Tutu

PAYMENT FACILITATOR

for Foreign Tourists

Hello, Maria!

Wallet

Current Balance

R$ 812,21*

Pay
PIX

Deposit

Withdraw

Refer
Friends

?

Índice

Context

Local and instant payment systems, such as PIX, are already consolidated and widely accepted in Brazil and growing worldwide.

BRAZIL

131,8M
of registered users
(*) July 2022 - Central Bank

933B
in transactions
(*) July 2022 - Central Bank

Pix will lead the payments market very soon
(**) Alexandre Bueno is a senior manager at Capco and head of Capco Digital Lab São Paulo

WORLD

Technology will be present in more than 60 countries and it is growing.
Unlike current solutions, with Tutu, local merchants will be ready to receive payments without the need to install an App or a card machine.

United Kingdom
Faster Payments averages 7 million daily transactions of 5.4 billion pounds sterling (39.5 billion reais)

China
WeChat e AliPay concentram 90% do segundo maior mercado de transações instantâneas

India
The country that leads the ranking of instant transactions

United States
Fednow will be launched between 2022 and 2023

Source: einvestidor.estadao.com.br/comportamento/pix-pelo-mundo-pagamento-instantaneo

Challenge

For tourism use, instant payment systems, such as PIX, have several limitations and incompatibilities

✕ **Difficult or no access for tourists**

✕ **No integration with the systems they use**

✕ **Lack of privacy and security**

Current scenario

Paper money

- Tourists need to travel to an exchange office, have physical contact with an attendant, and paper money, a more serious problem in these times of pandemic.

- You waste time traveling to an exchange, pay a high conversion cost and run the risk of being robbed for carrying cash.

Credit card

- You pay high conversion fees and taxes

- You run the risk of having the card cloned

- You have no privacy, since all your expenses are recorded

Solution

A global instant payment application for tourists, using the local payment system (PIX in Brazil, or equivalent in other countries). However, the balance is loaded with crypto assets and automatically converted to local fiat currency. Other forms of loading will be accepted later.
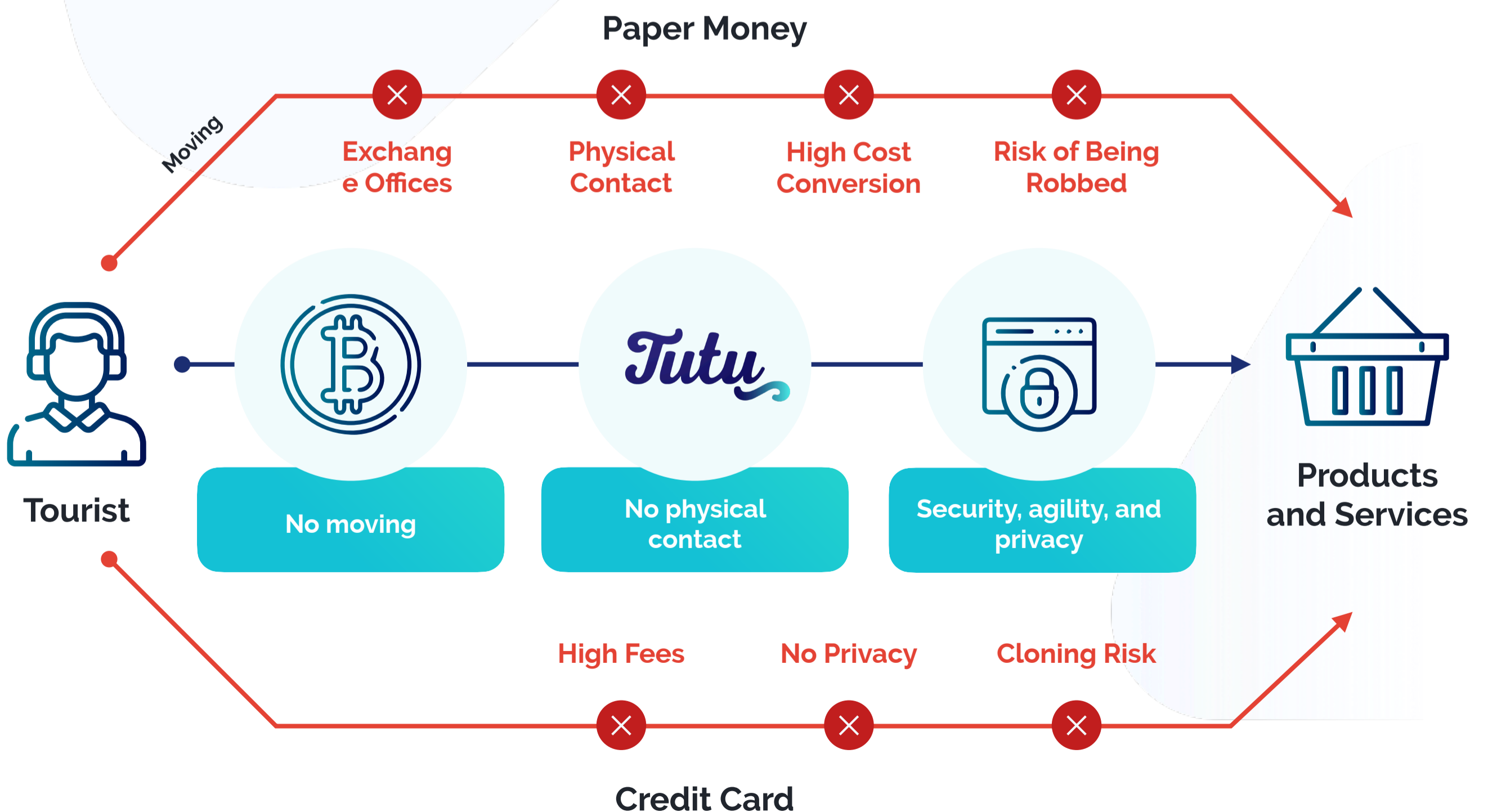
Deposit

Wallet

Current Balance

R$ 90,00*

฿ 0.1 Bitcoin = R$ 110.649,00*

Fksadhghfkjasdhgkjdshgkljashghads

VOLTAR

✓ **Purchases without the need for merchants to accept cryptocurrencies.**

✓ **No fees are charged, unlike other solutions that use crypto cards.**

✓ **Instant payments are more advantageous for merchants**

Paper Money

Moving

✕ **Exchange Offices**   ✕ **Physical Contact**   ✕ **High Cost Conversion**   ✕ **Risk of Being Robbed**

Tourist

No moving

No physical contact

Security, agility, and privacy

Products and Services

High Fees   **No Privacy**   **Cloning Risk**

✕   ✕   ✕

Credit Card

Features

Tutu combines all the advantages of the crypto world with an innovative local and instant payment system like PIX in Brazil.

Payment Facilitator

We make it possible for tourists to use Bitcoin for purchases, payments, and withdrawals without the need for establishments to accept cryptocurrencies

Partnerships

Tutu will not just be a payment App, tourists will have many benefits when using it by contracting local services.

Security & Privacy

When making payments, the tourist does not run the risk of being identified, having the card cloned, or being robbed.

Community

Tutu will have an incredible and collaborative community allowing a lot of exchange of experience and interactions.
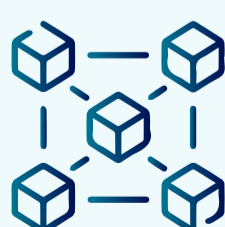
Global

In addition to serving tourists from all over the world, Tutu will be present in all countries that have instant local payment, the first being Brazil.
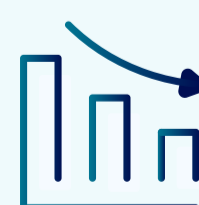
QR code and AR

Tutu will make use of these amazing technologies to facilitate payments and entertainment.

Blockchain

Tutu makes use of this wonderful decentralized and secure technology bringing all the benefits it offers.

Cost reduction

This will be one of the great benefits of Tutu, the huge cost reduction benefiting not only tourists but also local merchants.

Technologies

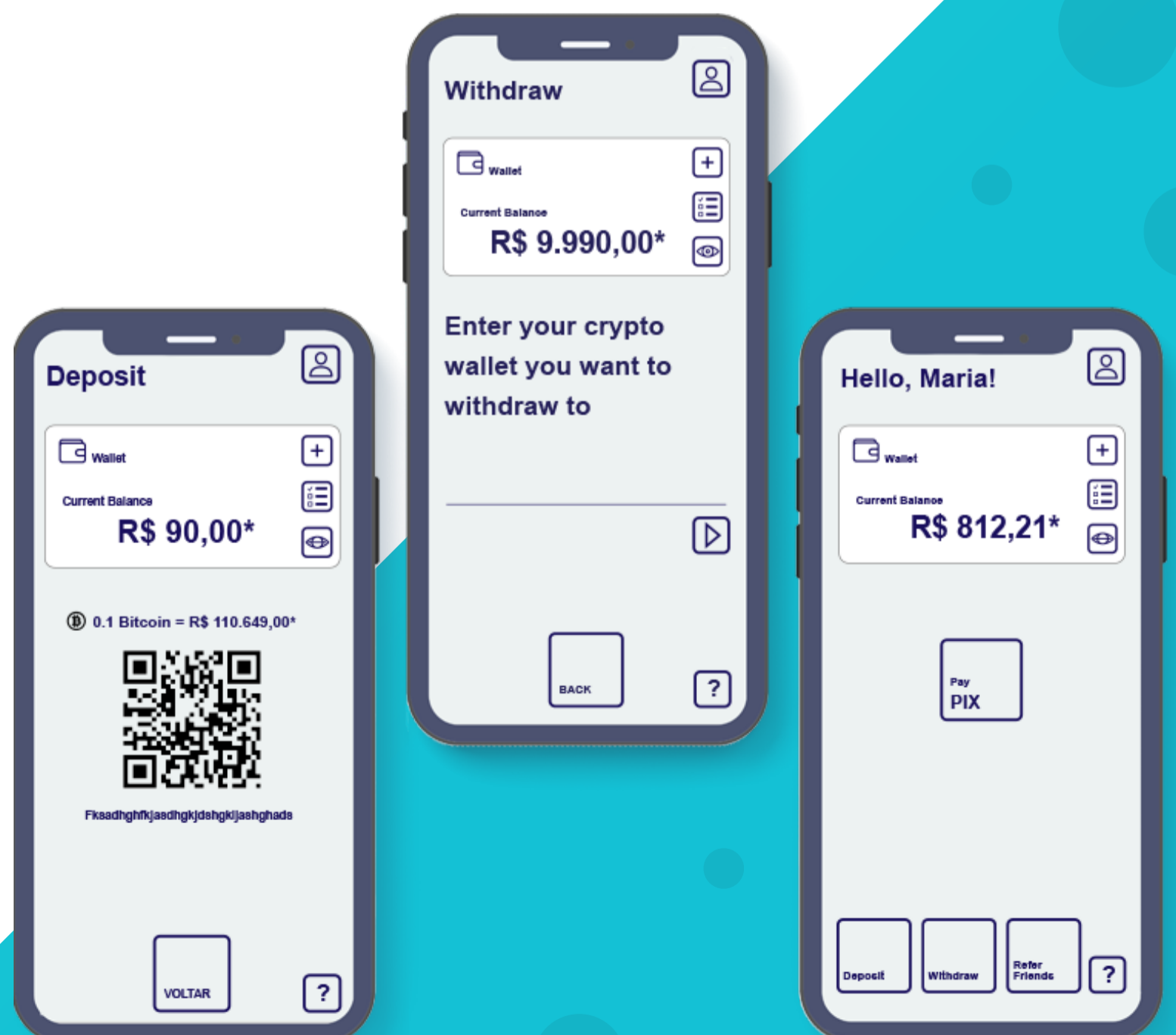## Tutu offers all the components to promote a free and borderless economy

Blockchain

We will use blockchain for deposits and withdrawals initially of Bitcoin (BTC), the most secure, consolidated, and used network today for those seeking the freedom to accumulate values without the interference of governments and private institutions.

Blockchain + Instant Payment

With our team's know-how in the development and integration of cryptocurrency exchanges, this important step takes place with ease and agility and follows all local standards and rules.

Scalability

By using blockchains, the ability to scale Tutu to other countries is very high.

Withdraw

Wallet

Current Balance
R$ 9.990,00*

Enter your crypto wallet you want to withdraw to

_____

BACK   ?

Deposit

Wallet

Current Balance
R$ 90,00*

0.1 Bitcoin = R$ 110.649,00*

Fksadhghfkjasdhgkjdshgkljashghads

VOLTAR   ?

Hello, Maria!

Wallet

Current Balance
R$ 812,21*

Pay
PIX

Deposit Withdraw Refer Friends ?

Benefits

Different from the other options on the market, Tutu presents a series of differentials in relation to its competitors for the tourist.

	Paper money	Easy	Low Cost	Security	Privacy
EXCHANGE OFFICES	✔	✖	✖	✖	✔
CREDIT CARDS	✖	✔	✖	✖	✖
TUTU	✖	✔	✔	✔	✔

To the consumer

Advantage of using cryptocurrency
Speed/Fast Recharges
Practical
Security
Low Cost

To the tourist agency

Commission/Profit by doing recharges
Added value to the service
Easier for the tourist

Benefits

Instant receipt without fees, such as credit card fees, for example.

To the market

Increasing customers and fostering the brand by targeting partners through benefits

To partners

ESG

Tutu puts ESG into practice by proposing a significant change for companies and society as a whole.

Environmental

We are only partnering with companies that support ESG.

Financial transactions without the use of plastic or paper.

- All our processes take place in the digital environment with zero expenditure on moving, and production of solid waste, or gas.

It supports green Bitcoin, where most of the network uses renewable energy.

- We are developing environmental compensation initiatives, such as installing machines that encourage recycling in exchange for payments in cryptocurrencies. Supporting sustainable miners, aiming to offset the small part of Bitcoin mining that still uses non-renewable energy.

For tokenization we use the BSC network (Binance Smart Chain)

- The BSC network offers the security and liquidity that only the world's largest cryptocurrency exchange can offer, using Proof of Stake (POS) technology that has proven to generate very little environmental impact compared to other forms of validation.
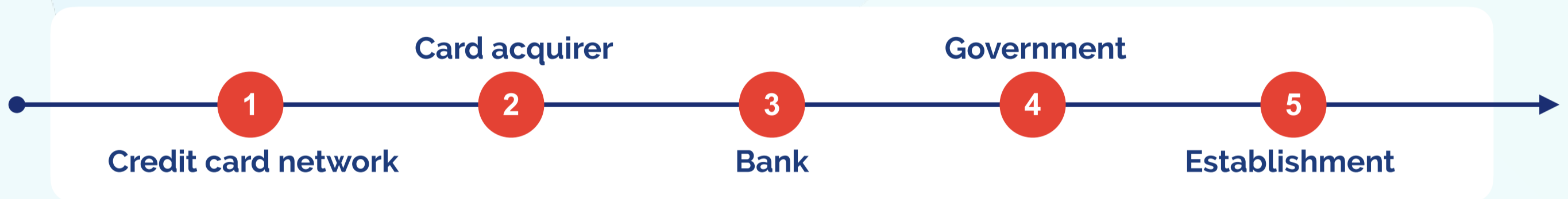
Social
It improves the income of the establishment.

Without intermediaries between Tutu and the local establishment, it is possible to reduce fees and encourage the use of instant payment by the tourist to the local establishment.

Money path using Tutu:

Tutu
1 — **2**
Establishment

Money path using credit card

Card acquirer
Government

1 — **2** — **3** — **4** — **5**

Credit card network
Bank
Establishment

Tourism and local culture development

Support local social projects related to tourism and culture. Through our platform, we will promote and enable financial solutions to promote these projects and help them reach more tourists.

Governance

• It is the basis of all our initiatives, we are always aligned with a vision of sustainable development.

Strategy

After validating the pain, we focus on exchange students and international education agencies. We will not fail to serve tourists in general, including business tourism.

We currently have integration with exchanges and banking structures to work globally with crypto asset liquidity.

Adding even more value to our solution, we will have recommendations of tourist sites via a community within the app. Recommendations for hotels, transport, safety, and health, among them some strategic partners. **See Roadmap**.

Those interested in the project will be able to acquire the Tutu token, which can be redeemed in the future with the possibility of appreciation from the liquidity that will be provided by the revenues generated by the spread, partnerships, or sale of the company giving priority to the token holders. **Vide Roadmap**.

- Monetize with the cryptocurrency to local currency exchange spread
- Initially from Singapore and South Korea
- Initial validation with exchange students
- We will start using it in Brazil
- Monetize with Partnerships
- Community

Globalization

In 5 years, we aim for tourists from 25 countries in Brazil and international expansion in up to 60 countries.

Market Size - Brazil US$

TAM

Total Available Market
// Total Market

100%

6.4M TOURISTS

6B REVENUE

SAM

Serviceable Available Market
// Addressable Market
• **South Korea & Singapore**

1,2%

43.555 TOURISTS

72M REVENUE

SOM

Serviceable Obtainable Market
// Accessible Market

0,19%

15,8% ALREADY USE CRYPTOS

0.2M REVENUE

Revenues

Partnerships — **Community** — **Globalization**

SPREAD: 2% per transaction | **PARTNERSHIP:** Commissioning

Financial Projection

Operation Brazil

- $0.2M — 2023
- $1M — 2024
- $5M — 2025
- $30M — 2026
- $37M — 2027
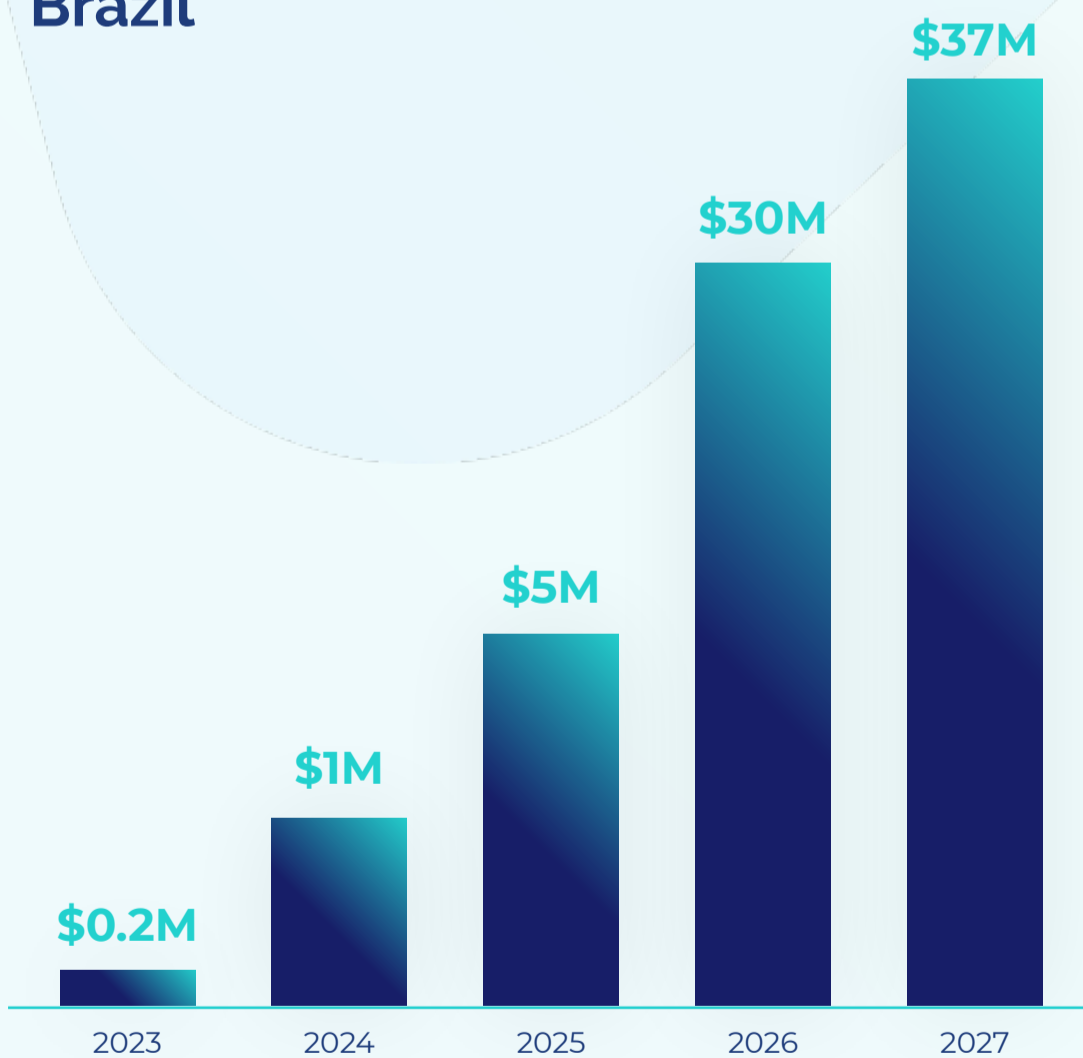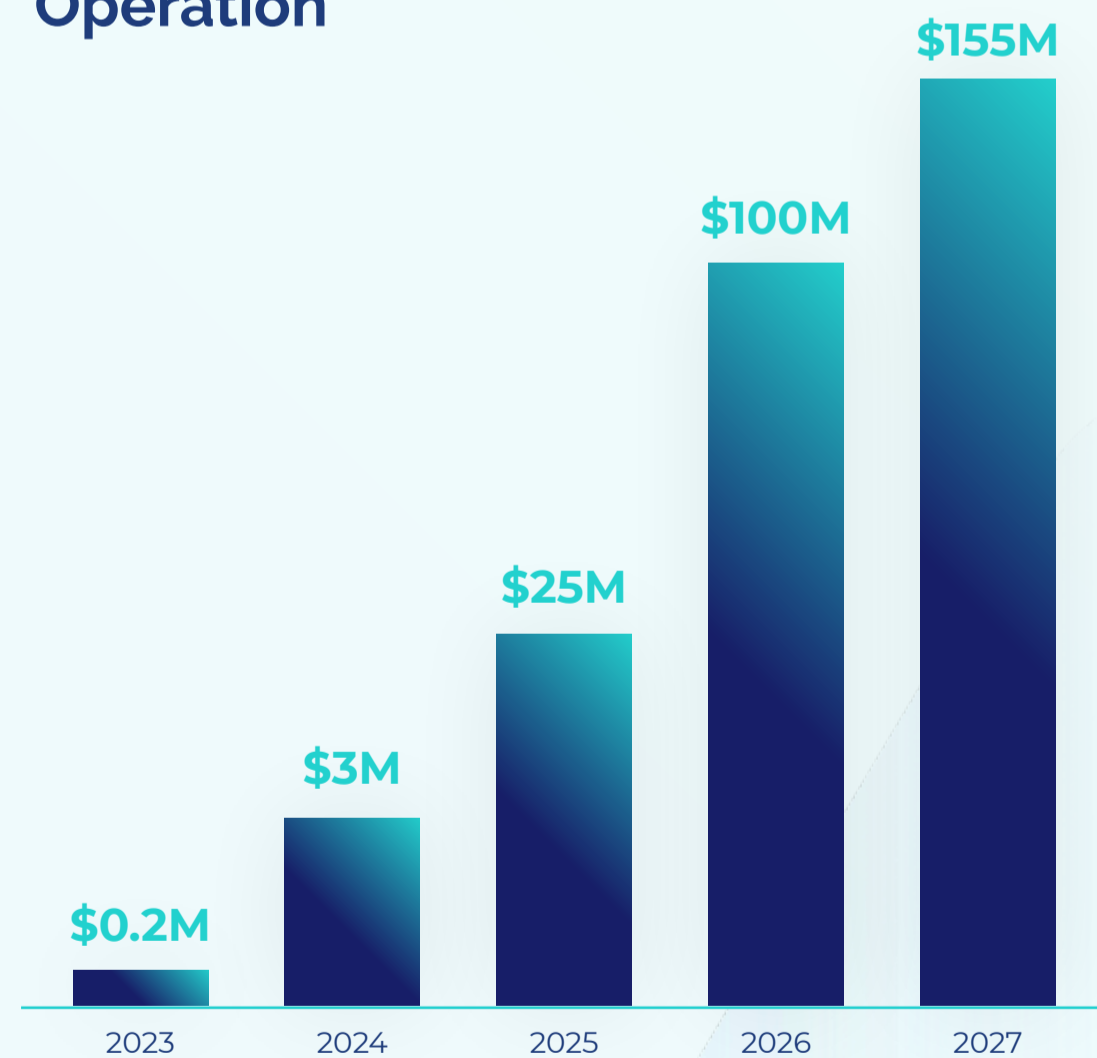
Customer tourists from certain countries: 2023 South Korea and Singapore, 2024 tourists from 10 countries, 2025 tourists from 25 countries, 2026 tourists from 35 countries, 2027 tourists from 50 countries

Global Operation

- $0.2M — 2023
- $3M — 2024
- $25M — 2025
- $100M — 2026
- $155M — 2027

Expansion to other countries: 2023 Brazil, 2024 Portugal and USA, 2025 +4 countries, 2026 +8 countries, 2027 +16 countries

GO-TO-MARKET Plan

Token

Community

Partnerships with international travel agencies
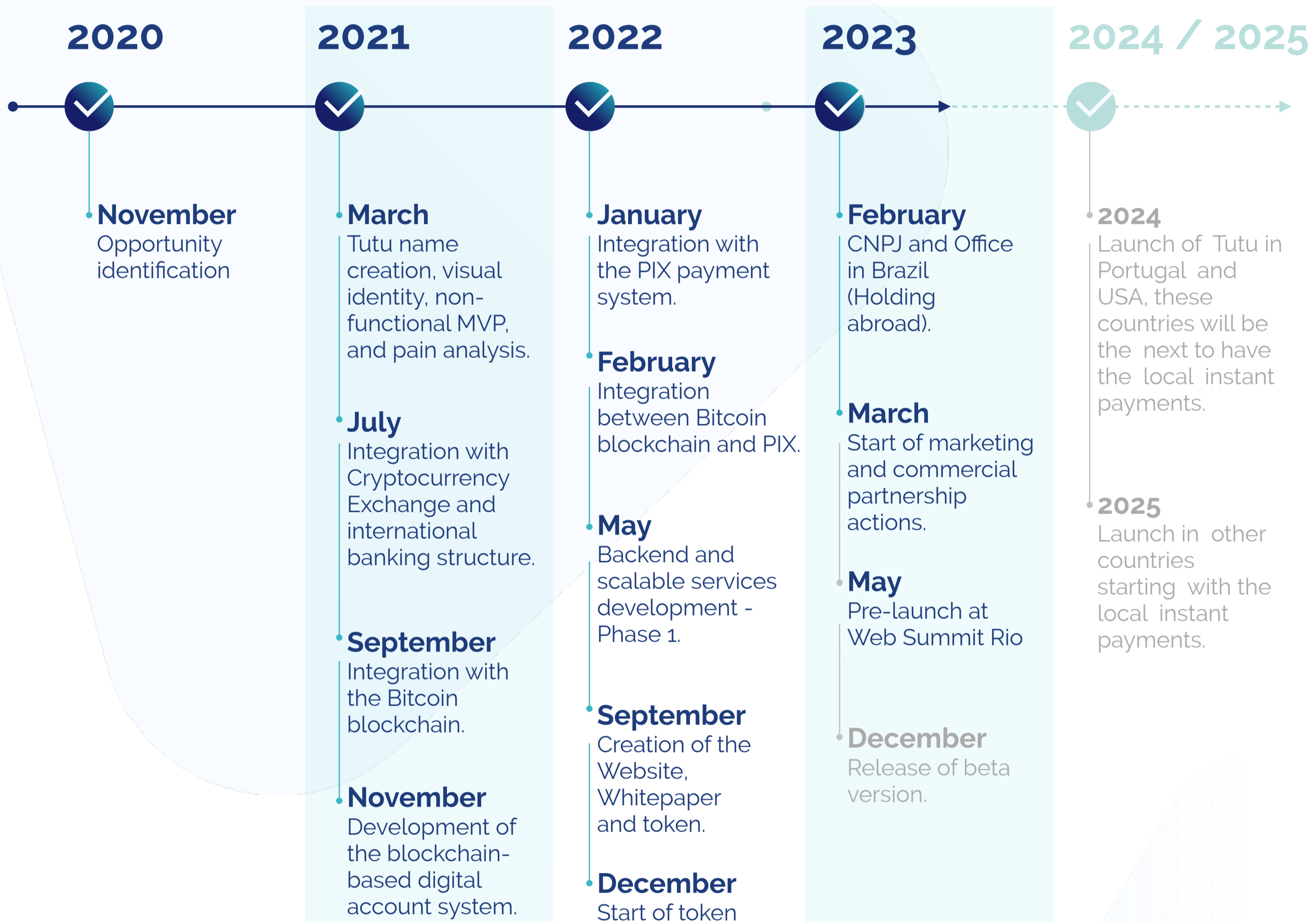
Competition

Exchange offices

COTAÇÃO

WESTERN UNION WU

Credit Cards

VISA

mastercard

AMERICAN EXPRESS

PayPal

Roadmap

Project Steps and achievements already reached

2020

November
Opportunity identification

2021

March
Tutu name creation, visual identity, non-functional MVP, and pain analysis.

July
Integration with Cryptocurrency Exchange and international banking structure.

September
Integration with the Bitcoin blockchain.

November
Development of the blockchain-based digital account system.

2022

January
Integration with the PIX payment system.

February
Integration between Bitcoin blockchain and PIX.

May
Backend and scalable services development - Phase 1.

September
Creation of the Website, Whitepaper and token.

December
Start of token

2023

February
CNPJ and Office in Brazil (Holding abroad).

March
Start of marketing and commercial partnership actions.

May
Pre-launch at Web Summit Rio

December
Release of beta version.

2024 / 2025

2024
Launch of Tutu in Portugal and USA, these countries will be the next to have the local instant payments.

2025
Launch in other countries starting with the local instant payments.

Core Team

Felipe Vieira

CEO & CFO

LinkedIn

Fábio Garcia

COO & CMO

LinkedIn

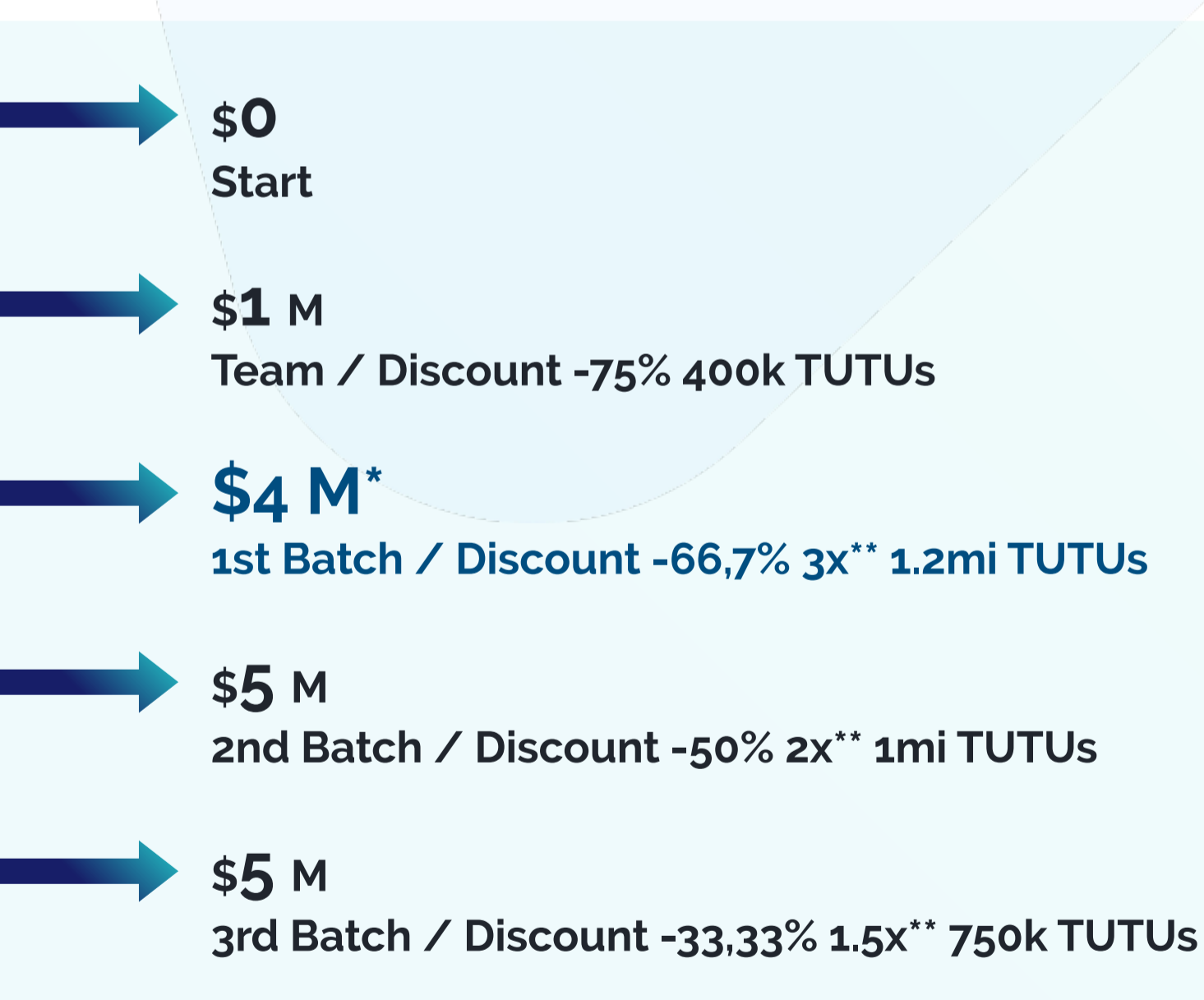**Walter Junior**

CCO

LinkedIn

Rishi do Valle

CTO

LinkedIn

Token

As a project aimed at the crypto market, the Tutu project offers its global community, using tokenization, the opportunity to purchase tokens in the form of benefits, which can be redeemed in the future with the possibility of appreciation from the liquidity that will be provided of the income generated by the spread, partnerships or sale of the company, giving priority to the token holders.

This is not an investment recommendation and is aimed only at those who have the culture of collaborating with projects, buying tokens in decentralized markets, and people who are not in countries with restrictions on this type of activity. Sales privately and as an investment product with the promise of profit are prohibited.

Smart Contract: 0x22561553d47c1f73d9934c5b9f84d4d57ae4c78e

$0
Start

$1 M
Team / Discount -75% 400k TUTUs

$4 M*
1st Batch / Discount -66,7% 3x** 1.2mi TUTUs

$5 M
2nd Batch / Discount -50% 2x** 1mi TUTUs

$5 M
3rd Batch / Discount -33,33% 1.5x** 750k TUTUs

Total Supply: 3,350,000 TUTU BSC

Tokens accepted: Bitcoin (BTC)

Protocol: BEP20 (BSC)

Base Price: 10 USD

Current Price: 3,33 USD

Maximum Collection: 15 M USD

* The project is scheduled to be launched in this fundraising milestone (See Roadmap), it does not necessarily depend on it, the surplus tokens will be available after the launch, but they may undergo increases.

** Estimated minimum return, through the decentralized broker Pancake Swap, the maximum term of 4 years from the liquidity that will be provided from the income generated by the spread, partnerships, or sale of the company giving priority to the token holders.

Learn More

Official Website
mytutu.app
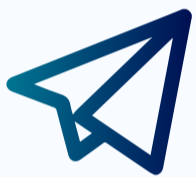
Telegram
@MyTutuOfficial

Twitter
@MyTutuOfficial

Discord
@8kjQKjkBgU

Linkedin
@mytutuofficial

Deposit

Wallet

+

Current Balance

R$ 90,00*

₿ 0.1 Bitcoin = R$ 110.649,00*

Fksadhghfkjasdhgkjdshgkljashghads

BACK

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Glossário

AliPay: Alipay is a third-party mobile and online payment platform based in Hangzhou, China

AMEX: American Express, also known as Amex, is an American financial services company.

App: The acronym comes from the English word Application, which means application. App is a software for electronic devices.

App Store: It is the official app store for Apple's iOS and iPadOS operating systems.

Backend: The backend is the structure that enables the system to operate.

Binance Smart Chain (BSC): It is a blockchain network created and managed by the Binance exchange.

Bitcoin (BTC): It is a free and decentralized cryptocurrency, an electronic money for peer-to-peer financial transactions

Blockchain: It's a "chain of blocks", technology behind cryptocurrencies. It works like a ledger, this sequence of data blocks containing transactions is immutable and 100% transparent.

CCO: Chief Communications Officer, is the corporate communication leader and is responsible for the company's relations with the press, customers, and the community.

CEO: Position at the top of a company's operational hierarchy.

CFO: Responsible for managing the financial risks of a business, and also responsible for the company's financial planning.

CMO: Position of the executive who is responsible for all activities related to the marketing of a company.

CNPJ: It serves for a company to function in a regularized manner before the government, its customers, and potential employees.

COO: Chief Operating Officer, responsible for facilitating the operational monitoring of the organization to the CEO.

Crypto Assets: Crypto Assets are popularly known as "virtual currencies", with Bitcoin being the most famous among them.

Cryptocurrencies: Cryptocurrency refers to any form of currency that exists digitally or virtually and uses cryptography to ensure the realization of transactions.

CTO: Technology Manager, is the chief executive position in the IT area of an organization.

ESG: Environmental, social, and corporate governance is an approach to assessing the extent to which a corporation works towards social objectives that go beyond a corporation's role to maximize profits on behalf of the corporation's shareholders.

Faster Payments: The Faster Payments Service is a UK banking initiative to reduce payment times between customer accounts at different banks to typically a few seconds

Fednow: American version of the Brazilian Pix, it promises to revolutionize the way money is sent and received in the world's largest economy.

Fiat: Fiat money is money issued by governments and central banks.

Go-To-Market: The Go-to-market strategy focuses on how the company will place its product (goods or services) in a specific market to achieve the desired penetration, increased revenue, and profitability. So it is possible to grow its business.

Google Play: It is a digital distribution service for apps, games, movies, television shows, music, and books, developed and operated by Google.

Holding: Holding company, parent company, or controlling company are terms that designate a form of the company created for the purpose of managing a corporate group.

MASTER: A US company in the payments industry.

MVP: Minimum Viable Product, is the simplest version of a product that can be released with a minimal amount of effort and development.

Paypal: Online payment company located in San Jose, California, USA.

PIX: Instant and free electronic payment method offered by the Banco Central do Brasil (Central Bank of Brazil)

QRcode: Two-dimensional version of the barcode, composed of black and white pixel patterns.

AR: Augmented Reality is the integration of virtual elements or information into real-world views through a camera and with the use of motion sensors such as gyroscope and accelerometer.

Roadmap: A kind of "map" that aims to organize the development goals of a software or company. It also contains possible release dates for upcoming versions, as well as a release log and notes for previous versions.

SAM: Serviceable Available Market, is the part of the TAM that the company actually has the potential to reach in the next few years, considering the region, the specifics of its product, and the growth of the market itself.

SEPA: Corresponds to the acronym for Single Euro Payments Area. It is a European system, which aims to harmonize payments in euros in the Member States of the European Union and also in Iceland, Liechtenstein, Monaco, Norway, and Switzerland.

Smart Contract: A smart contract is a self-executing computer protocol created with the popularization of cryptocurrencies and made to facilitate and reinforce the negotiation or performance of a contract, providing reliability in online transactions.

SOM: Serviceable Obtainable Market, or Accessible Market, is the part of the SAM that the company can conquer, that is, a realistic forecast of customer acquisition.

Spread: Refers to the difference between the purchase and sale price of a stock, bond, or monetary transaction.

TAM: Total Available Market or Total Market, that is, it is the total market demand for a product or service.

Token: Technically, "token" is just another name for "cryptocurrency" or "crypto asset". However, the word has taken on increasingly specific meanings depending on the context.

Tokenization: A tokenized asset is an asset that has had its ownership registered on the blockchain, allowing its fractionation and distribution into smaller parts called tokens. Thus, a token of a given asset represents part or all of its ownership.

Tutu: Old Brazilian slang used to refer to money, the word Tutu has a similar pronunciation in most languages.

VISA: American multinational financial services company, founded in 1958.

WeChat: Multi-platform instant messaging service developed by Tencent in China.

Whitepaper: Information document that seeks to describe the characteristics and promote a product, service, or solution that a particular entity offers or intends to offer.