



Introduction

Biometric Finance (\$BioFi) is a utility token that serves as the glue holding together a secure set of solutions developed by Finnovant, Inc., and Finnovant key providers. The BioFi ecosystem leverages biometric security to provide decentralized finance (DeFi) products and services riding on the blockchain. Finnovant’s core biometric solutions rely on our Say-Tec voice and facial authentication product line, which is now being used in the ecosystem globally.

Finnovant is a Fintech startup company specializing in biometric authentication to secure financial products and services. Finnovant principals and advisors come from a long history in financial payments, crypto solutions, and fintech activities. The BioFi ecosystem has already been launched and is equipped with real life utility for all holders of the \$BioFi utility token. Providers can integrate easily with the BioFi ecosystem, highlighting the unique utility advantage that the entire service can bring.

BioFi addresses the concerns many people have about safeguarding their personal data and being safe from exploitation by fraudsters. With data breaches and hacks on the rise, consumers in the 21st century are losing faith in the ability of service providers to protect their identity and other sensitive information. BioFi helps solve this problem by bringing the speed, security, and anonymity of biometric identity to the blockchain and the DeFi space. Coupled with blockchain technology and common Application Programming Interfaces (APIs), BioFi will help establish a secure global decentralized financial marketplace portal accessible to multiple vertical markets.

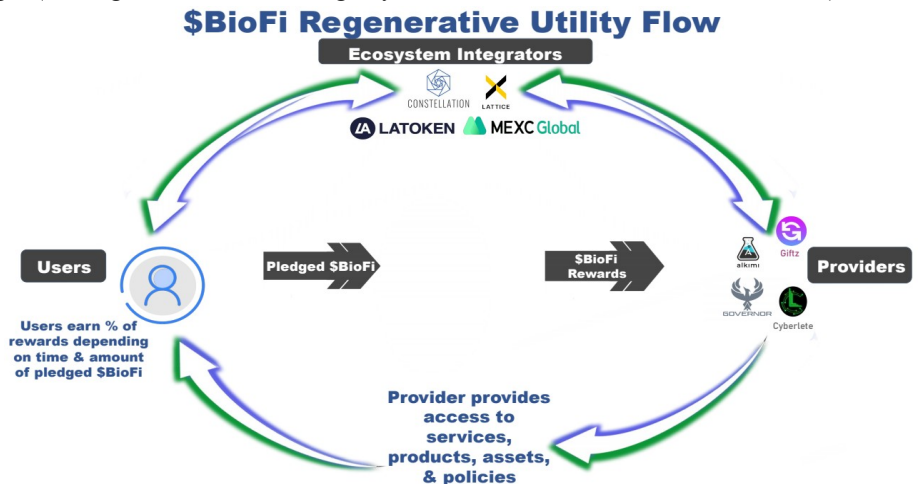
The \$BioFi utility token is being offered to accredited investors in a pre-sale round through the end of 2021, and available on a launchpad in 1Q 2022. Ten Billion tokens will be minted in 1Q 2022, to be emitted over a 10-year period. See the tokenomics section on page 3.

Opportunity

Seed products have been in development for several years to ensure there will be utility at the time of minting the \$BioFi tokens. The following utility functions are already launched in market, with tens of thousands of users globally:

- Say-Tec API and developer portal supporting numerous Provider integrations
- Krptic crypto asset wallet available on iOS and Android app stores (utilizing Say-Tec biometric authentication)
- Phēnix X1 Secure Android Smartphone is capable of participating as an on-chain Proof-of-Stake node (utilizing Say-Tec biometric on- device authentication certified in the EU market with a large telco)
- UniSafeBox password manager (nearing launch, and utilizing Say-Tec biometric on- device authentication)

The BioFi ecosystem has been implemented with real biometric solutions that bring immediate utility. There is a huge and proven global market for biometrics. Forecasts call to reach \$82.8 billion by 2027, growing from an estimated \$24.1 billion in 2020. The growth is expected to occur largely in mobile biometrics including voice & facial recognition, automatic identification, ID cards, and Identity Access Management. The BioFi ecosystem is positioned for this growth.



**Provider Opportunity:** The BioFi ecosystem is easy to use from the perspective of the Providers that will integrate Say-Tec through a common API. Once Say-Tec has been integrated into their systems, the Provider will create a Provider Access Pool of \$BioFi that is staked and used to provide market liquidity in that vertical. Providers may earn a % yield of their staked \$BioFi, and with that provide access to their products and services to Users of the network.



## Biometric Financial: BioFi

**User Opportunity:** Users who buy and stake \$BioFi into their chosen Provider Access Pools will earn a % yield while at the same time paying the Provider for access to their products and services. Say-Tec is a core technology that protects the User through voice and facial authentication, and \$BioFi is the oil in the network to allow yields and payments to take place.

**Ecosystem Integrator Opportunity:** The BioFi ecosystem also includes the opportunity for other industry integrators and platforms to participate. Integrators may provide the ability for BioFi to be launched, exchanged, and swapped for other crypto currencies. This includes the opportunity for Users and Providers to onboard and offboard from/to fiat currencies.

### Problem, Solution, and Value Proposition

The BioFi ecosystem solves many problems inherent in securely logging into websites and applications. This includes securing access associated with personal, private, and corporate information in both decentralized and centralized environments. BioFi moves far beyond simply fixing the issues associated with securely logging into a website or effortlessly changing a password. BioFi takes advantage of software, chip sets, mobile/IoT devices, and crypto exchanges to ensure integrity and trust of the underlying information.

BioFi provides biometric identity validation that ends reliance on passwords, thereby defeating fraudulent activities such as pervasive credential stuffing attacks, account takeovers, online access fraud, and online payments fraud at their source.

BioFi's use cases are practically limitless, from covering the basic elements of authentication for logins, password resets, and payments to updating sensitive information, and providing access to IoT device functions. BioFi is truly global in nature, not bound by a single language or territory, and designed to be user friendly with the added benefit of helping people feel more secure as access is tied to them individually. The following table provides some examples of how the BioFi ecosystem could provide utility to your applications.

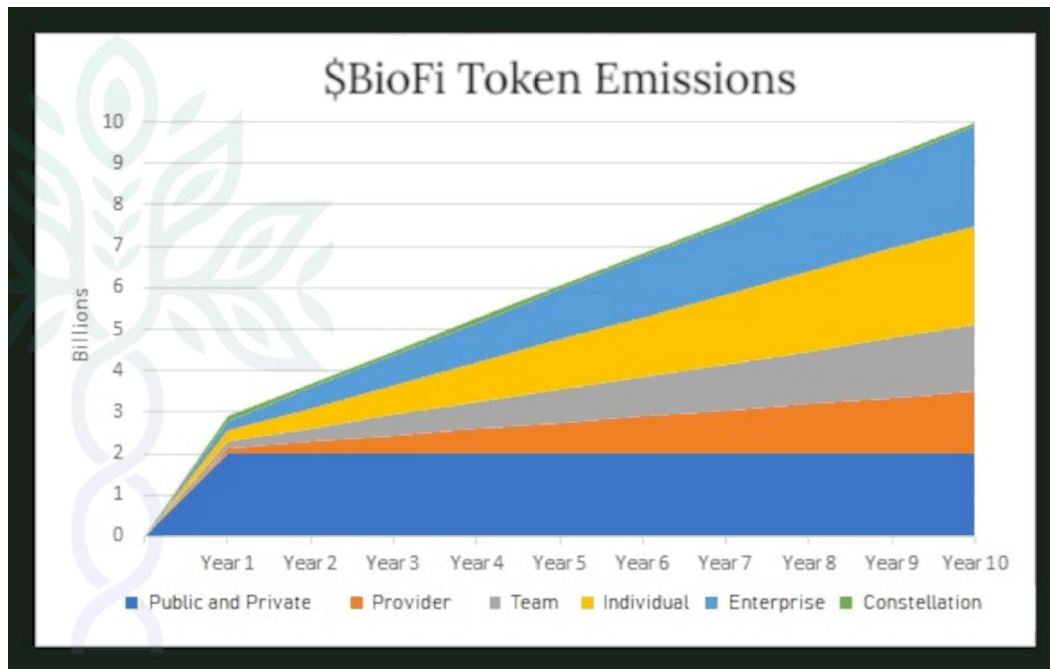
Problem	Solution
<b>As an NFT investor, I need a way to validate the originator/owner of an NFT or of an item stored in the Metaverse.</b>	<b>BioFi Web 3.0 and on-device authentication services.</b> The identification of the creator/owner of an NFT or of an item stored in the Metaverse can be accomplished with BioFi.
<b>As a system administrator, I need a standard web authentication service for centralized log-in, password reset, and secure account management.</b>	<b>BioFi standard web authentication service.</b> The implementation of a standard cloud-based solution will provide access security across all mobile devices, personal computers, and tablets.
<b>As a financial services company I need help selling online assets without using paper contracts.</b>	<b>BioFi authentication and payment functionality.</b> BioFi utilizes the security and transparency of the blockchain to help sell assets once paper or online assets are converted to blockchain/smart contracts.
<b>As an insurance company I would like a secure solution for dealing with many documents, including patient records.</b>	<b>The BioFi Premium Financial Suite has the ability to act as a file of record for any financial and health related documentation.</b> An insurance company may require identification of a patient at a hospital upon arrival, which is when the associated metadata could be accessed via personalized authorization from the individual or a verified 3rd party.
<b>As a crypto investor, I want a mobile hardware solution that has the capability to participate as a Proof-Of-Stake Node for on-chain data.</b>	<b>Phēnix X1 Secure Android Blockchain Phone.</b> The Phēnix X1 provides the user with a robust and unique blockchain environment. Users will be able to stake specific assets to their device to serve as a mobile node on the blockchain network.
<b>As a crypto investor, I would like to keep my seed phrases, mnemonics, and passwords secure and available only to me.</b>	<b>UniSafeBox Password Manager.</b> UniSafeBox Password Manager combines double encryption technology with blockchain encryption algorithms to secure your most sensitive information.
<b>As an online gaming competitor, I want to know who I'm playing against, and have a way to make in-game payments.</b>	<b>BioFi biometric authentication and utility token.</b> The Say-Tec voice and facial recognition platform can be used by online gaming programs to ensure players are indeed who they say they are.



## Biometric Financial: BioFi

**BioFi Tokenomics (Token Economics)** The table below indicates the high-level description of the \$BioFi token's launch. Minting is expected in Q1 2022. BioFi will launch as an ERC-20 token with planned wrapped versions for bridging purposes and blockchain interoperability. Prelaunch activities for the token are underway currently with accredited investors, and open to public access after minting. The graphs below indicate the use and emissions of the tokens over a 10-year period.

Name/Symbol	Biometric Financial Token/\$BioFi
TYPE	ERC-20
Total Supply	10,000,000,000 (max at Launch)
Public/Private Sale	20%
Team Allocation	16%
Providers	15%
Constellation Network	1%
Individual Network Contributor Rewards	24%
Enterprise/Organizational Contribution Pool	24%
Raise amount	USD \$2,500,000



### Summary

Users and Providers that stake \$BioFi will have access to unique utility rewards. By staking \$BioFi, holders can earn utility rewards that can be accumulated or applied to access Provider and ecosystem products and services. Through an active liquidity pool strategy, \$BioFi holders are expected to be able to utilize \$BioFi to fund other activities or projects. The basic proposition of BioFi is to deliver value through a simple-to-use portal that supports many utility services including Say-Tec API and documentation for Web 3.0 and multiple DeFi services. Users who stake their \$BioFi can take pride in knowing that they're actively participating in an on-chain utility method that will help validate and protect other participant's on-chain data.

For more information, please see our corporate website at [Finnovant.com](https://Finnovant.com) and the BioFi token website at [BiometricFinancial.org](https://BiometricFinancial.org).