

Biometric Financial: BioFi

The new biometric ecosystem you control that leverages the blockchain while safeguarding your personal data.



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Please refer to the following link to view the Legal considerations and taxes:

<https://www.biometricfinancial.org/whitepaper/appendix-a-legal-and-taxes/>

Table of Contents

Disclaimer	2
Table of Contents	4
Introduction	5
Opportunity	6
Problem, Solution, and Value Proposition	7
Operations and Roadmap	10
Tokenomics	11
Marketing and Go-To-Market	14
Review of the BioFi Team	15
Summary	16

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 partners. 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, now being used in the ecosystem globally.

BioFi addresses the concerns many people have about safeguarding their personal data and being safe from exploitation by fraudsters. The \$BioFi utility token is available through an online ecosystem (or portal), that contains a family of secure products, which are easy to download and activate, and simple to purchase with the \$BioFi token. Additionally, partners and solution providers can independently create and deliver their own solutions by easily integrating with the BioFi ecosystem through common API interfaces.

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. Partners can integrate easily with the BioFi ecosystem, highlighting the unique utility advantage that the entire service can bring.

Finnovant does not believe or participate in collection, selling, or sharing of your personal information with anyone that you do not authorize. We believe big corporations should not take advantage of, monetize, or abuse the personal information they are storing on your behalf. The BioFi ecosystem is designed to give the individual control over their own identity, how it is used, and who has access to it.

With data breaches and hacks on the rise, consumers in the 21st century have lost 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.

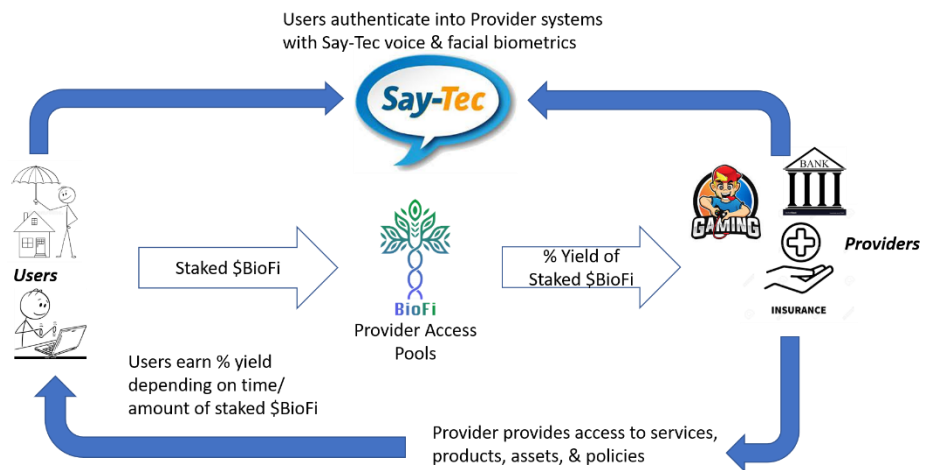
Finnovant is focused on enabling people to learn, design, and create blockchain solutions that have the potential to make a lasting impact around the world by improving data security and validation for the common person. Our team is very excited about the future of BioFi, and we look forward to your participation in the evolving ecosystem. We would like to thank Constellation Network for assisting the BioFi team in so many ways and with a very thoughtful Accelerator Program that has provided mentoring and support to help bring BioFi to life.

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 cryptocurrency wallet available on iOS and Android app stores (utilizing Say-Tec on-device biometric authentication)
- Phēnix X1 Secure Android node mining smartphone (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 global market for biometrics, forecast to reach \$82.8 billion by 2027, growing from an estimated \$24.1 billion in 2020. 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.

User Opportunity

It is also easy for Users who will buy and stake \$BioFi into their chosen Provider Access Pools, earning them a % yield while at the same time paying the Provider for access to 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.

Node Mining Opportunity

The BioFi ecosystem will also include the opportunity for ecosystem Users to serve up a certified mobile node on the Constellation network. The mobile node will initially consist of a dApp that can be downloaded to an Android or iOS supported device available in 2022, and an Android mobile node device that will be available in 2023.

Problem, Solution, and Value Proposition

The BioFi ecosystem solves many problems inherent in securely logging into websites and applications. With fraud on the rise, plus the need to address rapidly changing technology and security risks, the BioFi ecosystem provides solutions to address these issues. This includes securing access associated with personal, private, and corporate information in both decentralized and centralized environments. Ecosystem users are a major focus for the secure solutions enabled with BioFi, including the important concept of providing users with the ability to have control over their data.

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 and IoT devices, and crypto exchanges to ensure integrity and trust of the underlying information. BioFi currently works in a traditional web environment and on-device apps for Android and iOS. In the future, BioFi will offer opportunities for companies and individuals to experience BioFi embedded on chips and in IoT devices.



BioFi has been designed to address the many concerns surrounding fraudsters, blockchain data access, smart contracts, financial services access validation, online account takeovers, payments fraud, and more. The following outlines a sampling of the extent of the problem:

- Account takeover (ATO) means gaining access and control over a user account, with the goal of committing fraud. Hackers steal credentials (or sets of login usernames and passwords) in order to take ownership of a user account. Attackers often replicate their success by taking advantage of the high rate of password reuse across a user's accounts. According to Coker (2021), ATO fraud has been growing dramatically year after year, with Kaspersky (2021) reporting a 19% increase in ATO fraud in 2020 compared to 2019. In fact, ATO fraud grew from 34% of attacks in 2019 to 54% of attacks in 2020.
- Online Payment Fraud is also costing e-commerce businesses billions of dollars. According to a study from Juniper Research, the value of losses due to eCommerce fraud will rise from \$17.5 billion in 2020 to over \$20 billion by 2021; a growth of 18% over a single year.

How does the BioFi ecosystem help address these staggering fraud issues? BioFi provides biometric identity validation that ends the reliance on a password, thereby defeating the pervasive credential stuffing attacks, account takeovers, online access fraud, online payments fraud, etc., at its source.

Social engineering and reusing passwords across multiple websites and accounts are major contributors to the growth in fraud statistics. Clearly, the traditional methods of securing access to sensitive customer information are lacking as fraudsters become more sophisticated and aggressive. BioFi can reduce, and even eliminate, ATO and other types of fraud before they happen. The BioFi Say-Tec service does this by capturing Users' unique biometric signatures at enrollment. When authenticating for future access, only the correctly enrolled User can gain access to the account. Say-Tec will recognize and defeat recorded replay attempts, fixed facial images, and other fraud attempts, thwarting fraudsters before they can cause incredible damage.

The appeal of an anonymous, decentralized global financial network is growing by the day. Individuals now have unprecedented access to markets and information giving them the ability to be their own advisor, banker and broker, on their own terms, without the need to rely on traditional, centralized products and services. Putting this access and power into the hands of individuals globally may help elevate decentralized finance (DeFi) to become the “Great Equalizer” of financial opportunity. Anyone with a smart device and access to the internet can chart their own course to independence and autonomy.



Depending on the use case, a User's biometrics may reside securely on their own device or securely in the cloud. Both solutions meet or exceed industry standards for secure encryption, and storage of the biometric print contains no personally identifiable information. Biometric print data is stored and encrypted in a way that cannot be recovered and recreated. The Say-Tec API holds a unique value anonymously so that as it is utilized for authentication, no 3rd party has access. A \$BioFi User has the ability to selectively disclose which, if any, of their specific personal information can be shared.

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.

Finnovant has been implementing BioFi solutions for several years in order to seed the market in advance of launching the \$BioFi utility token. Several of the following use case examples illustrate BioFi capabilities that are either available today or will be implemented as part of the BioFi ecosystem project.

Problem: As an NFT investor, I need a way to validate the originator/owner of an NFT or of an item stored in the Metaverse.

Solution: BioFi Web 3.0 and on-device authentication services. The identification of the originator/owner of an NFT or of an item stored in the Metaverse can be accomplished with BioFi. The types of items that can be claimed on the Metaverse are endless, including such items as assets utilized in gaming, or the avatar associated with the real live person. This is such a high growth area ripe with new innovations, making it a perfect match for BioFi technology. The on-device solution could work within apps or chip sets that are tied to gaming, immersive experiences, and training systems, while the web solution could work within browser-based experiences. This solution will undoubtedly include many new partnerships, along with new innovations, and will assist with the expansion of the BioFi community.

Problem: As a system administrator, I need a standard web authentication service for centralized log-in, password reset, and secure account management

Solution: BioFi standard web authentication service. The implementation of a standard cloud-based solution will provide access security across all mobile devices, personal computers, and tablets. An example of this solution could be the implementation of a tablet based biometric authentication service for an export manufacturer business that will validate employees at the

guard desk when arriving and departing the industrial complex. This is where BioFi brings together the standard web and enterprise needs of advanced security and centralized management while delivering the flexibility of secure access validation across multiple access points.

Problem: As a financial services company I need help selling online assets without using paper contracts

Solution: BioFi authentication and payment functionality. BioFi uses the blockchain to help sell assets once paper or online assets are converted to digital/blockchain contracts. \$BioFi could be used to pay for authentications and registrations and for partners who are providing these services to their employees and ecosystem users. BioFi will enable businesses to purchase services from each other within the ecosystem as well as allow them to sell financial products directly to ecosystem consumers.

Problem: As an insurance company I would like a secure solution for dealing with many documents, including patient records

Solution: The BioFi Premium Financial Suite has the ability to act as a file of record for any financial and health related documentation. 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. The expense and time associated with redundancies of patient records could be bypassed with integrated BioFi biometric solutions.

Problem: As a crypto miner, I want a mobile hardware solution with node verification capabilities

Solution: Phēnix X1 Secure Android node mining smartphone. The BioFi ecosystem already includes a mobile hardware node device certified in Europe and Africa. It is based on the Android platform and makes use of Say-Tec voice and face authentication. It is available today to begin mining and node services. We also recognize the need to update this device to 5G and certify it for use in the U.S. This is planned for 2022 and 2023.

Problem: As a crypto investor, I would like to keep my seed phrases, mnemonics, and passwords secure and available only to me

Solution: UniSafeBox Password Manager. UniSafeBox Password Manager combines double encryption technology with blockchain encryption algorithms to secure your most sensitive information. UniSafeBox access is secured by the Say-Tec biometric authentication solution. UniSafeBox is especially useful for crypto users to hold seed phrases, mnemonics, and wallet passwords securely. There is also an “inherit” function that insures passing of these important credentials to loved-ones if disaster strikes the UniSafeBox owner.

Problem: As an online gaming competitor, I want to know who I’m playing against and have a way to make in-game payments

Solution: BioFi biometric authentication and utility token. The Say-Tec voice and facial recognition platform can be used by online gaming programs to insure players are indeed who they say they are. The \$BioFi utility token can also be used in the Metaverse to make and receive payments for in-game assets, entry fees, and game winnings.

Operations & Roadmap

To ensure the success of the BioFi ecosystem, there must be continual improvements that produce the highest level of quality that can be achieved. BioFi must have the highest quality of software and physical mobile devices, especially when they are utilized to provide secure access, buy or sell crypto, make a call or send a text, take a picture, or integrate with our partners and users.

To ensure the successful deployment of secure software and hardware, we have created alliances with many partners while working in collaboration to bring the BioFi ecosystem to life. Each partner relationship is very important to us, and we work diligently to build upon the long-term relationships and collaboration in the market. BioFi products are already developed and deployed in global markets, either by us or in collaboration with our partners. Some examples include:

- Say-Tec voice and facial authentication. API and developer portal.
- Governor DAO 1 Voice 1 Vote (Highlights Say-Tec Web 3.0 authentication)
- Krptic Wallet and Exchange available on Google Play Store and Apple App Store (Highlights Say-Tec on device face and voice authentication)
- UniSafeBox Password Manager coming soon to the app stores (Highlights Say-Tec on device face authentication)

BioFi ecosystem products have been in development for over two years in advance of the \$BioFi utility token launch. The BiometricFinancial.org website is the place to learn more about ecosystem products plus planned future products on our roadmap. The table below highlights operational utility for the \$BioFi utility token.

Q3 2021:	Q4 2021:	Q1-Q2 2022:	Q3-Q4 2022:	Q1-Q4 2023:
<ul style="list-style-type: none"> • Launch Krptic Wallet • Launch Finnovant and BioFi Websites 	<ul style="list-style-type: none"> • Launch \$BioFi Pre-sales • Launch UniSafeBox Password Manager 	<ul style="list-style-type: none"> • Mint \$BioFi Token • Integrate BioFi with Hypergraph • Begin implementation of node mining on Phënix X1 phone 	<ul style="list-style-type: none"> • Demonstrate Beta of node mining on Phënix X1 phone • Demonstrate proof of concept of insurance staking pool/services 	<ul style="list-style-type: none"> • Certification of next gen Phënix X1 with the FCC and major U.S. mobile carriers • Implement offboarding to fiat currency • Apply BioFi to other industries

Biometrically secure insurance utility services, voting and governance solutions, and a mobile app supporting “mini-nodes” will be available on the Constellation Hypergraph network. Also on the timeline is a standalone Android “mini node edge device” providing great utility that will be exclusively available to \$BioFi Users.

We believe the insurance opportunity is massive and are working through our partner network to identify potential insurance Providers. This is on our roadmap for development in 2022.

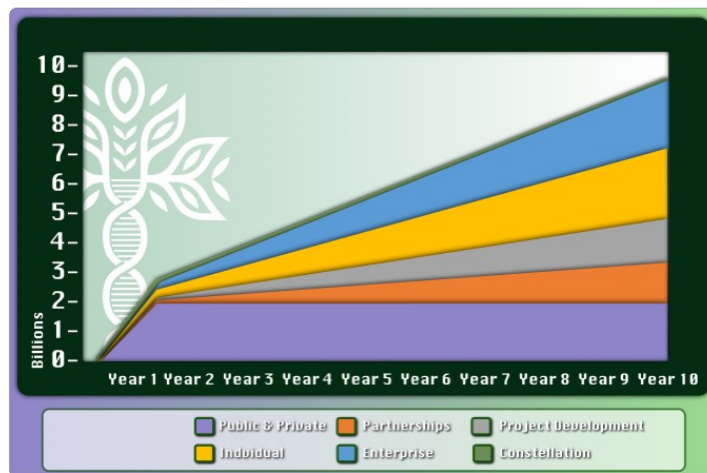
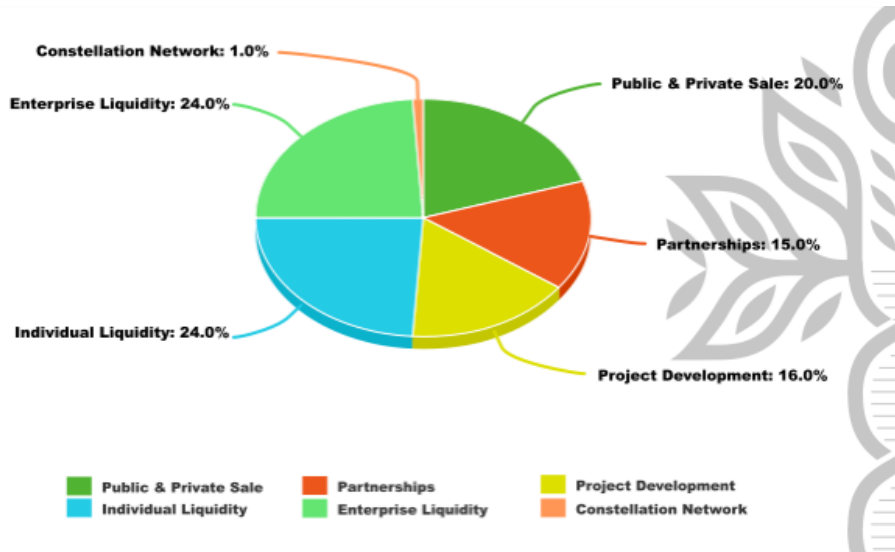
BioFi Tokenomics (Token Economics)

By creating and providing an entire ecosystem we hope to align individual security with the evolution of the Biometric Financial system as a whole. The \$BioFi utility token represents a single point of ‘glue’ within the ecosystem. It verifies the value of data from its source and throughout each stage of the token lifecycle. It maintains transparency between individual Users, organizational stakeholders, and service providers. Furthermore, utilizing blockchain distributed ledger technology (DLT) within the BioFi ecosystem provides transparency and security through the implementation of governing smart contracts. Rendering the authenticity of services such as DeFi is as simple as “check the chain.”

The table below indicates the high-level description of the \$BioFi utility token launch. Minting is expected in Q1 2022. Launch will initially be on the Ethereum ERC-20 network, to be converted to the Constellation Hypergraph network in 2022. Pre-launch 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.



Biometric Financial Token	A utility token, enabling unique endpoint user value creation and sustainability en masse.
Name:	Biometric Financial Token
Symbol:	\$BioFi
TYPE:	ERC-20 (until represented as Constellation \$DAG L0 Token standard)
Decimals:	18
Total Supply:	10,000,000,000 (max at Launch)
Total Public/Private Sale for \$BioFi:	20%
Total Project Development/ Partnership Allocation for \$BioFi:	32%
Individual Network Contributor Rewards for \$BioFi:	24%
Enterprise and Organizational Contribution Rewards Pool for \$BioFi:	24%
\$BioFi Contract Address:	Furnished at a later date
Raise amount:	USD \$2,500,000



\$BioFi token utility

\$BioFi has been conceived to foster an open and easily accessible financial ecosystem that encourages active participation of both Users (consumers) and Providers (companies and partners) who recognize the importance of letting Users protect and control their identity within the financial decision-making process. Providers can independently create their own solutions by easily integrating with BioFi ecosystem through common API interfaces. Sample solutions may deliver ability to:

- Secure sensitive information with biometric access
- Access and pay for ecosystem utility solutions
- Earn utility rewards through staking
- Store utility value and accumulate rewards
- Finance health utility savings and coverages
- Deliver biometrically secure solutions/products for enterprise utility

Holding and \$BioFi Utility

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. As an example, staking \$BioFi will not only help offset the cost of insurance premiums (to BioFi insurance Providers), but as rewards grow, they could completely offset the cost while paying additional utility rewards to the Users. Pricing for most Provider products and services will be in US Dollars, and converted to \$BioFi at the time of purchase. This stabilizes prices across the ecosystem for User clarity.

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. The common User of BioFi will experience the value of the token as reward contributors for their interaction and utility staking mechanisms.

BioFi can also create endpoint utility value for a user through a Premium Financial Suite which represents a node on the Constellation Network's Hypergraph system, either through a software app or from Phēnix X1 mobile devices. Users of the node will have the ability to stake or lock up utility value and receive additional value returned over a redistribution period with increased utility rewards while also having access to the service and network and tiered reward structure available through promotions.

Users that take advantage of the network node will have the ability to generate their own utility value creation. Users will be considered part of a node cluster, or a fractionalized Constellation node, as defined through a grid of BioFi utility ecosystem devices such as the Phēnix X1 phone. Other devices that interact with the network nodes may be introduced over time.

Facilitating Data Throughput on the Hypergraph

Launch of the \$BioFi utility token will initially be on the Ethereum ERC-20 network, to be converted to the Constellation Hypergraph network in 2022. Once the \$BioFi utility token becomes an L_0 token on Constellation's Hypergraph network, pooled \$BioFi may be represented as \$DAG tokens which will be used to facilitate the ecosystem's data throughput requirements

During integration with Constellation, we will launch a Constellation-Ethereum Bridge which will be made available through the Lattice Exchange. This will provide cross-chain liquidity for \$BioFi/\$Eth and \$BioFi/\$DAG. To ensure ample liquidity, there will be on-chain liquidity pools defined for several liquidity pairings. The design of these pools will assure the reward structure provides ample room for growth for backers and the project. The initiating pools will be defined as BioFi-DAG LP - BioFi-LTX LP as made available on the network.

The Constellation Network will make available state channel access. The aim of the Premium Financial Suite is to activate the full potential of compounding utility rewards and implementation of the end-to-end solutions where enterprise and individual sovereignty align on the blockchain. Use of data throughput over the Hypergraph Network will be paid on an ongoing basis out of the liquidity pool.

Marketing & Go-To-Market

The BioFi ecosystem will embrace multiple communications channels including the following within each country:

- Social media (LinkedIn, Facebook, Twitter, Instagram, Reddit, Telegraph, Discord)
- Increase blogging and posting relevant articles, short videos, one-pagers, FAQs, and presentations
- Press releases
- Constellation social media managers will ensure participation of the larger community and to generate buzz and interest in BioFi
- Monitor industry conferences and related webinars
- Encourage partners to engage on their own in the BioFi ecosystem

The greater the number of partners that independently join the ecosystem, the greater the utility will be realized by its users.

The following outlines the planned High-Level Marketing Strategy for the BioFi project:



Review of the BioFi Team

A major focus of the BioFi team is on security. We strongly believe in the basic human right of freedom to control one's environment, and we strive to empower individuals with the security of decentralization and ways to better safeguard the privacy of their information.

Finnovant developed the concept for BioFi after it was founded in March 2018 with the aim of enabling people to learn, design, and create blockchain solutions that have the potential to change the world as we know it by improving data security and validation. The entire team brings top-tier experience from the worlds of blockchain, cryptocurrency, mobile technology, innovation, telecommunications, financial services, security and fraud prevention, payments, and emerging technologies. We are optimistic about the global blockchain revolution and the future of emerging technologies, such as biometrics, artificial intelligence, and digital currency. We embrace the idea of tomorrow's decentralized Web ("Web 3.0 and DeFi") and the integration of BioFi into limitless use cases.

We are very proud of the team's attention to detail and for the commitment and sacrifices they have made to bring the initial BioFi products to market that we believe will help so many people. Some of the past projects team members have successfully launched in global markets include, high profile iOS and Android apps, Say-Tec Face and Voice Biometrics, 3D Secure (Visa Secure, MasterCard Secure Code), Contactless (Apple Pay rides on this), MasterPass digital wallet, Visa Checkout, PayPal competitor app, Safedome Bluetooth (BLE) Wallet tracker, and the OneFill shopping companion.

Please refer to the following link to view the project team and our advisors:

<https://www.biometricfinancial.org/about/team/>

Summary

The Biometric Financial (BioFi) project includes the launch of the \$BioFi utility token and the BioFi ecosystem on Constellation Network's Hypergraph blockchain. The BioFi ecosystem was conceived to address rapidly changing technology and its associated security risks impacting personal, private, and corporate information in both decentralized and centralized environments while simultaneously providing users with control over their personal data. BioFi use cases are many and include, but are not limited to, the following:

- On-device biometric authentication that is not stored in the cloud
- Web 3.0 decentralized authentication service for DAOs, crypto, AI, and blockchain services
- Standard web authentication service for centralized log-in, password reset, and secure account management
- Securing access to IoT devices and autonomous vehicles with biometrics
- Providing a way to securely store passwords and blockchain/crypto mnemonics, and seed phrases
- Modernizing insurance industry paper contracts and health records using biometric authentication services
- Verifying a person or vote where one person can be identified as being the person they claim to be. This is useful in competitive gaming, elections/voting, and other verticals

The \$BioFi utility token serves as the glue holding together a secure set of solutions that leverage biometric security to provide DeFi products and services. BioFi's core biometric solutions rely on the Say-Tec voice and facial authentication product line, now being used by numerous partners globally.

The \$BioFi utility token is available through an online portal that contains a family of secure products, which are easy to download and activate, and simple to purchase. The BioFi ecosystem has already been launched and is equipped with real life utility for all holders of the \$BioFi utility token. Partners can integrate easily with the BioFi ecosystem, highlighting the unique utility advantage that the entire service can bring

Finnovant principals and advisors includes individuals with significant experience in the areas of blockchain, cryptocurrency, mobile technology, financial services, security and fraud prevention, payments, and emerging technologies. We are very optimistic about the global blockchain revolution and the future of emerging technologies such as biometrics, and digital currency. Our goal is to ensure people in every country can easily and safely adopt cryptocurrency, exchange private information, and integrate securely with the blockchain.

This whitepaper describes the utility and tokenomics of the \$BioFi token. Launch will initially be on the Ethereum ERC-20 network, to be converted to the Constellation Hypergraph network in 2022.

For more information, please see our corporate website at Finnovant.com and the \$BioFi token website at BiometricFinancial.org.