



NanoByte

Whitepaper v1.0

February 2022

Table of Contents

1	Introduction to NanoByte	3
2	Project background	4
3	Project strategy	5
4	Project roadmap	11
5	Tokenomics	15
6	Project team	16
7	Publication	17

Disclaimer

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

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

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

1. Introduction to NanoByte

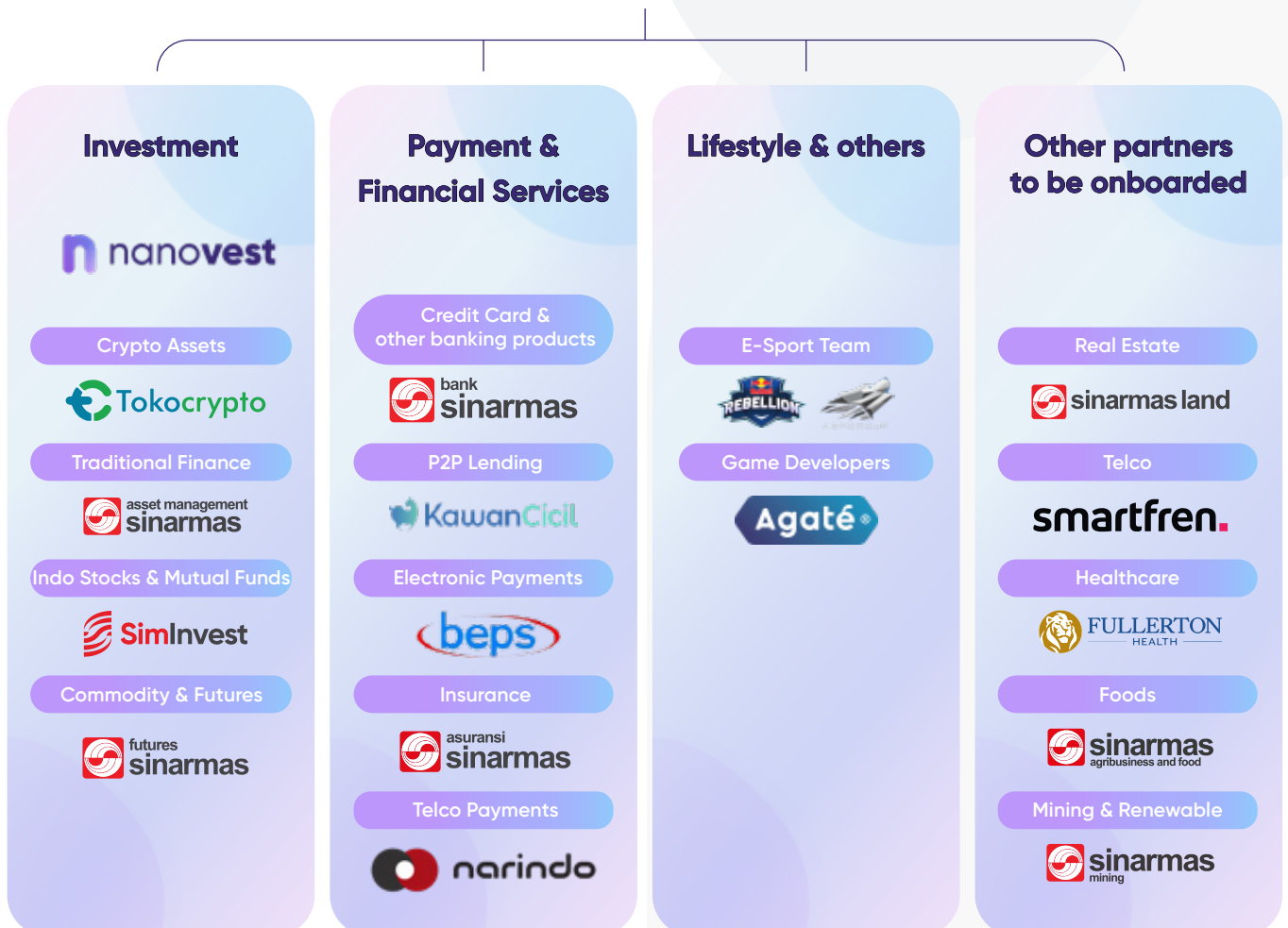
NanoByte is a cryptocurrency (crypto) project with a bold vision to drive the adoption of crypto and make crypto mainstream & legitimate, with Indonesia as our first market.

To achieve the vision of making crypto mainstream, NanoByte aims to bridge cryptocurrency to the traditional/conventional currency system, by making crypto-wallets enabled and aligned with FIAT products such as e-money, credit cards, insurance, and other investments.

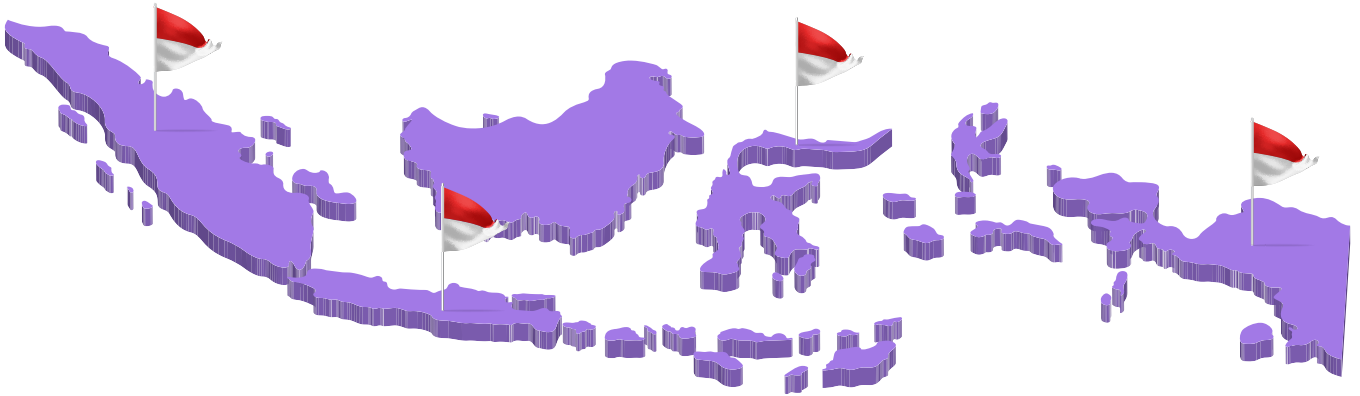
NanoByte has secured support and backing of Sinar Mas Financial Group, one of Indonesia's largest conglomerates. We have also secured partnerships with a wide range of other Indonesian institutions and parties. This partnership approach will ensure the best crypto use-cases and offerings to users.

We will focus initially on the Indonesian market, expanding to other promising markets in future.

Extensive strategic partners & ecosystem of NanoByte



2. Project background



Indonesia is our home market. This country has seen rapid growth in financial inclusion alongside accelerating adoption of digital financial services in the past five years. NanoByte was developed to tap the significant and expanding potential of these markets.

The growth in financial service engagement is just the start. Indonesia has even greater potential still to be realized.

- Potential of increase in financial literacy: Indonesia's Financial Services Authority (OJK) rates Indonesia's financial literacy at just 38%
- Gap in financial inclusion: Roughly 50% of people in Indonesia are currently unbanked, with just 6% owning a credit card
- Big market with Tech-savvy young population: Fourth most populated country with ~270 million, half of the population are <30 years old
- Vibrant tech startup ecosystem: 11 startups with unicorn status and keep growing

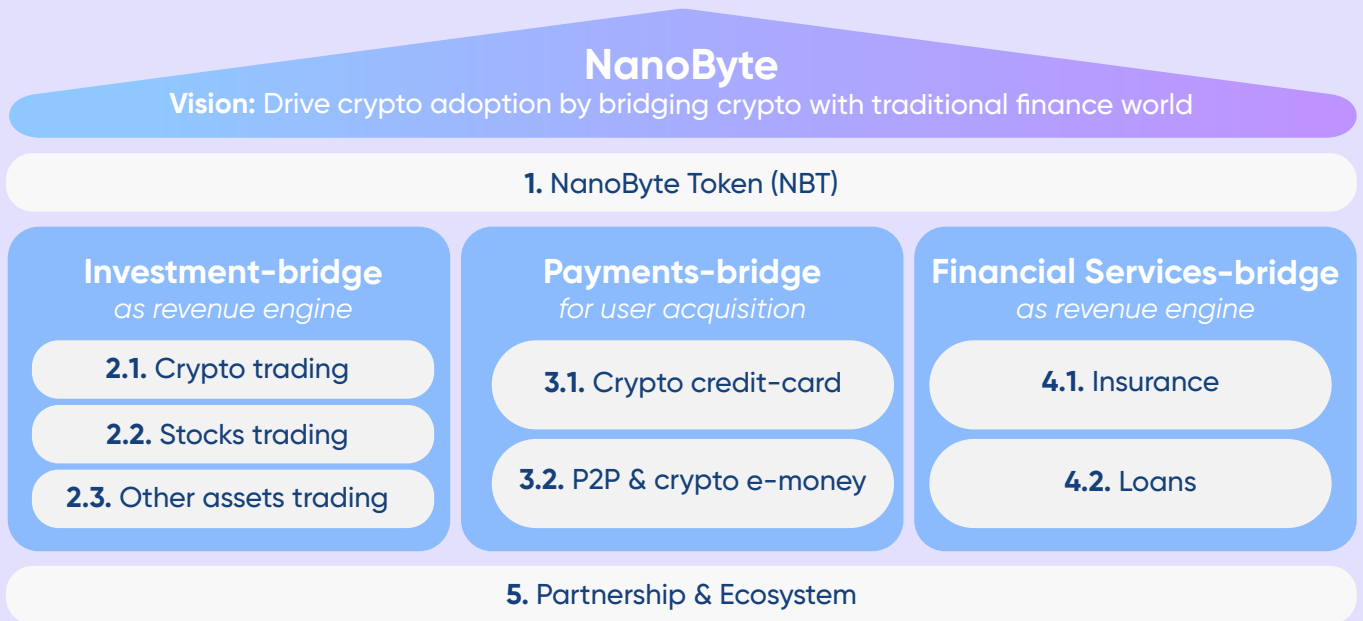
In addition to the growth in financial services, cryptocurrency has enjoyed significant traction in recent years.

- Crypto users increased to 7.5mn users by December 2021. The number of crypto investors over this period was greater than the number of investors participating in the Indonesian Stock Exchange (IDX)
- Cryptocurrency adoption is projected to increase by 4.5X until 2025 in line with global trends
- One of few big markets with supportive legal & regulatory framework. Crypto is legalized a form of commodity, and is regulated by BAPPEBTI (under Ministry of Trade) providing approval to use crypto as investments

3. Project strategy

The NanoByte strategy consists of five key elements.

It starts with our NanoByte Token (NBT), our own backbone token. The token will support implementation of three key use cases: payments-bridge that act as user acquisition strategy, and investment-bridge & financial service-bridge to support our revenue engine. Lastly, our unparalleled partnership & ecosystem will play a big role to reach bigger target market and realize our use cases.

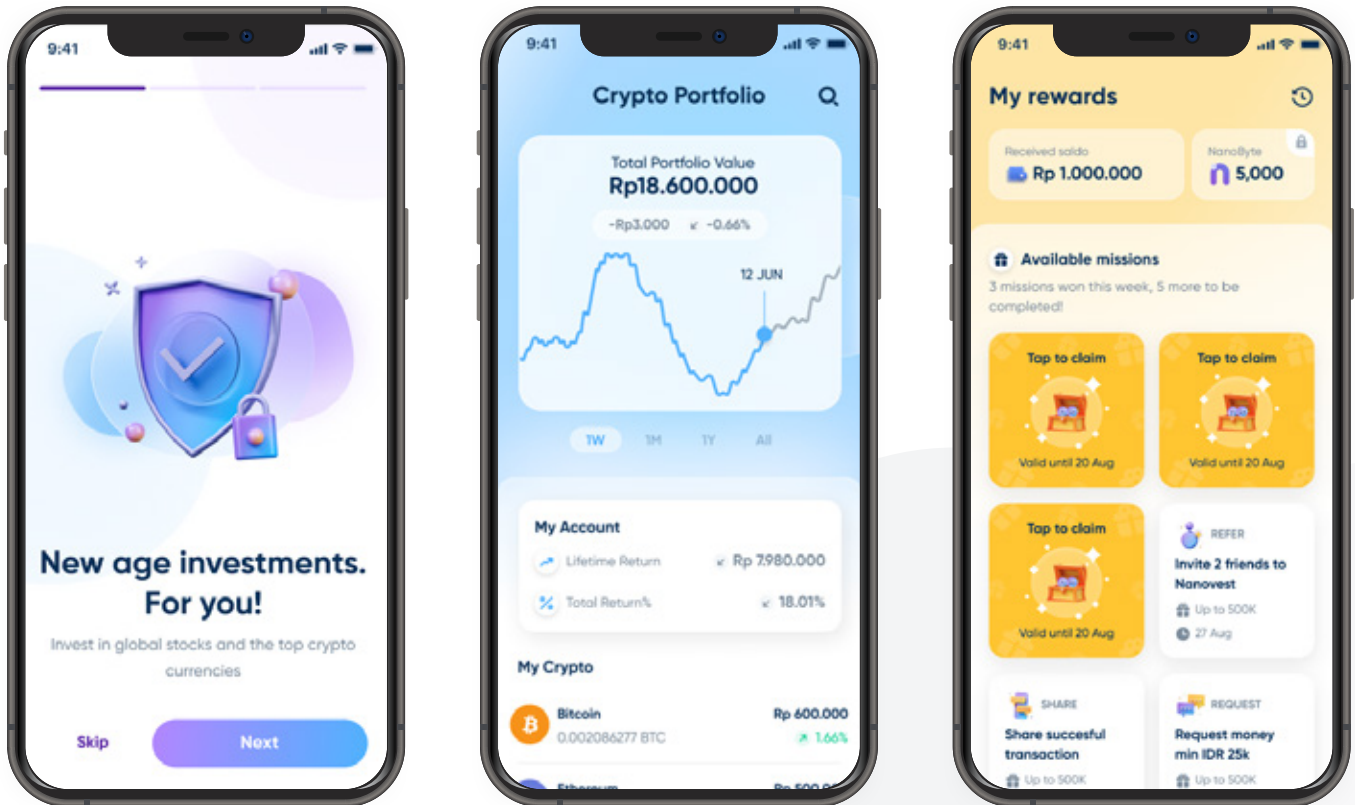


3.1 NanoByte Token (NBT)

NanoByte Token (NBT) is an exchange token and the backbone of Nanovest. We will focus on developing various use cases of NBT. We aim to bring rich token benefits and experiences for token holders. Some use cases in our pipeline include:



3.2 Investment-bridge



NanoByte has launched Nanovest, an investment platform that enables users to conveniently trade and manage investments. It features best-in-class functionality with a focus on user experience and cashback rewards for all users. Under 40 days of its inception of waitlist program, Nanovest has gained 2 million downloads, >600k KYC requests, and ranked 2nd in the Top Finance App in Apple App Store. This is the first investment app in Indonesia to do so – with pure community power and very low paid marketing.

Users are able to trade multiple asset classes, starting with crypto and stocks. Future asset classes will be added as the platform expands, including mutual funds, fractionalized bonds, and stocks.

Cashback will be given to users for buying any kind of asset classes through the app. The more NBT users hold, the bigger NBT cashback they receive, rewarding the biggest backers of the platform.

The platform will enable small, bite-sized investments with zero commission. Users will benefit from a smooth investing experience for:

- Switching any asset class to crypto
- Using crypto to buy other assets

To settle a transaction, the platform will auto-convert crypto to FIAT currency in the back-end system. This FIAT will then be used to purchase the chosen asset.

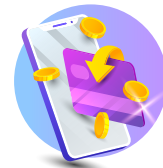
User journey for Investment-bridge



User has 500 NBT



User buys IDR 200k worth of stocks



User receives 5 NBT as cashback due to the user's tiering of NBT ownership

Crypto adoption will be encouraged by rewarding users with NBTs for investors trading any asset class. Additional rewards will be given for key events such as installing the platform, completing know-your-customer (KYC) process, friend invitations, and in-app missions.

3.3 Payments-bridge

3.3.1 Crypto-bridge credit card

NanoByte aims to connect crypto with traditional finance by launching a crypto-bridge credit card. Only users who hold above an agreed NBT credit value will be offered this exclusive feature. The credit card will be available in five tiers. The more NBT a user holds, the higher credit card tier they can apply for, and the greater the cashback benefits they can receive. The crypto-bridge credit card will offer cashback and rewards in the form of NBT. All back-end transactions will be undertaken in IDR.



Users will be able to:



1 Use crypto-bridge credit card for any transaction in approved merchants



2 Get cashback tokens for every crypto-bridge credit card transaction



3 Unlock higher tier rewards by staking a defined amount of NBT for a specific period



4 Manage and monitor usage through our unique investment platform



5 Top up e-money and purchase crypto with a traditional credit limit



6 Receive higher token staking rewards

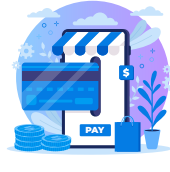
User journey for Crypto-bridge credit card



User holds certain amount of NBT



User is eligible & gets a crypto-bridge credit card



User uses the credit card for transacting



User gets a cashback in form of NBT

NanoByte will provide the crypto-bridge credit card in partnership with a licensed banking operator. This will leverage the partner's established network, banking license, and ~2 million active users to drive adoption.

3.3.2 Payments-bridge e-money

One major challenge for crypto adoption is the limited use cases for direct payment. We will overcome this with a payments-bridge on an e-money platform, where users are allowed to make payments directly using their "crypto e-wallet".

Users can utilize this "crypto e-wallet" for bill payments and payments to merchants, person-to-person (P2P) transfer, inter-bank transfer, and e-wallet transactions.

User journey for Payments-bridge



User wants to buy a cup of coffee worth IDR 50k



User has IDR 300k worth of crypto in the wallet



User pays the coffee using crypto-bridge



Crypto balance is deducted to IDR 250k

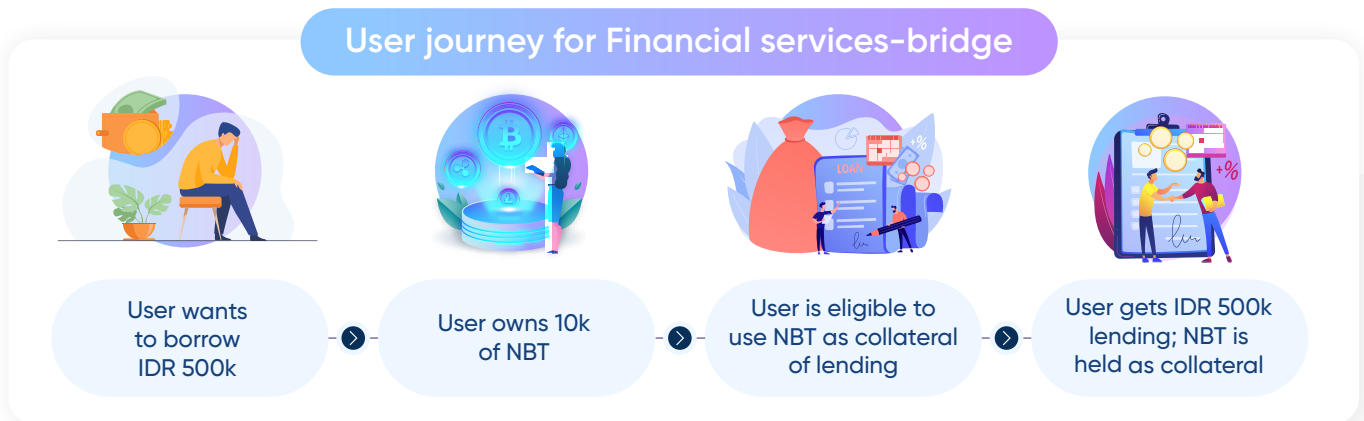
Example journey: NanoByte back-end system converts crypto valued at IDR 50k into Indonesian Rupiah (IDR) FIAT currency. Then, transaction is executed using IDR. The merchant receives IDR. Users can undertake the transaction with one click in a single crypto e-wallet. Users also benefit from:

- No fee for P2P transfers
- Low fee for merchant, bills, bank, e-wallet transactions
- Special rewards and cashback

3.4 Financial services-bridge

NanoByte aims to bridge crypto with other financial services products. This will focus on insurance and loans such as P2P lending in the initial stage.

The financial services-bridge will allow users to purchase traditional services with the crypto-bridge. NBTs will operate as collateral for lending. FIAT IDR will still be used at the back-end for settlements.



We aim to partner with multiple licensed companies in the financial services ecosystem. Users will be rewarded with NBTs to drive adoption. These rewards will be triggered by events such as insurance purchase, payment of installment, lending, borrowing, or P2P lending.



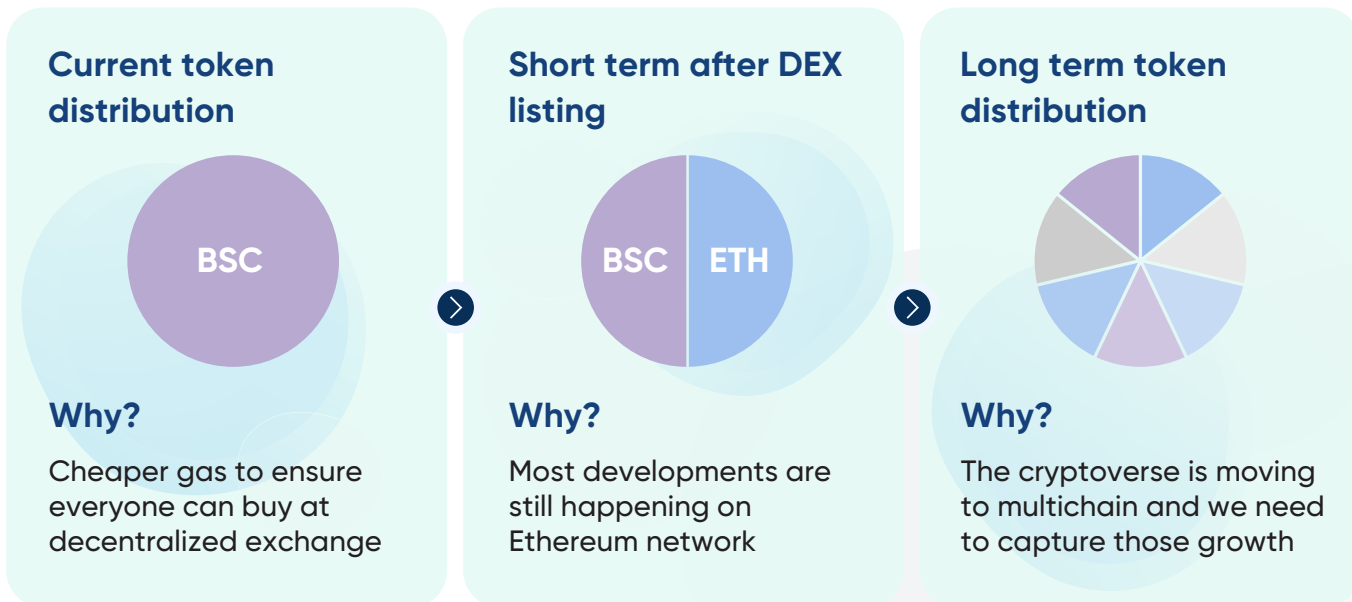
4. Project Roadmap

We have a clear roadmap for NanoByte. This strategy aims to accelerate adoption, expand offerings as we progress, and deliver solutions that benefit our community. The roadmap will be updated in subsequent release of the litepaper.



4.1 NBT going multi-chain

Not only focusing in BSC, but NBT will be going multi-chain to capture growth in different blockchain networks. First target is to reach ETH in a short-term after DEX listing as it still houses most of the developments, and to reach other networks in a long run.



4.2 NBT x NFT Community

Although NBT has no businesses yet in selling NFT, we are excited to engage our community to build NFT projects together using NBT. Our NBT team will be supporting the development of NFT project by:

- Building platform to allow the minting using NBT (compatible on ERC-721), where NBT will be providing grant / support
- Allowing NFT holders to enjoy future utilities
- Allowing NFT team to build on top of the Nanoverse (a Metaverse of Nanovest)

Example: Nanopet NFT – a collection of 1,000 Nanopets located in Nanoverse, who are currently trying to go to the moon.

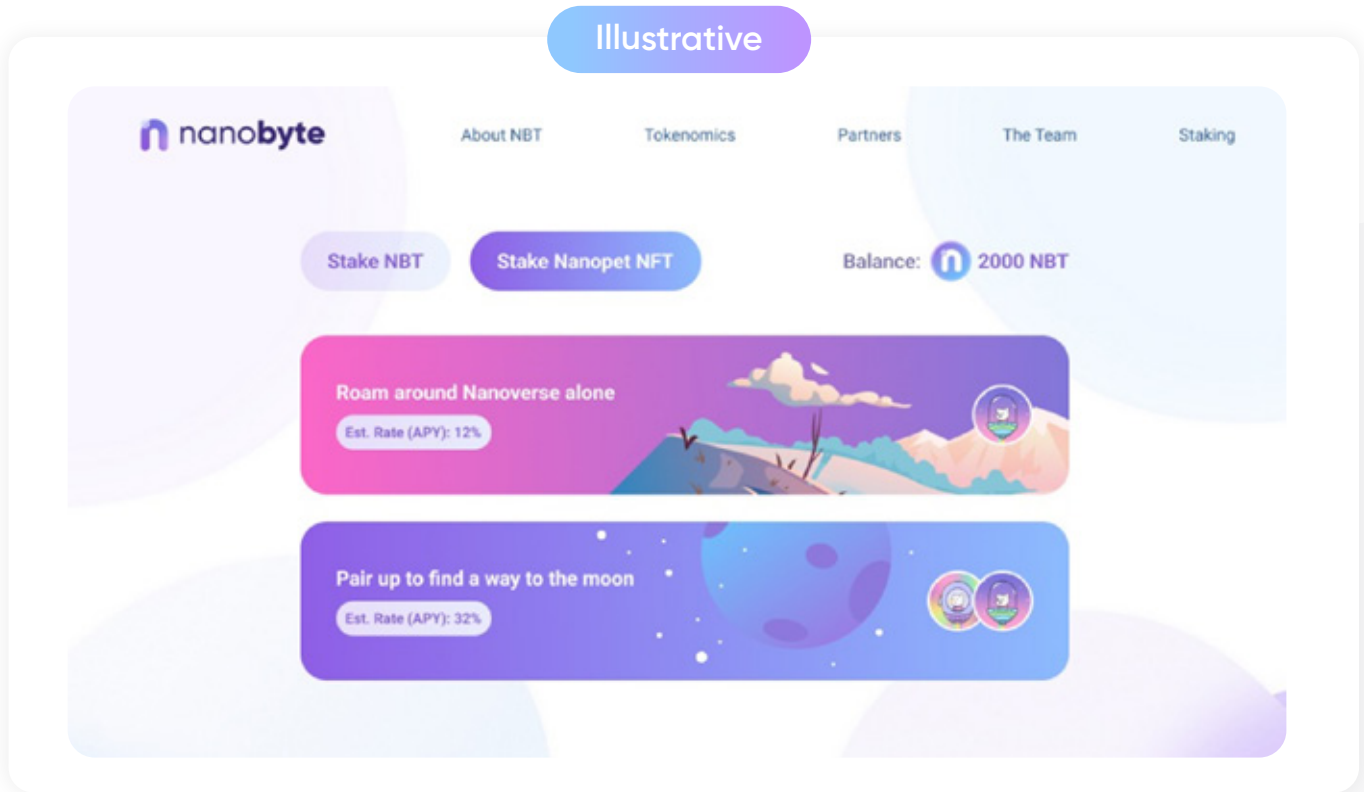
Illustrative



4.3 NBT Staking

We will enable feature of NBT staking in our website nanobyte.finance. There will be a number of staking mechanism for NBT holders to earn extra NBT, including but not limited to:

- Stake NBT for 6 months
- Stake one Nanopet NFT
- Stake 5 Nanopet NFTs



4.4 NanoByte x Lifestyle



We will make NBT compatible in many notable merchants, thanks to our collaboration with Star Poin! Star Poin is a loyalty rewards program given by our partner, Sinar Mas Financial Services. In Star Poin, there are thousands of registered merchants across multiple industries, including F&B, Healthcare, Beauty, Fashion, and many others.

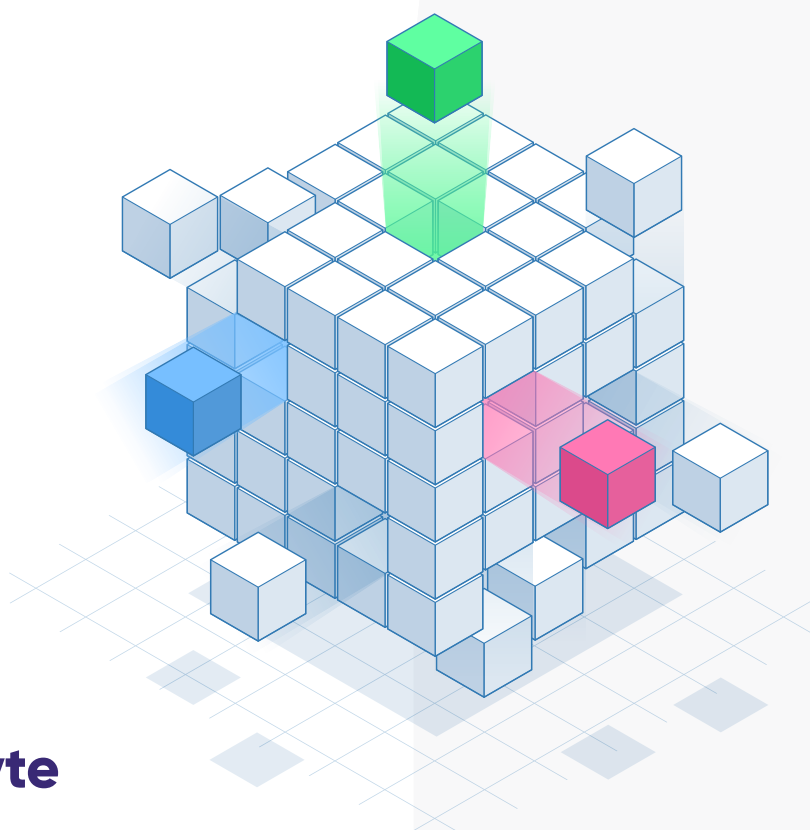
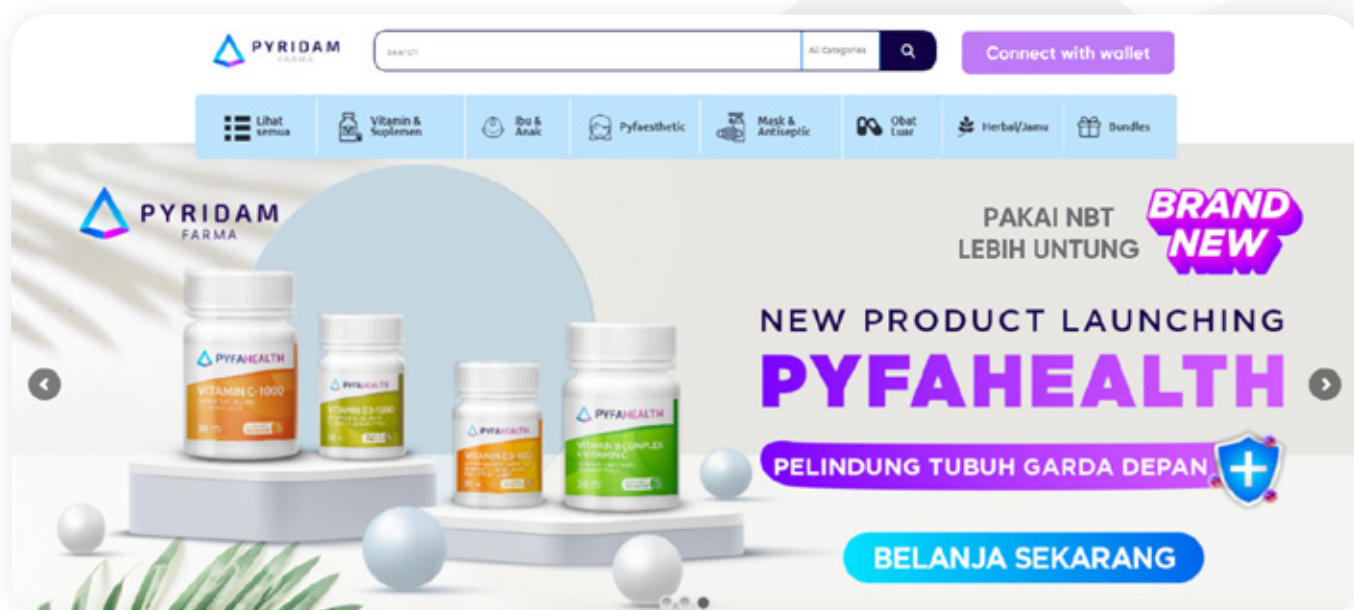


4.5 NanoByte x Healthcare



We plan to make NBT to be connected with healthcare provider as well, starting with a cooperation with Pyridam Farma, a multinational pharmaceutical company based in Jakarta (IDX: PYFA).

Here, we aim to enable payment of healthcare supplies & products using NanoByte Token (NBT). Users will be able to connect their NBT wallet with Pyridam's website, and purchase healthcare supplies using NBT payment-bridge.



5. Tokenomics

5.1 Tokenomics

- There will be a supply of 10,000,000,000 NBT in the NanoByte ecosystem. We expect gradual increase in demand as users are onboarded. With a limited supply, growing demand will increase the valuation of NBTs. Allocation will be as follows:

Components	% Supply	# of Token	Price	# of Token at TGE	Vesting Period
Private Sale	2.5%	250,000,000	\$0.0020		6 months lock, followed by 12 months monthly distribution
Public Sale / IDO	0.5%	50,000,000	\$0.0030	15,000,000	30% on TGE, 30% on month 2, 40% on month 3
Team	18.0%	1,800,000,000	-		3 years vesting, 1 year cliff, linear release starting from 2 nd year
Foundation	20.0%	2,000,000,000	-		4 years vesting, 1 year cliff, linear release starting from 2 nd year
Advisors	4.0%	400,000,000	-		6 months lock, followed by 12 months monthly distribution
Marketing & Development	20.0%	2,000,000,000	-	300,000,000	4 years vesting, 15% release at TGE, 1 year cliff, linear release starting from 2 nd year
Strategic partnership	20.0%	2,000,000,000	-	300,000,000	4 years vesting, 15% release at TGE, 1 year cliff, linear release starting from 2 nd year
Staking / Liquidity incentive	10.0%	1,000,000,000	-	500,000,000	Variable lock over next 4 years, 50% release at TGE
Community (Refs, Airdrop)	5.0%	500,000,000	-	25,000,000	Variable lock over next 4 years, 5% release at TGE
TOTAL	100.0%	10,000,000,000		1,140,000,000	

5.2 Burning mechanism

- NBT burn will be done based on the trading volume in Nanovest (to be allocated approx. 0.01-0.05% of the trading volume), combined with the revenue from other use cases such as crypto credit cards
- Burning will be continuously done until the total tokens burned reach 15% of the total NBT supply

6. Project Team

We have reputable, strong core team behind the NanoByte Project. This team background varies from management consultants, financial services, and other notable crypto projects.



HUTAMA PASTIKA | Chief Executive Officer

- Chief Executive Officer of NanoByte
 - Advisor to the Board, Sinarmas Group
 - Former Management Consultant at Boston Consulting Group (BCG) Jakarta
- [in https://www.linkedin.com/in/hutama-pastika-71018450/](https://www.linkedin.com/in/hutama-pastika-71018450/)



BILLY SURYAJAYA | Chief Operating Officer

- Technology office at STAR Capital
 - Former Engagement Manager at Oliver Wyman
 - Former Management Consultant at A. T. Kearney
- [in https://www.linkedin.com/in/billysuryajaya/](https://www.linkedin.com/in/billysuryajaya/)



JOVITA WIDJAJA | Head of Growth

- Former country Manager of GuavaPass Jakarta (acquired by ClassPass)
 - Former Head of Sales of Star Asset Management
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FUGANTO WIDJAJA | Business Lead Advisor

- Chief Executive Officer of Sinarmas Mining
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MONA SUSANTO | Head of Sales

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Fandy Label Honggono | Business Development

- Former Deputy COO of an Indonesian cocoa grinding company
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SEPTIYAN ANDIKA | Blockchain Technical Advisor

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 - Blockchain Developer of Swipe
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7. Publication

NanoByte has generated notable public interest. It was featured in Tokocrypto's Total Kripto Overview (TKO), Asia's first crypto outlook initiated by Tokocrypto, attended by Chengpeng Zhao (CZ), founder and CEO of Binance. NanoByte featured in "Blockchain Potentials of Indonesia", where CEO, Hutama Pastika, presented the vision of NanoByte.



NanoByte has gained a fast-growing, strong community with over 150K members.



NanoByte has also been featured in multiple news coverage:

- Dealstreet Asia on 20 September 2021
<https://www.dealstreetasia.com/stories/crypto-market-indonesia-260128/>
- Coinvestasi on 20 September 2021
<https://coinvestasi.com/berita/konglomerat-indonesia-dikabakan-akan-masuk-pasar-crypto>
- Gizmologi on 14 February 2022
<https://gizmologi.id/blockchain/crypto/nanobyte-token-nbt-tokocrypto-krystalgo/>
- TribunNews on 17 January 2022
<https://www.tribunnews.com/new-economy/2022/01/17/aplikasi-investasi-ini-memungkinkan-investor-beli-saham-global-dan-aset-kripto-mulai-rp-5000>

Deal street Asia Covered on 20 Sept 2021

Indonesian conglomerates gear up to enter the cryptocurrency market
Finer nuances of the proposed crypto deals
Sinar Mas is currently working with Tokocrypto as it seeks to explore ways to integrate crypto applications in traditional financial sectors, thereby allowing the digital currency to be aligned with credit cards, bank loans and insurance products.
Under project 'NanoByte', Tokocrypto will provide the know-how and network to Sinar Mas, while the latter will get its vast database of customers.
Fuganto Widjaja, an executive board member at Sinarmas Financial Services, said: "We believe in decentralization of the project and the project will be community-owned. Sinarmas is working with NanoByte to drive the adoption of crypto and blockchain in the region."
Meanwhile, Hutama Pastika, CEO at NanoByte, added: "Crypto is far from mainstream in Indonesia. Indonesia has 270 million people, but only 6.5 million crypto users and investors. By working with both traditional and crypto players, we can make crypto mainstream, allowing use case beyond investing realm, but also in insurance, lending, payment, and other applications."

Coinvestasi
Aset masa kini, kaya masa depan

Konglomerat Indonesia Dikabarkan akan Masuk Pasar Crypto
Fuganto Widjaja, anggota dewan eksekutif di Sinarmas Financial Services, mengatakan:
"Kami percaya pada desentralisasi proyek dan proyek akan menjadi milik masyarakat. Sinarmas bekerja sama dengan NanoByte untuk mendorong adopsi kripto dan blockchain di wilayah tersebut."
Hutama Pastika, CEO at NanoByte, juga ikut menanggapi:
"Perusahaan sedang berbicara dengan Emtek dan Lippo untuk joint venture ekuitas (JV), di mana ia berencana untuk memegang saham mayoritas. Jika pembicaraan berhasil, Binance akan menyediakan teknologi untuk membangun platform perdagangan crypto."

GIZMOLOGI.ID
The Gizmo & Technology Universe

Tribunnews.com

NanoByte Token (NBT) Akan Segera Diluncurkan di Tokocrypto Launchpad, KrystalGO, dan PancakeSwap
Dibandingkan aset kripto lainnya, NanoByte Token (NBT) di masa sejak empat bulan lalu keberadaannya sudah viral di media sosial. Banyak yang tertarik dengan token ini karena ada dukungan nama besar Sinar Mas di belakangnya.
Proyek utama dari NanoByte Token (NBT) adalah Nanovest, aplikasi investasi yang dirilis sejak 22 November 2021 diawali dengan waitlist challenge yang membuatnya viral. Aplikasi yang berada di bawah payung PT Tumbuh Bersama Nano ini berambisi untuk menyediakan platform investasi yang mudah, aman, dan menyenangkan bagi investor Indonesia.

Aplikasi Investasi Ini Memungkinkan Investor Beli Saham Global dan Aset Kripto Mulai Rp 5.000
Laporan Wartawan Tribunnews.com, Eko Sutriyanto
TRIBUNNEWS.COM, JAKARTA - PT Tumbuh Bersama Nano merilis aplikasi investasi generasi baru "Nanovest", yang diawali dengan waitlist challenge sejak 22 November 2021 dan teaser video untuk aplikasi marketplace investasi aset digital ini.
Nanovest menyediakan platform investasi yang mudah, aman, dan menyenangkan bagi investor Indonesia.
Aplikasi investasi Nanovest menawarkan kemudahan membeli saham global dan aset crypto mulai dari Rp 5.000 setiap saat dan tanpa biaya transaksi.
Race Jaga: Ramei Blockchain, Kripto dan NFT, Pagar Ingatkan Calon Investor Perlu Terapkan Prinsip Kehati-hatian
Nanovest hanya mengakomodir pembelian saham asing (global stocks) yang tersedia pada bursa saham Amerika Serikat dan tidak mengakomodir penanaman umum dalam bentuk apapun melalui aplikasi.



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