



BITLOCUS

Simplifying Crypto for the Masses

bitlocus.com



Ecosystem of Bitlocus

Bitlocus empowers businesses and individuals by delivering comprehensive blockchain solutions that enhance financial accessibility, security, and efficiency



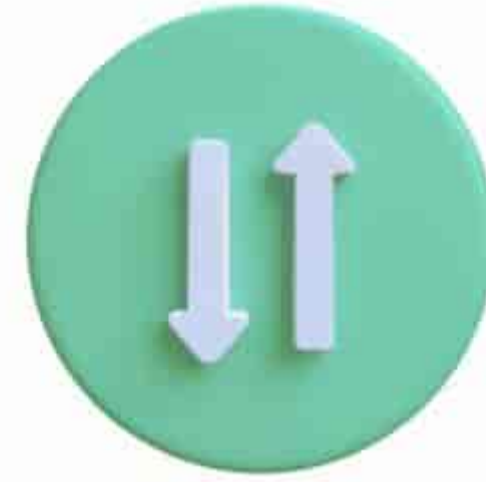
Centralized exchange
since 2018



\$BTL: native Bitlocus
utility token



DeFi products
since 2022



Swap Service:
Launching 2024/09-10



New products for 2024-2025-2026

Mobile App, Crypto cards, Tokenized real world assets,
AI based decentralized finance and trading tools

Crypto market size

DeFi

Total addressable market:

The DeFi market is projected to reach \$231 billion in TVL (Total Value Locked) by 2025 ([KuCoin](#)).

Serviceable Addressable Market:

The serviceable market for Bitlocus within DeFi could focus on emerging trends like decentralized lending and yield farming. Given the rise of DeFi in decentralized finance sectors, there's a considerable serviceable market in decentralized apps and services.

Serviceable Obtainable Market:

With Bitlocus's DeFi offerings, targeting 1% of DeFi users initially is a realistic goal.

Crypto Mobile Usage

Total addressable market:

The global cryptocurrency market reached \$1.1 trillion in 2023, with mobile usage representing a significant portion of user activity. The mobile crypto market is expected to see continued growth, driven by rising smartphone penetration globally ([Coinbase](#)).

Serviceable Addressable Market:

For mobile crypto app users, the serviceable market can be defined by the increasing adoption of mobile wallets and apps. Statista estimates that mobile crypto apps dominate 60-70% of crypto transactions, with the majority coming from retail users ([Statista](#)).

Serviceable Obtainable Market:

Bitlocus could capture a portion of this market by targeting emerging regions like Southeast Asia and Latin America, where mobile-first approaches dominate user engagement.

Tokenized RWA

Total addressable market:

The tokenization of real-world assets is a fast-growing market, projected to reach \$16 trillion by 2030 ([KuCoin](#)).

Serviceable Addressable Market:

The serviceable market for Bitlocus could focus on high-value sectors such as real estate and commodities, where tokenization can unlock liquidity for traditional assets.

Serviceable Obtainable Market:

Bitlocus could aim to capture a fraction of a percent of the growing RWA market by focusing on early adopters and institutional investors looking for tokenization solutions.

Crypto market size

CEX

Total addressable market:

The global centralized exchange market is valued at approximately \$15 billion annually. With top players like Binance, the total addressable market covers millions of users worldwide ([KuCoin](#)).

Serviceable Addressable Market:

Bitlocus's SAM would include countries with high crypto adoption rates and favorable regulations, such as the U.S., EU, and Asia-Pacific.

Serviceable Obtainable Market:

With targeted marketing and a unique offering, Bitlocus could potentially capture 1-2% of the CEX market.

Crypto Cards

Total addressable market:

The global market for crypto bank cards is expected to grow significantly, with a projected market size of \$15 billion by 2025, fueled by rising adoption of crypto-backed debit and credit cards ([Antler](#) | [The World's Day, Zero Investor](#)).

Serviceable Addressable Market:

Bitlocus's integration of crypto cards could tap into the fast-growing crypto-fiat bridge market. The serviceable market includes early adopters of crypto payments, as well as crypto users who prefer card-based systems for ease of use.

Serviceable Obtainable Market:

Bitlocus's crypto card solution could realistically capture 2-5% of the market, focusing on crypto-native clients looking for fiat conversion solutions.

AI

Total addressable market:

The market for AI in financial services, including crypto, is projected to reach \$22.6 billion by 2025 ([KuCoin](#)).

Serviceable Addressable Market:

In the crypto exchange sector, AI can enhance trading strategies, market prediction, and risk management. Bitlocus's SAM would focus on retail and institutional traders seeking advanced AI-powered trading solutions.

Serviceable Obtainable Market:

With a strong AI integration, Bitlocus could aim to capture 0.5-1% of AI-powered crypto trading platforms.

Bitlocus (B2C): today

Bitlocus CEX

Centralized & compliant crypto/fiat exchange
Supported fiat currencies: EUR, USD, GBP, and others

Supported stablecoins: USDT, USDC, DAI

Supported crypto coins: 50+

BTL token

Own utility token, blockchain-agnostic (on 4 chains), platform benefits. Listed on Gate, Bitlocus, Uniswap, Pancakeswap, Azomi

Bitlocus platform

Individual user wallets. Compliance (KYC/KYB, AML) processing. SEPA/SWIFT

Crypto/Fiat deposits and withdrawals

Yield products in "DeFi marketplace"

Current staking options - BTL, ETH

Current lending options - USDT, USDC, CAKE, DAI

Ginger Fund

In-house liquidity provider for Bitlocus CEX and Swap service

Swap Service

Swapping various crypto tokens in seconds across different blockchains

Available in 2024 September-October

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Bitlocus traction - B2C

Bitlocus platform

- 40k average website visits per month.
- Registered clients total - 171k+.
- Fiat deposit/withdrawal volumes - EUR 10M total (quarter).
- Crypto deposit/withdrawal volumes - \$10-15M total (quarter).
- Onboarding our clients to partner EMI.

CEX

- Various trading interfaces, fiat (EUR, USD, GBP and others), API.

Onboard users in
under 10 min
(KYC/KYB).
Adapted for **non**
crypto-savvy!



BTL token

Successful \$3.1M fundraising in 2021. Total •
supply 500M.
ATH \$0.18 •

Swap Service

100+ top trending tokens variety to •
offer for Bitlocus users.
Tokens supported by Fireblocks •
(1000+tokens, 60+ different
blockchains).

Bitlocus CaaS (B2B): today

Whitelabel Exchange (WL)

Branded website deployed by Bitlocus and using its VASP license. Built-in KYC/AML compliance, fiat, payments, liquidity up to €1M daily.

Ginger Fund

In-house liquidity provider for Bitlocus markets.

Merchant API (Crypto as a Service)

WL features available via API ready to be integrated in any app or website. Flexibility and customization.

Automated OTC Desk

Larger amount trading with real-time price reference from selected Tier 1 exchanges. Flexibility in a variety of assets and fees, transparent quoting and minimized risk of slippage.

Crypto Payments Gateway

Immediate exchange to fiat. Fiat settlement with no transaction fees or chargeback fraud.

Crypto Mass payouts

User-friendly solution for executing your multiple crypto payments with single action.

IEO Launchpad / Token Listing

Dedicated IEO page. Token listing on Bitlocus exchange. Compliant token sales facilitation in crypto and fiat.

Blockchain / NFT development

Full service set-up. Blockchain / smart contract development. Minting options. Multiple blockchains.

Swap B2B Service

Swapping hundreds of various crypto tokens in seconds, across multiple blockchains.

Security provided by Fireblocks with their up to \$30M insurance.

Bitlocus traction - B2B



WL Centralized Exchange

10+ WLs launched

Automated OTC Desk

25+ clients

Merchant API

10+ business clients

IEO Launchpad / Token Listing

5+ listings with \$100k paid for services

Blockchain / NFT development

10+ clients with \$100k paid for services

WL Swap Service

Swapping hundreds of various crypto tokens in seconds, across multiple blockchains. Product launched in OCT 2024.

Security provided by Fireblocks with their up to \$30M insurance.

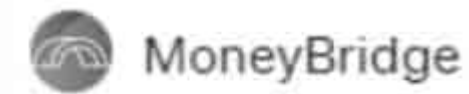
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Bitlocus B2B Clients

DeFi, Banking, Fintech



FEBIT



Traditional industries (software dev, logistics, pharmacy)



Web3, SocialFi, SaaS



IPRoyal

P O R T A L S TM



Gambling, iGaming, GameFi



Eldorado



MONDO



sirplay

LiveG24

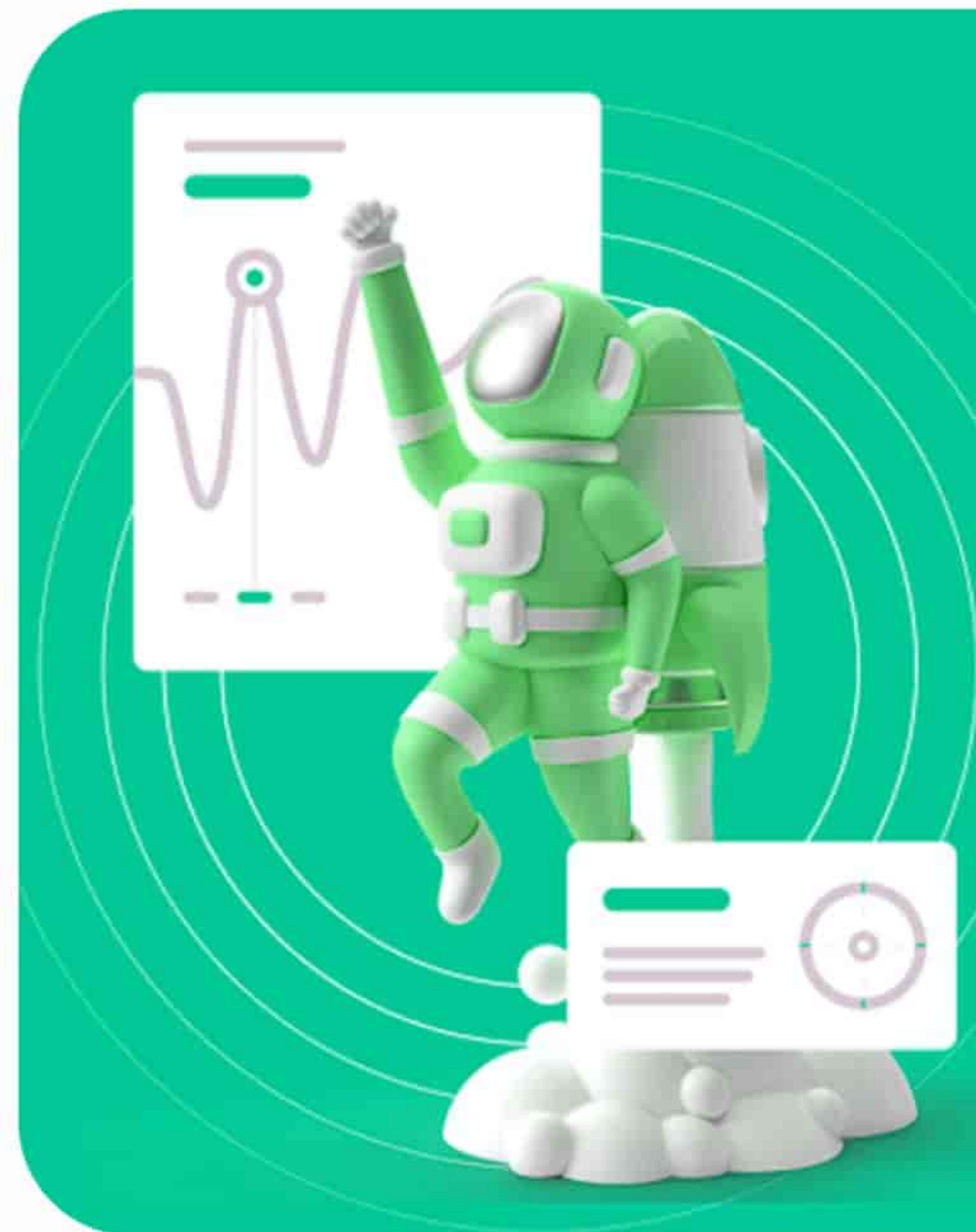
soft2bet



betgames

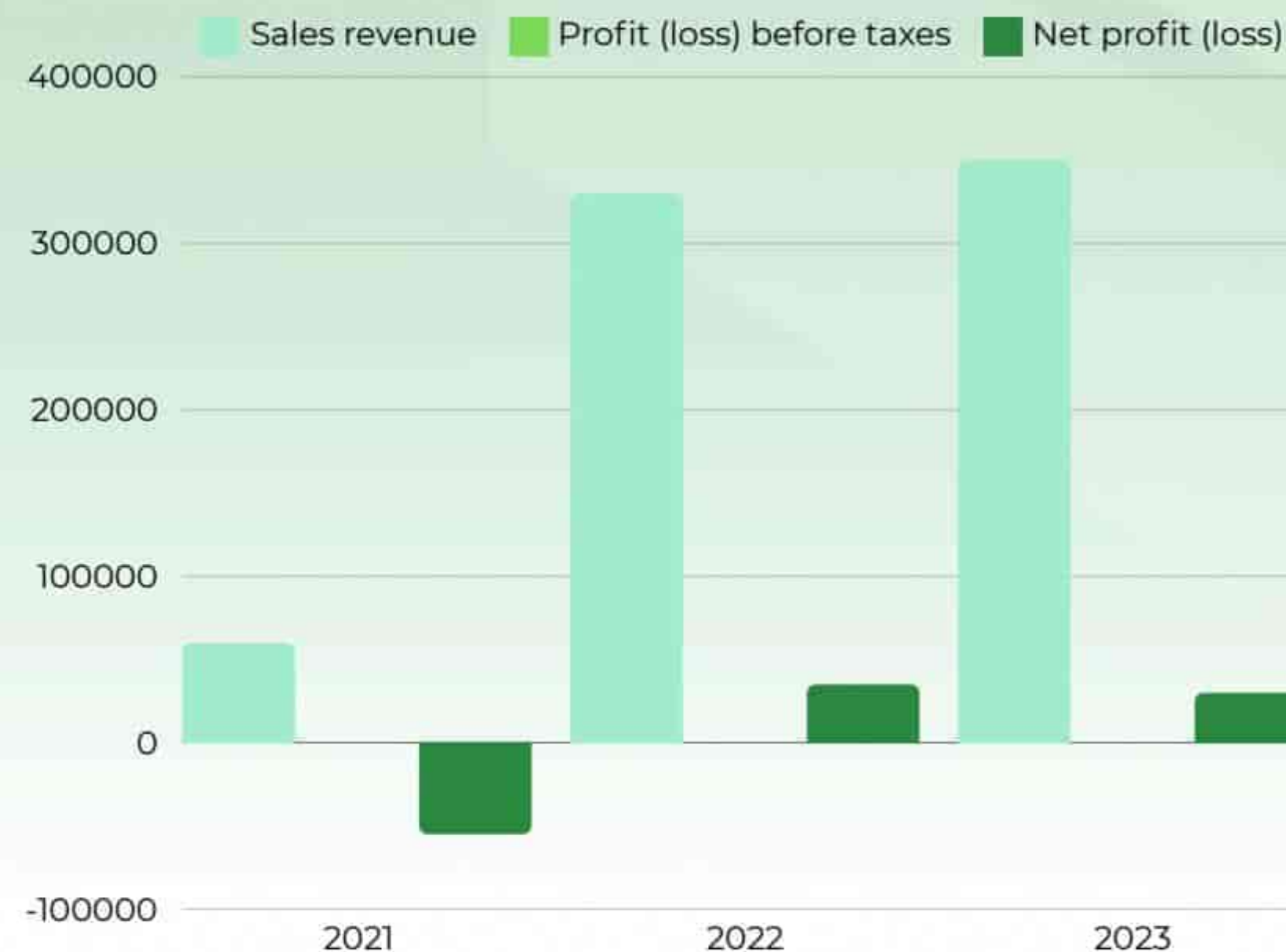
Bitlocus and Compliance

- According to current Lithuanian laws, the company is registered with the Register of Legal Entities (Registru centras) and the FIU (FNTT) as a 'Virtual Currency Exchange Operator' and 'Custodian of Virtual Currency Wallets Operator'. The lists are publicly available: VVKO (aka VASP), and DVVPO.
- In 2023 successfully passed FIU (FNTT) scheduled inspection without any fines or violations.
- In 2024 we provided FIU (FNTT) proof about complying with EUR 125k minimum equity capital requirement.
- In 2025 we will apply for a MiCA CASP license. Supervisory institution: Bank of Lithuania. We are already working on our comprehensive application with the help of legal and other consultants.
- Online KYC/KYB service provider: iDenfy
- Customer risk assessment, transaction monitoring tool: AMLYZE
- PEP/FS screening: iDenfy and AMLYZE
- Crypto transaction monitoring tool: Scorechain
- Crypto Infrastructure: Fireblocks
- Fiat infrastructure: IBS Lithuania (EPI), Satchel (EPI), BCB Group (EPI), Magnus Credit Union (Bank).



JSC Bitlocus LT annual financial statement

Year	2021	2022	2023
Sales revenue	59 798 €	317 853 €	348 937 €
Net profit (loss)	-56 721 €	31 509 €	25 939 €
Net profit margin	-94,85 %	9,91 %	7,43 %
Equity capital	-54 221 €	-21 202 €	125 726 €
Amounts payable and other liabilities	277 265 €	560 229 €	553 038 €
Non-current assets	134 046 €	404 348 €	619 208 €
Current assets	88 998 €	134 679 €	59 556 €



Independent source

Bitlocus platform upcoming features

Swap service (B2B, B2C)

1000+ various tokens, different blockchains. Swap in seconds. Send/Receive swapped tokens on chain. WL product solution for business clients. (Official launch 2024 Sep-Oct)

Crypto cards (B2B, B2C)

Debit, credit cards. Deposit EUR. Withdraw in fiat directly from Bitlocus crypto holdings. WL crypto card solution for business clients.

Mobile app development (B2B, B2C)

Full duplication of Bitlocus platform and its products. Available for Android and Apple mobile users. Multi language. WL mobile app solution for business clients.

RWA tokenization services (B2B)

Customizable token development. Built-in regulatory compliance with automatic enforcement of KYC, AML, and jurisdictional rules.

AI trading and fraud detection tools (B2B, B2C)

Automated trading strategies and predictive analytics. Automated trading bot. Fraud detection. WL solution for business clients.



Problems solved with crypto mobile app

Increased Accessibility

- Mobile apps make it easier for users to access decentralized finance (DeFi) platforms and manage their crypto assets from anywhere, removing the barriers of complex desktop interfaces.
- This is especially beneficial for users in mobile-first markets, increasing crypto adoption globally.

Enhanced Security

- Mobile apps integrate security features like biometric authentication, two-factor authentication (2FA), and wallet management to protect user assets.
- Users have more control over their private keys and transactions, reducing the risks of hacking and fraud.

Real-Time Portfolio Management

- Mobile apps allow users to track their portfolio performance in real time, enabling quick decision-making and better asset management.
- Features like push notifications help users stay on top of market trends.



According to GMI article, **74%** of the crypto mobile app market is driven by individual consumers, who are increasingly drawn to user-friendly interfaces and integrated rewards, such as cashback and discounts, making crypto spending more attractive. The market for cryptocurrency payment apps is projected to grow at a 13% CAGR between 2024 and 2032.

Problems solved with tokenized RWAs

According to a report by Deloitte, the tokenization of illiquid assets could become a \$16 trillion business opportunity by 2030.

Liquidity

Traditional real-world assets like real estate, fine art, and collectibles are often illiquid, meaning they cannot be quickly sold or exchanged for cash without a significant loss in value. Tokenization increases liquidity by allowing these assets to be traded on secondary markets.

Accessibility

High-value assets typically require significant capital to invest, excluding smaller investors. Tokenization enables fractional ownership, allowing smaller investors to participate and diversify their portfolios.



Transparency and Security

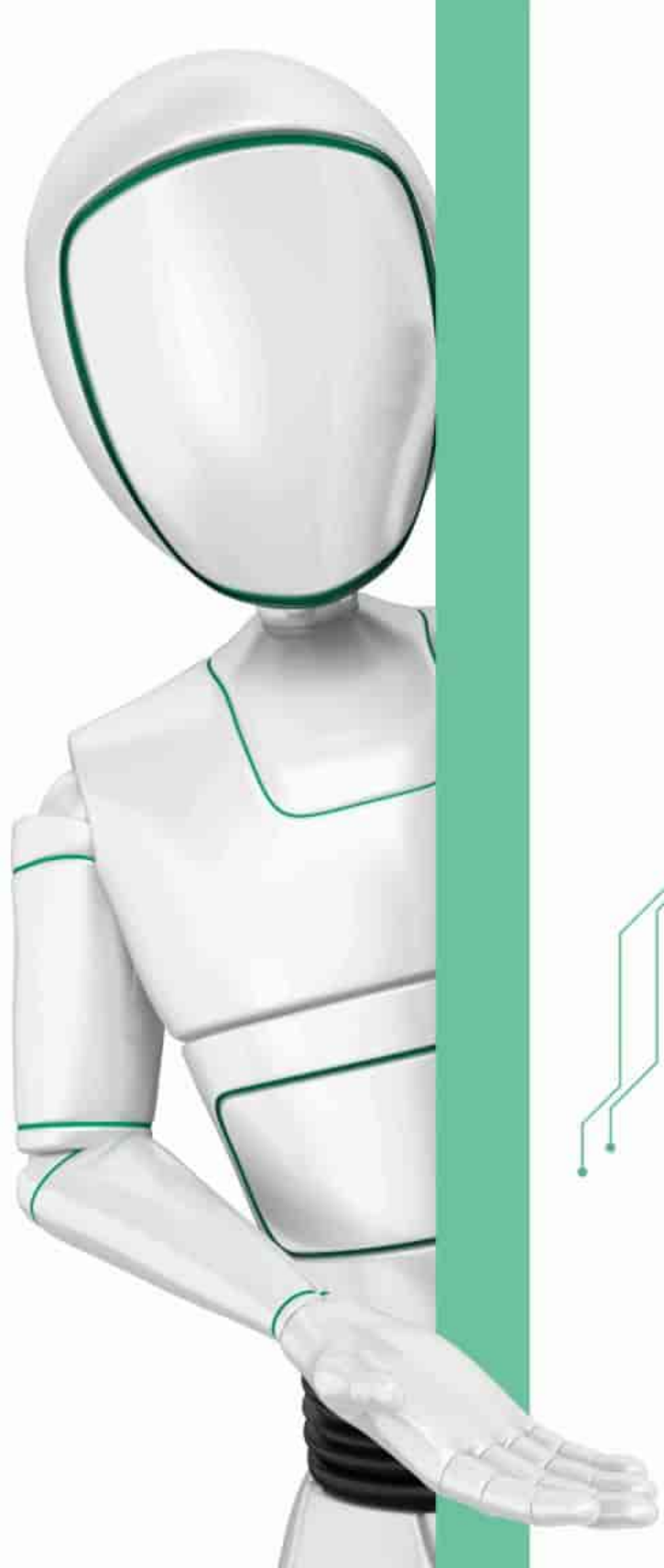
Blockchain technology provides a transparent and immutable ledger of transactions, which enhances trust and reduces fraud. Every transaction is recorded and visible, which ensures greater security and accountability.

Efficiency and Cost Reduction

Traditional processes involve multiple intermediaries, leading to increased costs and delays. Tokenization can streamline these processes through automation and smart contracts, reducing costs and improving efficiency.

Global Reach

Traditional assets are often limited by geographical boundaries. Tokenized assets can be traded globally, broadening the investor base and increasing market reach.



Problems solved with AI

Trading and Investment

AI-driven trading bots and algorithms are increasingly used for automated trading, enabling more efficient market analysis and execution.

Machine learning models help in predicting market trends and managing portfolios, providing investors with insights that were previously unattainable.

Fraud Detection and Security

AI is enhancing security by detecting fraudulent transactions and identifying potential security breaches in real-time.

Blockchain analytics firms utilize AI to trace illicit activities and ensure compliance with regulations.

Customer Service and Personalization

AI-powered chatbots and virtual assistants are improving customer service in financial institutions, providing personalized financial advice and support.

These tools help in handling routine inquiries and complex financial planning, offering tailored solutions to users.

According to a report by **Bitpanda**, the integration of AI in crypto trading, analytics, and risk management has seen significant uptake, with over 35% of top crypto exchanges incorporating AI-driven tools in their platforms.

Problems solved with crypto cards

Easier Fiat-to-Crypto Conversion

Users often find it cumbersome to transfer fiat money into crypto exchanges through traditional banking methods, which involve multiple steps and delays.

Enabling bank card deposits allows users to instantly convert fiat (EUR) to crypto and vice versa, providing a smoother and faster onboarding experience for new users.

Instant Access to Funds

Traditional fiat withdrawals through wire transfers can take several days, limiting immediate access to funds.

With direct withdrawals to debit or credit cards, users can instantly access their fiat money from crypto holdings, eliminating long waiting periods and improving liquidity for everyday expenses.

Improved User Retention

Platforms without easy deposit and withdrawal options may lose users who want seamless integration with their everyday financial activities.

Offering a simple EUR deposit and fiat withdrawal feature directly through debit or credit cards improves user retention by making the platform more user-friendly and versatile for day-to-day use.

According to **Coindesk**, Visa users made \$2.5 billion in payments with crypto-connected cards during the company's fiscal first quarter ended Dec. 31, Visa CEO Al Kelly said on the company's earnings call.



More than **65 crypto platforms** and exchanges, including Coinbase and BlockFi, have partnered to issue Visa credentials, the company said.

More than **100 million vendors** in the Visa network are also now accepting Visa crypto payments, the company added.

Problems solved with swap service

Complexity of Token Swaps Across Blockchains

- Users often struggle to swap tokens across different blockchains due to limited support for multiple tokens and chains on most platforms.
- Bitlocus Swap service supports wide variety of tokens across different blockchains, offering users flexibility and eliminating the need for multiple platforms to conduct swaps.

Slow and Expensive Swaps

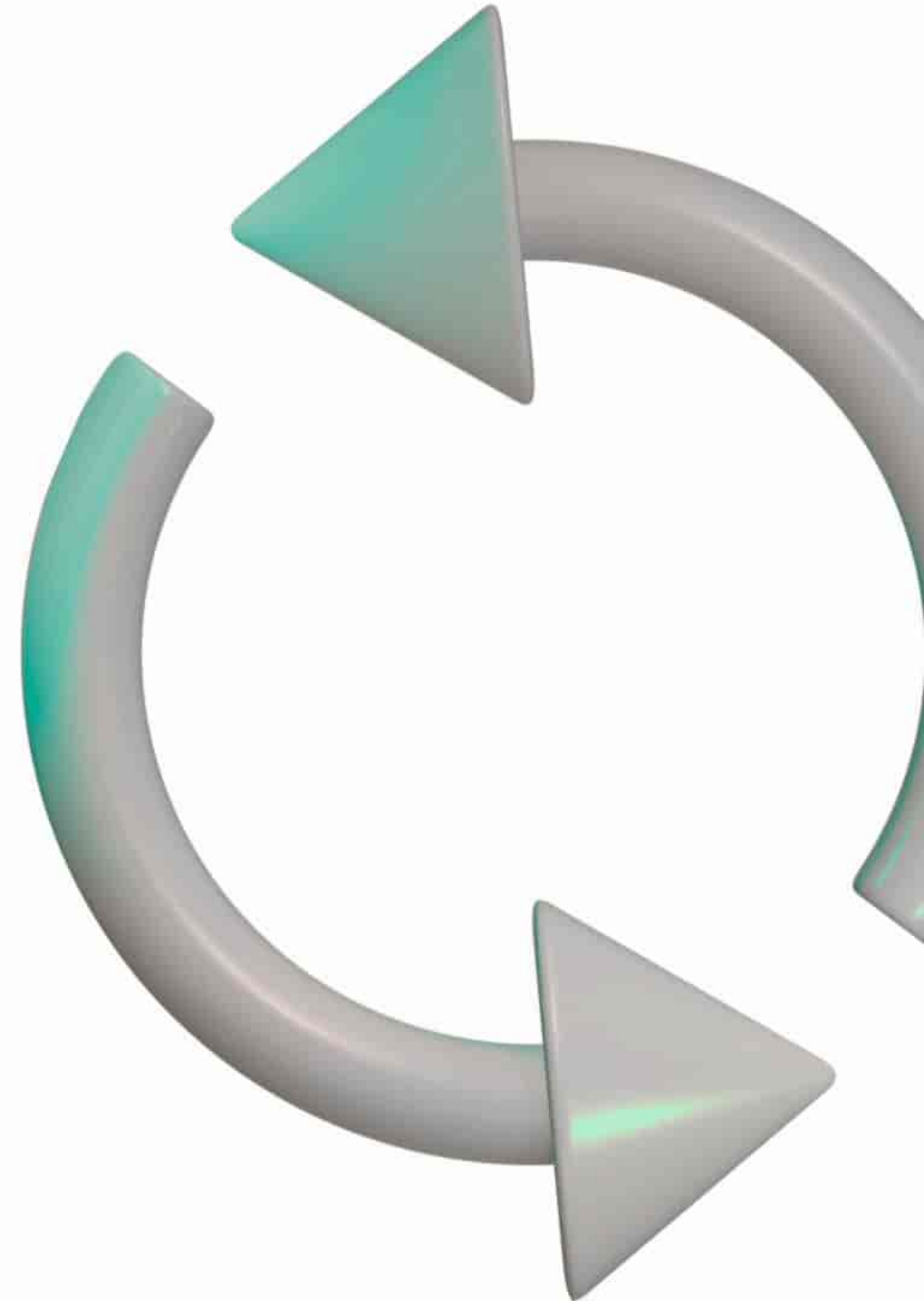
- Traditional swaps on decentralized platforms can be slow and expensive, with high fees due to network congestion.
- Instant token swaps allow users to execute transactions in seconds, improving speed and efficiency while keeping fees low.

Inability to Send/Receive Swapped Tokens On-Chain

- Many platforms do not support sending or receiving swapped tokens on-chain, restricting the ability to move assets across wallets or applications.
- Bitlocus Swap service allows users to send and receive swapped tokens directly on-chain, improving liquidity and asset management for both individuals and businesses.

Trust and Security Concerns

- Users often hesitate to swap tokens due to the security risks associated with cross-chain swaps and decentralized platforms.
- Bitlocus Swap offers a secure, trusted platform with high liquidity, ensuring smooth and safe token swaps while mitigating risks of fraud or loss.



Marketing strategy

- Tier 1-2 media press-releases
- Tailored KOLs/influencers campaigns (videos, AMAs, publications) with special offerings
- Sponsored newsletters
- Crypto ad networks (Coinzilla)
- Traditional PPC, SEO
- Social media marketing
- Referral program
- Sign-up bonus
- Community build-up
- Co-marketing activities with clients and partners
- BTL token on-chain activities with partner platforms and tokens.



Business requirements & estimations

Required opex:

70k EUR/mo, 840k EUR/year

Current opex:

±50k EUR/mo

Current revenue:

20-30k EUR/mo

>65% of BTL total supply
(±300M BTL) potential

Seed round

10% for 1 000 000 EUR @ 10M valuation

Use of proceeds:

- 50% product delivery/
payrolls/compliance
- 25% marketing & sales
- 25% company/product acquisition for
faster growth



Bitlocus team



Andrius Normantas
CEO



Dennis Steenbergen
CSO



Tadas Varanauskas
CTO



Mindaugas Stelmokas
CBDO / CMO



Rūta Mišeikytė
CPO



Mantas Pakštys
COO



Andrius Kamarauskas
Backend developer



Natalia Novik
Frontend developer



Gineta Bagočiūnaitė
Business developer



Thank you!



Andrius Normantas
CEO



Mindaugas Stelmokas
CBDO / CMO



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