



FINX.GLOBAL WHITEPAPER

RE-DEFINING GLOBAL FINANCE
Connecting DeFi to Centralized Finance

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ABSTRACT

This paper gives insights about FINX, a global prototype of future finance that aims to connect the distinct world of digital assets to the widely known centralized financial system, ensuring safety, convenience and effectiveness of digital payments in the world. Outlined herein are the strategies, the ecosystem, the roadmap and the team of the company, as well as their significance.

FINX is a company that envisions deploying disruptive technologies in the digital financial sector by connecting DeFi to traditional financial systems and as a result accelerating mass adoption of and usage of digital currencies. Within their ecosystem, the company is rolling out new solution products geared towards achieving the goal of efficiency and convenience in digital assets transactions. Listed among the products and services are the FINX Wallet Extension, FINX DeFi, FINX dApp and the FINX Global Card.

The company is backed by a dedicated, experienced and highly motivated team that has a common objective of achieving convenience in international transactions of digital assets. To enable growth and global expansion, the company has also partnered with top global financial institutions and investors.

COMPANY OVERVIEW

FINX is the future of finance with a mission to integrate the global traditional financial system to the decentralized finance (DeFi) systems in order to ensure fast and seamless transactions across the borders of the world, while ensuring effectiveness and convenience of transactions within minutes. Ideally, the company is set out to join the web 2.0 community to the future of the web i.e. web 3.0 and its associated assets. The platform is building an ecosystem with a transparent roadmap that has a myriad of use cases being developed to help every member find their fit and grow within the community.

Through its roadmap, FINX is gradually and quickly rolling out its product well laid out in the roadmap and updated across their various social media platforms in real time to get the user know what is new and what is on the way. The major products and services being rolled out across 2022 include the FINX wallet extension, the FinSwap DeFi, FINX dApp and the FINX Global Card. These are set to revolutionize the world of digital asset and provide various use cases to the FINX community

2.1. FINX Vision

The vision of FINX is to bridge cryptocurrencies with the world by integrating digital assets payment into the global financial system.

The status quo of digital payments involves the use of various single-layered tokens that include holding different wallet and multiple tokens to spread the risks and increase convenience of transactions that require different chain integrations. On the same note, individuals still have to risk peer to peer (P2P) transactions in different platforms without an escrow intermediary, putting them at risks of losing their assets during transactions when converting crypto to fiat and vice versa.

As a result, FINX has a vision to put an end to the intensive process of crypto to fiat conversion by providing a platform to the global audience that enables anyone from anywhere across the world to seamlessly transact and participate in the world of digital assets conveniently and faster than before. This vision will therefore enable the world to better understand cryptocurrencies and digital assets, fuelling mass adoption.

2.2. FINX Mission

The mission of FINX is to create a digital asset payment system that can deliver basic, systemic change to the crypto wallet ecosystem.

The end users of the Blockchain platforms often have little knowledge of how it works and what it involves. Explaining the Blockchain technology in layman's term requires the use of analogies that they can resonate with perfectly. To ensure mass adoption of digital assets, FINX has a mission to simplify everything associated with the Blockchain system transactions to be understood and used at the most basic level by every individual across the globe.

2.3. FINX Description

FINX is the future of finance that aims to promote digital assets payments into the financial system, enabling seamless digital payments that are accepted globally.

It is the iteration of a global financial powerhouse that once completely set up, will remove any barriers to global finance while ensuring that traditionally centralized financial systems are in sync with the modern digitally decentralized financial system to give the end user a service that has been long desired.

THE STRATEGY

3.1.
**The Facts, Outlook and
Status of the Digital Payment Sphere**

3.2.
The Crypto Wallet Question

3.3
The Opportunity

3.4.
The Solution: FINX

3.1.

The Facts, Outlook and Status of the Digital Payment Sphere

With every sector of the economy going mainstream digital, the financial sector is not left behind as the digital payments industry is continually growing. According to a BCG report, by 2030 the total global revenue from payment transactions will nearly double to \$2.9 trillion by 2030, up from roughly \$1.5 trillion in 2020. A major chunk of these transactions will involve either directly or indirectly the use of digital currencies and assets.

On the same note, a top business news website, Businesswire, reports that in retail, up to 40% of customers paying with crypto are new to their merchants. Moreover, luxury brands across the globe accept crypto to create exclusive experience limited edition items that can only be purchased using cryptocurrencies. In the world of remittances, global digital remittances and cross border transfers reached almost \$95.96 billion in 2020, and 15.8% of remitters are already using crypto for money transfer. In the gaming industry, over 41.9 million gamers in 2020 owned cryptocurrency which they used to meet their gaming objectives like unlocking new levels and buying gaming materials majorly in form wearable NFTs.

According to Statista, the global digital payment market is expected to grow up to \$5.4 trillion by 2025. This growth is being driven by increasing adoption of digital payments among businesses and consumers. In this light, "The cryptocurrency market is predicted to grow with a compound annual growth rate of 56.4% from 2019 to 2025.

By consolidating the above facts, it is notable that the average individual needs credible and reliable sources of information about cryptocurrencies, notable while seamless integration with of digital payment platforms with centralized payment systems and a crypto wallet that connects the two forms of payment.

3.2. The Crypto Wallet Question

Having and holding a crypto wallet is one thing, but accessing and using the digital assets held within the wallet is a different case. From the introduction of Bitcoin as the first cryptocurrency, there have been various issues surrounding the adoption, legalization and use. Due to the centralization nature of most governments and government institutions including central banks, cryptocurrencies are not highly valued due to their decentralized nature, and some countries have even outlawed its use.

Due to this, there has been sluggishness in the adoption and utilization of digital assets across the globe.

Currently, the best decentralized wallet platform that gives the end user complete autonomy with no intermediary is Metamask. It provides users with a convenient approach to open up their own digital wallets without having to go through the problematic KYC procedure that is required by other exchanges.

However, despite its highly appreciated decentralization and autonomy, Metamask still has some limitations that hinder seamless transactions. For instance, the lack of a truly crypto to fiat solution within the platform.

As a result, user will have to bridge over to Centralized crypto wallet like Binance before being able to off-load their crypto to fiat via p2p or other methods. The whole process is time intensive and requires the user to hold multiple wallets, make multiple transactions and incur costs at each step before finally achieving their goals.

3.3

The Opportunity

The lack of a decentralized, non-custodial and single wallet ecosystem in the digital payments platform that can be trusted necessitates the need for a global platform where the user can make all the transactions at a go. With such a platform, the user will be able to make remittances to anyone, anywhere around the globe using crypto or fiat, all from a single wallet. In a scenario where the user has to choose between multiple chain platforms to complete a transaction as opposed to completing the transaction from a single platform, the user is definitely bound to go for convenience.

3.4.

The Solution: FINX

FINX is set out to completely disrupt the digital payments sphere by introducing the first, one of its kind financial aggregator platforms that will feature multiple products and services to enable fast, smooth and convenient digital payment. Think of Finx as the bridge between the decentralized Metamask and the Centralized Binance, but all from a single wallet!

To achieve this goal, FINX will have a wallet extension just like Metamask that does not require KYC utilization along with a FINX wallet app that requires KYC for Crypto to Fiat features, applying for FINX card etc. Then, in collaboration with various payment gateways, the platform will provide the user with the ability to convert their crypto to fiat and fiat to crypto, all from the same wallet. As both wallets are under FINX, users will get to enjoy an even easier approach without the hassle of transferring between both of them. Essentially, we are in a mission to help the user get rid of the uncertainties that accompany peer to peer transactions. As a result, users will be able to enjoy the new benefit of Crypto to Fiat feature at their finger tips with the FINX wallet.

FINX Ecosystem

The FINX ecosystem is envisioned as a decentralized environment that enables the user to easily transact with all parties within the realm of decentralized finance across the globe autonomously all within their web and mobile decentralized apps.

Within this ecosystem, the user's convenience is greatly improved, their personal data protected and their freedom upheld by eliminating the need for multiple token holdings within different platforms, for a transaction that can be handled with one platform. FINX consolidates it all for you in a non-discrete platform!

The FINX platform brings to you a full suite of new DeFi tools that include; the FINX Wallet Extension, FINX DeFi - FinSwap, FINX dApp and the FINX Global Card, allowing the user to access all functionalities from the same platform including transactions, swapping, farming, and other activities. The combination of the new products and services by FINX will intrigue mass adoption that will ensure the growth of the FINX platform, opening doors to new opportunities in the global finance business that have previously reserved for large corporations.

4.1 FINX Wallet Extension

FINX wallet extension is a browser plugin that serves as a decentralized wallet, giving the user the ability to interact with decentralized applications in various networks, send and receive cryptocurrencies within such networks and perform a myriad of other related activities. Users can store \$FINX and other BEP-20 tokens in the FINX wallet and easily interact with other smart contracts or decentralized applications (dApps).

Interestingly and most importantly, the wallet solves a very sensitive problem of chain mismatch. With the all new FINX Wallet Extension, users will be able to integrate with all chains. In this regard, the user is not limited from sending cryptocurrencies to other blockchains or using the other chains when transacting other digital assets. Think of the FINX wallet extension as the Metamask extension, but one that incorporates all other chains and has other use cases, enabling C2F transaction at the same place.

— What are the features of the FINX Wallet Extension?

With the inbuilt all-chain system, the user can buy cryptocurrencies from all blockchains. Conversely, the users can sell their digital assets via the extension in order to gain other assets such as fiat or non-fungible tokens within a certain chain. The buy and sell process is simplified and takes place within the platform thus saving the user from the hassle of using multiple platforms for a single task.

— How does the Wallet Extension Work?

As a browser extension, it customizes your web browser to enable integration with other decentralized applications to enable you carry out your operations in the digital sphere seamlessly. With it, you are guaranteed of cryptocurrency transactions within minutes that do not require you to use multiple platforms.

— What is the value of the extension to crypto beginners?

Crypto beginners often face many challenges when getting their foot into the crypto space. From limited and technical information to confusing advice about which platforms to use, crypto beginners find themselves stranded in the decision making process. As a result, they are likely to make wrong decisions, get scammed or lose interest in digital assets.

The FINX Wallet endeavors to eliminate this barrier to entry in the digital space by creating an easy to navigate user interface that the crypto beginner can easily use without technical hitches. The wallet is destined to simulate the normal online self-service system and application interfaces of most banks in order to maintain uniformity when integrating DeFi to the centralized banking systems.

— How will we achieve faster adoption of the FINX Wallet?

To begin with, the FINX Wallet is an extension that is free to use and easy to set up. Through promotion across our various social media platforms, integration with centralized financial system, multiple chains inclusivity and a ton of use cases, the wallet will gain popularity and adoption within the financial industry across the globe. Partnering with different organizations, which ideally already have a client base will also help fuel the adoption of our wallet.

The unique features that help our wallet stand out from the rest that will enhance massive adoption include:

- Guaranteed security for the digital assets run on various blockchains that will ensure that the users digital assets are safe within the same platform, by getting rid of holding multiple wallets and tokens in different platforms.

— Other Providers Similar to the FINX Wallet?

The ideas might be the same but the strategies and plans are totally different. FINX has a distinct vision, mission and strategy for the global audience that is not provided anywhere yet. The company is pioneer revolutionary in ensuring the gap between decentralized finance and the centralized financial system is properly sealed, while allowing the users the convenience of single-platform transactions and championing the mass adoption of digital assets including cryptocurrencies by the global audience and regulatory authorities.

4.2. FINX DeFi - FINSWAP

FINSWAP is a platform that provides farming, staking, and liquidity mining using \$FINX token, which increase the application for our token and provide more values to all \$FINX holders. Initial investors and early adopters will be better placed to gain high returns by farming within the FINX exchange farms and pools in the ecosystem.

Through yield farming, users will be able to earn passive income by depositing their digital assets into a liquidity pool. You can think of these liquidity pools as the centralized finance (CeFi) equivalent of your bank account where you store your money, which your bank then uses to offer loans to others and compensates you with a portion of the earned interest. Yield farmers will be able to lock their crypto assets into a smart contract-based liquidity pool like ETH/USDT. The locked assets are then made available for other users in the same protocol. Users of that particular lending protocol can borrow these tokens for margin trading.

Therefore, yield farmers will serve as the foundation for our DeFi protocols to offer exchange and lending services. Besides, they will also help maintain the liquidity of crypto assets on our decentralized exchanges (DEXs). For their efforts, yield farmers will be able to earn rewards calculated as APY.

In staking users will be able to pledge their crypto-assets as collateral for blockchain networks that use the PoS (Proof of Stake) consensus algorithm. Thus, the higher stakes you hold, the bigger the staking rewards from the network.

On the same note, the FINX community will be able to take part in lending services just like they do within the normal centralized banking system. Any holder of cryptocurrency within the ecosystem will be able to use their present amount as collateral in order to get access to the lending services, thus enabling them to properly harness every opportunity available.

The core of our DeFi project is liquidity mining which primarily focuses on providing liquidity to the DeFi protocol. In this investment process, participants will provide their crypto-assets (trading pairs like ETH/USDT) into the liquidity pool of DeFi protocols for crypto trading (not for crypto lending and borrowing). In exchange for the trading pair, liquidity mining protocol will provide users with a Liquidity Provider Token (LP) which is needed for the final redeem.

Most importantly, FINSWAP staking aims to provide the highest APY for stable coin staking in the whole DeFi market, which has a return of 23% and above.

4.3. FINX dApp

FINX will also launch our own decentralized application (dAPP) in both IOS & Playstore as an alternative to our initial wallet extension. Both of these wallets (extension & dApp) are linked, with an alternative for users to access their account easily on their mobile.

The FINX dApp comes in handy to any user across the globe to transact in digital currencies without restriction whatsoever be it in terms of multiple exchange barriers or central authority restrictions. For instance, individuals in countries where cryptocurrencies are banned like Thailand, Malaysia and Nigeria will still be able to use their fiat to get cryptocurrencies from their decentralized applications.

FINX, as a company that aims to serve the global market, has partnered with various bigwigs in the global finance to ensure that transactions take place easily in the background without direct involvement of the user with the third parties. The company continues to onboard multiple trusted partners like Coinovy that will ensure crypto to fiat conversion and vice versa, take place almost instantly, within minutes, at the same aggregator.

Via the company's roadmap, FINX has outlined a clear way in which it will reach out to various authorities worldwide in popularizing cryptocurrency adoption and market penetration, by educating the masses across various media about digital assets and making the process of acquiring them easy.

The instant crypto to fiat and fiat to crypto functionality that will allow users exchange crypto to any currency ranging from the dollar to the euro, buy tokens, trade and exchange various altcoins and stablecoins. Allowing you to be your own bank in that you can use your wallet on the go at any place without the need to get involved with a third party.

With the FINX dApp, an individual can buy, sell, lend or stake their digital currency. The buy feature enables the user to acquire cryptocurrency using fiat or other cryptocurrencies from either their cards or from other cryptocurrency exchange platforms. The FINX dApp will be linked to the FINX DeFi platform to enable users participate in staking straight within the app, relieving them of the burden of carrying the laptop everywhere. Moreover, the dApp will also have a virtual card that users can use literally anywhere across the globe.

4.4 FINX Global Card

The ultimate objective of FINX is always to solve the lack of digital asset payment methods issue today. With FINX Global Card launched, users can easily spend their crypto whenever & wherever they want, with the ability to keep track of their expenses inside our dAPP!

The FINX Global Card, works in collaboration with the dApp to ensure smooth, easy and convenient transactions from anywhere across the globe. The card will be available in both the virtual and physical version, in order to encourage mass adoption. Moreover, in integrating the traditional payment systems with the digital payment systems, FINX Global will be crucial since it provides the convenience of the already popular credit card module, with no new learning curve for beginners.

Holders of the global card will have access to multiple privileges including:

- ATM withdrawals from anywhere in the world where FINX holders will be able to use their cards to complete various transactions.
- Users will be able to use their crypto as collateral while spending its value at millions of merchants globally, everywhere.

FINX TOKEN UTILITY

To accelerate mass adoption and globalization of FINX, we have a utility token that will be the lead utility in the ecosystem to run the functioning of the platform. Looking closer at the platform benefits, FINX guarantees the absolute lack of middlemen, the lack of access to users' private keys, the lack of KYC/documentation and the direct and instant payments.

\$FINX is the native token of the FINX ecosystem, which is designed to play a major role in the functioning of the ecosystem on FINX, and intended to be used solely as the primary utility on the platform. Therefore, the \$FINX is the sole token to be used as the medium of exchange within the platform as well as providing a convenient and secure mode of payment and settlement between participants who interact within the ecosystem of the FINX platform.

Moreover, \$FINX is also positioned as an achievable economic incentive that will serve as a motivating factor for users to contribute and maintain the ecosystem of the FINX platform, as a result creating a fair decentralized platform where efforts are rewarded appropriately. Being that the incentives in forms of the tokens are rolled out automatically as an appreciation for proof of work, the system will ensure that every member of the community is compensated based on their level of participation in the platform and how they expend their resources, in relation to other members of the community.

Users will need \$FINX to make transactions & paying gas. All services offered within FINX ecosystem would be payable using \$FINX token. Examples include: FINX Wallet Extension, FinSwap & Finx DaPP.

5.1 What are the benefits for \$FINX Crypto holders?

The FINX token will be used as the primary utility in the ecosystem and the holders will accrue the following benefits:

————— Airdrops – holders will be appreciated with occasional airdrops depending on the terms of agreement, that will always be updated across our various social media platforms. To get the airdrops, users will be required to hold \$FINX tokens in their wallet.

————— Higher staking apr/apy – compared to non-holders, FINX crypto holders will be privileged to have higher staking apr/apy. The added advantage to this effect is that the higher the number of FINX crypto one holds, the higher their staking power returns.

————— Whitelisting for future collaborating partnerships – FINX holders will be in the journey train with the company as it expands its wings and gains ground. Therefore, certain members, being those who hold the FINX token, will be eligible for certain collaborative partnerships' benefits.

TOKENOMICS

The FINX Maximum Token Supply is 1 Billion while the FINX Current Market Supply stands at 25 Million. In essence, the economic significance of the FINX ecosystem will derive from the fee income generated from the various products and services that the platforms offers like DeFi.

The FINX platform aims to create a self-sustainable ecosystem where all users are able to spend and earn FINX token incentives, keeping the tokens in circulation within the ecosystem without the need to rely on external facilities. All fee income will be FINX to the Company, and then distributed under various community incentive programs. There is a total of 1 billion \$FINX tokens that will be used within our eco system. Buy backs and burns for FINX token(s) may be required and applicable at times ensuring the token stays a deflationary token

Token Name: FINX

Token Maximum Supply: 1 Billion

Token Current Market Supply: 25 Million

FINX Token Distribution

Distribution	Reserve
FINX TREASURY RESERVE	200,000,000 (20%)
TEAM	100,000,000 (10%) 60 months linear release
MARKETING & AIRDROP	150,000,000 (15%)
ECOSYSTEM	350,000,000 (35%)
SEED ROUND FUNDRAISING	30,000,000 (3%) 24 months linear release
PRIVATE INVESTOR	40,000,000 (4%) 3 months linear release
PUBLIC SALE	80,000,000 (8%) 3-6 months linear release
STRATEGIC FUNDRAISING	50,000,000 (5%)

FINX Roadmap

This roadmap gives a one-year guideline in which stakeholders can anticipate the development and updates of FINX. FINX's focus this year is to launch new apps and features including wallet extension, Defi, dAPP, and more.

07

Q1 2022 (done)

- Building a Loyal Community of FINX stakeholders and potential partners
- Private testnet of the FINX wallet
- Rebuilding the FINX ecosystem to include new tools

Q2 2022

- Updating the FINX Vision and mission statements, company description and the Whitepaper
- Re-designing the company's website with a new UI/UX design
- Official launch of the FINX wallet extension
- Launching of the FinSwap Platform
- \$FINX token public sale
- Listing on major DEX
- FINX dAPP development & private testnet

Q3 2022

- Beta launch of the FINX dApp wallet
- Integrating the FINX dApp with the staking feature
- Forming new strategic partnerships
- Listing on major exchanges

Q4 2022

- Official launch of the FINX dApps for IOS and Android platforms
- Introducing the referral programs for the FINX dApps
- Main Launch of FINX Global Card
- Update 2.0 - rolling out of full features of the FINX dApp , including lending and LP pool
- Intensifying daily task and rewards on dApp
- Development of the dApp NFT marketplace

Q1 2023

- Initialization of the FINX strategic hyper growth plan
- Full on-chain integrations for the FINX ecosystem
- Beginning of the fixed term staking
- Multi reward pool for FINX holders
- The beta launch of the dApp NFT marketplace

Q2 2023

- Onset of the Interchain security development
- Introducing FINX V2: Future product development
- Official launch of the dAppNFT
- Other Updates on the pipeline

WHAT MAKES FINX STAND OUT?

The discrepancies with crypto payments and adoption is because most exchanges are still not able to provide a truly “crypto to fiat” solution to most of the users. Even with advances in well-established exchanges like Binance and Coinbase, users still have to deal with barriers like KYC verification and other factors to complete transactions. On the flipside, platforms offering fully decentralized services like Metamask still have numerous drawbacks like limited chains supported and the inability to exchange to fiat from the same platform.

Big exchanges are only able to support C2F for countries that accept crypto, but for countries like Thailand and Malaysia that ban crypto, users there will not be able to enjoy this C2F feature. And this is what makes FINX unique.

FINX enters the market with a revolutionary strategy that will change the face of digital assets and crypto transactions globally, completely. As we continue to onboard strategic partners and authorities across the board, we will enable anybody, anywhere to be able to hold digital assets, transact with cryptocurrencies fast and conveniently than before.

FINX wallet aims to be the first digital asset payment provider that covers all crypto users, regardless of the country support for crypto as legal tender.

How does FINX achieve this, you ask? This can be achieved by integrating with traditional payment provider such as Visa and MasterCard to create our own version of "card". This crypto card can then be used globally as long as the merchants accept Visa/Mastercard.

This is why FINX will be the bridge for traditional finance and crypto, which could lead to mass adoption in the future once successfully integrated.

4.2. FINX DeFi - FINSWAP

Crypto to Fiat Feature:

User A from Thailand doesn't have any proper way to turn their crypto to fiat, the use and holding of crypto is outlawed in the country. Whenever he wants to exchange for fiat, P2P is his only way, but there is an issue. It's either the P2P exchange rate is poor, or he is a potential victim to fraudsters who prey on innocent individuals to scam them from the P2P exchange platforms.

This is where FINX wallet comes to the rescue. User A just has to download the FINX wallet dApp, and swap his coins into stable and store in the "funding" account. Then, he can either request for a virtual or physical card.

Once the card is ready, user A can then easily spend using our C2F function on any shops that accept Visa/MasterCard, directly at the best offered currency rate!

This way, user A gets the privilege and convenience of not only shopping not only spending anywhere globally but also gets to save time that would have otherwise been wasted on exchanging crypto to fiat via peer-to-peer platforms

The Lending Feature:

Aside from the Crypto to Fiat feature that we greatly promote, our FINX wallet also has other features including Lending. Here's how:

A FINX member, say User A, holds 1 bitcoin in their wallet and would like to buy another Bitcoin to take advantage of a presenting pump opportunity, but does not have the liquidity to do so. By using the FINX lending feature, the user will be able to use the initial bitcoin in the wallet as collateral to acquire bitcoin at 80% of the initial bitcoin's value.

This is all possible with FINX dAPP.

The Farming and Staking Features:

A FINX member Mr. Y holds 1000 \$FINX in his wallet. To ensure maximum utility of his tokens, Mr. Y can participate in :

Farming – Mr. Y can use their \$FINX token to farm in a LP pool and stand a chance to earn a high APY in return. Participating in farming helps grow the FINX ecosystem while ensuring returns for participants.

Staking : Mr. Y can stake their \$FINX token against other altcoins for certain gains within a certain period of time. By providing multiple staking options in the wallet, users can earn passive income easily simply by staking it rather than leaving it idle, which happen to most of the altcoins out there.

FINX TEAM AND PARTNERS

The FINX Global team constitutes of professionals & industry leaders from across a wide range of disciplines to ensure the successful execution of FINX's projects globally. At core we are a team includes founders and members with considerable experience in various fields collaborating with top tier global financial institutions with the same goal of enabling crypto for mass adoption and audience.

9.1

The Team



1. Henry Chai | Chief Executive Officer

Henry started his career as a software engineer in payment systems before embarking on to blockchain technology. A versatile, young and knowledgeable tech guy who has gained considerable exposure in payment gateway and DevOps. Henry has attended blockchain training in China and is currently developing FINX blockchain and back-end structure.



2. Vince | Chief Technology Officer

Vince developed his career as an application engineer in card management systems before embarking into blockchain technology. Vince has over 4 years of experience in the financial services and banking industry. Vince joined FINX in 2019 and is currently managing FINX blockchain and IT infrastructure. Vince is a multi talented, genetic and knowledgeable tech guy who has gained exposure in banking and card systems

9.2

FINX Investors and Partners



1. Coinovy

COINOVY is a digital finances app, with digital assets that combine an unlimited number of wallets to send, receive, exchange, earn and borrow (All-In-One Wallet System). There are 4 pillars of strength which are the technology, exchangeability, wallet solution, and last but not least, crypto to fiat. And to further enhance user experience, Coinovy will be providing a Debit Card powered by Visa for ease of transactions & liquidity, ensuring the utmost security by partnering with BitGo and further, to assist small companies with the function of Token to Crypto.



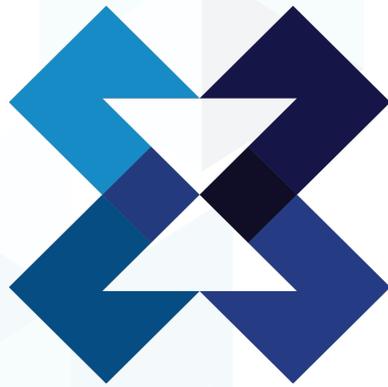
2. BigOne

BigONE is a global cryptocurrency exchange that provides a platform for trading various cryptocurrencies. It was founded in 2017 and registered in the Netherlands. The group operates in Russia, Brazil, Vietnam, Seychelles, Singapore, Japan, and Indonesia, providing marketing, investment, and blockchain technology research & development. BigONE's mission is to provide all citizens in the Digital Age with the most secure and convenient trading and trusteeship services.



3. Biconomy

Biconomy is a cryptocurrency exchange platform that provides global cryptocurrency trading services for a number of digital assets.



<https://finx.global/>