

The Global Financial Super-App.

Designed to make your money work harder for you.

Q1 2023

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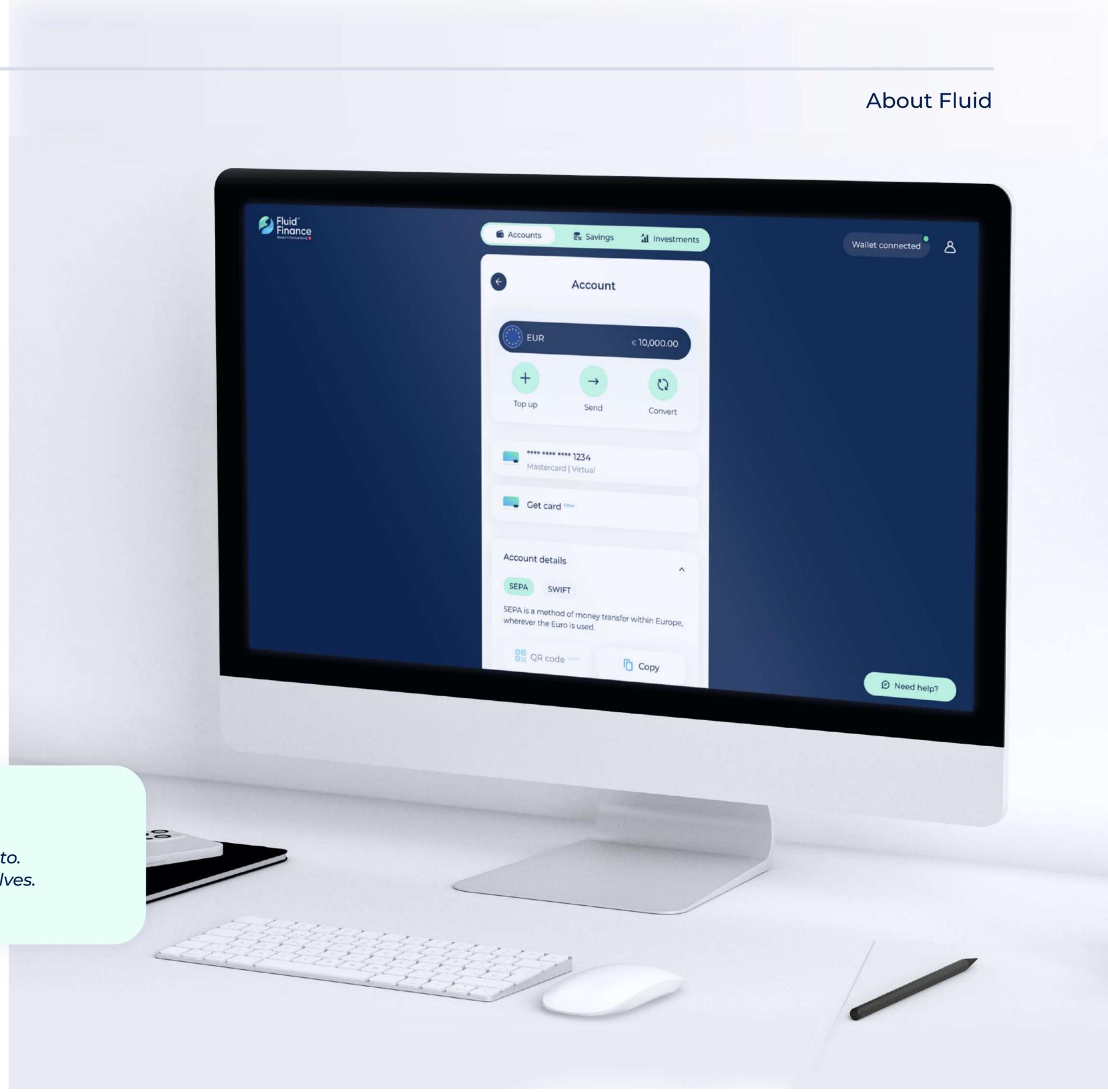
1.1 ABOUT FLUID FINANCE

Founded in 2021, Fluid is a financial alternative headquartered in Geneva, Switzerland. All shareholder capital is held in ETH.

Fluid Finance is a revolutionary new approach to finance, built for the digital age.

We've integrated all the benefits of **traditional finance** with all the benefits of the **digital world** – within one app directly linked to your Web3 Wallet.

Fluid Finance is open to anyone, globally.



“



A banking alternative, bringing traditional finance together with blockchain. No more issues with my bank to on/off ramp to crypto. They are backed by an active community and very responsive themselves.

@Gerrie

1.2 CURRENT BANK SYSTEM PROBLEM AND FLUID SOLUTION

01.

Steep learning curve for casual users who want to benefit from higher yield



01.

Easy access to investment products, coupled with seamless access to the world of DeFi, all in a single interface

02.

Low yield for users on the traditional banking ecosystem



02.

Elimination of “middle man institutions” and unfair profit sharing: real sharing of our profits with our users

03.

Reluctance of traditional banks to get involved with anything crypto-related: difficult to on/off-ramp



03.

Fluid lives in harmony with the crypto world and allows easy on/off ramping from its financial app

04.

Traditional banking system is old, slow and expensive



04.

Creation of the Fluid Account and its digital currencies

1.2 CURRENT BANK SYSTEM PROBLEM AND FLUID SOLUTION

05.

Certain areas of the world are excluded completely from the traditional banking system



05.

Free/instant/for everyone around the world

06.

Bare bones insurance for bankruptcy on a small amount of the client's capital



06.

Safeguarded client funds including coverage for theft, fraud and bankruptcy

07.

Hidden costs: highly opaque system



07.

Radical transparency with our community

08.

The bank client is an expendable object, not valued at all



08.

Be part of a real movement where the community is the center of our project

1.3 OUR TEAM



Robert Sharratt
Founder - CEO
@res_fluid



Alex Vik
Chairman



Jon Elek
Chief Storytelling Officer



Igor Minin
Chief Technology Officer



Nikolay Tyunev
Chief Product Officer



Our team currently consists of **more than 70 people** spread across Europe, Africa, Asia and North America. From top-tier computer scientists, coders, and engineers to some of the best minds in marketing, strategy, law, banking, design and video production. Fluid Finance is an incredible collection of talent.

1.4 MOBILE AND WEB APP

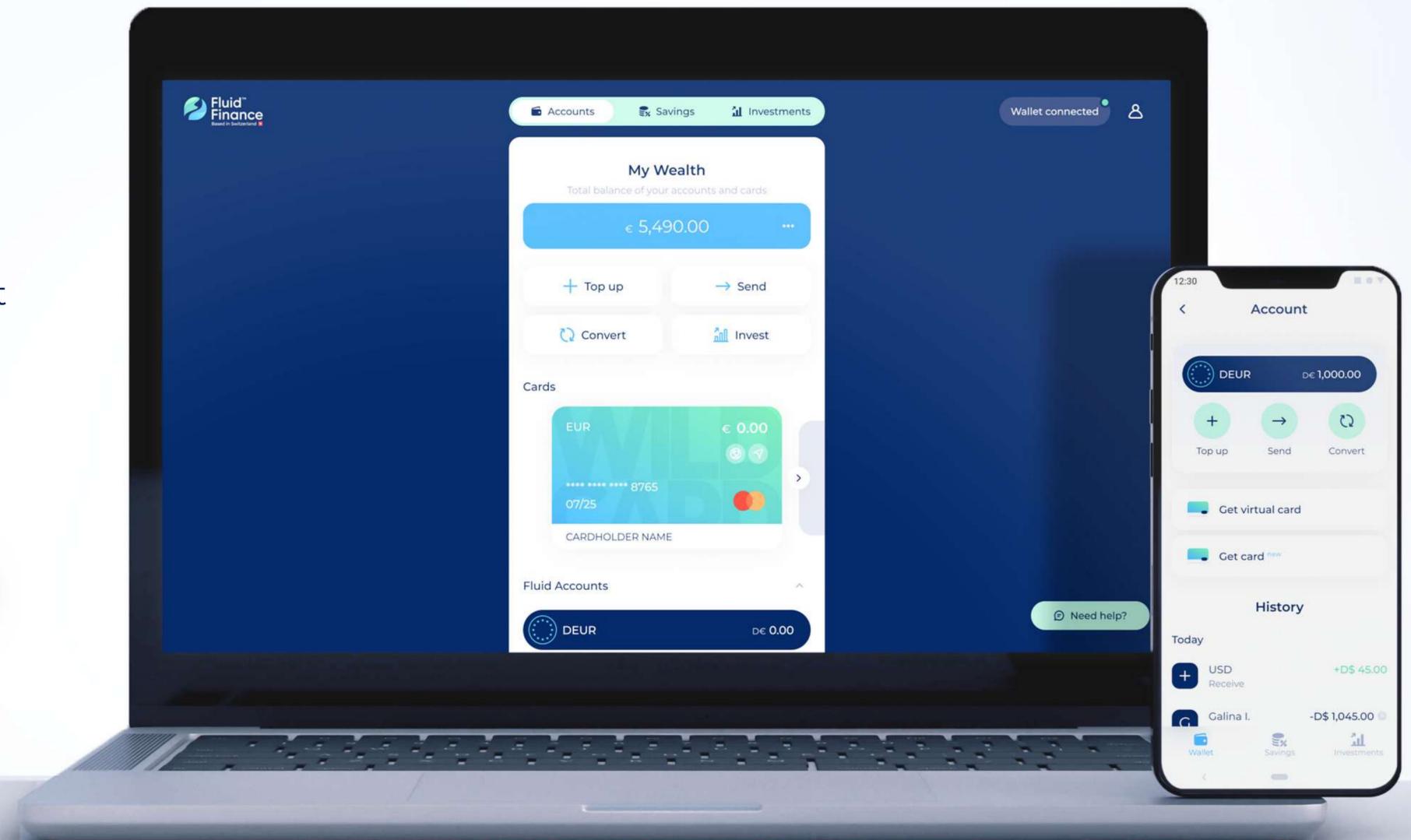
You can try Fluid Now!

 app.fluid.ch  [Google Play](#)  [App Store](#)

Our main goal: offer one **easy interface to manage all your finances**, from sending money for free, instantly, globally to easily buy and sell crypto or stocks or invest in DeFi through one app.

You can find our services on our web app which offers all our services for now and also on the mobile app that is still in development.

One easy interface to manage them all. >:-)



2.1 FLUID **CEFI** AND **DEFI** PRODUCTS



Fluid Account

- Earn **4% target profit share** on your deposits, completely protected.
- **Send digital cash** for free, instantly, anywhere in the world
- **Spend your digital cash** on a debit card
- **Privileged access** to some of the best TradFi investment (Arb Funds)



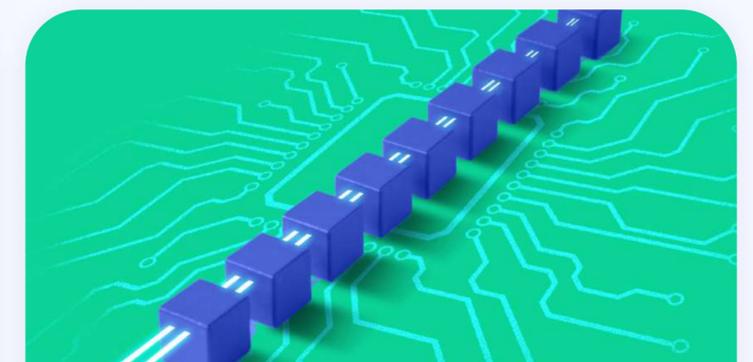
Traditional Account

- **SEPA/Swift** transfers enabled
- Receive an **IBAN**
- **Drag and Drop FX** feature for world and digital currencies (GBP, CHF, EUR, USD)



Buy and Sell Crypto

- The world's newest **crypto on/off ramp**: faster and cheaper
- FluidSwap - **buy/sell every crypto** on Arbitrum and soon on ETH mainnet
- Connect your **Web3 Wallet**
- Fluid runs on **Arbitrum**, a Layer 2 scaling solution for Ethereum



Multiple DeFi features

- **Active and passive rewards** through our secure DeFi savings products
- **“One click”** investment in app to easily buy and sell crypto
- **Recurring buy** option
- **New DAO** giving an easy access to some of the best DeFi features

2.2 ARB FUND HOW IT WORKS



2.2 ARB FUND | INTEGRATIONS

Fluid is uniquely positioned to capture the arbitrage in targeted markets

Payment systems

Card systems



Bank systems



Crypto



Currencies

- United States dollar (USD)
- Euro (EUR)
- Great Britain Pound (GBP)
- Swiss Franc (CHF)
- Australian Dollar (AUD)
- Bahrain Dinar (BHD)
- Bulgarian Lev (BGN)
- Canadian Dollar (CAD)
- Chinese Yuan (CNY)
- Mexican Peso (MXN)
- New Zealand Dollar (NZD)
- Norwegian Krone (NOK)
- Hong Kong Dollar (HKD)
- Hungarian Forint (HUF)
- Qatar Rial (QAR)
- Israeli Shekel (ILS)
- Japanese Yen (JPY)
- Kenyan Shilling (KES)
- Kuwait Dinar (KWD)
- Malaysian Ringgit (MYR)
- Thai Baht (THB)
- Turkish Lira (TRY)
- Ugandan Shilling (UGX)
- Philippine Peso (PHP)
- Polish Zloty (PLN)
- Indonesian Rupiah (IDR)
- Saudi Riyal (SAR)
- Singapore Dollar (SGD)
- South African Rand (ZAR)
- Swedish Krona (SEK)
- Croatian Kuna (HRK)
- Czech Koruna (CZK)
- Danish Krone (DKK)
- Omani Rial (OMR)
- United Arab Emirates Dirham (AED)
- Indian Rupee (INR)
- Romanian Leu (RON)



2.2 ARB FUND | RISK AND MITIGATION PLANS

Risks

- Users
- Market
- Technology
- Regulatory
- Partners

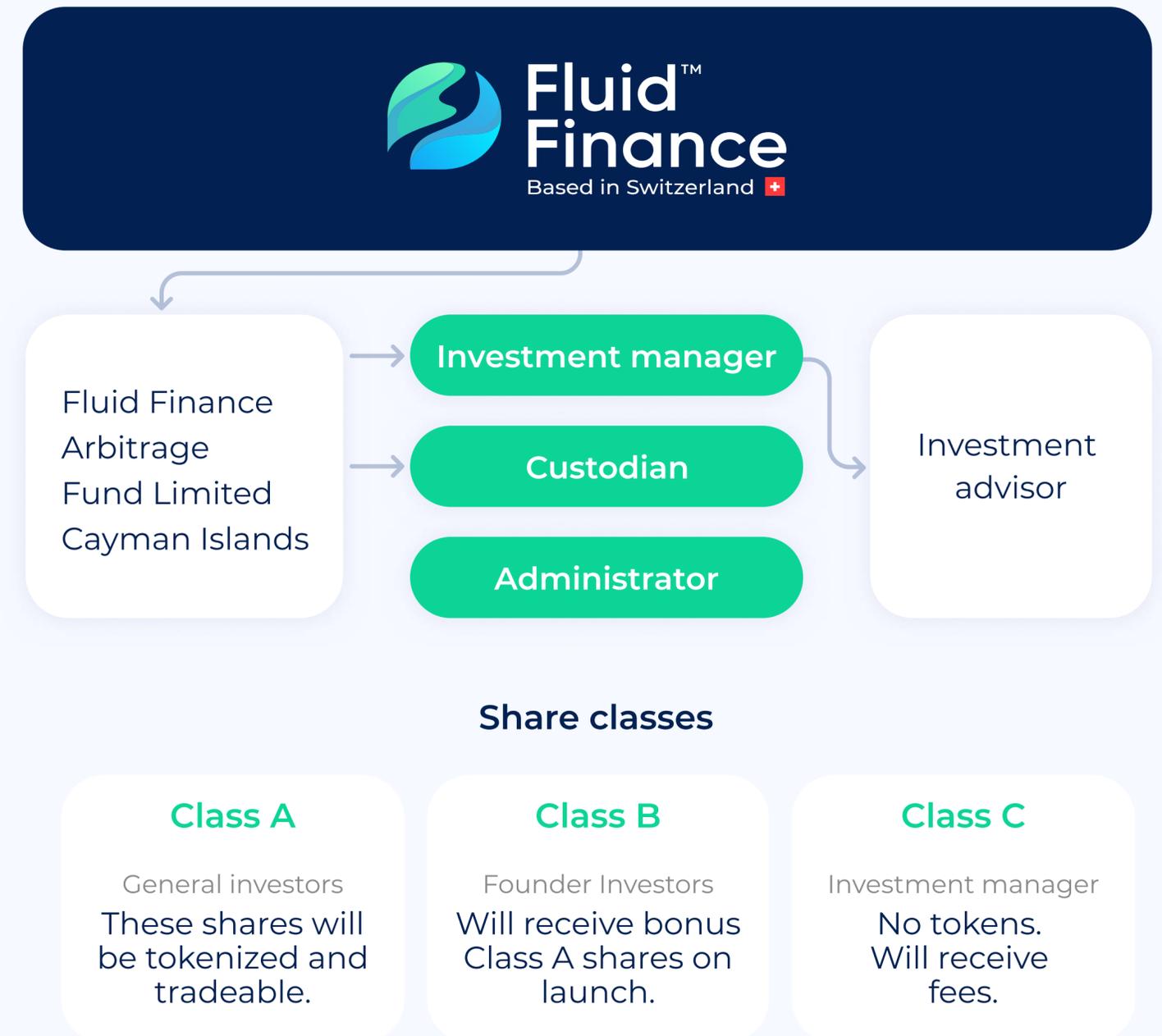
Mitigation

- Fluid takes arb profits upfront
- Time limited exposure
- Country/currency diversification
- Community building
- Regulated approach

2.2 ARB FUND

FUND CLASS A - TERMS AND STRUCTURE

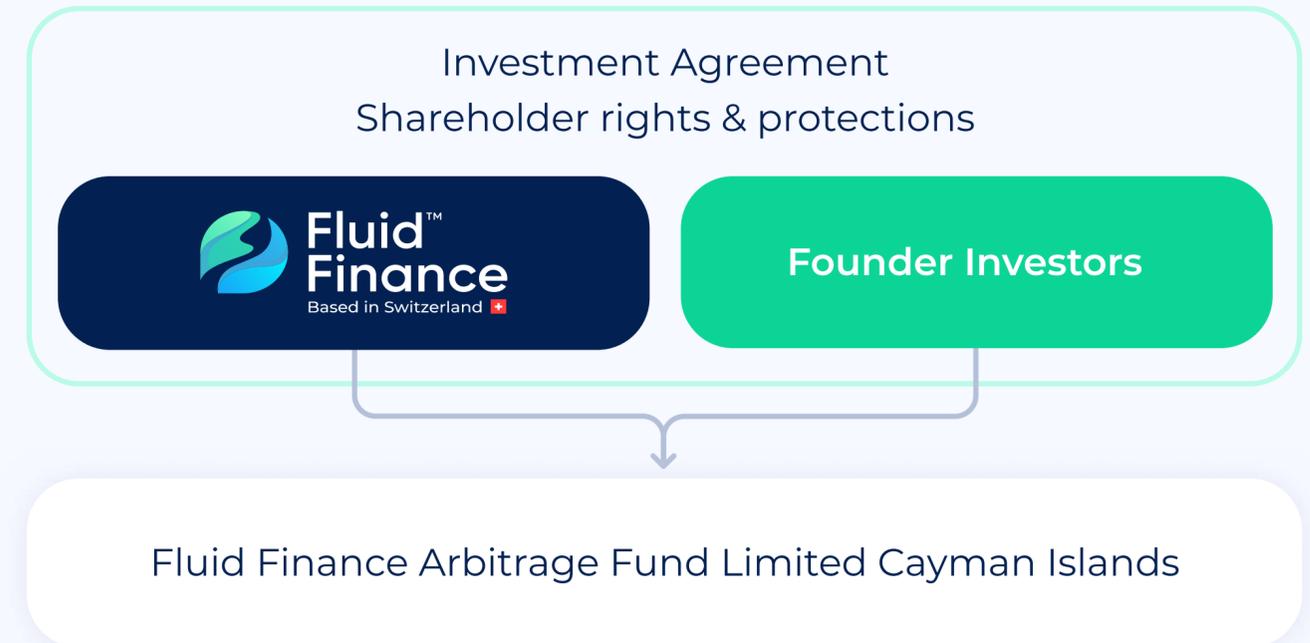
Criteria	Term
Entity	Cayman Islands exempted company
Investment objective	The Fund will seek to exploit price differentials between fiat and crypto currencies to deliver exceptional risk adjusted return to investors.
Currency denomination	USD DUSD
Target annual IRR	42.5%
Minimum investment	\$1.00
Management fee	2.5%
Incentive fee	30%
Voting rights	Yes
Minority protection	Yes
Lock up	Until Fund launch (expected 3 months)
Redemptions/sale	Unrestricted (after Fund launch)
Dividends	All net proceeds expected to be paid out as dividends to holders.
Listing (planned)	CSX Crypto In app exchange



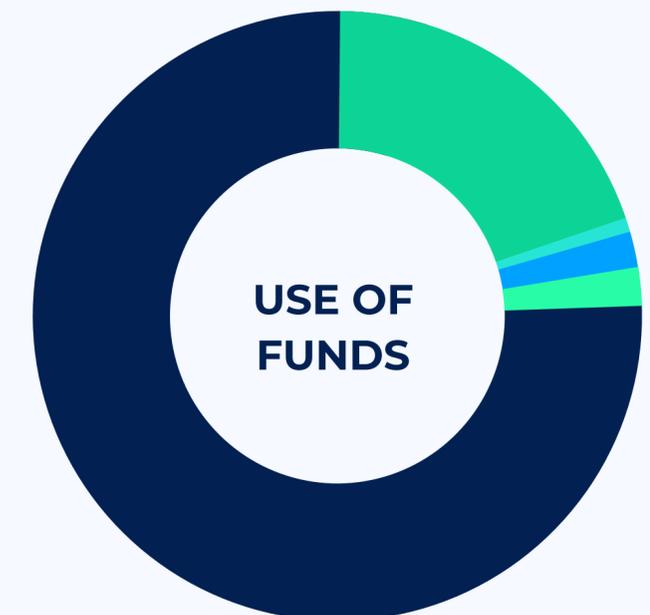
2.2 ARB FUND FOUNDER INVESTOR - TERMS AND STRUCTURE

Criteria	Term
Dividends	Convertible into 1.25x-2x Class A shares at any time after Fund launch
Lock-up	Until Fund launch (expected Q1 2023)
Bonus shares	First 25m FAF sold = 2x Next 15m FAF sold = 1.5x Final 10m FAF sold = 1.25x <i>Note: subsequent sales of FAF after launch = 1x</i>
Cap	USD 50 million

All other terms the same as Class A shares



- **LIQUIDITY**
37,800,000 USD | 75.6%
 - **INFRASTRUCTURE**
10,000,000 USD | 20.0%
 - **MARKETING**
1,000,000 USD | 2.0%
 - **COMMUNITY**
1,000,000 USD | 2.0%
 - **ESTABLISHMENT**
200,000 USD | 0.4%
- TOTAL** 50,000,000



2.2 ARB FUND | NEXT STEPS



2.3 DIGITAL CASH (DUSD - DEUR - DCHF - DGBP)

Our digital cash is a digital representation of fiat money on a one-to-one basis - **it is real money**.

Digital cash “lives” in two worlds:

- on the **Fluid Account** (off-chain, for everyone)
- in **DeFi** (on-chain, for crypto users).

Digital cash on the Fluid Account (**off-chain**) is like fiat and can be used to: earn up to 4% APY on your deposits daily, be spent on your cards anywhere, exchanged for world currencies and be sent instantly, for free, globally.

While the digital cash (**on-chain**) is our new version of the “stablecoin”, used to buy and sell cryptos and to invest in DeFi saving products.



Best on/off-ramp for crypto with the added benefit of native digital cash that is 1:1 pegged by the dollar.

@Alex

2.4 ABOUT BAKERY FINANCE DAO

Current projects in DeFi are mostly split between hundreds, even thousands of different protocols.

This is far too complex for beginners, requiring a solid experience in crypto: it's not transparent and it's not user-friendly.

It's time to merge the best of DeFi and CeFi into a single entity.

Bakery Finance has been created to simplify financial opportunities whether you're a person or a big institution.

We will give to standard companies the opportunity to offer their users DeFi products in a simple and secure way, directly through their own interfaces.

Bakery will integrate RWA (Real World Assets) and exploit their advantages directly on-chain



**Want more info about Bakery Finance?
Check: Bakery.Finance**

3.1 \$FLUID TOKENOMICS

\$FLUID tokens represent a participation in Fluid Finance SA, a registered Swiss company.

There is a total of 140,935,618 Fluid tokens.

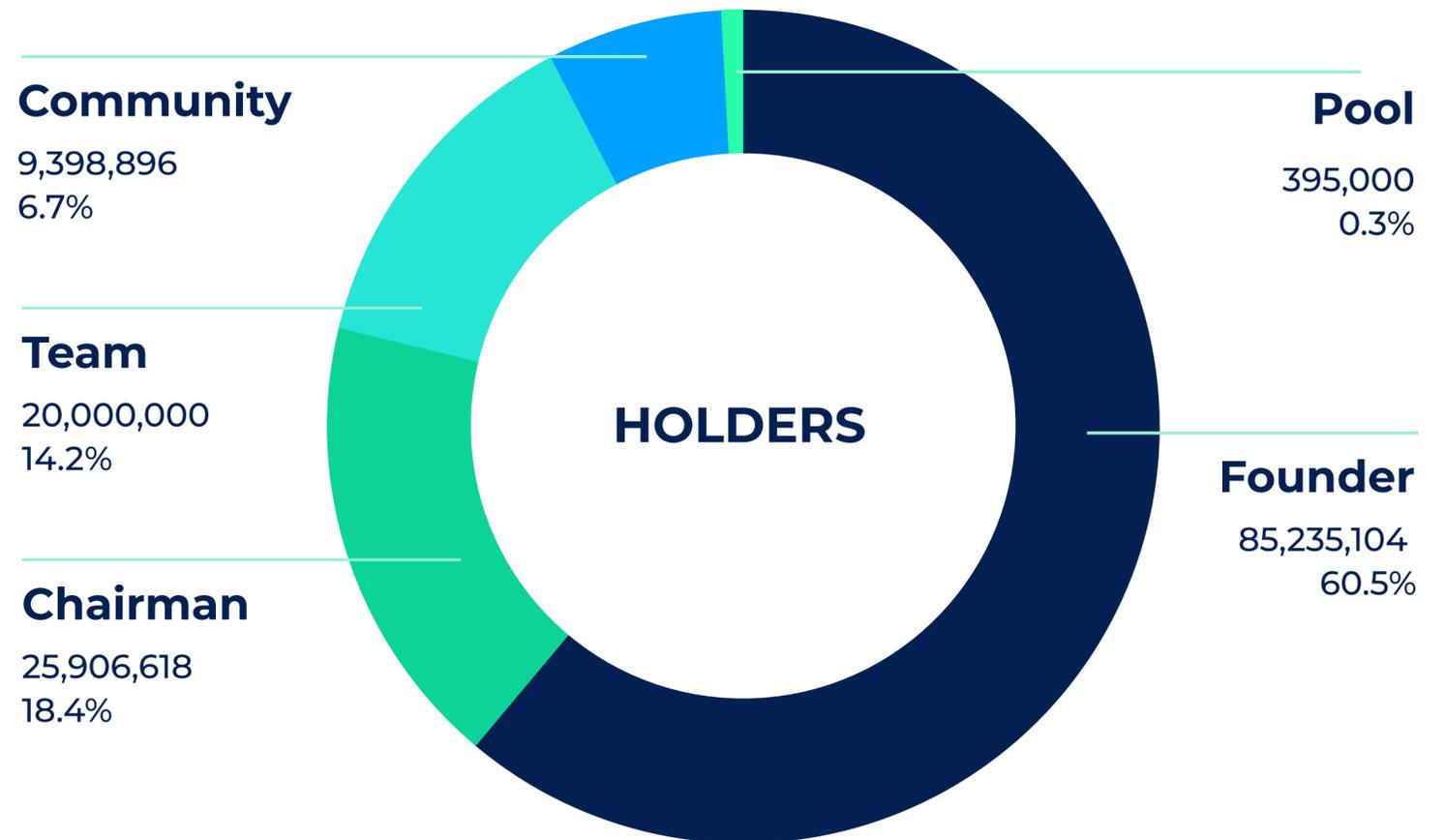
The vast majority of tokens (75.2%) are locked up for at least 4 years.

These tokens come from the Founder (100% of tokens locked up for 4 years) and the Chairman (80% of tokens locked up for 4 years).

The team tokens are locked for up to 2 years.

It is planned that team tokens will have the same restrictions as the Founder and Chairman, meaning that **team members can vote and sell tokens but not into crypto pools.**

Including Founder, Chairman and team tokens, it is possible that **89% of the tokens may never be made available in crypto pools.**



Unlocks	2022	Oct 2023	Oct 2024	Oct 2025	Oct 2026
	Now	Year 1	Year 2	Year 3	Year 4
Founder	0	0	0	0	85,235,104
Chairman	5,147,124	0	0	0	20,759,494
Team	0	5,000,000	15,000,000	0	0
Community	9,398,896	0	0	0	0
Pool	395,000	0	0	0	0
Total	14,941,020	5,000,000	15,000,000	0	105,994,598
Circulating supply	14,941,020	19,941,020	34,941,020	34,941,020	140,935,618
Cumulative	10.6%	14.1%	24.8%	24.8%	100%



How to buy \$FLUID?
Check: fluid.ch/fluid-token

3.2 BENEFITS FOR TOKEN HOLDERS

1. Reduced fees on crypto & financial services

2. Exclusive access to products

3. Community airdrops

4. Lower fees on DeFi savings products

5. Higher deposit limits on the Fluid Account saving products

6. Dividends (planned)



FLUID TIER LEVELS

Tier	From (\$FLUID)	To (\$FLUID)
Basic	0	0
FluidFam	1	999
Bronze	1,000	9,999
Silver	10,000	49,999
Gold	50,000	149,999
Private banking	150,000	>150,000

Note: Every three points earned in the GoFluid Ambassador program are equivalent to holding one Fluid token for tier levels.

REDUCED FEES ON CRYPTO PURCHASES

Tier	Mint	Redeem	FluidSwap	Custodial
Basic	0.50%	1.00%	0.50%	3.50%
FluidFam	0.50%	0.75%	0.50%	2.50%
Bronze	0.45%	0.70%	0.40%	2.25%
Silver	0.40%	0.65%	0.33%	2.00%
Gold	0.375%	0.625%	0.25%	1.75%
Private banking	0.35%	0.60%	0.20%	1.50%

LOWER FEES ON DEFI SAVINGS PRODUCTS

Tier	Aave		Balancer	
	On-chain	Custodial	On-chain	Custodial
Basic	20.00%	20.00%	20.00%	20.00%
FluidFam	20.00%	20.00%	20.00%	20.00%
Bronze	15.00%	15.00%	15.00%	15.00%
Silver	13.00%	13.00%	13.00%	13.00%
Gold	12.00%	12.00%	12.00%	12.00%
Private banking	10.00%	10.00%	10.00%	10.00%

Note: the percentage fee is calculated on any profit after withdrawal.

HIGHER DEPOSIT LIMITS ON THE FLUID ACCOUNT SAVING PRODUCTS

Tier	DUSD	DEUR	DGBP	DCHF
Basic	\$1,000	€1,000	£1,000	¥1,000
FluidFam	\$1,000	€1,000	£1,000	¥1,000
Bronze	\$5,000	€5,000	£5,000	¥5,000
Silver	\$10,000	€10,000	£10,000	¥10,000
Gold	\$20,000	€20,000	£20,000	¥20,000
Private banking	\$50,000	€50,000	£50,000	¥50,000

REDUCED FEES ON FINANCIAL SERVICES

Tier	Top-up	ATM charges	Transfers		
	Via Card	Charged to users	UKFP	SEPA	SEPA Instant
Basic	5.00%	£1.75	£0.30	€0.35	€1.00
FluidFam	3.00%	£1.75	£0.30	€0.35	€1.00
Bronze	2.50%	£0.00	£0.00	€0.00	€0.00
Silver	2.00%	£0.00	£0.00	€0.00	€0.00
Gold	1.50%	£0.00	£0.00	€0.00	€0.00
Private banking	1.10%	£0.00	£0.00	€0.00	€0.00

Note: SWIFT charges vary by recipient country.

EXCLUSIVE ACCESS TO PRODUCTS

Tier	Solid Gold Card	Concierge	Priority Support	Relationship Manager	Event Access	Merch	GoFluid	Cash Back
Basic	No	No	No	No	No	No	No	No
FluidFam	No	No	No	No	Yes	No	No	No
Bronze	No	No	Yes	No	Yes	Yes	Yes	Yes
Silver	No	No	Yes	No	Yes	Yes	Yes	Yes
Gold	No	No	Yes	No	Yes	Yes	Yes	Yes
Private banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

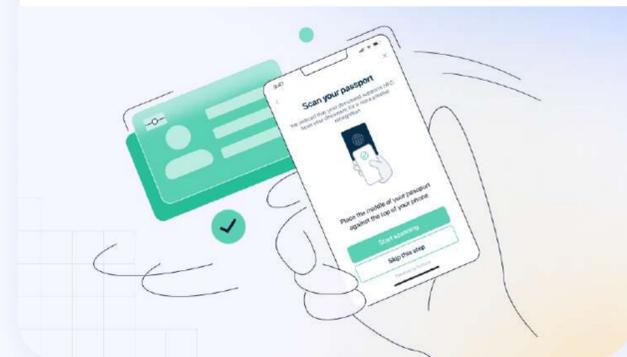
4.1 PARTNER INFORMATION

KYC



SumsuB is our KYC provider, it allows users to scan all types of identity documents including passports, driver licences, residence permits and ID cards to onboard onto our system automatically. It collects all data and provides a portal to manage it along with APIs to monitor the statuses of user KYC.

SumsuB also runs a lot of internal background checks for the onboarded customers to prevent fraud.



Bank Partners



CurrencyCloud is our biggest banking services partner. We use it to provide our customers with unique IBANs which allows wire transfers for SWIFT, SEPA or UK Faster Payments. Both for top ups of accounts with Fluid, and to send money externally too. We also use it to exchange 32 different currencies (currently 4 are available in-app).



Bond is our banking provider in the U.S. They provide all the functionality for US user. This includes FDIC-insured accounts, including KYC (personal), AML, allow ACH for incoming transfers and sending money. Card compatibility with ApplePay and Google Pay.



Coming Soon: **Yapeal** is our bank partner in Switzerland. They provide all the banking coverage for Switzerland and it's own KYC which complies with all the Swiss regulations. Card compatibility with ApplePay and Google Pay.



4.2 PARTNER INFORMATION

Open banking



Coming Soon: **Tink** provides us with an option for a user to connect and directly debit their bank account in their existing bank in EEA and UK.

Choose your bank

- Search
- Degussa Bank
 - Deutsche Bank
 - DKB
 - GLS Bank
 - HypoVereinsbank
 - ING



Coming Soon: **Plaid** provides us with an option for a user to connect and directly debit their bank account in their existing bank in United States.



Select your institution

- Search Institutions
- Chase
www.chase.com
 - Bank of America
www.bankofamerica.com
 - Wells Fargo
www.wellsfargo.com

Card top up



Trust Payments provide us with possibilities to collect card payments, so that we allow user to top up their traditional and Fluid accounts using cards. TrustPayments also support Apple Pay and Google Pay.



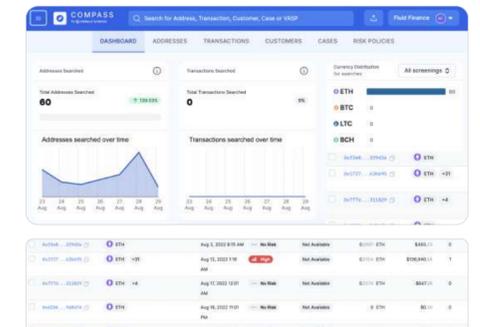
AML and compliance



Comply Advantage is our AML and KYT provider, which detects unusual and potentially fraudulent activity for all user transactions.



MerkleScience is our AML and KYT provider for all on-chain activity. We verify all the user wallets that connect to our system to see if they were involved in any fraudulent activity and we monitor their activity afterwards.



4.3 PARTNER INFORMATION

Notifications



 **SendGrid** is our provider to send customer emails including marketing information and security notifications.



 **Twilio** is our provider to send customer security SMS notifications.



 **SendGrid** is our provider to send customer security push notifications.

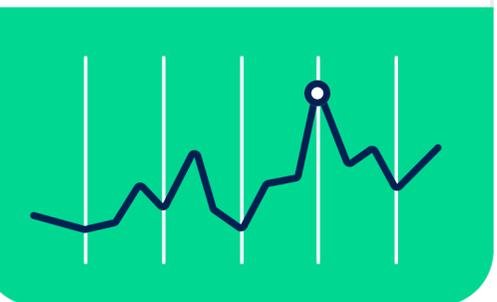
Investments



Kraken is our OTC partner to buy and sell easily some of the most important cryptocurrencies.



Coming Soon: **Bricknode** provides us with the stock broker capabilities and allows us to buy and sell stocks to the users. We'll start with TSLA stock first.



4.4 DEFI PARTNER INFORMATION



Digital Dollar

We have created an ERC-20 token which is a 1:1 representation of USD that we hold in a treasury account. A Fluid user is able to mint and redeem from the fiat world onto the blockchain. This can be extended to represent other types of real world assets on-chain.

Balancer

We have a liquidity pool on the decentralised exchange Balancer, where DUSD is paired against DAI (an over-collateralised stablecoin). Through the Balancer interface this allows users to trade DUSD for many other tokens on Arbitrum.

paraswap

Paraswap is a decentralised exchange aggregator. It sits on-top of multiple exchanges and can route the user through the best combination to receive the most assets in the trade. We have integrated this into our web-app and this allow users to trade a wide range of assets for DUSD.

AAVE

We have created an "Aave Vault" which allows users to deposit DAI/DUSD (which will be transformed in aArbDAI) to earn passive income in a semi custodial way. Through our Fluid interface in a click they will be able to deposit. The income is coming from the borrowing taxes.



Equity Tokens

Our equity shares are deployed as ERC-20 tokens on the blockchain, Registered Fluid (rFLUID).

UNISWAP

Coming Soon: we have a liquidity pool on Uniswap which pairs our Fluid token against Ethereum, allowing anyone to buy and sell Fluid tokens, and also provide liquidity. This is currently hosted on Sushiswap on Arbitrum.

TECH ARCHITECTURE

Legend

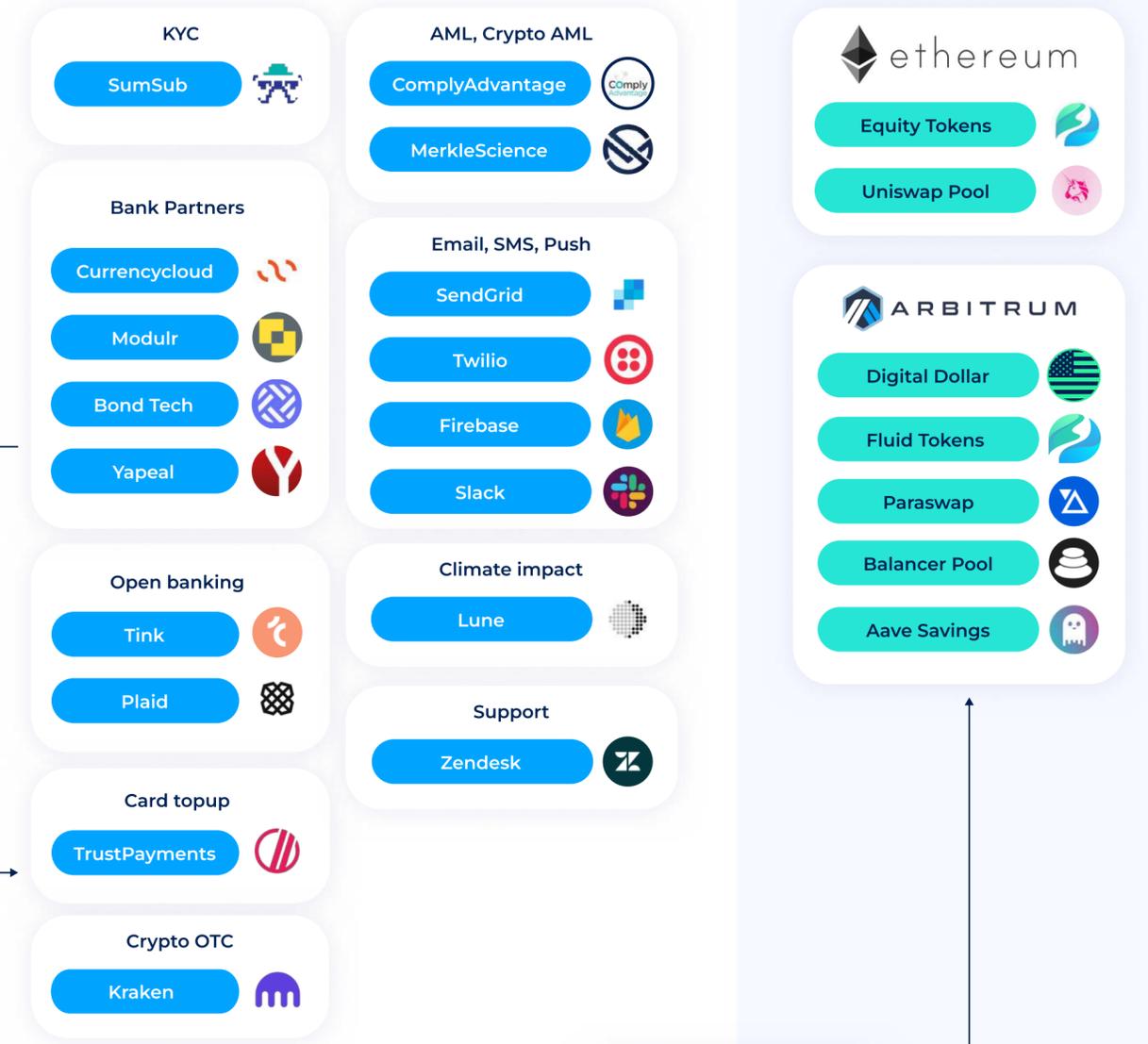
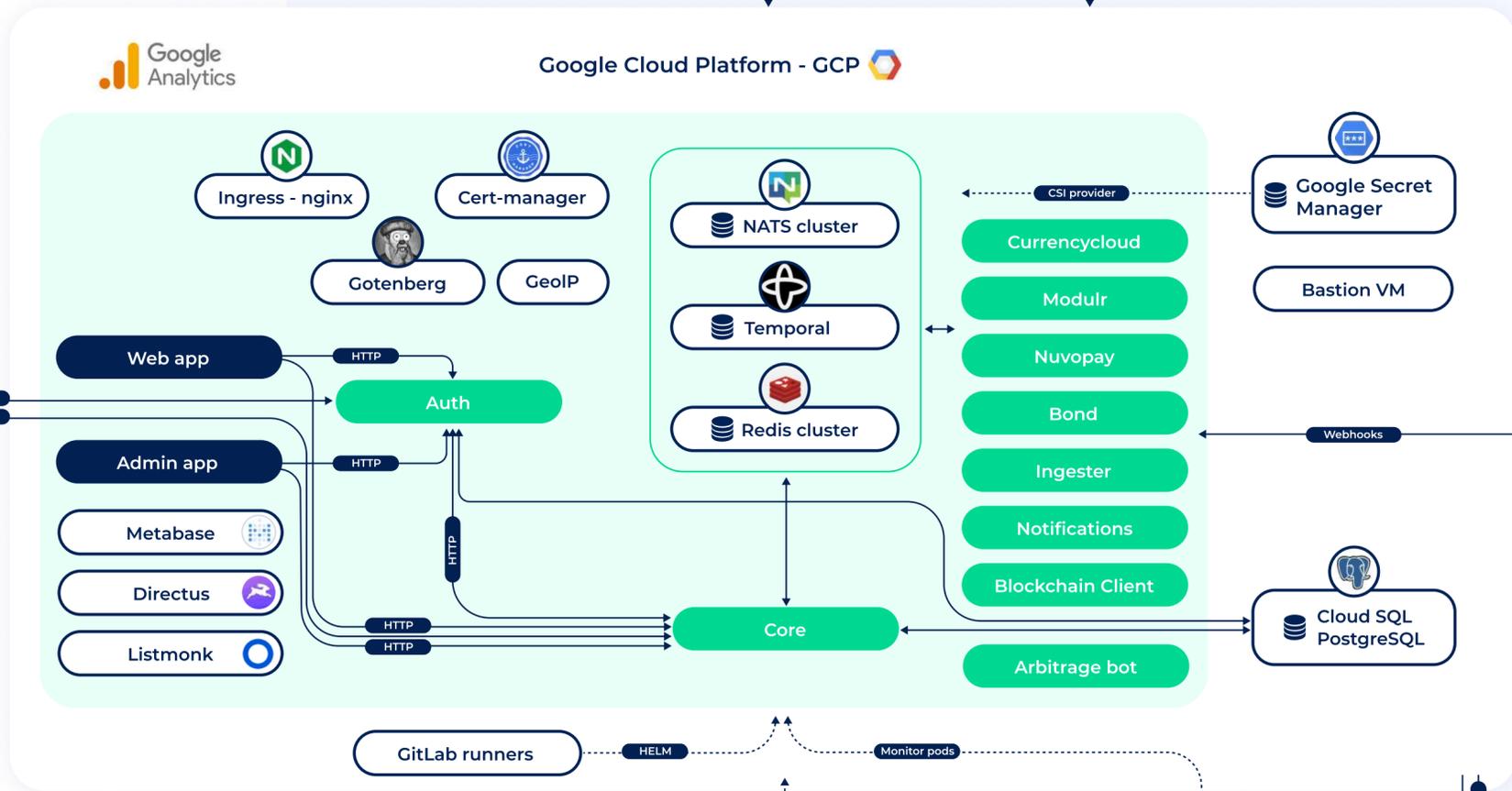
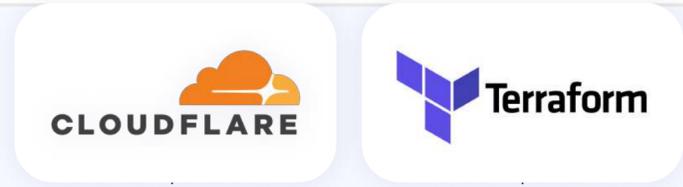
Frontend (Vue.js)

Backend (go)

External centralized

External decentralized

Infrastructure



Clients

Internal centralised

External centralised

External decentralised

6.1 USEFUL LINKS

 Linktr: linktr.ee/fluid_fi

 Telegram: t.me/fluid_fi

 Twitter: [@fluid_fi](https://twitter.com/fluid_fi)

 Discord: discord.gg/JS3uEKrs5q

 Medium: medium.com/fluidfi

 Youtube: youtube.com/c/fluidfi

 Website: fluid.ch

 Web app: app.fluid.ch

