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Introduction

Every third person in the world practicing digital activity is a constant user of FinTech-services now. So, FinTech as the future of finances does not look like any speculative scenario any more. Recent data demonstrates double-digit growth of technology adoption in the last 18 months. Countries and industries leading in 2015 only increase its share. The sphere of money transfer and payments is most actively developed. According to FinTech Adoption Index 2017 study, out of 22 000 people interviewed in 20 countries 50% use services for making payments and transfers and 65% are going to do it in the future.

The globalization of our planet leads to globalization of relations among its whole population. Today, the demand for digital money is very high. «Internet digital currency» is safe, based on the internet, accessible currency, assisting all people without bank accounts in getting access to funds and also allows making fast and cheap transfers of funds without any geographic limitations. Smartphone popularity in developed countries and speed of its expansion in developing countries permit such companies as MyCryptoBank to offer services of full platform of banking. We can use it having only a smartphone and debit card.

The popularity of digital banking in the world does not slow down. Comfort, speed and safety — are not only additional advantages for users, they are standard requirements in modern relations “client-bank”.

One of the directions determining the future of bank business, is banking based on blockchain technologies. This technology is much faster, more efficient and less fallible, than traditional automatic clearing house (ACH). Blockchain can save time and money for banks and make payments practically momentary for users. However, the decentralized nature of blockchain significantly troubles the performance of any fraudulent and criminal operations.

Smart-contracts are one of the most interesting elements of blockchain banking. These Smart-contracts allow users changing money, shares and other assets in safe and non-conflict way. Like a traditional contract, smart-contract defines rules of agreement and penalties for its performance. However, the most important thing is that this smart-contract automatically fulfills the compliance with obligations.

MyCryptoBank — is an online bank allowing any client registered in the electronic bank system to make a full range of bank operations, additional operations with cryptocurrency (payment processing, debit cards, credits and cheap investment products, use of cryptoassets as credit security and many others) based on Blockchain technology without visit of department. So, MyCryptoBank provides services of client’s remote access to accounts, products and bank services in order to make banking operations.
MyCryptoBank offers its clients a multifunctional platform of banking service, which represents a hybrid system combining digital and traditional currencies. The use of digital currencies makes operations faster and cheaper, while traditional currencies guarantee practically all-round acceptance and validity. One account combination allows clients simultaneously using advantages of both types of currencies.

The number of companies offering its services online increases while implementing IT-technologies in daily life in the whole world. Finances, education, health, trade and entertainment become actively digital in order to satisfy requirements of available clients and attract new ones.

MyCryptoBank will become a fully digital bank, accessible all over the world and at any moment. It will make all functions of a typical bank but without any bank departments and front-offices maximum relying on new digital technologies. This will allow MyCryptoBank to become one of the most inexpensive banks in the world with very profitable level of cost-to-profit ratio.

In modern world states are divided into 2 camps: supporting cryptocurrencies and those institutions trying to prohibit it due to threat to economy. And even in those cases, which are loyal to cryptocurrencies, for example Estonia where the license permitting to work with cryptocurrencies can be received, banks block client accounts, who anyway are related to cryptocurrencies. And such a problem exists in many countries (Finnish Crypto Exchange Risks Collapse As Banks Refuse To Do Business, Bank rejects Your Crypto Business? Go to Court, Dutch banks refuse accounts for cryptocurrency businesses, Two Major Indian Crypto Exchanges Shuttered, Court Orders Chilean Banks to Re-Open Crypto Exchange Accounts). Banks sabotage the process of its implementation in everyday life, strongly disturbing the openings of such accounts for companies, performing ICO, and also may block the account of such company at any moment. This creates a big problem for the cryptocommunity, which would like to buy and sell cryptocurrencies, accept and send funds in fiat money (money of different countries USD, EUR, RUB etc.) for token purchase when performing ICO and further free transfer money all over the world without fear of account blocking.
MyCryptoBank is intended to solve this problem. It will become the first bank for cryptocommunity, allowing clients to receive and send funds in cryptocurrencies and fiat money and also exchange between cryptocurrencies and fiat money inside the bank. With MyCryptoBank it will be possible to create deposits, receive loans and credits. The bank will create an infrastructure which will allow setting acquiring and merchants for goods payment for companies and online services. Clients will be able to receive bank cards and with the help of it they will take available funds through any ATM in the world and also pay in shops, restaurants etc. For client convenience, the bank plans to install ATM and crypto ATM, assisting in making operations on cryptocurrency purchase and cash receipt with minimum fees. In the usual sense, it will be typical bank with the whole range of services but loyal to cryptocurrencies and cryptocommunity. It will give an undeniable advantage over other financial institutions, attract many clients and their funds for creation of bank's positive liquidity and allow supporting and developing all products of MyCryptoBank.
1. FinTech Market Analysis

FinTech is an organization applying innovative business-models and related technologies for improvement or radical transformation of financial services economic sector.

As already mentioned, financial technologies have already moved from hype phase and innovative and new stream status to main stream and absorbed the most part of the economically active population in developed countries. The most part of millennials hardly distinguish FinTech from simple term of finances. Banking, online purchases, trading and other financial operations have been closely associated with internet technologies use.

Curiously enough, FinTech found its widest expansion both on user quantity and population share in developing markets: China (69% of population use FinTech-products), India (52%) and Brazil (40%). Calculating above mentioned figures, Ernst & Young analyzed all age and social categories of users. However, it’s obvious that percents will be significantly higher if you narrow the survey group to more young people and the economically active population.

Figure 1:
FinTech adoption rates across our 20 markets

Notes:
The figures show FinTech users as a percentage of the digitally active population.
All figures are shown in percentages.

*Belgium and Luxemburg
**Hong Kong SAR of China
Mobile banking, international money transfers, financial planning, savings and investments, stock trading and other international financial markets, receipt of loans, credits and mortgage loans, insurance — now, all these processes mostly function within FinTech sector company products and developments. Economically active users, younger than 25 years old, most likely have never practiced the above mentioned capacities outside online space. So, it’s not difficult to assume that in 10 years FinTech-startups will represent not only active and significant players of financial market, but will also set the bar for all traditional companies and financial institutions in the sphere of approaching to work with consumers.

Not surprisingly, in such a situation large market players quickly acknowledged see change in the market and do not cede to young companies in rate of development of FinTech products inside its corporate R&D structures. According to McKinsey estimates, in the nearest future, large technologic companies, which capacity anyhow is directly related to financial markets or within partnerships with large market players, will set trends in the FinTech market.

Of all industries where FinTech developments are mostly popular, banking and fund transfers demonstrate the highest level of use activity.

Figure 2:
Comparison of the top five markets with the highest FinTech category

<table>
<thead>
<tr>
<th></th>
<th>Money transfer and payments</th>
<th>Financial planning</th>
<th>Savings and investments</th>
<th>Borrowing</th>
<th>Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>China 83%</td>
<td>China 22%</td>
<td>China 58%</td>
<td>China 46%</td>
<td>India 47%</td>
</tr>
<tr>
<td>2</td>
<td>India 72%</td>
<td>Brazil 21%</td>
<td>India 39%</td>
<td>India 20%</td>
<td>UK 43%</td>
</tr>
<tr>
<td>3</td>
<td>Brazil 60%</td>
<td>India 20%</td>
<td>Brazil 29%</td>
<td>Brazil 15%</td>
<td>China 38%</td>
</tr>
<tr>
<td>4</td>
<td>Australia 59%</td>
<td>USA 15%</td>
<td>USA 27%</td>
<td>USA 13%</td>
<td>South Africa 32%</td>
</tr>
<tr>
<td>5</td>
<td>UK 57%</td>
<td>Hong Kong 15%</td>
<td>Hong Kong 25%</td>
<td>Germany 12%</td>
<td>Germany 31%</td>
</tr>
</tbody>
</table>

Note: The figures show the average percentage of respondents in each market who reported using one or more FinTech service in that category.
Figure 3: Comparison of current and anticipated future use of FinTech, by FinTech category

Note: The future use data in this chart has been updated from the first edition of our report. In this updated version, the chart shows the average future anticipated use of at least one FinTech service in each category by all respondents. In the first edition of our report showed future anticipated use by current users of one or more FinTech service, which was as follows: Money transfer and payments — 88%; Financial planning — 22%; Savings and investments — 42%; Borrowing — 26%; Insurance — 55%.

So, we may conclude that consumer banking will be the centre of all-round explosion of traditional business processes in the financial industry. In order to satisfy the requirements of basic users, suppliers of such services should be focused on product intuitive design, simplicity of use, 24/7 accessibility and speed of application handling, transaction performance etc. FinTech-developments help to increase the total number of bank service users because of its accessibility all over the world, comfort of use and absence of minimal requirements to capital and other requirements of regulative nature, which should not be bypassed without use of innovative technologies.

According to PwC forecasts (p. 4), almost half of current companies in such industries like online retailing, finances, informational technologies, social networks and mass medium will intensively develop in direction of FinTech technologies. It’s worthy of note that 3 of 4 startups, appearing in our time, are anyhow related to the FinTech industry.

Simultaneously with the activity of large companies at young market, specialists of FinTech-startups understand that to achieve success of their products they need not only capital but client base too. If the first one can be found through investment attraction from business-angels, incubators or institutions, than increase of user quantity (that’s critically important for new technology where client confidence takes a significant part) is a complex task in the actively developing (and as a result intense) market. These circumstances are for large companies with any capital, client base and willing to apply new technologies and startups with finished constantly developing product. Obvious win-win exists in the form of partnership which most often finishes as M&A.

The largest M&A relating to US Companies within the specified period became Intact purchase by Sage Group ($850M);

CardConnect purchased by First Data Corporation ($750M);

Xactly absorbed by Vista Equity Partners ($564M).
The largest M&A outside USA became:

**ConCardis (Germany) purchased by Bain Capital ($806M);**

**Prodigy Finance (UK) attracted $240M at Series C;**

**Dianrong (PRC) attracted $220M at series D.**

Any attentive reader, studying the abovementioned charts, could not have been found the typical moment among it — sharp decline of total volume of investment transactions and its quantity. Curiously enough but the reason of it served another FinTech-technology becoming so popular that it grew into a separate market. All analysts reasonably exclude this market of statistics on venture, private investment and M&A. This blockchain technology (distributed ledger technology).

Except many other ways of application of blockchain in the FinTech industry which large technology players and banks actively use, there is ICO (Initial Coin Offering) exceeding according to numerous estimates VC and PE (Private Equity) investments. As for startups and own projects of large companies directly linked with the use of blockchain technology — difference in efficiency method of investment gathering is obvious.

For the last 14 months blockchain-startups attracted about 1.3 billion dollars through traditional VC and PE investments, while ICO have brought to its organizers in total more 4.5 billion dollars.

However, the total quantity of transactions in the sphere of VC exceeded twice ICO performed.

**Figure 4:**
**Blockchain and Blockchain adjacent dollar volume by funding round type, 2017-2018 YTD**

2012 through late February 2018; data sourced from Crunchbase.

**Figure 5:**
**Blockchain and Blockchain adjacent deal volume by funding round type, 2017-2018 YTD**

2012 through late February 2018; data sourced from Crunchbase.
The obvious conclusion out of these statistics is that ICO is several times more effective tool of investment attraction than traditional methods.

The presented difference is not surprising because ICO by its nature (token issue for investors, which further will be applied inside the ecosystem of the project and its product) is much more comfortable for investment attraction. Moreover, the fact of organized ICO performance demonstrates investors technical competence of the team in the sphere of blockchain technology.

The most popular ICO is Filecoin ($257 mln), Tezos ($232 mln) и Bancor ($152.3 mln) at the moment except ICO Telegram.

Blockchain as a technology most adequately and efficiently meeting challenges of modern financial industry recommended itself among large market players. According to PwC respondent data, 55% of representatives of large companies specializing in FinTech-industry, plan to implement blockchain in its business processes in the nearest future — this figure will increase up to 77% with the forecast for 2020.

In addition to the more popular use of Ripple by banks and financial institutions, the financial world knows many other examples of the use of blockchain technologies in business.

Both main conclusions made within this chapter, suggest that MyCryptoBank is highly demanded by the present FinTech market. First of all, online banking remains the main category of Fin Tech market on demand among users; secondly, blockchain is accepted by the main representatives of industry as one of the most useful tools in improvement of business processes in the financial market; thirdly, now, ICO remains the best method for attraction of investments in blockchain-projects.
2. Team Experience

MyCryptoBank project is performed by the professional experienced team in the financial sphere.

MyCryptoBank includes Viplat, organized in 2006 as a complex manufacturer of self-service provisioning. The main direction of company capacity is a manufacturing of payment terminals and software development. Now, this company has 5000 terminals in RF and plans to begin installing crypto-terminals all over the world where it’s possible according to legislation. Over the years the company could take place among first manufacturers and suppliers of self-service terminals since 2010 the company regularly participates in tender procedures for its supply for different state institutions. Work with foreign suppliers of electronic components helped to achieve high quality and reliability of equipment, that’s the main criteria of successful work in 24/7 mode.

Partners and company loyal customers:

- Communication providers (Megafon, MTS, Tele2, Beeline);
- Celluar retailers (Euroset, Svyaznoy);
- Product retailers (X5, Okey, Magnit, Semya, Polushka, Dixi);
- Filing station chains (Lukoil, Gazpromneft, Tatneft, Linos);
- Hypermarkets, office buildings, educational institutions, hospitals, document centers etc.

In 2016, own payment system was created and developed payment processing center capable of processing up to 20 thousand payments per minute. Now, more than 5000 payment terminals are connected to Viplat payment system, located on the whole territory of RF. The project department of this company regularly receives applications for development of new type of equipment capable of robotizing any specific task. The company’s daily turnoved exceeds $100,000.

Now VIPLAT is:

- 5k terminals
- 10k machines
- 20k payments/min
- 10 years

5000 payment terminals
More than 10 000 self-service machines of different purpose
Processing up to 20 thousands payments in a minute
10 years at the market
Also among MyCryptoBank founders are experienced Forex and crypto traders, who have been successfully trading since 2012 and know this market in detail. So, in 2014, to improve trade positions and avoid agents and additional fees at the market in the form of brokers they purchased trader platform. In 2015, they signed an agreement with one of largest suppliers of Forex liquidity for direct access to interbank trading on the most favorable prices that led to significant trade improvements. In April, 2018, after MyCryptoBank approval and making the decision, that our cryptobank will represent the most profitable trade conditions at Forex for its clients with the best liquidity, work began on Trader’s Personal Account creation and signing agreements with different payment services. Our team creates a really high-tech company of world-class intended for client.

**Now, MyCryptoBank Forex is as follows:**

- Collaboration with the largest liquidity suppliers (agreement signed with CFH Clearing)
- Different methods of fund input/output (bank transfers, MasterCard, Visa, Webmoney, Skrill, Bitcoin etc.);
- Immediate money transactions;
- ECN-NDD technology;
- Developing multifunctional account of the trader for control of his finances;
- Partner program for attraction of clients.

In addition, the membership of MyCryptoBank includes new 1bit.online crypto currency exchange, which start up will occur some day. This Company received licenses for turnover and keeping of cryptocurrency and virtual valuables in Estonia.

So, MyCryptoBank team has relevant experience in the sphere of FinTech as on the territory of RF and abroad, and consists of professionals with different competences necessary for successful project implementation.
Blockchain-startups in the sphere of FinTech. Why MyCryptoBank?

Now, in the sphere of FinTech there are a lot of blockchain-startups, an idea of cryptobank is investigated many times by different teams, some of them have already performed their own ICOs. At the same time, its creation attempts always become unrealized up to the end, we may declare that now, no one crypto-business fully functions in the world.

The largest part of these projects failed at the stage of bank license receipt for work with cryptocurrency in the Euro-zone and USA – these countries choice was conditioned by any wish to demonstrate its reliability before clients. However, local regulators do not give banks any licenses for work with cryptocurrency.

We meet the rules in MyCryptoBank and in contrast with the largest part of competitors, we share our processes of bank license receipt and license for work with cryptocurrency that leads us legally to work both with fiat money and cryptocurrencies.

May 7, 2018, company, being a member of financial holding, which realizes MyCryptoBank project, received licenses in Estonia for cryptocurrency and virtual value turnover and keeping:

- Provider of a service of exchanging a virtual currency against a fiat currency № FVR000139;
- Provider of a virtual currency wallet service № FRK000118.

License № FVR000139:
These licenses allow the right persons to render services on change, turnover, transfer and keeping of cryptocurrencies and other virtual values for clients from any point of the world, both in representative offices and remotely through modern channels of communications. You may check your license [here](#).

In our opinion, now, this jurisdiction (Estonia) is the most optimal for receipt of license to work with cryptocurrency in Europe but considering that in different countries the legislation does not stay in place, changes happen and appear new laws and new regulators — we reserve the right to select individually the country or countries where necessary licenses may be received, optimally suited for work of our cryptobank. After the performance of ICO MyCryptoBank will submit documents to receive bank license type B (international bank license) of Cayman Islands. Our team understands that now, it’s much more simple to receive this bank license and undergo a procedure of verification for bank in offshore state with good reputation, which loyally relates to cryptomarket. Cayman Islands were selected as such state, having offices of 50 large banks of the world.
The receipt of bank license of Cayman Islands (https://www.cima.ky/laws-and-regulations, BanksandTrustCompaniesLaw2018.pdf) allows making legal all process and receive correspondent bank account, sign the agreement with SWIFT, agreements on VISA and MASTERCARD card issue, and also agreements with correspondent banks. Now, we prepare necessary documents for filing of application on license receipt. In addition, we consider the possibility of purchasing any operating bank with all necessary bank licenses and finished infrastructure to accelerate the process on cryptobank startup. The purchase of such operating bank will decrease time to start by about 6 months. Also, after ICO performance the payment license and EMI license in Estonia will be received.

After conclusion of all abovementioned stages and receiving usual bank licenses it plans to begin negotiations with the regulator at Cayman Islands for bank receipt of additional license to work with cryptocurrencies. This will be much easier to do in case of available bank license and license for turnover and keeping of cryptocurrency and virtual values. In parallel we plan, if necessary, to start up the process of license receipt for work with cryptocurrency in key countries.

**Advantages of MyCryptoBank** before any favorite traditional bank are obvious and shown in the following table:

<table>
<thead>
<tr>
<th></th>
<th>Traditional bank</th>
<th>MyCryptoBank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Geography</td>
<td>Depends on legislation of country of residence</td>
<td>No limits for business</td>
</tr>
<tr>
<td>Client quantity</td>
<td>Limited</td>
<td>No limits</td>
</tr>
<tr>
<td>Development</td>
<td>Expensive and slow</td>
<td>Fast and relatively not expensive</td>
</tr>
<tr>
<td>International transfers</td>
<td>Limited by territory high fee</td>
<td>Not territory limits, low fee</td>
</tr>
<tr>
<td>Transfer price</td>
<td>Commission up to 9%</td>
<td>Commission up to 0.1%</td>
</tr>
<tr>
<td>Transfer speed</td>
<td>Some days</td>
<td>Some minutes</td>
</tr>
<tr>
<td>Large sum withdrawal</td>
<td>Some days</td>
<td>Some minutes</td>
</tr>
<tr>
<td>Control</td>
<td>Centralization</td>
<td>Decentralized</td>
</tr>
<tr>
<td>Currency exchange</td>
<td>Commission up to 8%</td>
<td>Commission up to 0.1%</td>
</tr>
<tr>
<td>Security</td>
<td>Centralization of checking system</td>
<td>Decentralized account</td>
</tr>
<tr>
<td>Work Hours</td>
<td>Depends on labor legislation</td>
<td>24/365</td>
</tr>
<tr>
<td>Offices</td>
<td>Necessary for business development</td>
<td>Not required</td>
</tr>
</tbody>
</table>
As for competitors-cryptobanks, the largest part of banks are at the planning stage, only some banks have competitive products and no banks have licenses. The rich backstory is an important advantage of MyCryptoBank, project team works since 2006 and has finished business, as opposed to many other projects, being at the stage of idea. In this respect, our team is intended to move strictly in accordance with announced plans and support its reputation.

Our team has received licenses for turnover and keeping cryptocurrencies and virtual values and now, it actively works with leading legal companies on bank license receipt.

**Comparative analysis of MyCryptoBank with other cryptobanks**

<table>
<thead>
<tr>
<th>Name</th>
<th>My Crypto Bank</th>
<th>Coins Bank</th>
<th>Crypto pay</th>
<th>Token pay</th>
<th>Crypterium</th>
<th>Bankera</th>
<th>Bank 4You</th>
<th>BAAB</th>
<th>FORTY SEVEN</th>
<th>CASHA</th>
<th>Polybius</th>
</tr>
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<tbody>
<tr>
<td>ICO Status</td>
<td>Not started yet</td>
<td>Finished</td>
<td>Finished</td>
<td>Finished</td>
<td>Finished</td>
<td>Finished</td>
<td>Finished</td>
<td>Finished</td>
<td>Finished</td>
<td>Finished</td>
<td>Finished</td>
</tr>
<tr>
<td>Mobile Bank</td>
<td>M/P</td>
<td>✓</td>
<td>●</td>
<td>✓</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
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<tr>
<td>Bank Card</td>
<td>●</td>
<td>●</td>
<td>✓</td>
<td>●</td>
<td>●</td>
<td>✓</td>
<td>●</td>
<td>●</td>
<td>■</td>
<td>●</td>
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</tr>
<tr>
<td>Crypto-exchange</td>
<td>✓</td>
<td>✓</td>
<td>●</td>
<td>●</td>
<td>✓</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>■</td>
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<tr>
<td>Credits</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
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<td>Crypto-acquiring</td>
<td>●</td>
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<td>●</td>
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<td>●</td>
<td>■</td>
<td>●</td>
<td>■</td>
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<tr>
<td>Crypto ATM</td>
<td>✓</td>
<td>●</td>
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<td>Bank transfers</td>
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<td>License</td>
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<td>●</td>
<td>●</td>
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<td>●</td>
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<tr>
<td>Forex trade</td>
<td>✓</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Legal and consulting services</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
</tbody>
</table>

So, MyCryptoBank will become the first in the world autonomous multifunctional platform of banking services, combining digital and traditional currencies, intended to solve such problems as freedom of cryptocurrency purchase/sale, transfers of fiat funds for token purchase and further fund transfer all over the world without any risk of blocking accounts, confirmation of validity of funds, received from cryptocurrency sale and further its use.
4. MyCryptoBank Description

MyCryptoBank will represent a typical bank with the whole range of services but loyal to cryptocurrency and the cryptocommunity.

In other words, MyCryptoBank — is an online bank allowing any client performing a full range of bank operations, added by operations with cryptocurrencies such as: payment processing, debit cards, credits and cheap investment products. It’s also possible to use cryptoassets as credit security. All these services will be available for clients without any bank office visits.

So, MyCryptoBank provides services of client’s remote access to accounts, products and bank services and allows performing all bank operations. MyCryptoBank offers its clients a multifunctional platform of banking service, which represents a hybrid system combining digital including cryptographic and traditional currencies. The use of digital currencies makes operations faster and cheaper, while traditional currencies guarantee practically all-round acceptance and validity. One account combination allows clients simultaneously using advantages of both types of currencies.

MyCryptoBank will become a fully digital bank, accessible all over the world and at any moment. It will conduct all functions of a typical bank but without any bank departments and front-offices maximum relying on new digital technologies. This will allow MyCryptoBank to become one of the most inexpensive banks in the world with a very profitable level of cost-to-profit ratio.

The main way to get profit by the bank will be fee for operations performed, which will be applied in case of internal operations realization, such as conversion, internal cryptocurrency exchange, cryptocurrency withdrawal, fund transfer. Maximum fee volume charged by the bank for holders of tokens will not be more than 1%.

Fee size and also other service conditions will be dependent on account state and account turnover. Clients will be assigned Standard, Silver, Gold or Platinum status depending on token quantity, which they hold.

Below, a detailed range of planned services is shown.
5. Main Services

Main service, available for all clients of MyCryptoBank:

1. Wallet (mobile cryptobank);
2. Bank card and Payment Rings;
3. Exchange of cryptocurrency/ cryptocurrency, cryptocurrency /fiat;
4. Money transfer all over the world;
5. Financing and loans P2P;
6. Cryptocurrency acquiring;
7. Crypto-ATM and cryptomachines;
8. Deposit percents;
9. Forex Trade;
10. Consulting and legal services, including taxes;
5.1 Wallet (mobile cryptobank)

This is a mobile application, representing a set of payment services for its clients. Services include emission of virtual cards of payment systems. Until this bank receives a license this service will be performed with the participation of bank-partners but soon, MyCryptoBank will be able to issue cards independently.

All main operations of MyCryptoBank will be available through mobile bank: cryptocurrency exchange, cryptocurrency conversion to fiat money and vice versa, immediate fund transfer all over the world, request and issue of credits, bank deposit opening and Forex trade. Loyalty programs will also be organized with the possibility to receive cashback on operations or balance. However, the interaction with Apple Pay, Samsung Pay or Android Pay will be organized and contactless payment possibility will be performed too.

5.2 Bank Cards and Payment Rings
5.2.1 Debit Cards

To make cryptocurrency transactions in payment system trading networks will be issued virtual cards Visa, Mastercard and UnionPay and mobile services Apple Pay, Samsung Pay or Android Pay will also be attracted. This allows not only paying through standard POS-terminals with PayPass, payWave, QuickPass support and sites, receiving bank cards for payment but also withdrawal or deposit cash through ATM, working with paypass payments.

An issue of cryptocurrency debit cards will be also performed offering users simultaneous control flexibility of several cryptocurrencies and fiat money. Debit cards also serve as a comfortable means of payment during travels because in many cases cryptocurrencies do not depend on limits and concrete states due to easy conversion in different currencies.

Any debit card is also combined with user cryptowallet and fiat accounts. With the help of online banking any user can make a selection – attach card to the account of concrete currency or traditional fiat account. The card also is suitable for payment of purchases in Internet and offline-shops.

5.2.2 Payment Rings

MyCryptoBank also plans to issue payment rings — a paypass card analog, integrated in bank payment system and allowing to make payment similar to a bank card. A miniature chip (NFC module) is integrated in the ring such as in paypass bank card. To make a payment, it’s enough to bring the ring to the payment terminal and the necessary amount will be written off.

Such rings are ideal for making small purchases — rings save time, because a client does not need to get any bank card or mobile phone. MyCryptoBank payment rings also may be used for online purchase payment: each ring receives a number, validity period and CVV-verification code.

Due to new technologies, MyCryptoBank payment ring has high strength and is not afraid of loads, it’s possible to do sport with this ring, rings are water-proof and there’s no need to take it off to wash hands or swim.

Due to the special protection of the payment ring, it’s impossible to read any information invisibly by special reading devices. Standard plastic cards can’t guarantee it and a holder may be calm for security of his money.
Data storage and transfer is one of the ring’s functions. Each MyCryptoBank ring is identity (personal) contains all necessary information on client and may serve as a key of access to mobile bank or client identification in crypto ATM MyCryptoBank.

For a connoisseur of jewelry it’s possible to manufacture MyCryptoBank payment rings from precious metals. Those people, who invest large sums of money in this project, will receive payment rings as a present.

It’s also possible to make from payment ring a cold wallet for cryptocurrency storage.

### 5.2.3 Digital Multi-card

Digital Multi-card is a full replacement of typical wallets. It allows attaching several cards: debit, credit, discount, gift cards or even fitness club cards etc. In other words, any card can be tied up to it with a BAR-code or EMV-chip.

Such cards are equipped with NFC technology, allowing making paypass payments. Because these cards align with usual plastic cards, they may be used not only during paypass payments but if necessary, with the terminals too. It’s also possible to withdraw cash through ATMs. In order to select the payment card, digital multi-card is equipped with a small display and several buttons. It’s enough to make Smartphone photos of new card in order to add it to the wallet.

Such card is impossible to forget or lose. Built-in GPS will transmit signal to mobile phone if distance between card and Smartphone exceeds set value.

Wallets-cards perfectly keep charge, they may be charged once in 30 days and charge itself is compact and portable.
5.3 Cryptocurrency Exchange

MyCryptoBank allows immediately converting cryptocurrency to fiat money and vice versa and also keeping it, quickly and easily receive, send and exchange cryptocurrencies. The personal account is necessary for the performance of all operations. This multicurrency account is available all day from any point of the world both from PC or mobile devices. Cryptocurrency exchanges are not necessary to be used because they are very uncomfortable: it requires any time to perform purchase bids or sales calls and also have large fees to withdraw or deposit cash. MyCryptoBank fund conversion is performed immediately and at a favorable rate due to integrated liquidity based on different cryptocurrency exchanges and own bank reserves.

5.4 Fund transfer all over the world

MyCryptoBank provides the ability to send money all over the world at the speed of e-mail sending. All cryptocurrency payments are carried out with minimum fee, immediate, work from every point of the world, if Internet is available and can be performed in any classic currency or cryptocurrency. MyCryptoBank wallet gives the possibility to send cryptocurrencies and fiat money to other users or send it to a debit card account. Office visits and queues are not necessary for it. Only bank account and Internet access are enough to make transfers.

Classic currency transfers will be performed with the help of SWIFT technology. This classic technology is used everywhere. Open blockchain platform with autonomous smart-contracts and internal cryptocurrency will be used for cryptocurrency transfers. This platform is designed for blockchain service creation with self-executable smart-contracts and public data register. The platform can process more 100 000 transactions per second, executing operation at a speed from 0.01 sec., at minimum commissions.
5.5 MyCryptoBank Credits and P2P loans

MyCryptoBank plans to organize granting of credits for bank clients on security of their cryptocurrencies. Based on credits given the Bank will charge a one-time fee and also take the credited party’s cryptocurrency as security for the term of the credit given. MyCryptoBank will take in security only the most popular top-10 (BTC, ETH etc.) cryptocurrencies and also our MCB token. The volume of credit given will not exceed 70% of the security commercial value. To protect itself from security devaluation, MyCryptoBank will integrate a hedging scheme, where purchase/sale positions per security volume will be opened at exchange. In case of security price falling below 50% of credit grant price, our cryptobank has the right to complete the transaction and sell this security at the common rate. All these actions will allow MyCryptoBank creating positive liquidity and do not suffer losses from loss assets and market fluctuations.
5.5.2 P2P Loans

Except MyCryptoBank credits our clients will have possibility to get a loan from other bank users using P2P credit system.

P2P loans is a specific type of financial services giving a possibility to get loan from one individual to another one. Money may be granted for any purposes and it’s not necessary to prepare big documentation package for loan agreement creation.

So, this platform combines loaners and creditors, most part of credit risks lies with investors. At the same time the bank controls all data on loaners monitor overdue amounts and provides acceptable payment conditions. MyCryptoBank uses algorithms which are based on loaners scoring and system statistics and make decisions on granting new loans and its conditions. Also, these formulas consider loan return rate. As a result, loaners get easy possibility to form express credit at below bank rates.

It’s possible due to Blockchain technology. Blockchain is a continuous daisy block chain built according to specific rules and containing information. The main Blockchain advantage is an impossibility of record faking. So, all client transaction history is recorded. This maximally simplifies any check procedure of payment and the credit history of a potential loaner: a possibility appears to form an exact and actual rating based on which any creditors can operationally make decisions on granting of a loan.

5.6 Cryptocurrency acquiring

<table>
<thead>
<tr>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRYPTO-CRYPTO</td>
<td>A store withdraws cryptocurrency (any type) from a buyer and receives cryptocurrency (selected) to the account.</td>
</tr>
<tr>
<td>FIAT-CRYPTO</td>
<td>A store withdraws fiat currency (currency doesn’t matter) from a buyer and receives cryptocurrency (selected) to the account.</td>
</tr>
<tr>
<td>CRYPTO-FIAT</td>
<td>A store withdraws cryptocurrency (any) from a buyer and receives a fiat money (selected). Due to the fact that the bank provides the payment if form of cryptocurrency, but a seller receives traditional money, the retailer can avoid administrative, legal and accountant barriers to accepting cryptocurrency payments</td>
</tr>
<tr>
<td>FIAT-FIAT</td>
<td>A store withdraws client’s fiat money and receives fiat money</td>
</tr>
</tbody>
</table>
Broadly, acquiring is a bank service which involves the performance of technologic, account and informational service of organizations on payment operations with the help of payment cards and equipment supplied by the bank.

In other words, for use of all acquiring advantages it’s necessary to sign an agreement with bank-acquirer (bank, rendering services of acquiring, i.e. bank — owner of payment terminal, ATM), which will install special equipment at any outlet, restaurant or other organization: payment terminals or pin pads, if necessary will provide reception of cards together with cash desks of sales organization.

MyCryptoBank crypto-acquiring supports all three schemes of cryptofiat calculations:

1. **Crypto-Crypto** — a store withdraws client’s cryptocurrency (any) and receives cryptocurrency (selected);
2. **Fiat-Crypto** — a store withdraws client’s usual money (currency has no meaning), but receives cryptocurrency (selected);
3. **Crypto-Fiat** — a store withdraws client’s cryptocurrency (any), but receives fiat money (in currency selected).
4. **Fiat-Fiat** — a store withdraws client’s fiat money and receives fiat money.

Due to the fact that the bank provides cryptocurrency acceptance but the seller’s account receives typical money retailers have no more barriers to accept cryptocurrency – organizational, legal and account problems. All these results will be achieved due to an integration of a special payment application in acquiring equipment.
5.7 Crypto ATM and Cryptomachines

MyCryptoBank Crypto ATM realize for its clients a possibility to deposit and withdraw funds through the own chain of ATM (installation of more 1000 crypto ATM is planned) and through ATM of external organizations for maximum comfort of clients. Clients will pay commissions for all deposits and percents for cash withdrawal through ATM.

Further development will inevitably make use of cryptocurrencies as a norm even for everyman. To achieve this result, an easy possibility is required for each user to purchase and sell cryptocurrency. New ATMs will give such an opportunity. Up to now, thousands of advanced users used PCs for the creation of digital wallets and making purchases, but with wide application of crypto ATM any use of digital currencies will become available for millions of people.

Through MyCryptoBank cryptomachines, differing from crypto ATMs, only cash deposit is possible but cash withdrawal is impossible, analogous to current payment terminals of different financial organizations. Also, crypto ATM monitors will give the possibility to immediately purchase cryptocurrency with a client’s wallet. For this, a client should select available cryptocurrencies, deposit the account and confirm a purchase, further, an exchange is performed at market price and the client will receive cryptocurrency purchased to his wallet. MyCryptoBank will not have any physical offices, and due to developed network of cryptomachines bank clients can fast and easy deposit their balances of personal accounts bypassing bank transfers. Now, MyCryptoBank plans the installation of cryptomachines in Europe, Canada, Asia and Australia and crypto ATM – in Switzerland, Canada and Australia. In the process of improvement and development of legislation in different countries, state list where will be installed these devices is expanded.

Our company has developed and designed engineering samples of own crypto ATM MyCryptoBank.

To provide security, these devices access will be performed according to dactylogram and facial recognition.
5.8 Deposit percents (Bank deposit)

Bank deposit is a sum of money which individual or legal party transfers to the Bank for a specified term in order to gain profit, deposit percentage defines such sum. For clients of MyCryptoBank both express deposits and demand deposits with adjustable or fixed percentage rate will be available.

MyCryptoBank Deposit Advantages:

1. Absence of utilization fee;
2. Fixed Profit;
3. Possibility of deposit in fiat money and cryptocurrencies;
4. Strictly specified deposit term;
5. Insurance of the whole deposit sum;
6. Possibility of cumulative scheme application (fund addition);
7. Comfort in control (on-line application, bank cards etc.);
8. Possibility of decreasing inflationary and deflationary risks.

5.9 Forex Trade

MyCryptoBank clients will get direct access to Forex, where they can perform transactions bypassing any intermediaries through use of high technology methods of order processing and its output to the market. Except traditional trade tools, such as currency, index, futures, metals, oil traders will have access to cryptocurrency trade. All these operations will be possible to do through the personal account.

To implement this service all relevant infrastructures have already been prepared, agreements with liquidity suppliers and payment services have been signed.

With this purpose, MyCryptoBank plans plans to get some Forex broker licenses in reliable jurisdictions.
5.10 Rendering of consulting and legal services, including taxation

Along with many standard banks MyCryptoBank will render consulting and legal services. The main difference of MyCryptoBank will be rendering of services on operations with cryptocurrency.

Major consultancy on:

- Order of opening and management of settlement, current and other accounts in cryptocurrency and fiduciary money;
- Rules of administration credit, deposit, payment and cash transactions and the most rational variants of their application in cryptocurrency and fiduciary money;
- Security services;
- Arrangement of bank payment documents;

6. Main Services

**MCB TOKEN** is the central element of MyCryptoBank segment, integrating all components of the financial ecosystem. All ecosystem tokens will be issued in the course of the ICO, with no possible additional emission upon ICO completion.

The project token is a **UTILITY TOKEN**, used for internal functioning of the platform, giving access to defined services, depending on number of tokens, held by the user.

Token owners get advantages at each stage of project implementation as per the available number of tokens. Crypto bank services are open for token owners on exclusivity conditions, and the operating fees will be charged depending on the number of tokens owned. For the rest of the clients, having no tokens, the crypto bank will render services on standard conditions. Depending on the volume of tokens owned in the project ecosystem, each investor will be assigned one of the four statuses: Standard, Silver, Gold or Platinum. Requirements to ownership volumes will change dynamically.
To obtain the statuses the below rates will be applied at the end of the ICO:

<table>
<thead>
<tr>
<th>Requested freeze period</th>
<th>STANDARD</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not less than 160 days a year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Volume of tokens, required for assignment of status</th>
<th>STANDARD</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>300 MCB</td>
<td></td>
<td>6000 MCB</td>
<td>90000 MCB</td>
<td>300000 MCB</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Access to bank services</th>
<th>STANDARD</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>All services under standard rates except for credit financing</td>
<td></td>
<td></td>
<td>All bank services</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Exchange and transfer of assets</th>
<th>STANDARD</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Assets withdrawal through the crypto ATM</th>
<th>STANDARD</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard rate</td>
<td></td>
<td>10% discount</td>
<td>25% discount</td>
<td>50% discount</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Interbank transfer fee</th>
<th>STANDARD</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Secured loans</th>
<th>STANDARD</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>P2P crediting system</th>
<th>STANDARD</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CashBack</th>
<th>STANDARD</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Missing</td>
<td></td>
<td>1%</td>
<td>1,5%</td>
<td>2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fixed deposit</th>
<th>STANDARD</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard conditions</td>
<td></td>
<td>+1%</td>
<td>+1,5%</td>
<td>+2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Additional</th>
<th>STANDARD</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Possible purchase of products at standard bank rates</td>
<td></td>
<td>Digital Multi-card as a gift</td>
<td>Digital Multi-card and payment ring as a gift</td>
<td>50% discount for all bank services, digital Multi-card and payment ring as a gift</td>
</tr>
</tbody>
</table>

Token owners get advantages at each stage of project implementation as per the available number of tokens. Crypto bank services are open for token owners on exclusivity conditions, and the operating fees will be charged depending on the number of tokens owned. For the rest of the clients, having no tokens, the crypto bank will render services on standard conditions. Depending on the volume of tokens owned in the project ecosystem, each investor will be assigned one of the four statuses: Standard, Silver, Gold or Platinum. Requirements to ownership volumes will change dynamically.
6.1 Basic privileges of MyCryptoBank status holders:

1. Each new connected service will be accessible in priority order for token owners with higher status;
2. The higher the status, the lower the transaction fee for exchange of crypto currencies and trading;
3. Issue and service of cards will be done in extended scope;
4. Platinum status holders will have special limited issued payment cards and payment rings;
5. Special credit conditions.

The driving factor for token price increase is the demand for bank services. Together with the increase of functionality and enlargement of the MyCryptoBank system, the number of service users will grow as well. Due to the restricted number of tokens, increase of user counts will result in an increase of the token price. To keep token liquidity and development of the ecosystem at the expense of new partnerships establishment, there is a stipulated development fund in the amount of 15% of the total tokens issued. This fund will be used for payments to partners and clients, being active users of MyCryptoBank ecosystem and its banking products. Use of the fund tokens will promote development of MyCryptoBank crypto ATM chains worldwide, fund tokens will be paid as cashback to the status holders, making extensive use of banking services.

MyCryptoBank project is closely integrated with blockchain technology, which is an integral part of MyCryptoBank technology. The project will make technical use of blockchain on the below levels:

1. Applied in solutions, directly related to crypto currency settlements, namely crypto payments transfer, crypto currencies exchange, integration with crypto wallets in the bank mobile application, as well as in the crypto acquiring.
2. Blockchain will be the basis for traditional banking transfers’ services. This will assure the low cost of the project transactions together with high transparency and guarantee integral and invariable payments, secured by the distributed ledger.
3. Blockchain technology secures transparency and audibility of all internal banking operations. The user is sure that no transfer and no account transaction will be lost, as every action of the user is a transaction in the blockchain network.
4. One of MyCryptoBank functions is the P2P crediting system, built on blockchain, being the unified data register of the credit history.
6.2 Access to P2P crediting system

P2P crediting system will be accessible for users with Silver or higher status, demonstrating that user owns a specified number of tokens, deposited in the MyCryptoBank system.

Maximum amount of loan depends on the below factors:

- Number of tokens, frozen in the smart contract for status acquisition;
- Token market price as of the date of credit receipt;
- Credit history of the user.

Users with open credits cannot withdraw MCB tokens from smart contracts for status acquisition before the end of the freeze period until all loans are redeemed.

6.3 Use of tokens

Subject to loan default, frozen MCB tokens of the borrower can be used for partial or full settlement of his debt.

6.4 Credit history

All data on credits, their volumes, accuracy of payments and settlements in the unified MyCryptoBank ecosystem will be fixed and visible in the project blockchain. Herewith users will have anonymity, that is personal data will not be disclosed and known to the participants; instead of it blockchain will store the values of the personal data hash-function. Complete credit history of P2P crediting, available in blockchain, will be duly accounted for both the P2P credits and execution of liabilities in MyCryptoBank ecosystem.

Available credit history and its quality restricts the possible loan value. The amount of the 1st loan cannot exceed the amount of frozen tokens, each consequent loan can exceed the amount of frozen tokens by 20%, that is + 40% for the 3rd loan, +60% for the 4th and so on.
6.5 Operational procedure

Upon entry to the P2P system the user decides on his system role – whether he intends to deposit available funds or requires borrowing. In case the user opens request for loan, he gives permission for presentation of his credit history to potential creditors, with no disclosure of his name or other personal data.

In return, the creditors see the application for loan in the system, the expected period and the amount, as well as the credit history data of the potential borrower. Based on the submitted credit history, creditors take decision on participation in crediting or reject the request. Creditors' preferences for the required parameters of the credit history to manage the credit risk can be easily adjusted in the personal account.

6.6 Cash distribution

Upon decision on loan, the agreed amounts of assets are transferred automatically to the account of the borrower. Payment of interests and loan principal are done through reallocation of assets from the accounts of the borrower to the creditor. Reallocation of remunerations in credit interest is done in MCB tokens.

6.7 Risk management and borrower default

Despite the system of access to the credit history, the P2P crediting system comprises the internal risk management system, based on smart contracts. Subject the borrower does not execute his liabilities, the frozen tokens of access to the P2P system are distributed to cover the creditors losses, the default record is registered in the blockchain, and the borrower loses access right to the P2P crediting system of MyCryptoBank.
One of the major features of any bank is the speed of bank transactions processing, involving high requirements to the speed of operation and the software scalability. MyCryptoBank project is developed on blockchain technology, with due regard to the below criteria, besides the processing speed:

- **Possibility to create smart contracts and decentralized applications (DAPPs)**
  - MCB token is a smart contract, used in various bank applications. Each of the applications is a decentralized one, composed of 2 basic parts — the smart contract and the user interface (UI), simplifying the communication procedure between the user and the contract.

- **Scalability**
  - Client base of some banks contain millions of users, requiring possible fast scale.

- **Cost of transactions**
  - If clients are requested to pay the additional blockchain network fee, it will set back the bank development and the client database growth. Thus, the blockchain platform with the close to zero cost of transactions should be chosen for implementation.

- **Updateability of smart contracts and applications (DAPPS)**
  - Bank products and software should keep up with the times and develop continuously, which requires possible on hand update of the software code and security patch with no hard fork.

- **Parallel tasking**
  - Many bank applications make huge computations, thus there is need of parallel computing to speed up the applications.
Time of transaction confirmation

- Minimum time for the transaction to get sufficient number of confirmations and to become irreversible.

Interoperability with different blockchain architectures

- Possible interoperability with different blockchain assets — an important feature, required for banking solutions configuration, supporting the multicurrency service.

MCB token is issued on the EOS platform, being at present the only platform, complying with all listed criteria. EOS is based on DPOS algorithm consensus (Delegated Proof Of Stake) and Byzantine fault tolerance modification. The present algorithm consensus assures low cost of transactions, high application execution speed and has already proved to be reliable in such networks as Bitshares and Steem. Additionally, EOS supports possible internetwork communication (Inter Blockchain Communication), facilitating development of multicurrency banking applications.

8. Financial plan of MyCryptoBank

8.1 Market and competitive landscape

According to the data at the end of Q1 2018, the total market capitalization of cryptoassets achieved USD 263.9 bln. The rush of the late 2017 ended with an expected outcome of speculative investors exiting from cryptoassets. This was conditioned by negative cryptomarket-related news topics.
However, the total number of cryptocurrencies and cryptoassets continues its growth having achieved 1,548 currencies by the end of Q1 2018. This is a clear evidence of growing number of market players. The fact is confirmed by dynamics data for ICOs held in 2018 which only in Q1 exceeded the outcomes of the entire year 2017, and important market players such as Telegram and Kodak announced their own cryptocurrencies.

Longterm forecasts of cryptocurrency market capitalization characterized with an uptrend is also favorable for market expansion.
MyCryptoBank team has faced a highly volatile market that is now recovering from its explosive growth and subsequent fall, and in 2018 it’s going to achieve its mean capitalization values at the level of USD 500 bln. However, the major part of market players has no idea what they can do with their cryptoassets except using them as a speculation tool. MyCryptoBank intends to eventually take over the market segment and develop cryptocurrencies as payment and saving tool by gradually scaling its business.

We can say that despite any attempts of implementing similar ideas, we are still remaining in a low-competition landscape. While we have thousands of traditional banks, there’s not a single cryptobank existing at the moment. However, we are analyzing competitive projects, and adjusting our strategies in order to avoid known errors and omissions, which will enable us to take over market leadership.

8.2 Financial planning

Based on the consensus forecasts for development of the macroeconomic conditions, financial market and cryptocurrency market, MyCryptoBank elaborated a 5-year financial plan. The data introduced therein are the forecasted mean values calculated based on three key scenarios (negative, neutral and positive).

Revenue sources of MyCryptoBank are grouped based on type of revenue generation:

<table>
<thead>
<tr>
<th>Revenue, $</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Fee revenue</td>
<td>0</td>
<td>2,630,000</td>
<td>21,040,000</td>
<td>54,930,000</td>
<td>130,170,000</td>
</tr>
<tr>
<td>2 Consultancy services</td>
<td>0</td>
<td>426,000</td>
<td>1,730,000</td>
<td>4,200,000</td>
<td>10,125,000</td>
</tr>
<tr>
<td>3 Brokerage services</td>
<td>0</td>
<td>840,000</td>
<td>5,280,000</td>
<td>12,248,000</td>
<td>36,450,000</td>
</tr>
<tr>
<td>4 ROI</td>
<td>0</td>
<td>0</td>
<td>3,720,000</td>
<td>14,240,000</td>
<td>27,375,000</td>
</tr>
<tr>
<td>5 Bank card transactions</td>
<td>0</td>
<td>154,000</td>
<td>1,382,000</td>
<td>1,598,000</td>
<td>2,845,000</td>
</tr>
<tr>
<td>6 Acquiring services</td>
<td>0</td>
<td>21,000</td>
<td>216,000</td>
<td>1,740,000</td>
<td>3,650,000</td>
</tr>
<tr>
<td><strong>Total revenue, $</strong></td>
<td><strong>0</strong></td>
<td><strong>4,071,000</strong></td>
<td><strong>33,368,000</strong></td>
<td><strong>88,956,000</strong></td>
<td><strong>210,615,000</strong></td>
</tr>
</tbody>
</table>

First of all, we talk about fee revenue that will shape the greater part of the total bank’s revenue amount. However, the share of fees in the total revenue is going to gradually decrease which is conditioned by lowering the fee load on the customer due to expansion of the customer base.
Attracting more customers to MyCryptoBank, we’re going to ensure higher availability and lower cost of products and services.

Change in fee revenue/total revenue proportion:

<table>
<thead>
<tr>
<th>Period</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share</td>
<td>64.60%</td>
<td>63.05%</td>
<td>61.75%</td>
<td>61.80%</td>
</tr>
</tbody>
</table>

MyCryptoBank’s revenue structure with average values through 5 years will look as follows:

Expenditure side covers core spendings for processing banking transactions and maintenance of functional activity. Expenditures are grouped as follows based in their nature:

<table>
<thead>
<tr>
<th>Expenditures, $</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Business spendings (marketing)</td>
<td>436 800</td>
<td>1 690 400</td>
<td>5 360 000</td>
<td>16 260 000</td>
<td>29 880 000</td>
</tr>
<tr>
<td>2 Obtaining licenses and permissions</td>
<td>834 000</td>
<td>7 350 000</td>
<td>3 550 000</td>
<td>1 020 000</td>
<td>670 000</td>
</tr>
<tr>
<td>3 Operating expenditures</td>
<td>790 000</td>
<td>1 908 000</td>
<td>3 930 000</td>
<td>13 464 000</td>
<td>32 322 000</td>
</tr>
<tr>
<td>4 Fee expenses</td>
<td>0</td>
<td>502 000</td>
<td>2 246 000</td>
<td>9 484 000</td>
<td>21 487 000</td>
</tr>
<tr>
<td>5 Interest expenses</td>
<td>0</td>
<td>0</td>
<td>426 000</td>
<td>1 566 000</td>
<td>8 134 000</td>
</tr>
<tr>
<td>6 Taxes</td>
<td>0</td>
<td>0</td>
<td>1 040 000</td>
<td>6 980 000</td>
<td>14 775 000</td>
</tr>
<tr>
<td>7 Audit</td>
<td>0</td>
<td>0</td>
<td>162 000</td>
<td>390 000</td>
<td>640 000</td>
</tr>
<tr>
<td>8 Development and integration of Blockchain platform</td>
<td>6 120 000</td>
<td>11 200 000</td>
<td>7 020 000</td>
<td>8 560 000</td>
<td>10 030 000</td>
</tr>
<tr>
<td>Total expenditures, $</td>
<td>8 180 800</td>
<td>22 650 400</td>
<td>23 734 000</td>
<td>57 724 000</td>
<td>117 938 000</td>
</tr>
</tbody>
</table>
All the funds that were raised from investors through ICO but not included into the current expenditure side, will be allocated to reserves, which will ensure the required level of liquidity for MyCryptoBank at the first development stages.

The most important area of expenditure is development and integration of Blockchain platform, marketing and operating costs. Due to increasing the brand promotion budget, we are going to attract more market players as MyCryptoBank’s customers as well as to develop an extensive agent network, which will ensure significant increase in our presence across the globe. Increase of operating costs is explained not only by expansion of the customer base, but also by the fact that in the course of scaling of our business we are ready to partially bear our customers’ costs thus improving affordability of our products and services. This will be supported by material expansion of the customer base and relatively low competition in the cryptobanking segment. Our plan includes registering our millionth customer by 2021.
Full-scale launch of MyCryptoBank is scheduled in late 2019. That’s the time when our customers will get full access to all our products and services. By 2020 we’re going to hit the breakeven point for the project, and achieve the positive financial outcome by the end of the year.

8.3 Profit distribution

MyCryptoBank’s net profit will be distributed across dedicated funds that enables the major part of the profit to remain within the business ecosystem thus functioning as a funding source for further project development. Considering that we refuse from paying out any dividends for at least the first five years of project implementation, we can therefore keep our profit within MyCryptoBank thus fueling our financial system with extra money. This will allow us to stay ahead of competition and maximize ROI.

Profit distribution by fund, $:

<table>
<thead>
<tr>
<th>Expenditures, $</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Saving fund 40%</td>
<td>436 800</td>
<td>1 690 400</td>
<td>5 360 000</td>
<td>16 260 000</td>
<td>29 880 000</td>
</tr>
<tr>
<td>2 Consumption fund 15%</td>
<td>834 000</td>
<td>7 350 000</td>
<td>3 550 000</td>
<td>1 020 000</td>
<td>670 000</td>
</tr>
<tr>
<td>3 Contingency fund 25%</td>
<td>790 000</td>
<td>1 908 000</td>
<td>3 930 000</td>
<td>13 464 000</td>
<td>32 322 000</td>
</tr>
<tr>
<td>4 Other funds 20%</td>
<td>0</td>
<td>502 000</td>
<td>2 246 000</td>
<td>9 484 000</td>
<td>21 487 000</td>
</tr>
</tbody>
</table>
Share of profit that will be allocated to the saving fund during the scheduled project development stage equals to 40%. This money will be spent for improvement of current products family, adding new products and services, technological solutions, reinforcement of security systems, investments in fixed assets and investment projects.

The money from the consumption fund will be spent for job compensation and incentives as well as for professional advancement of project team.

25% of net profit will be allocated to the contingency fund in order to support MyCryptoBank’s liquidity. In 2023–2027, allocations to this fund will be gradually reduced to 15% of the net profit along with growing the amount of reserves.

Money intended for marketing research, market analysis, development & testing of the new business lines and charity will be allocated to other funds.

8.4 Investment prospects

The financial model that we’ve developed will ensure cost-efficiency of our project as early as by 2020. Once launched, MyCryptoBank ecosystem is easily scalable and supports servicing of millions of customers across the globe. During the preliminary stage our team has already scheduled a number of steps required to run a successful cryptobank, and our success is on the way.

MCB token is a Utility token, and that’s why it provides no profit distribution between its owners. However, this is the key benefit of the tokens from the point of view of the investors. Money gained from profit and saved within the MyCryptoBank ecosystem will fuel further development of our business. MCB tokens emission is limited, however demand for the tokens will continue to grow along with increasing number of MyCryptoBank customers. Growing demand along with limited supply will as a natural result increase the price of MCB token, which in its turn will add up to ROI.
9. **Roadmap**

Implementation of MyCryptoBank (MCB) project comprises the below stages:

<table>
<thead>
<tr>
<th>Stage</th>
<th>Year/month/quarter</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2006</td>
<td>ViPlat company foundation</td>
</tr>
<tr>
<td>0.1</td>
<td>2014</td>
<td>Purchase of Forex trade terminal</td>
</tr>
<tr>
<td>0.2</td>
<td>2015</td>
<td>5000 payment terminals installed. Contract with liquidity provider signed for direct access to interbank market</td>
</tr>
</tbody>
</table>
| 0.3   | 2016               | • Commissioning of own payment system;  
• Development of software — informational complex for payment processing, with capacity of 20 thousand payment processing per minute |
| 1     | July 2017          | MCB project concept developed |
| 2     | November 2017      | 1BIT OU Company registered |
| 2.1   | April 2018         | Start of trader personal account development. Documents submitted for license for turnover and storage of cryptocurrencies and cyber values. |
| 3     | May 2018           | • License for turnover and storage of cryptocurrencies and cyber values granted:  
  • Provider of services for cyber values exchange to monetary (fiduciary) assets;  
  • Provider of services for cyber values wallet.  
• Completed development and launch of own crypto-exchange mycryptobank.1bit.online |
| 3.1   | July 2018          | Arrangement of Pre-ICO |
| 4     | August 2018        | • MVP MyCryptoBank Wallet (mobile crypto bank)  
• Implementation of crypto-exchange MyCryptoBank service |
<p>| 5     | September 2018     | Arrangement of ICO |</p>
<table>
<thead>
<tr>
<th>Stage</th>
<th>Year/month/quarter</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>November 2019</td>
<td>Start of MCB trading in exchanges</td>
</tr>
</tbody>
</table>
| 7     | December 2019     | • Obtain payment license;  
• EMI license obtained (license for e-money emission);  
• Merchant billing system implemented |
| 8     | 2019 Q1           | • Developed technology of users identification by biometrics data;  
• MCB payment rings production;  
• Start of MCB bank cards issue with the partner-banks;  
• Implementation of crypto-terminals with functions of fiduciary money intake and exchange of crypto currencies;  
• Implementation of payment multi cards with optional use as cold crypto currency wallet. |
| 9     | 2019 Q2           | • Company partnership in SWIFT;  
• Implementation of EPC Rulebook for financial operations in Euro zone;  
• Implementation of technology for users identification by biometrics data;  
• Broker license obtained. |
| 10    | 2019 Q3           | • International banking license of B type obtained in Cayman islands;  
• Implementation of MCB crypto-ATM for withdrawal and depositing of fiduciary assets;  
• Launch of crypto-currency acquiring service. |
| 11    | 2019 Q4           | • Launch of P2P-loan system in MCB mobile bank;  
• Receipt of additional license for banking operations with crypto currencies;  
• Implementation of MCB users crediting in crypto currencies;  
• Expansion of crypto ATM network;  
• Implementation of consultancy and legal service rendering, including taxation;  
• Start of bank deposits service rendering. |
10. Order and rules for ICO conducting

The planned date of the ICO is Q3 2018. A round of Pre-ICO will be held on July 16 – August 16.

Amount of finance, involved in ICO, depends on the costs of financial institutions licenses acquisition, support of bank management and retention of efficient capital volume. Depending on the assets raised, the project services will enlarge as per the roadmap Soft Cap and make 3 million dollars, the project Hard Cap will make 100 million dollars, raised during the below stages:

<table>
<thead>
<tr>
<th>Stage</th>
<th>Date</th>
<th>Sum of funds to be raised</th>
<th>Base Token Price</th>
<th>Maximal token number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Closed pre-Sale for private investors and partners</td>
<td>15 June - 15 July</td>
<td></td>
<td>Individually</td>
<td></td>
</tr>
<tr>
<td>Pre-ICO</td>
<td>16 July - 9 September</td>
<td>$20 mln</td>
<td>1st week $0.2</td>
<td>MCB 517 mln</td>
</tr>
<tr>
<td>ICO Round 1</td>
<td>10 September 2018-31 January 2019</td>
<td></td>
<td>1st week $0.28</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2nd week $0.22</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>3rd week $0.24</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>4th-7th week $0.26</td>
<td></td>
</tr>
<tr>
<td>ICO Round 1</td>
<td>2 month after obtaining a banking license</td>
<td>$80 mln</td>
<td>Start price $0.80</td>
<td></td>
</tr>
</tbody>
</table>

During the ICO MyCryptoBank the MCB tokens will be issued. The basic token price will make 0.2 USD dollars. All the ecosystem tokens will be issued within ICO in maximum quantity of 795.5 million MCB.

Upon completion of ICO, MyCryptoBank (MCB) tokens will be used within the internal ecosystem. MCB token stability together with progressive project development makes it attractive not only for acquisition of the status investor privileges, but as an investment tool as well.

Investments will be done through the allocated platform, assuring transparency of the whole investment process: the real-time follow up of invested assets and tokens sold.
**Distribution of tokens**

- 65% Distributed among the ICO participants
- 10% Kept for the project team
- 3% Allocated for development of the Bounty campaign
- 7% Distributed among partners and experts
- 15% Reserve fund

**Distribution of the ICO funds**

- 30% Development and Integration of Blockchain Platform
- 20% Marketing and Partner Network Development
- 20% Obtaining banking licenses and maintaining the bank liquidity
- 10% Development of crypto ATM network with fingerprint identification and face recognition function
- 10% Development of innovative products
- 10% Infrastructure development
Future of MyCryptoBank and project perspectives

MyCryptoBank project perspectives are based on a combination of competitive project advantages and the objective current economic situation of the global financial market. Interpenetration of the FinTech market and traditional banking brings to life the market for qualified blockchain-projects, including the unique opportunity for MyCryptoBank.

One of the most powerful and evident advantages of the project is the well-established technological base, making possible the most efficient project development, avoiding the invariable non-optimal solutions. By-stage project development based on the internal Knowledge base assures thorough thinking through of each consequent step and cautious allocation of investment assets, raised during the ICO. Herewith, the process cycle optimization shortens the time of stage completion as per the RoadMap.

The 2nd prominent advantage of the project is the well-established user database of MyCryptoBank’s group of companies. These people are potential users of MyCryptoBank financial services. Involvement of project supporters and a quick increase of user numbers is efficient to reach the total financial stability and the break - even point, and is required to develop the p2p-financing. In its turn, increase of number of users will naturally maintain demand for token and contribute to price increase.

The 3rd project competitive advantage is MyCryptoBank’s business model. The major feature of the business model is separation of licensing and service of business units of the financial agent for operations with crypto currencies and the bank. Separation of legal entities within the project secures the required stability. Subject to change of financial regulation in one of the countries, there is possibility to rebuild business processes for continuous and stable service operation for clients.
Apart from the above, rendering of a wide range of services, being the standard for modern banks and the well-established work functional with crypto currencies will attract a great number of users from different segments. The speed and the simplicity of transaction banking based on modern technologies optimize the interbanking management and give efficient cost cutting. These factors in aggregate create a strong and sustainable project, making it possible to get the prominent market share.

Project ecosystem will be part of the up-to-date crypto world ecosystem, eliminating one of the major challenges, namely the relations of traditional financial institutions and crypto transactions.

Services of the bank, loyal to crypto currencies, crypto settlements and ICO-projects, will be in demand among the wide range of clients. For private clients such a bank makes the process of investment and settlements in crypto currencies more accessible, saves time using the only provider of common financial services. Issue of payment cards, possible overlapping of settlements in fiduciary assets and crypto currencies is a convenience, often unavailable for the majority of crypto supporters. Thanks to a simple and transparent scheme of assets integration from different sources, such clients can redirect the major part of personal assets to crypto assets, finally contributing to development of crypto ecosystem. For professional players of the crypto market the intermediary bank is the required chain of business, generating stable demand, satisfying MyCryptoBank.

Professional players request not the service provider, but the full participant of the financial system. The proper crypto projects are interested in their operational transparency both from the part of the crypto society, and all of the regulatory state and over state entities. In such a situation MyCryptoBank is the optimal solution, understandable for participants of the classical financial market, herewith fully implementing the Know-Your-Customer principle due to profound knowledge of business and accumulation of data on transactions using the blockchain. In the course of further development of the project MyCryptoBank’s eco system can execute additional functions of traditional financial institutions, being the guarantor, the managing agent, implementing the custody and other functions.
12. Team and Advisors

Yuriy Bolshukhin

Co-Founder. Chief Operating Officer

A successful entrepreneur with more than 15 years of experience. An experienced business process manager. Average economic and higher technical education. A successful leader, quickly responds to changes in the situation, independently makes effective decisions in a time of shortage of time, consistently and purposefully achieves the goal, separating the main from the secondary. Worked in state structures. Successful experience of creating a new business. Communicative, responsible and purposeful.

LinkedIn

Mohanraj Tamilarasu

Highly passionate professional in Cards and Payment Industry with a proven track record of 10+ Year experience in Product Strategy, Payment Application Development/Implementation and Business Analysis. Clearly focused on unlocking innovation through new financial technologies, processes, and business models. Has been an instrumental in developing, managing, analysis, compliance and implementing acquiring and issuing solutions for close to 50+ Banks/Processors in India, Africa and GCC regi CPISI — Certified Payment Industry Security Implementer (PCI DSS Version 3.2)

LinkedIn

Vladimir Bronnikov

Chief officer of the planning department

Vladimir has over 20 years of banking experience. Since 1997, he has been working in the St. Petersburg branch of Bank Yugra, as deputy director, responding, inter alia, for automation and for the introduction of new technological solutions in the branch. In 2007 he was appointed director of the branch, which consisted of 16 branches in St. Petersburg and the North-West region.

He has extensive experience in developing economic planning systems and monitoring the effectiveness of banking activities. Vladimir developed an interpolation model for planning and evaluating the performance of the branch, which served as the basis for the development of such a system for the entire Bank. He was directly involved in the development of the Operating System for the MIR space station.

LinkedIn

Mohanraj Tamilarasu

Director of cards and payments department

Highly passionate professional in Cards and Payment Industry with a proven track record of 10+ Year experience in Product Strategy, Payment Application Development/Implementation and Business Analysis. Clearly focused on unlocking innovation through new financial technologies, processes, and business models. Has been an instrumental in developing, managing, analysis, compliance and implementing acquiring and issuing solutions for close to 50+ Banks/Processors in India, Africa and GCC regi CPISI — Certified Payment Industry Security Implementer (PCI DSS Version 3.2)
Nikolay Panchenko
Co-Founder. Chief Financial Officer

An experienced organizer of business projects at an early stage. Successful Forex and the Crypto trader with the experience of more than 10 years. Investor Fintech projects at an early stage. He is engaged in financial-strategic planning and control over the execution of assigned tasks. Has great skills in working with payment systems and merchant accounts. Has a higher education in management. Has good skills in negotiations with government agencies.

Kyle Headley
Customer Service Strategy Director

Kyle has spent over a decade in the technology industry transforming the way businesses deliver services to their customers. After a successful career at British Telecom working with some of the worlds leading organisations Kyle founded a new consultancy specialising in customer service improvement. Since then he has successfully worked with clients across the Private, Public, Charity and Education sectors. Skilled in customer service leadership, continuous improvement, technology transformation, and IT service management. Kyle has strong experience working within global technology environments and leading business enhancing customer service evolution. Blockchain enthusiast, ICO Advisor and Spokes person.

Anton Sivoded
Co-Founder. Chief Visionary Officer

Successful entrepreneur, Forex trader with more than 10 years experience. Has a higher economic education. Strong business development professional focused in Business, Management, Marketing.

John Luksic
Investor relations expert

An experienced investor, a specialist in marketing with experience more than 10 years.
Bogdan Venglyuk
**Director of Operations Department**

Banking professional with over 10 years industry experience. Have higher economic education in finance and credit. Worked in large regional banks to develop the client base of corporate and retail customers. Have a wide experience in the development of new banking products, risk management and business process optimization. Specialist in financial monitoring and compliance.

LinkedIn

Erickvand Tampilang
**Bounty expert**

Erickvand is a Bounty manager, he is very experienced in processing bounty campaign. He has also been a Bounty manager on several startup projects.

LinkedIn

Vladimir Kliuev
**Chief Information Officer**


Procter & Gamble Gillette | Project manager | 06.2013 — 06.2015
ArticMedia web-studio | CEO | from 02.2012 till current time
Education: Universidad de Alcalá (Madrid, Spain) — Master in Finance and Banking.

LinkedIn

Davorin Bebek
**Social Media expert**

An experienced campaign builder. Graduated with a Master’s Degree in Law from the University of Osijek, Croatia. Actively involved as social media manager and consultant for a number of companies in different industries.

LinkedIn
Jun Real  
**Chief Operating Officer for the Philippines**

Jun is a marketing innovator in the USA for the past 17 years. He is instrumental in growing the membership of several organizations and significantly increase customer traffic and retention to various retailers around New York area. He played a key role in promoting various crypto currencies in the past years and has extensive influence in the Filipino community with successful result.

Jun also developed a revolutionary marketing platform called Pay Half Club which he intended to use to supplement the marketing strategy of My Crypto Bank and generate huge number of MCB Token users. His plan is to launch the platform in various networks of community organizations, 33 branches of Cristo Rey school networks and tap multiple participating stores by introducing the services of MCB to local chamber of commerce all over the mainland USA.

Jun is confident that by incorporating Pay Half Club as a service or product of My Crypto Bank, the move is going to bring the value of MCB Token ahead of it’s competitor in the global market and effectively deliver a significant change to re-invent the modern banking system to the next level.

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Anton Tokishin  
**Chief Information Security Officer**

Professional in information technology and cyber security with more than 5 years of experience. Provides cyber security for the nuclear power plant. Have higher technical education in IT. Experience in a large company providing technical support for users, support of infrastructure systems and provision of information security services. Specialist in the field of automated information processing and management systems.

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Alexander Dyupin  
**Director of communications with key clients**

Innovative Event Planner with over 5 years industry experience, outstanding communications interpersonal and organisational skills! Adept at quickly accessed needs developing plans and implementing effective solutions that meet company needs in marketing and event coordination! Dedicated to exceptional service and high performance in every talk! Specialization: negotiating and attracting investment. More than 15 successful events. IDACB — International decentralized association of cryptocurrency and blockchain.
Dmitry Chernyak
IT consultant

IT consultant with more than 15 years experience of banking IT.
Designing and implementation of high reliability servers and IT infrastructure. Software development, including accounting systems, sites and mobile applications.

Alexey Malikov
Sales Manager

Experience in advertising and design for more than 15 years. Well versed in the behavior of people. Experience in sales 10+ years. He has extensive knowledge in the field of information technology. An innovator, a big proponent of progress.

Alexey Sidorowich
Chief Product Officer

Alexey is Head of Sales and Marketing at B2B Software provider Merkeleon. With over 6 years experience in sales and financial apps development & launching (eAuctions, eTendering, Crypto Exchanges), he provides the unique market expertise and innovative technical background for MyCryptoBank.

Naviin Kapoor
Blockchain ICO expert

Blockchain & ICO expert, and a business transformation leader with more than eleven and half years of experience in project management and business analysis and more than one year of experience in Ethereum, Bitcoin, Hyper ledger, EOS, consensus protocol and distributed/shared ledger technology. He has also attained various industry certifications such as PMP, CBAP, ITIL & CSM. He had worked on various banking transformation projects – “sustainable and disruption”, which were initiated in various domains such as Retail Banking, Cash Management, Integrated Liquidity Management (ILM), Corporate Banking, Asset & Wealth Management, Financial Messaging, Regulatory Sanctions Filtering and Local and International Payment Systems.
Benito Elisa
Chief professional consultant

Benito has 12 years experience in the Banking sector of Mauritius as Private Banker for the High Net Worth segment. He has greatly contributed to the growth of the Banks’ portfolio of Affluent clients and has been providing investment advice for many years. Benito also spent two years as Advisor in financial services for the Ministry of Financial Services and Good Governance of Mauritius. During the period March 2015 to February 2017, Benito has been acting as Independent Director on the Board of a major Insurance company for both Life and General sector. He was also entrusted by the Board of Director to act as Trustee for a Private Pool of pension funds managing billions of assets.

Benito graduated from the University of Technology, Mauritius in the Banking and International Finance field in 2010 and completed his Master of Business Administration with specialisation in Financial services from the University of Mauritius. Being a Chartered Member of the Lions Club of a local branch [Lions Club International], Benito has been fully engaged in Social works activities during the last 5 years and still strongly believes in voluntary works to help the needy.

LinkedIn

Vladimir Nita
Chief Compliance Officer

Vladimir has experience in the field of consulting and legal services for 9+ years. He has deep knowledge of legislation in the field of business organization, licensing, tax planning, accounting, opening bank accounts and document circulation in the territory of the European Union. For 8 years he has been the head of Ruber Zeppelin OÜ.

LinkedIn
Advisors

Phillip Nunn

**Entrepreneur, CEO and international speaker on Blockchain, Cryptocurrency and fintech**

Phillip Nunn founded The Blackmore Group in 2013. Today it’s grown into a business with substantial assets under management and a suite of investment products across multiple classes for individuals and institutions in the UK and overseas.

With more than 15 years’ experience in financial services, Phillip specialises in wealth management, angel investment, commercial property investment and financial technology. He founded The Blackmore Group on the core belief of giving clients real and tangible alternatives to poor investment performance and providing “future proof” investment strategies.

Phillip has become a well-known, online influencer in the blockchain and crypto space and has travelled the world evangelising and talking on these subjects. Phillip has sat on the advisory boards of many ICO’s over the past 12 months and has helped structure and fund some of the biggest companies of the future. Along with his business Wealth Chain, Phillip will be launching his own crypto fund that looks to invest in ICO’s along with existing blockchain technology companies.

[LinkedIn](https://www.linkedin.com)

Campbell Law

**Advisor. Former Vice President Goldman Sachs in the Cayman Islands with 11 years of experience.**

Managing Director of Beacon Management (Cayman) Ltd.

Campbell has over 25 years’ experience in the financial services industry, including banking and trusts, the funds industry, and company formation and management. He has considerable experience working with both offshore and local businesses and has specific expertise with company set up and licensing, fund administration, corporate governance and regulatory risk management. He is a former VP at Goldman Sachs and is currently working on helping establish the Cayman Islands as the jurisdiction in the area of FinTech.

[LinkedIn](https://www.linkedin.com)
Nikolay Shkilev  
**Crypto enthusiast and mentor. Rated Top 5 in People of Blockchain**

Nikolay has 20 years of experience in large-scale transaction projects. He has many awards and titles in the IT business. Self-Made Russia award. Tech guru. Super TOP award etc. Founder and CEO of Private Business Club. His Holding received “Enterprise of the Year” award in the Kremlin. Has a business in various directions. Crypto enthusiast and mentor. Co-Founder “Top ICO advisors”.

[LinkedIn](https://www.linkedin.com/in/nikolayskhilev/)

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Vladimir Nikitin  
**ICO Advisor**

Vladimir Nikitin is professional and legal consultant with over ten years’ experience in the legal, finance, retail, and IT industries. Renown cryptocurrency expert and ICO advisor (Top-5 worldwide ICObench Expert). As an active supporter and advocate of blockchain technology, provide consultancy and advice to selected ICOs in the CIS region. Network in the crypto community counts over 30 000 members. In portfolio: 10 ico projects with more 200 million dollars.

[LinkedIn](https://www.linkedin.com/in/vladnikitin/)

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(Dr) Savio Gomez  
**Strategic Advisor**

Our strategic advisor from Japan, who has close to three decades of experience in the Transportation & Technology field, including the years he sailed as a ship Captain. He is a Certified Blockchain & A.I. Professional, an Auditor (OCIMF, CDI-IMPCAS, QHSSE, ISO, ISM & ISPS) and a Marine Inspector (OCIMF, CDI).

[LinkedIn](https://www.linkedin.com/in/saviogomez/)

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Mickael Damour  
**ICO Advisor**

After a career spanning 15 years in the healthcare sector, Mickael began his career in 2008 in the digital and growth marketing sectors. Promoter of the blockchain and distributed ledger technology since 2014, he started in 2016 in cryptofinance, built and launched innovative products with a fintech blockchain (Smartcard solution, cryptocurrency hardware wallet, cryptostation).

[LinkedIn](https://www.linkedin.com/in/mickaeldamour/)

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Scott Douglas (Clary)

Business Development Advisor

A seasoned business strategist with a passion for bleeding edge technologies. Scott worked in the enterprise space, consulting on complex networking, telecommunication and SaaS projects.

With a proficiency in project management, sales, leadership, scaling and improving operational efficiencies in F500 companies, he is an industry leader in knowledge pertaining to fintech, blockchain, and cryptocurrency. He is the founder of the Crypto Improvement Fund, Blockchain.Edu and Blockchain.Launchpad.

LinkedIn

Nicholas Foo

Advisor

Nicholas is a well-travelled multilingual entrepreneur in the cryptocurrency industry. Nicholas is also a broker of large Bitcoin transactions. He is well-connected to leaders and investors in the blockchain and cryptocurrency industries.

LinkedIn

Victor Chow

ICO Advisor

Victor Chow is a well-known Business Mentor and IDACB’s accredited ICO Advisor to several successful global ICO projects. He is a Founder and CEO of an ICO advisory and investment firm ICO World Exchange, a business unit of LVL 88 Ventures. Victor Chow was the former Global Chief Operating Officer of major Chinese telecommunication and cloud technology firm Huawei Technologies. With over 28 years of experience in business management in the Asia Pacific, European and North American regions, including business development, sales, marketing and global operations management, as well as a particularly deep understanding of FinTech, Blockchains & Cloud Computing, he brings his strategic business advice, investment assessment and fundraising capabilities to the MyCryptoBank project.

LinkedIn
Repudiation

This paper is not a handout for securities emission or other document, being calling for investments within the meaning of the applicable law on securities. MCB token does not vest its owners with right of ownership for part of any public or private market participant. The primary purpose of the MCB token is its use within the ecosystem of MyCryptoBank platform.

The only target of the present paper is presentation of MyCryptoBank’s project to potential token purchasers and the public for general review, so that the readers could take reasonable and weighted decisions on MCB tokens purchase. This document details the management of MyCryptoBank project, its value for society, its functionality and the current objective interest in investments into MCB tokens purchase within the ICO.

Tokens, acquired under the ICO (initial cryptocurrency offering), conducted by MyCryptoBank cannot be returned. Token acquisition is related with high level of financial risks.

Claims and other declarative information, contained in the present document, cannot be regarded as strict assurances or promises, except for the cases when it is directly pointed out. Such data is not a forward-looking statement. Forward-looking statements can contain the words like “may be”, “will be”, “could be”, “must”, “probably”, “expected”, “considered”, “as forecasted”, “planned” and alike expressions of similar meaning. Such forward-looking statements are based on offers and forecasts of MyCryptoBank ICO initiators, existing at arrangement of the present document. Notwithstanding that the organizers find the forward-looking statements grounded and reasonable, MyCryptoBank is not in position to assure the token purchasers of such forward-looking statements correctness and cannot guarantee their outcome.

Risk factors

Risk of loss of access to MCB tokens due to loss of private keys

The private key or the combination of private keys is required for control over the MCB tokens, stored in your digital wallet or the storage. Respectively, loss of requisites of the private keys, connected to your digital wallet or storage of MCB tokens, automatically results in loss of access to MCB tokens. Additionally, if any 3rd party gets access to such private keys, including access to login data of your wallet or storage, and can misappropriate your MCB tokens. Any technical faults with your wallet, you decided to store your MCB tokens in, including your own faults with technical maintenance of your wallet, can result in loss of MCB tokens as well.
Risk, related to EOS protocol

As the MCB tokens and the whole MyCryptoBank ecosystem are based on the EOS protocol, any malfunction or technical fault, happening to the EOS protocol, has a bad effect on MyCryptoBank ecosystem and the MCB tokens circulating inside this system. Indeed, development of cryptography and other technical progress in the blockchain sphere can be of potential threat for MCB tokens and MyCryptoBank ecosystem, including that for the value and the functionality of the tokens.

Risk of mining attacks

MCB tokens are exposed to miners’ attacks in the process of token transaction validation in the EOS blockchain, including the double-spend attacks, MMP attacks and selfish-mining attacks. Any successful attack of such type puts under risk the whole MyCryptoBank ecosystem, including accurate computation and log recording for MCB tokens transactions.

Risk of crack and security protocol vulnerability

Hackers and other organized groups with malicious attempts can try to crack MyCryptoBank ecosystem and misappropriate the MCB tokens in different ways, including virus attacks, smurfing and spoofing.

Risk, related to unpredicted acts of regulators and law enforcement authorities

Legal status of MCB tokens and blockchain technologies is not clearly stipulated in some jurisdictions. It is impossible to forecast the actions to be undertaken by the law enforcement authorities in respect of the MyCryptoBank ecosystem operation and the MCB tokens circulation. It is also not possible to foresee possible changes in legislation done by the legislative bodies of different jurisdictions, related to the blockchain sphere regulation. Such changes are of potential risk for the MCB tokens holders.

Risk, related to taxation

Tax features of the MCB tokens are not clearly defined. Your purchase of the MCB token can result in unfavorable tax implications, including payment of profit tax, income tax or other type of tax.
Risk, related to development and technical maintenance of MCB ecosystem

The MCB ecosystem is at the stage of development and can undergo significant changes and amendments of technical operation until its end-to-end-solution. It is important that efficiency of the MyCryptoBank ecosystem development depend largely on the number of the MCB tokens, sold during the crowd sale. Subject to crowd sale collapses, it can possibly result in a lack of the resource base for complete ecosystem development.

Risk of company or ecosystem dissolution

We can't preclude the possibility, that due to some reasons, including the unfavorable change of exchange rate for such currencies as ETH, BTC or other crypto currencies, fall of functional utility of the MCB tokens and fall to establish commercial relations or legal problems with intellectual property, MyCryptoBank ecosystem may not always be capable of impaired functioning, or the company itself can cease to exist.

Other contingency risks

Cryptographic MCB tokens are new, not having been tested through technology. Additional to risks, related to factors, listed above, there are some risks, related to purchase, ownership and use of MCB tokens. Such risks can present different variations or combinations of risks, stipulated above.

MyCryptoBank may change, amend, delete or add to this White Paper or any of the terms and conditions contained in any policies or rules governing the Website and/or the Services at any time and in its sole discretion without notice. Any such changes will be effective upon the posting of the revised White Paper or such policies and rules on the Website and you are solely responsible for reviewing any such notice and the corresponding changes to the White Paper. Your continued use of the Website and/or the Services following any such revisions to the White Paper or such policies and rules will constitute your acceptance of such changes. If you do not agree to any such changes, do not continue to use the Website and/or the Services.