

**/zeeves**

# Zeeves Bank

Crypto and banking product

# Problems

01

## **Problem 1**

The considerable gap between blockchain and traditional banking in the realm of the cryptocurrency market

02

## **Problem 2**

Across numerous jurisdictions, crypto investors are typically required to satisfy KYC regulations twice - once for their bank and again for their chosen crypto exchange, such as Binance

03

## **Problem 3**

Buying cryptocurrency can be time-consuming, as there are no simple conversion tools available. Although purchasing on top exchanges may be acceptable, selling cryptocurrency for fiat currency is often a more challenging and time-consuming process

04

## **Problem 4**

If a crypto account is not directly linked to a bank account, it can be difficult for crypto holders to make merchant and e-commerce payments. Unfortunately, the Zilliqa ecosystem does not currently offer a solution for this issue





The presence of 4 distinct problems poses a **significant challenge** for performing regular fiat-to-crypto and crypto-to-fiat transactions



# Existing solutions

There are many solutions on crypto-market, that somehow make it easier to convert crypto to fiat and back in a legal way.



binance.com



crypto.com



changelly.com



moonpay.com

The cryptocurrency industry is still in its early stages, and existing companies are not yet widely accepted. As a result, demand for cryptocurrency apps still exceeds supply. A single app that integrates both converting cryptocurrency to fiat and managing assets would make things much easier. Some companies are already taking steps in this direction.



changelly.com

Vast.bank

vast.bank

# Zeeves Solution. The App

A single app that enables users to open both banking (EUR) and crypto (ZIL) accounts and easily convert assets between them

01

The app will first be launched on **Telegram**

02

Next, we plan to develop **mobile** and **web** clients to make the app more user-friendly



ZIL



EUR

# Zeeves Solution. Functionality

## Banking

The app will include all traditional banking features:

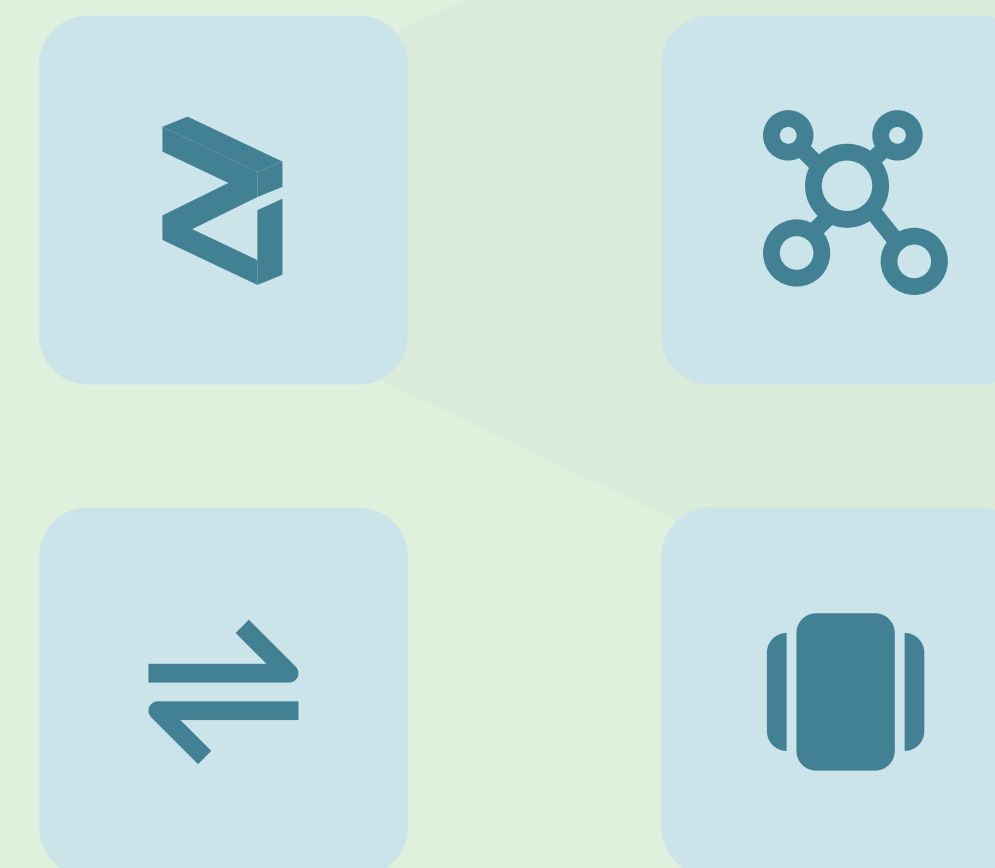
- order a debit card
- view account balances and details
- make domestic and international wire transfers (SWIFT, SEPA)
- view transaction history



## Crypto

The app will also offer crypto-related features

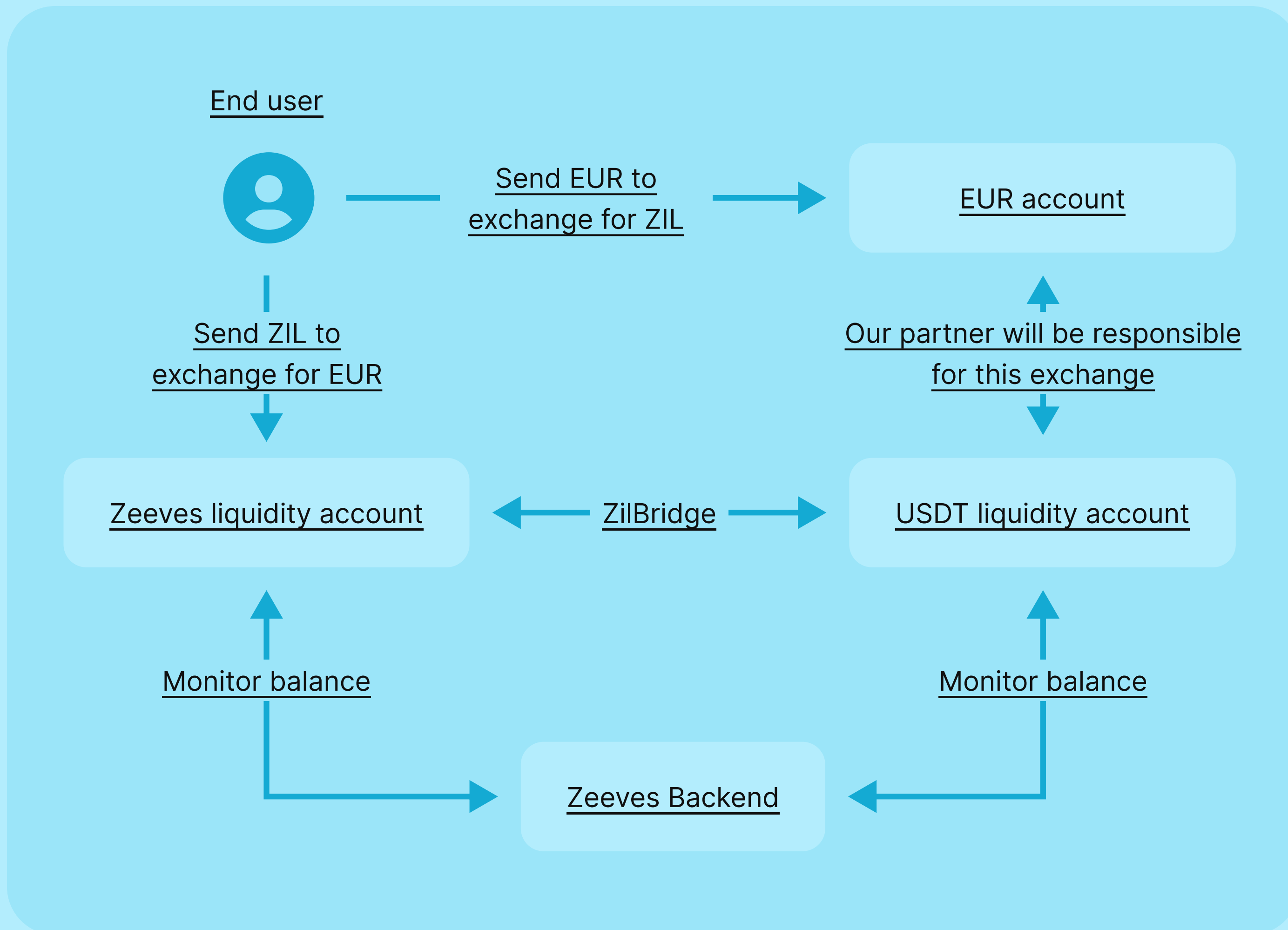
- send ZIL
- access DeFi
- connect a wallet to Zilliqa ecosystem dApps
- view transaction history



## Zeeves Solution. Legal part

In the initial phase, the solution will be introduced to the **EU market** through a partnership with a licensed European e-money company that possesses all necessary banking licenses

# Tech details



Because of the fact that there is no ZIL ↔ EUR conversion on any well-known exchange there will be double conversion:

- **ZIL → USDT**
- **USDT → EUR**

And same thing in another direction. So it will be required to maintain 3 accounts:

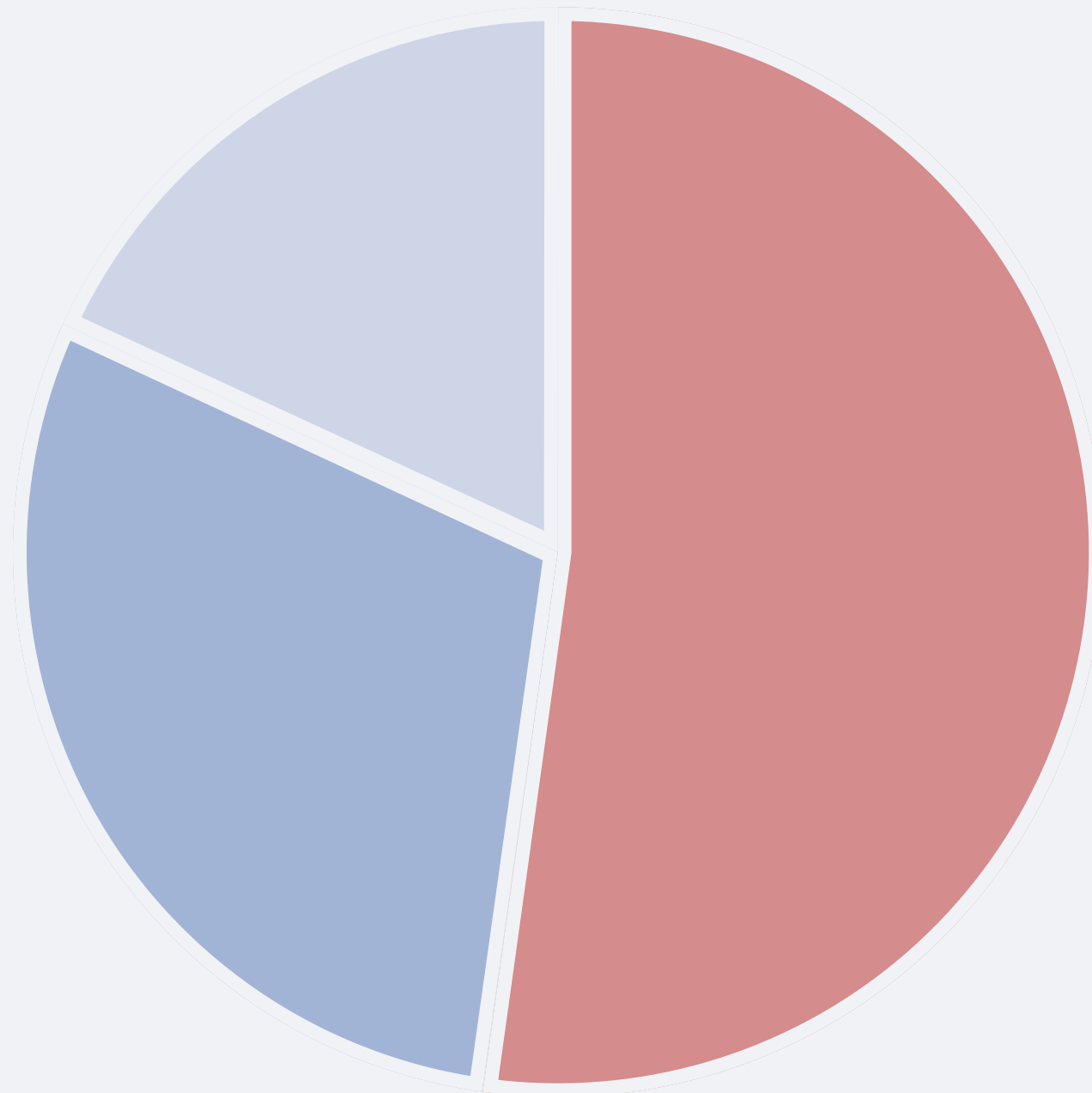
- **ZIL**
- **USDT**
- **EUR**

Account n. 3 will be held by our partner exclusively, while ZIL and USDT accounts will be multi-wallets, owned by Zeeves and e-Money partner.



# Market

## Global Neobanking Market \*



Enterprise Personal Others

# \$96B in 2023

The Neo-banking market is currently experiencing steady growth, with a market size of nearly \$67 billion in 2022 and expected to reach \$96 billion by 2025, according to Grand View Research

**Enterprises currently dominate the market, but Zeeves Bank can offer an attractive solution by providing fast and cost-effective international transfer options through cryptocurrency**

\*[https://www.grandviewresearch.com/industry-analysis/neobanking-market?\\_cf\\_chl\\_tk=mVQn6\\_g0sT64onZoy8JN4cTOHebIKetRFTnJr74l4U-1644405118-0-gaNycGzNB9E](https://www.grandviewresearch.com/industry-analysis/neobanking-market?_cf_chl_tk=mVQn6_g0sT64onZoy8JN4cTOHebIKetRFTnJr74l4U-1644405118-0-gaNycGzNB9E)

# Market

**2.5 - 5%**

of european population holding  
crypto \*

**30M**

potential market size

**We also plan to reach out to people who are not yet familiar with crypto, but may be interested in investing if we educate them about the benefits.**

# Business Model

Short-term

## Commissions

charged for transactions with large amounts or of specific types, ex. SWIFT transactions

**5-10\$ / mo**

subscription

Long-term

## Enterprise

By replicating our solution in different regions (such as MENA), we can offer the option of making inexpensive international transfers through Zilliqa acting as middleware.

# Roadmap

## Short-term

**Q1** 2023

- Beta-testing with 30-100 clients

**Q2** 2023

- Adaptation of the current product for corporate clients
- Developing web-version with BTC, ETH, ZIL and other crypto support
- New wallets integration such as Metamask and Zilpay
- Developing the bank in Bahrain
- Exploring new markets
- Obtaining banking licenses

## Long-term (2022 - 2025)

- Issue 5000 cards per year
- Developing traditional banking products e-commerce partnerships, cashback reward program etc
- Working on Zeeves bank as an investment tool
- Partnership with Zilliqa ecosystem products




# Planned investments

- **\$0.5-1M** - Development stage

- **\$3-5M** - Growth stage

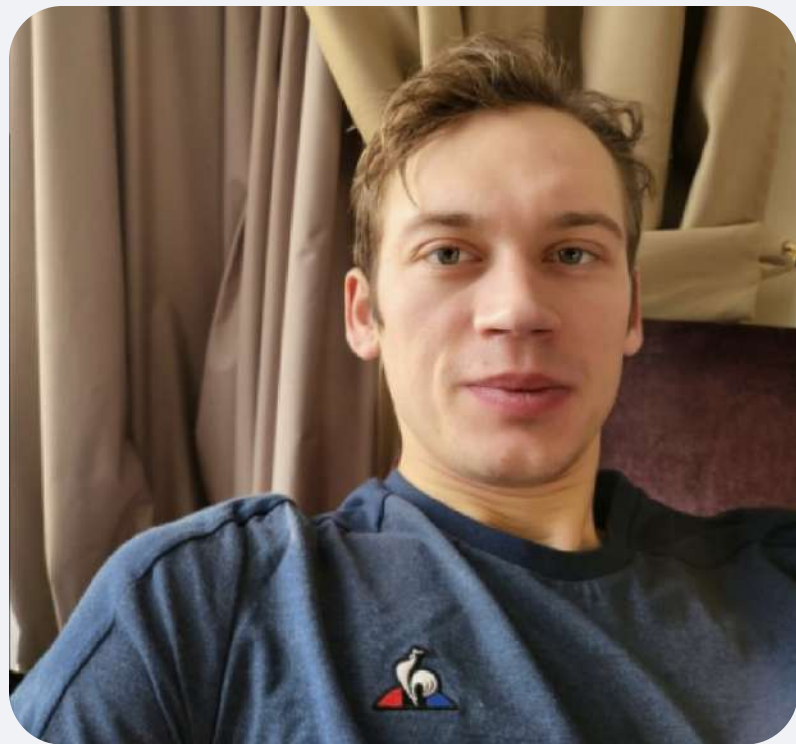
Raising funds in 2 rounds for development over 3-5 years and reaching the breakeven point within 3 years



**\$3.5-6M**

total investments

# Zeeves core team



Aleksandr Safonov  
CEO  
a@zeeves.com



Oleg Rubin  
CTO  
or@zeeves.com



Maria Novitskaya  
CFO  
mn@zeeves.com



Anna Russkikh  
Marketing Lead  
anna@zeeves.com



Alexandr Semashko  
Zeeves Adviser  
@AlexandrSem



# Let's set up a call!

✉ Aleksandr Safonov - [a@zeeves.com](mailto:a@zeeves.com)

🌐 <https://zeeves.com>

And try Zeeves bot - <https://t.me/zilliqawalletbot>

