

floin

# All your digital assets in one secure place



v2.0

# Marc Weber

Founder & CEO

We create value instead of adorning ourselves with borrowed plumes. Floin is quality, through and through!



# CEO Statement

**The term “FinTech” is composed of two words: Finance and Technology. 9 out of 10 crypto startups do not have the human resources capable of managing a financial institution.**

Coming from an investment banking background and working as a corporate finance specialist, I have been surrounded by strict regulatory processes for most of my career. Entering the crypto arena was quite a shock because it was so unregulated. Rarely has there been such a density of irresponsible business concepts as in this industry. However, that time has passed. There is a whiff of change in the air and the crypto industry is going through a consolidation process to make room for a fundamental rethink.

I'm a firm believer that quality always prevails, and that's exactly what's happening now. Floid perfectly embodies that change by introducing an entirely new approach to this business sector. We focus primarily on Security Tokens and are developing a review system that will feature only fully regulated, qualitative tokens, that meet the highest standards

The people behind Floid combine decades of experience in Finance and IT. Our financial

experts understand how to structure financial products, something most competitors completely lack. Floid's experienced IT team writes original code instead of building a platform based on off-the-shelf white-label solutions, resulting in a more stable and secure system. Floid is original, in every sense of the matter and I am convinced that we will make a noticeable difference in the market.

**It's inspiring to see the right people in the right place at the right time doing what they love.**

## **About Marc**

Born in Germany in 1985, Marc is now an entrepreneur and investor based in Dubai, UAE and Vaduz, Liechtenstein. He is a LSBF (UK) Investment Banking Graduate (MBA), Co-Founder of infinCUBE and corporate finance specialist in the MENA and DACH region.

# What we do and why "Floin"?

We are a Liechtenstein-based FinTech startup, creating a new home for digital assets to provide a safe and enjoyable experience with buying, selling, and storing tokens. This new ecosystem is complemented by a revolutionary marketplace where consumers can find the most exciting, tokenized projects.

You can move already existing assets to your Floin wallet or access the Floin marketplace to place a new order. We support a number of blockchains and their respective tokens and coins. The NFT space is another extraordinary interest of ours and we aim to deliver a revolutionary marketplace where consumers feel comfortable and safe storing and displaying their most valuable NFTs.

We choose quality over quantity to ensure members can invest in the most valuable digital assets in a safe and regulated\* environment. Only vetted projects make it to our platform and are listed and published. The vetting process is rigorous and supervised by leading industry experts.

**We only list what deserves to be listed!**



The name Floin consists of two parts, "FL" and "oin". In a sense, it is a kind of a portmanteau. The "FL" stands for Fürstentum Liechtenstein (Principality of Liechtenstein), the home of Floin and the "oin" is a part of the word "coin", a word that perfectly represents the fintech and crypto space.

**Crypto Assets**

- FLTK**  
Floin Token
- HBAR**  
Hedera Hashgraph
- ETH**  
Ethereum

**Withdrawal**

**Polygon**

Withdrawal Address  
0x8544a99F9A87701E5667B9266f  
92449e487e8c75 Verified ✓

Amount  
**150** MATIC

Amount required: 150,00308295 MATIC

75% Max Custom

Swipe to Confirm

**Details and Limits**

Current Balance	61,48282652
Maximum Withdrawal	61,47969245
Network Fee (estimated)	0,00313406

# Our motivation and approach

The blockchain industry, mainly driven and promoted via crypto has a true reputation problem.

The crypto market and its products such as Tokens (NFTs, etc.) are subject to harsh, often negative criticism. Unfortunately, such criticism is all too often based on real scenarios in which people have made bad experiences. The accusations range from “unavailability” to “unprofessionalism” all the way to “massive fraud”.

The founding team of Floin has picked up on this issue. All of us are active users of blockchain, hold tokens of all kinds, trade coins and invest into upcoming technologies surrounding the blockchain. We understand the potential, the sheer unbelievable growth and the endless opportunities that can be built around this technology. We identified this mistrust and realized that there is an opportunity to do things better

In most cases the chronic lack of proper regulation is the cause of all problems. It was too easy to start a business, call yourself

a crypto specialist, and raise money. This was a breeding ground for fraud and ruined the reputation of something that has the potential to revolutionize many industries fundamentally.

Floin is an original and was built from scratch. In contrast to many competitors, all key components of the platform were developed by Floin itself. The focus on quality and deep integration, results in a seamless user's flow throughout the platform. This unparalleled user experience sets floin apart from anything available on the market today.

**Floin is fast, stable and secure!**

## We stand for



**More transparency**

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**Higher quality standards**

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**More regulation**

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**Business integrity**

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What are we doing differently and why do we believe we can convince investors and customers to use Floin?

1

## We stick to what we are good at!

We approach this business model very differently and do not try to promise something that we can't deliver. A day has 24 hours and we have limited human resources with very specific skill sets. We do not touch anything that we do not understand. We are highly skilled in Finance and IT and understand these businesses. Two core teams merge to establish a true fintech company.

2

## We don't copy, we write original and authentic code

Value creation is based on a combination of creating own intellectual property and building assets. In the crypto world, there are too many providers that are made up of puzzle pieces of third-party software. Authenticity and Originality are completely missing. This leads to more performance and security issues and poor customer experiences. We, on the other hand, program everything from scratch using the latest technologies available and translate our extensive knowledge of cloud-based computing and blockchain into a unique, world-class user experience

3

## We seek regulation, rather than try to avoid it

We know that AML, KYC and other compliance measures are important parts of this business. Many of our competitors try to evade these measures by moving their business to less restrictive and under-regulated countries. Less regulation leads to less transparency and opens a wide window for fraudsters and the like. Floin follows a completely different approach. We welcome regulation and have decided to incorporate in Liechtenstein, under the strictest regulation present. Liechtenstein is known worldwide for its excellent financial authority and deep integration of Blockchain into its legislation (Blockchain Law). Especially when customers' money is at stake, there must be no room for error.

**Legal certainty is priceless!**

4

## We stand for Quality, Quality, Quality

Our industry offers endless possibilities, many of which are only concepts or visions and do not yet fall within a legal framework. Whereas we believe in innovation and forward thinking, we decided to put our focus on quality. We target a market that already established ideas worth 20 years. We believe it's time to consolidate, rather than adding more confusion to an already churned up market. We have the tools, the know-how and the vibe within our team to dominate the regulated digital asset market and put our focus on digitalized financial products with real value.

**Floin will make a difference.**

# Why this market?

The crypto industry and foremost the industry of tokenized assets and securities is enormous. Very few market participants understand the transition from the old traditional capital market to the new fintech world. The experience and wisdom accumulated over decades are not wasted. Far from it!

Floin makes use of this knowledge and wraps it in a new innovative shell. This shell comes in the form of tokens and is a better, more efficient and superior technology that makes good old Wall Street thrive again.





People are constantly on the lookout for promising investment opportunities, and their methods are continuously changing. With smartphones and tablets in hand, they are now able to trade anytime, anywhere. Informed and risk-aware, they make decisions based on new criteria, but their passion for investing remains unchanged.

Marc Weber  
The Finest Token AG

Derivatives and other financial products used to be difficult to understand. The transferability and fungibility of such products were massively limited and only experienced investors were willing to spend the time and effort to get it done. Tokenization will solve many of these problems and deliver an entirely new user experience. With the help of this technology, the market will open up and

become accessible to a wider mass. Fractional ownership will allow people with low incomes to invest in opportunities previously reserved for the elite. Have you ever thought about owning 0.5% of a luxury apartment in the Burj Khalifa in Dubai? Things that were previously not possible are finally within reach and can be structured and realized in a safe and legal way.

**No brochure, no pitch and no presentation is long enough to show the potential of this market. Undoubtedly, this is the market that will surpass anything that exists today.**



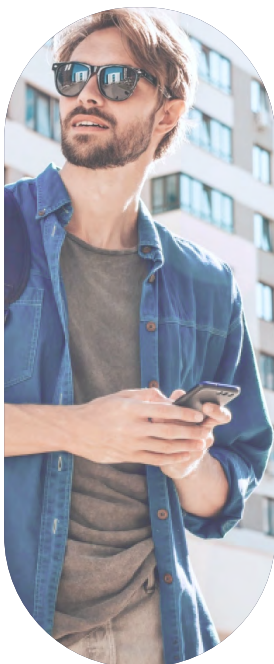
# Why choose Floin?

We've spared no effort and brought in the most experienced individuals, matching the brightest minds with former executives of major global companies, and pairing them with the freshest minds in IT to create something extraordinary.

**Floin is not a story,  
Floin is reality.**

**The true fintech  
experience**

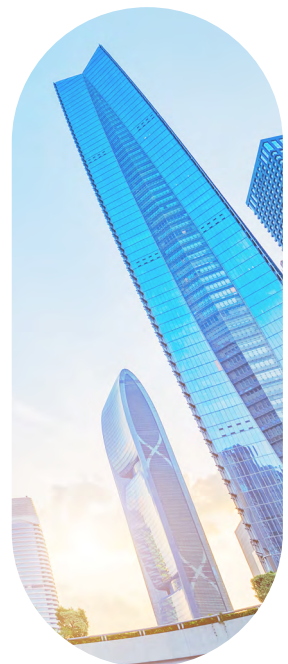
**Finance & IT**



**Suits & Hoody**



**Wallstreet & Silicon Valley**



## Secure Platform

### Most secure home for your digital assets



- Liechtenstein based
- Globally recognized regulation
- Audited

## Quality only

### Professional token review



- Vetted tokenized projects only
- Ongoing Audits & Compliance
- Established Quality Control Committee (QCC)

## In-house Development

### Original work, no copying



- Intuitive UI & UX
- Easy Onboarding & KYC procedures
- Technological safety and reliability

# Platform and App



## Security

Highest security standards



## Crypto Wallet

Central and DeFi Wallets.  
Made by Floin



## Deposit & Withdrawal

Transfer your assets from and to Floin

## Minimum Viable Product



## Buy Crypto

Buy crypto via credit card



## KYC

Quick & Easy Verification Process



## Floin Community

Stay connected to like-minded people and join the most exclusive think tanks



Download the Floin App and start buying, selling and holding your Tokens, Coins and more





00:54

## Buy Floin Token

You spend  
**300** EUR  
You receive 6,821.73 FLTK

100 EUR   5,000 EUR   10,000 EUR   Custom

Swipe to Confirm

### Details and Limits

Min. token amount

Price for 1 FLTK 2,500

Payment method

Bank Int   Crypto

00:59

**Floin Achievements** →

## Seed Investor

This NFT represents your investment in our company during its earliest stages. Your support helped us build the foundation for our success, and this NFT is a testament to your vision and foresight. We're proud to have had you as a partner in our journey.

0

Details   History   Price history   Offers

Dashboard   Markets

M Poly

HBAR Hedera Hashgraph

USDC USD Coin

Dashboard   Markets

QR Code



# Dashboard

## Markets

 **Ethereum**  
2,778.59 €  
+2.22%



 **Bitcoin**  
376.50 €  
+2.66%



## Crypto Wallets

 **BTC**  
Bitcoin

0.2653  
~ 9,984.46 €

 **MATIC**  
Polygon

1,500  
~ 1,935.00 €

 **Uniswap**  
Graph

10,000  
~ 1,800.00 €

60  
~ 55.20 €

 **Crypto**

## Deposit

### Ethereum



Your Ethereum QR Code  
Deposit Address  
0x4E754d9F9d0323C3827232e23C42F8A1  
b3Bwe8124

### Fees & Limits

Current Balance  
Minimum Deposit 0.00000001  
Maximum Deposit 0.000001  
Unlimited



FLTK Flain Token

Deposit

Deposit Address (Mumbai)

0xE18cb83BE4bc3611aB4985C9B2a23a0C359F9836

Your Flain Token (Mumbai) QR

Additional information about FLTK

Transaction History

Type & Date	Amount
Deposit 11.10.2022 11:27:55	100

Markets

Market: USD EUR

john.doe

Ethereum 1,163.17 € +0.52%

Polygon 0.81 € +4.87%

Bitcoin 15,865.01 € +3.93%

Market	24h History	Market Price
FLTK Flain Token		0.02 € 0.00%
USDC USD Coin		0.96 € +0.49%
ETH Ethereum		1,163.17 € +3.23%
MATIC Polygon		0.81 € +2.46%

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Market: USD EUR

Home Dashboard

Favorite Markets

Ethereum 1,121.11 € -3.52%

Polygon 0.79 € -4.34%

Crypto Assets

BTC Bitcoin	0.002410 -37.40 €
FLTK Flain Token	100.000000 -200.00 €
MATIC Polygon	0.998914 -0.79 €
HBAR Hedera Hash...	0.000000 0.00 €

Crypto Assets

Asset Allocation

FLTK 4.98% MATIC 1.95%

BTC 93.07%

Total Balance ~240.19 €

Current estimation

Show zero balances

FLTK Flain Token	100.000000 -200.00 €	Deposit Withdraw Wallet →
USDC USD Coin	0.000000 0.00 €	Deposit Withdraw Wallet →
ETH Ethereum	0.000000 0.00 €	Deposit Withdraw Wallet →
MATIC Polygon	0.998914 -0.79 €	Deposit Withdraw Wallet →
BTC Bitcoin	0.002410	Deposit Withdraw Wallet →

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Market: USD EUR

Home Dashboard

Markets

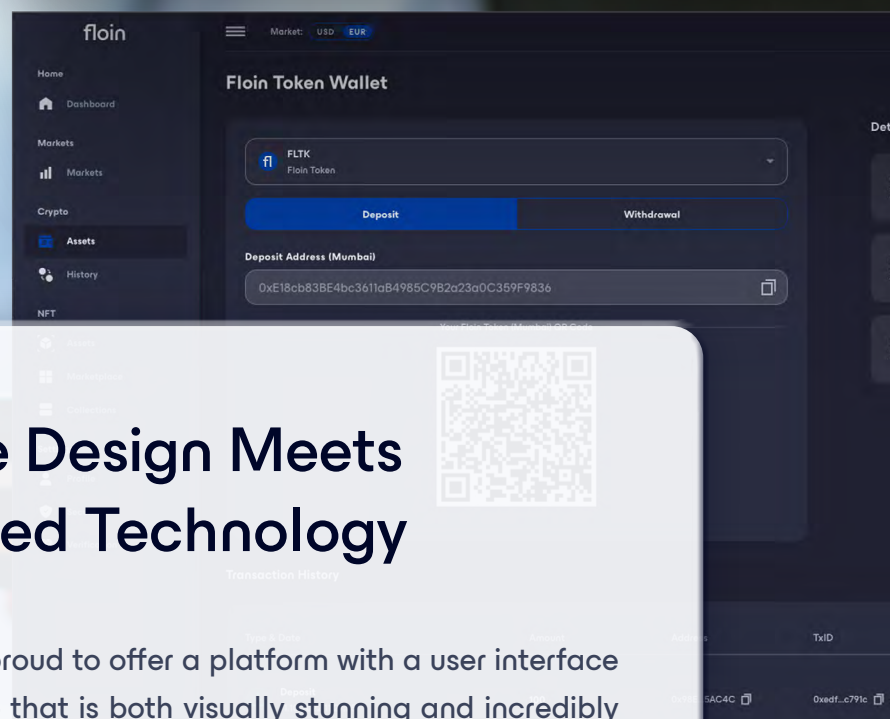
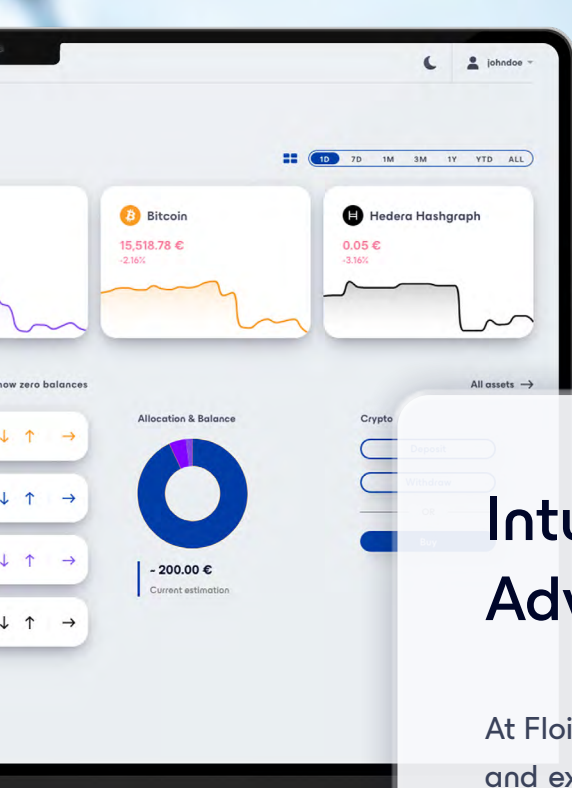
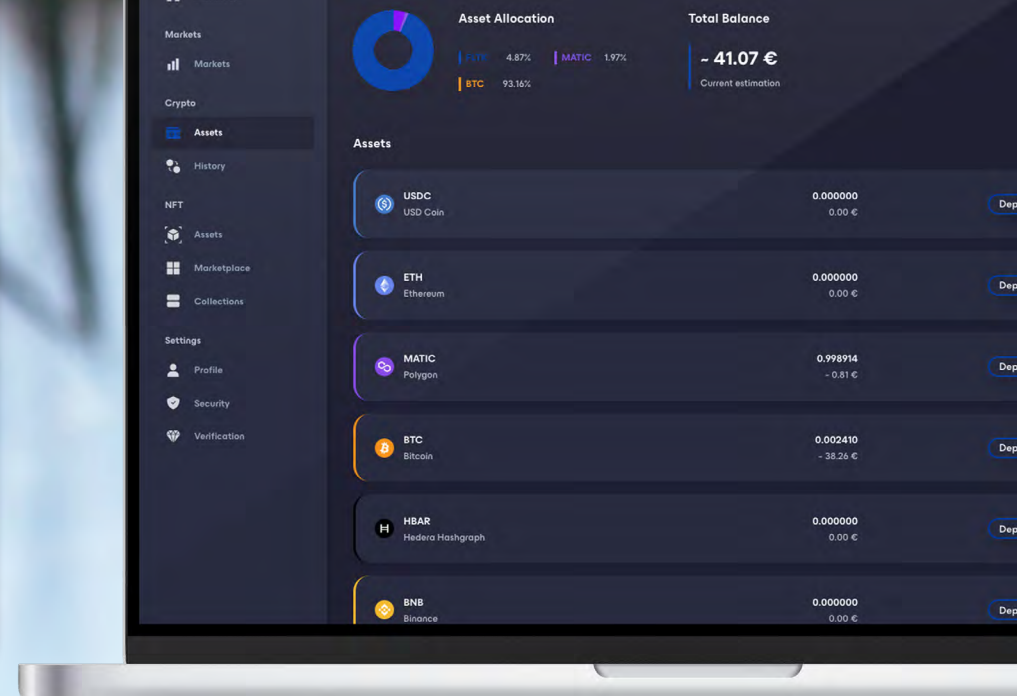
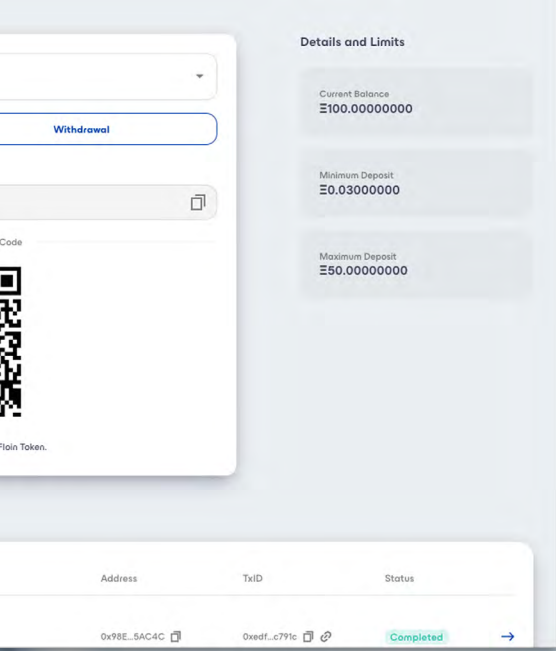
Favorite

Ethereum 1,163.17 € +3.23%

Polygon 0.81 € +3.04%

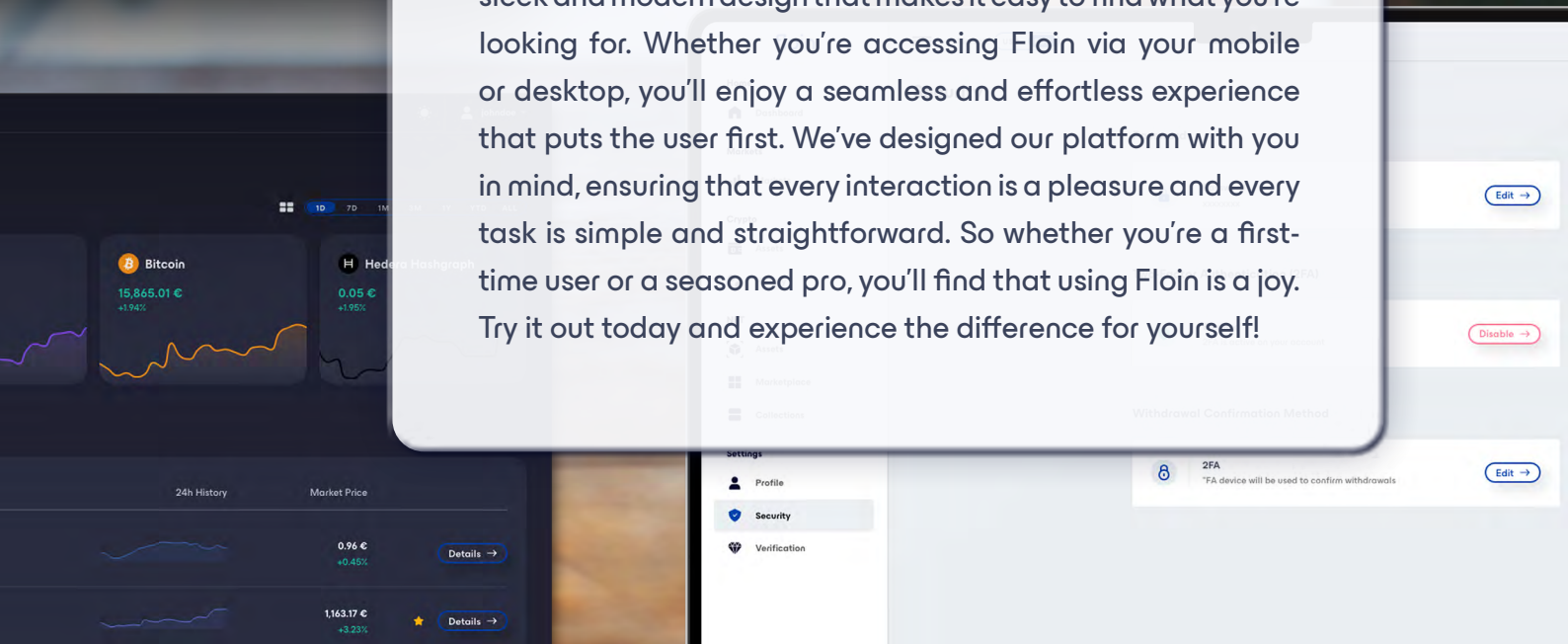
All Markets

USDC USD Coin
ETH Ethereum



# Intuitive Design Meets Advanced Technology

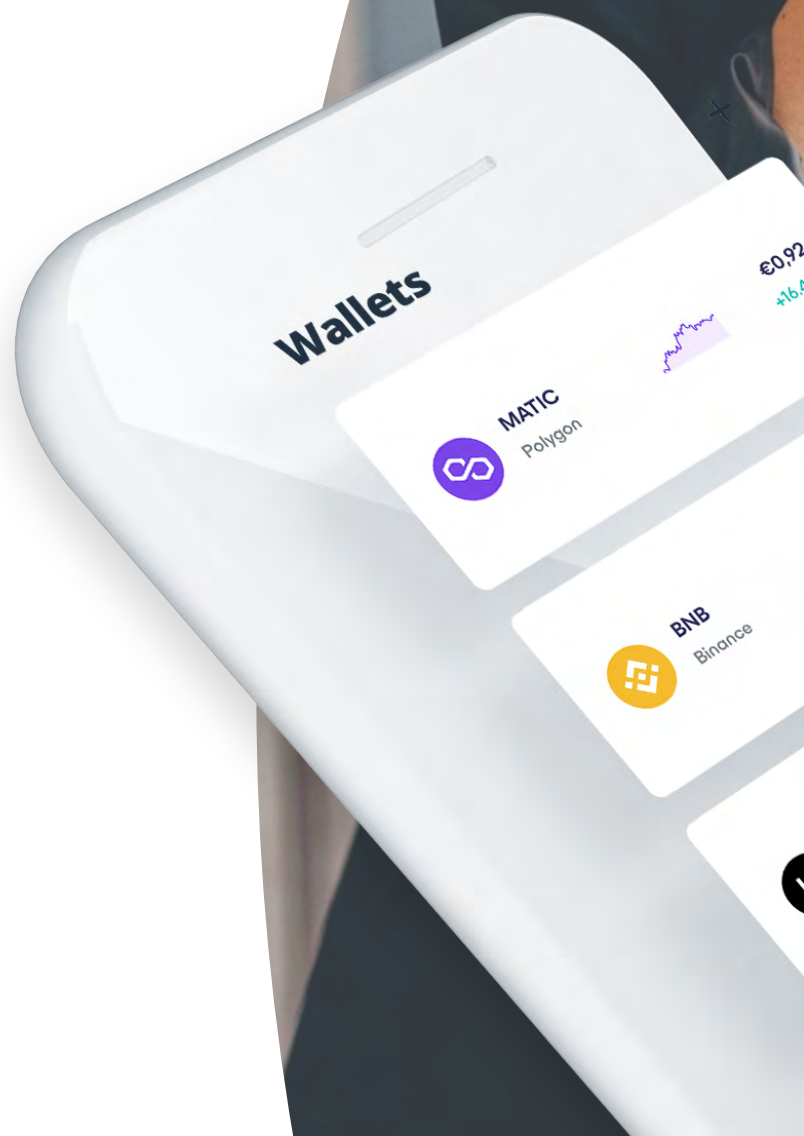
At Flain, we're proud to offer a platform with a user interface and experience that is both visually stunning and incredibly intuitive. From the moment you log in, you'll be greeted with a sleek and modern design that makes it easy to find what you're looking for. Whether you're accessing Flain via your mobile or desktop, you'll enjoy a seamless and effortless experience that puts the user first. We've designed our platform with you in mind, ensuring that every interaction is a pleasure and every task is simple and straightforward. So whether you're a first-time user or a seasoned pro, you'll find that using Flain is a joy. Try it out today and experience the difference for yourself!

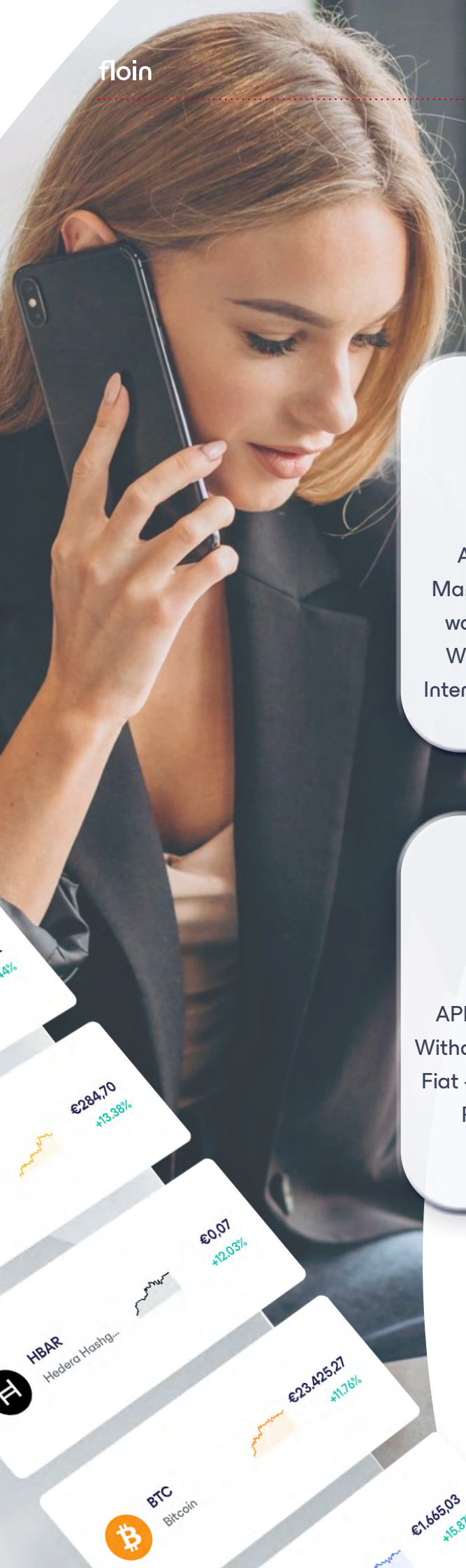


# White-label & API solution

We want to be the go-to platform for whitelabel solutions when it comes to wallets.

Based on the internal network fees within the system and strong KYCs we can offer the developers and other platforms to easily integrate the crypto wallets and transactions between their users with lower fees and a benefit of working with a regulated secure platform.





### Wallets

API Creation & Management of the wallets (Deposits, Withdrawals and Internal transactions).



### E-Wallets

API Bank Deposit & Withdrawal, Converting Fiat - Crypto, Virtual & Plastic Cards.



### Payment Gateway

API Card direct Purchase & Converting Fiat - Crypto.



### NFT

API Listing & Selling NFT's

# Floin Token (FLTK)

With the help of our community, we can elevate Floin to another level and create a new dominant player in the digital asset space.

We are building an entire eco-system around Floin, including crypto wallets, fiat e-wallets, buy & sell facilities, Debit Cards, NFT Vaults and much more. The centerpiece of this eco-system is our very own token, the Floin token (FLTK). We enable token holders to participate in the success of our venture and incentivize them by providing faster transaction times, lower fees and much more.

The Floin Utility Token (FLTK) is a deflationary, ERC20 based and minted on the Polygon Blockchain.

We believe that our environment is the greatest resource given to us, which we must preserve for ourselves and for future generations. Based on this, we are deploying our utility and security token on the Polygon 2-layer blockchain, which guarantees the same security standards as the Ethereum blockchain with lower fees and less electricity required for the blockchain operation.

**ERC-20**

Utility token based on the ERC-20 standard

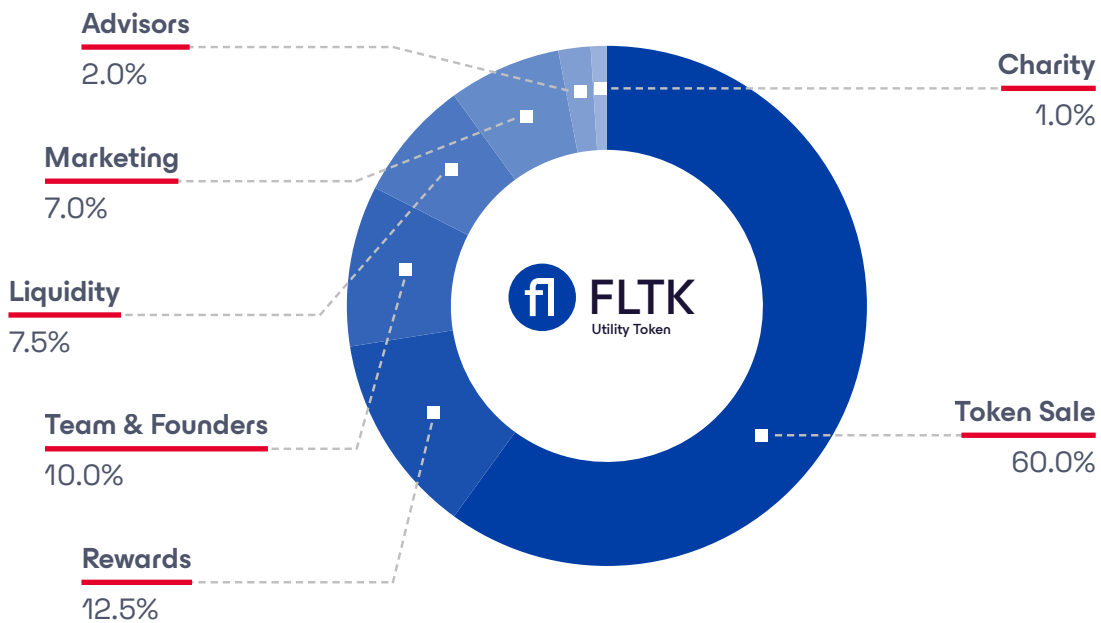
**Polygon**

Minted on the Polygon Blockchain

■ **FLTK Supply**

Group	Distribution	FLTK amount
Token Sale	60.00%	600'000'000
Rewards	12.50%	125'000'000
Team and Founders	10.00%	100'000'000
Liquidity	7.50%	75'000'000
Marketing	7.00%	70'000'000
Advisors	2.00%	20'000'000
Charity	1.00%	10'000'000

■ **Token Allocation**



■ **Token Availability**



# Roadmap

Our state-of-the-art, robust, and scalable infrastructure is designed to accommodate rapid growth, enabling us to efficiently deliver cutting-edge MVP solutions to our members. Floin stands ready to face the challenges and seize the opportunities that arise in a market characterized by relentless expansion.

Floin's initial MVP was developed over a period of 2.5 years, followed by an additional year to launch our first beta version. In February 2023, we reached a significant milestone by successfully completing our registration process with the FMA, making

us a registered VASP in Liechtenstein. This achievement propels Floin to an entirely new level, positioning us alongside market leaders in the industry. As our journey has just begun, Floin is ready to embrace growth and shine!



## Q3 - Q4 2021

- Architecture of the infrastructure

## Q1 2022

- MVP

## Q3 2022

- Homepage Live
- Beta-Version of the platform



## Q4 2022

- Clarifications with the FMA
- Invite-only version of the platform

## Q1 2023

- Registration as a VASP in Liechtenstein
- Public version of the platform

## Q2 2023

- Floin App
- Direct purchase with credit card

## Q3 2023

- Staking
- FIAT Wallets
- Security Tokens
- Launch of investment platform

## Q4 2023

- Floin Visa Debit Card

## Q1 2024

- White-Label solution

# Who runs Floin? Our Core Team



**Marc Weber**  
Founder & CEO



**Sasa Saftic**  
Chief Technology Officer



**Filip Trivic**  
Head of Development



**Jens Weber**  
Chief Sales Officer



**Bojan Saftic**  
Functionality & Design



**Rok Serak**  
Tech Lead



**Timotej Strlic**  
Chief Legal Officer



By harnessing the wealth of know-how within our ranks, we've created something beyond special. Our collective knowledge isn't just powerful – it's transformative.

# Advisory Board



**Dr. Johannes Harl**

Corporate Structures &  
Int. Development



**Prof. Dr. Josef Bergt**

Legal & Regulation



**Dr. Jürgen Hernichel**

Business Strategy



**André Achtstätter**

FinTech/Neo Banking  
Specialist



**Nicolas Graber**

Compliance

# Why invest?

At the beginning of every innovation, there is mistrust and restraint and many of those who haven't participated in this new trend feel like they missed out on a great rally.

This market has started with a hype and many of those who had great success in the meantime will not be able to substantiate this growth in the future. Sustainability can only arise out of fundamental quality, something market participants lack today.

“ The question is not whether Floin will succeed, but only whether you will choose to be a part of it.

Marc Weber  
The Finest Token AG

The time could not be better. Mistakes have been made; lessons have been learned. Some technologies have matured for mass adoption, others have disappeared. Floin uses this natural selection and puts together the puzzle pieces that are needed to write a unique story.

**We believe the real value is created NOW and the greatest run has just begun.**



floin

# Contact & information

## The Finest Token AG

### Address

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9490 Vaduz  
Liechtenstein

### Phone

+423 791 32 22

### E-mail

[info@floin.com](mailto:info@floin.com)

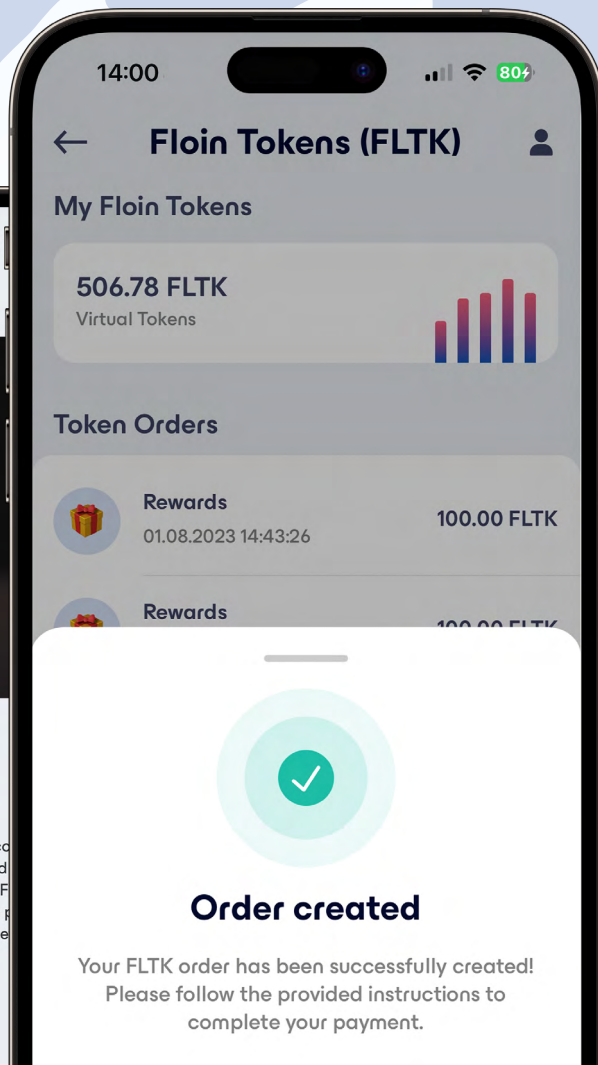
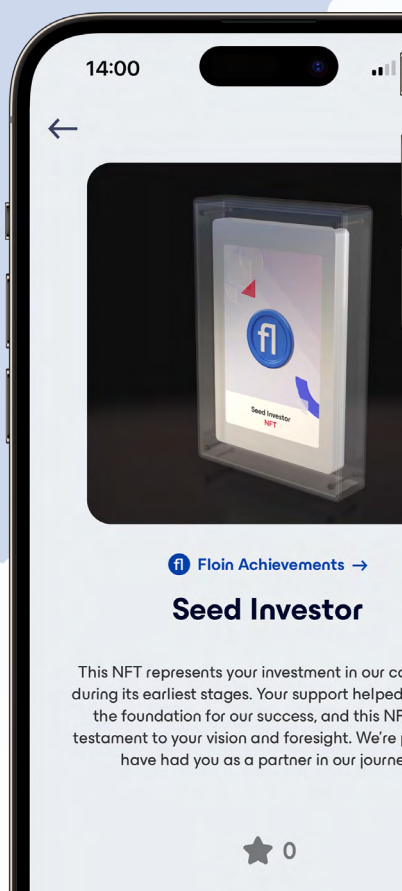
### Web

[www.floin.com](http://www.floin.com)



### Disclaimer

The present brochure of Floin constitutes marketing material and these and the statements contained therein are not to be regarded as guarantees for future performance and no undue reliance should be placed on them.





The Finest Token AG

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