

# the p2p finance platform on the blockchain.

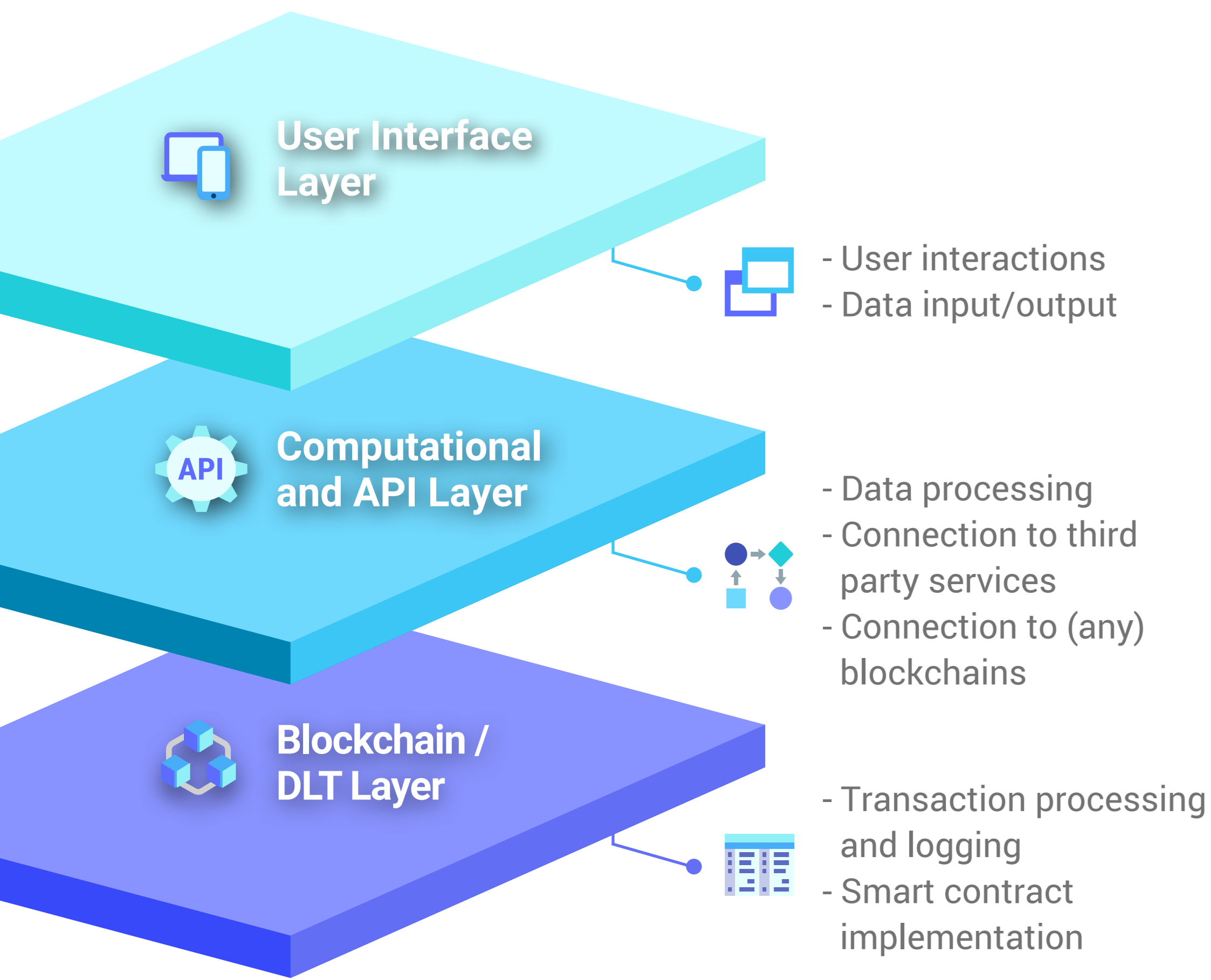
connecting crypto with the analog world.

Global business relations are common practice. However, when it comes to paperwork and payment, there is still plenty of room for improvement. With finbc, **international invoicing** and **payments** become easier than ever. Send invoices to your customers around the world right out of the ERP system enabling them to pay with just one click. No matter whether **regular or crypto currency**. And don't worry about compatibility – we take care that your invoice will have the right format.








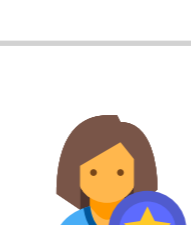
ONE place for financial services.

Today every service has its own portal where companies need to register and fill out loads of forms again and again. finbc brings financial services to ONE single place. Besides e-invoicing and payment, an **AI powered liquidity management** tool forecasts potential gaps. And our **on-demand factoring** or **invoice financing** provides fast and easy cash. Take advantage of interlinked services such as **letter of credit, dunning, debt-collection** and use finbc's **member rating system** for more information about your potential partners.

## technology.



## benefits.

 Any-Currency-Payments	 Letter of Credit
 E-Invoicing	 Dunning & Debt-Collection
 Factoring	 Third-Party-Services
 Liquidity Planning	 IDs & Ratings for Trust

## corporates for corporates.

Finbc is a b2b platform. Corporates can not only act as customers but also dock on via API and integrate their service offerings into a joint service portfolio while benefitting from the platform architecture. Thus, the number of services will grow constantly. Furthermore, all finbc members can become an investor by allocating liquidity to other members.

Our matchmaking connects supply and demand. Fast and easy. No intermediaries. No rigid framework contracts which are typically used by banks or factors. Providing cash directly from company to company enables flexible factoring at a fair price for both sides. Sellers can invest their new liquidity and investors utilize profitably their working capital. A real Win-Win situation.

## the FBC token.

The finbc Coins (FBC) are tokenized securities which enable investors to fund the new way of international b2b payments and financing services. As token holder you

- can benefit by participating in the distribution of profits
- are entitled to offer your own services on our platform
- obtain exclusive services

Contrary to utility tokens, an emission of a security token is subject to strict supervision which we voluntarily undergo. By issuing a dedicated prospect following the German authority (BaFin) we are implementing the highest standards and pursue utmost transparency to investors and users.

## token sale details.

- 40 million FBC (= ERC-20 Tokens)
- Funding goal: 25 million €
- Tokens can be bought with the following currencies



- KYC process will be mandatory
- Unsold tokens will be burned after STO
- Minimum purchase amount: 1000 Tokens



### Phase 1: Private Offering

The private offering phase will grant early stage investors a higher bonus on the tokens. The level depends on the time and the amount of the investment. Lockup period for tokens from this phase will be 270 days.

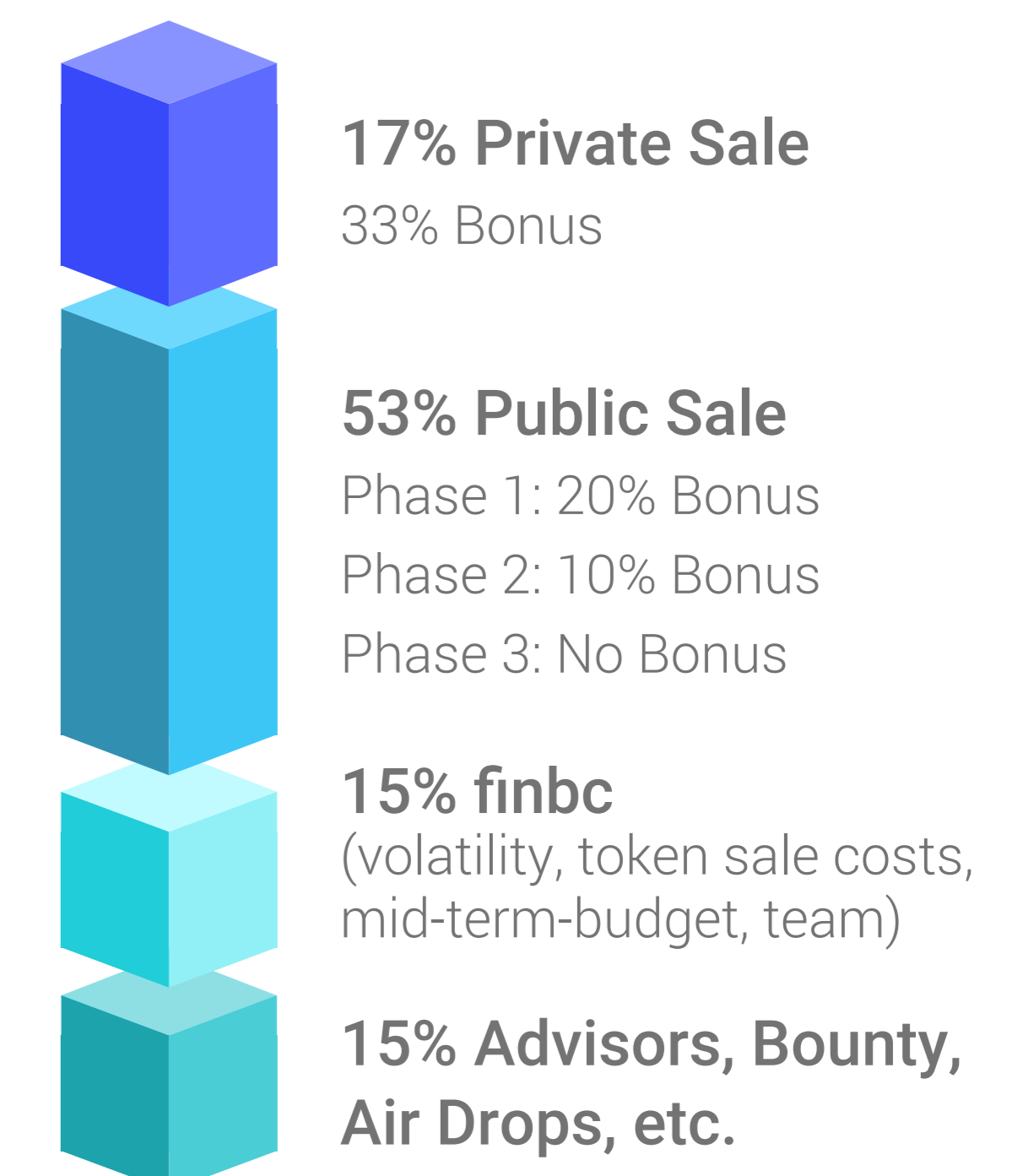
### Phase 2: Public Offering

The public offering phase will contain three contingents of differently bonified tokens depending on purchasing time. Respective announcements will be made on the webpage and dedicated communication channels.

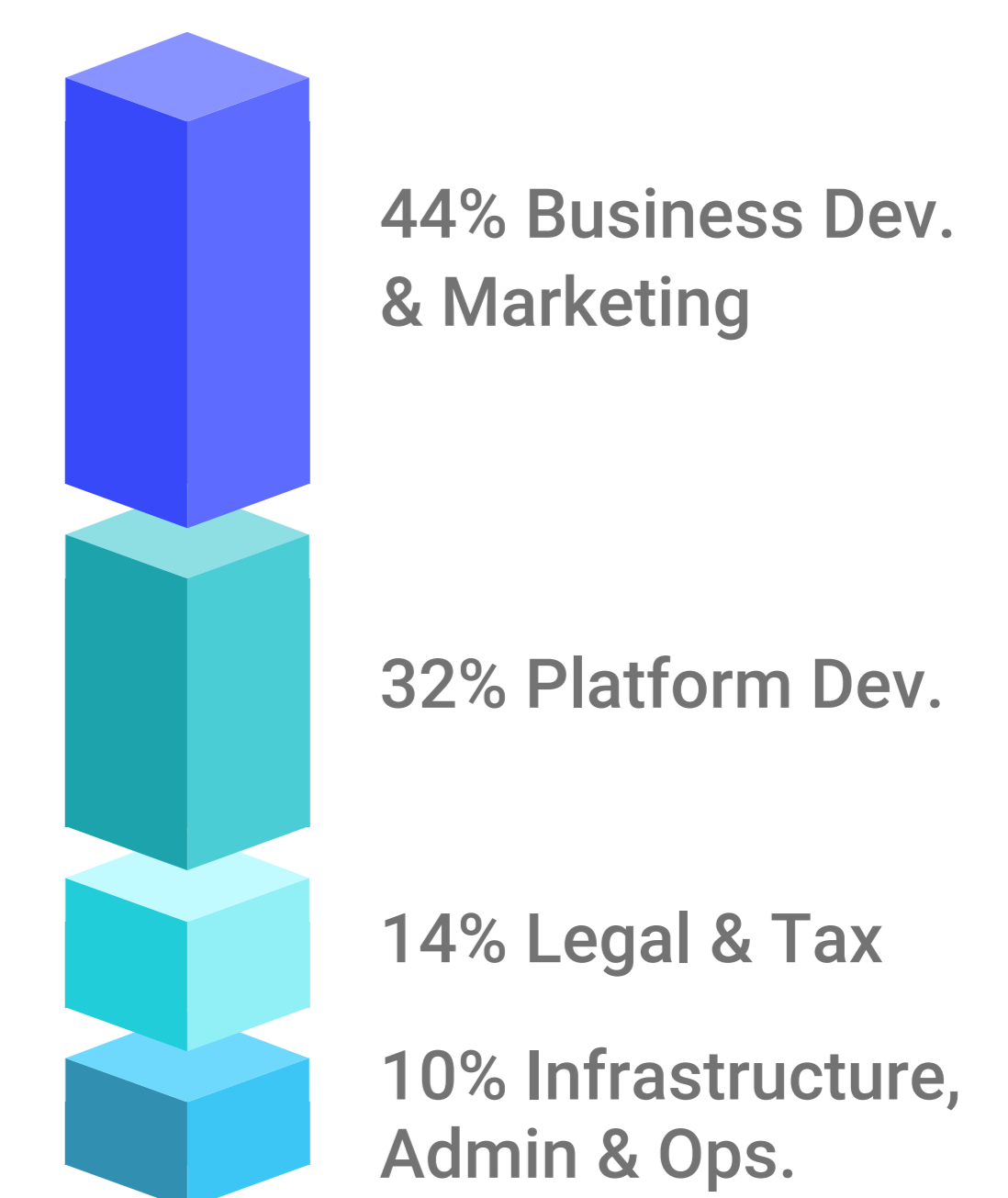
## core team & advisors.

-  **Stefan Grimm (CEO)**  
18+ years experience  
Founder - [LinkedIn](#)
-  **Andreas Scheifele (CMO)**  
12+ years experience  
Founder - [LinkedIn](#)
-  **Tobias Pitz (COO/CFO)**  
12+ years experience  
Founder - [LinkedIn](#)
-  **Torsten Stein (CTO)**  
18+ years experience  
Founder
-  **Henri de Jong**  
Quantoz board member &  
Head of business development
-  **Michael Rundshagen**  
VP at Cognizant Technology Solutions;  
leads consulting business in DE, AT and CH.
-  **Prof. Dr. Philipp Sandner**  
Head of the Frankfurt School  
Blockchain Center
-  **Georg Strich**  
Principal at Investors Marketing AG and  
former CMO of GE Capital Germany
-  **Prof. Dr. Nils Urbach**  
Professor at University of Bayreuth and  
co-founder of the Fraunhofer Blockchain Lab

## token distribution.



## funding allocation.



## roadmap, partners & network.

