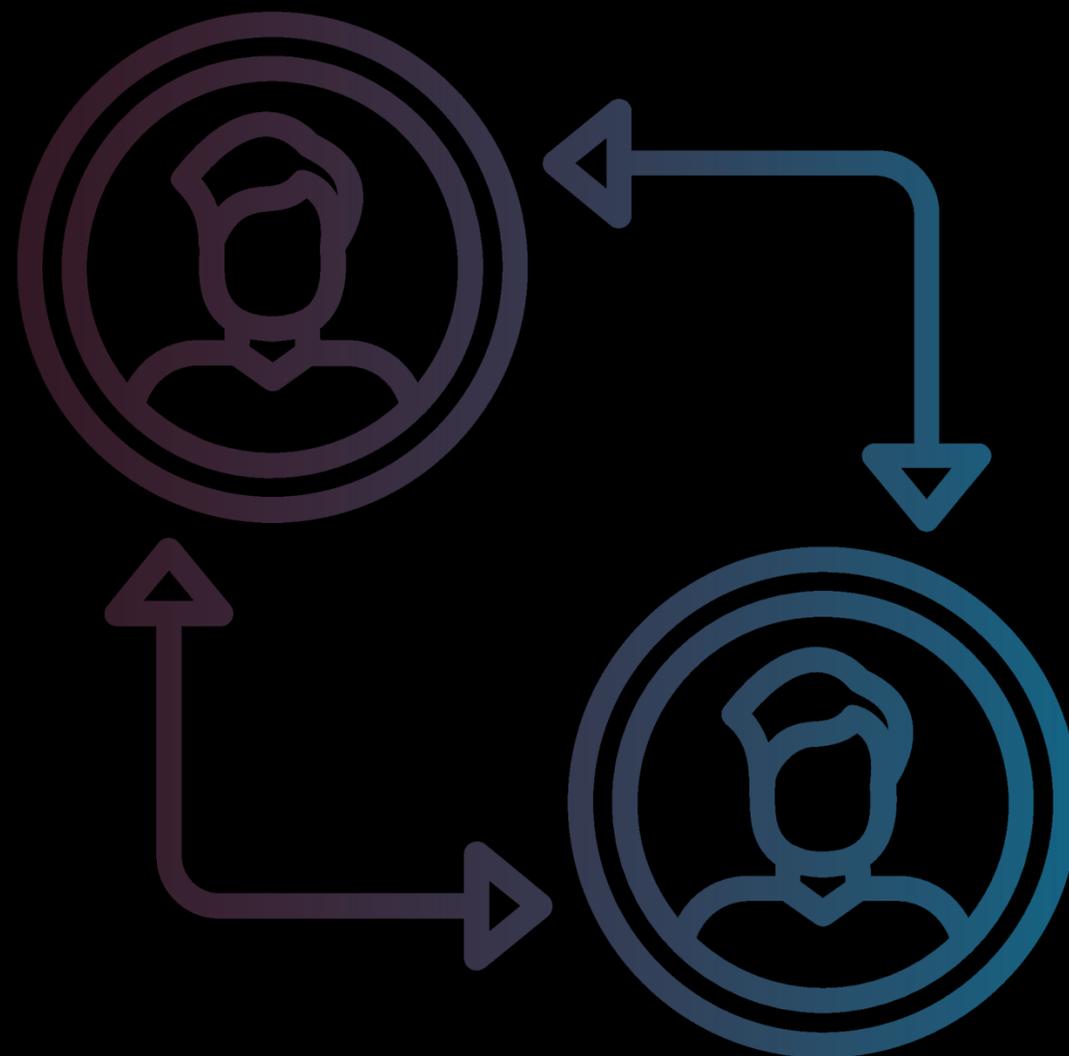


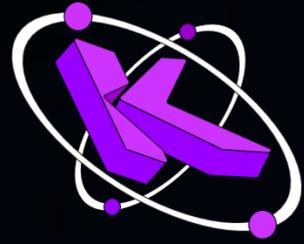
# YBELITH

The Future of Personal Finance



[www.kybelith.com](http://www.kybelith.com)

[support@kybelith.com](mailto:support@kybelith.com)



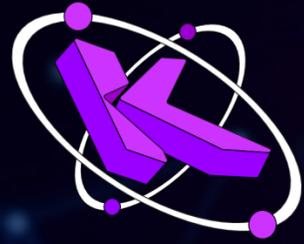
# The Kybelith

**Kybelith** is a technology platform that enables secure, peer-to-peer financial interactions. We provide the infrastructure for individuals to connect and transact directly, bypassing traditional financial intermediaries.

Our platform leverages cutting-edge security protocols and a robust technical architecture to ensure every transaction is safe, transparent, and efficient.

Our vision is to create a **financial ecosystem** that is more accessible and equitable, offering individuals unprecedented control over their **financial interactions**.



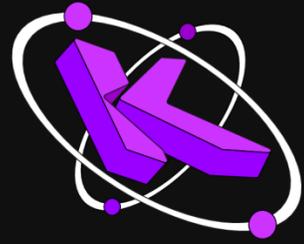


# The Problem We Solve

Today's financial landscape fails to meet the needs of modern users. Traditional institutions are slow and inaccessible, while many fintech solutions remain fragmented and complex.

- **Limited Access:** People needing immediate funds often lack traditional options
- **Inefficient Capital:** Individuals with savings seek better returns than traditional accounts
- **Fragmented Experience:** Existing solutions are disconnected and difficult to navigate
- **Security Concerns:** Digital platforms often compromise between convenience and protection
- **The Result:** Millions remain underserved by both traditional and emerging financial systems.





# Our Solution

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## P2P Financial Platform

Kybelith provides the **technical infrastructure** for direct financial agreements between individuals. We replace complex, fragmented processes with a single, **secure platform** that connects users' complementary financial needs seamlessly.

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## Secure Transaction

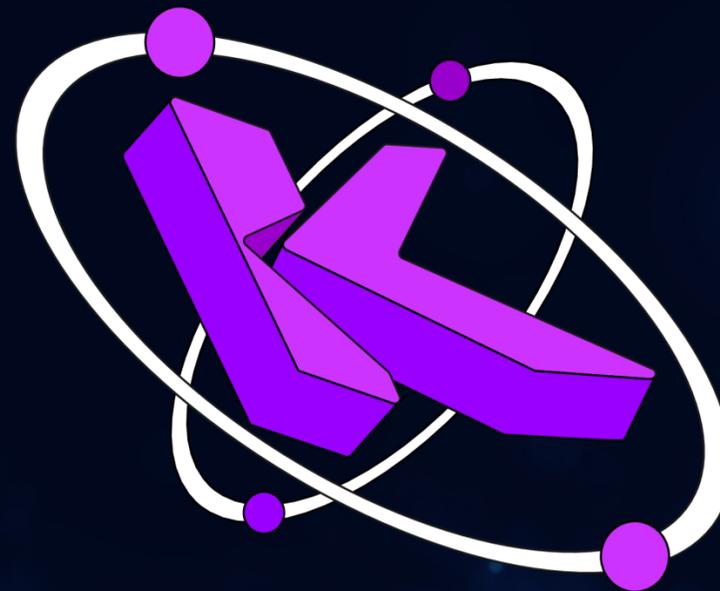
While others rely on outdated systems, our platform is built with modern security and compliance at its core. We implement robust **KYC/AML** protocols and transaction monitoring to ensure every interaction remains protected and compliant.

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## Flexible Agreement

**Kybelith's** adaptive system accommodates various financial agreement types between users. Our technology manages the entire lifecycle automatically - from initial matching to final settlement - creating a frictionless experience for all parties.





# Kybelith Architecture



# Core Platform Infrastructure

## Core Function:

The foundation of **Kybelith** - the technical infrastructure that enables secure P2P financial interactions.

## In Practice:

Imagine a streamlined digital platform where financial agreements are processed securely and efficiently. Our system connects users directly while maintaining complete security and compliance throughout every transaction.

## Key Features:

- **Digital Wallet System:** Secure management of user funds and balances
- **KYC/AML Integration:** Automated verification and compliance checks
- **P2P Transfer Engine:** Instant processing between user accounts
- **Agreement Management:** Automated terms and settlement handling
- **Real-time Monitoring:** Continuous transaction oversight
- **API-First Design:** Seamless integration with licensed partners

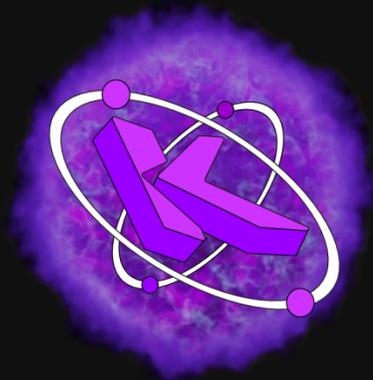
## Strategic Adv:

While other platforms rely on fragmented systems, **Kybelith** provides a unified infrastructure designed specifically for P2P financial agreements from the ground up.

## Value Proposition:

Your users can **transact** with **confidence**, knowing every interaction is protected by our robust technical architecture and **security protocols**.





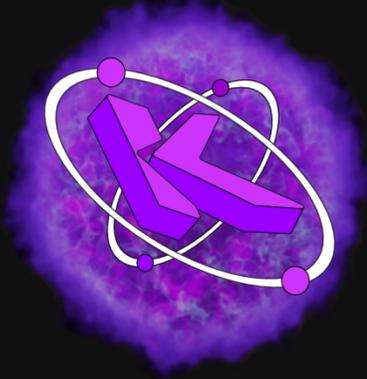
## Login & Security

- **Multi-Layer Authentication:** (2FA, Biometric, Face ID)
- **QR Code Instant Login:** for quick, secure access
- **Advanced Biometric Verification:** (Facial Recognition)
- **Smart Captcha Integration:** preventing automated attacks
- **Bank-Grade Encryption:** from the first click
- **Paskeys:** The future, today. No passwords, maximum security.
- **Social Login Google/LinkedIn:** Start in seconds, using existing accounts.

The image shows a login form with the following elements:

- Logo at the top center.
- Buttons for "Continue with Google" and "Continue with LinkedIn".
- Form fields for "Email" (placeholder: "O seu endereço de email") and "Senha" (placeholder: "\*\*\*\*\*").
- A "Lembrar-me" checkbox.
- A link "Esqueceu a senha?".
- A prominent "Entrar" button.
- Footer text: "Ao fazer login, você concorda com nossos [Termos de Serviço](#) e [Política de Privacidade](#)".
- A link "Não tem uma conta? Criar conta".

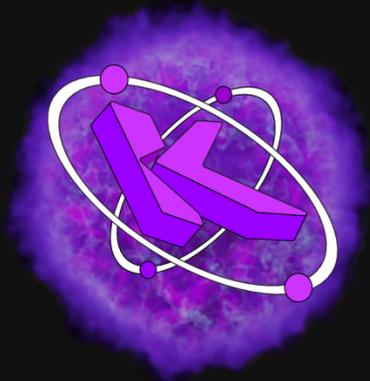




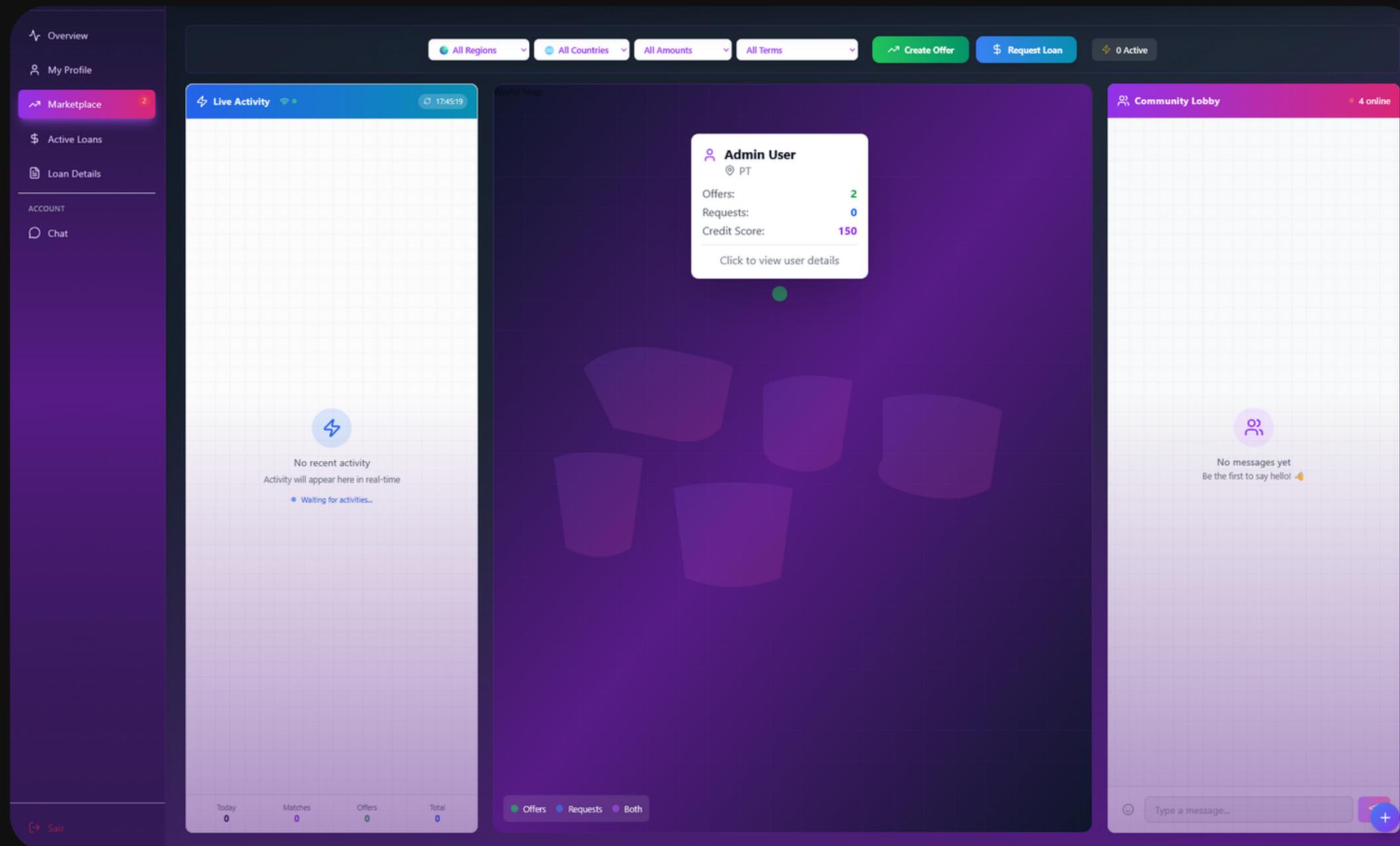
# My Profile

- **Personalized Avatar & Portfolio** - A clear overview of your financial profile.
- **User Rank & Reputation Score** - Built through successful transactions.
- **Total Loans Facilitated** - Track your total lending/borrowing volume.
- **Success Rate Percentage** - Transparency and proof of reliability.
- **Credit Score Rating** - A key indicator for trust and decision-making.
- **Full Detailed History** - Complete access to all your past agreements and transactions.





# Marketplace



- **Live Listings Feed:** Browse active lending and borrowing opportunities in real-time.
- **Smart Matching Algorithm:** We connect you with the most relevant counter-parties.
- **Clear Agreement Terms:** Amount, interest, and duration are transparent from the start.
- **One-Click Offer & Acceptance:** - Initiate or accept a deal seamlessly.
- **Counterparty Reliability Stats:** - See their Success Rate and Credit Score before deciding.
- **Secure, Platform-Enabled Handshake:** - The deal is sealed and managed safely by Kybelith.
- **Live chat, real-time deal mapping:** investment groups, smart matching, direct negotiation, and collaborative deal building in one platform.



# Ecosystem Development

## Strategic Partnerships

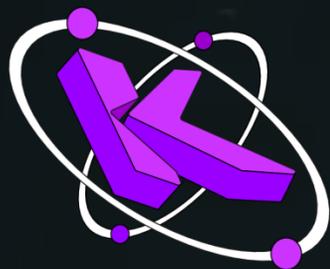
Form alliances with **licensed financial institutions**, payment processors, and compliance providers. Develop robust APIs to facilitate seamless transactions while collaborating with regulatory experts to ensure ongoing compliance and user protection.

## Platform Adoption

Target **individuals** and **businesses** seeking efficient P2P financial solutions. Offer a user-friendly platform with built-in compliance features, positioning Kybelith as the go-to solution for direct financial agreements in a secure environment.

## Community Growth

Build a trusted user **community** through transparent operations, educational resources, and incentive programs. Attract users from traditional platforms by highlighting speed, **accessibility**, and security advantages, supported by excellent customer service and clear communication.



# The Kybelith Value Proposition

**Kybelith** provides the technology platform and user experience for P2P financial agreements, while our BaaS partner provides the licensed financial infrastructure. Together, we can create a seamless, secure service for the European market.

## Our Shared Opportunity

**Together**, we can capture the growing **P2P lending** market in Europe with a compliant, user-friendly platform that serves individuals and small businesses.

### Kybelith

- **Complete technology** platform and user interface
- **P2P agreement** management system
- **User** acquisition and customer support
- **Continuous** product development

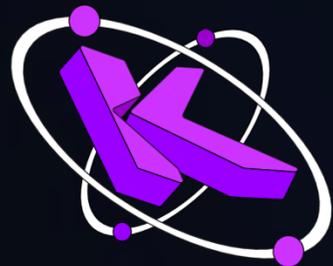
### Partnership

- **Licensed financial** infrastructure under your EMI/PI license
- **vIBAN creation** and wallet management APIs
- **SEPA Instant** payment processing
- **Regulatory** compliance framework

### Revenue Model

- **Platform Fees:** Transparent per-transaction fees shared between partners
- **Volume-based Pricing** - Competitive rates that improve with scale
- **Growth-aligned Costs** - A pay-as-you-go structure ensures operational costs scale directly with platform usage, eliminating heavy upfront investments.





# Mind Behind Kybelith

**Kybelith** began from a simple observation: the financial system is not built for people to help each other directly. After years in trading and technology, I saw how traditional institutions create barriers instead of connections.

I started this project with a **clear mission**: to build a platform that empowers individuals to transact directly, securely, and transparently. **Kybelith** creates the trust and infrastructure that makes peer-to-peer finance not just possible, but preferable.

This isn't just about creating new technology, it's about building a fairer financial future where people can support each other's goals. What started as a personal vision will grow through partnerships with forward-thinking companies who share this mission.



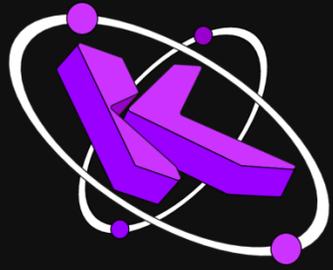
**Duarte Fazendeiro**

CEO & Founder  
Professional Trader  
Rust Developer



[ceo@kybelith.com](mailto:ceo@kybelith.com)





# Thank You!

Let's build the future of peer-to-peer finance together.  
Kybelith is more than a platform - it's a new model for direct financial connections, built on trust, technology, and transparency.

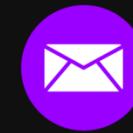
Contact us to learn more about early investment opportunities, partnership possibilities, or to request a technical demonstration.



[www.x.com/kybelith](https://www.x.com/kybelith)



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[support@kybelith.com](mailto:support@kybelith.com)

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