

Africa's Super Computer

 network

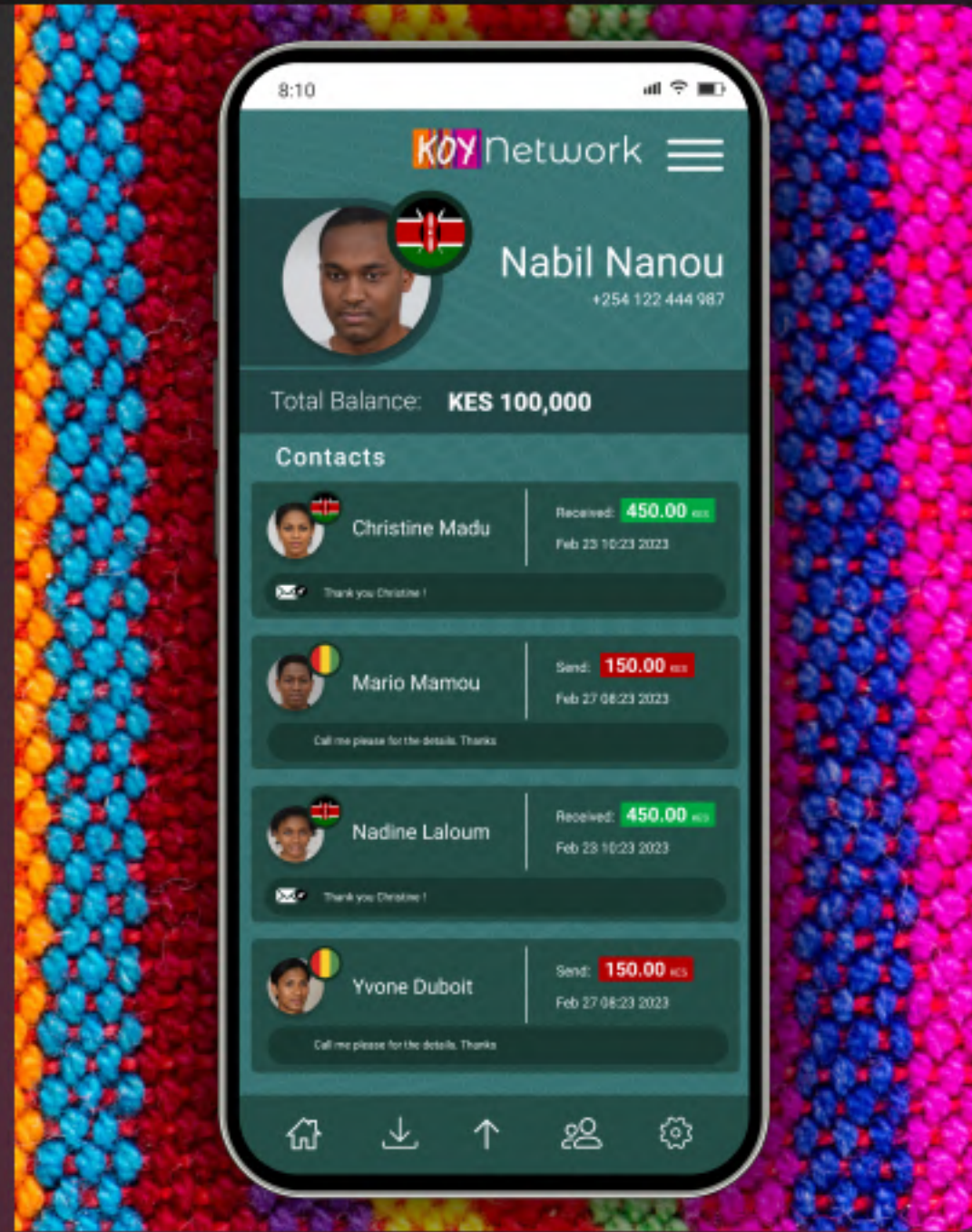
Building Africa's distributed financial infrastructure powering trade through payments, logistics and other digital services





Africa is becoming a smartphone-first ecosystem

Making it the fastest growth region for smartphones



Named for the colorful woven kikoy cloth of Kenya that is used across many parts of the continent, the KOY Network will form an invaluable fabric for economic and digital transformation of African life

Africa is getting online fast

Internet access and penetration is growing fast and more Africans are getting online everyday



Home of mobile money

Africa is the home of mobile money. \$701.4BB total mobile money transacted annually, with \$50b of diaspora remittance inflows annually



Emerging focus on privacy

Most African governments are only now exploring issues of digital and financial privacy. KOY Network offers superior privacy features than public blockchains or cellular pay platforms.



Weak security of competing platforms

Through a combination of strong encryption, government-supported identity verification services, and access controls at the API and blockchain level, KOY Network will set a new standard of digital security for Africa.

The KOY Network, for tomorrow's Africa

A distributed ledger system designed to support smartphone apps serving Africa and its diaspora situated across the globe



Unlock the full potential of WEB3



Bringing everyday services to the fingertips



Leverage WEB3 to augment new fintech & IoT



Secure platform, accounts, and transactions



Leverages new low-cost smartphones sweeping Africa

KOY network





Proof of transaction protocol

Speed: **120 blocks per minute, max 40K tps**

ISO Compliant APIs : **Currencies, banking integrations and ID databases**

Accessible: **No/Low code portal for developers**

Secure: **Latest cryptographic protocols**

The KOY Network super-app

(think Weibo for Africa)

Financial Services

Offering fast, efficient and cost effective financial services to support e-commerce, merchants and government services. These will include peer to peer transfers, Point of Sale services, loans disbursements and payroll.



Digital Assets

Our token foundry will support the digital economy with opportunities to mint and distribute digital goods including vouchers, tokens, ISO national currencies and trade finance documents as NFTs.



Digital Identity Services

The app offers digital ID services that allow users to securely store and share their personal information - national identification numbers, driver's licenses, and passports. This simplifies automated identity verification for financial transactions and accessing various services.



Account Recovery Services

The secure nature of cryptographically secured accounts make account recovery challenging. The KOY Network will utilize its strong digital identity validation features to provide account recovery services for any identity-verified user.



Social Media with integrated payments

The KOY Wallet incorporates social media features, allowing users to connect with friends and family, share updates, and make payments directly within the app.



Certificate/Degree/Health records Verification

Users will be able to securely store and share their educational and health records within the KOY Wallet, including certificates, degrees, and vaccination records.



Event Ticketing

The KOY Wallet will include ticketing features that allow users to purchase and store event tickets directly within the app. This will simplify the process of attending events and reduce the risk of lost or counterfeit tickets.

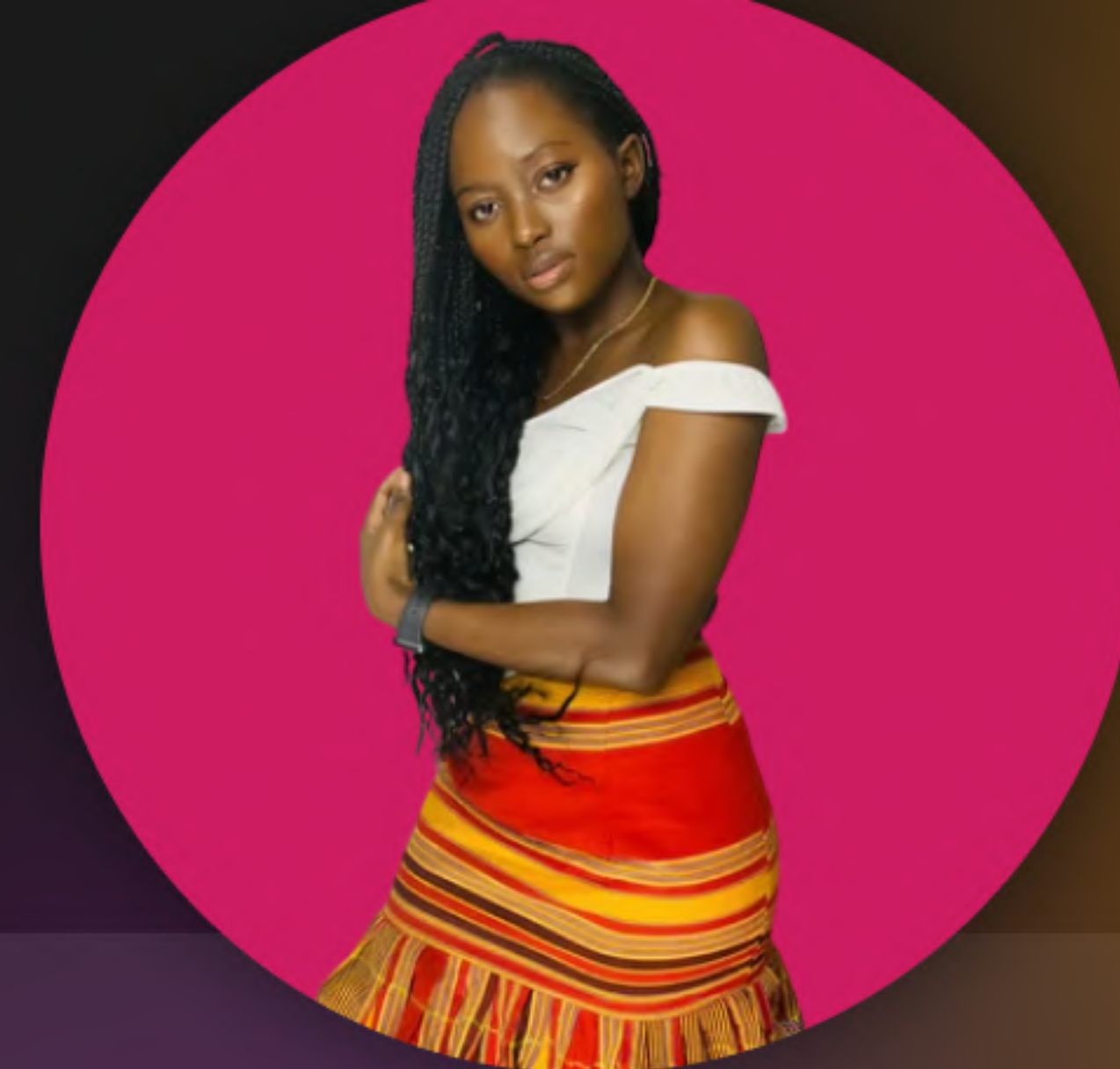


Ride Share/Bus Transportation

The app will also offer a ride-sharing feature, enabling users to request and pay for rides using local digital currency. This provides users with an additional transportation option and promotes the use of digital currencies for everyday transactions.



Why KOY Network?



Low/No Code Portal



One distributed ledger across borders



Fast finalisation and settlements



BaaS fee structures for developers and businesses for predictable operations budgets and the ability for businesses to inexpensively cover the network fees for purchasers (even those without paid plans).



Real time security and ISO 20022 compliant



Team consists of veteran blockchain project founders

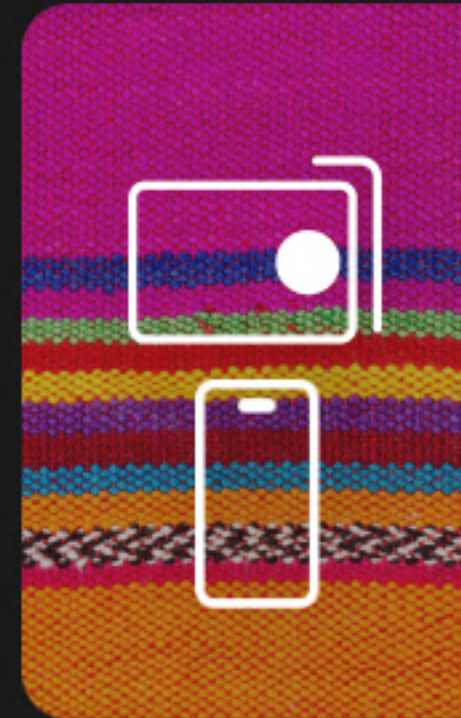


Affordable subscription or pay-as-you-go use plans for individual users cover every cost of operation.

Ways to use KOY

Fast deployment of your digital business

Our resource toolkit will enable fintechs and digital businesses to deploy fast and securely. The suite of on-chain smart contract appliances will enable a low/no code environment lowering the barrier to entry for developers



Ready-built Mobile wallets

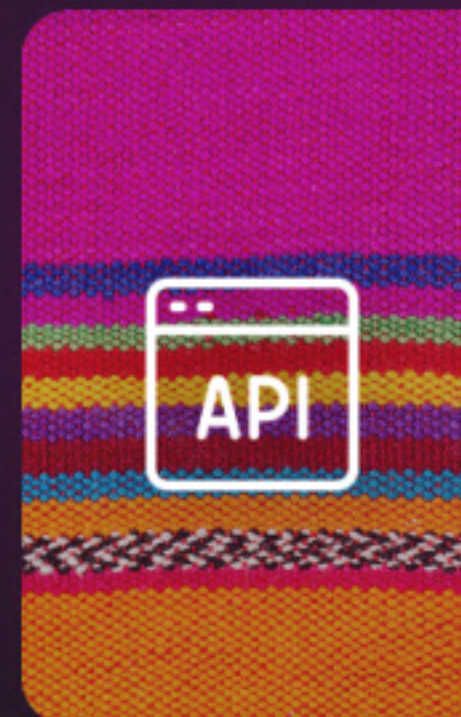
A selection of mobile wallets and smart contracts will be available



Developer tools

An array of developer tools for deploying, updating and managing their apps and users

* developers pay subscription fees to use network resources



Support embedded finance

Developers can integrate their custom dApps with KOY APIs to access the full capabilities of the blockchain protocol and resources

Paying business customers eager for launch

Because KOY is lowering the barriers to entry and will support businesses of all sizes and in all sectors across the digital landscape.

Currently six projects have committed to using the KOY Network at or immediately after launch. Examples include:



Fintech

dotSEND a Pan African payments service provider will be deploying on KOY network. This will support payments in the COMESA region and Nigeria. KOY enables dotSEND to provide cross-border payments



Ticketing and vouchers

Milestone Events, an event organiser in East Africa will be launching in Q4 2023. All back end processes will be deployed to the KOY network



Identity Services

dotSEND will be providing third party identity and age verification for e-commerce and the gaming space.



dotSEND - Prime payment provider for the network super app

dotSEND has spent over three years acquiring one of just five digital money licenses issued by the Central Bank of Kenya with expected reciprocal licenses and cross-border instant-exchange payments in up to 22 other COMESA countries.



GreenTrace

Lifecycle track and trace of electronic component in Rwanda with an existing contract with the national government.

Tokenomics

The KOY Network introduces an internal accounting token, the KOYN (pronounced “coin”), designed to address specific challenges in providing efficient and liquid currency exchange services in Africa and beyond.



KOYN Token Characteristics



Internal-use intermediary token for exchange efficiency

The primary function of KOYN tokens is to serve as an intermediary for currency exchanges on the KOY Network. This enables efficient liquidity management and reduces the number of required trading pairs.



Not a stand-alone medium of exchange

While users can buy, sell, or stake/unstake KOYN tokens using the KOY Wallet super app, users cannot transfer KOYN tokens between accounts. This restriction eliminates the possibility of KOYN tokens being used as a currency, ensuring they retain their intended purpose as an intermediary liquidity token.



Staking and rewards

Staked KOYN tokens contribute to system liquidity and earn a proportionate share of exchange fees. During the initial launch phase, staked KOYN tokens will also earn a portion of the network reserves to incentivize system growth and valuation.



ISO 20022 Standard Compliant

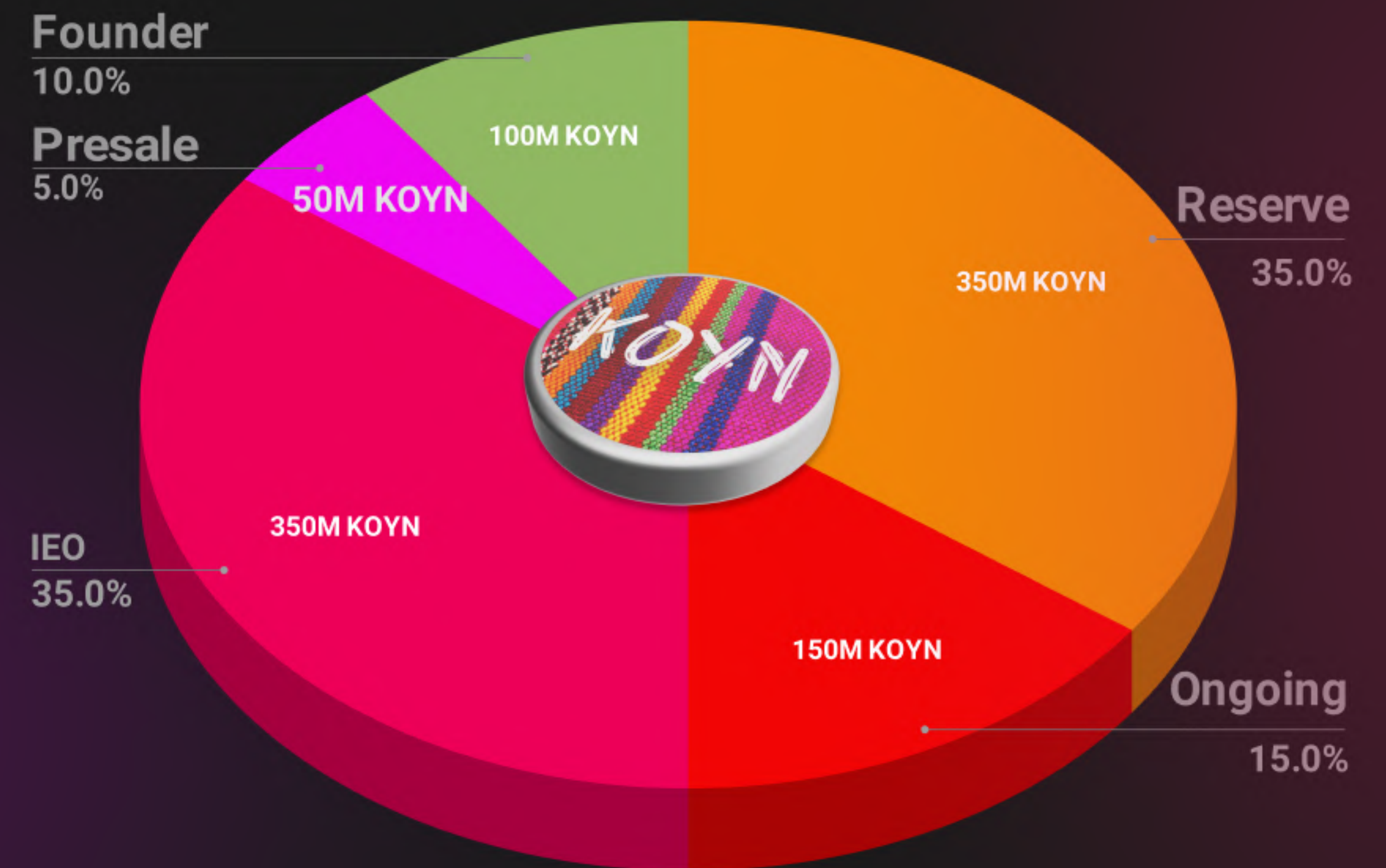
The protocol being adopted by the international financial industry to manage international and cross-border payments. ISO 20022 compliant cryptocurrencies will form the backbone of the new financial system, replacing the legacy 50-year-old SWIFT payment system. KOY Network will be connecting the African financial infrastructure to the new global standard.

KOYN Initial Distribution

Gross Allocation

Presale	50M	KOYN	5%
IEO	350M	KOYN	35%
Founders, Advisors & Partners	100M	KOYN	10%
Reserve for Rewards	350M	KOYN	35%
Ongoing Auctions	150M	KOYN	15%
Total	1B	KOYN	100%

* Presale (locked in 6 month progressive token unstaking)
Founders, Advisors & Partners (locked in 48 month progressive token unstaking)



Presale



Presale Amount Available
(50M KOYN 5%)
Locked in to 6-month
unstaking contract

Presale price: **\$0.02/KOYN**
Amount raised: **\$1,000,000**

IEO Amount Available
(350M KOYN 35%)

Presale price: **\$0.07/ KOYN**
Amount raised: **\$24,500,000**

Founders, Advisors &
Partners Amount
(100M KOYN 10%)
Locked in 4-year
unstaking contract

Reserve for Rewards (350M
KOYN 35%) Evenly distributed
to all stakers pro rata over 60
months

**5.833M KOYN per month
for 5 years**

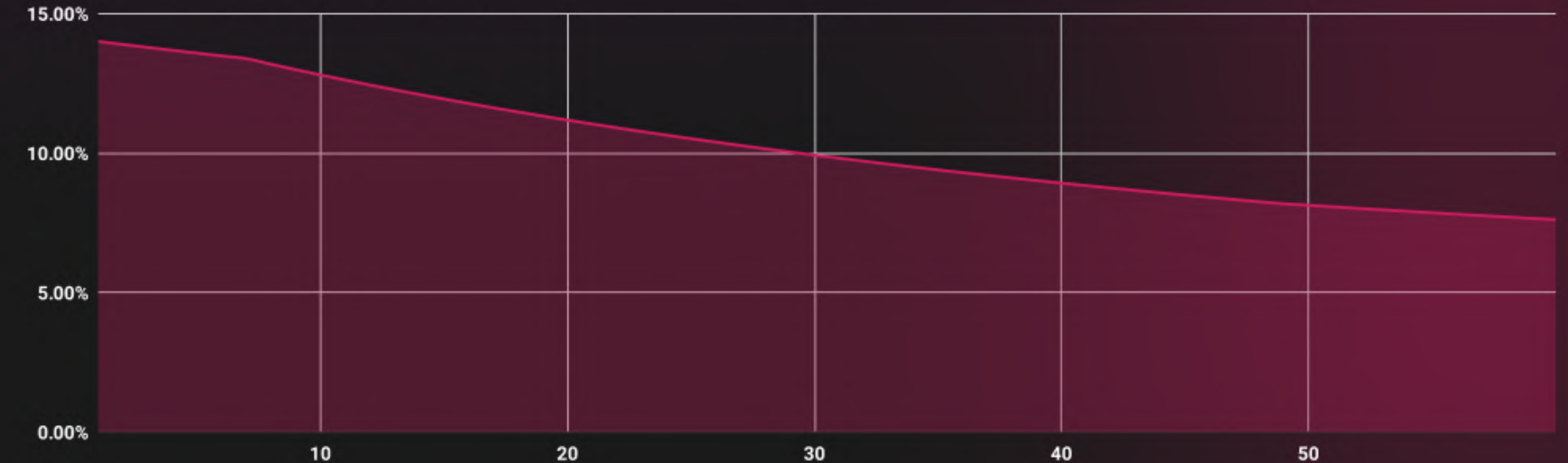
Ongoing Auctions (150M
KOYN 15%) Evenly
distributed in transparent pro
rata auctions over 48 months

**3.125M KOYN per month
for 5 years**

Rewards (at anticipated staking engagement)

Year/Month	Supply	Rewards	Effective APY
1/1	500,000,000	5,833,333	14.00%*
2/1	607,500,000	5,833,333	12.44%*
3/1	715,000,000	5,833,333	10.64%*
4/1	822,500,000	5,833,333	9.30%*
5/1	930,000,000	5,833,333	8.26%*
6/1	1,000,000,000	5,833,333	7.61%*

Anticipated KOYN Staking APY by Month



*Shares of trading fees expected to add significantly

Similar tokenomics have been successfully implemented in various ICOs, such as EOS and Gnosis48 , 49 . These projects have utilized a combination of presales, tranches, and auction mechanisms to raise funds and distribute tokens

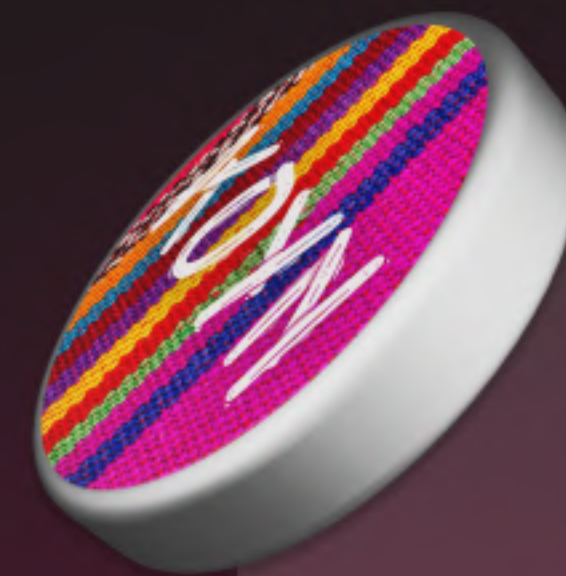


Project Comparison

KOYN Network

A specialised blockchain focused on transfer of value between individuals and business.
Providing an end to end environment for developers to deploy turnkey fintech applications

Circulating Supply	1,000,000,000
Total Supply	1,000,000,000
Max Supply	1,000,000,000
Target Market Cap	\$1b (Q2 2024)
Target price	\$1 (Q2 2024)



Quant Network

Supporting Payments Service providers, providing cross border settlement rails and integrations with legacy financial systems

Circulating Supply	14,544,190
Total Supply	14,612,493
Max Supply	14,612,493
Market cap	\$2b (Jan 2023)
Price	\$144



network



Email Address
hello@koy.network



Our Website
<http://koy.network/>

