

# **FIN TECHNOLOGY**

## WHITEPAPER

v2.3



# Contents

- Contents ..... 2
- Abstract ..... 3
- Challenges..... 8
- Solution..... 9
- FinStudio..... 12
- Some Pictures..... 13
- Fees ..... 14
- Challenges..... 16
- Solution..... 17
- Provider Types..... 20
- Public & Private Channels ..... 21
- Fees ..... 22
- Challenges..... 24
- Solution..... 25
- Fees ..... 28
- Challenges..... 30
- Solution..... 31
- Fees ..... 34
- Challenges..... 36
- Solution..... 37
- Fees ..... 39
- Token Sale ..... 40
- FNST Token Distribution..... 41
- Use of Proceeds ..... 42
- Roadmap ..... 43
- Team ..... 44
- Disclaimers..... 45

# Abstract

Fin Systems project has been in development for the past 6 years, and on domain [fin.technology](https://fin.technology), it presents a suite of Fin products and services. Some are completed and ready to be released; some are still in development.

Fin Systems has developed a highly flexible trading platform for all types of tradable assets: **cryptocurrency, forex, stocks, digital assets, NFTs, and commodities.**

The platform can trade any market and instrument type.

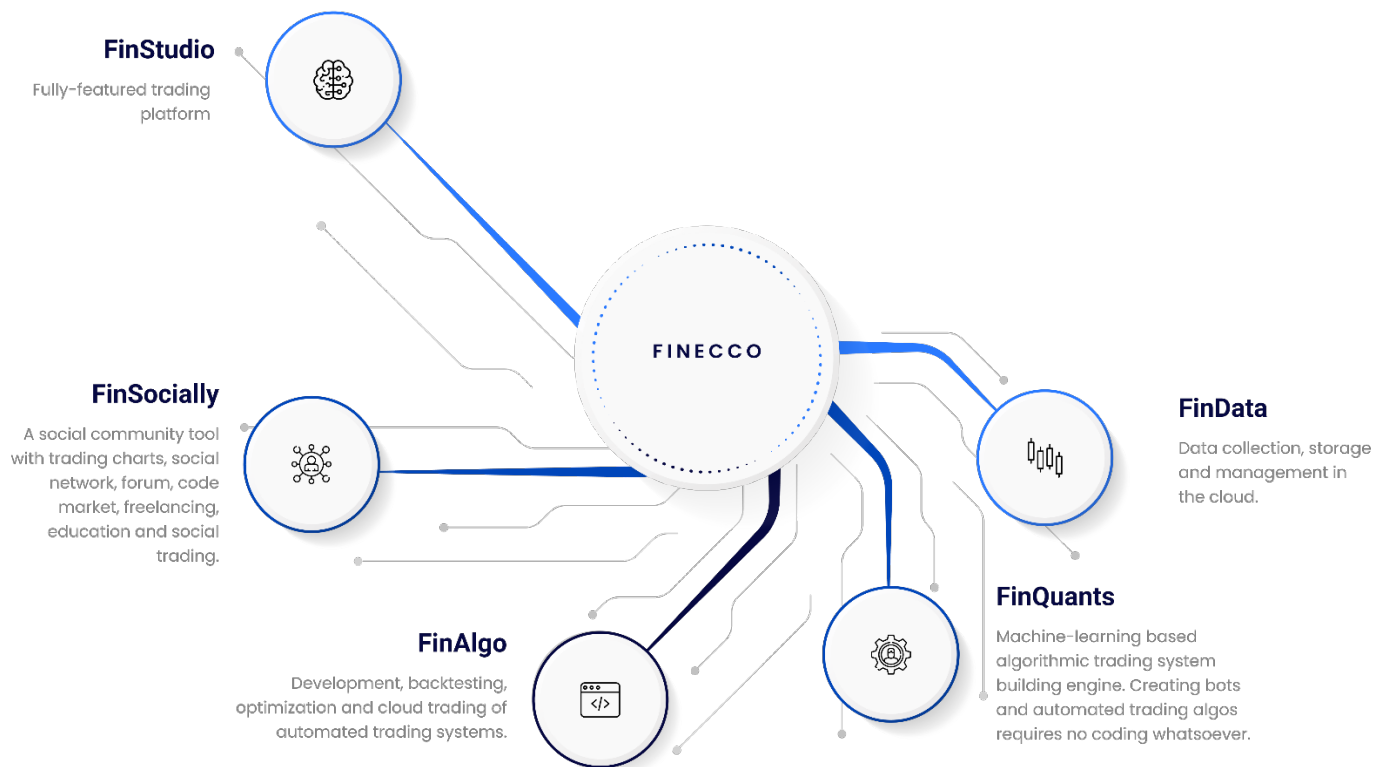
The trading platform FinStudio is designed for all trader groups - professional traders, yet easy enough to use for everyday traders.





# FIN TECHNOLOGY

FinTechnology Ltd. presents its own unique ecosystem, built by Fin Products and Fin Services on its domain fin.technology. Each product or service is unique and suited for different needs in specific niche industries.



## FINSUITE

FinSuite, a product of Fin Systems, is a robust B2B solution for brokerages, exchanges, professional traders, asset managers, funds, and all financial institutions involved in the trading industry. The system includes a trading platform, reporting engine, trading engine, CRM, back-office, and data service.

## FINSOCIALLY

Another Fin Systems product, FinSocially, is a true trading-oriented social community providing services such as charting, social network forums, code market, freelancing, education, and social trading. Traders can create their own groups and share charts directly through posts. Users can become providers and offer their services to other users. Groups can be upgraded to a paid membership and extended with added functionalities such as screensharing video and audio support. Providers can organize live trading, education, or tutoring

streaming sessions. Traders can also buy scripts on the code market or hire freelancers to program their trading ideas.

## **FINDATA**

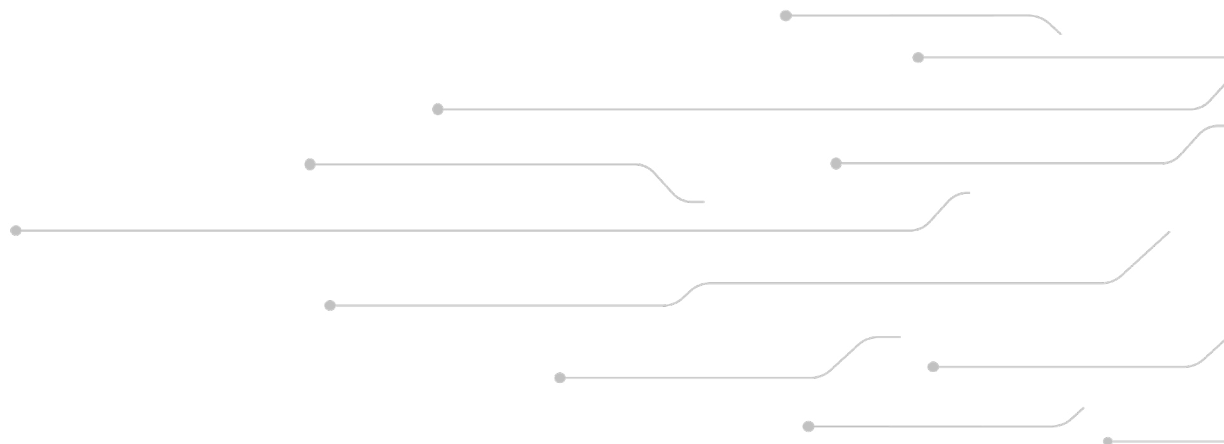
FinData services concentrate on the collection of historical data. They collect any type of data like real-time feed that brokerage or exchange streams and fully support Level 2 or tick data. Data is stored on the cloud, where it can be accessed, monitored, managed, exported, and further streamed to any service that requests it.

## **FINALGO**

Yet another service of Fin Systems, FinAlgo trading, is all about autotrading. Traders can code their strategy in our online code editor and backtest it to see how it would perform on different markets and historical data. We can analyze trading strategy performance in many ways and also apply machine learning to optimize trading strategies. Strategies can be fully autotraded 24/7 on the cloud without any interference.

## **FINQUANTS**

Lastly, FinQuants is a Fin service that applies Artificial Intelligence and Machine Learning to Financial Markets and Trading. It uses machine learning to automatically build profitable trading strategies. No programming experience or skill is required to build a fully functional automated algo strategy. Strategy quality can be analyzed using correlations, Monte Carlo, VAR, and much more. Machine learning can be further utilized to find the best optimal portfolio from populated algos.





**FIN STUDIO**

# Challenges

- 63% of retail FX market brokers use just 1 Trading Platform used in all trading on forex market dominant for over 15 years
- Many trading platforms use outdated technology far behind today's standards
- There are only two major players in the field of full turn-key trading platform solution providers on FX Market – opportunity window
- Lack of quality alternatives
- Over 800 crypto exchanges use almost the same UI – nothing innovative
- Crypto exchanges and institutions are passed the stage where crypto was introduced to newcomers. Meanwhile, a new generation of crypto traders evolved, looking for more effective and professional trading tools
- Many technologies that are standard on traditional financial markets are introduced as new to the crypto community
- Crypto community has access to only a fraction of tools and software available to traditional markets traders
- Crypto exchanges are not used to working with technology and trading platform providers
- Brokerages and exchanges need to concentrate on providing quality trading service - developing their own trading platform to build solid trading platforms is often more complicated than running their own service
- Many brokers and exchanges provide web and mobile trading platforms version only
- Web & Mobile trading platforms are suitable only for basic operations
- Trading platforms offered by most crypto exchanges provide very little functionality
- Most of the dominant trading platforms that are operating on traditional financial markets are not ready to fully support crypto



# Solution

FinStudio is part of FinSuite, which offers a complete turn-key B2B solution for financial institutions providing trading services to their clients. It is also available as an independent service and partially as a B2C solution to crypto traders.

## CRM

Customer relationship management solution to manage leads, convert them to the clients, create clients accounts, setup affiliates & partners with multi-tier commission sharing groups.

## FinStudio

Trading platform for desktop, web, mobile

## Backoffice

Management of settings, add liquidity providers, create feeds, manage instruments, payout and client groups.

## Data

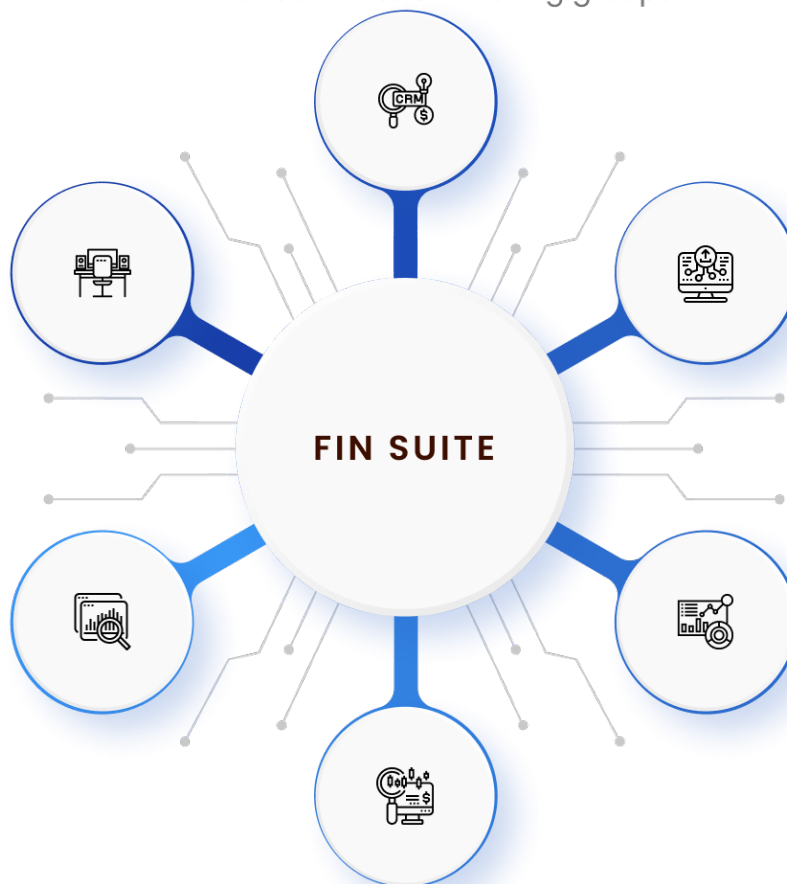
Storage of historical data on cloud, historical data management, import & export, data editing and displaying, feeding historical and realtime data via own API

## Reporting Engine

Create internal reports and reports for clients

## Trading Engine Server

Order Management System to receive and execute orders in liquidity providers, Aggregation Engine and Matching Engine.



## **FINSTUDIO**

FinStudio is a highly flexible trading platform for all types of tradable assets - cryptocurrency, forex, stocks, digital assets, NFTs, and commodities. It offers many features and is suitable for beginners, but also professional traders. The trading platform has over 40 modules covering the different needs of traders and all aspects of the trading cycle.

Traders can scan and monitor markets, use advanced charting with over 100 drawing tools, code in our own programming language FinScript and analyze portfolio performance. The platform supports no-code, fully automated strategy creation using machine learning methods. Traders can backtest, build portfolios, and autotrade.

## **BACKOFFICE**

Backoffice is a back-office service for the administration of a trading platform and configuration of liquidity, feeds, instruments, and payout groups. Companies can add connections to different liquidity providers and build custom feeds. Backoffice fully supports adding different instruments creating custom instrument types and groups. It's also possible to create instruments specifications and configure trading parameters such as margin. Backoffice also supports the configuration of payout groups for different partners to be able to set commissions, markups, and fees.

## **CRM**

CRM is a full customer relationship management solution. It supports users' administration from the very beginning as the user enters a system and becomes the lead. Once a live account is opened, the lead is then converted into a client. The system logs all user activity employees' communication with the client stores accepted applications and documents. CRM can be integrated with any KYC/AML solution to comply with regulations. Companies can take advantage of automated workflows; it's easy to configure automated email responses and custom procedures.

## **DATA**

FinData is a professional historical Data Collection Service for brokers, exchanges, funds, and traders. The service allows companies to add a connection, configure feed, instruments and choose what data should be stored. Users can manage the data via a web interface. The data can be imported, edited, exported, and filtered as

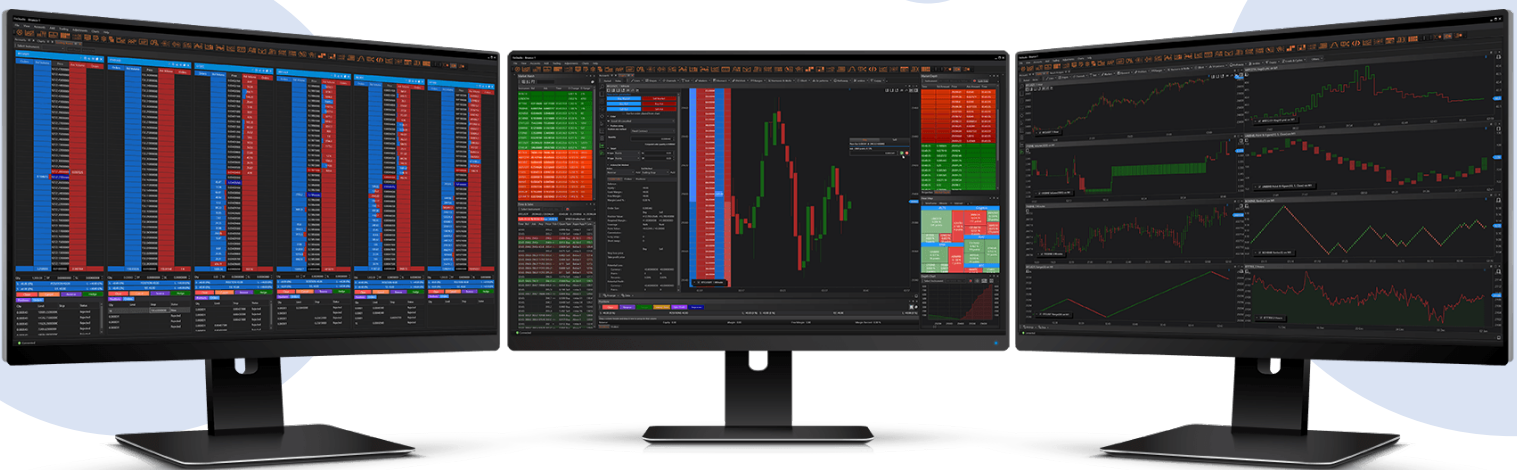
needed. It also includes a statistical module to measure data flow and distribution. Service is capable of feeding historical and real-time data via its own API to any required source.

## REPORTING ENGINE

Reporting engine handles all kinds of reports. These can be either internal company reports or reports for clients. The system is able to produce trading statements, trading performance statistics reports, volume and commission reports, margin call reports, account and partners reports, and more.

## TRADING ENGINE

Trading Engine is a full trading engine solution including all crucial components. Key parts are- Order Management System, Aggregation Engine, Order Book, and Matching Engine. Orders requests are placed to Order Queue Manager and then sent to Pre-Trade Risk Management Engine. After passing through risk filters, the order is created, and it's sent to the Order Router. Matching Engine further matches the order with available liquidity in the Order Book. Order book liquidity is created by an aggregation engine that aggregates liquidity from various liquidity providers.



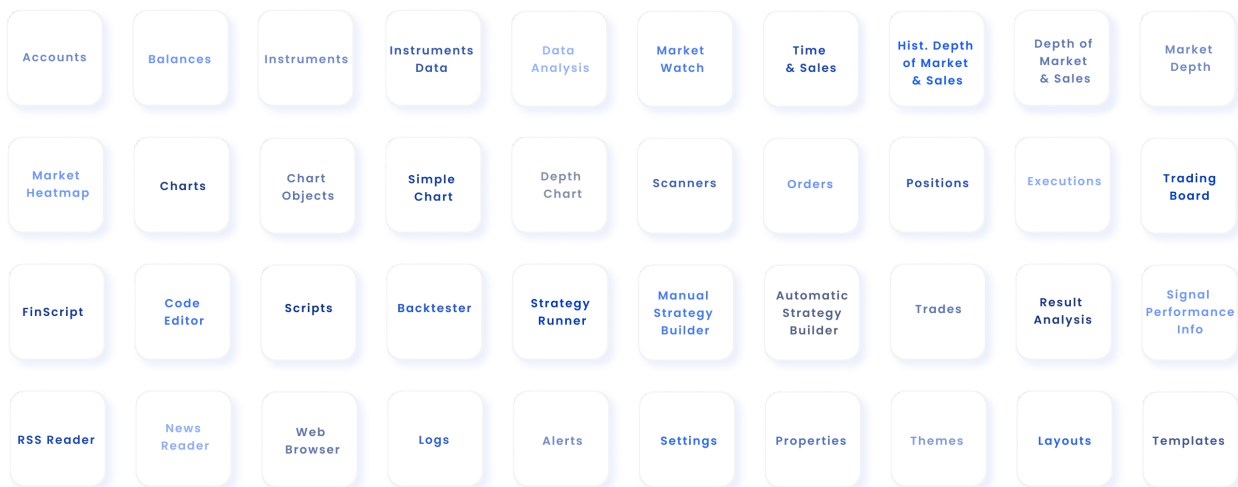
# FinStudio

Is an innovative trading platform with advanced functionality suitable for all types of traders. The platform supports multiple markets and multiple instruments, so it's an ideal choice for any provider type, whether it's broker, fund, or exchange. Furthermore, the platform is offered to all crypto traders as a B2C solution.

The main features of the FinStudio trading platform are agglomerated into several groups:

- Accounts & Connection Management
- Data Management & Analysis
- Price Monitoring
- Charting
- Trading
- Scanners
- Builders
- Autotrading
- FinScript
- Trade Analysis
- Media Feeds
- Logs

Each category contains modules; in total, FinStudio offers more than 40 application modules with advanced functionality.



It's beyond the scope of this document to go over the functionality of each module; documentation is expected to be over 400 - 500 pages. All modules are developed already, FinStudio will be launched soon. Fin Systems is working on creating documentation for all the features that took almost 6 years to develop; the website will be gradually updated - work in progress. For simplicity, there is a Showroom part of the website with pictures and videos showing some trading platform functionality. Also, please check our FinStudio presentation.

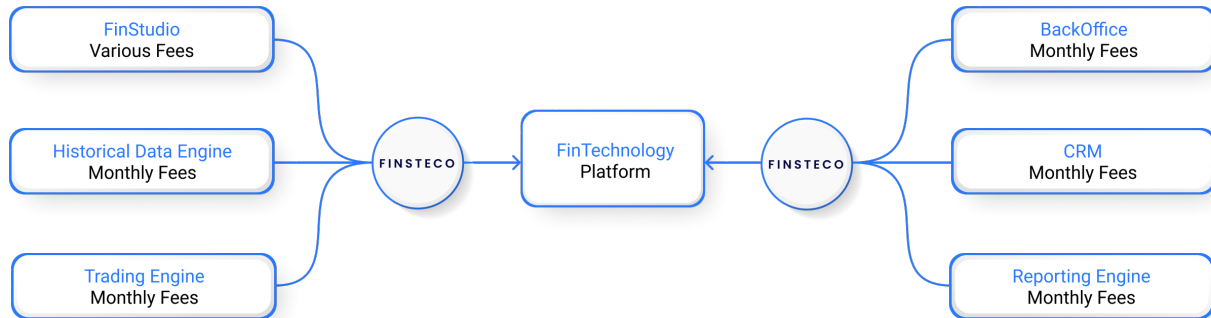
# Some Pictures



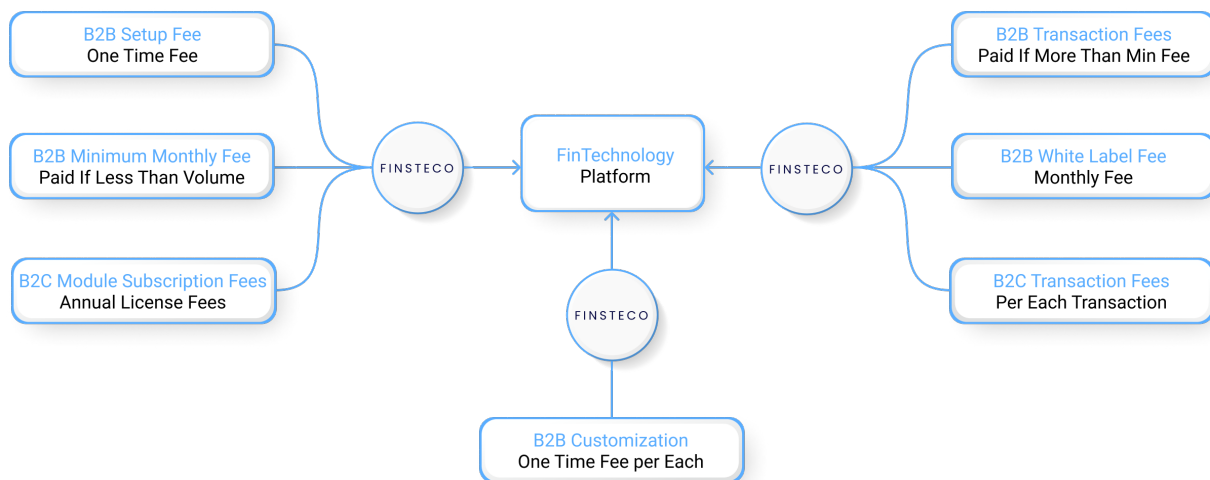
A screenshot of a complex financial trading interface. The interface is divided into several panels:

- Top Row:** Six panels showing order books for various instruments. Each panel displays 'Market BUY' and 'Market SELL' prices and volumes. For example, the first panel shows a bid of 0.8359 and an ask of 0.8360.
- Middle Row:** Six panels showing market data for different instruments, including bid, ask, and volume information.
- Bottom Left:** A panel for EUR/USD with a bid of 1.1311 and an ask of 1.1312.
- Bottom Right:** A large panel for EUR/JPY showing a detailed order book with columns for 'Orders', 'Bid Volume', 'Price', 'Ask Volume', and 'Orders'. It lists various price levels and volumes, such as 130.72, 130.719, 130.718, etc.
- Bottom Center:** A panel showing a list of positions and orders with columns for 'Qty', 'Limit', 'Stop', and 'Status'.

# Fees



- FinStudio will run on domain fin.studio
- In development over 5 years
- FinStudio has over 3 million lines of source code
- Over 60 people worked so far on FinStudio
- We tried to maintain the highest coding standards; our code has AAA code quality
- We use sustainable technologies
- FinStudio is almost ready!



More information about the fees can be found in our Tokenomics document.



**FIN SOCIALLY**

# Challenges

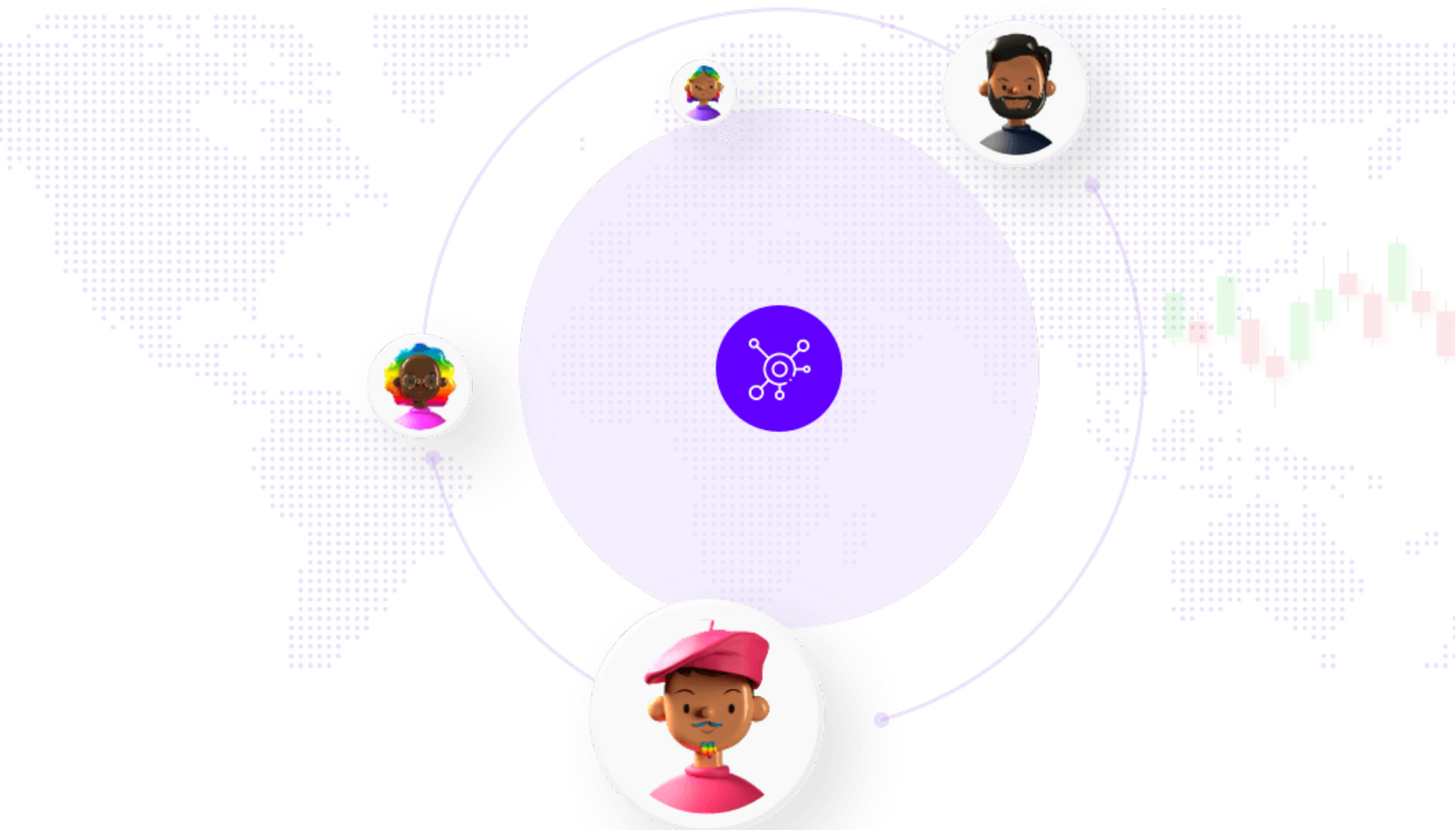
- Social Network concept didn't change much over the past 10 years – still mostly just messages and replies
- Too many trading communities spread over commonly known social networks (Facebook, Twitter, Reddit) and forums
- Traditional social networks are not suitable for the trading community – no support for charts, no trading content.
- No trading-oriented social community platform covering whole financial markets segmented according to asset classes
- No social community platform that would merge social networking, trading, and commerce aspect
- Social Networks are still perceived as sharing tool and allow commercialization mostly to businesses
- There is no social community platform that would merge social network and commercial concept, providing users the tools to communicate collaborate, but also provide service without having to invest in business development tools
- Social network concept in trading is mainly associated with copy trading as there was no innovative concept of social network oriented to trading utilizing an exchange of services between the users
- Most web-based trading services still use trading charts from one source – Tradingview



# Solution

FinSocially is a new trading-oriented community solution that approaches social media differently. Users can participate in discussions and take advantage of various services but also commercialize their ideas and skills. Individual services are interconnected, and together they make a unique and not yet seen community system.

Users can use any services offered on FinSocially, but they can also become providers. To be a provider, users need to register, and Fin Systems has to approve the application. Once a trader has been approved as a Provider, they receive a suite of tools that allow them to benefit from their status as a Provider.



## CHARTING



Super-fast online trading charts using WebAssembly allow running C++ rendering engine in the browser. Instead of using Tradingview charts, Fin Systems is creating its own implementation that will be faster, include more features, and introduce some new features such as real-time chart sharing and collaboration. It will be possible to integrate these charts across the whole solution.

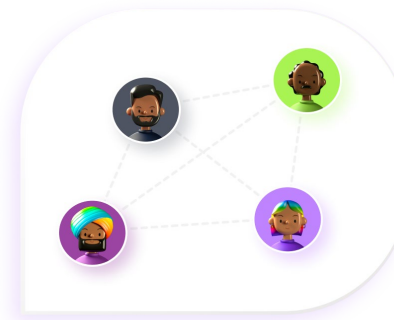
## CODE MARKET

The market for users to buy and sell add-ons and extensions for FinStudio and FinScript. These are indicators, automated trading algo strategies, money management methods, entry and exit strategies, and additional modules.

Code Market will support other programming languages and trading software. This provides developers and providers an additional opportunity for listing code they have already developed successfully for different platforms, extending their ability to receive income in the Fin platform.



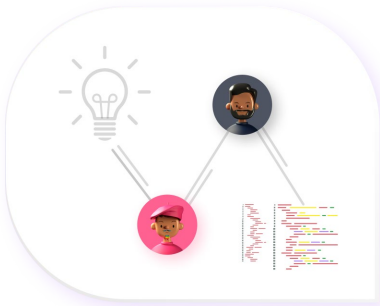
## SOCIAL NETWORK



Social network-oriented at trading with much more functionality than traditional social networks. It allows to create its own community within the community, allow private sessions with chart sharing and audio/ video support.

The social network functions similar to networks such as Facebook, where users can post and share their information. Users can add friends, like posts, and create groups. The discussions will be trading-oriented and allow users to share their trading ideas, trading charts, and recommendations.

## FREELANCING

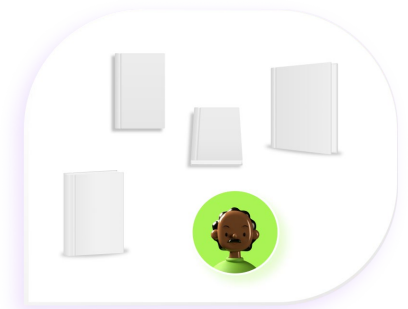


A place to hire programmers and also offer your own coding skills. Members can hire coders to make their trading ideas a reality and conceptualize them into working code. The objective is to create a database of trading software programmers and a job marketplace. Traders can post jobs to program a trading idea, and programmers can apply for the job. The trader will choose the programmer that has the most rated profile. Fin Systems will provide a

system to protect both programmers and job creators. Before a job is started, tokens are stored in FinSystems deposit and only released when the developer presents a fully functional version.

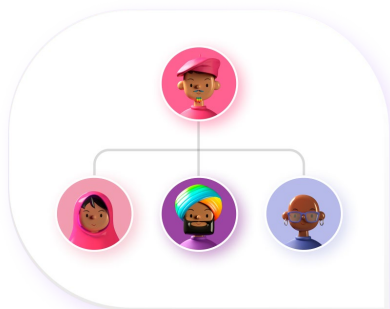
## COURSES AND EDUCATION

Educators can provide different types of educational services to traders and users on the system. The most common type of learning will be teaching about trading and algo trading, but the system will also provide options for any kind of learning that educators want to provide. Topics such as new financial vehicles and asset classes, programming the trading platform itself, and developing a financial services model are topics that may be of interest and that any educator can offer.



Education can be in the form of formal courses, private mentoring, Q&A sessions, live streaming trading, and interactive sessions. The Learning Management system includes a Course Builder, which allows the educator to create static content, live sessions, reading materials, tests, certifications, etc. Educators create their own curricula and pricing models and offer the courses.

## SOCIAL TRADING



Traders can share their trading, and users can subscribe and have their trades copied to their account or wallet automatically by our system. Traders who want to share their trades and let others follow them will have to follow a due diligence process to prevent bad traders or high-risk behaviors on the platform. The vetting process includes:

# Provider Types

## **PRIVATE GROUP PROVIDERS**

Users can create different types of paid private groups for traders, users, freelancers, or anyone on the platform. Private groups are offered on a subscription basis, and the cost of using the feature depends on the size and services provided to the groups. Private group providers may also be marketing professionals that help traders build an audience in their groups.

## **MARKET PROVIDERS**

Development companies that develop add-ons, scripts, and codes for any platform. The platform will create a marketplace for off-the-shelf scripts and plugins, as well as the ability to connect directly to the vendor for customization of those packages.

## **CODE FREELANCING PROVIDER**

Code developers of any type of plugin for any trading platform can join the Fin marketplace. The marketplace supports a wide range of different coding languages, so coders will be able to present their skills and past work, and hiring employers can find a wide range of coders with the appropriate financial systems development experience.

## **COURSE PROVIDERS**

Educators on financial topics, algo trading, or coding for financial systems can develop courses and provide them on the course marketplace.

## **EDUCATOR**

In the world of trading, there are millions of newcomers, and as we know from statistics, most of them fail. Those who decide to continue reach out to education providers to learn more about trading. There is a lot of educators missing the right tools. The Learning Management System provides educators with a tool for building their offerings. Educators can create live trading sessions, formal classes, live trading sessions and demos, real-time trading streaming, group analysis, etc. The live streaming app will have a wide range of features that allow streaming, interactions, display of charts, questions, and answers, etc. Educators have the

ability to create a variety of different educational opportunities and set up the terms and pricing for their own courses, and display the services on the freelance marketplace.

## **SIGNAL PROVIDER**

Traders can sell signals from their trading strategies and offer trade copying. As described in the FinSocially section, Certified providers can use the provider dashboard to sell their signals and trade copying services on the freelance marketplaces. Different types of fee and management models can be offered in the marketplace. All trades must take place on the Fin trading platform.

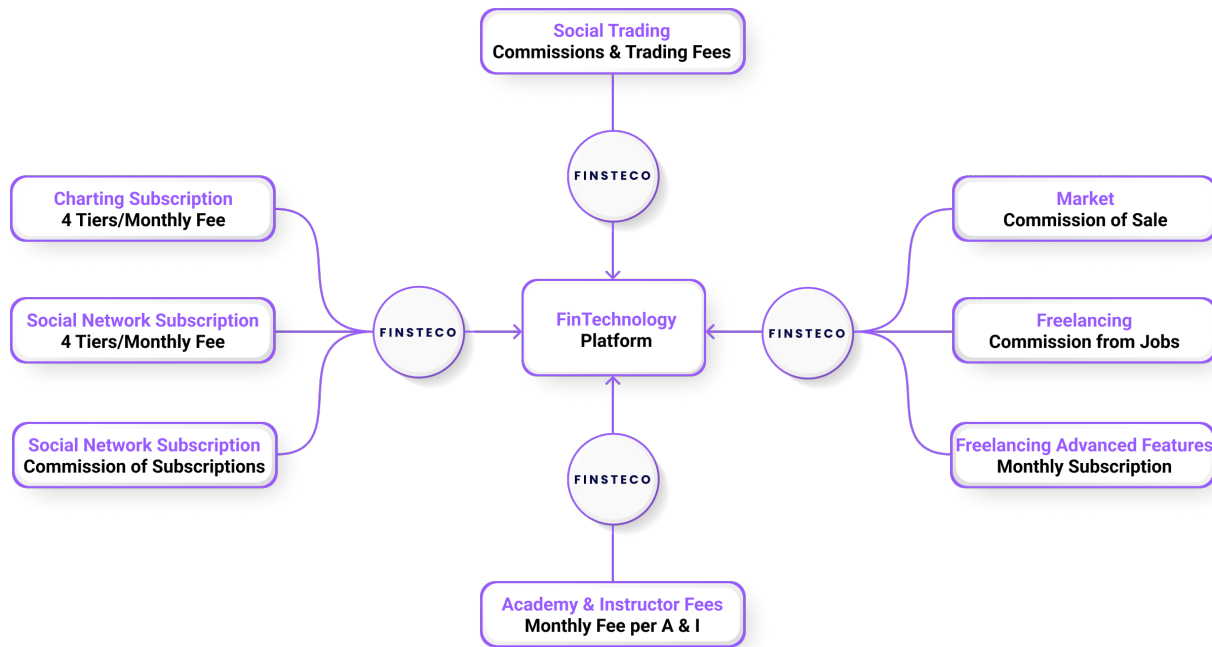
# **Public & Private Channels**

FinSocially will include public and private channels. Public channels and groups are available to all subscribing members of the platform. The public channels and posts from those channels show up in feeds and searches.

Any participant can create private channels on the platform. Private channels are based on invitation or approval, and posts on those channels can only be seen by group members. The channel provider determines the criteria for entering a private group. The criteria may be based on membership payment or other criteria.

Private Channels offer more features than public channels. Private channels can be used for purposes such as online trading sessions, webinars, mentoring, education, trading schools, trading in groups with friends, professional traders sharing their trading with subscribers, presentations, etc. To create a paid private channel, users need to register as the Provider and go through the normal vetting process. This approval process will eliminate the creation of collusion in private groups.

# Fees



More information about the fees can be found in our Tokenomics document.

The web will run on [finsocially.com](https://finsocially.com)



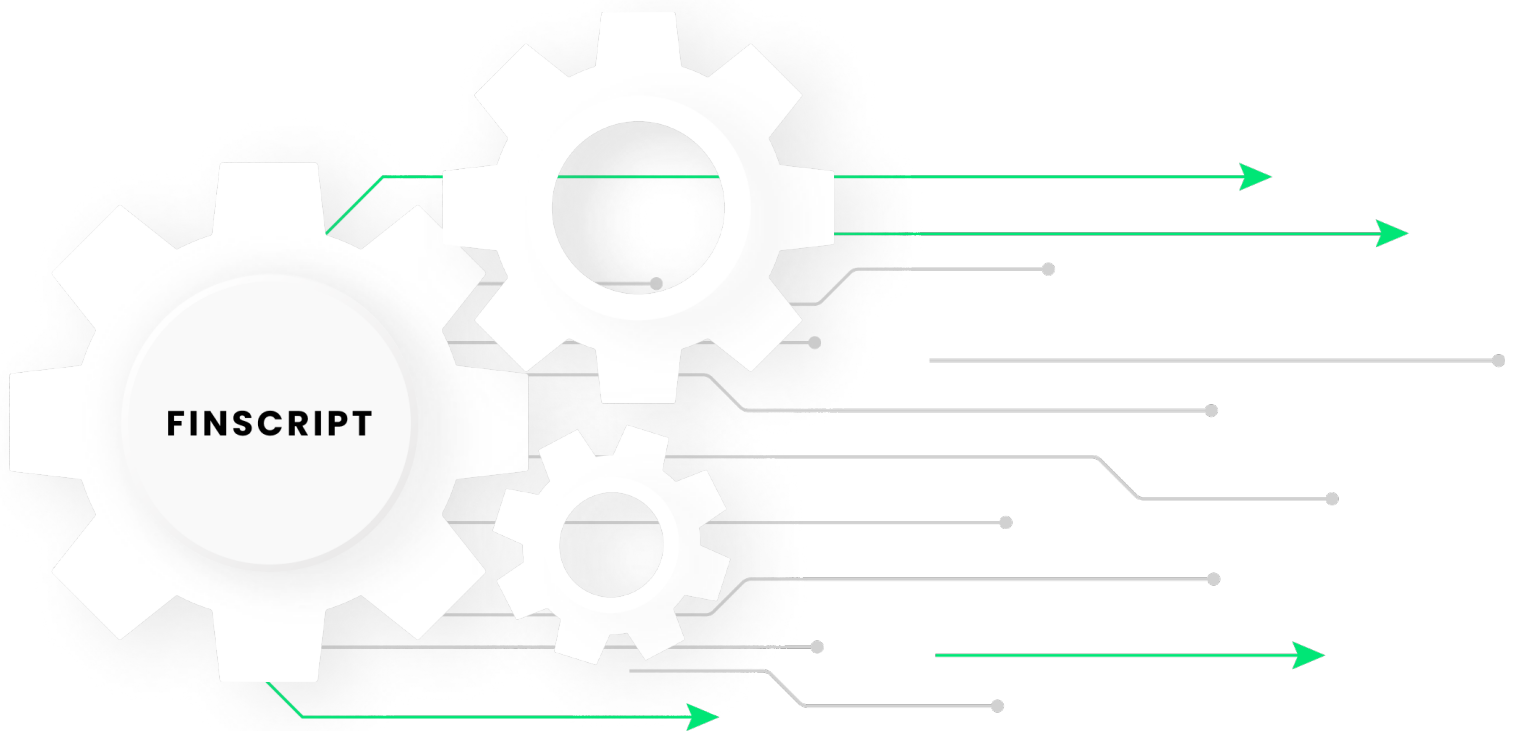
**FIN ALGO**

# Challenges

- Web & mobile trading platforms don't have abilities to backtest and optimize a trading strategy
- Backtesting & optimization performance on desktop trading platforms is limited by hardware configuration
- 24/7 autotrading brings onboard a lot of unpredictable problems
- Running algo strategy on desktop carries many risks of strategy not executing trades correctly due to many reasons such as internet connection problems, PC problems
- VPS services used for algo trading are provided by the third party and require a lot of administration similar to desktop computer
- Desktop/VPS solutions require additional software for remote control, security oversight
- Trading platform code editors only support one default platform language
- Not every trader can code. Not many platforms offer no-code strategy builder allowing to create algo trading strategy without any development skills and knowledge of any programming language
- Machine learning methods are still not widely adapted into the optimization of trading strategies



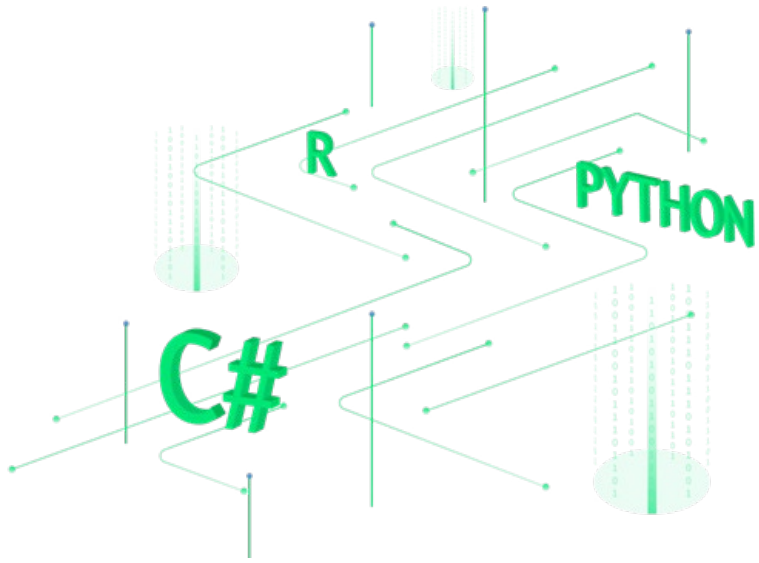
# Solution



The FinAlgo features allow traders to code, develop, test, evaluate, optimize and trade automated algo bot trading strategies on the cloud. FinAlgo is fully connected with FinStudio, so it can load content from the trading platform and also publish it, so both environments are synced.

FinAlgo provides the capabilities of backtesting and trading performance evaluation. Before implementing any type of algo trading system on a portfolio, the trader can take any set of historical data and do the backtesting to determine the algo's historical performance over the selected portfolio.

The basic subscription allows traders to backtest up to 10 strategies on a limited amount of data for free per month. Paid subscribers can backtest a full portfolio of over 100 instruments, multiple timeframes, different portfolio configurations. Testing capabilities require a high amount of processing power, so depending on the types of backtesting, there will be tiered subscription models for an individual trader or institutional-grade backtesting. Users can test and optimize more effectively than on desktop as the cloud is scalable, and traders can purchase additional processing power to increase analysis speed.



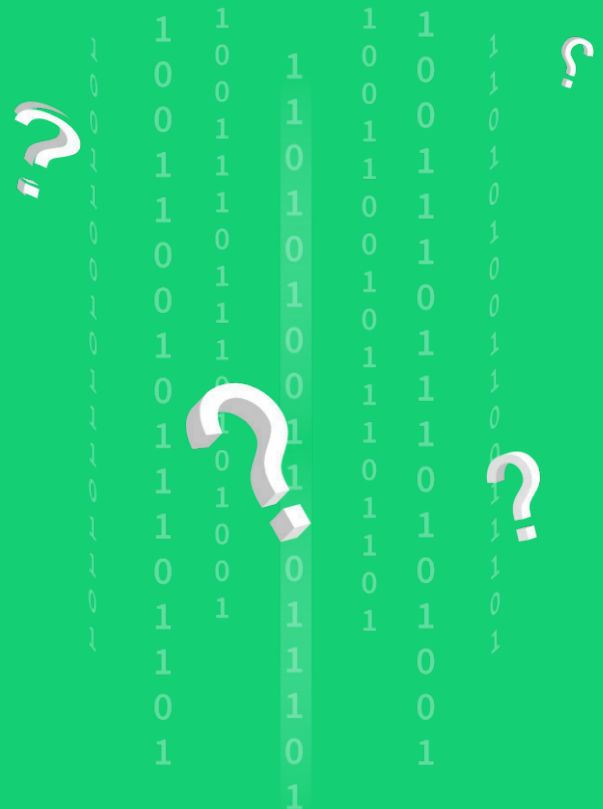
## CODE EDITOR

FinEditor is an online code editing platform based on Microsoft Visual Code. Users can code technical indicators, algo trading strategies, scripts in their browser, build and compile the code, and store it on the cloud. This cloud is also synchronized with our FinStudio desktop. Strategies are coded in the platform's FinScript, a custom-developed programming language based on C# for FinStudio. In addition to FinScript, FinStudio will be integrating support for other languages such as Python, R, JS, Rust and Go so users can freely call libraries in those languages.

## MANUAL STRATEGY BUILDER

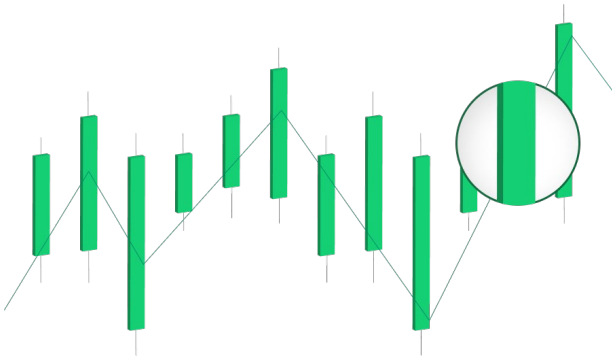
Manual strategy builder allows building an automated algo bot without knowledge of programming. It is different from FinQuants' Automated Strategy Builder. Users don't need to know to program, but with Manual Strategy Builder, they still need to develop strategy themselves. To build the algo strategy, users have to configure trading rules and conditions to buy or sell on the market.

Strategy rules and conditions are designed by traders; this tool provides a graphical interface to create the strategy without coding. The result is automatically generated finished strategy source code that can be backtested, optimized, and traded.



## BACKTESTER

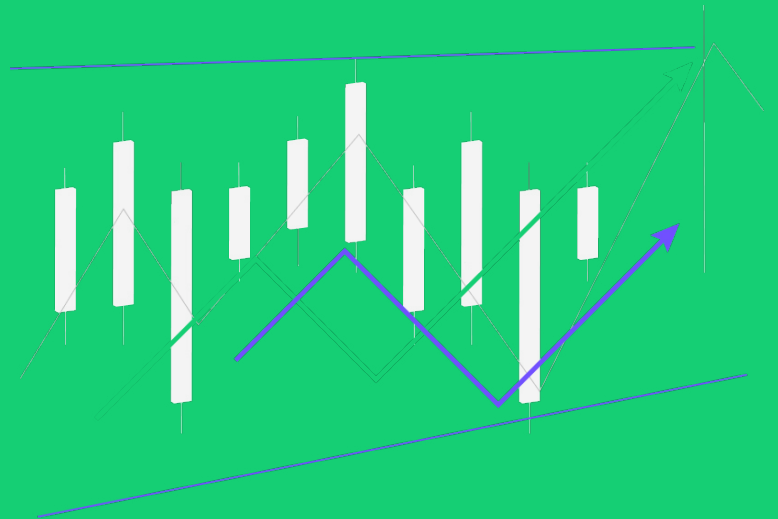
Backtester allows traders to backtest trading strategies on historical data and see how the strategy would perform over the course of time. The cloud solution allows unlimited scaling possibilities. Backtesting is a time-consuming and hardware-intensive job, so large companies may choose to use the FinAlgo tester instead of the desktop version found in FinStudio. Cloud version allows employing multiple servers for demanding backtesting, optimization, and performance testing. Using cloud backtesting capabilities can save time for large testing sets.



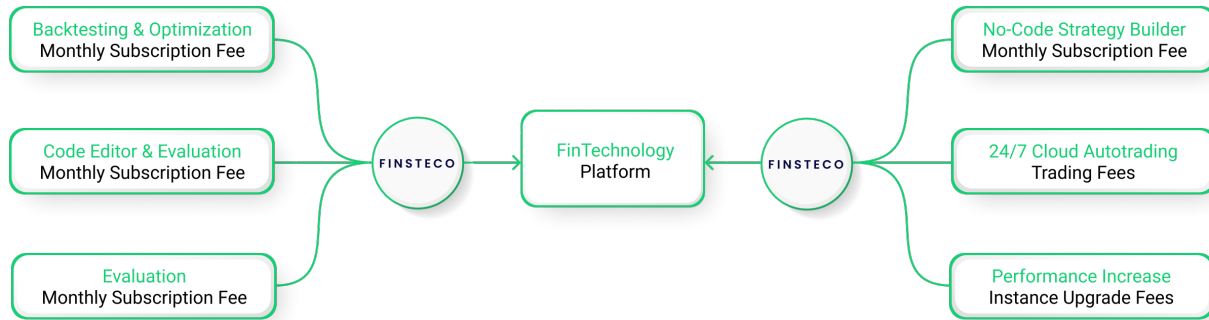
## TRADING PERFORMANCE ANALYSIS

The Trading Performance analysis engine provides the ongoing analysis of the strategies as they are running on the platform. Once a trader has implemented their strategy, it's important to keep tabs on the performance on an ongoing basis.

The Fin platform provides analysis of return, risk, and drawdowns, fees, and volumes view position and orders statistical information, calculate statistical benchmarks and metrics, period and time statistics, etc.



# Fees



More information about the fees can be found in our Tokenomics document.

The web will run on [finalgo.trading](https://finalgo.trading)

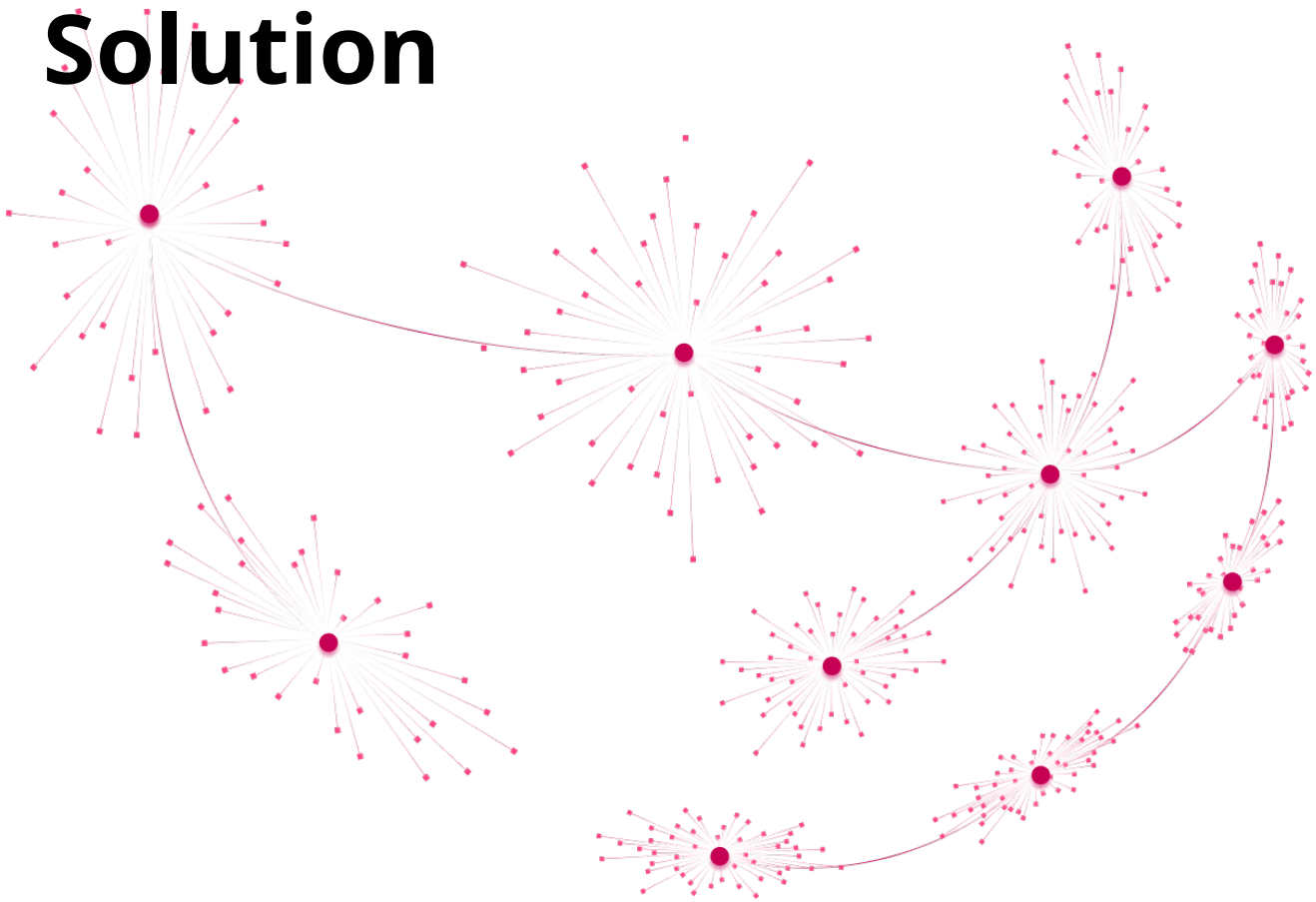


**FIN QUANT**

# Challenges

- Traders need to create their own trading strategy
- No public cloud solution available to build strategy automatically without coding or designing strategy rules
- Autonomous Machine learning & artificial intelligence strategy building and portfolio optimization solutions were so far proprietary and available only to largest financial institutions such as banks or funds
- Need to look for a financial advisor
- Leaving portfolio in the hands of a third party. Legitimate, regulated institutions sometimes don't cover the inflation costs, and performance drowns for years
- No suitable and easy to use solution to manage one's funds that would replace traditional means as to how people invest and manage their investments
- Missing solutions to create the optimal trading portfolio automatically.
- Web/Mobile/Desktop platforms are not suitable by its design, machine learning applied to strategy building needs scalable and highly performant hardware
- Traders are mixing different strategies without in-depth analysis
- Portfolios are not architected to their maximum potential and profitability

# Solution



The FinQuants capabilities automatically generate profitable algo trading strategies using machine learning. No coding is required to use the FinQuants capabilities.

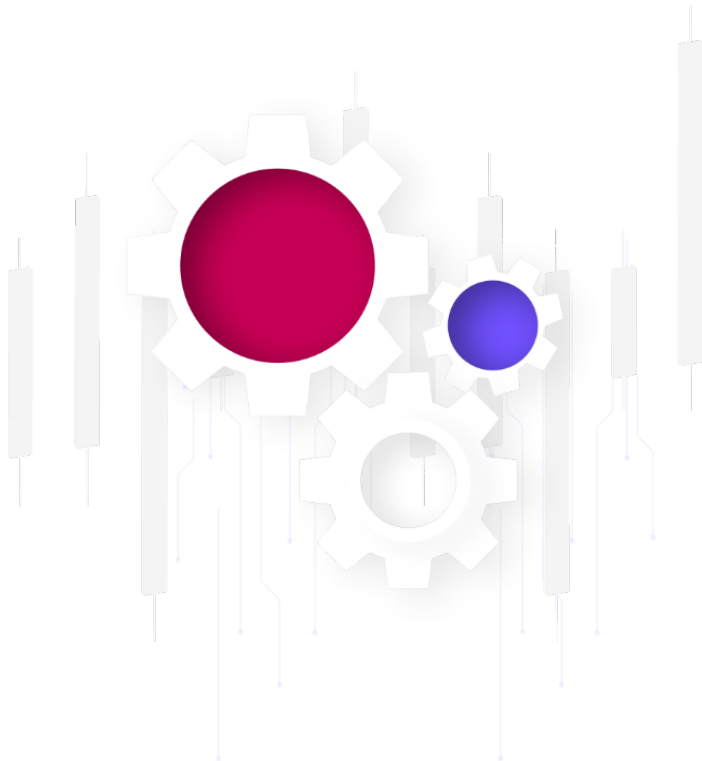
Like FinAlgo, FinQuants processing depends on computational power. Similarly, this feature is based on subscription models for how many different types of FinQuants capabilities the user wants to test and the amount of data for which they can test.

Traders can configure the Automatic Strategy builder by selecting different components the strategy should have. The user uses a no-code interface to set up the components. The components include indicators, predefined signals, exit methods, money management rules, candlestick patterns, technical analysis chart patterns. Machine learning settings can be adjusted too, and once the builder is properly configured, it can start generating algo trading strategies. The system keeps doing so continuously 24/7 and can run for months or years if needed.

Traders can also leverage the FinSocially capabilities and sell profitable strategies via Social Trading to the other users.

## AUTOMATIC GENERATION OF TRADING RULES AND STRATEGIES

Algo trading can be highly intensive work as the traders create and program their automatic strategies and adjust them over time. Creating strategies that continuously adapt can take a tremendous amount of time on a day-to-day basis as market conditions change. The automatic generation tool substitutes for having individuals monitor and change the algorithm. The automatic strategy user applies machine learning (ML) methods to search for the best trading strategies and implement them rapidly. The FinQuant auto-generated trading rules and strategies leverage algos and integrate modeling.



## STRATEGY QUALITY EVALUATION

The FinQuant builder generates hundreds of trading strategies. As the number of strategies increases, it becomes more difficult to compare and evaluate each strategy.

To address this issue, the Strategy Quality Evaluation system compares strategies and parameter adjustments for each strategy by looking for correlation in repetitive trading, excessive trading, risk allocation, and other types of behaviors. The qualitative evaluation can also use Value at Risk (VaR) methods such as Analytical VaR, Historical VaR, and Monte Carlo.

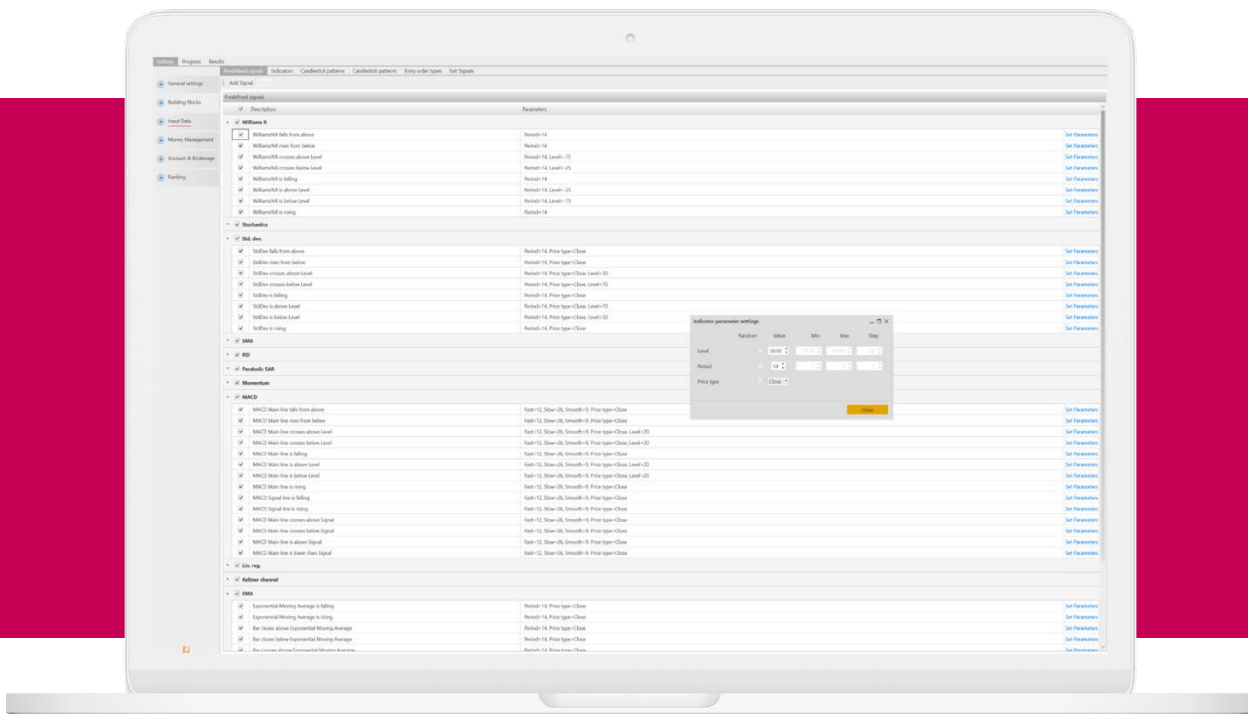
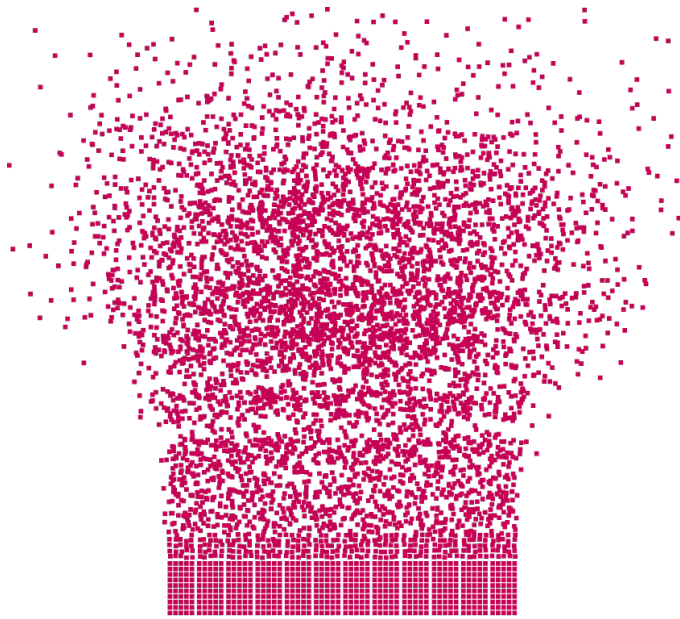




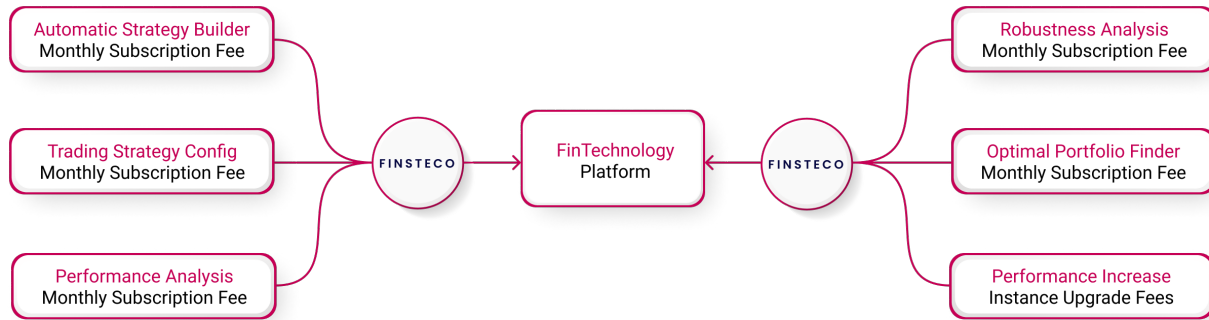
## OPTIMAL PORTFOLIO FINDER

The Optimal Portfolio Finder algorithm creates different versions of portfolios to find the portfolio that performs best under the algos they have generated. The basis for the Optimal Portfolio Finder is based on the modern portfolio theory by Markowitz, in which he proposed expected return and variance to be criteria for optimal portfolio selection. Users can specify the rules to optimize the portfolio based on the selected criteria, such as the maximum drawdown, return to drawdown ratio, etc.

Machine Learning-based advisors can apply traditional data processing techniques to create optimal financial portfolios. The resulting portfolios can be used for own trading, but also as ready solutions for investment companies, funds, retirement plans, etc.



# Fees



More information about the fees can be found in our Tokenomics document.

The web will run on [finquants.ai](https://finquants.ai)

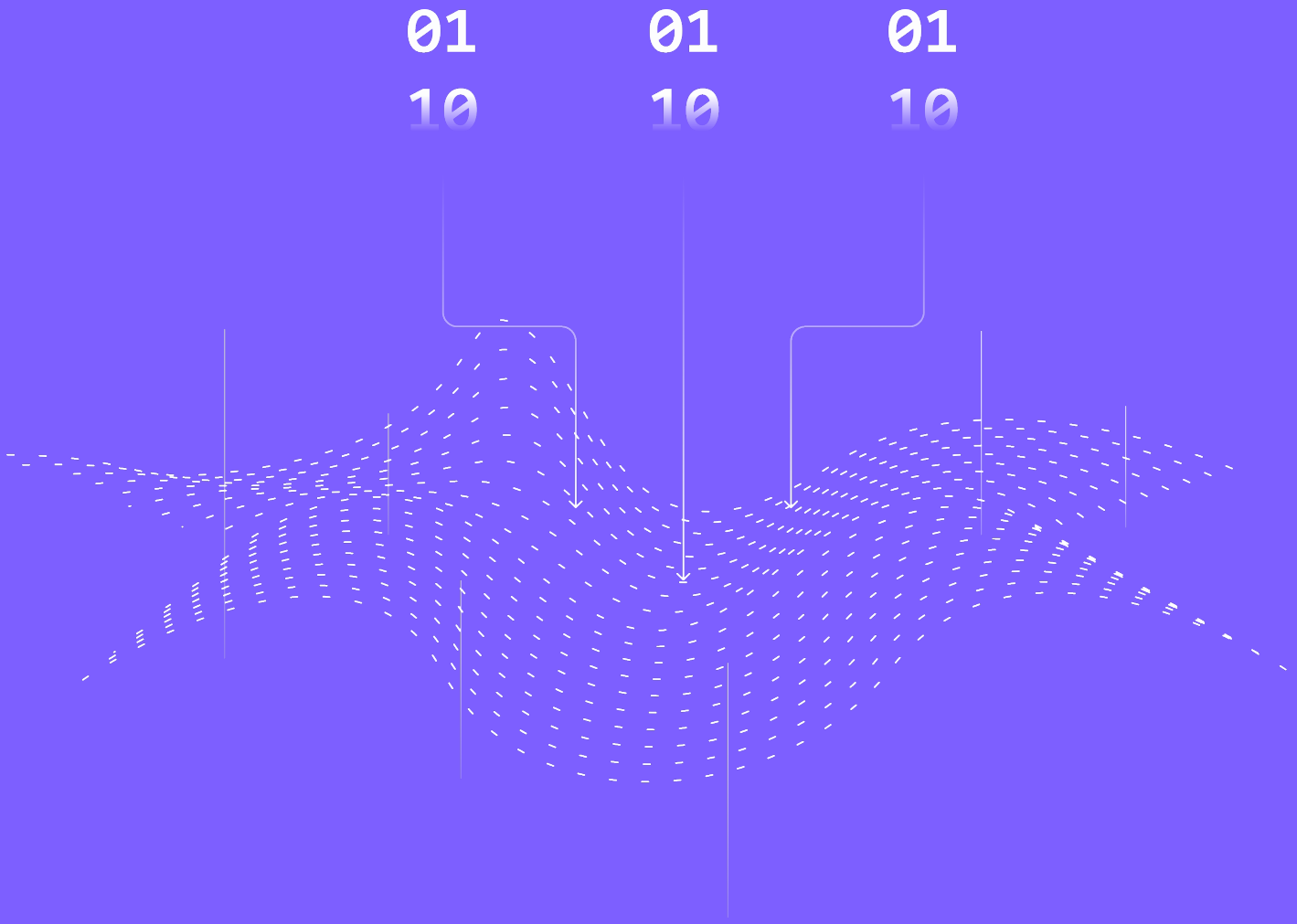


**FIN DATA**

# Challenges

- Data collection, management & distribution is too complicated for brokers & exchanges
- Not possible to collect data just internally, data collection needs to run on different servers in case one location goes down
- Cloud services charge a lot for data processing and distribution
- Brokers & exchanges don't offer more than a couple of months of historical data, and they don't usually don't offer a lower timeframe than 1 minute by default
- Tick & Level II data are too complex to store, process, and require the most sophisticated bid data solutions – unachievable by a single company
- There is no specific service that would collect data for a particular broker or exchange (or anyone) on-demand and of any type
- Stored data can reach terabytes of data or more
- Lack of quality data for more accurate analysis or algo trading (backtesting & optimization & strategy building)
- Brokers & Exchanges don't provide quality historical data – too complicated to manage, too expensive to pay
- Clients need to subscribe to additional services that provide data different from the datafeed of a specific provider
- Price inaccuracy in incoming data from brokerages and exchanges when actually collecting their live feed and comparing it to the historical data provided

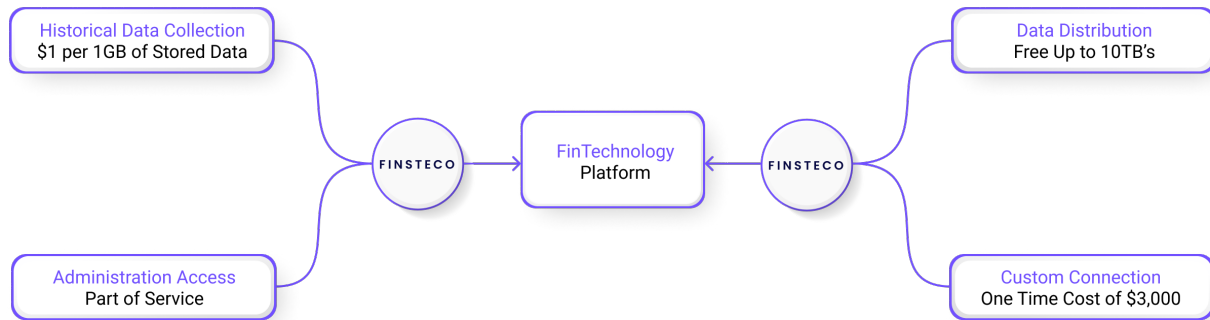
# Solution



The FinData system concentrates on data collection, data storage, and data management for institutions and traders. The developers and traders on the platform can opt into different tiers of trade history storage. Institutions such as brokers and exchanges need a higher level of accountability in terms of safe and secure storage of their complete data history. For these customers, FinData provides historical tick data and full order book data storage.

In order to provide accurate real-time trading history, the systems require a high level of processing power as well as storage. The tiers for FinData services will depend on the amount of data that needs to be processed and stored daily, as well as the total storage required. The FinData service is offered as part of the FinStudio system so that traders and institutions can build in their custom FinData capabilities. FinData is also available off-the-shelf as part of the basic Fin Systems platform. In both cases, users can choose different service tiers depending on their storage and retrieval needs for the FinData services.

# Fees



More information about the fees can be found in our Tokenomics document.

The web will run on [findata.services](https://findata.services)

# Token Sale

FNST shall only be made available for purchase through its token sale or on the secondary exchange market. Fin Technology will create 1,000,000,000 (1 billion) total FNST based on the following capital raise structure:

Token Overview	
Data	Value
Token Name	Finsteco
Token Ticker Symbol	\$FNST
Price per Token (for LP listing)	0.10 €
Tokens Minted	1,000,000,000
Decimal/Precision	6
Soft Cap Target	10,000,000 €
Hard Cap Target	13,900,000 €
Token Type	Fixed Supply / Deflationary

Token Sale	
Data	Value
Tokens for sale	250,000,000
Tokens Released at TGE	14,100,000
MCAP (TGE)	1,410,000 €
Sale Waves	4
ICO currency	EUR
Accepted currency	BNB, USDC, FIAT
Jurisdiction	Slovakia
Compliance	KYC, AML
Token Contract	Token Sale Agreement

Pre-Sale	
Token allocation	50,000,000
Tokens for sale	50,000,000
Tokens price	0.1 €
Discount	70%
Cap Target	1,500,000 €
Avg sale price	<b>0.03 €</b>

Private Sale	
Token allocation	100,000,000
Tokens for sale	100,000,000
Tokens price	0.1 €
Discount	50%
Cap Target	5,000,000 €
Avg sale price	<b>0.05 €</b>

Venture Sale	
Token allocation	80,000,000
Tokens for sale	80,000,000
Tokens price	0.1 €
Discount	30%
Cap Target	5,600,000 €
Avg sale price	<b>0.07 €</b>

Public Sale	
Token allocation	20,000,000
Tokens for sale	20,000,000
Tokens price	0.1 €
Discount	10%
Cap Target	1,800,000 €
Avg sale price	<b>0.09 €</b>



# FNST Token Distribution

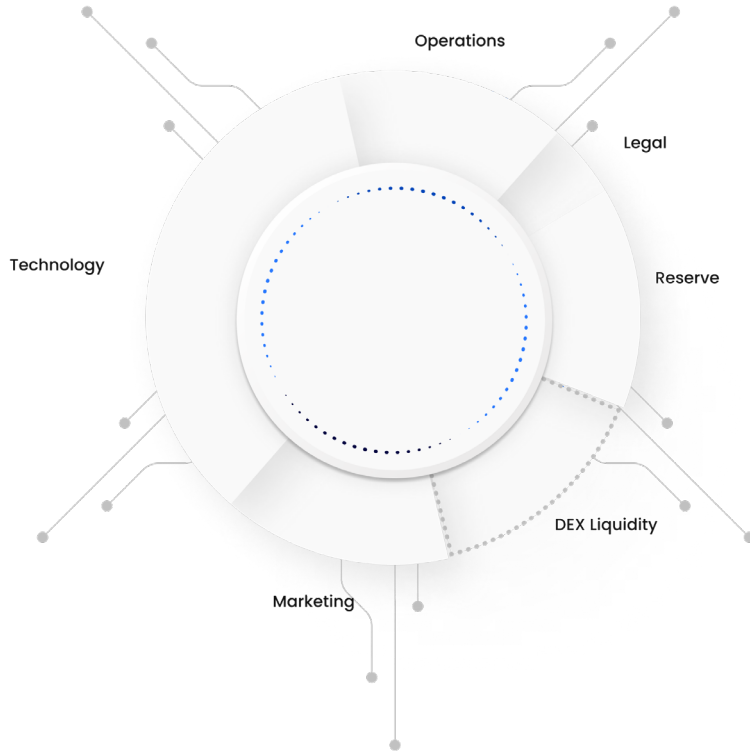
Tokens created by the contract will be distributed based on the following:



Token Distribution						
Type	% Allocation	Tokens	TGE Release	Daily Release	Cliff (Months)	Vesting (Months)
Pre Sale	5%	50,000,000	5%		12	20
Private Sale	10%	100,000,000	7%		14	22
Venture Sale	8%	80,000,000	2%		24	24
Public Sale	2%	20,000,000	15%		1	6
Growth & Development Fund	10%	100,000,000	0%		24	18
Team	15%	150,000,000	0%		48	24
Advisors	5%	50,000,000	0%		12	24
Reserve	10%	100,000,000	0%		6	120
Staking Rewards	15%	150,000,000	0%		1	48
DEX Liquidity	8%	80,000,000	10%			
Incentives/Rewards	12%	120,000,000	0%	0.05%		
	<b>100.0%</b>	<b>1,000,000,000</b>				

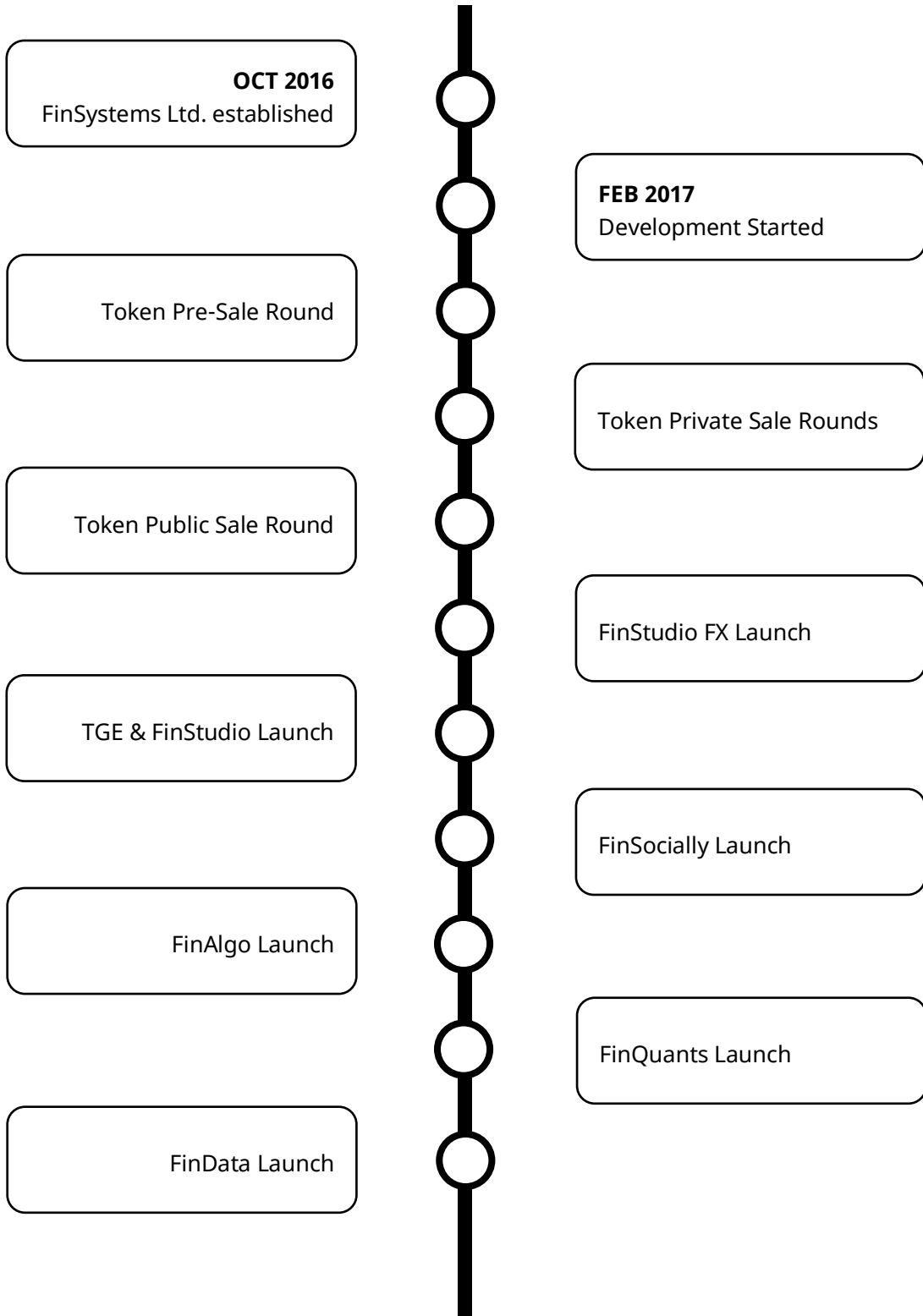
# Use of Proceeds

Funds raised from the token sale will be distributed based on the following:



Fund Allocation from Token Sale		
Type	% Allocation	Value
Technology	55.0%	7,645,000 €
Operations	5.0%	695,000 €
Marketing	20.0%	2,780,000 €
DEX Liquidity	8.0%	1,112,000 €
Legal	2.0%	278,000 €
Reserve	10.0%	1,395,000 €
	<b>100.0%</b>	<b>13,900,000 €</b>

# Roadmap



# Team

## **Peter Srank**

Co-Founder, CTO



Peter builds on his more than 20 years of experience and skills, acquired mainly in the UK, whereas as a software engineer, he focused primarily on web applications, micro-services, and data processing. In London, he worked for leading companies such as Shell, Mark & Spencer, Clarksons Platou, and Deloitte. Peter also has many years of experience in financial markets and machine learning. Peter is co-founder of Fin Systems, where he designed original solution architecture. He is currently overseeing technical implementation.

## **Vladimir Ruscak**

Founder, CEO



Vlad first came into contact with the financial world during his senior year of high school in 1997, and further experiences came with studies of the economy in New York. He worked for a company doing PR for financial institutions, regularly appearing on CNBC, Wall Street Journal, and similar media. He provided consultancy and other services for traders and clients for several years. In 2012 he joined ATC Brokers US. In 2013 he helped establish the ATC London branch, where he performed several FCA-controlled functions such as Director, Compliance, and CASS functions. Vlad has extensive knowledge of financial markets, compliance, and technology in international environments. As the founder, Vlad is currently working on Fin Systems' suite of products and services.

## **Roman Fadeyev**

Head Of Development



Having graduations in two fields - software development and economics led him to financial markets in the early 2000s. Roman has been in software development since 12 and got several awards. He created his first commercial product in 1995 at the age of 16 and received his Ph.D. in 2005. He got his first experience in 2001, starting developing math algorithms for FOREX trading. Over the past 20 years, he has gotten acquainted with plenty of markets, brokers, platforms, and APIs. Working closely with traders and financial companies gave him an exclusive experience of actual trading in various markets, including cryptocurrencies. He also has solid expertise in building proprietary trading platforms and exchanges. Roman is overseeing development.

# Disclaimers

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This Whitepaper does not purport to contain all the information that a prospective participant may require. In all cases, interested parties should conduct their own investigation and analysis of the Company and the data contained in this Whitepaper.

The Company does not make any representation or warranty as to the accuracy or completeness of the information contained in this Whitepaper. Furthermore, the Company shall not have any liability to the recipient or any person resulting from the reliance upon this Whitepaper in determining to make an application to apply for shares in the Company.

The Company considers that the financial and non-financial information contained in this Whitepaper has been prepared to the best of its reasonable knowledge and ability. However, recipients must rely on their own investigation of all financial information and no representations or warranties are or will be made by the Company as to the accuracy or completeness of such information.

The Company makes no representation about the underlying value of the tokens on offer. Prospective participants must make their own assessment about whether the price of the tokens being offered represents fair value.

## **PARTICIPANT WARNING**

Participation in a token sale carries high risks. It is highly speculative, and before participating in any project about which information is given, prospective participants are strongly advised to seek appropriate professional advice;

The information contained in this Whitepaper has been prepared by or on behalf of the Company. Fin Technology has not undertaken an independent review of the information contained in this Whitepaper.

## **PROMINENT STATEMENTS**

The information contained in this Whitepaper about the proposed business opportunity is not intended to be the only information on which a decision is to be made and is not a substitute for a disclosure document or any other notice that may be required under the law. Detailed information may be needed to make a token participation decision;

Prospective participants should be aware that no established market exists for the trading of any tokens that may be offered.

## **FUTURE STATEMENTS**

Except for historical information, there may be matters in this Whitepaper that are forward-looking statements. Such statements are only predictions and are subject to inherent risks and uncertainty. Forward-looking statements, which are based on assumptions and estimates and describe the Company's future plans, strategies, and expectations, are generally identifiable by the use of the words 'anticipate,' 'will', 'believe', 'estimate', 'plan', 'expect', 'intend', 'seek', or similar expressions. Participants are cautioned not to place undue reliance on forward-looking statements. By its nature, forward-looking information involves numerous assumptions, inherent risks, and uncertainties, both general and specific, that contribute to the possibility those predictions, forecasts, projections, and other forward-looking statements will not occur. Those risks and uncertainties include factors and risks specific to the industry in which the Company operates as well as general economic conditions. Actual performance or events may be materially different from those expressed or implied in those statements.

All forward-looking statements attributable to the Company or persons acting on behalf of the Company are expressly qualified in their entirety by the cautionary statements in this section. Except as expressly required by law, the Company undertakes no obligation to publicly update or revise any forward-looking statements provided in this Whitepaper, whether as a result of new information, future events or otherwise, or the risks affecting this information.

None of the Company, its officers, or any person named in this Whitepaper with their consent, or any person involved in the preparation of this Whitepaper, makes any representation or warranty (express or implied) as to the accuracy or likelihood of fulfillment of any forward-looking statement except to the extent required by law. The forward-looking statements reflect the views held only as at the date of this Whitepaper.

## **VALUE RISKS**

Tokens issued by Fin Technology may drop substantially in value or may remain illiquid for long periods of time or indefinitely. Fin Technology cannot guarantee an active secondary market for the exchange of tokens purchased in the token sale. Not all disclosures or statements are being made in this disclaimer section. Participants should review the token sale agreement in its entirety and seek the professional advice of legal counsel and investment professionals.

FIN tokens may change in value based on a number of factors that are outside our control. There is no guarantee or expectation that FIN tokens will increase in value, provide a return, or have sufficient adoption and liquidity on exchanges. Owning these tokens does not constitute a share of equity or ownership in the company. The token economy is new and exciting. Regulatory circumstances may require that token mechanics be changed or altered.

FIN tokens do not have any rights, uses, purpose, attributes, functionalities, or features, express or implied, including, without limitation, any uses, purpose, attributes, functionalities, or features on the Fin Technology platform. The company does not guarantee and is not representing in any way to the buyer that the FIN tokens have any rights, uses, purpose, attributes, functionalities, or features. FIN tokens may have no value. The company reserves the right to refuse or cancel FIN token purchase requests at any time at its sole discretion.