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# ***NanoByte (NBT)***

**Whitepaper v2.0**

Reimagining crypto with NBT

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## Disclaimer

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The information documented in this whitepaper is for informational purposes and does not imply any elements of a contractual agreement. This whitepaper is designed to present relevant information for NanoByte (NBT).

NBT is a speculative product which involves a high degree of uncertainty. This marketing document is not legally binding and should not be deemed to include any form of investment advice, or recommendations to purchase or sell any investments.

This document includes projections and forward-looking statements, which inherently involve unknown risks and uncertainties. Actual events may differ materially to those outlined in this whitepaper, and no reliance should be placed on these statements or projections.

# Foreword

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Our journey started with a simple notion: how to build a crypto project that will revolutionize the finance industry? Our answer to this question is simple: Zag when everybody zigs. Build a crypto product that has real life applications.

## Crypto was trendy, but we had a different dream product back then

The foundation of the community building for NBT was laid during the peak of the crypto bull market in the year 2021. During this initial phase, we envisioned for our community in acquiring the exposure to asset classes beyond crypto. It is most certain that crypto is the future, nevertheless, the same can be speculated regarding AI, renewable energy, genomics, and others.

In actualizing our vision, we introduced Nanovest to the community. Nanovest is a platform offering crypto, stocks, commodities, and funds from as low as 0.3 dollars, with NBT as its native currency. The ambition in diverging our path to distinguish our innovations from the trends allows us to stand stronger in the current bear market situation. By delivering the option of choosing from multiple asset classes results in a more sustainable business than those relying solely on crypto. This directly benefits the NBT community as platform revenue is funneled to NBT.

## Shaping future of money together

The whitepaper 2.0 is assembled with the same approach, but with a much bigger dream. Our ambition is to expand our ideas and underline the goal of shaping the future of money together, with NBT as a native currency.

Shaping the future of money begins with the understanding of how small the crypto market is. At present, global crypto market capitalization is slightly below 1T USD, or half of market capitalization of Apple.

The above statement may raise further difficulties in grasping the initial notion regarding the size of the crypto market. How can a single company be bigger than the entire market capitalization of crypto, that is believed to empower the future of money?

In shaping the future of money, we are determined to not limit our perception to only looking at the development of the crypto industry. This whitepaper will outline how NBT plans to contribute to shaping the future of money.

Lastly, our journey is still far from over. We are truly thankful of the support we have received so far, and we continue to rely on your supports going forward to shape the future of money, together.

With warm regards,  
NBT team

# Chapter 1

## Shaping future of currency with NBT

NanoByte Token (NBT) was initiated in June 2022 with an ambitious vision of driving the adoption of crypto and making crypto adaptation mainstream and legitimate. Since then, we have spent countless hours making said ambition come into fruition. However, we are still far from achieving our ambition. In order to make things happen, we need to first understand the existing limitation of money and cryptocurrency in general.

### 1.1 History of Money

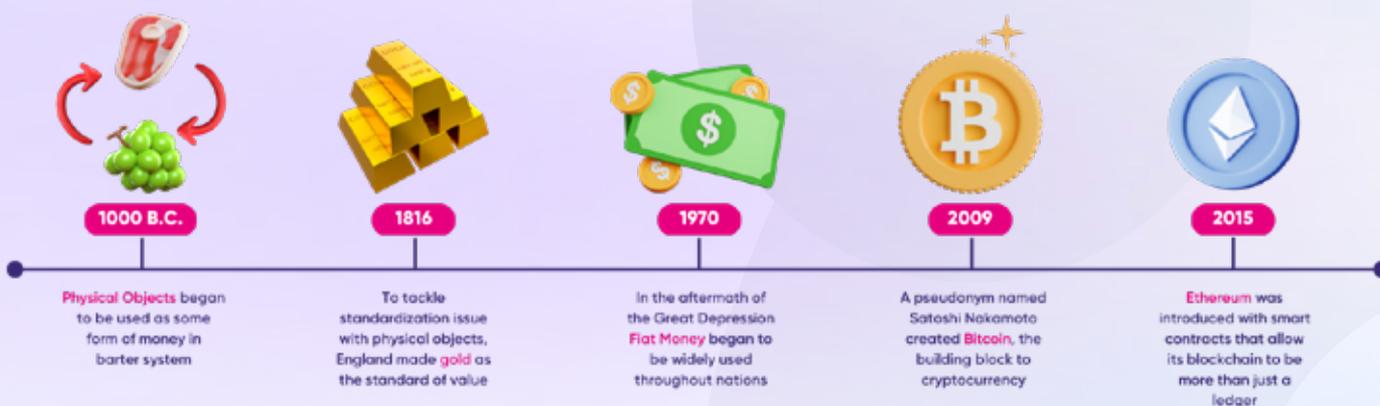


Figure 1.1 History of money

Money is defined as a medium of exchange that materializes in a number of forms. A layman would associate the tangible form of money to be in the form of coins, dollars, banks, and credit cards. Everyone already has a predetermined idea about money: the conventional form of exchange utilized in everyday-life transactions. However, the early use of money did not come in the forms that we know of in the present day. In fact, transactions were carried out through the exchange of physical objects based on the needs of the involved parties, better known as barter. Key features of money throughout history can be seen in Figure 1.2.



Money	Physical Objects	Gold	Fiat Money	Bitcoin	Ethereum
Features	Has value	Has value	Has value	Has value	Has value
		Limited supply	Limited supply	Limited supply	Limited supply
		Standardized	Standardized	Standardized	Standardized
		Durable	Durable	Durable	Durable
			Divisible	Divisible	Divisible
			Portable	Portable	Portable
			Ease-of-storage	Ease-of-storage	Ease-of-storage
			Ease-of-exchange	Ease-of-exchange	Ease-of-exchange
			Record keeping	Record keeping	Record keeping
			Rewards	Rewards	Rewards
			Fast	Fast	Fast
			Fit for digital	Fit for digital	Fit for digital
				Anonymity	Anonymity
				Immutability	Immutability
					Smart contracts

Figure 1.2 Features of money throughout iterations

### 1.1.1 Physical Objects

The history of using physical objects for barter can be traced back as far as 1000 BC. Barter is a system of exchange where parties involved in a transaction would exchange a physical object for another object. The concept proves the ability of two individuals with the possession of objects the other desires, to conduct business through exchanging the respective items. This practice can be recognized to have been carried over from plants and animals that have conducted barter for millions of years in symbiotic relationships. This system however had one considerable flaw: the fact that it lacked in standardization, creating difficulties in reaching into an agreement during a transaction.

### 1.1.2 Gold

Due to the lack of standardization of the exchange of physical goods, people started searching for an alternative means of payment that could tackle the aforementioned issue. As societies developed, precious metals, such as silver and gold, began to be utilized as a form of money. In addition to eliminating the issue of the lack of standardization, precious metals were chosen due to their nature of being relatively scarce, acquiring their high value.

Silver and gold as payments were used for exchange in their natural form or through the small coins that were created for smaller transactions. Upon learning how effective precious metals are as money, nations began implementing the gold standard: a monetary system in which the value of a country's currency is based on a fixed amount of gold. In the late 19th century, the United Kingdom spearheaded the adoption of the gold standard. The adoption however lasted only until the early 20th century, when World War I and the Great Depression ensued to the collapse of the system.

### 1.1.3 Fiat Money

As mentioned earlier, the impact of World War I and the Great Depression had a significant impact that resulted in the gold standard turmoil. Countries faced difficulties in maintaining the value of their currencies under the gold standard. Governments began to print more money to help boost the economy during the Great Depression. It was believed that the economic crises could be overcome through the massive production of supply in money, which may lead to the increase in both employment and production. The action taken led to increased money supply without increasing gold reserves, resulting in the gold standard complete abandonment by the 1970s.

Fiat money began to be widely used after the gold standard was neglected, when the governments began to print more money to stimulate the economy and to boost the value of their currencies. In essence, fiat money is an iteration of money not backed by physical commodities issued by the government. The first adoption of fiat money can be traced back to ancient China and Rome, however it was only after the abandonment of the gold standard that fiat money gained its massive adaptation status.

With the advancement of time and technology, fiat money has become an integrated element of our lives, which has evolved in various forms. What was once synonymous with physical paper has now become more digitized. The transition was made possible through the development in technology and its adaptation. The shift enabled individuals to execute transactions using their smartphones or other mobile devices at the ease of not leaving their home. This form of money also increased the reach of transactions to places with low banking coverage. From the government perspective, moving towards a digital economy will reduce illegal activities such as money laundering and tax evasion, since monitoring can now be done more effectively.

### 1.1.4 Bitcoin

While fiat currency has been working tremendously, there have been many groups of people who believe that they can introduce a system superior to conventional money. Some have tried and while most have failed, but one name prevailed, Satoshi Nakamoto. While the identity of Satoshi Nakamoto has remained unknown up to the present day, Satoshi gave birth to the building block of what crypto is today, Bitcoin.

The first paper on Bitcoin titled Bitcoin: A Peer-to-Peer Electronic Cash System was released by Satoshi on 31 October 2008. The idea behind Bitcoin was simple, to create an alternative of money that is not controlled by any government or institution, a currency powered by computer, internet, and cryptography discipline. To ensure Bitcoin could achieve its initial ideas, Satoshi developed blockchain technology, a decentralized public ledger that records all Bitcoin transactions.

Bitcoin can be considered as decentralized digital gold since both have limited supply and can be used as a store of value. In fact, the way Bitcoin can be obtained emulates gold production digitally. Just like how gold is mined and extracted from the ground, Bitcoin is digitally mined by computational resources through solving math problems. On top of the similarities both currencies share, Bitcoin has additional features consisting of the ease of usage in global transactions and the possibility of dividing its value into smaller precise denominations.

### 1.1.5 Ethereum

Through a side-by-side comparison with the conventional system of exchange, Bitcoin can be referred to as an approximate equivalent to "digital gold", while Ethereum as "digital money". After Bitcoin had gained more traction, developers realized that blockchain technology has the potential to be used more than just to record transactions. This led to the creation of Ethereum in 2013 by Vitalik Buterin. Ethereum is considered as "digital money" due to the higher functionality it offers compared to Bitcoin, similar to a comparison of the functionality between gold and fiat money.

In this new blockchain platform, developers are allowed to create smart contracts, a self-executing contract stored in the blockchain that will execute automatically once the predetermined terms and conditions are met. Ethereum also enables developers to build and run decentralized applications (dapps) on top of its blockchain. There are numerous use cases to Ethereum blockchain such as decentralized finance, gaming, supply chain management, and many more. Creation of non-fungible tokens (NFTs) to represent an ownership to digital assets is also possible in Ethereum.

## 1.2 State of cryptocurrency

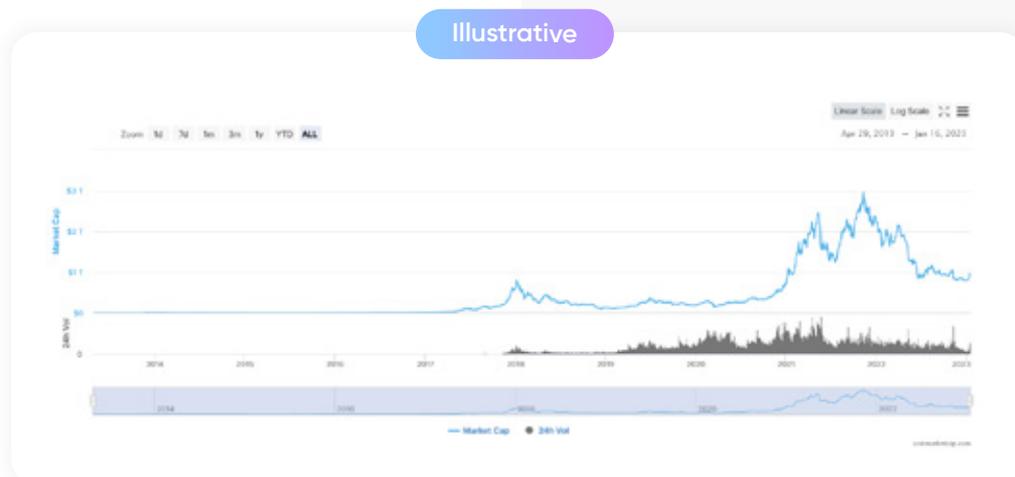


Figure 1.3 Cryptocurrency market capitalization growth

In 2009 during the early days of cryptocurrency, the market capitalization of the cryptocurrency market was relatively small and driven primarily by Bitcoin. Following a surge in the investment of cryptocurrency and with an increasing number of currencies created, the market cap began to show tremendous growth.

The cryptocurrency market cap hit its \$1 billion mark in 2011, only 2 years after its inception. Five years later in 2017, it managed to reach an all-time-high market cap of almost \$800 billion, a result of the rising interest in cryptocurrency, primarily Bitcoin and Ethereum. While the market cap dropped to \$300 billion not long after reaching its all-time-high in 2017, it was more than enough to demonstrate the growth of people's confidence in the currency.

After staying in the \$300 billion range for several years, cryptocurrency market cap grew rapidly during 2021, eventually reaching the \$3 trillion mark in November 2021. During this time, institutions are more involved in cryptocurrency growth as they realized the noise cryptocurrency had been making. Currently, we have cooled back down to a \$800 billion market cap. Overall economic conditions, regulatory uncertainties, and a few bad actors that were responsible for the collapse of trusted cryptocurrency institutions are the few things that can be attributed to the current cryptocurrency market conditions.

While the recent events in the cryptocurrency world may seem discouraging to most people, we believe that cryptocurrency will be integrated and will become an essential part in the future of money. In the bigger picture, the current market cap has reached a new height, sitting at what had previously been considered as the ceiling to the market cap, signifying an increase in enthusiasm during cryptocurrency's downtime.

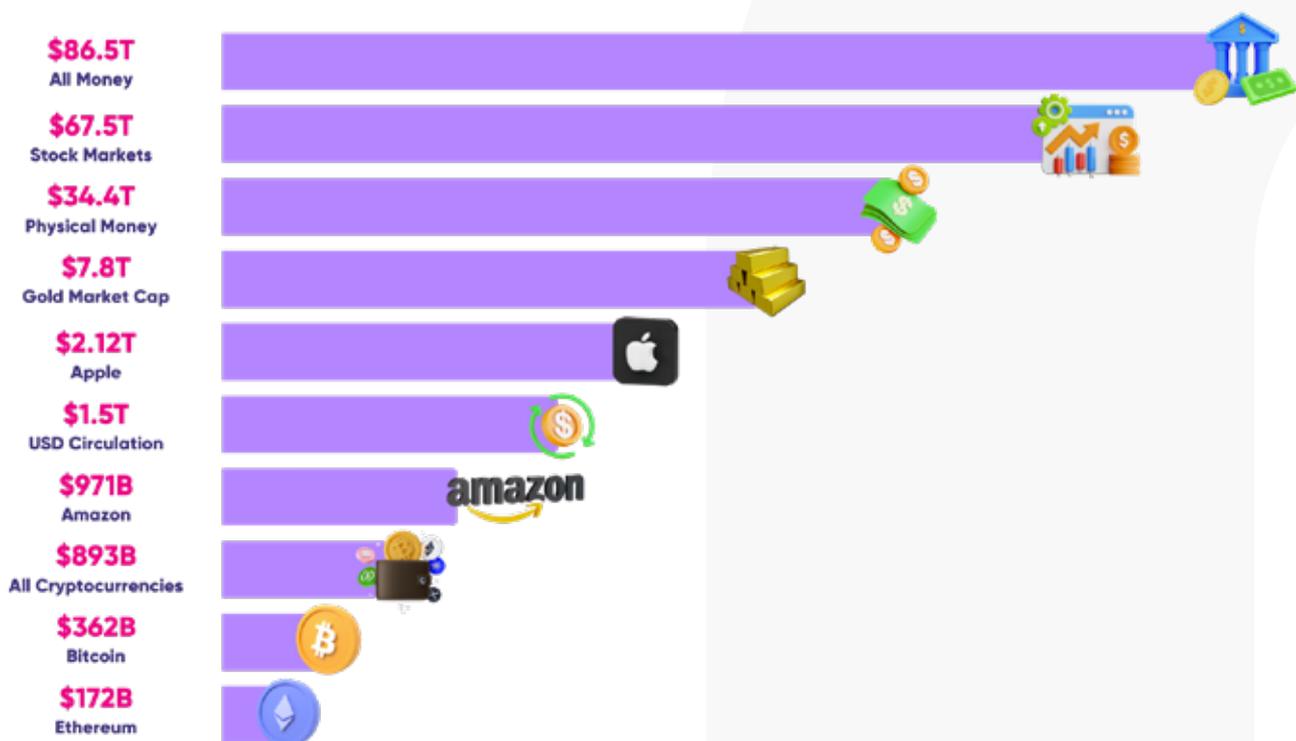


Figure 1.4 Cryptocurrency market capitalization comparison

In the universe of market capitalization, it can be seen from the illustration above that cryptocurrency is still in its early phase. In the present day, the value of physical money is worth up to 38x more than the entirety of the circulating cryptocurrencies, signifying the potential that cryptocurrency can reach. Few factors below can contribute to further growth of crypto currency.

- A rapid onboarding from physical money to digital money has been continuous for decades.
- Technology is increasingly accessible, which will result in a parallel increase in accessibility to cryptocurrency.
- Regulators' effort in legitimizing cryptocurrency, creating CBDC in its progress.
- Companies are progressively more interested in exploring ways to onboard cryptocurrency into their current operations.

### 1.3 Our thesis on the future of currency

From the many forms of money that we have covered above, one conclusion can be drawn: no matter how implausible the idea of the next iteration of money is, money will eventually evolve. At the same time, the existence of cryptocurrency should be acknowledged, and its growth should be anticipated. The question then becomes: will there be a single form of currency that will dominate the world in the future?

In general, it can be said that the world is becoming more multipolar. A multipolar world refers to the distribution of power in which more than two nation-states have distinct influences in the world. USA and China emerge as two "superpowers" from an economic point of view, yet Russia is still very influential politically, and smaller nation states become more influential at world stage. Multipolarity first affected the political sphere, but it also affected nations' perception on money and currency.

If we look at cryptocurrency specifically, it is evident that different nations have very different approach on the matter. Some nations support it avidly, such as El Salvador. Others despise it, while some still take cautious approach and take a more neutral stance. In the world that is increasingly multipolar, we believe that the direction of money will move towards a multipolar future, where no single form of money will dominate the market.

We believe that different form of currency will still exist and the collaboration between fiat and cryptocurrency will become even more prevalent in the future.

First, government-issued 'fiat' currency will still dominate transaction in real world application, with a much higher efficiency. We have seen multiple countries doing experiments on government-issued money and will continue to see more of this in the future. For example, Singapore is currently doing Project Orchid, a multi-year, multi-phase exploratory project examining the various design and technical aspects pertinent to a retail CBDC system for Singapore, from its functionalities to its interaction with existing payment infrastructures.

Second, decentralized currency will power through digital application and metaverse. Metaverse economy is expected to generate up to \$5 trillion in value by 2030. More than \$120 billion has flowed into the metaverse space by 2022—more than double the \$57 billion of 2021. We expect that decentralized currency will continue its adoption in metaverse economy. In the past few years, we have seen layer-1 protocol such as Ethereum gain massive adoption in metaverse. With continuous growth in layer-2, we speculate that decentralized currency will continue to power through digital application and metaverse.

Third and arguably the most important, the rising importance of multiversal money. We project for the future of money to possess enhanced qualities of both fiat money and cryptocurrency. A form of money in which transactions are verified and records are maintained by a blockchain, thus transparent, immutable, and scalable, yet still respects regulatory framework in different regions, making it widely accepted in both digital and offline transactions. We would like to call it multiversal currency. Key feature of different form of money in the future can be seen in Figure 1.5

 <b>Government-back 'fiat' currency</b>	 <b>Decentralized currency</b>	 <b>Multiversal currency</b>
Powering nation states	Powering digital and metaverse world	Powering metaverse and real world application
Mostly used in real world	Mostly used in digital and metaverse	Seamless fiat-to-crypto
Verified by centralized entity	Verified by blockchain	Verified by blockchain
Potentially use blockchain for some applications	Powered by smart contract	Compatible to different regulatory framework

Figure 1.5 Different form of currency in future world

### 1.4 NBT as multiversal currency

We have long developed NBT with a vision of multiversal currency in mind. NBT was initiated in June 2022 with an ambitious vision of driving the adoption of crypto and making crypto adaptation mainstream and legitimate.

We realize that bridging NanoByte with the conventional currency system is required to accelerate the primary objective of mainstream adaptation of crypto. The significance of conventional currency system is proven through the test of time, requiring the assimilation of crypto to the existing system for its adoption to the general use. This effort is created through aligning crypto with fiat products, including e-money, credit cards, insurance, and other investments.

Unlike most cryptocurrency that aims to power mostly digital adoption and metaverse, NBT is

designed to accommodate the ever-changing climate and condition, where its applications can be extended into both offline and digital goods, while maintaining sufficient level of regulatory requirements to be used in said scenarios.

To achieve such an objective, innovations and prospects of Nanovest will cover both custodial and non-custodial products. Custodial product offerings will focus on real world application, where partnerships with legacy companies and governments will be imperative in providing real world use cases. Our non-custodial product offerings will allow our users to explore the unlimited possibilities of the digital world, from navigating through decentralized apps to acquiring digital assets.

## Chapter 2

### NBT 1.0: Pilot of multiversal currency

Ever since NanoByte's initial inception, a substantial amount of progress is observed in the crypto realm. During the first ten months of NanoByte's launch into the market, a development in the history of crypto had unfolded with its biggest bull market – one that granted crypto its long deserved worldwide recognition. In the following months, Terra-Luna collapsed by May 2022, catalyzing the beginning of the bear market.

In retrospect, it can be said that NanoByte was launched at the perfect moment. We believe that the events subsequent to our launch had set up a condition for NanoByte in becoming more mature at a much faster rate. The bull market paved the way for us to introduce our crypto ecosystem to a wider audience. This allowed us to focus on building our product and in acquiring the momentum in the preparation for the next bull market.

#### 2.1 Adoption

We have piloted NBT in our home market, Indonesia. It is the largest archipelagic state in the world with a population of 270 million. Indonesia has seen rapid growth in financial inclusion alongside accelerating adoption of digital financial services in the past five years. In fact, one of the biggest driving factors behind NanoByte development is to tap the significant and expanding potentials of these markets.

In 2022, one of our primary efforts was in the adoption of NanoByte. Within a short timeframe, we have managed to attain a number of targeted milestones, as demonstrated in the figure below. With the rapid growth of NanoByte, we are confident in realizing our objectives and in delivering innovations in the upcoming years.



Figure 2.1 Adoption of NBT

## 2.2 Use Cases

It is evident that our paramount target is in paving the way for the mainstreaming of crypto. A state where crypto is adapted on mainstream scale would not be achieved without proper use cases. Hence, it is our understanding that in providing use cases that benefit our users will be our continuous objective. During Pilot, we mainly set our focus in building our ecosystem in Indonesia. With the focus of bridging the fiat and crypto world, below are initiatives we have launched to support the NBT ecosystem.

### 2.2.1 Nanovest



Figure 2.2 User interface of Nanovest

The initial realization of our vision is through Nanovest, an investment app that provides the function where users can fractionally invest in Crypto and Global Stocks with a minimum investment of 0.3 dollars. Nanovest equips the fundamentals to fulfill one's financial freedom journey, with low barrier to entry and a variety of asset classes. Within a brief period of almost two years since its launch, Nanovest has managed to onboard one million users (actual KYC number: 746k users) and has executed an approximate of 60 million in transaction. The increasing recognition of the app is predominantly amplified through the power of community. A more concentrated focus is placed on the effort of maximizing our users' benefit over our marketing strategy – we believe that great products will always touch the hearts of many.

NBT operates as the native token in Nanovest. With the possession of NBT, users are able to utilize it as the engine in driving their experience through Nanovest in obtaining rewards and maximizing its potentials. Users are able to enjoy special features and benefits provided within the app, as illustrated in the figure below.

Features	Description
<b>nanobid</b>	NBT can be used to bid hot ticket items selected based on ongoing events and promotions, i.e F1 ticket, BTS exclusive items, and more
<b>Staking</b>	User on Nanovest can buy and stake NBT, earning up to 10% p.a. fixed rate interest, depending on their chosen lock period (up to 720 days). As of December 2022, 50% of NBT held in Nanovest is staked.  On top of staking benefit, the respective user will be rewarded multiplier for Nanovest's campaign (such as Nanorace referral, trading competition, etc) and get special offers (i.e first access to Nano credit card)
<b>nanoplay</b>	NBT holders can participate in exclusive events with chances of winning various rewards
<b>nanodiscount</b>	Discount is granted for NBT holders when trading in Nanovest

Figure 2.3 Benefit of NBT holders in Nanovest

With the evolving trends and rapid exchange of information over time, financial decisions made by our users will also cultivate in a parallel manner. Nanovest will cater to these decisions by providing users with greater freedom in choosing products that suit their investing criteria, as we project to extend our features by adding more asset classes into our product arsenal, including mutual funds, fractionalized bonds, and stocks. An extensive projection of future products of Nanovest is further explained in Chapter 3.

## 2.2.2 Nano Marketplace

Underlining Nanobyte's fundamental vision, we are determined in realizing Nanobyte as a currency that can be used as a medium of exchange, equivalent to the intended usage of traditional fiat currency. Our initial product that kickstarted the journey is the NBT marketplace: a platform that allows and encourages users to utilize NBT as the main form payment in purchasing a variety of conventional items (telco voucher, digital gold, ecommerce voucher, etc) directly, without the involvement of any off-ramp or external services. On the first iteration, users are able to purchase telco vouchers and create payments for electrical bills directly with NBT. Later on, e-commerce vouchers and digital gold can also be purchased directly through the marketplace smart contract.

Over the timeline from its inception in June 2022 to December 2022, it is recorded that over 12 million NBT worth of product had been purchased on the marketplace.

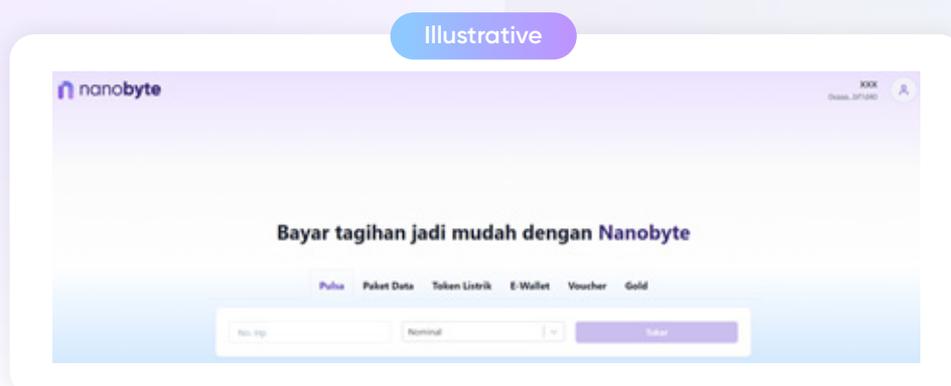


Figure 2.4 Nano Marketplace, our first decentralized offerings

### 2.2.3 Financial Service Bridge

Another initiative to emulate the usage of crypto with other financial services is through creating a focus on a range of products, particularly on insurance and loans such as P2P lending in the initial stage.

The first use case in financial service bridge is the utilization of NBT as a tool for instant loan approval in Danamas, a P2P lending platform. A partnership between Nanovest and Danamas allows users to utilize their NBT in obtaining up to 100 million Rupiah of loan from a licensed financial institution in Indonesia.

An exceptional amount of 2500+ loan applications have been received since we launched the product in April 2022.

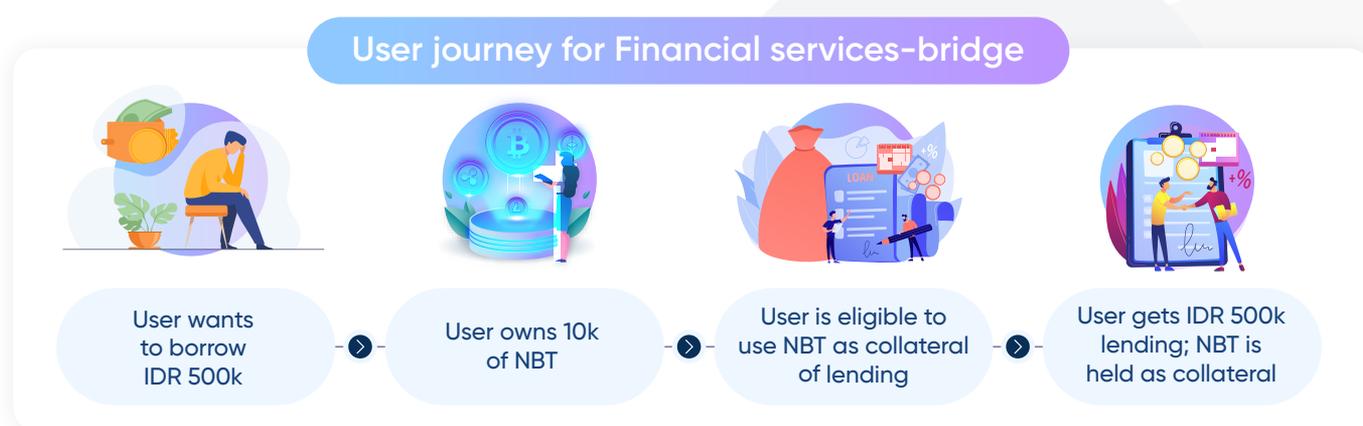


Figure 2.5 User journey to get loan by holding NBT

### 2.2.4 Partnership beyond financial institution

In accordance with our core values in realizing our visions, the aim to maximize users' potentials and enjoyment become an imperative concern. We understand that onboarding and having partnership with strong corporations are essentials in giving users the most lucrative deal possible from a crypto project. A number of benefits that we have offered to our users are as follows.

#### 2.2.4.1 Sinarmas Land Partnership

Through the partnership with Sinarmas, NBT holders are eligible to enjoy discount to purchase real estate in Indonesia (partnership with Sinarmas Land).

For the purchase of house/apartment through Sinarmas Land, NBT holders are eligible in receiving up to Rp 376 million benefit in purchasing a new property unit.

Users need to lock up at least 500,000 NBT for a period of 6 months to be eligible for the program. In addition, the NBT will also be eligible for a 12% p.a. interest rate while locked.



Figure 3.5 Process to secure property deal by holding NBT

#### 2.2.4.2 Nano+

As a token of gratitude to our loyal holders, we are partnering with more than 15 companies to get the best deals for NBT holders. By holding NBT, users are eligible to obtain special rates and discounted prices from our network of partners, ranging from FnB to hotel accommodations.

**nanovest**

## NANO+ Loyalty Member

Be Our Nano+ Partner And Get The Benefits!

**Things you will get**

- Social Media Exposure
- User Conversion
- Message Blast
- Grow User

Partners: FreshBox, Saly, halodoc, BONGYI, herbana, Lejje LEJEL, lemonilo, KEAN, TORCH, THE WESTIN, Yellow Fit Kitchen, BONOLO

Figure 3.7 Nano+ as our loyalty program for NBT holders

### 3.2.4.3 NBT DeFi staking

NBT DeFi staking is created for users who are more familiar and comfortable with decentralized finance (DeFi), where NBT offers DeFi staking with up to 111.47% APR (as of December 2022). While the APR is much higher than the staking on Nanovest, this APR is not fixed and fluctuates depending on the total NBT staked and the NBT emission set. Today, over 100 million NBT has been staked and over 17 million NBT has been claimed by stakers.

Illustrative

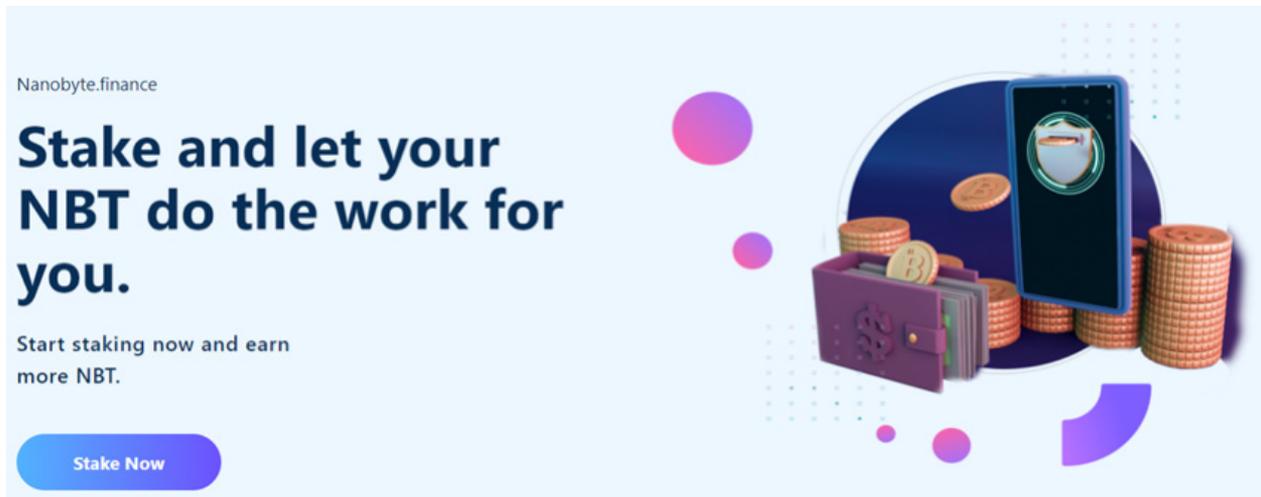


Figure 2.8 NBT DeFi staking on NanoByte.finance

## Chapter 3

### Scaling up multiversal currency with NBT

As discussed in Chapter 1 and Chapter 2, multiversal currency is a form of money in which transactions are verified and records are maintained by a blockchain. Hence, the said currency is transparent, immutable, and scalable, but still respects regulatory framework in different regions, making it widely accepted in both digital and offline transactions.

In order to achieve this multiversal currency dream with NBT, there are three key offerings that are needed to be developed within NBT ecosystem (see Figure 3.1 to visualize our solutions).

- Custodial offerings that comply with legal and regulatory frameworks in different geography, mostly for application in offline transaction (with on-ramp/ off-ramp).
- Non-custodial offerings that embody the spirit of transparency and scalability of blockchain, mostly for application in online transaction (without on-ramp/ off-ramp).
- Stable coin offerings that can be applied for transactions requiring stable value of currency.



Figure 3.1 Building multiversal currency with NBT

### 3.1 Custodial offerings

#### 3.1.1 Nanovest 2.0

Nanovest functions as the entrance gate for users into the crypto and NanoByte ecosystem. Consequently, it is Nanovest's constant objective to fulfill the ever-changing needs of users in an investment platform. We, at NanoByte, believe that everyone has the right to invest, regardless of their backgrounds. It is our aim to create an inclusive app, taking into account the potential limitations and difficulties that may be encountered by users. Efforts have been actualized through the creation of a friendly user interface to ease users in transacting, and through creating an attainable access to start investing for as low as 0.3 dollars, removing any economic barriers in creating investments.

The future Nanovest iteration will be enriching user friendly features through presenting a nuance of social platform into the app. This is in line with the ambition of underlining the value of inclusivity to encourage the onboarding of more first-time investors.

With the growth of emerging trends, the needs and demands of users will constantly evolve influencing decision making and financial capability. More affluent users may require extended options that are more tailored to their financial decision making. Nanovest projects to extend its features to cater these needs through the addition of more asset classes to suit users' investing profile and by having an orderbook for this user segment.

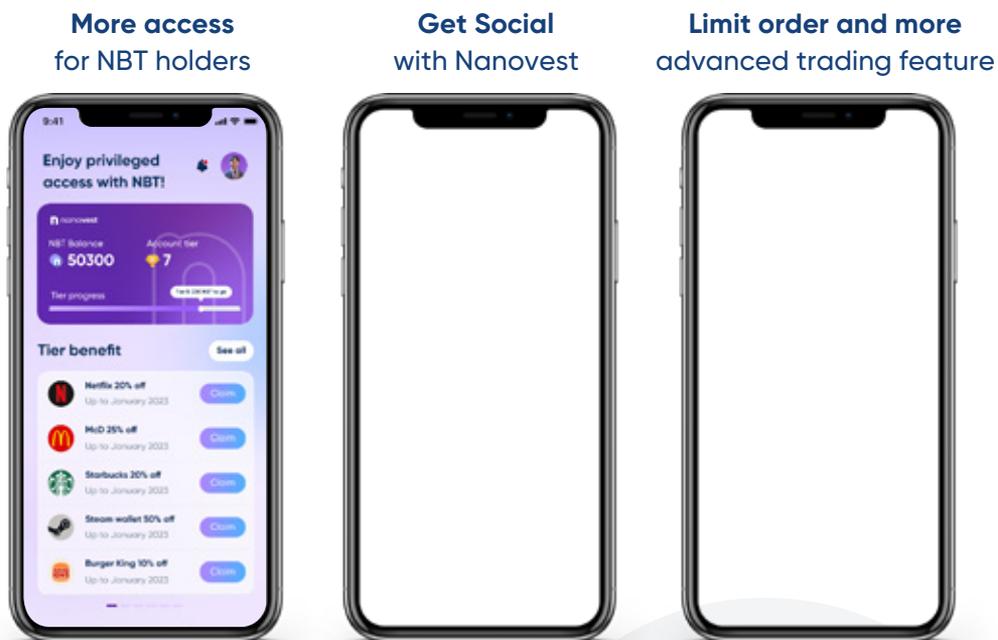


Figure 4.2. Nanovest 2.0 - The most rewarding and social investment platforms

### 3.1.2 Nanocard

With the primary aim of bridging crypto with traditional finance, Nanocard is a crypto-bridge credit card that aims to utilize crypto into daily life. The card will be available in multiple tiers accordingly to the NBT amounts users hold. Upgrading a card tier is possible through adding more NBT hold. In return, the more NBT a user holds, the higher credit card tier they can apply for, and the greater cashback benefits that can be obtained. The crypto-bridge credit card encourages users to incorporate crypto as a preferred system of payment to receive cashback and rewards that are exclusively offered in the form of NBT. All back-end transactions will be undertaken in IDR.

Managing and monitoring the usage of Nanocard credit limit can be easily done through the Nanovest app. Users will be able to submit card application through the Nanovest app, check transaction history, make payment, and adjust credit limit depending on users' needs



Figure 3.3. Nanocard key features

### 3.1.3 Nanopay

The theme of assimilating crypto into our daily transactions is the underlying objective of our innovations. In collaboration with one of the biggest payment gateways in Indonesia, NanoByte aims to further realize crypto payments in Indonesia through its digital payment and money transaction feature: NanoPay. By utilizing NanoPay, users are able to pay for their day-to-day transactions with NanoByte.



Figure 3.4 User journey for using Nanopay

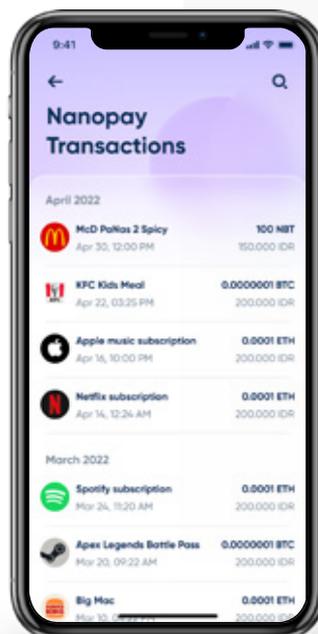
In addition to acquiring new users who are driven by the curiosity of crypto as a form of payment, the additional feature will retain existing users that have been in the ecosystem as NanoPay will help users in transacting on a day-to-day basis. This feature is an eminent addition to the product ecosystem, in creating ease and in homogenizing the two forms of currency.

To help fuel our business, we will have a conversion fee per transaction from crypto to fiat that will be reinvested back to the NBT community.

**Integration with Nanovest for easy payment**



**Pay with crypto bridge at thousands of merchants**



**Easy payment with QR code**



Figure 3.4. Nanopay key features

### 4.1.3 Nanobank

NanoBank functions as a storage of assets for our holders, where users can have a repository to deposit their stable coins, NBT, and other assets. We forecast that non-bank ecosystems will disrupt 25-30% of the financial revenue pool in the coming years. Hence, we believe that the future climate may provide an opportunity for NanoBank to tap in.

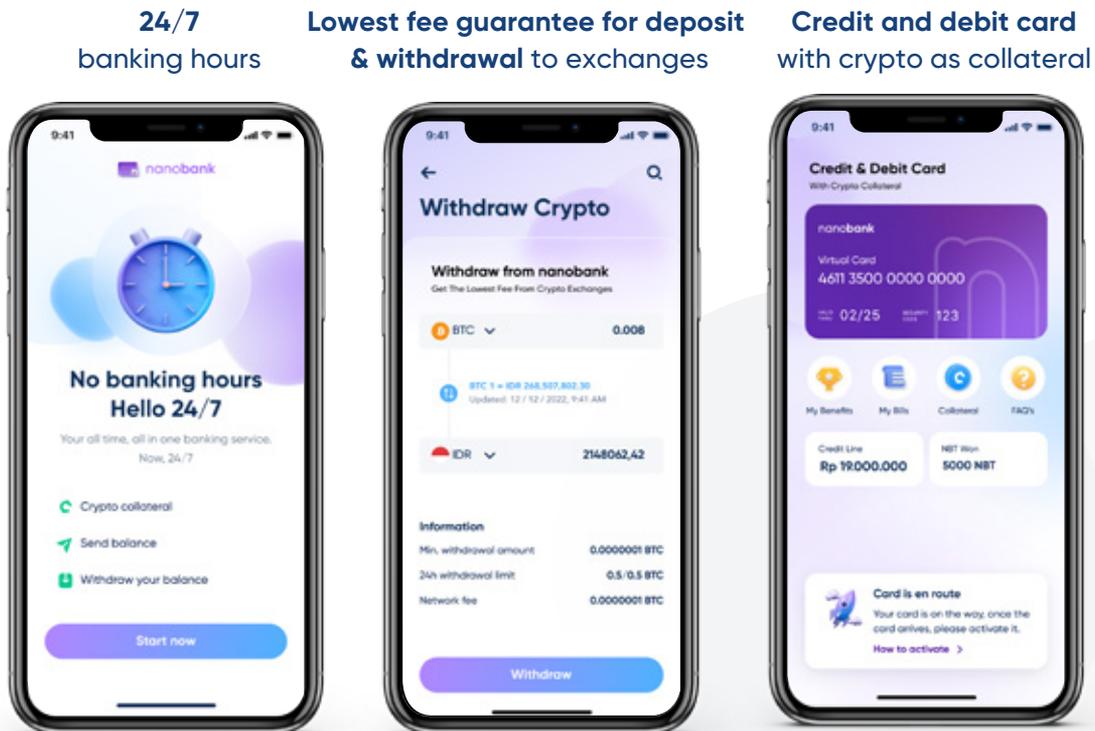


Figure 3.5. Nanobank key features

NanoBank will possess features that act as your one stop digital bank to track all of accounts in one app. This contains essential features to keep records of accounts, personal loans, cash flow and investment tracking.



Figure 3.6 Nanobank offers one stop digital banking solution

## 3.2 Non-custodial offerings

### 3.2.1 Nano marketplace

Nano Marketplace is the first steppingstone of NBT utilization in 2022. Our existing marketplace provides features to purchase and create payments for users' daily transactions, including for telco and electricity bills. Moving forward, we would like to reimagine the Nano Marketplace with innovations that would create ease in transacting a variety of products from different business sectors. We aim to develop Nano Marketplace based on our value of inclusivity, that will be accessible for a wider range of individuals and will benefit NBT holders greatly.

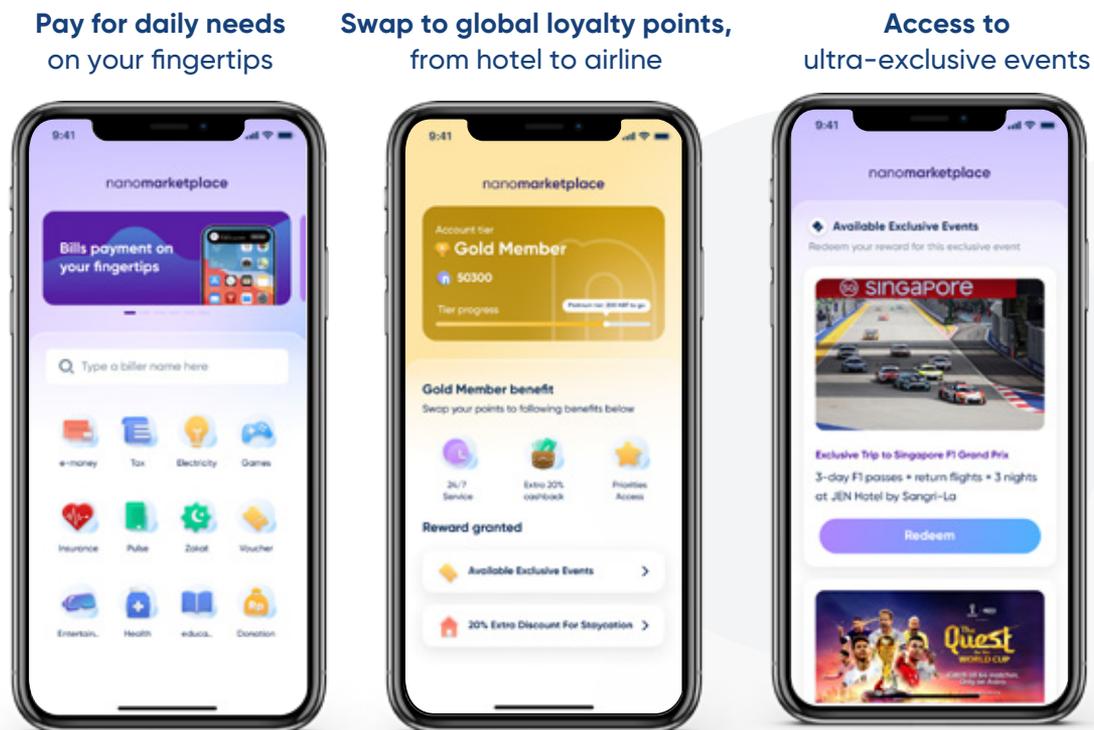


Figure 3.7 Nano marketplace key features

Some initiatives that we would like to explore in our NBT Marketplace includes different offerings in  
Figure 3.8

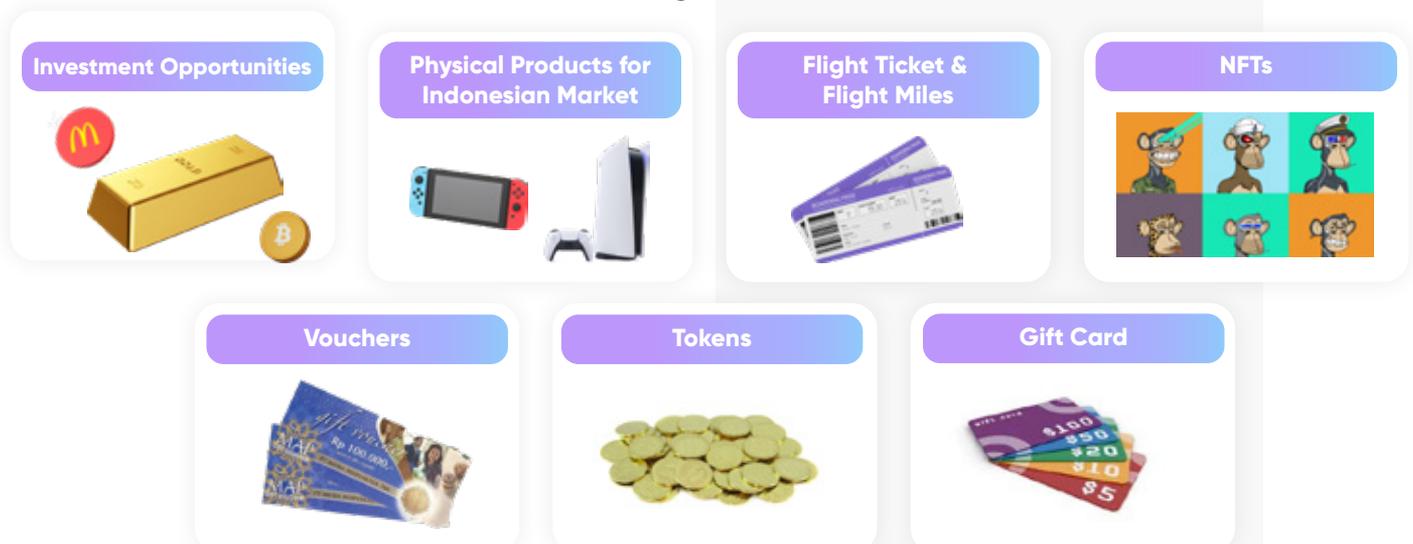


Figure 3.8 Items to be available on Nano marketplace

### 3.2.2 Nano wallet

Users of Nanovest are presented the access and enjoyment of a decentralized ecosystem of the crypto realm through the benefit of using its wallet. The NanoWallet is our decentralized offering of NanoBank where users can deposit and withdraw WEB3 products. Our NanoWallet is designed to possess the function of storing multiple tokens from different chains and will be easily accessible through your phone.

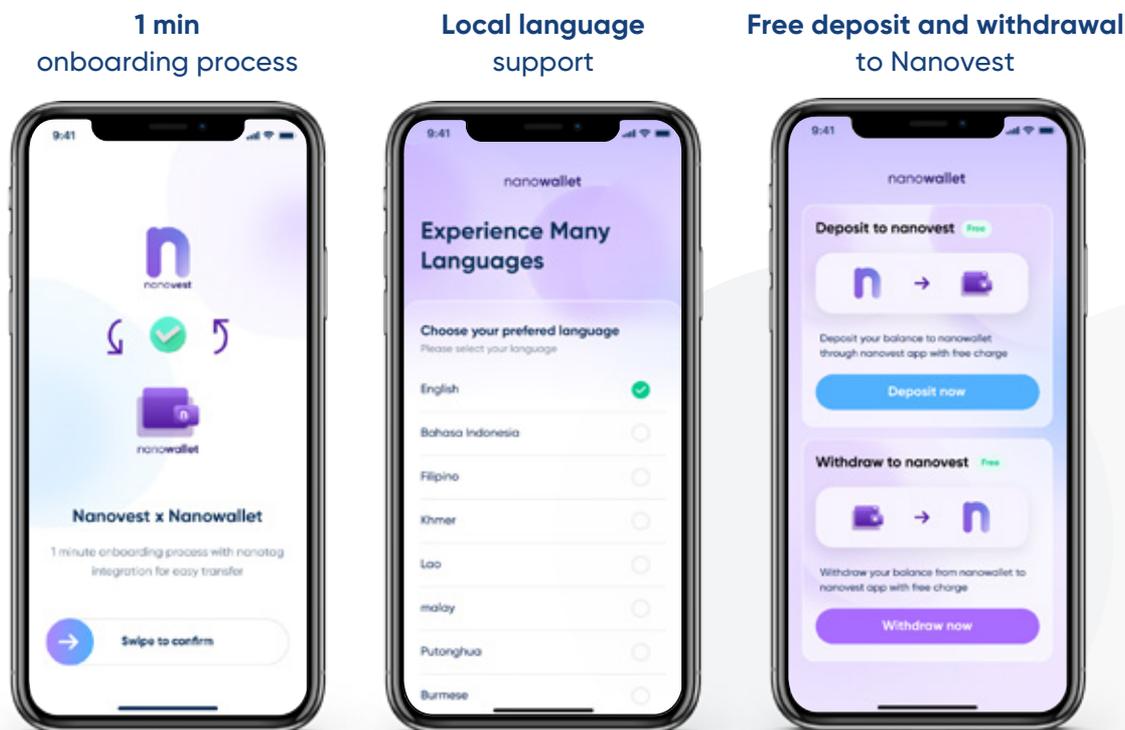


Figure 3.9. Nano wallet key features

A physical product is also in our pipeline. We take into account the possible concerns and considerations of having an electronic wallet for certain individuals. Hence, we aspire to create a product to cater those who prefer to have their physical wallet intact.

### 3.3 Nano stable

Nano stable is our stablecoin. Nano Stable is backed by IDR and Commodities such as Telco and Data (TBD), a reserve we believe to be sustainable. Our stablecoin can be utilized for purchases through Nano Marketplace and our Crypto Exchange.

Furthermore, our IDR stablecoin will enhance crypto adoption for Indonesia, as it will be one of the most stable options for investment. Users can exchange fiat to crypto in a click of a button. Investment products will also be offered based on Nano stable. These offers may grant staking and earning interest on our Nano Stable Coin. We believe that these types of investment products are most appealing in our South-East Asian market, where people have the tendency to be more conservative and selective in the choice of investment products.

Moreover, our stable coin will be a gateway for users to convert to NBT and invest in Crypto, where users can easily convert their FIAT to NBT or other Crypto Product in a matter of seconds.



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