

The logo features the word "Fintab" in a bold, dark blue sans-serif font. A white line with circular nodes at its ends and intersections forms a stylized line graph that passes behind the text, with nodes positioned above the 'F', 'i', and 'b', and below the 'n' and 't'.

Fintab

Cryptocurrency Portfolio Tracker

fintab.io

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Background to FinTab creation

Currently there are lots of cryptocurrencies that can be of interest to investors, traders and funds. At the same time, not all currencies are necessarily on the same exchange, and their rates can vary significantly. All this leads to the problem of cryptocurrency portfolios accounting: there can be many different currencies on different exchanges in the portfolio and it becomes difficult to quickly obtain an assessment of the current financial state, the yield on a particular currency, and the whole portfolio.

It was this problem that served as a basis for FinTab system creation.

Market overview of cryptocurrency portfolios accounting services

Possible solutions:

- Talking about small numbers of about 1 to 5 currencies and long-term investments, that's not a big deal – you can easily take notes about their purchase prices and wait for the changes.
- When the number of currencies in the portfolio grows up to 5-10, Google Tables or Excel can be suitable. The table can be supported by script for automatic exchange rates importing and transformed into the table that shows the portfolio profitability but it is complicated to add new transactions and easy to make a mistake.
- You can use a cryptocurrency accounting service. Let's consider this option in details.

To date all existing services can be divided into 3 categories:

- Wide functionality, but not user-friendly interface.
- Pleasant design and usability, but lack of features.
- Unfinished or unsupported beta versions.

The most popular solutions



Cointracking

The most functional system but too complicated and incomprehensible interface: many different features half of which even traders and funds do not need.*



CryptoCompare

The most user-friendly service. It has an opportunity to create several portfolios; there is a common basic portfolio and currency analytics. The mobile application and broader functionality for traders could make the service more attractive. Now it reflects only personal use needs.*



Blockfolio

Currently the only one appropriate mobile application (although there are some bugs and lags). Very user-friendly but there is no PC version: it causes problems to enter many transactions and currencies. The analytics and the opportunity to create multiple portfolios are missing by the traders.*



Coin.fyi

The rate of the added currencies can be indicated in USD.

No other features, the only one portfolio can be created. The system calculates the total of the portfolio and ROI for currencies and portfolio. The system is very simple. Google Tables or Excel could make this system more functional.*

* The assessments are subjective and should not be perceived as objective service characteristic.

Target Audience

All existing solutions are aimed for a low-engagement audience:

- Private investors – users, who buy cryptocurrencies for medium and long-term positions, who are not involved in active trade and mainly rely on the growth of the exchange rate. At the same time, the number of active crypto-investors grows every day but there is no optimal solution for them.

Traders – active users working both on short and long positions. They carry many operations; can

- have several active portfolios.

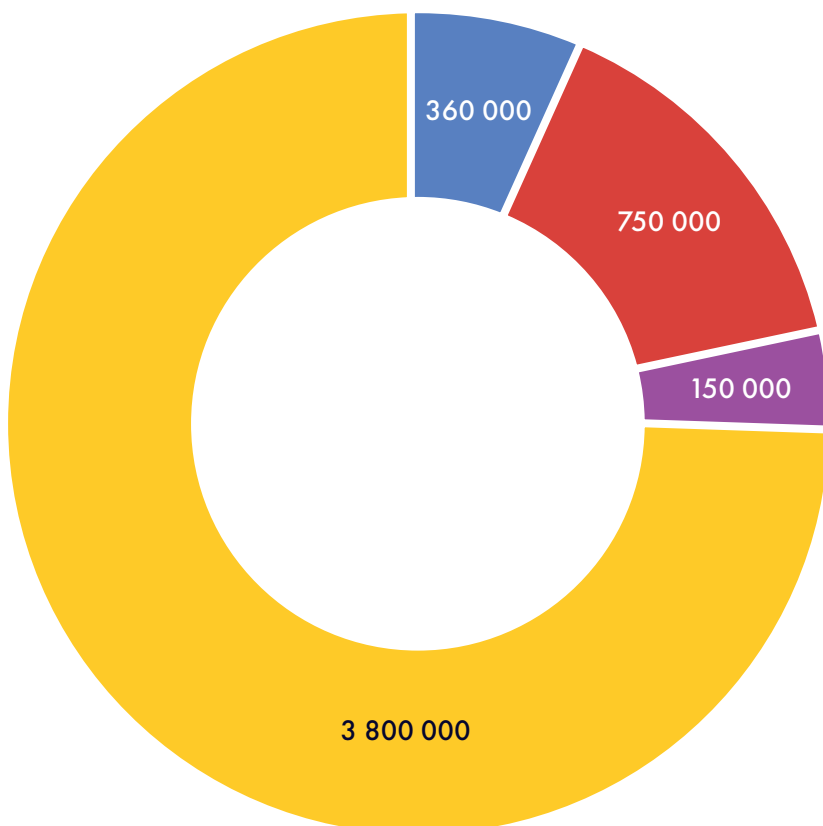
Investment management – traders, who take third-party finances under management and have

- several clients.

Funds – a separate category. It is distinguished by a large number of clients and a flow of

- operations.

Market volume



- Biggest desktop service
- Biggest mobile app
- Others
- Undeveloped market*

* The total number of active cryptocurrency holders is over 5 million people and constantly growing.

The presented values are valid at the time of publication of the document.

Information sources:

- the number of registrations on cryptocompare.com;
- the number of downloads of Blockfolio application;
- the number of visitors on the sites of other services;
- number of users on BitcoinTalk.org

Thus, we can conclude that the market of cryptocurrency portfolio accounting services is not developed and it doesn't reach even a half of the cryptocurrency holders.

Our goal is to become the largest multiplatform financial accounting system for cryptocurrency portfolios in 2018 due to active attracting of users and constant development of competitive advantages.

Common Market Problem

There is no need to make a detailed review of all existing systems. Everything boils down to the fact that they do not take into account the main principle – any service is designed for people. Therefore, it is important to understand what is really needed and important for each audience.

Private investors don't need an overloaded system which is more difficult for understanding than cryptocurrencies. The investor does not care how much the currency has grown; the only thing that matters is how much he has earned and how he can earn more. At the same time, not all users know the basics of trading and they need recommendations.

For traders the maximum automation is required not to waste their time on accounting and analytics. Traders make transactions on various exchanges (because of the rate difference) and financial accounting becomes a very laborious task.

If the trader takes the finance under management he needs to report to the clients to make it as clear and simple as possible not wasting much time. And it is extremely significant for traders to understand their efficiency. All the traders strive to create the most effective and attractive portfolio to obtain more portfolios under management.

For funds it is needed to reduce the routine processing of huge transaction flows from their customers. It is important to decrease the complexity of maintaining internal accounting and improve its accuracy. And for clients as for investors the most important thing is to understand how much they have earned.

At the same time, funds need this kind of service in any case but in-house solution is costly and requires labor and temporary resources.

Solution

Faced these problems we decided to create a service that could combine user-friendly design and functionality and could be beneficial for people. We are creating the system that will satisfy the needs of each audience: for this purpose a well thought out plans and functionality distinction will be developed.

Portfolio accounting services comparison

	Coin.fyi	Cointracking	CryptoCompare	Blockfolio	FinTab
Basic functionality					
Currency purchase	+	+	+	+	+
Currency sale		+	+	+	+
All currency pairs		+	+		+
Currency exchange (considering account balance)		+			+
Transferring between the exchanges		+			+
Transactions import via CSV		+	+		+
Accounting of exchanges and wallets		+		+	+
Accounting of purchased ICO tokens (even the ones that are not issued yet)					+
Ability to add custom exchanges, wallets and currencies		+			+
ROI	+	+	+	+	+
Profit/Loss	+	+	+	+	+
Currency and portfolio dynamics calculation, considering multiple transactions	+	+	+	+	+
Usability					
Desktop version	+	+	+		+
Mobile app				+	+
Friendly interface	+		+	+	+
Extended functionality					
Exchanges integration (API)		+			+
Reports		+ / -	+ / -		+
Unlimited number of portfolios			+		+
Separate agency and client accounts					+

Unlike the majority of FinTech projects we already have a working beta-version of our service:

<https://beta.fintab.io>

And mobile application (beta) for Android:



Our idea is supported by community:

- NikuSH**
Full Member
Activity: 177

Re: [ANN] [pre-ICO] FinTab – The Accounting System for Cryptocurrency Portfolios #2
September 21, 2017, 11:54:40 AM

Really good and promising idea. I looked at the site, everything functions perfectly. Colors are pleasant to the eye. By the way there's no such site where you can keep crypto-financial report. So I'm lookin forward to the bounty
- Borisb52**
Jr. Member
Activity: 56

Re: [ANN] [pre-ICO] FinTab – The Accounting System for Cryptocurrency Portfolios #1
November 06, 2017, 04:57:32 PM

Guys, congratulations! This is great news. Good luck to you and success in the development of the project.
- Azzat**
Member
Activity: 56

Re: [ANN] [pre-ICO] FinTab – The Accounting System for Cryptocurrency Portfolios #1
November 06, 2017, 01:33:51 PM

It's very nice! Good luck in promotion the project.
- Rengganis**
Full Member
Activity: 168

Re: [ANN] [pre-ICO] FinTab – The Accounting System for Cryptocurrency Portfolios #25
October 03, 2017, 12:14:21 PM

it seems this is a big project with a big mission as well, but this project has potential for success, this project also distributes large quantity for per-ICO, this is very promising, good luck.
- Ilimiyati**
Full Member
Activity: 140

Re: [ANN] [pre-ICO] FinTab – The Accounting System for Cryptocurrency Portfolios #24
October 03, 2017, 11:41:42 AM

this is a coin with a very unique concept, I'm very curious about the progress of this project, so far the progress of this thread is good enough, hopefully run well as planned
- Ilimiyati**
Full Member
Activity: 140

Re: [ANN] [pre-ICO] FinTab – The Accounting System for Cryptocurrency Portfolios #19
September 27, 2017, 04:54:51 PM

the concept of this project really is not foreign to me, it is very potential for success, but there is a very big project that can be the most difficult competitors, hopefully this will be a big project too later



Akermaker

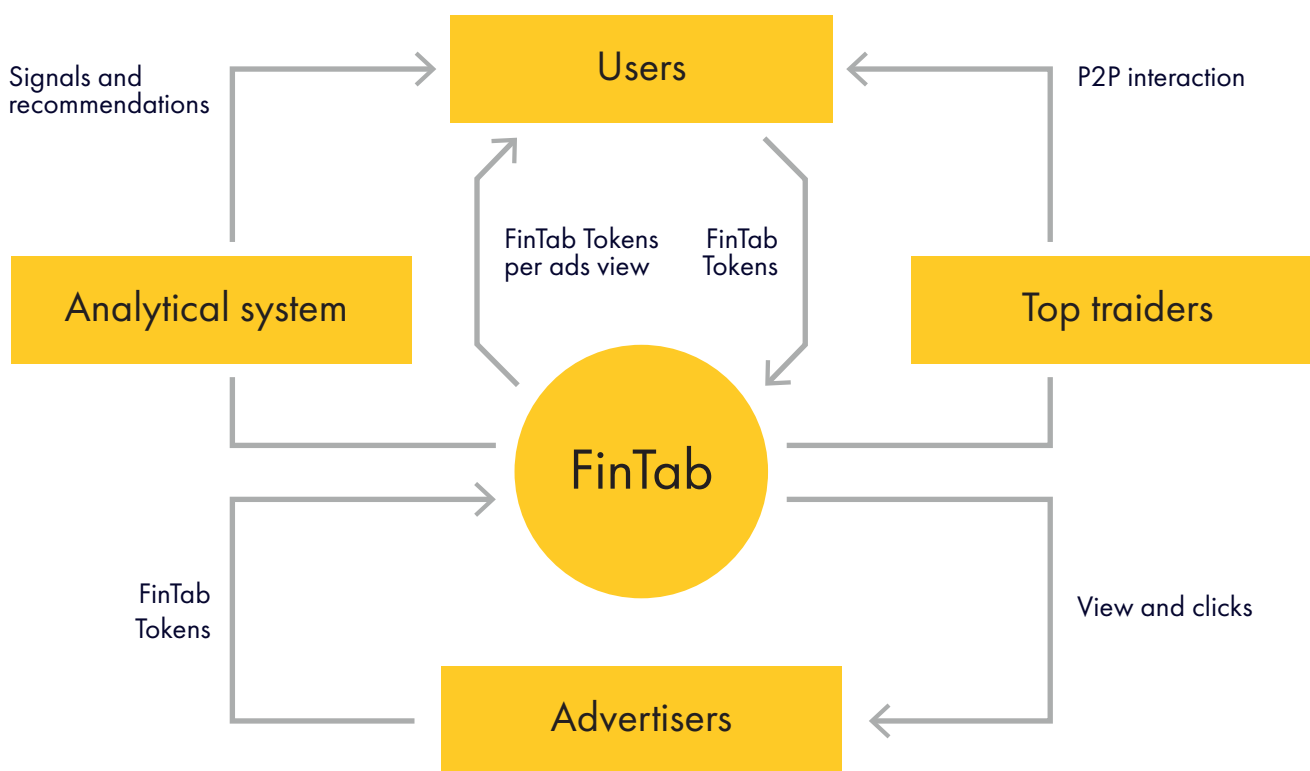
8.10.17

Congrats! It is a very good decision, professional way of communication! Keep up the good work, Guys! 😊

FinTab economic system

We did not limit ourselves to only cryptocurrency portfolios accounting service.

FinTab is an analytical system based on the financial accounting service for cryptocurrency but in addition there are other interactions that perfectly complement our system.



The main function of the FinTab Tokens is the payment for the service.

Additional system features

System of analytics and signals. We are already developing our database of transactions on exchanges, historical exchange rates. In addition, we want to develop a tracking algorithm for each coin which will be evaluated by a set of indicators. The result of the algorithm will be the signals and recommendations generation for working with a particular coin.

Each user of FinTab system will be able to get free access to the basic analytics and to a deeper analysis and recommendations – for FinTab Tokens.

In the future we are planning to implement an artificial intelligence (AI) system that will give recommendations, taking into account the activity and preferences of the user with a more likely prediction.

Advertising platform. Advertising placement and display will be in a decentralized form: an advertiser can buy advertising on the website for FinTab Tokens while each user can disable or enable the display of advertising.

An advertiser account will be created where they can create advertisements and track their effectiveness. Advertising will be built according to the classic ad auction with cost per view or cost per click.

For viewing advertising the user receives tokens from advertisers. Or the advertising can be completely disabled.

In this case we act not only as an advertising platform but also as a guarantor of high-quality advertising: we will make protection from “click fraud” and views cheating. Our goal is to make a platform where advertisers will receive real traffic with transparent efficiency.

P2P interaction. We want the interaction to be not only between us and users but also between users themselves. Nowadays information is one of the most valuable resources. Therefore, we implement function that allows traders to sell information about their cryptoportfolios through our system.

In this case FinTab system acts as a communication platform. Additionally, we will make a sophisticated evaluation system that will form the rating of traders, so that the users can get really useful information.

Company's profit

Service. FinTab is SaaS product with the payment for the service usage. The cost of the service for "Pro" and "Manage" accounts will be fixed in USD but the only payment accepted is in FinTab Tokens (FNTB).

According to our target audience we have 3 plans to offer:

Start	Pro	Manage
<p>Basic functionality: adding currencies, purchasing and selling <small>(not an exchange transaction, but keeping a record)</small></p> <p>The ability of accounting the transfers between the exchanges</p> <p>1 portfolio</p> <p>Dashboard</p> <p>Basic analytical system</p> <div data-bbox="156 1541 497 1639" style="text-align: center; background-color: white; padding: 10px;"> <p>Free</p> </div>	<p>Basic functionality</p> <p>Unlimited number of portfolios</p> <p>Personal back office with settings <small>(including the integration with exchanges via APIs for automated accounting purposes)</small></p> <p>Flexible dashboard</p> <p>Extended analytical system</p> <div data-bbox="633 1541 975 1639" style="text-align: center; background-color: white; padding: 10px;"> <p>\$19/month in FinTab Tokens</p> </div>	<p>Basic functionality</p> <p>Unlimited number of portfolios</p> <p>Personal back office with settings <small>(including the integration with exchanges via APIs for automated accounting purposes)</small></p> <p>Flexible dashboard</p> <p>Extended analytical system</p> <p>Agency account</p> <p>Ticket system</p> <p>Unlimited number of client accounts with flexible settings</p> <p>Dedicated tech support</p> <div data-bbox="1109 1541 1453 1639" style="text-align: center; background-color: white; padding: 10px;"> <p>\$95/month in FinTab Tokens</p> </div>

Solutions for fund will be calculated on a case-by-case basis.

Users' interest

We understand that users are interested in the fixed price for the service and that it doesn't change depending on the possible growing of FinTab Tokens rate. That's why the price is fixed in USD but the only accepted method is in FinTab Tokens.

What does this mean? E.g. account "Pro" costs \$19/month. In ICO prices this is 47.5 FNTB. If the token rate grows 2 times, the service will still cost \$ 19/month and in tokens it will be 23.75 FNTB.

PRO \$19/month	In ICO prices 47.5 FNTB	If the token rate grows 2 times 23.75 FNTB
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Moreover, with the possible increase in the token value, you can save a lot on using the service if you have purchased FNT tokens in advance (on the pre-ICO or the ICO).

Signal system. The system will have a free plan with basic analytics and signals, and an expanded plan costs \$14/month. There will be a 50% discount for "Pro" and "Manage" users.

Advertising opportunities. Acting as an advertising platform and moderator, we are planning to take 10% of the advertising cost. The remaining 90% will be accrued to users with the activated mode of viewing the advertisement.

Issue of FinTab Tokens

FinTab token (FNT and FNTB) is issued on blockchain based on the Ethereum code (ERC20 Token Standard). It will be available for purchase for BTC and ETH. The process of selling the tokens will be protected by the tokenholder's personal back office.

The role of FNT tokens

The FNT token is issued for The Token Sale and provides the following options:

- The right to receive the FNTB token.
- Access to the notification system in the service <https://beta.fintab.io>

The role of FNTB tokens

The FNTB token is a payment in the FinTab system and provides the following options:

- Access to the notification system in the service <https://beta.fintab.io> (before the "Pro" account release).
- Payment for "Pro" account in FinTab system.
- Payment for "Manage" account in FinTab system.
- Other services and features listed in the WhitePaper and implemented depending on the received funds on ICO FinTab.

Distribution of FNTB tokens will happen automatically: each FNT token owner will automatically receive the corresponding FNTB amount for the corresponding wallet. At the time of calculating the tokens, the rate will be 1: 1, that is, 1 FNT = 1 FNTB. The distribution of FNTB tokens will be made within 3 days after the completion of the ICO FinTab.

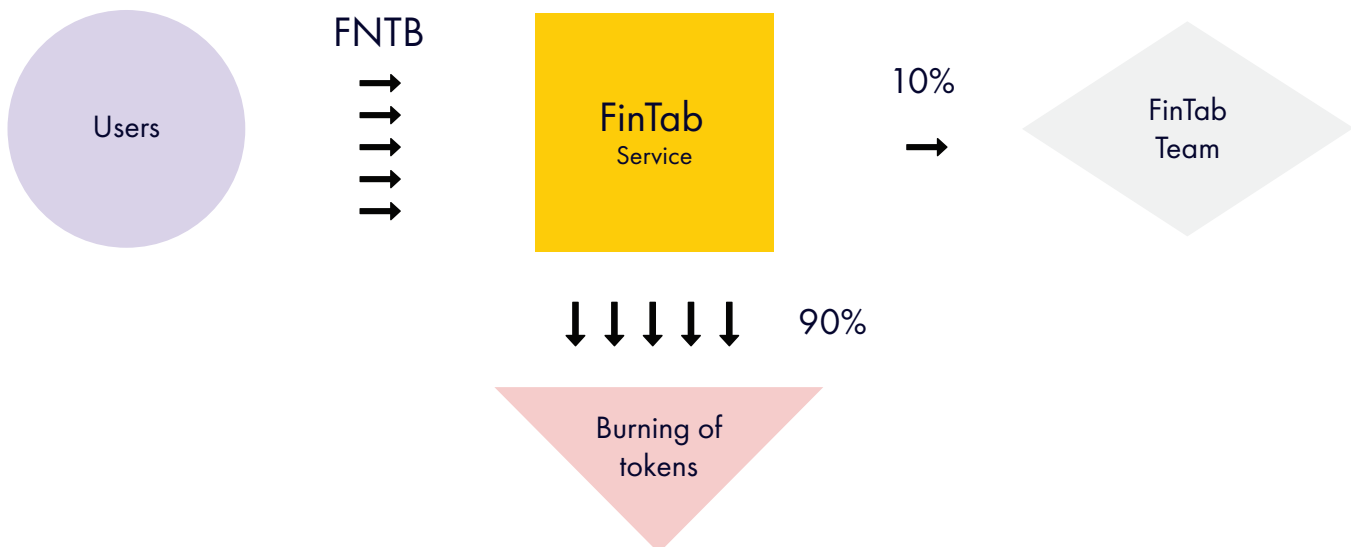
After accruing FNTB tokens, FNT tokens will not be supported and used in FinTab system.

The burning of FNTB tokens

In FinTab system the burning of tokens that have entered the system as a service payment will be implemented:

- When paying for the service 10% of FNTB tokens pass to FinTab team.
- The remaining 90% of the tokens are burned.

When using FinTab as an advertising and P2P platform, tokens are not burned (since 90% of the tokens are given to users and the remaining 10% to FinTab team).



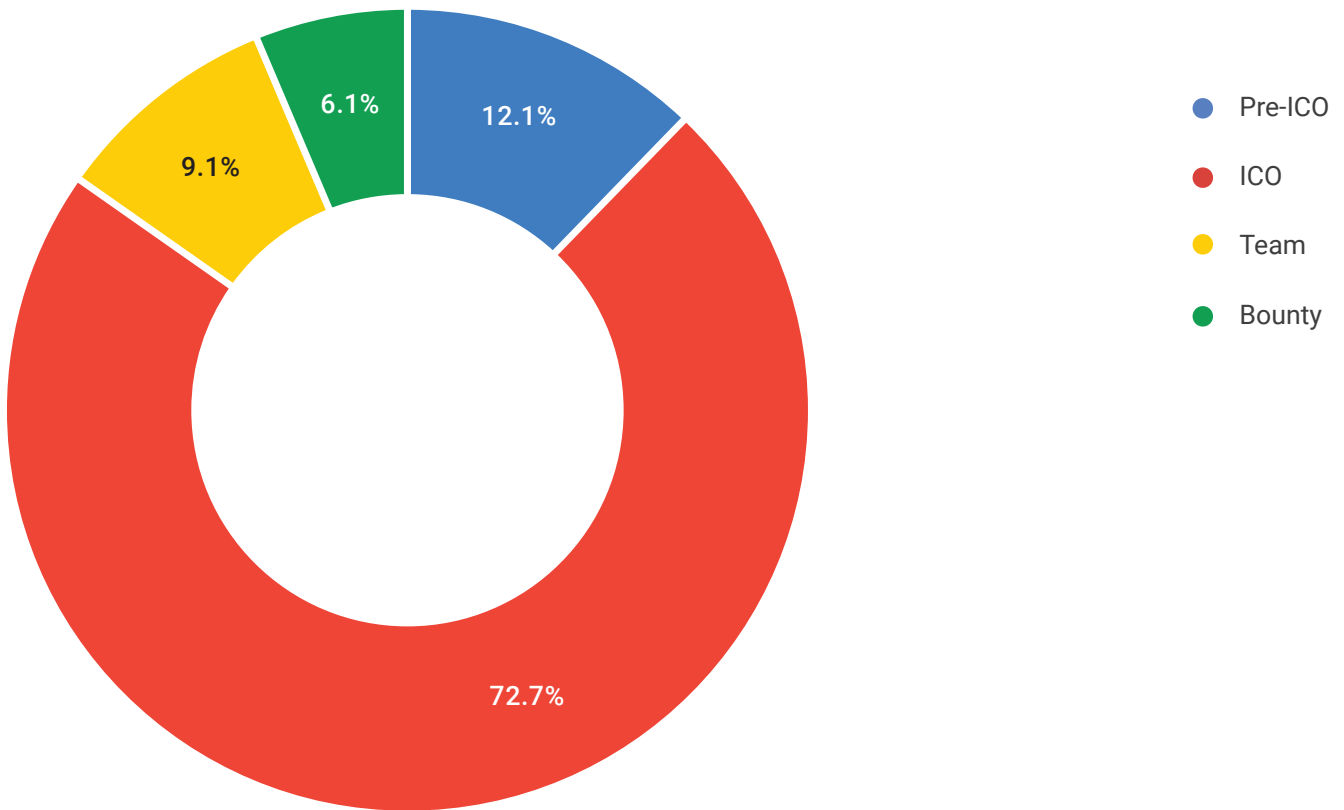
The Token Sale

The Token Sale and issue of FinTab tokens are intended to finance the development of the system and the implementation of blockchain technology, as well as raising funds for marketing and promotion purposes.

A total of 16.5* million FinTab tokens (FNT) will be issued:

- 14 million FNT will be sold out in total during all the ICO stages for system development.
- 1.5 million FNT reserved for the team and partners.
- 1 million FNT reserved as a reward for helping the project (bounty).

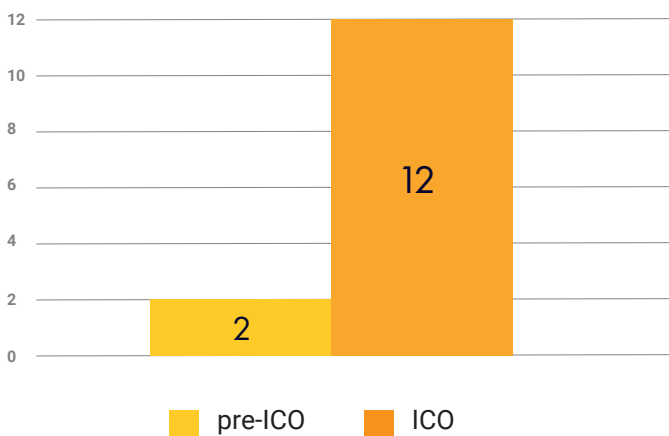
Token distribution



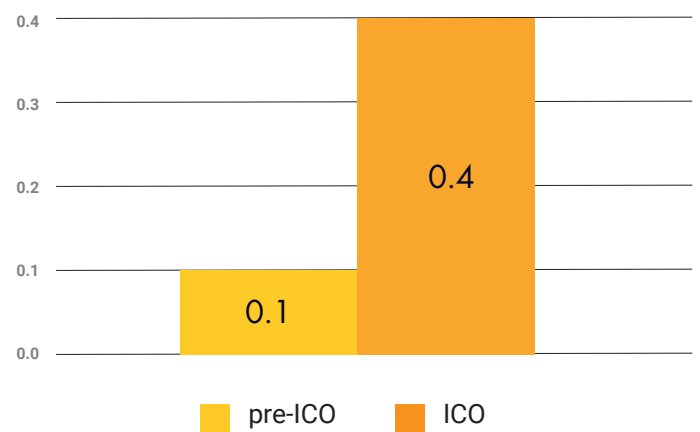
* Before the pre-ICO a smart contract was formed, where 30 million FNTs were issued. After recalculations, we have concluded that it is necessary to reduce the total number of tokens to 16.5 million. To do this, we will destroy 13.5 million FNT.

Stages of the ICO

The amount of tokens (million)



Tokens value (million)



Pre-ICO October 12 - 12 November 12, 2017

2 million FNT will be sold out during the pre-ICO stage.

Cost of 1 FNT = \$ 0.1

Soft Cap

\$63,000

Hard Cap

\$200,000

Actually sold tokens for ~ **\$78,363**

The received funds will be used for the service development and promotion, mobile application, marketing and FinTab wage fund.

ICO December 10, 2017 - January 30, 2018

12 million FNT will be sold out during the ICO stage.

2.1. Pre-Sale (December 10-13)

Cost of 1 FNT = \$ 0.25

Participation condition: the minimum purchase is \$ 8,000

2.2. The main stage of the ICO (December 14, 2017 - January 30, 2018).

Cost of 1 FNT = \$ 0.4

The following system of bonuses will operate:

+ 30%
tokens

Within the first
48 hours

+ 20%
tokens

Within the next
5 days

+ 10%
tokens

Within the second
week

+ 5%
tokens

Within the third
week

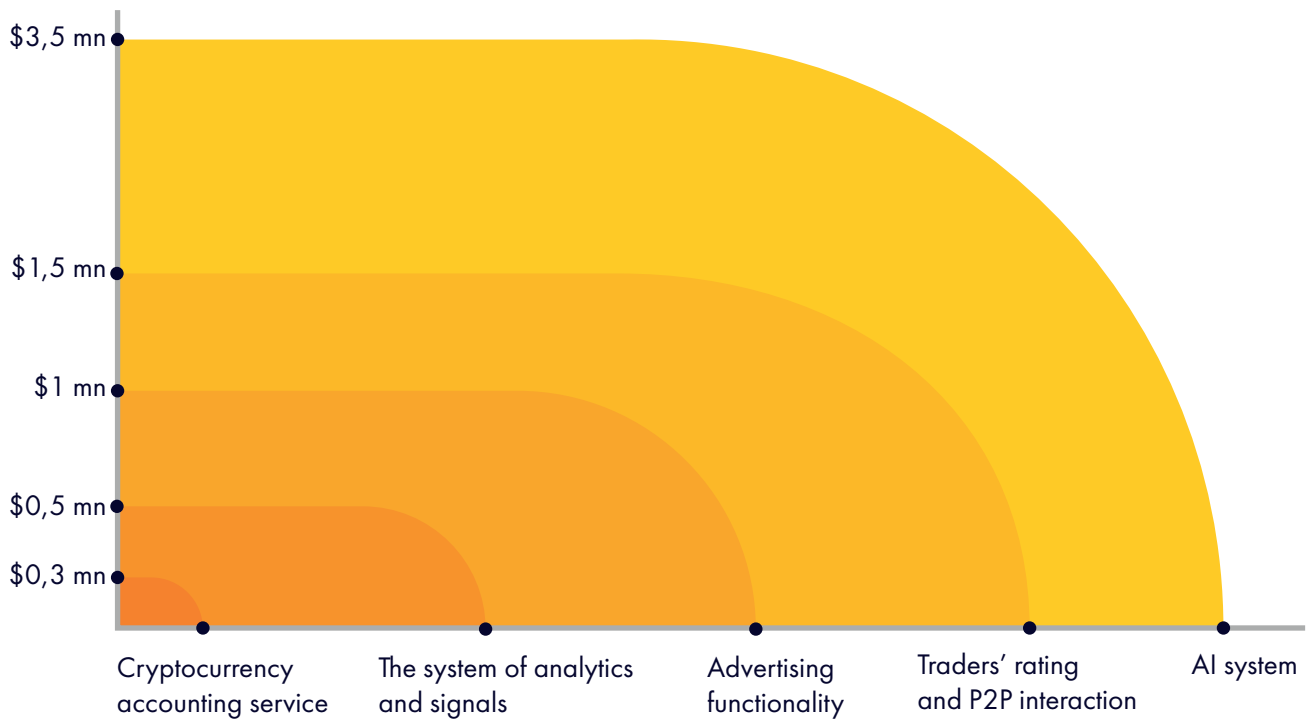
Starting from the fourth
week bonuses are not
accrued.

All unsold tokens will be destroyed.

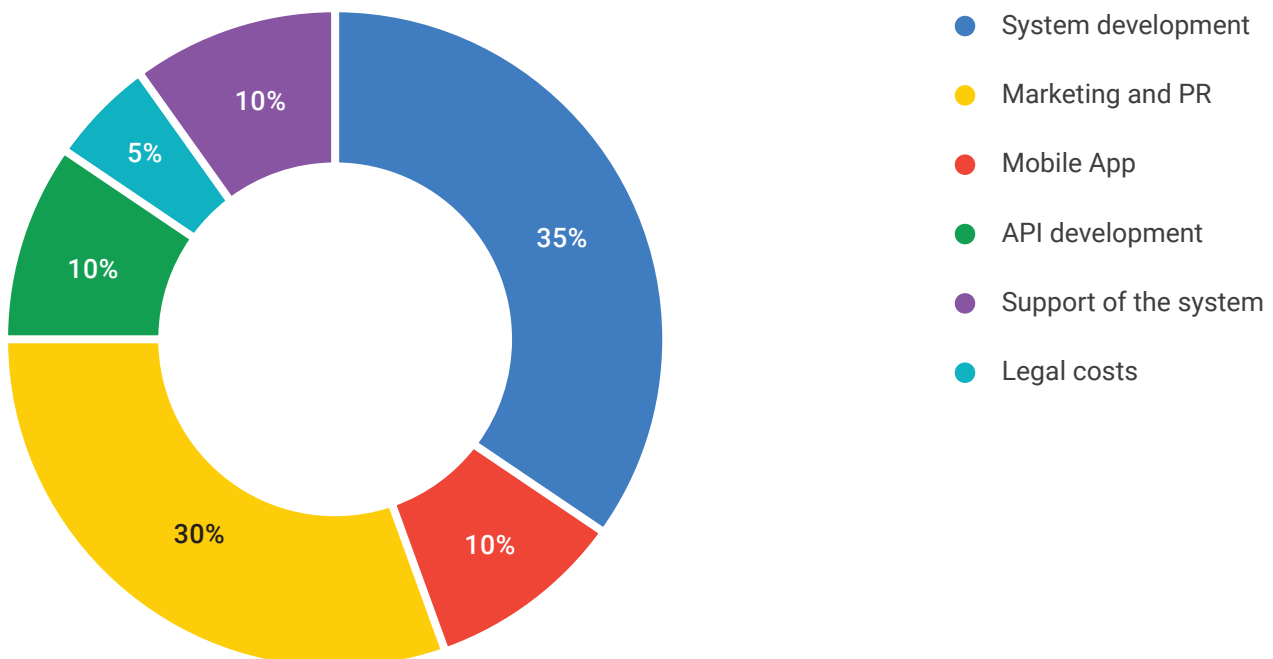
Tokens are distributed to users' wallets immediately after purchase, without taking into account network delay.

System development

Depending on the received funds FinTab will implement the following features:



Distribution of funds, received on ICO



System development plan (Roadmap)

August 3 –
September 17,
2017

- Closed alpha-testing
- Manually adding and editing transactions
- Creating the opportunity to have and work with the unlimited number of portfolios
- Portfolio information
- Purchased currency information
- Exchange/wallet information
- Adding custom currencies and exchanges/wallets
- Profit/loss evaluation, dynamics of a certain portfolio or currency

September 18 –
October 11,
2017

- Beta-testing
- UX/UI design elaboration
- Mobile application development for Android
- Preparation for the pre-ICO

October 12 –
November 30,
2017

- Pre-ICO (October 12 – November 12)
- Release of the Android app
- Integration with exchanges via API
- Tokens accounting
- System of notifications
- Export of statistics
- Adding analytic tools

December 10,
2017 –
January 30,
2018

- Closed stage of sales (December 10-13)
- Carrying out of the ICO (December 14 – January 30)
- Elaboration of the “Pro” accounts functionality

January -
March
2018



- Fully updated Android app
- iOS app development
- Preparation and integration of a new design
- “Pro” account functionality release
- Replacement of the beta-version with an improved one

April –
May
2018



- Active synchronization / integration with exchanges
- Monetization of the system
- Working out the functionality for “Manage” accounts
- Forming a support service and ticketing system

June –
July
2018



- Release of the “Manage” accounts
- Full listing of coins (Market Cap)
- Advertising functionality development

August
2018



- Integration of the advertising opportunities in the system

September –
October
2018



- Traders’ rating and P2P interaction.

September –
October
2018



- Development of the system of signals and recommendations

Always



- Continuous improvement**

FinTab Team

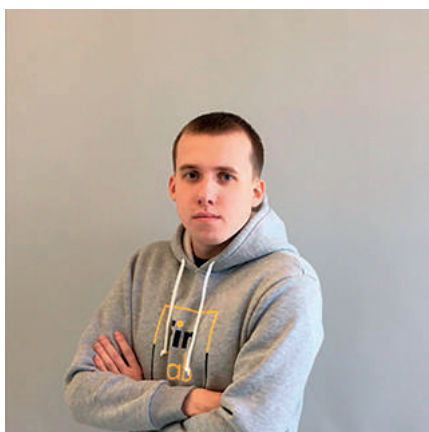


Mikhail Fadeev, CEO. Since 2010, Mikhail is engaged in web-development. He has created and launched a number of projects, including the Merit online agency, an agency for the CRM-systems implementation and a web studio. He is engaged in trading and has funds under management.

«For me blockchain is a philosophy that is already changing the world»



Grigory Maltsev, COO. The co-founder of the Merit online agency, the head of the web studio development department in 2016, the project manager in a design studio (Yandex projects) in 2015, the Internet marketer since 2012. Grigory has created a financial accounting system for an Internet agency, has participated in the development of the Basecamp application.



Nikolay Ozhogov, CTO. Full-stack programmer. Since 2012, Nikolay has been working on the websites and Internet services development, including the Telegram widget tgwidget.com. In 2014, he created a cryptocurrency mining farm and organized a mining pool. Since 2017 he is developing Android applications.





Roman Beganov, Back-end Developer. He has been in development and projects since 2016. He was involved in system administration, participated in the development of the project of parsing and analysis of services with hundreds of thousands changes per minute.



Stas Bondarenko, lead designer. Stanislav goes in for UI product design. He has experience in developing CRM systems, interfaces and materials from the gaming industry and retail. He has been working as an art director for more than 5 years and more than 8 years as a lead designer of the product. He has become a fan of technology blockbuster during an internship at Salesforce in San Francisco.



Vsevolod Chebykin, Front-end Programmer. Layout and creation of products based on javascript, use of new technologies. Experience in developing web sites and applications of varying complexity for more than 4 years.



Dmitriy Sbrodov, Android Developer. Very extensive experience in development – he has been in information technology since 1998. Engaged in mobile development for 2 years.



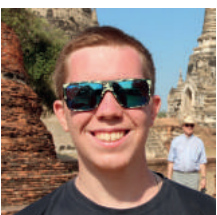
Sergey Nikitin, iOS Developer. He has been working as a mobile developer for 6 years. Development of native Android and iOS applications for corporate and private clients, participation in more than 20 projects of varying complexity.



Alexander Khrebtenko, PR-Manager. From 2016 to 2018 he was engaged in promotion of events booking agency Over Booking. He led the agency to profitability and attracted more than 10,000 people to the target audience.



Ilya Konovalov, media manager. Since 2017 he worked as an Internet marketer in the Internet agency Merit: he was engaged in advertising and promotion of sites and Internet resources.



Anton Andreev, PR manager. Specialist in marketing, advertising and PR. In 2017, he is engaged in CPA marketing in the 8bit group. Since 2013 he worked in AIESEC: organization and promotion of international events.

Advisers



Alexander Reckers, Private Investor. He began to deal with crypto-currencies with the purchase of Bitcoin in 2013. He is engaged in GPU-Mining of Litecoin and Feathercoin, building sixteen mining rigs for Litecoin and Feathercoin mining. He is involved in writing the scripts for the Cudaminer program for getting the best hashrates out of every graphic card. Started trading and investing at the end of 2016. Invested in projects like FinTab, GraphgrailAI, TaaS, SPHRE AIR, DCORP, SONM, Polybius, MASS, Kickico, Aeternity and LAToken.



Ilya Orlov, Co-founder and CEO of TravelChain. Has been studying in Switzerland for 7 years (Institute auf dem Rosenberg and Zurich University). He is experienced in managing small and big enterprises (up to 450 subordinates). CEO and Co-Founder of TravelChain project. Helping with strategic management.



Roman Fadeev, Co-Founder of Legal Jazz. Many years of experience in law issues and in the complex legal projects, in particular in business and IT. Accompanies blockchain projects including the ICO process. CEO and Co-Founder of law firm LegalJazz. Providing advices on legal issues.

Terms and conditions

This document is intended for information purposes only and is not an offer.

FinTab Token Sale Agreement:

https://docs.google.com/document/d/1J9IH76V5ROtQ04mPqWqJHK4V_TgLJ1vSEPJt018HKjA/edit?usp=sharing

FinTab team will do everything possible to minimize the risks and release a quality working product.

Despite the calculations and the expected increase in the tokens cost, FinTab team can't guarantee any profit. The issued tokens are neither shares, nor promissory notes of the FinTab project team, nor any kind of securities. The FinTab tokens do not grant the right to control the company or the right to property in FinTab. Owning FinTab tokens does not provide for passive dividends.

Technologies related to blockchain are subject to supervision and control by various regulatory bodies around the world. FinTab tokens can get under one or more requests or actions on their part, including imposing restrictions on use or ownership that can slow down or limit the functionality or purchase of FinTab tokens in the future.

Despite the fact that FinTab tokens should not be considered as an investment, they can get value over time. Their value can also decrease if the FinTab system is experiencing a lack of users.

The funds received during the ICO are not insured. In case of their loss or devaluation, there is no private or public insurance representative, to whom the buyer can apply.

FinTab token is an utility token. You are not eligible and you are not to purchase tokens if you are a citizen or a resident (tax or otherwise) of any country or territory where transactions with digital tokens and/or digital currencies are prohibited or in any other manner restricted by applicable laws. "Person" is generally defined as a natural person residing in the relevant state or any entity organized or incorporated under the laws of the relevant state. Purchased tokens cannot be offered or distributed as well as cannot be resold or otherwise alienated by their holders to mentioned persons.

This Agreement constitutes the entire agreement between the parties with respect to the subject matter of this treaty. All prior agreements, discussions, presentations, warranties and conditions are combined in this document. This Agreement is the only official agreement; all the others are obsolete or unofficial.