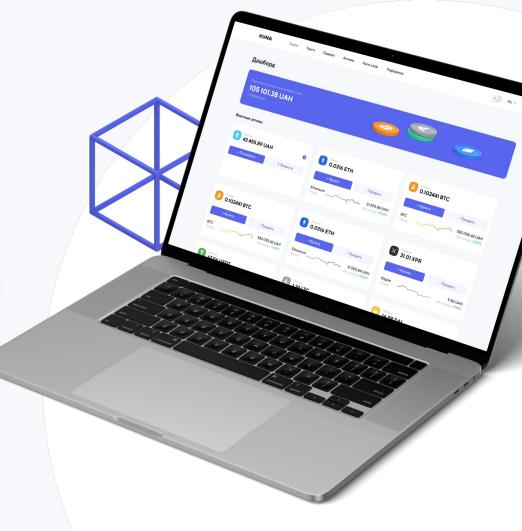
## KUNA | Tech

## Blockchain Advanced Technologies

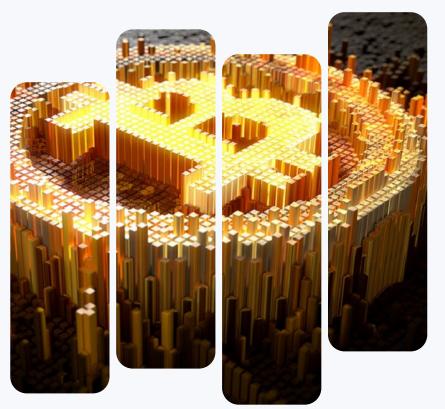


www.kunatech.io

## At KUNA.TECH, everyone

genuinely believes in freedom

of finance with no borders, essential security and protection, a decentralized network with low latency and fees, and an ecosystem of equal players who develop the growth of the network







## Michael Chobanian

#### Crypto pioneer / Founder

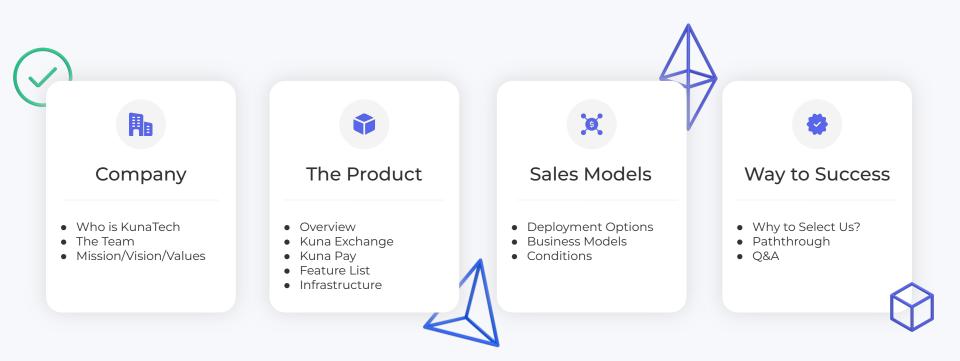
Launched the Kyiv-based KUNA Bitcoin Agency in March 2014, as well as the Bitcoin Foundation of Ukraine (BFU). In September this year, Michael opened the first Bitcoin Embassy in the CIS and launched the first Ukrainian public crypto exchange, Kuna.io, in December 2015. In December 2017, he became a co-founder of the Blockchain Association of Ukraine (BAU) and presented the Blockchain HUB at the World Economic Forum in January 2018. The latter organization got its flagship office in Kyiv in March 2018. KUNA Bitcoin Agency was rebranded under the KUNA Family name in February 2019.

The Kuna Exchange team, led by Michael Chobanian, partnered with the Ministry of Digital Transformation and the Ministry of Defence to launch the official Crypto Fund of Ukraine, which accepts cryptocurrency donations. This fund has raised over 70 million dollars in donations for the Ukrainian people and army, making it the world's first crypto-fund to support an entire country.

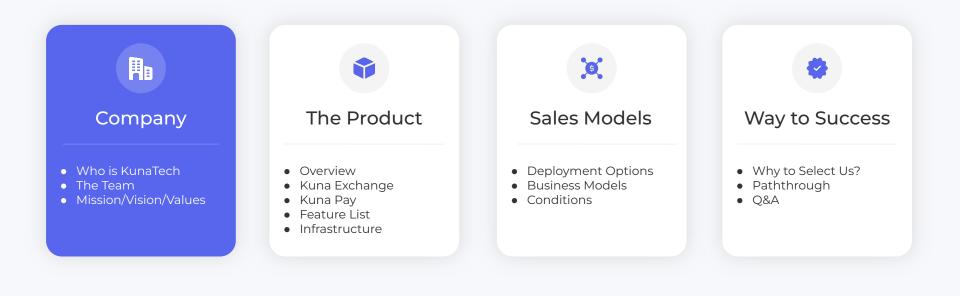
I have assisted in entering the free financial system since 2013. Decentralization of economics and other areas of life is more than a pioneer's desire as it became a necessity. Therefore, my team

and I do our best to boost the transition from a cumbersome mechanism to an autonomous and highly scalable system.











## The first Ukrainian crypto project since 2014

## J

We are one of the first founders of the Ukrainian Crypto Project with a proven history since 2014

As a recognized Top 20 Fintech Startup by Forbes, we are an open project that believes in the freedom of finance, decentralization, and open systems of simplicity and access to alternative financial solutions. We are actively involved in the global blockchain community, participating in crypto legislation procedures with central banks and launching our own crypto project, the UAX Hryvnia.  $\bigcirc$ 

"At our company, we take security seriously and prioritize it in all of our actions and decisions. We are committed to following all necessary security rules and regulations to ensure the safety and protection of our clients, employees, and business operations." **0** 

Crypto is a revolutionary industry that has the potential to change the way we handle money and do business. It offers the freedom of global, borderless finance and allows for fast, secure, and affordable transactions without intermediaries. We are dedicated to making this technology accessible to everyone and we believe it has the power to open up new opportunities and possibilities for people around the world.





## Key Facts about KUNA Numbers, volumes, customers









## Our Executive Family Team members, angels who are running edge technologies



Sam Kaploushenko CBDO

Mr. Semen Kaploushenko is one of the first participants of Kuna. Together with Mr. Chobanian, he developed the project starting in 2015.



Michael Chobanian Founder/CEO

Mr. Mykhailo Chobanian is a fintech entrepreneur. He is a Bachelor of Economics from the City, University of London. He has 15 years of leadership experience within the internet services sector and has studied the blockchain ecosystem professionally since 2011.



Michael Rakov Deputy CEO/CDTO

Mr. Mykhailo Rakov has been an experienced and technology-driven visionary in FinTech and Digital Edge Technologies since 2002. He has 20+ years of experience in the Finance Industry in the EU and GCC markets





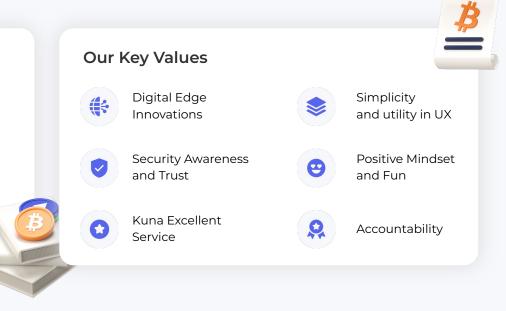
## Our Mission, Vision, and Core Values that matter and drive us

### **Our Mission**

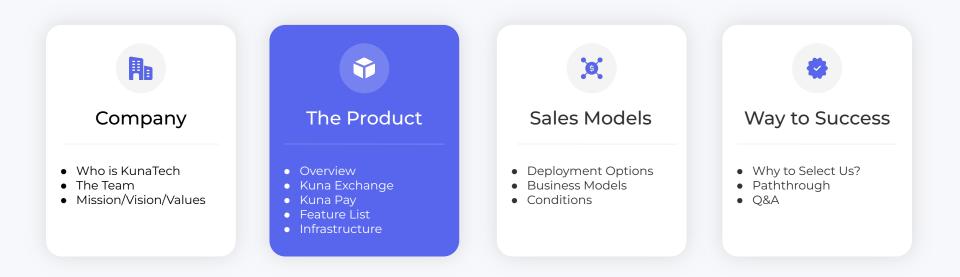
Serve clients with advanced financial services for individuals, professionals, partners or enterprises, with innovative infrastructure solutions that provide access to crypto and traditional financial services in a simple way

## **Our Vision**

Give customers the essential freedom of capital with no borders











# We are using the same platform that we are offering to our valued partners

**Natively Modular Platform** is an ecosystem of microservices that works together to solve a specific problem or need comprehensively. By breaking down complex systems into smaller and independent units, a modular platform can be more flexible and scalable than a monolithic platform. Each microservice has a specific function and can be developed, tested, and deployed independently, allowing greater efficiency and agility. This approach allows for the rapid development and deployment of new features and functionality, making it easier to maintain and update the platform over time.



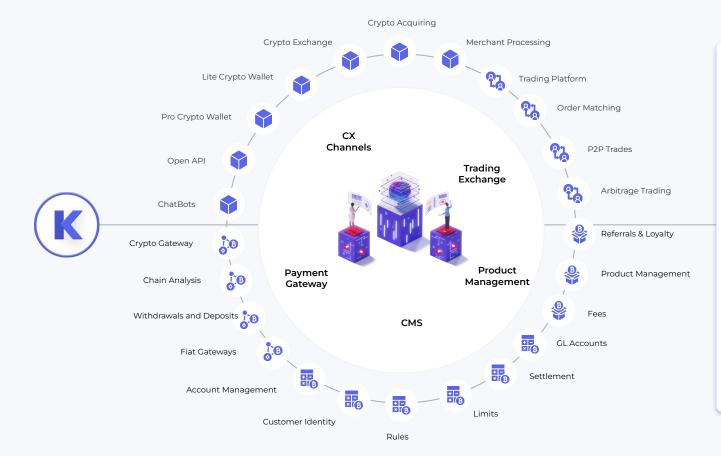


**Security and reliability** of our ecosystem are our top priorities. We understand that a system's reputation in this class is essential, and we are committed to make our solutions reliable, secure, and fault-tolerant. We invest a significant amount of time and resources into ensuring the integrity and stability of our platform so that our clients can trust us. Whether you are looking to build a digital wallet, a crypto exchange, or something else, you can trust us to provide a stable, secure, and reliable solution.

Our platform is an open system for building a wide range of solutions. The basis of our internal architecture is microservices and REST architecture, which allows for maximum flexibility and scalability. It means that you can easily integrate with modules and components of the system using widely known and proven OpenSource technologies for interaction. It allows you to use the latest and most remarkable technologies to create custom solutions that meet your specific needs and requirements. Our open architecture and support for OpenSource technologies allows you to quickly and easily build robust, feature-rich applications tailored to your unique business requirements.







A single platform for the implementation of the entire range of tasks in the field of crypto projects. It is a game-changer for businesses and organizations in the crypto space. With our platform, you can quickly and efficiently create a digital wallet, implement a robust crypto exchange, or even become the next Stripe in the crypto world. Our platform is designed to handle complex tasks and provide а comprehensive solution for all of vour crypto needs. Whether you are a small business or a large institution, platform have you our covered. Choose our platform for all of your crypto project needs.



#### CMS

## Customer Management System

A CMS (Customer Management System) is a core component of a payment platform. It manages and stores information about the platform's customers, including their personal and financial details. This information facilitates transactions and ensures that payments are processed smoothly and securely. The CMS is also responsible for managing customer accounts and providing support for customers who have questions or need assistance with their transactions. Overall, the CMS plays a vital role in the functioning of a payment platform, as it is the hub for managing and organizing customer information.

#### Account Management

is a core component of any business and organization. It is responsible for storing and organizing critical account data, such as financial and customer information. This data facilitates transactions, generates reports, and provides valuable insights into an organization's financial health and customer relationships.

## 8 Customer Identity

Customer identity is a crucial component of KYC (Know Your Customer) and AML (Anti-money Laundering) processes, which help our platform verify customer's identity and prevent financial crimes.

## 🗊 GL Accounts

A general ledger module is a financial recording registry of the financial institution that contains financial transactions. It is the central repository for a company's accounts, including assets, liabilities, earnings, and expenses. The general ledger is used to create the company's financial statements and provide a basis for the balance and margin analysis

## Settlement

<u>(1)</u>

Settlement is the process of providing detailed information about a transaction or series of transactions. It may include the parties involved, the date and time of the transaction, the amount involved, and any fees or charges that were incurred



CMS

## Customer Management System

A CMS (Customer Management System) is a core component of a payment platform. It manages and stores information about the platform's customers, including their personal and financial details. This information facilitates transactions and ensures that payments are processed smoothly and securely. The CMS is also responsible for managing customer accounts and providing support for customers who have questions or need assistance with their transactions. Overall, the CMS plays a vital role in the functioning of a payment platform, as it is the hub for managing and organizing customer information.





## PCE

## Product Configuration Engine

A product configuration engine allows creating and managing customized, tailored products. It can include defining the product's features and options, setting pricing and availability, and tracking the progress of individual orders.

Product configuration engines offer flexible configurations, including setting up custom rules and constraints, defining product relationships and dependencies, and integrating with other tools and systems.

In general, it is a valuable tool for businesses that want to offer customized products and improve their marketing competition.



#### Product Management

The product management lifecycle system allows customers to customize a product to their specific needs or preferences. It can be done using a configuration tool or program scripting that allows the user to select various options and features to create a tailored product. D

 $\Leftrightarrow$ 

 $\bigotimes$ 

### 2 Fees and charges

The flexible and powerful engine allows the system to calculate and apply fees based on predefined parameters automatically. It also gives customers a quick and accurate calculation of the product or service cost, considering relevant factors such as quantity, location, or other variables.

## **Referral & Loyalty**

Components of a system are designed to reward customers for referring friends or family members to a product or for repeatedly returning to the solution.

The loyalty module allows customers to earn points or rewards for making repeat purchases or engaging with the business in other ways. By offering these types of incentives, companies can encourage customers to spread the word about their products or services and to continue doing business with the company.



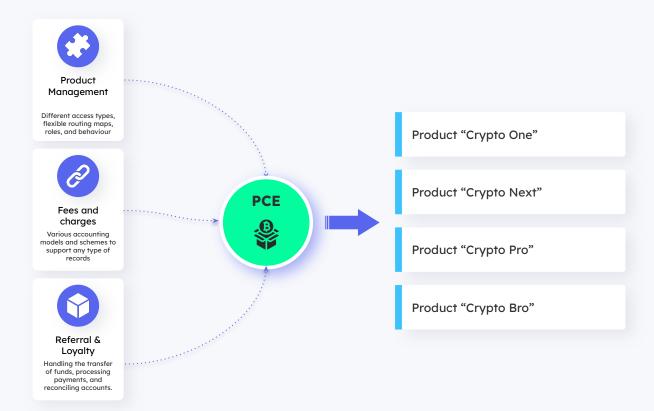
### PCE

## Product Configuration Engine

A product configuration engine allows creating and managing customized, tailored products. It can include defining the product's features and options, setting pricing and availability, and tracking the progress of individual orders.

Product configuration engines offer flexible configurations, including setting up custom rules and constraints, defining product relationships and dependencies, and integrating with other tools and systems.

In general, it is a valuable tool for businesses that want to offer customized products and improve their marketing competition.



## ¤ Payment Gateway

A Crypto/Payment gateway is a set of services that allows you to accept payments from any network protocol, either blockchain or traditional fiat financial gateways. It can include conventional payment methods like credit and debit cards and newer options like cryptocurrency. With a payment gateway, customers can securely process transactions and transfer funds to their own accounts.

Overall, a payment gateway is valuable for any business to streamline its payment process and securely make customer payments.

## អ្ហិដុំ Crypto Gateway

Crypto gateway is an essential block in our ecosystem of services. It links the crypto world or networks and the trading platform. It allows users to deposit and withdraw funds in cryptocurrencies, such as Bitcoin, Tether, or Ethereum, and convert them to and from fiat. The gateways also play a role in scanning transactions on the blockchain, making it possible for users to quickly and securely send and receive crypto.

### **Fiat Gateway**

5

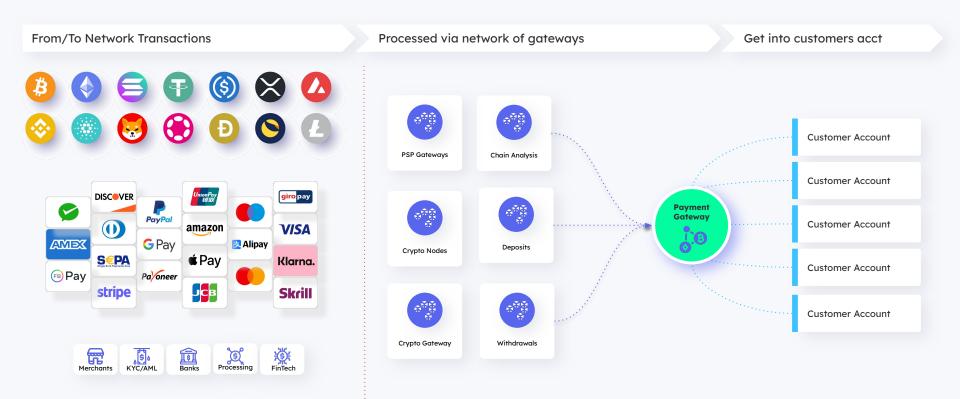
A Payment gateway represents a set of services that allows you to accept, send and receive payments from fiat networks and fiat financial gateways

## ବୁକୁ Crypto Nodes

Crypto Node is a network of virtual machines used to maintain and validate the blockchain and a decentralized ledger used to record transactions on a cryptocurrency network. All nodes work together to verify and validate transactions on the blockchain, ensuring that the ledger's integrity is maintained and that double-spending does not occur.









## CX

## Customer Experience Layer

Customer experience with a mobile app, desktop application, or API layer can be crucial to business success, especially in Tech.

A well-designed and user-friendly interface will help you to improve customer satisfaction and make them more likely to continue using the app or build any bright ideas with our reach APIs. On the other hand, a poorly designed interface or slow performance can lead to frustration and dissatisfaction, potentially leading to customers switching to a competitor's product.

#### Mobile App Lite

A lite product is a stripped-down version of a full-featured mobile app. These lite versions are designed to provide users with essential features and functionality while offering a taste of the entire app's capabilities. It can be helpful for users who want to try out the app before committing to downloading the full version

Profile

ience

ecommerce

## Mobile App Pro

A feature-rich mobile app for professional traders can provide a range of powerful tools and features that allow traders to monitor the markets, analyze data, and execute trades on the go. This app can be handy for traders who need to respond quickly to market updates and make informed decisions in real-time.

### Desktop App

A desktop app for traders can offer a range of advanced tools and features unavailable on mobile devices. This type of app can provide traders with access to a broader range of data and analysis tools, and the ability to execute trades and monitor the markets with greater precision and control

### API API

A rich REST API layer can provide developers with a powerful tool for building next-generation integrations between different applications and services.



**Push Notifications** 

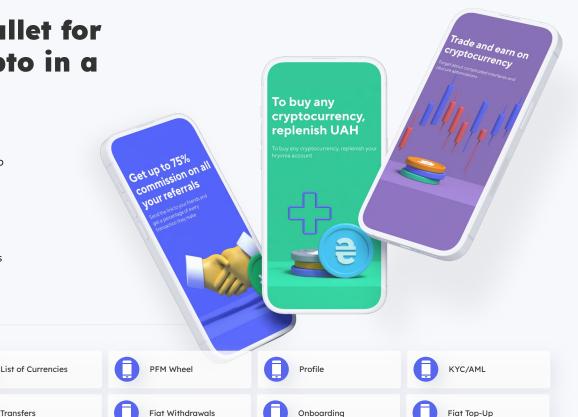
Deposit

## Mobile App Basic is a wallet for custodian saving of crypto in a simple way

Custodian Wallet

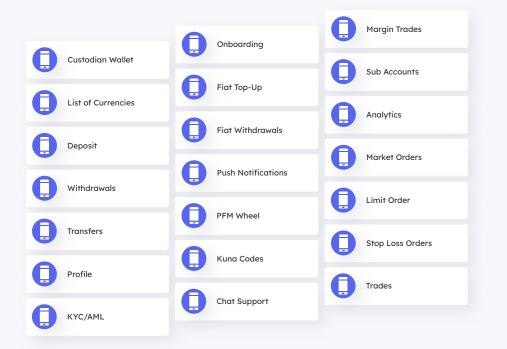
Withdrawals

Lite versions of mobile apps can be a good way for businesses to introduce users to their products and encourage them to upgrade to the full version. They can also help attract new users who may be hesitant to download a full-featured app without first trying it out. However, it is crucial for businesses to carefully consider which features to include in the Lite version to provide a good user experience and ensure that users can get a sense of the entire app's capabilities. Overall, Lite versions of mobile apps can be a valuable way to introduce users to a product.





# Mobile App Pro is an advanced trading platform for professionals





	Market in th	ne last 24 h	ours 41.4%
k .	All	USD	UAH USDT
0,	BTC / UAH +0.3%	ww	1025 310.00 UAH 36 911.16 USD *
0	BTC / USDT +0.3%	ww	42 514.038 USDT 36 911.16 USD ★
8	BTC / USDC -1.4%	~m	1504.26 USDC 1627.20 USD 🖈
0,	ETH / BTC -1.4%	m	1311.01 BTC 1627.20 USD ★
ı,	USDT / USD +1.3%	with	185.00 USD ★
9,	USDT / UAH +0.3%	with	1184,91 UAH 32 450.15 USD 🛨
0,	LTC / USDT +0.9%	m	592.56 USDT 0.44 USD ★
			Orders Kuna code

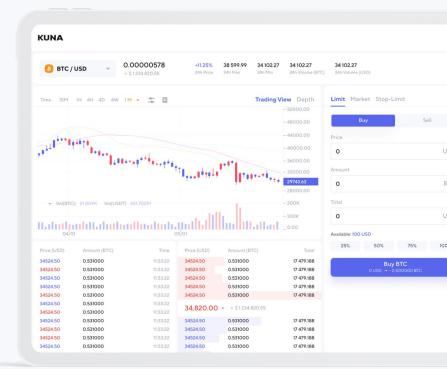






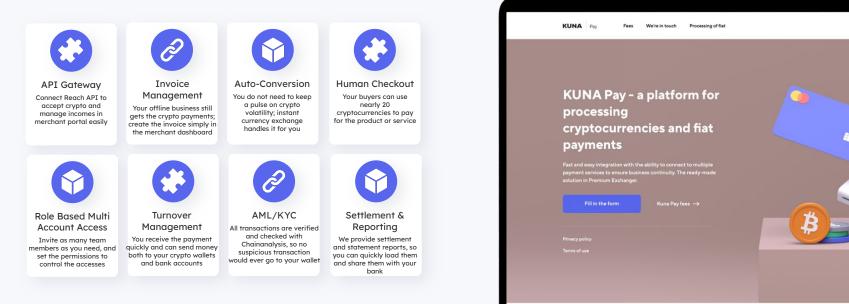
# Desktop App Pro advanced trading platform for professionals

Custodian Wallet	Onboarding	Margin Trades
List of Currencies	Fiat Top-Up	Sub Accounts
Deposit	Fiat Withdrawals	Analytics
Withdrawals	Push Notifications	Referral and Loyalty
Transfers	PFM Wheel	Limit Order
Profile	Kuna codes	Market Orders
KYC/AML	Chat Support	Trades





## Crypto Acquiring Platform Accept payments in crypto and get paid in fiat

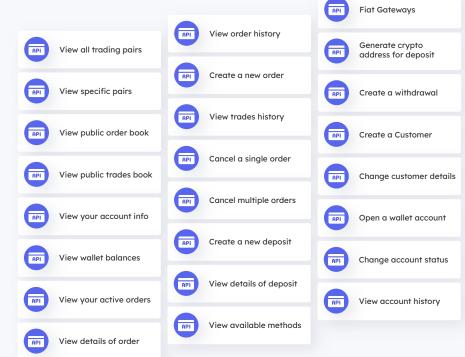


An easy and reliable way for small and middle businesses to accept the crypto payments online to increase turnover, as well as manage the costs (consolidate, auto-convert, and withdraw)

# Next-gen API Platform to build new customer experience in a way you want

**The API integration platform** is a critical component in the Web3 ecosystem, allowing for integrating different decentralized applications (DApps) and services. This integration layer is built on top of the REST (Representational State Transfer) architectural style, which provides a standard way for customer apps and services to communicate with each other. The REST API integration layer bridges these different components, allowing them to exchange data and functionality seamlessly. It enables the creation of complex, decentralized ecosystems that can support various applications and services.

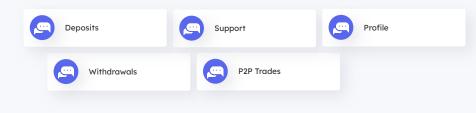








## Powerful Chatbots to trade coins, to communicate our support to do whatever you want



9:41		ul 🗢 🔳	
<b>〈</b> Chats	Kuna Support last seen recently		
	10 january		
	Hey. Please specify infor as phone model, browse operating system version	r and	
Iphone 8, iO	5 14.3, Safari 13:51		
te so yo	oblem was transferred to chnical department, we v lve it as soon as possible u informed of the progre ue.	will try to . We will keep	
Great, thank	s 😄 13:53		
	Let me know if you h questions	ave any more 13:54 <td></td>	
Sure 😖	13:55		

## **≖** Trading Exchange

A trading exchange platform is our marketplace where traders can buy and sell financial assets, such as coins, tokens, and currencies. These platforms have advanced features and tools, such as real-time market data, charts, and analysis, to help traders make informed decisions. Trading exchange platforms also offer a variety of order types, such as limit orders and market orders, to give traders greater control over their trades. In the future, we will enhance the platform with additional services, such as margin trading, futures, etc. Overall, a trading exchange platform provides a convenient and efficient way for traders to access the financial markets and trade a wide range of assets.



## Trading Engine

A trading engine is the core component of our trading exchange platform. It matches buyers and sellers and executes trades in real-time. The trading exchange engine uses complex algorithms to check orders and ensure that transactions are performed quickly and efficiently, allowing traders to take advantage of market opportunities.

## 2 Ordering Platform

The ordering engine is integrated with the trading exchange's user interface, allowing traders to place orders and track the status of their trades easily. It is a critical component of the trading exchange, enabling traders to participate in the market and buy and sell assets quickly and efficiently.

## ଞ୍ଚିକ୍ତ P2P Trades

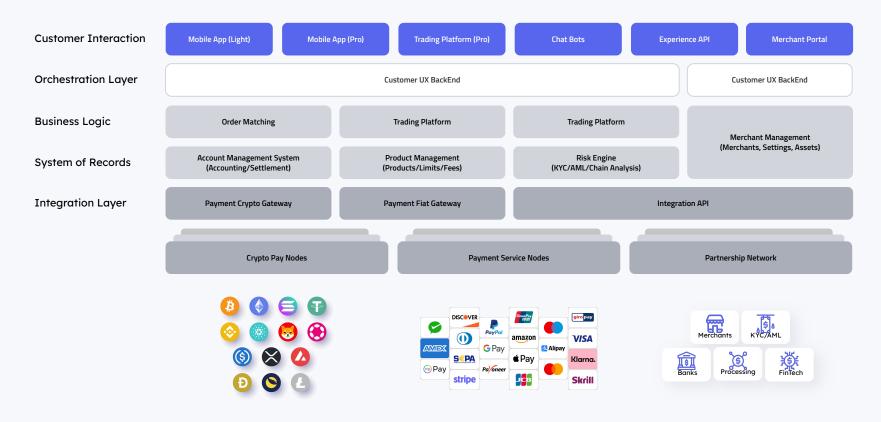
Peer-to-peer (P2P) trading is a platform for buying and selling cryptocurrencies directly between individuals without a central authority or intermediary. P2P trading platforms allow users to connect and conduct transactions with each other instantly, using the platform's software to facilitate the transfer of funds and ensure the security and reliability of the transaction.

## **■** Trading Exchange

A trading exchange platform is our marketplace where traders can buy and sell financial assets, such as coins, tokens, and currencies. These platforms have advanced features and tools, such as real-time market data, charts, and analysis, to help traders make informed decisions. Trading exchange platforms also offer a variety of order types, such as limit orders and market orders, to give traders greater control over their trades. In the future, we will enhance the platform with additional services, such as margin trading, futures, etc. Overall, a trading exchange platform provides a convenient and efficient way for traders to access the financial markets and trade a wide range of assets.



## **High Level Principal** solution architecture





## **High Level Principal solution architecture**

### Business Logic & Orchestration

The business logic layer is a critical system component responsible for implementing the business rules and processes that define how the system should operate. This layer is typically between the user interface and the data storage layer. It is responsible for executing the actions requested by the user and ensuring that they are performed correctly and following the business rules.

On the other hand, the orchestration layer is responsible for managing the overall flow of information and processes within the system.

## System of Records Integration Layer

The core of our platform ecosystem is a set of services designed to support any financial ledger accounting model. These services allow customers to be

onboarded, define various products, configure limits and schemes for attractive offers, and access essential security and integration capabilities such as KYC and AML verification. A risk engine for chain analysis and integration with crypto networks and fiat payment service providers with partnership capabilities.

#### Interaction UX Layer

The UX layer is a valued part of the architecture and represents а mobile web application, APT application. or integration. This layer is responsible for designing and implementing the user interface, which is the part of the system that users interact with. The goal of the UX layer is to create a user experience that is intuitive, easy to use, and enjoyable. It is achieved by carefully designing the layout and visual elements of the interface user and implementing responsive features and interactions that provide immediate feedback to users.



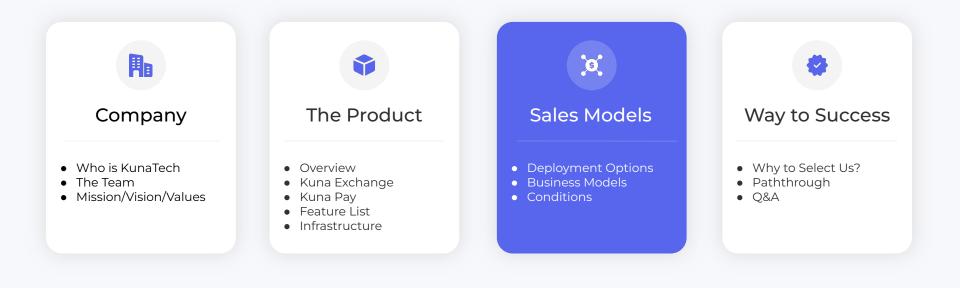


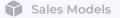
## Out of the box, the new age cloud-native infrastructure, built on microservice, with x3 redundancy and essential performance



A cloud-native infrastructure built on microservices and designed with x3 redundancy can provide businesses with a highly resilient and scalable platform capable of delivering actual performance. This infrastructure is designed to be easily deployed and managed in the cloud. It can allow businesses to quickly and easily scale their apps and services in response to changing demands. The use of microservices and redundancy can help to ensure that the platform is always available and can continue to operate even in the event of a failure or outage. Overall, a cloud-native infrastructure built on microservices with x3 redundancy can be a powerful tool for businesses looking to take advantage of the benefits of cloud computing.









# We are open and flexible for any cooperation and will be glad to hear your thoughts on that

### **Cooperation Models**

With our extensive experience in the software products development industry, we have developed the skills and knowledge to successfully implement our expertise in projects for our clients.

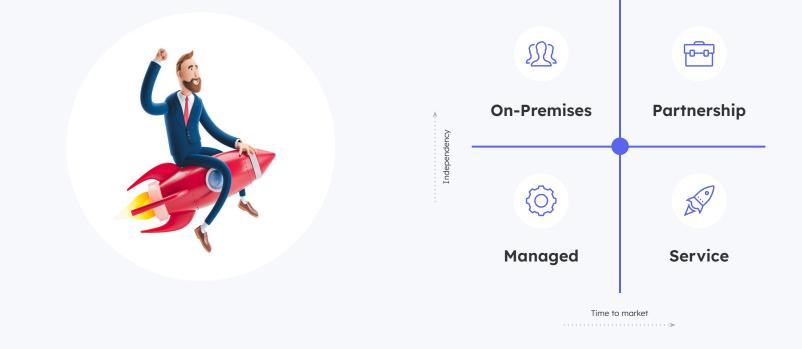
We offer well-known business models and market demands and are open to exploring various collaboration methods. It can include a standalone installation with maximum customization and independence and partnership projects in which we contribute our code and expertise as share capital. Besides, we are ready to manage and maintain systems or offer a full range of software platforms as a service to quickly and efficiently build new solutions.







# We are open and flexible for any cooperation and will be glad to hear your thoughts on that



## On-Premises Model

<u>{}</u>

## **On-Premises**

An on-premises deployment model refers to running and hosting the platform within the confines of an organization's infrastructure rather than being accessed over the internet through a cloud-based service. This approach offers the advantage of having complete control over the model, the data it is trained on, and the environment in which it runs. However, it also requires the organization to invest in the necessary hardware and infrastructure to support this deployment model and to manage and maintain this infrastructure over time. Eicences

#### The amount of the license fee is based on the product or service value and the terms of the agreement. It may be negotiated between the parties.

#### Development

Professional services related to the planning and implementation of systems include requirements analysis, system design, coding, testing, and deployment activities.

### 💋 Support

Maintenance costs include troubleshooting and fixing bugs, updating the software to keep it current with new technology or features, and providing technical support to users.

## Managed Services

The customer retains ownership of the software and runs it in an isolated environment. At the same time, the vendor is responsible for managing the system and ensuring its smooth operation.

#### <sub>ត Service</sub> Fee

## Partnership Model

Ē

## **Partnership**

In a partnership model where a software vendor invests code into capital and joins in a revenue-sharing model, the two parties collaborate to distribute a product to the selected market. The software vendor provides the code and technical expertise. At the same time, the partner contributes capital and resources to help bring the product to market. The revenue generated from the product's sale is then shared between the two parties according to the terms of the partnership agreement. This arrangement allows the software vendor and the partner to benefit from the product's success. It can be a mutually beneficial way for both parties to grow their businesses. 👼 Licences

The amount of the license fee is based on the product or service value and the terms of the agreement. It may be negotiated between the parties.

#### Development

Professional services related to the planning and implementation of systems include requirements analysis, system design, coding, testing, and deployment activities.

#### 💋 Support

Maintenance costs include troubleshooting and fixing bugs, updating the software to keep it current with new technology or features, and providing technical support to users.

## Managed Services

The customer retains ownership of the software and runs it in an isolated environment. At the same time, the vendor is responsible for managing the system and ensuring its smooth operation.

#### <sub>sas</sub> Service Fee

## Managed Model

 $\langle \bigcirc \rangle$ 

## **Managed Services**

Managed services refer to the practice of outsourcing, where the responsibility for maintaining and anticipating the need for a range of processes and functions to improve operations and cut expenses. Managed services can include a variety of IT-related functions, such as platform running, maintenance, backup and recovery, security, and network infrastructure. In addition to the services from 1st to 3rd, clients pay a fixed fee for a set of services. Managed services can benefit organizations, including cost savings, improved efficiency, and access to a broader range of expertise and resources.

👼 Licences

The amount of the license fee is based on the product or service value and the terms of the agreement. It may be negotiated between the parties.

#### Development

Professional services related to the planning and implementation of systems include requirements analysis, system design, coding, testing, and deployment activities.

#### 💋 Support

Maintenance costs include troubleshooting and fixing bugs, updating the software to keep it current with new technology or features, and providing technical support to users.

### Managed Services

The customer retains ownership of the software and runs it in an isolated environment. At the same time, the vendor is responsible for managing the system and ensuring its smooth operation.

#### <sub>sas</sub> Service Fee

## <mark>Service</mark> Model

## Software as a Service

Software as a service (SaaS) is a delivery model in which a platform application is hosted by us and made available to customers over the network. Our duty is to be responsible for maintaining and updating the software, as well as providing technical support to users. SaaS applications are a totally subscription-based model, where the customer pays a recurring fee to use the software. The most significant and primary benefit of SaaS is that it allows organizations to access software without needing to install and maintain it on their own servers or infrastructure, which can save time and resources. Eicences

The amount of the license fee is based on the product or service value and the terms of the agreement. It may be negotiated between the parties.

#### 顶 Development

Professional services related to the planning and implementation of systems include requirements analysis, system design, coding, testing, and deployment activities.

#### 💋 Support

Maintenance costs include troubleshooting and fixing bugs, updating the software to keep it current with new technology or features, and providing technical support to users.

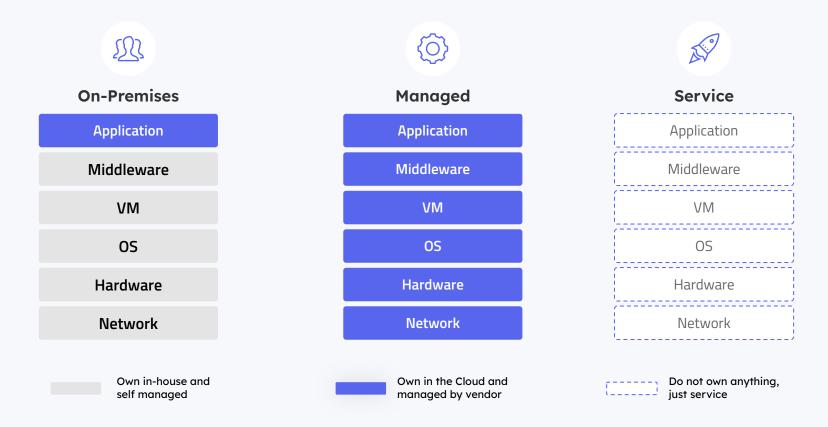
## Managed Services

The customer retains ownership of the software and runs it in an isolated environment. At the same time, the vendor is responsible for managing the system and ensuring its smooth operation.

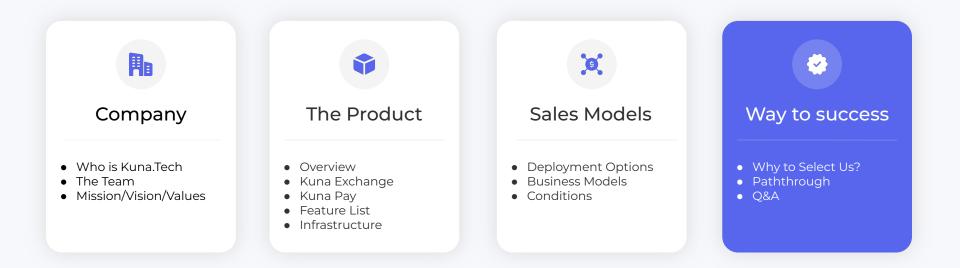
#### <sub>sas</sub> Service Fee



## Service layer infrastructure









# We are not limited only with the product we were developed

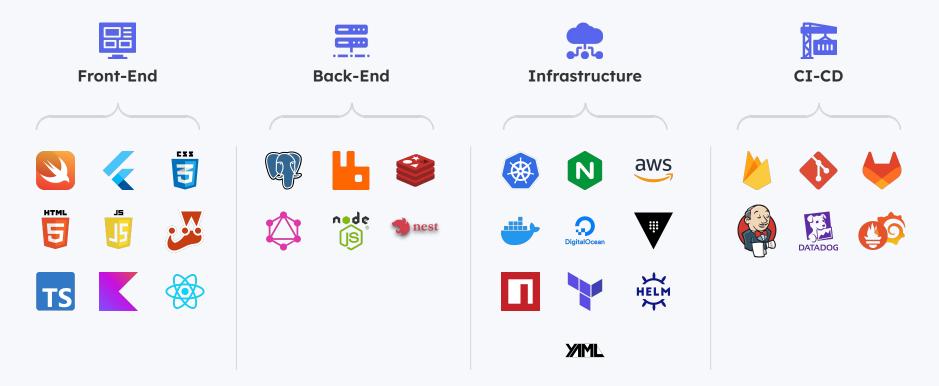
### Our expertise in the crypto industry and

experience with various complex crypto technologies, including high-load apps, mobile, web, and API development, allow us to confidently offer comprehensive blockchain solutions to our clients. We are prepared to design and implement everything from simple custodial wallets to enterprise central bank digital currency payment hubs.



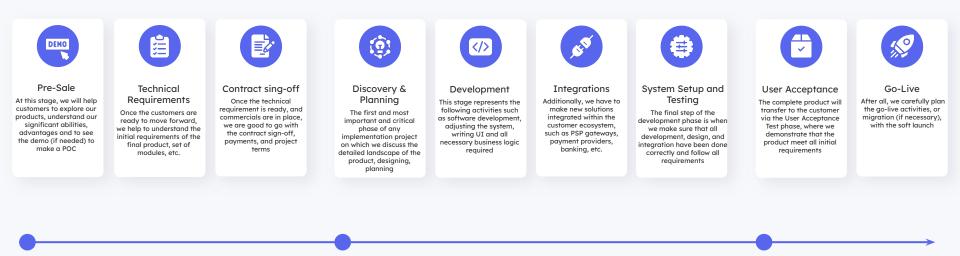


# Our technology stack has no legacy platforms and is based only on proven open-source best practice toolset





## The implementation pathway in software development refers to the steps and processes involved in bringing a product from concept to reality



**Rollout Phase III** 

## K

## Want to join Crypto? We can help you!



#### **Michael Rakov**

- https://t.me/rakoffua
- +380(67)4044268
- rakovm@kuna.family
- www.kuna.io

