

White paper

Advantages for investors:

Dividends

Essential increase in the current businesses which make profit at present will become result of token sale. We predict that the current directions will continue to make profit. The part of profit, the received GBCoin for the accounting period, will be distributed as dividends to all holders of tokens.

Growth of cost

In process of development of the current services and opening new it is possible to assume that the cost of a token of GBCoin will grow as the share value of a banking system grows in similar conditions.

Escrow

Our major priority is the safety of means which were entrusted to us by investors. To provide the highest level of safety, funds raised at sale a token of events.

Liquidity

Since July, 2018 a token the shares GBCoin will begin to be traded at the exchange Kraken, Bitrex, GBMarkets.

Sale token of events

We do the first placement a token of events in full accordance with the legislation.

Token event

What represents a token?

The released tokens are securities which certify the following rights of investors:

- the right to a part of profit of the company in the form of dividends;
- without the participation right in management of a financial structure;
- right to exchange of tokens to certain banking services.

Structure of placement token of events

It is released tokens: 40 000 000 (Limited issue)

Symbol: GBCN

Tokens for sale: 20 000 000

The start the price is over 1 token: from 25 USD

Utility-token

GBCN tokens will begin to bargain at the largest crypto exchanges right after the termination Token sale. For December, 2017 negotiations with the exchanges Kraken, Bitrex are conducted.

Role

The token of GBCoin carries out a role of internal currency in the GB financial system, and also gives a number of privileges for holders.

1. A discount for the commission in all services for holders of GBCoin of tokens.
2. Special privileges when using our bank cards.
3. Discounts for the training programs for work in the GB system for holders of GBCoin of tokens. In the conference Opened online both online, and offline courses from the best teachers of the world and experts of the world of cryptocurrencies, and traditional finance are assumed. Programs are expected the different level of knowledge.
4. Payment for placement of displays at the GBMarkets exchange of the GB system. GBCoin tokens will allow to buy the place for placement in a financial system and partner services and the websites with promptly growing audience. After payment of placement, tokens will be repeatedly exposed to GBCoin on the exchanges.
5. Special privileges and an opportunity to pay services in new services.

40 000 000 issues of coins of GBCoin:

1. 50% of GBCoin remain in a reserve for a banking system inside.
2. 50% of GBCoin of tokens are on sale within Token sale and are in free circulation.

Sale

Dates: On December 31, 2017 – on May 01, 2018

Who can participate: accredited investors from the USA, Europe, Russia, China. Minimum amount: 500 USD

Hard Cap

The maximum amount which we are going to attract during both stages makes 600,0 million USD.

The accepted currencies: BTC, ETH Platform

Tokens of GBCoin are the smart contract ERC20 based on Ethereum. Ethereum was chosen as the most reliable and flexible platform meeting our requirements.

Distribution of means

50% of stocks will be offered for sale during Token Sale.

50% will remain with GB Systems and will be distributed from 100% of the remained 50% as follows:

1. Distribution between the system GBMarkets, GB Network, GB Wallet, GB Fund equal shares on 10%.
2. Distribution between Grande Bank and Grande Finance equal shares on 20%.
3. Distribution between all GB Systems team equal shares on 1%
4. Bounty of 1%

RoadMap of the Bank direction

Multiple currency GB purse;

Possibility of an entrance through the uniform GB account;

Payment cards;

Payment service provider for legal entities and physical persons;

Exchange fiat of currencies (FOREX broker).

Full-fledged bank, member of Visa and MasterCard association;

Membership in SWIFT (Society for Worldwide Interbank Financial Telecommunications); •

Payments of SEPA (Single Euro Payments Area).

2018 RoadMap of the Bank direction

Creation of the uniform GB account, multiple currency financial purse.

Banking: multiple currency purse, payment service provider, currency exchange, SWIFT, SEPA, salary projects.

Payment of different types of services through a personal account of banking of Online Bank (Which is already developed and Online Bank of GB Grande Finance, GB Grande Bank, GBMarkets - the exchange of cryptocurrencies is now tested in system)

Full-fledged bank, member of Visa and MasterCard association.

Membership in SWIFT (Society for Worldwide Interbank Financial Telecommunications); •

Payments of SEPA (Single Euro Payments Area). SEPA (Single Euro Payments Area).

2018

- Integration of additional services: p2p-loans, insurance, factoring;
- Individual financial recommendations;
- Processing of payment cards;
- Acquiring of payment cards;
- Salary projects in cryptocurrency;
- The crowdfunding platform for offline businesses;
- Obtaining banking licenses and opening of branches in North America, Asia, Western Europe, Eastern Europe, South America, in Africa.

Bank and insurance services

Further development of the GB system is possible only in parallel with start of own bank services which will significantly expand possibilities of our clients worldwide. We will provide access to financial instruments to areas a blockchain technologies and also to classical banking services for legal entities and physical persons.

Payment service provider for legal entities and individuals,

B2B-banking

The payment service provider will allow the online stores and other organizations working in network to connect in one day payments for the clients in the most popular crypto and Fiat currencies. Providing processing of plastic cards.

Universal multiple currency purse

The reliable purse in which it is possible to keep any cryptocurrencies, to create and manage a portfolio of cryptocurrencies, to translate and receive means.

Payments according to cards

The debit card issue will give the chance to clients worldwide to pay purchases from the multiple currency purse, withdrawing money in that currency in which to make it most profitable. At the same time exchange of cryptocurrency for Fiat money. Everything will be occurs on stock exchange rate.

This transaction is possible that conversion transaction is performed at own exchange GBMarkets.

Digitisation and token of assets

Many investment tools are on sale on lots or indivisible blocks (stocks, bonds, the real estate), at the same time the cost of one unit can reach thousands, and sometimes and hundreds of thousands of dollars. In other words, lot determines the capital size, necessary for his use, that does many tools unavailable to most of people. We want to change this situation: the size of the capital has to determine lot size. For this purpose we will create system digital a token of assets. Thanks to it people with small accumulation will be able to get access to the same tools, as large investors.

P2P-loans

P2P-loans are a convenient instrument of providing and receiving a loan of our financial system at which the intermediary in the form of third-party banks is absent.

Factoring

Business needs fast methods of replenishment of current assets therefore factoring is widely used when it is more convenient to supplier to sell the accounts receivable with discount to bank, than to wait so far the buyer will pay the bill. The blockchain technology will help to resolve this issue more elegantly due to elimination of third-party banks.

The GB system will offer the market online the platform on which legal entities will have an opportunity "to sell" the accounts by means of P2P-financings technology directly to investors. Private investors in turn will be able to gain income from business which was available only to credit institutes earlier.

Benefits of use of technology the blockchain and P2P-financings consists in lower transactional expenses, in comparison with classical factoring, possibilities of distribution of risk between a large number of investors, a minimum amount of participation for the investor.

In practice the scheme of work looks as follows:

The supplier ships goods or renders service, receives the invoice (the account, the act of the performed works) from the Buyer (debtor). Under the agreement the payment deferral is provided;

The seller registers this account in online to system. Participants of the transaction are checked, the account a token and becomes available to investors;

Investors see a token the account in the GB platform and do exchange offers (bats) containing information on what part of the account they are ready to redeem and at what price;

The supplier analyses proposals of investors, chooses the best, and as a result receives money. The right to money passes to the investor;

Distribution of shares of investors is fixed in the smart contract which account is kept in the distributed register. When the account repayment period comes, the Buyer (debtor) transfers money for the smart contract, and the smart contract automatically distributes funds between investors.

Additional financial part

The required additional budget for complete achievement of goals:

To add an additional payment service provider according to the card and by that to increase percent of successful payments and geography of a covering: 2.500.000 USD;

To develop and implement the technical platform for scaling and for growth of base of users: 2.500.000 USD;

To integrate additional currency types (EUR, RUB, USD, GBP): 500.000 USD;

To develop the additional analytical scheme / the general scheme of management of activity of the financial GB international system for automation of anti-fraudulent transactions in a fiat flow, to integrate modules of monitoring of transactions of a blockchain: 5.000.000 USD;

To integrate additional convenient methods of instant payment (Qiwi, Sberbank, VTB, Rabo Bank, Popular Banco, HSBC, Barclays Bank, Deutsche Bank, China Bank, Advacash, OkPay): 15.000.000 USD;

To start service of orders for alternative types of cryptocurrencies (Bitcoin, Ethereum, ZCash, Litecoin): 12.500.000 USD;

To develop and integrate an opportunity to make verification in real time: 1.000.000 USD;

To execute integration and to develop the automated software on recognition of images for acceleration of passing of verification of users: 1.800.000 USD;

To develop and integrate a possibility of storage of Bitcoin safely: 3.000.000 USD;

To develop and integrate sales opportunity of bitcoins: 1.000.000 USD;

To develop a set of the developer of the software – any mobile application can integrate our platform of purchase of bitcoins: 150.000 USD;

To develop and integrate an opportunity to make the p2p-exchange based on geographical data: 500.000 USD;

To develop and start own lock on processing of credit cards and to become provider of payment service provider (IPSP) according to the standard of data security of the industry of payment cards (IPSP) for the purpose of a rendering of services by our mobile products: 20.000.000 USD;

Marketing

Target segment

The GB financial system is aimed at 2 main groups of users:

- People who for the first time get acquainted with cryptocurrency and who would like quickly and a convenient image to purchase bitcoin or **эфирриум**;
- People who need to purchase quickly bitcoin for daily activity. For example: arbitrators who buy and resell bitcoins in local markets of c2c.

Cost of services

The bitcoin price provided to the user in the application is received from the current price at the exchange of the criptonit. When the user makes payment, the service charge of 2% is levied and for convenience it is displayed at once in the amount of bitcoins which the user receives after purchase commission. After bitcoins are purchased, the only additional charge is the bitcoin network fee paid after removal. It can vary depending on bitcoin network.

Our unique competitive advantages

- Well on the main mobile platforms under one account - Android, iOS, Web (is planned);
- Support service 24/7/365 - completion of process of verification of the client within 30 minutes after registration;
- Without restrictions of the amount of purchase - buy so much how many for you it is necessary;
- Any payment cards are supported: VISA, MasterCard, Amex, JCB, Unionpay and others;
- Well worldwide.

In view of the most widespread shortcomings of competitors, our financial GB system is going to construct the unique service integrating in itself the following advantages:

- Transparent legal structure and built-in audit;
- Fast and effective verification of users;
- Popular and widespread payment methods: credit cards, bank payments, cash, debit cards;

- Integration with other products and services;
- Permanent monitoring of safety and serious security policy;
- Availability of a powerful trade platform, capable to carry out 1 million transactions per second.

Business model

GBMarkets is digital the exchange. It means that the registered user can place fiat money or cryptocurrency (Bitcoin, Ethereum) and to perform transactions with other users. The GBMarkets system allows users to expose requests for purchase/sale according to demand and supply Bitcoin and the fiat of money supply. It means that GBMarkets works as the trading platform: we accept and we store means (fiat and cryptocurrency), giving to users an opportunity to carry out transactions with with each other and to remove means at the request of the user.

Introduction and removal of cryptocurrency are carried out automatically. Transactions with fiat money are checked by the staff of the company and carried out manually after the corresponding checks and confirmations. GBMarkets charges the minimum fee for transactions on introduction and money withdrawal also as well as for trade operations.

Banking products, own payment service provider

An opportunity to pay both in cryptocurrencies, and fiat money from the bank card or the application on phone.

Users of traditional banking products have an opportunity:

- To use financial instruments of a new format (p2p-loans, p2p-factoring, insurance);
- To invest in any assets, token with the help a blockchain, receiving tools earlier available only to institutional and large investors.

The people who do not have access to financial instruments get access to banking products in the smartphone.

Experienced users of cryptocurrencies receive the integrated banking products thanks to which they can easily operate in one interface with traditional and digital assets.

Integration into financial. system third-party blockchain of services

The most wide choice of services and also the most advantageous financial offers aggregated from all world market in one system. This step will attract even more experienced users, will simplify an entrance on the market for new and will hold users in system.

The AI assistant – simplification of acceptance of finance solutions

Users depending on their behaviour in a financial system will receive personal offers on investment and expense optimisations (AI assistant) according to their tasks.

Tasks of users can be three types:

- The user precisely knows that it is necessary for him and independently chooses tools in system;
- The user knows type of the solution of a task and looks for the most advantageous offer: contribution, credit, rate of bitcoin, etc.

- The user knows only result to which wants to come: for example, to increase accumulation from \$100 to \$200. The system offers a fan of options with forecast terms and risks as a percentage, an opportunity to automatically collect a portfolio, setting the "terms" and "risks" parameters.

The system regularly automatically estimates relevance of the decisions made by the user in the current market situation and signals if at present there are more advantageous offers.

The AI assistant helps with all aspects, helping to minimize costs and predicting development of processes in the future. For example, he can eliminate fraud, analysing the general repeating models of fraudulent behaviour.

This step will cardinaly lower an entrance on the market for users with the low level of financial and computer literacy, will increase inflow of money to system, quantity and volume of transactions and also will hold users in system.

Benefits within the GB financial system for:

- **Users**

Each user of system, irrespective of experience level, easily uses financial instruments. The uniform account provides convenient access to management tools assets. Transactions take place with the minimum commissions. It is possible to invest or receive money directly, passing intermediaries.

- **Entrepreneurs**

Entrepreneurs get access to new financial instruments and an opportunity to work legally with cryptocurrencies: to accept and receive payments, to pay taxes and the salary.

- **State**

The state receives the instrument of legalisation and regulation of crypto-foreign exchange market. We create the transparent structure with the system of identification meeting the international requirements: KYC, AML.

- **Developers**

Open API gives the chance to developers to create new services and aggregators based on the GB services.

- **Investors**

With GB each person on Earth, regardless of the level of the income, can become an investor. Use of technology will allow to invest a blockchain in those assets which were available only to institutional investors earlier.

While others promise, we do.

Shortly about the GB financial system.

What the GB financial system gives you

1. Grande Finance (Russia)
2. Grande Bank (Europe)
3. GB Markets (ICO Exchange of cryptocurrencies)
4. GBCoin (cryptocurrency of bank - the Event)
5. Exchanger (Exchanger of currencies)
6. Bank payment system (Payment system)
7. Deposit/Investment account (Deposit, Investment accounts)
8. Insurance (Insurance)
9. Debit/Credit cards (The international Debit and credit cards with a binding to personal accounts)
10. GB Network - The financial regulating authority, and is also responsible for release of Multicard (The international Cryptocurrency plastic card)
11. An opportunity to realize the ideas at the expense of GB Markets
12. To be a participant of the carried-out Actions
13. To be a participant of the held Draws
14. Charity foundation

Social

Vk (<https://vk.com/grandefinance>)

Twitter (https://twitter.com/Grande_Finance)

Facebook
(<https://www.facebook.com/businessgbnetwork>)

Instagram
(https://www.instagram.com/grande_bank/)

Our Partners

TEIC Tavoniko Export (<https://tavoniko.info>)

IT LAB BELOV (<https://belovitlab.ru>)

SmartContract (<https://smartcontract.ru>)

VSpporte (<https://vsporte.club/post.php?id=8115>)

Cryptocurrencytalk
(<https://cryptocurrencytalk.com/profile/64689-grande-finance/>)

Finance Pro (<http://fpro.ee/en/>)

EcoTF (<http://ecotf.net>)

Contact

Valukoja 8, Tallinn 11415, Estonia

Email: info@gbsystems.org

(<mailto:info@gbsystems.org>)

