



BEINGFI

—Global Crypto Digital Bank—

White Paper V2.0

Overview

BeingFi, based in Singapore, aims to establish a global digital bank offering comprehensive financial solutions for fiat and crypto assets. Its services include multi-currency payments, crypto management, trading, cross-border remittances, and financial planning. By integrating these features, BeingFi seeks to provide a more efficient, secure, and convenient asset management experience than traditional banks.

Supporting over 100 fiat currencies and major cryptocurrencies, BeingFi caters to both individuals and businesses. Whether users need cross-border payment and crypto trading or businesses require crypto wallet custody and fiat payment channels, BeingFi uses innovative technology and compliant operations for seamless global asset management, ensuring users can access and grow their assets anytime, anywhere.

Growth Strategy:

BeingFi connects businesses and users by promoting personal wallets through companies, allowing users to act as promoters. This approach creates a mutually beneficial growth model.

Compliance and Regulation :

BeingFi prioritizes compliance by obtaining regulatory licenses in multiple regions. The platform adheres to global anti-money laundering (AML) and know your customer (KYC) regulations, ensuring robust protection for investors' funds.

Business Model and Revenue Streams:

BeingFi generates revenue through transaction fees, crypto asset management fees, credit card issuance fees, and blockchain transformation service fees, establishing a diversified profit model.

Platform Tokens and NFT Plans:

BeingFi will launch a platform token (BFT) for transaction fees and in-platform trading. NFT membership cards will provide exclusive benefits to premium users, boosting engagement and enhancing ecosystem value.

Future Plans (Roadmap):

BeingFi's development roadmap includes obtaining licenses, launching new features, and targeting an IPO, clearly outlining both short-term and long-term growth paths.

This white paper outlines BeingFi's core business and strategy, offering investors insights into its future vision and long-term value. By merging fiat and crypto services, BeingFi aims to become a leading global digital bank.



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— 1. Market Opportunities —

1.1 Rise of Global Digital Banking

The rapid growth of global fintech has spurred the rise of digital banks. Traditional banking's limitations in flexibility and globalization have paved the way for new digital banks. Companies like Revolut and Wise have attracted millions of users with multi-currency accounts, cross-border payments, and low-cost remittances, indicating a shift toward digital and global financial solutions.

BeingFi, a digital bank focused on global asset management, has a unique market position. It supports global fiat currencies and meets user demand for cryptocurrencies and NFTs through its crypto asset management services. This dual support helps BeingFi stand out among a wider user base.

1.2 Global Market Analysis

BeingFi plans to enter the global market through Southeast Asia. The region has weak financial infrastructure but significant demand for cross-border payments and asset management. While the Philippines' Jouding App and Cambodia's Huibang App lack banking licenses, they have attracted many users. This creates a huge opportunity for BeingFi to enter the market in a compliant manner.

The young population, increasing internet and smartphone penetration, and high demand for cross-border trade make Southeast Asia an ideal market for BeingFi's rapid expansion. Additionally, the region's high acceptance of cryptocurrencies allows BeingFi's crypto services to be quickly promoted.

1.3 Growth Trends of Fiat and Cryptocurrencies

The global markets for fiat and cryptocurrencies are gradually merging. The coexistence of fiat and crypto will become the norm in future financial services, creating significant opportunities for companies like BeingFi. As more governments develop regulatory policies for cryptocurrencies, compliant platforms for managing both crypto and fiat will dominate the market. BeingFi is quickly filling this gap by offering compliant dual-track services.

2. Personal User Services (ToC)

2.1 Global Fiat and Crypto Asset Management

The BeingFi platform supports the storage, management, transfer, and exchange of over 100 global fiat currencies and more than 50 crypto assets. Users can conveniently manage all their assets on one platform, whether for storing funds or making large transfers. Additionally, the platform ensures transaction security and transparency through deep integration of decentralized technology and mainstream blockchain networks.

In the future, BeingFi plans to expand support for more fiat and crypto assets, especially emerging cryptocurrencies and niche fiat currencies with strong demand, further strengthening its leadership in global asset management. The platform will also offer professional asset management advice to help users enhance value and optimize allocation. Through ongoing technological and product innovation, BeingFi aims to create a global, diverse asset management ecosystem, ensuring every user enjoys efficient and secure financial services in the digital age.



— 2. Personal User Services (ToC) —

2.2 Global Cross-Border Payments and Currency Exchange

BeingFi's cross-border payment feature enables global fund transfers, offering low-cost, efficient solutions for individuals needing cross-border payments. Users can freely exchange between different fiat currencies and cryptocurrencies with instant transactions, eliminating bank processing delays. This function helps users avoid high remittance fees and enhances fund liquidity.

2.3 Global Crypto Banking Cards

BeingFi partners with Visa and Mastercard to offer white-label credit cards and virtual cards for global use. Users can easily manage their fiat accounts and link their crypto accounts to the cards, enabling seamless spending worldwide. This allows cryptocurrency holders to spend globally without converting assets to fiat.



3. Enterprise Services (ToB)

3.1 Cryptocurrency Wallet Custody Services

BeingFi offers enterprise-grade cryptocurrency wallet custody services to help businesses securely manage large crypto assets. Utilizing multi-signature, multi-layer protection, and cold storage technology, it ensures the safety of corporate funds, making it ideal for all types of businesses, especially financial institutions and trading platforms handling significant crypto assets.

3.2 Global Fiat Payment Collection and Disbursement

BeingFi offers businesses a four-party payment solution for global fiat transactions, supporting multi-currency payments and settlements. Enterprise users can efficiently handle cross-border payments through the BeingFi platform, easily managing multiple fiat accounts to simplify global supply chain and customer payments.



— 3. Enterprise Services (ToB) —

3.3 Rapid Blockchain Transformation Solutions

BeingFi offers quick blockchain transformation services for traditional businesses, allowing them to upgrade existing operations to support blockchain and decentralized technologies through simple SDK integration. Whether for traditional games or applications, BeingFi's solutions enable decentralized features, enhancing user trust.

3.4 Free Credit Cards and API Integration

BeingFi offers white-label credit card issuance for businesses, allowing them to customize branded cards for their customers. Additionally, BeingFi provides an open API for enterprises to easily integrate their operations with the BeingFi platform, accessing global payments and crypto asset management features.



— 4. Enterprise and Individual Model —

One of BeingFi's unique advantages is its innovative ecosystem linking businesses and individual users, creating mutual benefits. Enterprise users can leverage the platform to expand their operations, while individual users engage in promotions through resources and rewards, achieving a win-win situation. Below are the details and implementation of this model.

4.1 Businesses Driving Individual User Growth

BeingFi's enterprise users include cross-border e-commerce, game developers, online service providers, and fintech companies. By utilizing BeingFi's global payments, crypto asset management, and blockchain transformation services, these businesses can promote the platform's advantages and features to their C-end users, helping to rapidly expand BeingFi's individual user base.

- **Payment Business Linking to Personal Wallet Promotion**

Businesses can recommend the BeingFi wallet to customers by integrating its personal wallet service. For example, they can provide the BeingFi wallet option directly on the payment page, encouraging customers to open accounts and use digital wallet payments. This allows businesses to offer convenient payment solutions while helping BeingFi attract new users. Companies can also earn user conversion commissions through promotions, incentivizing more businesses to promote BeingFi services.

- **B2C Financial Service Referrals**

BeingFi offers enterprise users financial services beyond payments and crypto asset management. Businesses can recommend the platform's investment products to customers, allowing them to invest in fiat or crypto assets through BeingFi on e-commerce or online service platforms. In return, enterprises earn referral commissions, while BeingFi gains access to more individual users through these promotion channels.

— 4. Enterprise and Individual Model —

4.2 Individual Users as Business Promoters

BeingFi offers individual users the chance to become promoters for businesses. Users can promote services like global payments, blockchain transformation, or crypto custody to earn commissions. This enables individuals to actively participate in the platform and become partners, achieving mutual benefits.

- **Recommending Businesses for Payment and Currency Exchange**

BeingFi's individual users can not only use the platform's payment and currency exchange services but also recommend these solutions to business clients. Users can share referral links or unique codes with companies needing international payment solutions. After successful registration and usage, users earn commissions, allowing them to enjoy financial services while generating extra income.

- **Promoting Blockchain Transformation Services**

BeingFi offers rapid blockchain transformation solutions for businesses, helping traditional companies transition to blockchain applications through SDK integration. Individual users can promote this service and earn rewards upon successfully recommending businesses that implement the transformation and complete transactions. This mechanism fosters business upgrades while encouraging individuals to promote the platform's technology.



— 4. Enterprise and Individual Model —

4.3 Win-Win Collaboration: A Mutual Benefit Ecosystem

BeingFi's interaction model enhances engagement between businesses and individual users, creating a mutually beneficial ecosystem in the following ways:

- **Individual Users Drive Business Growth**

Individuals can promote enterprise services by recommending their resources or collaboration opportunities, such as small and medium-sized businesses, cross-border e-commerce, and online gaming companies, helping BeingFi expand its client base. They can also participate in governance through platform tokens and membership systems, enjoying discounts and rewards, fostering a positive cycle.

- **Businesses Leverage Personal Networks to Expand Clients**

Businesses access payment, asset management, and credit card services through BeingFi and utilize individual users' networks to broaden their customer base. Enterprise clients can integrate payment and investment services into their apps or websites via BeingFi's API, making it easier for users to access these services. This not only enhances the financial services offered by businesses but also helps BeingFi increase its user reach.

- **Shared Financial Services for Businesses and Individual Users**

BeingFi's financial products are available to businesses, allowing them to store funds on the platform and engage in wealth management while recommending it to employees or clients for collaborative fund management. Individual users who recommend businesses can earn platform token dividends or other rewards as the enterprise grows, boosting user retention and platform value.

— 4. Enterprise and Individual Model —

4.4 Integration of Platform Tokens and Reward Mechanism

To encourage more businesses and individual users to engage in promotion and collaboration, BeingFi's planned platform token (BT) will play a key role in this interaction model. The token will be used not only for transaction fees and investment products within the platform but also as the primary form of referral rewards. Whether individuals promote business services or businesses promote personal wallets and investment services, BT will serve as a reward mechanism, fostering a more engaged community ecosystem.

4.5 The Win-Win Ecosystem for Businesses and Individuals

BeingFi will expand its business model between enterprises and individuals by enhancing rewards, increasing token use cases, and launching more financial products to boost platform activity and engagement. It will also offer more cross-border payments, blockchain, and decentralized services, helping users benefit from global digital growth.

This model creates sustainable growth, allowing BeingFi to expand its market share and build a strong financial ecosystem that drives global fintech innovation.



— 5. Compliance & Regulation —

5.1 The Design of a Global Regulatory Framework

● Multi-Tiered Regulation

BeingFi's regulatory framework consists of international, regional, and national levels to ensure compliance worldwide. The international level follows standards like FATF's anti-money laundering guidelines. The regional level addresses regulations in the EU and Southeast Asia, while the national level meets specific requirements from authorities such as U.S. FINCEN, UK FCA, EU ESMA, and regulators in Southeast Asia.

● Licenses and Financial Permits

BeingFi actively seeks financial and e-banking licenses in key markets. It is currently applying for licenses in Malaysia and Laos, with plans to expand to markets like the Philippines and Cambodia. These licenses allow BeingFi to grow its global business while staying compliant.

- ✓ Cayman Islands MSB License — Obtained
- Kiribati Banking License — Approved
- Laos Commercial Banking License — Application Submitted
- Hong Kong MSO License — In Process
- U.S. MSB License — In Process
- PCI DSS Security Certification — In Process
- Estonia Payment License — Future Opportunity
- Laos OTC License — Future Opportunity
- Labuan Investment Banking License (Malaysia) — Future Opportunity
- Lithuania Banking License — Future Opportunity

● Dynamic Adaptation to Local Regulations

BeingFi's compliance team monitors legal changes in various countries and adjusts operational strategies accordingly to ensure smooth business operations in different markets. We leverage local legal experts and consultants to continuously monitor and comply with relevant laws, minimizing potential legal risks.

— 5. Compliance & Regulation —

5.2 AML 和 KYC Policy implementation

● KYC(Know Your Customer)

- BeingFi requires all users to complete KYC verification before registering and using the platform. This includes identity verification, address proof, and transaction history checks. We employ AI and machine learning for identity recognition and fraud detection, ensuring data confidentiality and compliance.
- Identity Verification: Users must provide a valid government-issued ID (e.g., passport, driver's license) and proof of address. High-net-worth individuals or corporate clients undergo additional due diligence.
- Ongoing Monitoring: BeingFi conducts strict KYC checks at account opening and continuously monitors user behavior. Suspicious transactions or unusual fund flows are automatically flagged for manual review.

● AML(Anti-Money Laundering) Compliance System

- BeingFi's AML system follows international standards (like FATF recommendations) and works with regulators to ensure compliance with global anti-money laundering policies.
- Transaction Monitoring: BeingFi analyzes transactions in real time using advanced technology. If unusual activities (e.g., large transfers in a short period or frequent cross-border flows) are detected, the system alerts and locks the account for investigation.
- Suspicious Activity Reports (SARs): BeingFi promptly files SARs with local regulators for any identified suspicious transactions or potential money laundering.
- Customer Risk Assessment: An intelligent system assesses each customer's risk, categorizing them accordingly. High-risk customers face stricter KYC updates and transaction reviews.
- Global Regulatory Collaboration: BeingFi collaborates with global regulators and updates its AML policies regularly to comply with the latest regulations and best practices.

— 5. Compliance & Regulation —

5.3 Legal Compliance and Risk Management

- **Compliance Team**

BeingFi has established a compliance team of global legal experts to monitor regulatory changes and ensure legal operations in various markets.

- **Data Protection and Privacy**

BeingFi prioritizes user privacy and data security, strictly adhering to GDPR and other data protection laws, using advanced encryption to safeguard personal and transaction data.

- **Internal Audits and Regulatory Reporting**

BeingFi conducts regular internal compliance audits to meet global and regional financial regulations and submits compliance reports to local authorities to ensure transparency.

- **Legal Risk Management**

BeingFi employs a risk management and legal alert system to identify policy changes affecting compliance and adjust operational strategies promptly. The team collaborates with legal advisors to develop risk mitigation strategies for cross-border payments and crypto asset management.

- **Investor Protection Measures**

BeingFi offers protective clauses for investors, using over 90% of funds for government licensing deposits to ensure security. If bank licensing is not achieved on time, the company commits to full compensation to investors, minimizing investment risks.

These compliance and regulatory measures ensure BeingFi's legal operations globally while providing a safe and reliable financial environment for users.

— 6. Technical Architecture —

BeingFi's technology architecture underpins its global digital banking and crypto asset management services. By integrating blockchain technology, cloud computing, secure encryption, and smart contracts, the platform provides efficient, secure, and flexible financial services. Its design prioritizes scalability to meet future growth and diverse needs while ensuring security and compliance.

6.1 Layered Technology Architecture

- **User Interface Layer (UI/UX)**

This layer handles user interaction and experience, offering seamless access across platforms. BeingFi supports web, mobile (iOS, Android), and API interfaces, allowing users to manage fiat and crypto assets anytime, anywhere.

- **Application Service Layer**

The application service layer is the platform's core logic layer, managing all business functions, including user authentication, KYC/AML processes, transaction processing, payment gateways, and crypto asset management. Each module is independently developed for easier maintenance and upgrades.

- **Data Layer**

BeingFi's data layer ensures high security and availability through distributed databases and decentralized storage. Data management encompasses user data, transaction data, and storage for fiat and crypto assets, all encrypted to protect user privacy and data security.

- **Blockchain Integration Layer**

BeingFi's blockchain integration layer supports multiple networks, including major public chains like Bitcoin, Ethereum, and Binance Smart Chain. Through the smart contract system, users can participate in decentralized trading, crypto asset management, and DeFi activities on the platform.

— 6. Technical Architecture —

6.2 Hybrid Centralized and Decentralized Design

BeingFi combines centralized and decentralized models, giving users flexibility. It offers custodial (centralized) and non-custodial (decentralized) wallets for easy switching based on user preferences.

- **Decentralized Wallet**

BeingFi manages private keys, providing convenience and recovery options, ideal for less tech-savvy users.

- **Centralized Wallet**

Users control their private keys and conduct blockchain transactions without involving centralized servers, perfect for those seeking full asset control.

- **Decentralized Exchange (DEX) Integration**

BeingFi integrates multiple DEXs, enabling users to conduct peer-to-peer crypto asset transactions on-chain without relying on centralized matching.

- **Payment Gateway Options**

BeingFi supports both centralized (traditional) and decentralized (crypto) payment gateways. Enterprise clients can choose the suitable option, while end users can seamlessly switch between fiat and crypto during payments.



— 6. Technical Architecture —

6.3 Security Architecture and Encryption Mechanisms

BeingFi prioritizes platform security by embedding multiple protective measures to safeguard operations and user assets.

- **Multi-Layer Encryption**

BeingFi employs a multi-layer encryption system to protect user data and transaction security. Sensitive data, such as user identity and asset information, is stored using AES 256-bit encryption, ensuring that even if data is leaked, it remains inaccessible. SSL/TLS protocols encrypt communication to prevent data interception during transmission.

- **Multi-Factor Authentication (MFA)**

To enhance account security, BeingFi implements multi-factor authentication. In addition to traditional username and password logins, the platform supports two-factor authentication (2FA) and biometric logins (e.g., fingerprint and facial recognition).

- **Cold and Hot Wallet Separation**

BeingFi divides user crypto assets into cold wallets (for long-term storage of large assets) and hot wallets (for daily transactions of smaller amounts). Cold wallets are stored offline to reduce hacking risks, while hot wallets use multi-signature mechanisms and strict access controls for security.

- **Smart Contract Security Audits**

All smart contracts deployed by BeingFi undergo professional security audits to ensure code integrity and identify potential risks. The platform conducts regular audits and updates to minimize security vulnerabilities.



— 6. Technical Architecture —

6.4 Multi-Currency Support and Smart Contract Architecture

BeingFi's technology architecture fully supports global fiat and various crypto asset management, utilizing smart contracts for efficient cross-chain asset transfers and automated financial services.

- **Multi-Currency Support**

BeingFi integrates storage and management for over 100 fiat currencies and more than 50 cryptocurrencies. All crypto transactions and transfers are completed via blockchain networks and managed through an encrypted wallet system.

- **Cross-Chain Interoperability**

BeingFi's cross-chain protocols allow quick and secure asset transfers between different blockchain networks, simplifying crypto trading across various public chains.

- **Smart Contract Support**

The platform uses smart contracts on major blockchains like Ethereum to support complex transactions and financial product development. These contracts form the backbone of BeingFi's decentralized finance (DeFi) features, lending platform, and investment products, ensuring automation and transparency.



6. Technical Architecture

6.5 Scalability and High Availability Design

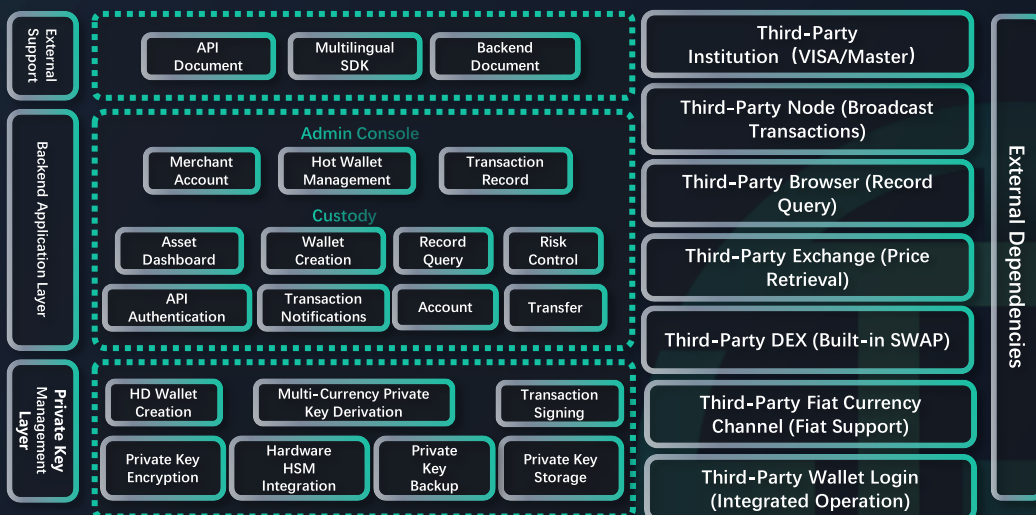
BeingFi's technology architecture ensures high scalability and availability, handling numerous concurrent transaction requests while maintaining system stability and responsiveness.

- **Microservices Architecture**

BeingFi employs a microservices architecture, enabling independent operation of modules like payment gateways, asset management, and identity verification. This approach allows for easy upgrades and maintenance without affecting the overall system. It also supports horizontal scaling, dynamically adjusting server capacity to meet user demand and traffic growth.

- **High Availability Design**

BeingFi uses globally distributed server clusters and disaster recovery systems to ensure high availability and fault recovery. Users benefit from stable, fast service regardless of location. The platform features automated load balancing and backup mechanisms for seamless transitions to backup servers during peak times or outages, preventing service interruptions.



— 6. Technical Architecture —

● API Integration and Customization

BeingFi offers open API interfaces for B2B clients, allowing them to integrate BeingFi's features into their systems. With flexible APIs, businesses can quickly deploy payment, asset management, and exchange functions to enhance user experience. Additionally, BeingFi supports customized solutions tailored to various industry needs for functional expansion and deep integration.

6.6 Artificial Intelligence and Big Data Analytics

BeingFi's technology architecture integrates AI and big data to provide intelligent asset management and personalized services.

● AI-Driven Risk Management

Using AI, BeingFi analyzes user behavior, transaction data, and market fluctuations in real-time to predict risks and take automatic actions. The AI risk control system dynamically adjusts transaction limits, detects suspicious activities, and prevents fraud and money laundering.

● Smart Investment Advisory and Asset Allocation

BeingFi's AI advisory system recommends optimal investment products based on user risk preferences and market trends. Through big data analysis, it provides personalized asset allocation advice to improve investment returns.

● User Behavior Analysis and Optimization

BeingFi uses big data to analyze user behavior, optimizing product design and user experience. The platform monitors system performance in real-time, adjusts the user interface dynamically, and improves interaction efficiency.



— 7. Business Model —

7.1 C-End Business Model (Individual Users)

BeingFi attracts a wide range of individual users by offering various fiat and crypto asset management features. The core of the C-end business is to provide users with convenient, secure, and efficient financial services while generating profits through various value-added services.

● Transaction Fee Revenue

BeingFi provides free conversion services between fiat and crypto assets, facilitating global cross-border payments and cryptocurrency trading. Each transaction incurs a fee, with rates varying by type and amount.

Crypto Asset Trading: Users can swap various cryptocurrencies and convert fiat on the platform. BeingFi earns transaction fees by providing liquidity and convenient trading channels, making this a major revenue source.

Fiat Exchange Fees: Users can exchange different fiat currencies (e.g., USD to EUR, CNY to JPY) on the platform, with BeingFi charging fees based on market rates and exchange amounts.

● Account Management Fees

BeingFi offers multi-currency storage services for fiat and crypto assets, allowing users to open personal accounts to store different assets. For users with large deposits or high-frequency trading, the platform charges monthly or annual account management fees, which cover services like asset custody, cross-border deposit management, and fund security assurance.

● Wealth Management Products and Revenue Sharing

BeingFi offers customized wealth management products that enable users to invest fiat or crypto assets in fixed-income or high-risk, high-return options. The platform takes a percentage of the earnings as management fees, providing personalized financial services based on users' risk tolerance and investment needs.

— 7. Business Model —

● Lending Services

In the future, BeingFi will launch crypto-based lending services, allowing users to use their crypto assets as collateral for loans. The platform will charge interest and fees based on the loan amount and duration. This service not only helps users leverage their crypto assets but also generates additional interest income for the platform.

● NFT Issuance and Membership System

BeingFi will launch NFTs representing premium membership status. Buying these NFTs provides users with exclusive benefits, including transaction fee discounts and early access to new features. They can also be traded on secondary markets for extra income, with the platform earning commissions from both initial sales and secondary transactions.

● Platform Token Revenue

BeingFi intends to issue a platform token that can be used to pay transaction and service fees within the platform. Users holding the token will enjoy discounts on transaction fees. The platform will generate long-term revenue through initial fundraising from the token issuance and future growth in transaction volume.



— 7. Business Model —

7.2 B2B Business Model (Enterprise Clients)

BeingFi offers various financial solutions to enterprise clients alongside personal user services. By managing high-frequency trading and large funds, BeingFi generates stable income while attracting individual users, creating synergy between B2B and B2C.

● Payment Gateway and Cross-Border Payment Services

BeingFi provides payment gateways for global fiat and crypto transactions, enabling businesses to quickly access global payment systems. The platform charges transaction and cross-border fees. By connecting with global banks and blockchain networks, it ensures efficient cross-border payments and collections.

Fiat Payment Gateway: Enterprises can make global payments using local fiat, with BeingFi charging a fee.

Crypto Payment Gateway: Enterprises can accept crypto payments, which BeingFi converts to fiat or other crypto assets, charging transaction and conversion fees.

● Crypto Custody Services

BeingFi offers custody services for large enterprises and institutions, securely storing and managing significant assets. The service utilizes multi-signature, cold wallets, and decentralized security mechanisms to ensure asset safety. Enterprises can choose between short-term or long-term custody, with BeingFi charging management and custody fees based on the scale and duration.



— 7. Business Model —

- **Rapid Blockchain Integration Solutions (SDK Access)**

BeingFi offers a rapid solution for enterprises to integrate blockchain technology. Traditional games, apps, or online platforms can use BeingFi's SDK to transform into decentralized applications that accept blockchain and crypto payments without needing redevelopment. BeingFi generates revenue through technical service and maintenance fees from SDK support.

Decentralized Payment Integration: With the SDK, businesses can swiftly implement BeingFi's decentralized payment system, enabling users to pay or purchase services with crypto assets. BeingFi charges a transaction fee for each payment.

- **White-Label and Co-Branded Credit Card Services**

BeingFi provides white-label credit card services, enabling businesses to issue their own branded VISA and MasterCard for global transactions. This approach reduces development costs for enterprises while generating revenue for BeingFi through usage and maintenance fees.

Co-Branded Credit Cards and API Access: BeingFi collaborates with enterprises to launch co-branded credit cards, providing quick API access for issuance. Users can link crypto and fiat for global spending. BeingFi generates revenue from transaction fees, issuance fees, and API access.



— 8. Customer Acquisition and Growth Strategy —

8.1 Fission Strategy Based on TON Chain and Telegram Community

BeingFi's fission strategy leverages the global user base of the TON chain and Telegram, utilizing its strong social sharing features to create a rapidly growing community ecosystem.

- **Global User Base**

Telegram's widespread user base closely aligns with BeingFi's target audience, especially among blockchain enthusiasts and in emerging markets, providing a natural advantage for user expansion.

- **Community Shareability**

Users can easily invite others to join BeingFi via Telegram, facilitating viral growth.

- **Referral Rewards**

Users earn platform token rewards for inviting others, with smart contracts ensuring automation and transparency.

- **Commission and Task-Driven Growth**

Users completing community tasks, like inviting new users or making transactions, earn rewards and commissions, boosting platform activity and engagement.



— 8. Customer Acquisition and Growth Strategy —

8.2 C-end and B-end Growth Synergy

For more details, please refer to [4.0 Synergy Between Individual and Enterprise Users].

8.3 Global Brand Positioning

BeingFi aims to position itself as a leading global digital bank and crypto asset management platform, serving as a bridge between the Web3.0 and Web2.0 worlds.

Digital Banking Meets Blockchain

BeingFi combines digital banking with blockchain to provide secure, efficient, and decentralized financial services.

Security and Compliance: BeingFi strictly follows KYC and AML policies to ensure legal and compliant operations. This is key to building trust in global markets, helping BeingFi project a safe and reliable brand image. These measures not only boost user confidence but also strengthen its credibility in the international financial sector.



— 8. Customer Acquisition and Growth Strategy —

8.4 Marketing and Brand Promotion

BeingFi aims to enhance brand visibility and attract more users and partners through global marketing activities. The marketing strategy includes the following key aspects:

- **Global Advertising and Media Partnerships**

BeingFi plans to collaborate with international media and advertising channels for global brand promotion. By leveraging online ads, social media, and content marketing, the goal is to boost brand awareness and inform potential users about BeingFi's products and services.

- **Industry Summits and Trade Shows**

BeingFi will participate in global summits and trade shows in the blockchain, fintech, and payment sectors to boost brand influence and visibility. Endorsements from industry leaders and partner recommendations will also enhance brand recognition.

- **Social Media and Community Marketing**

BeingFi will prioritize social media marketing to engage global users and create dedicated communities. Regular product updates, user feedback, and community incentives will foster user participation and loyalty.

- **Global Partnerships**



— 9. Token Economy —

9.1 Usage and Value of BeingToken (BFT)

BeingToken (BFT) is the core token of the BeingFi platform, facilitating internal payments, rewards, and ecosystem incentives. It serves as a transaction medium and promotes growth and user engagement through various functions.

- **Fee Payments**

Users can pay transaction fees with BFT for activities like asset withdrawals, cross-border payments, and crypto-fiat exchanges. Using BFT offers discounts, reducing costs and encouraging more frequent use of the platform.

- **Internal Payments and Purchases**

BFT can be used to purchase financial products and services on the BeingFi platform, including investment products, lending services, and asset management fees. It is also accepted for Visa and MasterCard payments and future virtual bank card services.

- **Rewards and Incentives**

BeingFi incentivizes user participation with BFT rewards for completing transactions, inviting new users, or engaging in platform activities, enhancing loyalty and engagement.

- **Service Fee Payments**

Enterprise clients can use BFT to pay for custody services, payment solutions, and SDK integrations, gaining cost savings and liquidity benefits. This enhances operational efficiency and encourages wider BFT adoption in the commercial ecosystem.



— 9. Token Economy —

9.2 NFT Membership Program

BeingFi will launch an NFT membership program that grants users unique benefits and premium membership status through NFT ownership. As scarce digital assets on the blockchain, NFTs provide distinctive identity and utility.



- **Advantages of NFT Membership**

BeingFi's NFT membership symbolizes status and offers a range of exclusive benefits:

Transaction Fee Discounts: NFT members enjoy reduced trading fees across fiat exchanges, crypto asset management, and cross-border payments.

Early Access to Features: NFT holders can experience new features or products ahead of their launch, such as upcoming lending services and contract trading.

Exclusive Investment Products: NFT members qualify for exclusive financial products that offer higher returns or lower risks, enhancing investment yields.

- **Acquisition and Appreciation of NFTs**

BeingFi's NFTs will be issued in limited quantities. Users can obtain them through purchases, platform rewards, or events. These NFTs are scarce and can be traded or collected on secondary markets. As the platform's user base grows, the value of NFTs is expected to rise, creating a unique digital collectible economy.

— 9. Token Economy —

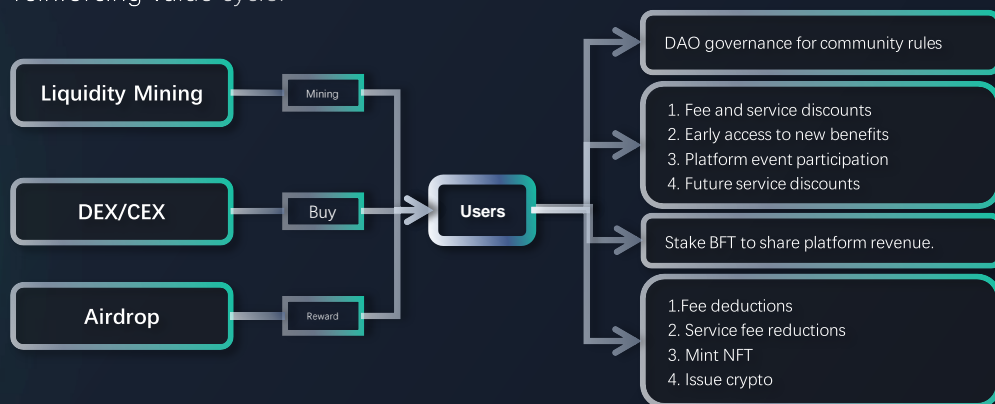
9.3 Token Long-Term Value Potential

● Liquidity and Trading

BFT will be listed on multiple platforms, offering liquidity and an exit path for holders. Users and businesses can trade BFT on both decentralized (DEX) and centralized (CEX) exchanges, ensuring flexibility.

● Platform Token Value

BeingToken (BFT) is not just a payment tool. As BeingFi's ecosystem grows, BFT's use cases will expand, further enhancing its value. Through diverse applications, user growth, and partnerships, BFT will play a core role in the ecosystem, creating a self-reinforcing value cycle.



● Circulation and Buyback Mechanism

To preserve scarcity and drive demand, BeingFi will implement a token buyback mechanism. A portion of platform revenue will be used to regularly buy back BFT from the market, followed by burning or locking the tokens, reducing circulating supply. This will support BFT's long-term value growth, providing investors and holders with more stable appreciation prospects. Investors can choose to hold BFT for future gains or trade on secondary markets. BeingFi's buyback plan offers a secure exit mechanism, increasing the token's appeal.

9. Token Economy

9.4 BFT's Long-Term Growth Potential

● Growing User Demand

As BeingFi expands globally, especially in crypto management and cross-border payments, demand for BFT will rise. More users will increase BFT's circulation and trading, boosting its market value.

● Expanding Platform Services

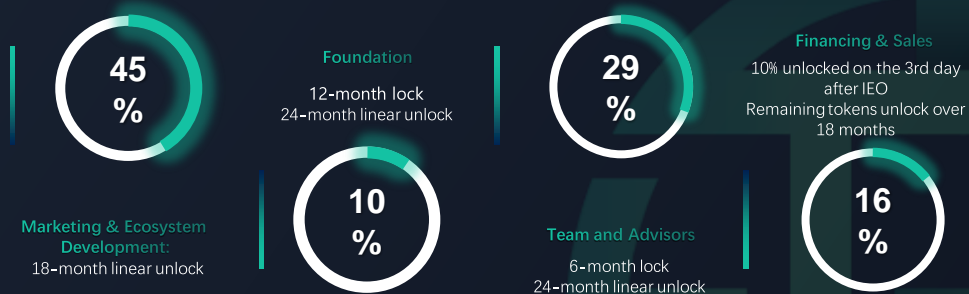
BeingFi will launch new services like lending, investment products, and contract trading, increasing BFT's use in its ecosystem. These innovations will drive demand and long-term value growth.

● Global Expansion

BeingFi plans to enter more global markets, especially emerging ones. As it gains international recognition, BFT will see wider use and value in global finance.

● Token Distribution

Total supply is **100 Billion** BFT, IEO starting price of **0.1USDT=1BFT**, unlocked over 5 years.



— 10. Roadmap —

Phase One: Initiation and Infrastructure (Q1-Q2 2024)

Complete Seed Funding :

Goal: Raise initial funds to support project launch and infrastructure.

Build the Team :

Recruit blockchain experts, financial advisors, developers, and marketers for a diverse and skilled team. Conduct training to improve professionalism & compliance awareness.

Initiate Ton Chain Product Development :

Develop digital banking products on the Ton blockchain, integrating fiat and crypto asset management .Enable seamless switching between decentralized & centralized wallets.

Apply for BVI MSB License and Hong Kong MSO License :

Apply for Money Service Business (MSB) licenses in Hong Kong and the British Virgin Islands to ensure compliance.

Phase Two: Product Launch & Market Expansion (Q3-Q4 2024)

Complete Series A Funding:

Raise capital from venture capital firms and strategic investors to support product development and marketing.

Token Sale:

Officially launch BeingToken (BFT) for platform payments, fees, and incentives.

Launch Ton Chain Version:

Release digital banking products on the Ton blockchain, enabling users to manage fiat and crypto assets for convenient payments and transactions.

Apply for Kiribati Banking License :

Apply for a banking license in Kiribati to ensure legal operations in the region.

Apply for Laos Banking License:

Seek a banking license from relevant financial regulators in Laos to expand into the Southeast Asian market.



— 10. Roadmap —

Phase Three: Product Iteration and Expansion (Q1-Q2 2025)

Complete Series B Funding :

Raise Series B capital to support product iteration, market expansion, and the legalization of global operations. Conduct roadshows for potential investors, showcasing product prototypes and market strategies to boost investor confidence.

Token Listing :

List BFT on major cryptocurrency exchanges to enhance liquidity and market visibility. Launch marketing campaigns to attract traders and investors.

● Launch NFT Sales:

Launch the NFT membership program, granting users exclusive benefits like trading discounts and early access to new features for holding NFTs. Create diverse NFT types to appeal to different user groups and promote trading & circulation.

Launch APP Version:

Release a mobile app with a user-friendly interface for trading, storing, and exchanging fiat and crypto assets. Continuously optimize app features and user experience based on feedback and data analysis.

- Obtain Kiribati Banking License :
- Obtain Laos Banking License:
- Apply for Malaysian Labuan Banking License:
- Apply for Lithuanian Banking License:



— 10. Roadmap —

Phase Four: Global Expansion & Compliance (Q3-Q4 2025)

Global Market Expansion:

Expand operations in Southeast Asia, Europe, and other key markets to grow the user base and market share. Create localized marketing strategies to address regional needs and enhance partnerships with local financial institutions & regulators.

Expand Financial Licenses:

Apply for licenses for all financial services—payments, transfers, loans, and investments—to boost competitiveness and ensure compliance. Create a regulatory framework to meet local laws.

Enhance Technology and Security:

Continuously enhance platform technology to boost security and prevent cyberattacks and data breaches. Advance decentralized finance (DeFi) features to provide users with innovative financial products.

Phase Five: Listing & Implementation (Q1-Q4 2026)

Apply for NASDAQ Listing:

Prepare documentation for NASDAQ listing, including financial audits and compliance checks. Develop a detailed listing plan to complete all necessary steps within the designated timeline.

Apply for London Stock Exchange Listing:

Develop long-term strategies for market expansion, product innovation, and user growth post-listing. Regularly evaluate market trends and company performance to adapt strategies to changing demands.

Summary

This roadmap details BeingFi's development strategies and key steps over the next few years, from team formation and product development to funding rounds, licensing, product launches, and going public. With clear goals and action plans, BeingFi seeks to attract investors and ensure smooth execution, ultimately achieving its vision of becoming a leading global digital banking platform.

— 11. Financial Risks —

11.1 Compliance Risks

● Regulatory Differences Across Countries

BeingFi will employ compliance experts to ensure the platform meets local laws in each country and maintain close communication with regulators for timely adaptation to regulatory changes. Dedicated compliance teams will be formed for different regions to ensure legal adherence in each market.

● Uncertainty in Cryptocurrency Regulation

BeingFi will secure various financial licenses, including MSB (Money Service Business) and EMI (Electronic Money Institution) licenses, to ensure legal compliance in cryptocurrency transactions and management. The company will also establish a transparent governance structure and risk control systems to strengthen regulatory adherence.

11.2 Market Risks

● Exchange Rate Fluctuations

BeingFi will use real-time hedging tools and a currency risk management model, including financial derivatives like forex futures and options, to mitigate exchange rate risks. The company will also leverage blockchain technology for quick settlements, reducing risks in prolonged trades.

● Cryptocurrency Volatility

BeingFi will support stablecoins to reduce the impact of sharp price fluctuations on user holdings. The platform will provide diversified investment recommendations to help users mitigate market volatility risks through portfolio investments.

● Changes in Market Demand

BeingFi will leverage big data analytics and market research to continuously track user demand and swiftly iterate product features. The company will adapt its business model to emerging fintech trends and launch innovative products, like the NFT membership program and platform token BFT, to boost user engagement.

— 12. Community Development Plan —

12.1 User Participation and Governance

- **DAO Governance**

BeingFi will adopt a DAO governance model, enabling token holders to vote on key platform decisions, including feature updates, tokenomics, and market expansions. This approach fosters user ownership and trust, ensuring transparency and fairness.

- **User Feedback Mechanism**

BeingFi will collect user feedback regularly through forums, surveys, and social media to quickly enhance products and services. Major updates and strategic plans will be shared with the community in advance for discussion and voting.

12.2 Community Incentive Program

Token Incentives

BeingFi will reward users with platform tokens (BFT) for engaging in community activities like governance voting, promoting the platform, providing feedback, or completing specific tasks. Users can earn rewards while contributing to community growth.

Referral Rewards Program

BeingFi encourages users to grow the platform by referring new users or businesses. C-end users earn commissions for referring new users who register, use payment services, or exchange currencies. Similarly, B-end users can earn token incentives by promoting payment solutions or wallet services.



— 12. Community Development Plan —

● Premium Membership and Governance NFTs

BeingFi plans to launch an NFT membership program that grants premium members special rights, such as increased voting power, exclusive financial products, and better trading rates. Premium members will enjoy a greater sense of community involvement while reaping long-term economic benefits.

12.3 Long-Term Community Development Vision

BeingFi's community development plan aims to create a self-sustaining ecosystem. Through DAO governance, token incentives, and referral and developer rewards, users will be active contributors and stakeholders rather than passive participants. As user growth and engagement increase, the community will become a key driver of the platform's ongoing development. The platform will continually optimize and innovate its community mechanisms to ensure long-term vitality and user retention.

By fostering user participation, governance, and community incentives, BeingFi will build a self-managed, dynamic community, enabling mutual benefits for users and the platform in their shared development.



— 13. Conclusion and Vision —



Goal: To Lead in Global Crypto Banking

BeingFi aims to be a leading digital bank by integrating fiat and crypto asset management, cross-border payments, and decentralized financial services to meet global user needs. We utilize innovative technology and a full suite of financial products to deliver a secure, convenient experience for individuals and flexible, efficient payment solutions for businesses.

Vision: A Bridge Connecting Web2 and Web3

BeingFi is more than just a digital bank; it acts as a bridge between Web2 and Web3. We aim to establish an open, secure, and transparent digital financial ecosystem that empowers users and businesses to achieve financial freedom and seize innovative opportunities in a decentralized future. We believe this interactive ecosystem will provide a transformative financial experience for global users and foster the advancement of digital finance.

BeingFi will drive innovation and growth by obtaining global banking licenses, launching platform tokens, and enhancing blockchain technology, ultimately aiming for an IPO to lead in digital banking. We look forward to partnering with users, investors, and collaborators to build an intelligent, borderless financial future.



—THANK YOU—