2021, there are now more than 300 million cryptocurrency users across the world. [\[1\]](#)

What Is COINOVY?

COINOVY is a digital finances app, with digital assets that combine wallets to send, receive, exchange, earn and borrow (All-In-One Wallet System). Under the direction of Mr. Saitej, Coinovy was founded with a vision to uplift trust and security throughout the digital spectrum and with that, a group of technical and marketing teams has been established in Dubai, Estonia & India..



DLT LABZ provides innovative solutions to a diversified portfolio of clientele globally, has successfully launched COINOVY.

Coinovy is a digital finance application that enables customers in more than 150 countries to manage their assets with ease.

The mechanism of cross-chain value exchange allows the platform users to directly trade with each other.

EXECUTIVE SUMMARY

In the Coinovy platform, the user will be able to buy, send, trade, exchange, shop, cash out, store and borrow practically any cryptocurrency in the same way as they could any other currency, but in a quicker, cheaper, and more secure environment. It is a multi-feature app.

Coinovy also provides the user an opportunity to convert its crypto into fiat and vice-versa.

Coinovy is already a well-proven business that comes with the same technology and concept as other big platforms like Crypto.com, Binance, and Wirex. Coinovy major strength would be **CRYPTO to FIAT WITHDRAWALS**. It also offer two additional features CryptoBridge and Token 2 Coin which makes the platform unique and ensures easy adoption by crypto-users. Coinovy has a vast future in the crypto market.



Vision

Coinovy has a vision to simplify fintech, by allowing Crypto to Fiat (C2F) transactions done instantaneously and with ease. We envision to give bank like features to people without bank access.



Mission

Coinovy's mission is to offer simple, transparent & speedy transactions within an ecosystem that's created to give people the power to move digital value through traditional or crypto securely.

THE COMPANY AIMS:

To build the next-gen financial ecosystem, leveraging blockchain technology

To expand the use of cryptocurrencies for purchase and payments across the business world.

To create a seamless user experience by providing access to the entire crypto market in one place

EXECUTIVE SUMMARY

1

Crypto Wallet

Coinovy wallet helps to keep users' crypto assets safe as it is insured by BitGo through syndicate of Insurers in Lloyd's of London and the European marketplace

2

Built-in Exchange

Coinovy's built-in exchange allows users to swap their coin to other variety of coin available, and also get it withdrawn into their bank account.

4

Coinovy Mastercard

Coinovy Debit Card is powered by MasterCard is available for use worldwide. Converting crypto to fiat will be a breeze with it, without the need for an exchange. Conversion will be based on the Top 5 best exchanges of the world

3

IBAN

On registering an account with Coinovy users will receive a free IBAN (International Bank Account Number), which will allow funds deposit, transfer and payment with ease.

5

Staking and earn

Coinovy's this feature allows crypto holding to earn rewards by locking it in a system.

6

T2C

Coinovy's this feature enables new token companies to list on its platform. It will also give access to their token holders to liquidate and use their product.

THE GAP

The rise of cryptocurrencies' value on the market and the growing popularity around the world open a number of challenges and concerns for business and industrial economics. The exchange sign-ups and usage grew rapidly due to their user-friendliness. But the recent scams and hacker alerts have led to a lack of trust of crypto traders in these exchanges. There are several other complications in the current crypto-assets exchange ecosystem such as:

High Volume Transactions Causing Network Congestion

Many users and platforms experienced congestion issues. It seemed that the congestion was the result of some nodes having performance issues. Many users reported their transactions failing and balances displaying incorrectly. No one enjoys a congested network, especially when one is trying to make essential trades.

Complicated Process and High Transaction Fees

The existing cryptocurrency exchanges charge a hefty trading fee and other types of hidden fees when a user exchanges cryptocurrency. It has become an unfortunate but necessary part of buying and selling cryptocurrency, and it is impossible to interact with a crypto-asset without experiencing heavy commissions.

Unsecured Wallets to Store Crypto Assets

Traders on the exchange generally do not have access to the private keys of their exchange account's wallets that places the user's trust in the hands of exchange operators as transactions can only be made through the mechanisms provided and approved by them.

Uncertain Regulatory Framework

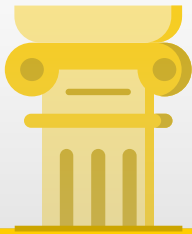
The regulatory status of cryptographic tokens, digital assets, and blockchain technology is unclear in most jurisdictions. It is difficult to predict how government authorities may make changes to existing rules and regulations that will affect crypto trading and its applications.

Lack of Liquidity

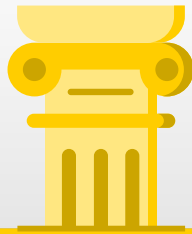
The cryptocurrency market also has a high amount of liquidity risk. Centralized cryptocurrency exchanges have been unprepared to handle the growing demand for cryptocurrency, resulting in bottlenecks and liquidity issues. Liquidity concerns are confounded as investors cashing out of cryptocurrencies may find it hard to deposit their proceeds due to safeguards related to money laundering and fraud prevention.

THE SOLUTION

Technology



Exchangeability



Wallet Solutions



Crypto to Fiat



Four key pillars of strength integrated in COINOVY'S platform

The Crypto Ecosystem is supported by 4 pillars of strength. They are technology, exchangeability, wallet solutions and Crypto to Fiat. Coinovy with all these 4 Pillars making **Crypto 2 Fiat** transactions **Simple Speed Secure** by providing its users a wide range of services. Coinovy has taken measures into being the solution to the above-mentioned problems by:



Transactions are settled in less than 60 seconds which stands on the best time rank in the industry.



The investor must incur the transaction fee from Crypto to Crypto, Crypto to Fiat, and forex. Coinovy will introduce its own token, Coinovy token, the fees will be reduced by up to 50%.



As in most of the jurisdiction, cryptocurrency regulatory status is unclear. Coinovy is being registered in Estonia and operated under European Union.



Coinovy partners with BitGo, the international leader in institutional digital asset custody and security. Coinovy provides complete security and insurance for funds in wallets. With BitGo's multi-signature security it protects users' wallets from a single point of failure.



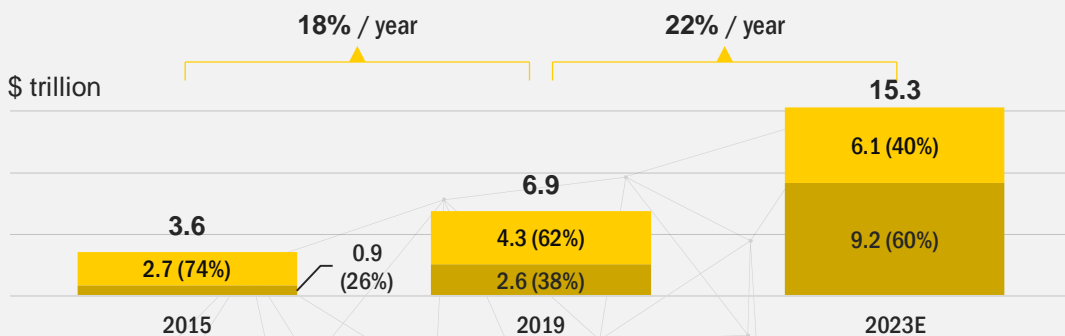
Improving the liquidity on the platform is one way to help encourage mainstream adoption. Coinovy partnered with more than six liquidity providers globally which allow users to liquidate their crypto assets. It comes with a realistic business, real use case, real market.

THE MARKET

GLOBAL DIGITAL PAYMENT MARKET

- » Digital marketplaces are expected to account for about 60% of digital-commerce volume in the next few years. ^[1]
- » Global digital-commerce market estimated to reach by €12.90 (\$15.3) trillion by 2023^[2]
- » The average crypto ownership rate by country is 3.9% and more than 18,000 businesses worldwide now accept some form of cryptocurrency as payment. ^[1]
- » The size of the global financial services market for 2020 was estimated at € 17.4 (\$20.4) trillion and is expected to grow to € 19.2 (\$22.5) trillion at a CAGR of 9.9%. By contrast, the crypto banking & financial services still look humble at € 1.04 (\$1.218) billion market size in 2020, but with a much promising CAGR of 51.6% forecasted for the period of 2021-2026

GLOBAL DIGITAL-COMMERCE MARKET, PLATFORM SALES BREAKDOWN^[2]



Cross-border Payments

Battle Of The Rails

Digital Wallets

**Payment
Macro
Trends**

Financial Crime

Digital Currencies

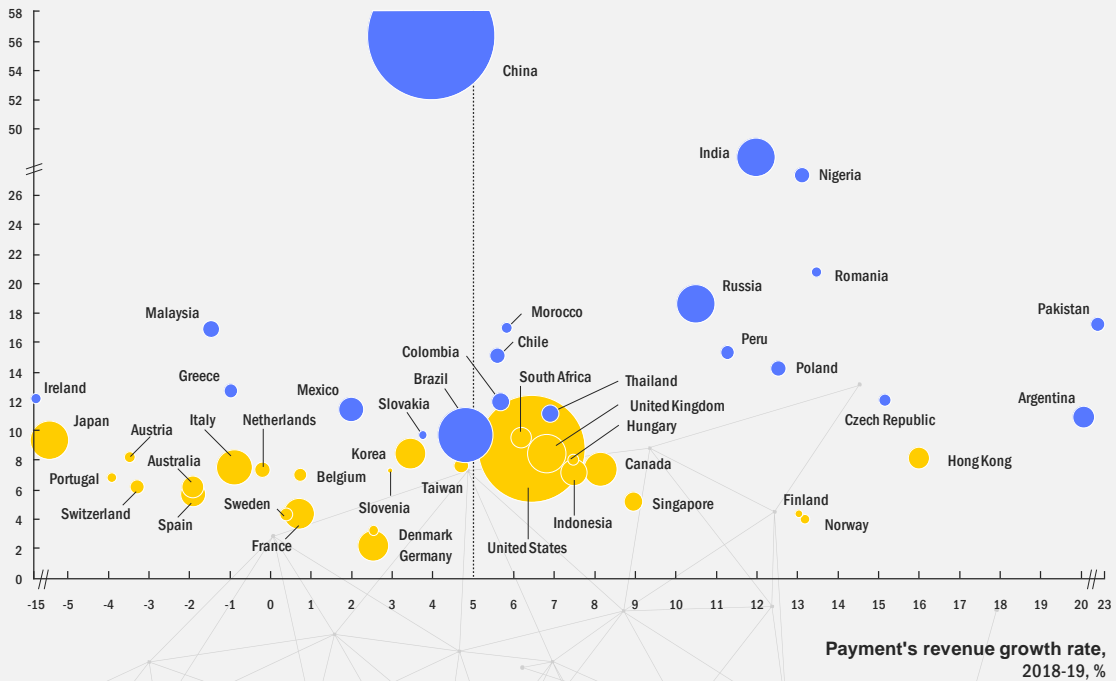
Inclusion And Trust

THE MARKET

GLOBAL DIGITAL PAYMENT MARKET

COUNTRIES WITH HIGH REVENUE GROWTH ARE ALSO CHARACTERIZED BY RAPID ELECTRONIC TRANSACTION GROWTH^[2]

Growth rate of electronic transactions, 2018-19, %



Size of bubble denotes payments revenue in 2019

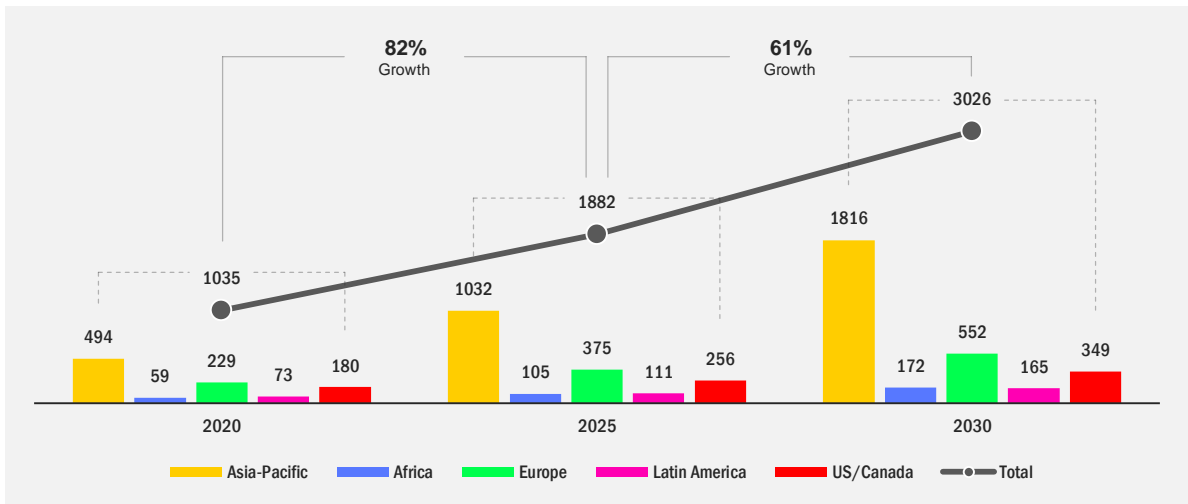
Countries where growth rate of electronic transactions is 10% or higher

Countries where growth rate of electronic transactions is less than 10%

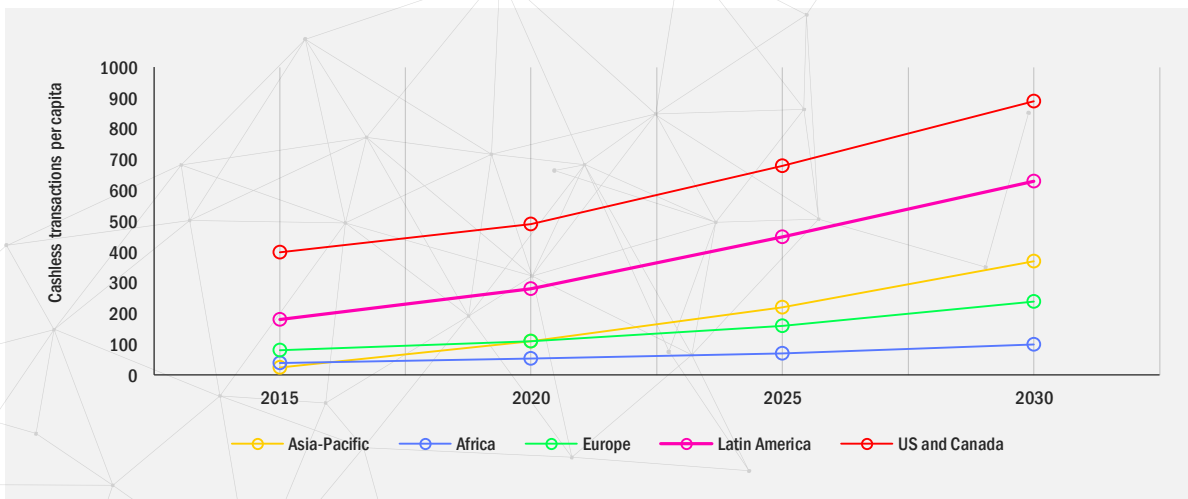
THE MARKET

GLOBAL DIGITAL PAYMENT MARKET

» Global cashless payment volumes are set to increase by more than 80% from 2020 to 2025, from about 1 Trillion transactions to almost 1.9 Trillion, and to almost triple by 2030.^[3]



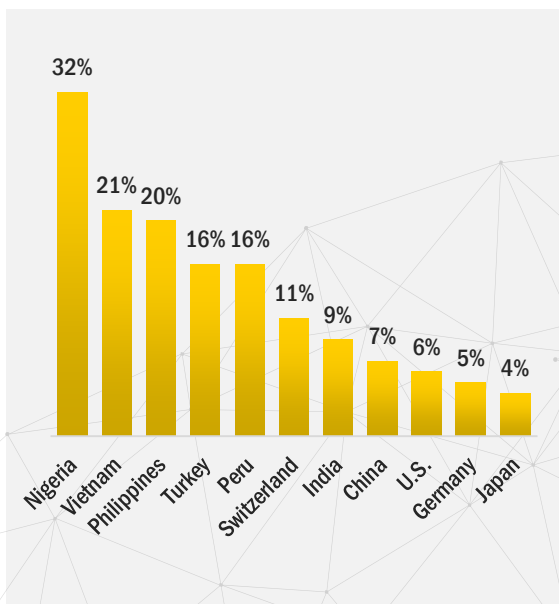
» Asia-Pacific will grow fastest, with cashless transaction volume growing by 109% until 2025 and then by 76% percent from 2025 to 2030, followed by Africa (78%, 64%) and Europe (64%, 39%). Latin America comes next (52%, 48%), with the US and Canada growing least rapidly (43%, 35%).^[3]



THE MARKET

GLOBAL CRYPTOCURRENCY MARKET

- » In 2021, the global cryptocurrency market has zoomed past €1.87 (\$2.22) trillion in market capitalization amid a surge in institutional demand. ^[1]
- » Bitcoin alone has contributed more than €0.84 (\$1) trillion after its price more than doubled in 2021 and is currently hovering around €48,068 (\$57,000) per digital coin. ^[1]
- » Transparency or distributed ledger technology and growth in venture capital investments are the key factors driving the growth of the cryptocurrency market.
- » According to the Statista data, The world's top 10 crypto countries, according to the Statista data, are: ^[1]



- » Africa's largest economy is the king of cryptocurrency. According to Bitcoin.com, Nigeria's unique culture and circumstances are fueling the trend. One of the biggest influencers is poverty, a condition suffered by 87 million of Nigeria's 200 million people – and crypto transactions are cheap. ^[1]
- » The cryptocurrency industry is witnessing substantial growth with increasing volumes of cryptocurrency transactions and their market capitalizations.
- » Government authorities across the globe are establishing a favorable regulatory framework including anti-money laundering, further boosting industry growth.
- » The lowered processing fees and performance capabilities of cryptocurrencies enable market growth.
- » According to information from trading platforms and wallets, the global user base of cryptocurrencies increased by nearly 190% between 2018 and 2020. ^[4]
- » As per the estimates by TripleA in 2021, there are now more than 300 million cryptocurrency users across the world. ^[1]
- » The Crypto Asset Management Market is anticipated to grow at a rate of 23.9% CAGR by 2026. ^[5]
- » Increasing adoption and investment in cryptocurrency is propelling the market growth.

THE MARKET

- » As of 2021, Triple A estimated global crypto ownership rates at an average of 3.9%, with over 300 million crypto users worldwide. And over 18,000 businesses are already accepting cryptocurrency payments. [\[6\]](#)
- » India cryptocurrency market was evaluated around €77.28 (\$91) million for the year 2020. [\[7\]](#)
- » In 2019, the Europe Cryptocurrency Exchanges market size was €4.38 (\$5.16) billion and it is expected to reach €12.96 (\$ 15.26) billion by the end of 2026, with a CAGR of 16.94% during 2020-2026. [\[8\]](#)

Over 300+ MILLION CRYPTO USERS WORLDWIDE

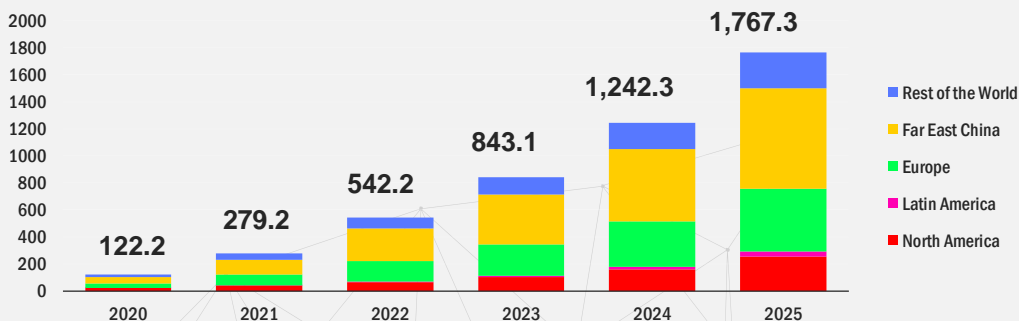


THE MARKET

GLOBAL BLOCKCHAIN MARKET

- » The global blockchain market should reach €48.15 (\$56.7) billion by 2026 from €5.10 (\$6.0) billion in 2021 at a CAGR of 56.9% for the forecast period of 2021 to 2026.^[9]
- » The worldwide spending on blockchain solutions in 2021 is €5.60 (\$6.6) billion and will reach almost €16.13 (\$19) billion by 2024.^[10]
- » The number of B2B cross-border transactions finalized on blockchain worldwide is expected to increase dramatically over the next years. By 2025, the number of B2B cross-border transactions on the blockchain will reach 745 million.^[11]

B2B cross-border transactions on blockchain in various regions worldwide in 2020 with forecasts from 2021 to 2025 (in millions) ^[11]

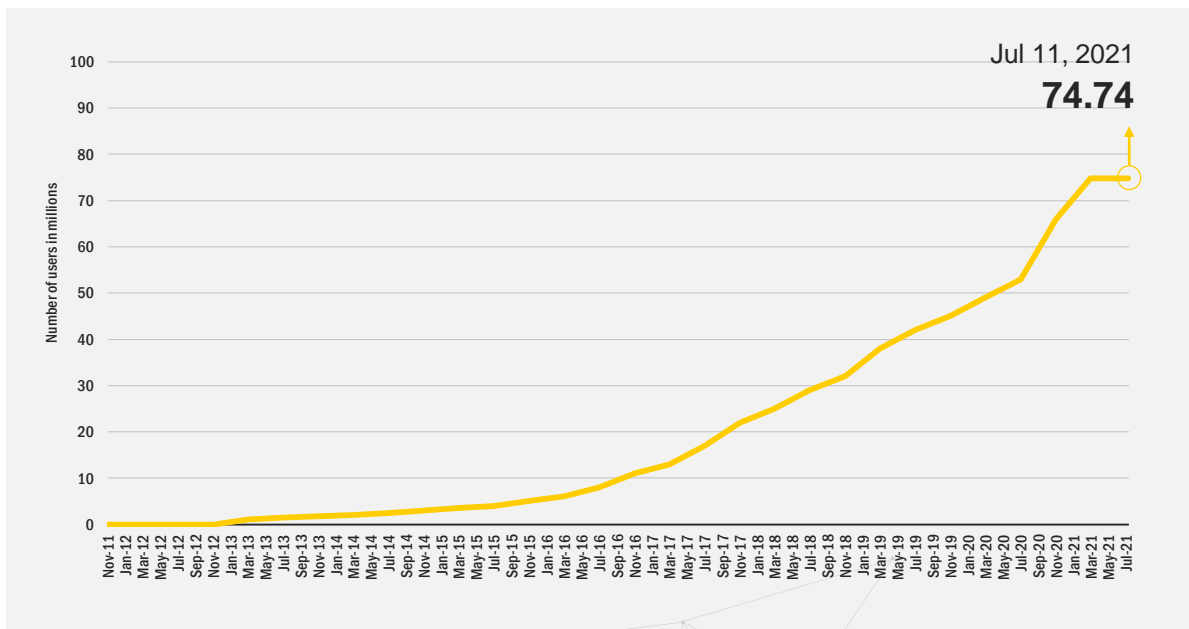


- » In 2020, the Asian market accounted for more than 1/3 of the total transaction.^[11]
- » The second region in terms of a number of blockchain transactions was Europe, where the number of these transactions is estimated to reach 466 million by 2025.^[11]

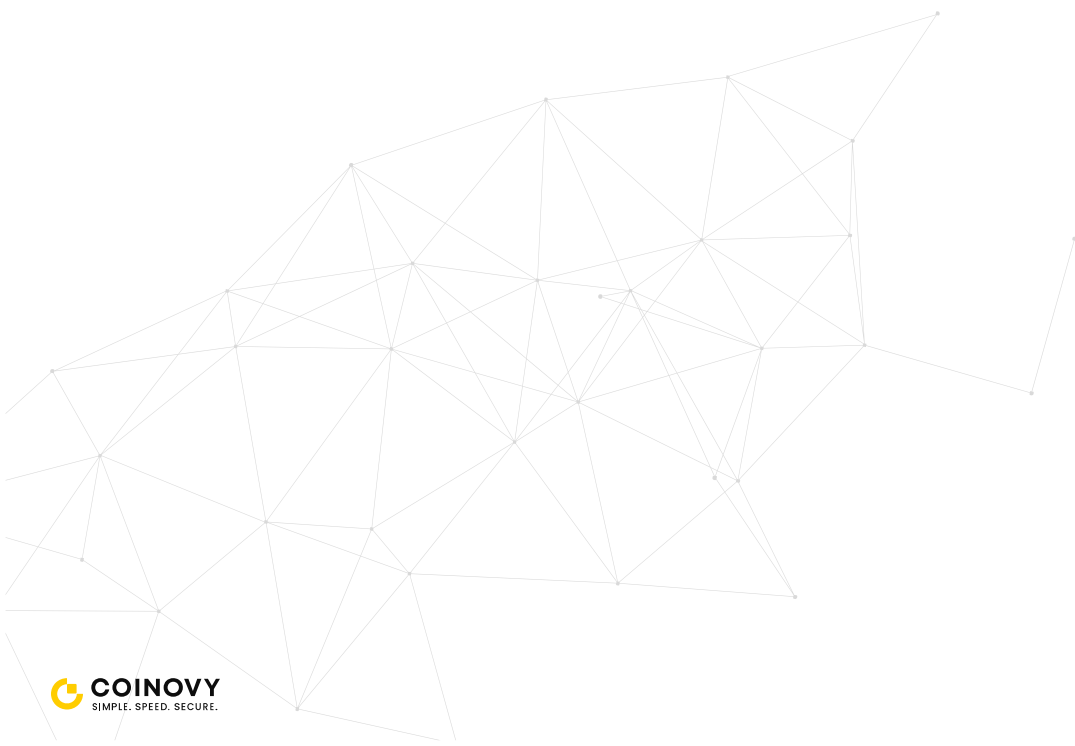
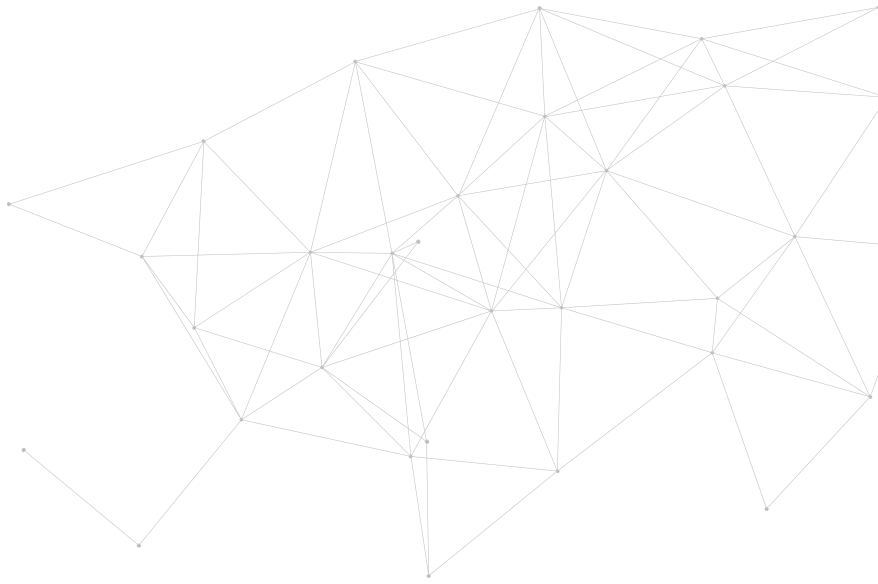
THE MARKET

BLOCKCHAIN WALLETS

- » As of February 2021, there are more than 68 million blockchain wallet users. The number continues to grow as new blockchain wallets and cryptocurrencies are introduced to the market. [\[12\]](#)

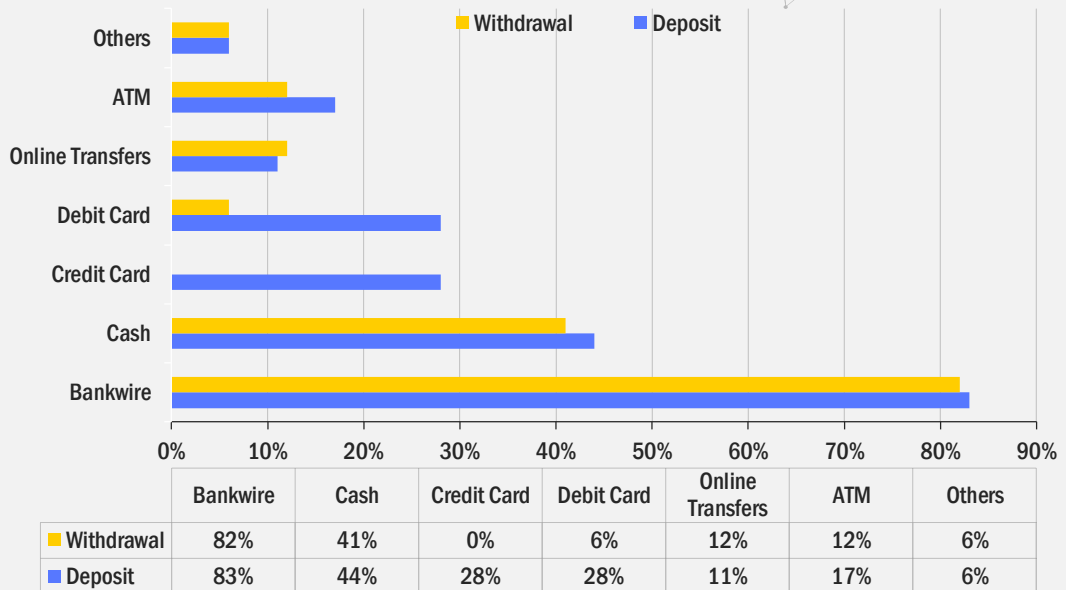


- » As of February 2021, there are 82 cryptocurrency wallets available. They come in various forms and support different cryptocurrencies. [\[12\]](#)
- » The gradual shift from cryptocurrency exchanges to cryptocurrency wallets can be attributed to the recent hacking attacks on cryptocurrency exchanges that present cryptocurrency wallets as a safer alternative. More importantly, it is the higher degree of security and control crypto wallets provide that makes storing assets in wallets more appealing than on exchanges.
- » As mobile accessibility improves, the number of people using blockchain wallets will likely rise even more in 2021. Its acceptability across a variety of businesses and industries also makes it more appealing to consumers who are increasingly concerned about privacy.



THE MARKET

CRYPTOASSETS DEPOSITS AND WITHDRAWAL METHODS^[12]



- » As per the estimates by TripleA in 2021, there are now more than 300 million cryptocurrency users across the world. ^[1]
- » Despite the volatility of cryptocurrency, the value of digital tender has soared, especially during the entry of 2021. With this comes an uptick in interest from potential buyers, resulting in a growth rate of 15.7% from December 2020 to January 2021. ^[12]

TARGET AUDIENCE



Crypto Traders

The platform is aimed at cryptocurrency traders who want to invest / trade cryptocurrencies. The platform will enable cryptocurrency traders to buy and sell cryptocurrencies. Coinovy will offer an easy-to-use interface and plans to list the cryptocurrencies by market capitalization. There are estimated more than 300 million users of cryptocurrencies worldwide. ^[1]



Millennial

CNBC Millionaire conducted a survey that pooled 750 investors from which 47% of millennial millionaires own more than a quarter of their wealth in cryptocurrencies, and 50% of investors own NFT. The survey showed a growing generation gap, especially when it comes to new asset classes such as non-fungible tokens (NFTs) and cryptocurrencies. Young investors are taking advantage of the growing trends in crypto and other digital asset classes to grow their wealth. ^[14]



Generation Z

According to the survey polled 872 people conducted by Gambler's Pick. From the pool, 24% represents Gen Z, 27% were Millennials, 25% represents Gen X, and 24% of Baby Boomers or older. The survey reflected that Gen Z invests more in cryptocurrencies, meme investments, and NFTs rather than in traditional investments like stocks. ^[18]



Companies Accepting Crypto Payments

Buying and selling cryptos is becoming increasingly mainstream, the opportunities to spend virtual currencies are somewhat limited in comparison due to its volatility. There are, however, a growing number of companies across a plethora of industries - from big tech to airlines - who are embracing cryptocurrencies, allowing customers to use them as an official method of payment for their goods and services. E.g., TRAVALA, a travel booking platform, accepts payment in cryptocurrency for travel booking and other services.



THE PLATFORM

Coinovy is a project of DLT LABZ, which is led by Mr. Saitej. DLT LABZ is a leading multinational company that was founded in 2013 and is one of the world's largest and fastest-growing blockchain and IT services companies. Mr. Saitej, a market leader in financial services and crypto DeFi, has successfully designed and implemented the Product - "COINOVY".

Coinovy will bring transparency and efficiency to everyday digital asset finances. The goal of Coinovy is to bridge the crypto and traditional economies.

Coinovy is a digital finance application that enables customers in more than 150 countries to manage their assets with ease. Users can send, receive, exchange, earn, store, buy, and cash out the most popular cryptocurrencies all in one app.

What makes **COINOVY** a powerful product in the Crypto Ecosystem





COINOVY'S ECOSYSTEM: THE DESCRIPTION

01 | COINOVY WALLET



The Coinovy wallet combines traditional finances and digital assets. It supports BTC, ETH, LTC, Coinovy, and many more. It is a multi-currency wallet; hence users doesn't need multi-wallets to store their digital assets..

Each user will get a unique International Bank Account Number (IBAN). Users will be also able to transfer their cryptocurrency to their wallet using their phone number or their unique wallet address

- » 19+ currencies
- » Powered by Mastercard
- » Safeguard user's wallet with BitGo
- » Make Payments with Apple Pay
- » Cross-border transactions with IBAN standard
- » Downloaded from Google Play (Android) and App Store (iOS)

02 | BUILT-IN EXCHANGE



Coinovy also functions as an exchange platform, allowing users to purchase and sell cryptocurrencies. Users can tap and swipe to discover 100+ exchange pairs instantly. A built-in exchange allows the user to swap the coin to another variety of coins available, and also request for withdraw into any bank account globally.



COINOVY'S ECOSYSTEM: THE DESCRIPTION

03

CROSS-BORDER TRANSACTIONS WITH IBAN



Upon registering an account with Coinovy, each user will receive an International Bank Account Number (IBAN). With this unique IBAN, Coinovy wallet will allow fund deposit, transfer and payment with ease. Users can transfer currencies and conduct transactions around the world using their Coinovy wallet.

04

COINOVY MASTERCARD

Coinovy offers users a global debit Mastercard which comes in either virtual and plastic version. For online use, users can obtain the virtual card which will be available within 20 minutes from registration. Opting for a plastic cards will enable users to shop in store or withdraw money from ATMs across the world, though there will be a delivery fee and postage handling time.

Coinovy completes each transaction in less than 60 seconds. Coinovy Debit Mastercard, as per Foster's financial inclusion, can be set up without the need for a bank account.



**Accept over
42M+
Merchants
Worldwide**



**Withdraw
from ATMs
globally**



**Deposit your
BTC, ETH,
and many
other coins**



**Pay with
Apple Pay**



COINOVY'S ECOSYSTEM: THE DESCRIPTION

05 | TOKEN TO COINOVY (T2C)



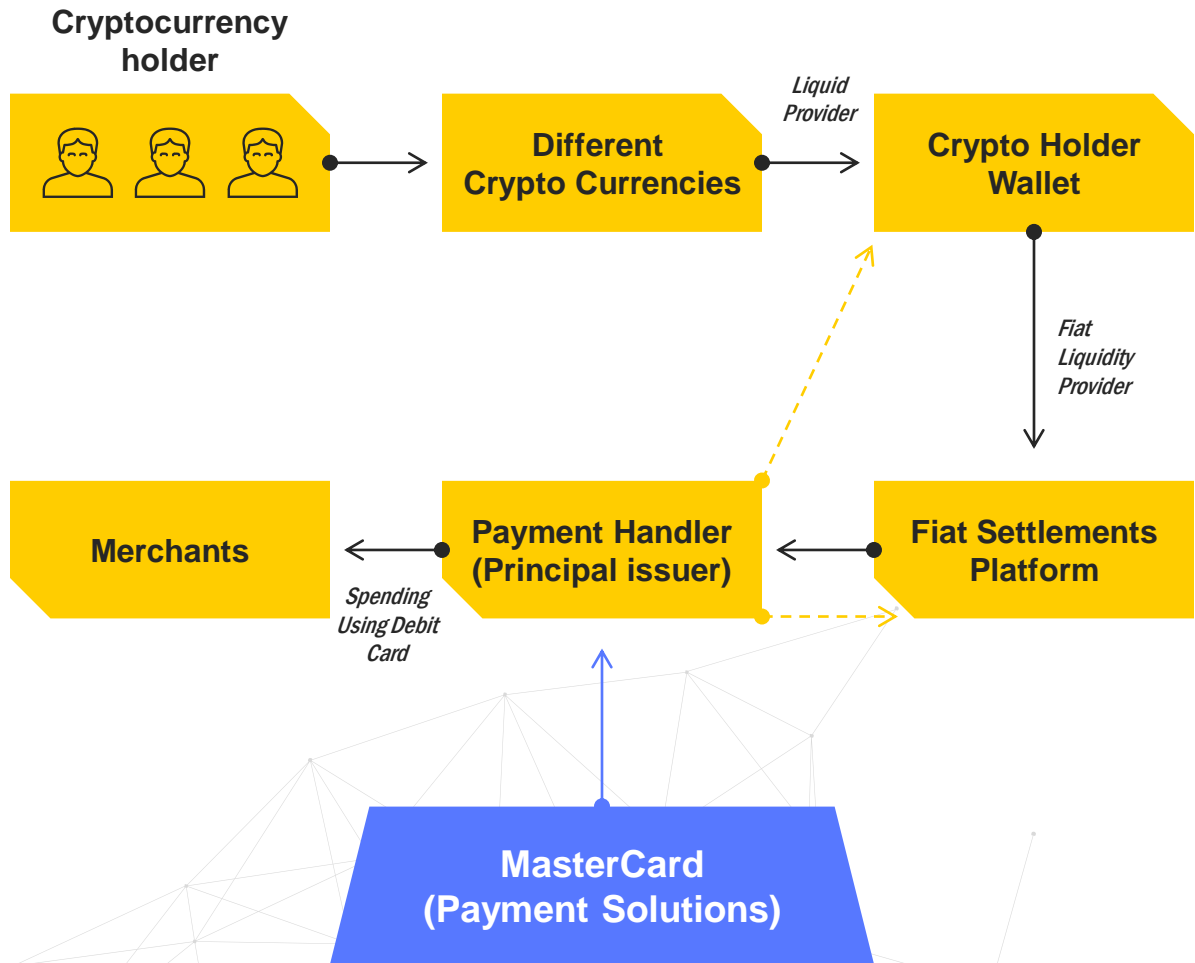
A feature pioneered by Coinovy to exchange Token to Coin. This feature enables new token companies to list on Coinovy and giving access to their token holders to liquidate and use their product. With this enhancement, their brand will have great credibility as Coinovy's platform is insured by BitGo and has easy access to funds through Coinovy's Mastercard.

06 | COINOVY STAKE & EARN



Coinovy allows users to earn rewards by locking their crypto in the system. Some users like the option of earning without the need for trading or being actively involved in the market. Users can earn interest on their fiat & crypto assets. The Interest account is an interest-generating storage feature that earns interest on the users transfer and storage.

TRADITIONAL CRYPTO TO FIAT (C2F) - ECOSYSTEM



HOW TO GET YOUR CARD



Create your Coinovy
Wallet account

STEP
01



Choose your Debit card
type from the options

STEP
02



Input your credentials and
pay the delivery fee (if
applicable)

STEP
03



Get verified and approved
in less than an hour

STEP
04



Upon receipt of Card,
activate and start using it!

STEP
05

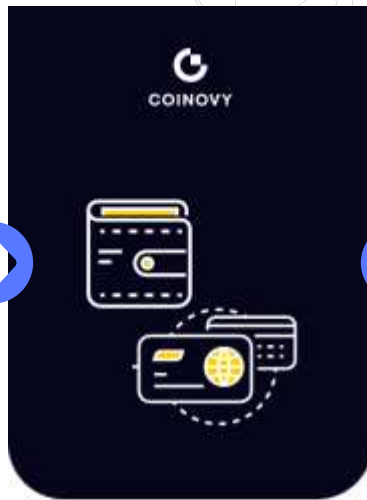
COINOVY INTERFACE



All in one Solution

Crypto Finance, Smart Fiat, Buy, Exchange, Cash Out, and Spend with one App.

Start

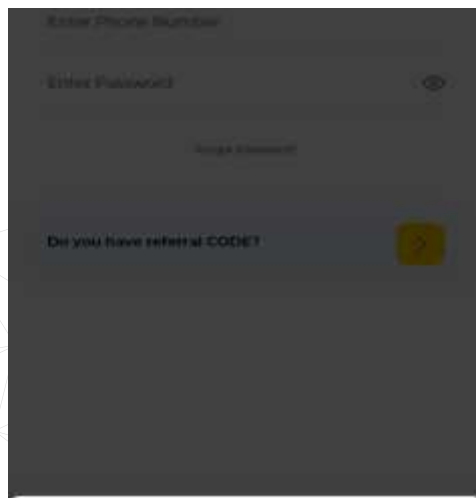
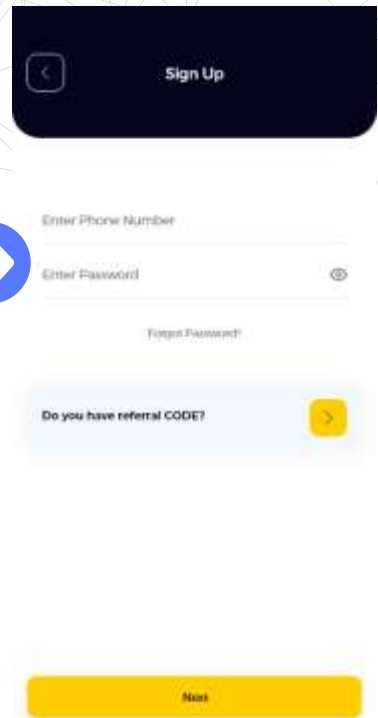


Ultimate Wallet

Crypto to Fiat - Made Easy

Create an Account

Already have? SIGN IN



COINOVY INTERFACE

Payout to Card

FROM 14 COINS

€42.866,02
1 BTC

TO VISA **** 5412 + ADD CARD

You Pay You Get

42.866,02 EUR 1 BTC

1 BTC = 42.866,02

Operation time: **Varies on your Bank**

Total + Fee: 0 BTC

Exchange

FROM 14 COINS

€42.866,02
1 BTC

FROM 14 COINS

€42.866,02
1 BTC

You Pay You Get

42.866,02 EUR 1 BTC

1 BTC = 42.866,02


Operation time: **Immediately**

Transfer by Wallet

FROM 14 COINS

€42.866,02
1 BTC

TO

Wallet address 

42.866,02 EUR

42.866,02 \$

Operation time: **Immediately**

Fees: 0 BTC

Payout



Exchange



Transfer



Buy Crypto

TO 14 COINS

€42.866,02
1 BTC

TAP TO COPY



854185fd5e4df645d3df6f15e44eef
8du77hshds4eef...

Send

By Phone Number
For gamers get money now without an account

No Fees Instant Worldwide

Receive from Wallet
Send money at lightning speed to any address

Cash Out

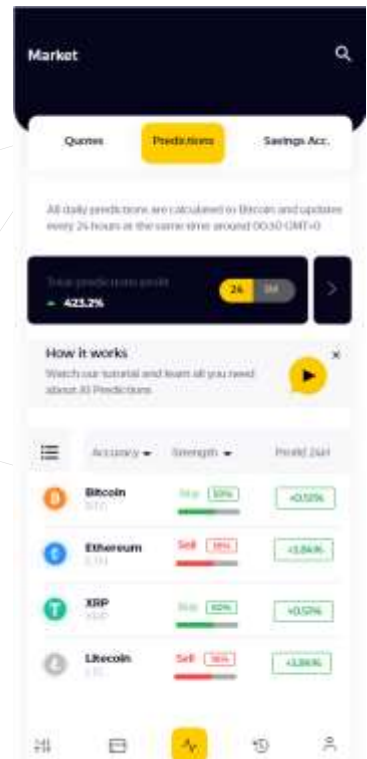
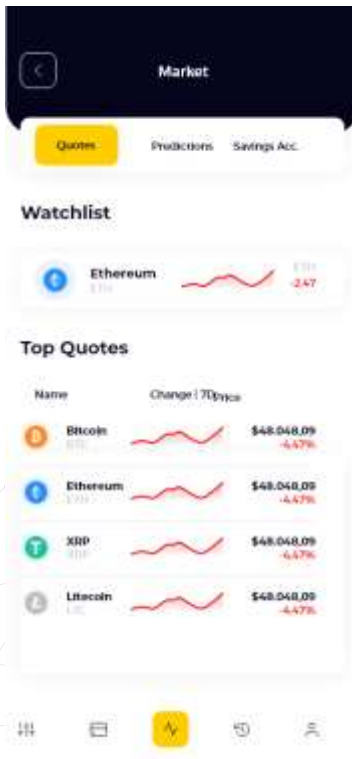
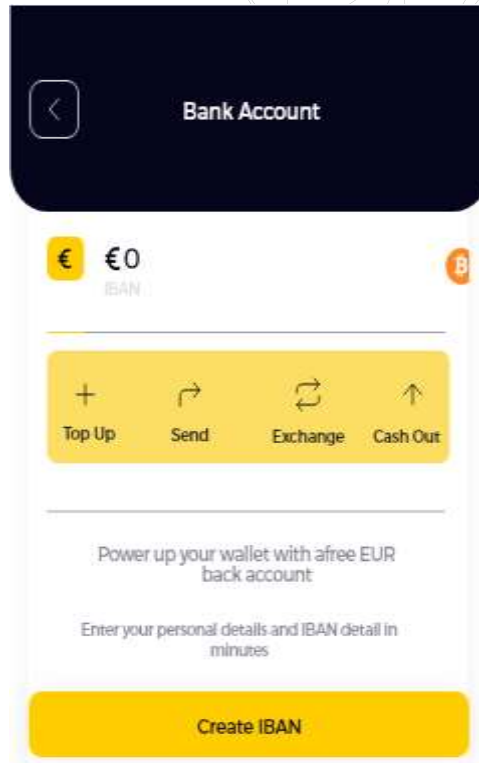
To Card
Transfer funds to your bank card to make

To Bank Account
Send funds to Personal or Business accounts

Share



COINOVY INTERFACE



COINOVY'S DISTINCTIVE ATTRIBUTES

Following are the key features of the Coinovy platform:



Coinovy helps you to pay with some of the top Cryptocurrencies



Transfer your **crypto into COINOVY built in wallet**, powered by custodian wallet BITGO



Exchange for others crypto



Load into a **personal bank account** or **personal MasterCard card** for spending or ATM withdrawals



With **Coinovy MasterCard Cards** you'll be able to use your crypto debit cards for **ATM withdrawals**



Get a **loan** by using your cryptocurrency as **collateral**



Transfer internally **without fees**



Coinovy predicts the movement of the crypto asset with the help of the **AI Algorithm**



All BTC and other crypto earned through (Cashback) through **Coinovy MasterCard Card** shopping can be instantly **redeemed, converted, and spent**



NFT and Crypto Bridge are the two special additional features of Coinovy



Purchase crypto assets just using the Coinovy mobile app



Staking allows your crypto holding to earn rewards by locking it in a system.

COINOVY'S BENEFITS

Hold Ownership



Instant crypto
to fiat withdrawal

Peer-to-Peer
Focus



Mobile
Payments

Strong
security



Give access
to credit

Low Transaction Fees for
International Payments



Confidential transactions

24/7 access
to funds



Asset
transfers

THE REVENUE MODEL

The company revenue will be achieved through selling the following services to the customer base



INTRODUCTION TO COINOVY TOKEN

The C2F token is the native utility token for the Coinovy platform. It is deployed on the Ethereum network and compliant with the ERC20 token standard. All the transactions within the Coinovy platform can be settled in the C2F token.

The C2F token is designed as a fixed supply utility token native to the Coinovy platform. The token provides increasing discounts and benefits to invested users, while also serving as a fee settlement & payment method alongside other recognized cryptocurrencies.

List of token functions:

▶ Purchase of goods and services on the platform

▶ Fee discounts

▶ Subscription to AI for trade advice

▶ Yield boost

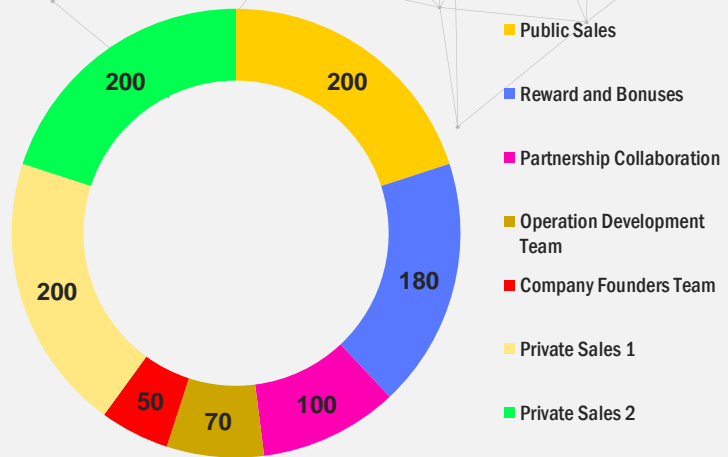
▶ Exchange listing

▶ Staking

▶ Advertising

TOKEN DISTRIBUTION

Token Supply
1,000,000,000
(1 Billion)



50 million to the Company Founders Team (Locked for 4 years and release in 4 years). Company's founders only get coins after 4 years.



100 million to the Partnership Collaboration (Only allow for use-case crossover partnership not for payment). **Will increase more function on use case, and coin not flowing into market**



70 million to the Operation Development Team (Start releasing after 90 days on listing day, a release in monthly over 4 years and 50% on coin 50% product). **The whole team will help to promote the product as coin allocation is 50% coin/50% product.**



The total of 600 million allocated to token sales from which 200 million to the Private Sales 1, 200 million to the Private Sales 2, and 200 million to the Public Sales



180 million to Reward and Bonuses (Fully operate in smart contract) **Extra rewards for referral program and will increase the speed of selling.**



Coinovy will use 10% of quarterly profits to buy back tokens from the market and burn it.

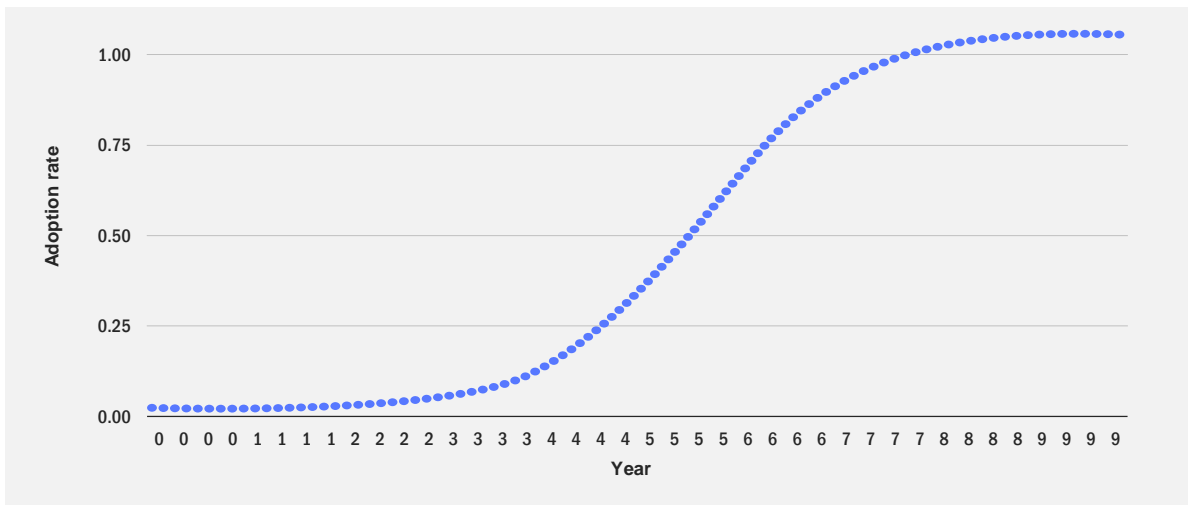
TOKEN SALE

Prior to the launch of the Coinovy platform, it will undergo a Token sale exercise. The funds raised in the ICO will be utilized by the team to further develop the platform.

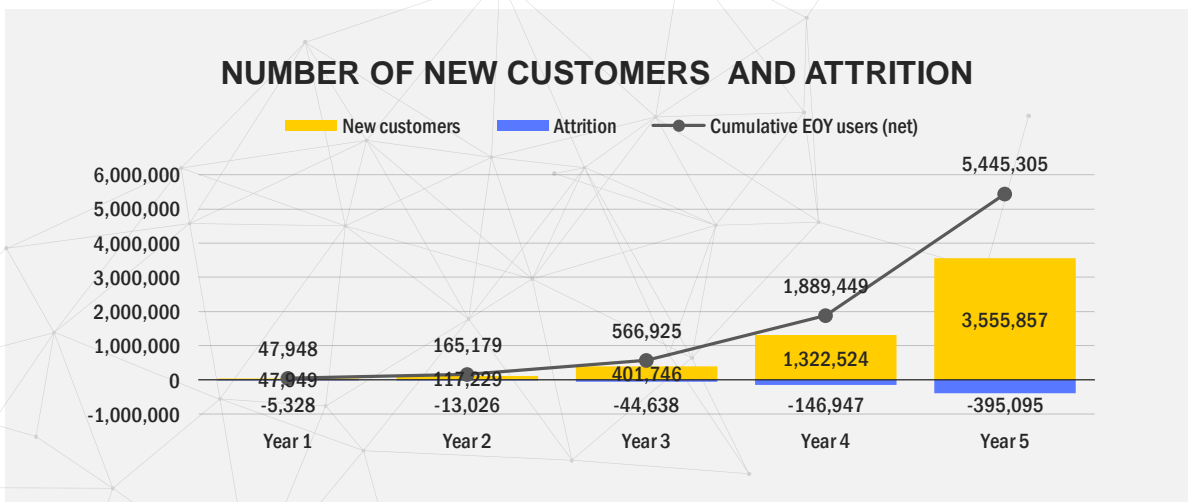
Token Name	>	Coinovy Token
Ticker Symbol	>	C2F
Token Type	>	Utility
Sale Type	>	ICO
Eligibility	>	Subject to KYC and AML
Token purchase contract	>	SAFT
ICO Stages	>	3
Restricted Countries	>	USA
SOFT CAP	>	\$6 Million
HARD CAP	>	\$16 Million
Remaining tokens post ICO	>	Burned
ICO allocation	>	60%
Token Type	>	Fixed
TOTAL SUPPLY	>	1 Billion

CASHFLOW FACILITATED THROUGH THE TOKEN

The company's first goal is to capture 1% of the Asian and African market with target people aged 18-60 into the crypto financial services market, estimated to be worth more than 1 billion USD and growing rapidly. The path to reaching this target is assumed to follow a standard S-shaped curve as shown on the chart below



After year 2, the focus will shift to penetrating the EU and US market capturing 1% using similar assumptions.



Token Circulation

There are several factors that company assume are going to impact the total number of tokens in circulation.

Free float supply.

Each cryptocurrency has a certain percentage of the supply held by long-term holders and thus not released into circulation. According to Coin Metrics, this percentage is between 20% and 40% for most of the coins . In company's estimates, Coinovy have 12 included a midpoint of 50% for this number, with year 1 starting as high as 80%..

Lost tokens.

Inevitably some tiny % of tokens are going to be lost each year (lost private keys). Coinovy have done a conservative estimation of 0.5% of all tokens being per year. This is a conservative estimate, as studies have found that approximately 4 MM. Bitcoins have been lost (about 25% of the available bitcoin supply as of 2017) over ten years . Other estimates show this to be closer to 11% for provably lost coins.

Token staking.

Incentives are provided to those who decided to stake their C2F holdings. A fixed percent of the reward pool will be proportionately distributed between staking users on a daily basis. Users who stake their C2F tokens for long durations will receive a multiplier on their daily reward boosting their yield. Incentivizing users via multiple long-term commitments will drive adoption and retain them to the Coinovy platform, exposing them to other features and offerings

Gradual release of tokens from the reward pool:

The reward pool has a dual purpose in the economy model of the Coinovy platform - it both provides incentive to the users and applies soft control on the supply in circulation. The latter is achieved via the replenishing mechanism, which adds back tokens into the pool

Token Velocity

The token velocity is possibly the most challenging and most sensitive assumption to make out of all.



To get a fair estimate of the expected velocity, Coinovy have used Bitcoin's and Binance's on-chain velocity, as well as the velocity of USD M1 and M2 money supply as benchmarks.



Coinovy are using only the on-chain velocity as any actual transfer of value within the blockchain is eventually recorded on the chain.



Transaction volumes from exchanges, on the other hand, are largely speculative and can be manipulated.



It is interesting to point out that based on a more detailed study, 12 months, the actual velocity might be even 18 lower than observed

Token Valuation

Coinovy determine its token's current and future price and apply it to a series of assumptions in order to produce an estimate of the fair token price (should those assumptions hold).

The quantity theory of money

- ▶ The most widely used valuation methodology for utility tokens is the quantity theory of money and, more precisely, the equation of exchange. Several models based on those principles have been developed and widely accepted by the cryptocurrency community. In a nutshell, the equation of exchange is:

$$\text{Where: } M \times V = P \times T$$

M = Is the amount of money in circulation within a specific system

V = Is the velocity of money, or in other words: how often does money change hands within a predefined period (most commonly - annually)

P = Is the price at which transactions are happening within the system

T = Is the number of transactions for a predefined period (same period, as the velocity)

P x T = In this regard is essentially the total economic output of the system for the selected period, sometimes referred to as GDP of the system.

- ▶ The above formula is not directly applicable to cryptocurrencies (and a commonly encountered error). In a token/cryptocurrency economy, the two sides of the above equation are denominated in different units. When talking about the system's GDP, the expected Revenue is generally used; on the other hand, the equation's left-hand side is still denominated in the native token. We can solve this by introducing an additional parameter representing the exchange rate between the token and USD (or any other FIAT currency based on the denomination of the system's GDP). The equation then becomes:

$$M_T \times E_{T/USD} \times V = P_{USD} \times T$$

- ▶ This enables us to solve for $E_{T/USD}$ and get the expected token exchange rate (or token value), provided we can come up with adequate estimations for the other variables. We can now solve for the token value as:

$$E_{T/USD} = \frac{P_{USD} \times T}{M_T \times V}$$

Token Valuation

Another component in our system is token staking & redistribution. Since, as explained previously, this is correlated with the token price, we can estimate the USD value of staked tokens. However, this begs the question - how do we estimate the staked & redistributed TOKEN equivalent

- ▶ Let's first take a look at a simple example - how staking would affect the token price. Here, we refer to the expanded equation of exchange from above, as follows:

$$M_T \times E_{T/USD} \times V = P_{USD} \times T$$

- ▶ Here, we can represent the staked amount as a temporary reduction in the token supply, denominated in USD (SUSD), converted to tokens, based on token price ($E_{T/USD}$). Then we can subtract this amount from the total supply M, as follows:

$$\left(M_T - \frac{S_{USD}}{E_{T/USD}}\right) \times E_{T/USD} \times V = P_{USD} \times T$$

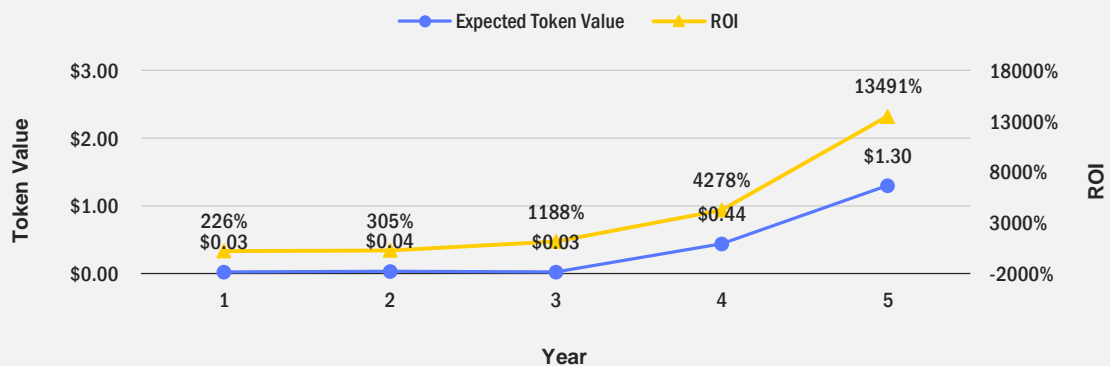
- ▶ Following the same transformations, we did previously; we can simplify this equation to:

$$E_{T/USD} = \frac{P_{USD} \times T + S_{USD} \times V}{M_T \times V}$$

In other terms - the USD equivalent of any staked token amount can be represented as an increase in the GDP (or demand) for the token. This extra "demand" is not affected by velocity.

Token Value

After defining all necessary components, Coinovy can now use the equation of exchange explained above to solve for the fair token price. Coinovy can also estimate the expected return on investment (ROI) using the lowest token sale price (taking into account all offered bonuses).



Projected fair token price and estimated return on investment based on company revenue assumptions.

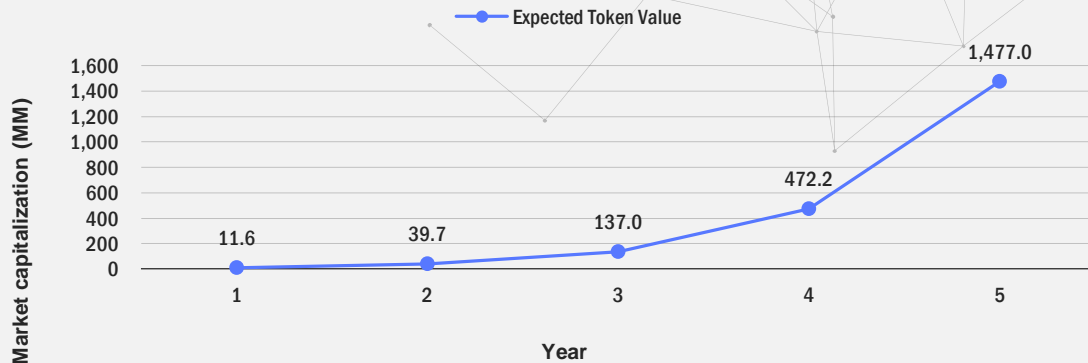
The figure above instantly begs two questions:

- » Why is the price in years 1 lower than the token sale price?
- » Why would anyone purchase during the token sale if the price afterward is lower?

This is a common fallacy, driven by the confusion of fair price and actual price. The reasonable price (scope of this document) aims to estimate the C2F token price solely based on its utility. The C2F token's actual price is likely to include more speculative action (as with most financial assets). It will factor in the expectation from investors for price appreciation. It would also be unreasonable to expect that token sale participants would be looking to sell their tokens below the purchase price, as early as years 1 and 2.

Given that C2F token's fundamental utility value is expected to appreciate above the token sale price, we do not expect that at any given point in time, the token will be traded below this price unless the financial projections change.

PLAYERS IN CRYPTO ECOSYSTEM



Estimated token market capitalization based on the projected token price and total tokens outstanding

Company have outlined all its features and services it provides to the users and assumptions behind the Coinovy token sale.

It should be evident that the Coinovy token economy is well structured, relies on solid economic principles, and can produce more than good results even in the face of uncertainty.

Coinovy's expectation is for the token to reach nearly 1.5 BN USD Market capitalization within 5 years.

PLAYERS IN CRYPTO ECOSYSTEM

	Founding Date	Revenue	Total funding amount	Users	Countries	Employees
COINBASE	2012	\$1.27 B in 2020	\$546.6 M	68+ M	100+	2100+
BINANCE	2017	\$1 B in 2020	\$35 M	15 M	50+	2000+
CRYPTO.COM	2016	\$189 M	\$26.7 M	10+ M	90+	1500+
HUOBI	2013	\$35.7 M in 2020	\$2 M	10 M	130+	619
KRAKEN	2011	\$15.1 M in 2020	\$125.8 M	6 M	176	1800+
WIREX	2015	\$14.7 M	\$7.9 M	3+ M	130+	228
CRYPTERIUM	2017	\$177 M (turnover)	\$200 M	0.45 M	180+	140+

COMPETITOR ANALYSIS



Coinbase offers cryptocurrency investing, an advanced trading platform, custodial accounts for institutions, a wallet for retail investors, and its own US dollar stable-coin.

Coinbase was founded in 2012. It initially only allowed for Bitcoin trading but quickly began adding cryptocurrencies that fit its decentralized criteria. Its list expanded to include Ethereum, Litecoin, Bitcoin Cash, XRP, and many others with the promise of more as long as its requirements are met.



WazirX is a cryptocurrency exchange that provides a platform for trading various cryptocurrencies on its website and app. It was founded in 2018. The platform allows users to buy sell, or Trade Bitcoin, Ethereum, Ripple, Litecoin, and more cryptocurrencies available in the market. It mainly focuses on encouraging users to trade and invest in highly speculative cryptocurrencies available in the market. In 2019 WazirX was acquired by Binance.



Crypto.com is a company developing payments and cryptocurrency platforms. It allows users to buy, exchange, send, track and spend cryptocurrencies. The platform enables users to control their money, data, and identity. It serves over 10 million customers, with the growing crypto app, along with the Crypto.com MasterCard Card, a crypto card, the Crypto.com Exchange, and Crypto.com DeFi Wallet. It also offers a powerful alternative to traditional financial services. It was founded in 2016 by Bobby Bao, Gary Or, Kris Marszalek, and Rafael Melo in Sai Wan, Hong Kong Island, Hong Kong.

COMPETITOR ANALYSIS

coinbase

wazirx



	COINBASE	WAZIRX	CRYPTO.COM	Coinovy
Wallet	Y	Y	Y	Y
Loans	Y	N	Y	Y
Prediction	N	N	N	Y
Cards	Y	N	Y	Y
Crypto to Fiat	Y	N	Y	Y
Inter-block chain liquidity (Crypto Bridge)	N	N	N	Y
Token to Coin	N	N	N	Y

Legends:
Y- Yes; N - No

MARKETING

Bringing new users onboard is a huge challenge for crypto agencies. A strong, innovative, and up-to-date marketing strategy is the backbone of any crypto organization that wants to gain that edge over its competitors with a USP that attracts its target audience. Coinovy will thrive to become a premier crypto to fiat service provider, offering peer-to-peer transactions, wallets, exchanges across any geographical distance. The exchange will be adopting various approaches time and again to uphold its existence in the market.



Coinovy Search Engine Optimization (SEO)

SEO is an effective marketing tool that can be used to drive more traffic on the website/app and reach potential business opportunities. This cost-effective marketing strategy will help increase awareness about the platform and its offerings. Coinovy research the entire niche and update the keyword database, research the competitors, such as their organic traffic from Google and optimize its crypto-related content for long-tail keywords.



Social Media Marketing

Coinovy will take the help of Social media, Twitter, Discord, and Reddit forum to create awareness about the exchange. Information about the exchange will be shared and constant contact with the media will be established through the crypto communities.



Crypto Email Marketing

Coinovy will use email marketing to engage and educate new prospects. To foster solid, long-term relations with the crypto community, Coinovy will engage with customers and will send personalized emails and update every week.



Public Relations And Press Releases

Coinovy will avail the services of a Public Relations firm to gain the attention of the crypto investors and maintain its reputation. Wide media coverage will ensure that users are updated with news about the platform and the partners behind it.

MARKETING



Influencer Marketing

To generate a high demand for tokens, Coinovy will spread the brand message across social networks via influencers. The company will share a mix of content like blog posts, reviews, and video content to generate engagement. Platforms like Twitter, Medium, Reddit, Steemit, Instagram, and YouTube are used to identify niche influencers and collaborate with them. This helps to build a solid brand reputation.



Airdrops

Airdrops are very effective in the cryptocurrency industry. The company will send free coins or tokens to people's wallet addresses which helps to promote the new platform. Airdrops are hugely popular with investors. The freer tokens company provide, the higher the chance that to grow the community development



Bitcoin Communities

The acceptance and adoption of crypto projects by the community is crucial for credibility and a good reputation. These bitcoin and cryptocurrency communities are scattered across platforms such as Telegram, Viber, and Discord, but include crypto enthusiasts and investors interested in doing business. Communities help build trust, provide a platform for effective communication, and offer tremendous opportunities to make more money.



LinkedIn & Telegram Marketing

Coinovy will use Telegram and LinkedIn marketing strategies to reach different crypto groups and communities and also to promote its platform.

MARKETING



PPC (Pay Per Click) Marketing

Coinovy needs to generate awareness around their offering quickly, and Crypto PPC is the best way to do that. Pay-per-click marketing is a way of using search engine advertising to generate clicks to the website, rather than “earning” those clicks organically.



Onboarding T2C clients

Coinovy onboard T2C clients which enable the feature of token to coin (T2C). New token companies can be listed on Coinovy and give their token holders access to liquidate and use the product.



Bounty Campaign

Coinovy will set up bounty programs to raise funds for the ICO. Bounty campaigns are set up for both pre-ICO and post-ICO stages to make the ICO more profitable and obtain valuable customer feedback.



Affiliate Marketing

Coinovy will set up crypto referral programs to jumpstart its customer acquisition. Coinovy will list out several crypto referral programs to acquire more customers.

COINOVY TEAM

Coinovy team consists of various industry leaders and global representatives with wide experience encompassing Fintech, AI, Blockchain, Marketing, and Business Development industries.



CEO and Founder of **Coinovy**

» **SAITEJ ANNAREDDY**

SaiTej is a Co-Founder and Chief Executive Officer of Coinovy and will be responsible to oversee all operations carried out. He has been actively involved in the blockchain and fintech industry since 2013. SaiTej is a firm believer that blockchain & digital currencies will change the architecture of the internet. He has vast expertise in handling projects of Cryptocurrency Exchanges, ICO, Smart contracts, Smart Wallets, Hyperledger, and other Blockchain-based solutions.

He brings on a strong experience in business fortitude inclusive of product building, investor relations, crowdfunding, talent recruitment, dealing with people from all walks of life, the importance of time management, with his versatile, and prominent character to juggle the management and operation of the company to run efficiently.

COINOVY BUSINESS OPERATIONS

Coinovy provides innovative solutions to a diversified portfolio of clientele globally, has successfully launched a global operation strategy to provide simple, fast, and secure crypto-to-fiat (C2F) transactions within an ecosystem that is created to give people the power to store, trade, and liquidate digital finances securely.

➤ 30+ technical team members from India.

➤ 15+ high-performing product management and corporate members from Dubai, Malaysia, and Thailand.

➤ 20+ marketing team members from Estonia, Dubai, Malaysia, Singapore, and Thailand.

Coinovy team consists of various industry leaders and global representatives with wide experience encompassing Fintech, AI, Blockchain, Marketing, and Business Development industries. The strong teamwork together with the synergy effect of the numerous professional members will make Coinovy a truly “multi-facet” team. The platform aims to further expand the team by incorporating more than 100 global representatives across verticals. Coinovy team will be located in different geographies:



Technical Team
India and
Ukraine



Management Team
and Marketing Team

Dubai



Finance and
Compliance's Team

Estonia

FINANCIAL PROJECTIONS

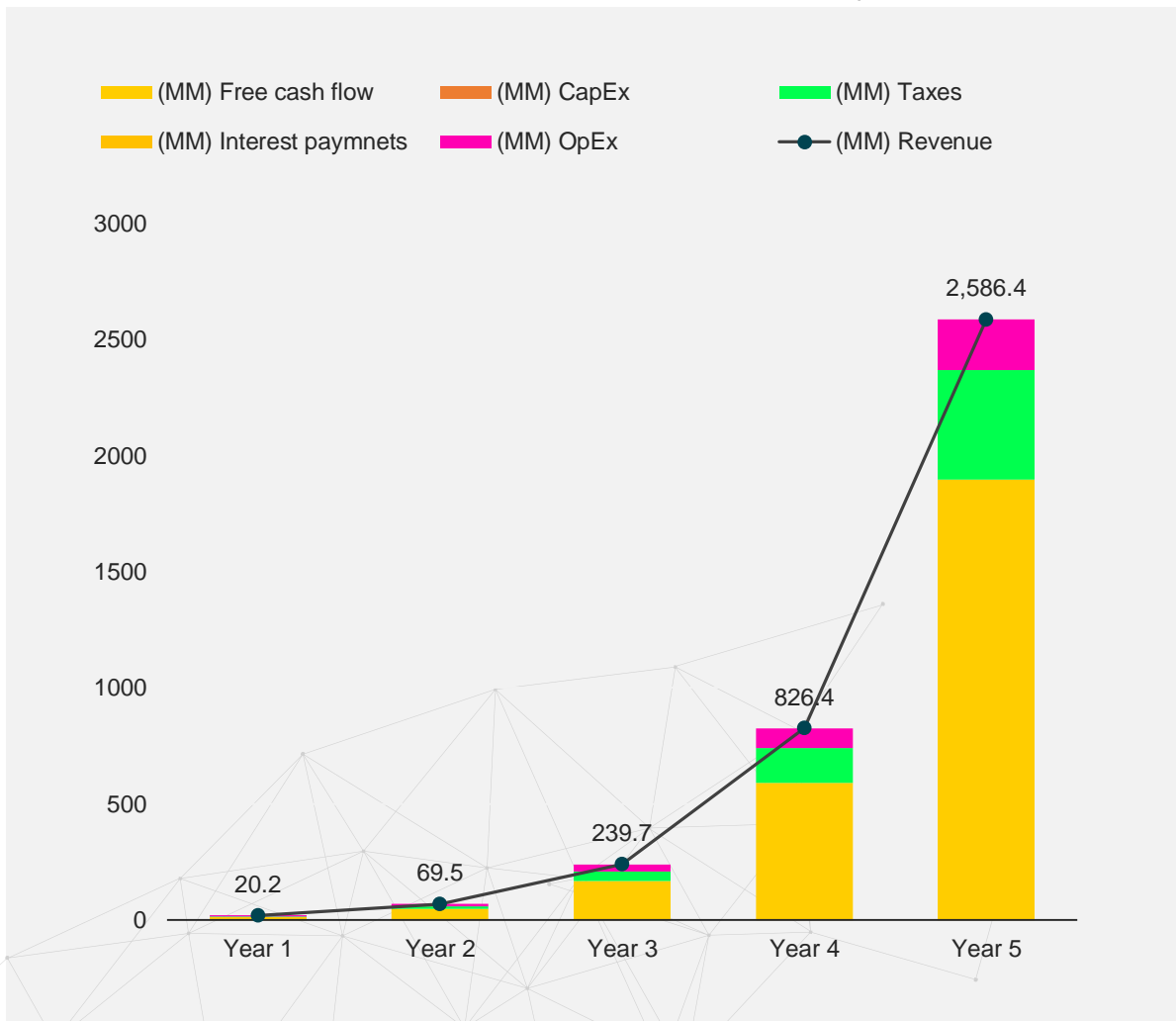
INCOME STATEMENT

Million

	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	20.2	69.5	239.7	826.4	2,586.4
Inward b2b transactions	0.00	0.00	0.00	0.00	0.00
Outward b2b transactions	0.53	1.79	6.09	20.65	63.52
MasterCard load from bank	0.34	1.17	3.96	13.42	41.29
Crypto purchase via bank	7.42	25.12	85.24	289.04	889.23
C2C transactions	1.59	5.38	18.27	61.94	190.55
Other card payouts	0.11	0.37	1.24	4.21	12.96
Direct bank purchase 1k	0.68	2.30	7.79	26.43	81.30
Direct bank purchase 10k	3.18	10.77	36.53	123.87	381.10
Lending	6.36	22.61	80.55	286.80	926.46
Listing	0.01	0.01	0.01	0.01	0.01
Operating Expenses	5.3	11.3	30.4	86.5	216.5
HR Expenses	0.00	0.00	0.00	0.00	0.00
Operational	1.66	3.07	5.65	10.41	18.32
IT	0.16	0.29	0.53	0.97	1.70
Marketing	2.98	6.87	21.47	67.22	176.65
COGoodsSold	0.00	0.00	0.00	0.00	0.00
COservices	0.01	0.02	0.03	0.06	0.11
Contingency	0.48	1.02	2.77	7.87	19.68
EBITDA	14.9	58.3	209.2	739.8	2,370.0
Depreciation & Amortisation	0.0	0.0	0.0	0.0	0.0
EBIT	14.9	58.3	209.2	739.8	2,370.0
Interest payments	0.0	0.0	0.0	0.0	0.0
Earnings before taxes	14.9	58.3	209.2	739.8	2,370.0
Taxes	3.0	11.7	41.8	148.0	474.0
Net income	11.9	46.6	167.4	591.8	1,896.0

FINANCIAL PROJECTIONS

Projected company performance & growth based on financial assumptions provided as-is by the company. The chart shows the company revenue



Out of the revenue above Coinovy's 75% will go through the token.

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