



# VegaWallet

The revolution begins with the world's most advanced cryptocurrency platform.

## WHITE PAPER

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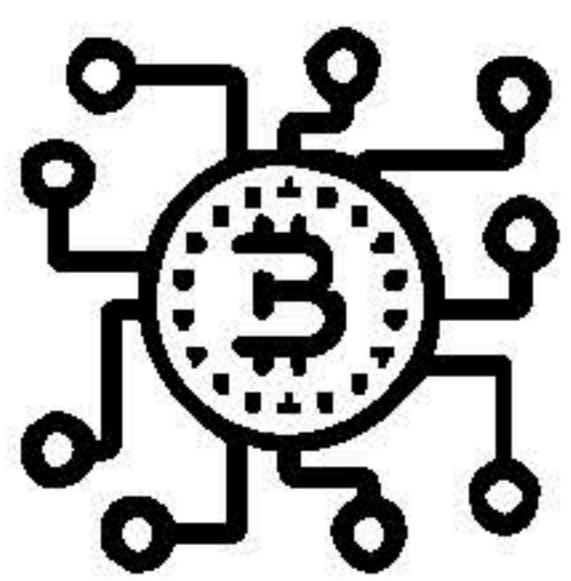
# INTRODUCTION



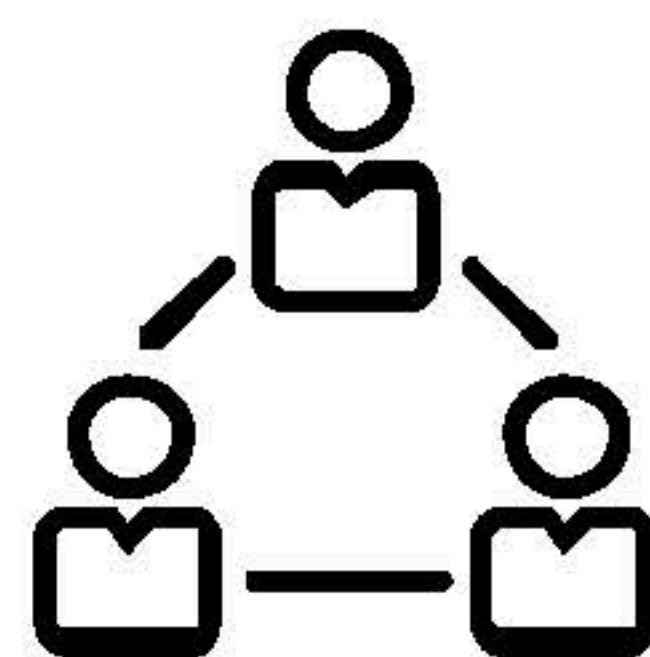
A few years ago everyone's understanding of currency revolved around a piece of paper. Then in 2008, Satoshi Nakamoto created the first cryptocurrency – Bitcoin. This digital currency was the beginning of decentralized assets. Today people are astonished by the magnificent idea of storing value digitally as cryptocurrency.

This explosive shift is an outcome of decades of advanced thinking and mathematical research and development. With the invention of digital currency the world's long-lasting economic order has undergone a striking change. Since its inception, cryptocurrency has proven the inefficiency of traditional processes and is rapidly taking the place of banks and other financial institutions. This transition has created an excellent opportunity for new business models and investors in this rapidly evolving market. You can either stand by and watch it happen or you can join VegaWallet and become a part of history in the making.

## WHAT IS CRYPTOCURRENCY?



Cryptocurrency helps facilitate secure digital payments that will eventually replace traditional paper money



The cryptocurrency economy is monitored by a peer-to-peer internet protocol. That is free of all governmental oversight and intrusion



Cryptocurrency is an encrypted string of data or a hash, encoded to signify one unit of currency on the specified blockchain ledger.

### **Cited in Statista ([www.statista.com](http://www.statista.com))**

The market capitalization of all Cryptocurrencies was recorded at 17 billion USD, roughly one year ago. Presently, it is predicted that the total market cap of all Cryptocurrencies could reach \$1 trillion and that Bitcoin could itself hit \$50,000 by the end of this year.

### **Cited in Cointelegraph ([www.cointelegraph.com](http://www.cointelegraph.com))**

There is a need for a new generation of financial infrastructure which is based on a Blockchain technology with complete financial functionality that can connect various communities and tokens as well as centralized and decentralized organizations.



# BACKGROUND

In today's society, most people have heard of cryptocurrency but few understand what it is and even less know how it works. Cryptocurrency is a digital or virtual currency that is transferred among peers without the intermediation of banks. Cryptocurrency is controlled by users and computer algorithms rather than a central governing agency. The algorithm dictates how transactions work and how new coins are created. Every transaction is a file of the trade and is signed by private keys. After the transaction is signed it is broadcasted to the network, being sent from one peer to every other peer, otherwise known as p2p technology. Then miners confirm the transaction and it is recorded on a public digital ledger called a blockchain. Every process along the way is secured by cryptography making it an extremely secure network. It is not dependent on people or on trust, it relies solely on math. Once a transaction is entered into the blockchain it is part of an irreversible record of historical transactions. Cryptocurrency can be exchanged for goods and services anywhere in the world. It can also be exchanged for fiat money or other cryptocurrencies. Trading is generally done via brokers and exchanges and is completely pseudonymous. Cryptocurrencies are stored in virtual wallets.



## BITCOIN, LITECOIN, ETHEREUM AND VEGAWALLET TOKEN



**Cryptocurrencies like Bitcoin, Litecoin, Ethereum and the VegaWallet token will certainly play some of the largest roles in today's growing market.**

### **BITCOIN (BTC)**

Bitcoin is a peer-to-peer version of electronic cash which allows online payments to be sent directly from one party to another without the burden of going through a tedious process of financial institutions. Bitcoin is open-source, no one owns or controls it and everyone can participate.

### **LITECOIN (LTC)**

Litecoin is a fully decentralized open source global payment network. This digital currency enables quick low fee payments to anyone in the world.

### **ETHEREUM (ETH)**

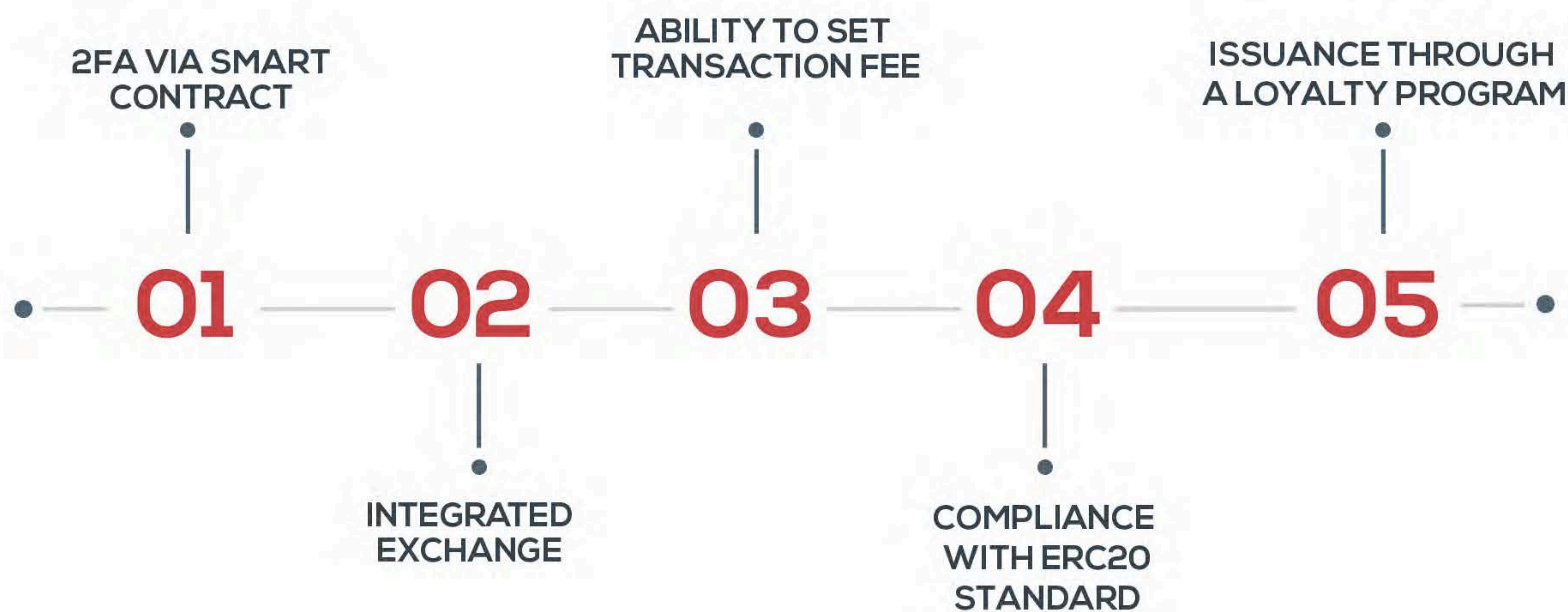
Vitalik Buterin created Ethereum in 2015. Ethereum is a decentralized platform that runs Smart Contracts and Dapps: applications that run as programmed without downtime, third-party interference or fraud.

### **THE VEGAWALLET TOKEN (VGW)**

The "VGW" token is developed on the Ethereum ERC20 platform, It facilitates interaction with smart contracts as well as permission applications on the Ethereum Blockchain. VGW will act as a utility token for use on the Vegawallet platform. The smart contract summary is available for review in this whitepaper.



# FEATURES OF VEGAWALLET TOKEN



## SMART CONTRACT

The aim of a smart contract is to empower two parties to work and transact through the internet without any intervention of a third party.

People who will be involved in this smart contract include:



Buyer



Seller

## WHAT IS ICO?

Initial Coin Offerings





# INITIAL COIN OFFERINGS (ICO)

- ◆ Presents a new form of blockchain based crowdfunding. It has empowered various projects and successful companies to acquire the finance to start their business. In an ICO, the coins bought by investors are for businesses that are currently in the development stage. By buying these coins, they make a bet that a particular firm or startup will become successful and that the coin will continue to rise in value.
- ◆ Most of the ICOs are using the Ethereum network for their Blockchain backbone, via Ethereum's smart contract feature.
- ◆ With more sophisticated consumers and investors, users get a clearer idea of how to use ICOs. Tokens have the ability to be divided between utility and security.
- ◆ The values of ICOs are usually pre-designated and maintained throughout the campaign duration. As different phases of the ICO come and go prices are adjusted with greater discounts for early adopters.

## EXECUTIVE SUMMARY

### THE PROBLEM FACING CRYPTOCURRENCY TODAY

The financial climate of the world is changing with currency being diversified and new technical solutions to financial problems beginning to appear. Blockchain and cryptocurrency are in their infancy stages and promise to reshape the way finances are spent and transferred globally. The invention and implementation of new processes, services and products will bring these ideas mainstream and will eventually replace money as we know it today.

Although buying and exchanging cryptocurrency for personal spending and asset trading is becoming easier, it is still in need of several major improvements. There is an urgent need of more companies to diversify the purchase of cryptocurrency with fiat money via credit card and bank transfer. Those that offer this service tend to have extended wait times for new member activations, even longer wait times for an exchange, unheard of fees, and numerous security issues. After cryptocurrency is bought there are limited ways in which customers can spend their assets in real-world applications. Most crypto tends to sit in unsecure digital wallets on exchanges waiting to be extracted back to fiat currency once again, which in turn incurs more fees and taxes. Cryptocurrencies offer the promise of real-world applications but very little has been done to ensure the average person can take advantage of the opportunity. According to Bitcoinist.com (2018) 75% of cryptocurrency holders wish they could find an easier way to pay for goods or services with their digital assets.





# VEGAWALLET'S SOLUTION

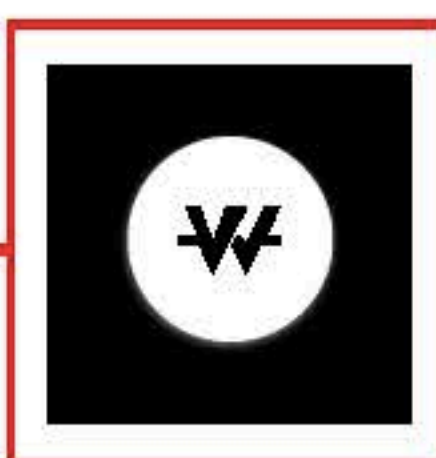
At VegaWallet we believe Blockchain and cryptocurrencies are the way of the future, eventually replacing fiat money in the global economy. A new era of financial problems has grown with this ever-changing technology and we are here to help bring the best solutions. Our collective goal with the VegaWallet project is to create an immersive and easily accessible user interface for individuals and companies as a whole to use in order to trade, transfer, and exchange cryptocurrency internationally with an emphasis on client and asset security.

Cryptocurrency and Blockchain technology are still currently evolving into new spaces and ideas. The rise of this technology within the last few years has brought several different exchange companies to the table. Through personal testing of exchange platforms, watching daily operations, and communication with other users we have identified several different opportunities to improve upon. The VegaWallet Project provides the solution. The project comes in several phases with answers to each problem mapped out along the way.

Phase One introduces VegaWallet's Bitcoin and Altcoin exchange along with our own in-house cold storage wallet and mobile application which will allow users to effortlessly purchase cryptocurrency and easily exchange for different crypto assets. The first phase also includes our initial token offering in which users will be able to use the VGW token for exchange purposes including lower fees and faster exchange times. Our exchange will introduce several trading pairs and will expand to include different currencies for market diversification.



The VegaWallet mobile application will allow users to safely travel with their crypto assets and instantly make exchanges anywhere in the world. State of the art security measures on desktops and smartphones incorporated into our exchange and wallet will ensure users peace of mind.



VegaWallet will use the "VGW" Token for wallet transfers and to power the exchange. The VGW Token will also be free-flowing across multiple cryptocurrency exchanges in order to create token demand. There will be reduced fees for using VGW tokens on the Vegawallet Platform. Tokens will also be attainable through our exchange with no additional fees and can be used in reduced fee transactions on our exchange towards other popular cryptocurrencies.

VGW will also act as the backbone for the rewards and loyalty program. We aim to ensure VGW remains easier and more fiscally responsible to use. VGW tokens will also be tradable and storable on our platform and will offer an easier way to protect asset appreciation.

The VGW token and other Cryptocurrencies will eliminate the wait for transaction authorization and skyrocketing credit card and bank fees that many businesses are forced to pass on to customers.

Our system will incorporate user's mobile applications to process transactions with any company that utilizes modern point of sale systems.



# VEGAWALLET

Our mission is to provide the most secure and reliable cryptocurrency wallet on the market with room for research and development to implement advanced security tactics in ongoing updates. The wallet will be downloadable onto any Windows, Android, or Mac/iOS device and support many different Cryptocurrencies.

The mobile wallet will be an extension of asset storage on any device and funds will be easily transferable through our simple user interface. 2FA, SMS, and Multi-Signature technology will be available options for advanced security. This will help to create a barrier for unwanted outgoing transactions and loss of funds.

All major players will be carried from the wallet launch. This includes Bitcoin, Ethereum, and Litecoin as well as our own ERC20 based VGW token. The wallet will be updated regularly to support the ever growing cryptocurrency culture.

In phase two of the VegaWallet project, companies will also be granted special sign-up access. Using the business edition of our wallet adds new layers of security to the account and also allows companies to use the wallet as a point-of-sale program for retail and service purposes. Two or more e-signatures will have to be submitted for an outgoing transaction to process from a company wallet. The signature can be changed to the clients liking with options being pin codes entered through mobile or desktop devices as well as easy one button push notifications for those always on the move.

VegaWallet will also implement our VegaPay technology. This provides users the opportunity to pay with cryptocurrency anywhere. This includes places that do not yet even accept cryptocurrency.



Fingerprint and iris scanning through new generation smartphones as well as read-only files of the company wallet for audit purposes will also be available in updates for individual and company wallets.



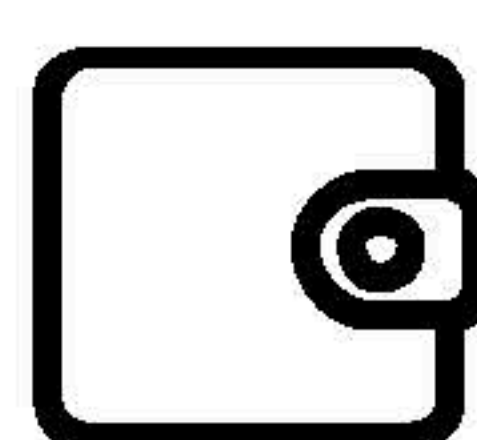




## VEGAWALLET'S MOBILE APPLICATIONS

The VegaWallet mobile application referenced throughout our white paper will be implemented in the first phase of our roadmap. All security features implemented in other parts of our project will be used in the development of our application. The application will have an easy to use interface and match with VegaWallet's API's to ensure a full user experience on the go. All funds and real-time trading will be accessible from our mobile application.

The VegaWallet mobile application will also be optimized through research and development to integrate real-world applications. This will include scannable QR codes for transfer of funds on the go and a point-of-sale system for use in retail or service environments. Further development of our platform will allow mobile payments similar to popular applications already available. Further development and financial partnerships will allow VegaWallet to utilize current POS terminals with a quick exchange from cryptocurrency back to USD.



## VEGAWALLET'S PERSONAL WALLET

The VegaWallet is a multi-asset wallet application downloadable for desktop and mobile systems (iOS and Android). First phase support will cover all major cryptocurrencies such as Bitcoin, Litecoin, Ethereum, VegaWallet Token (VGW), and other ERC20 coins. In updates, VegaWallet will support other coins such as Bitcoin Cash, Ethereum Classic, Dash, ZCash, EOS, Monero, Tron, and more.

Live Charts will be integrated to show asset appreciation with a portfolio breakdown. An easily accessible user interface will make it simple to use and understand, drawing users to the platform. VegaWallet takes user security seriously with a major focus on privacy and asset protection. Encryption for private keys and transaction data will be used with all information remaining private and secure. 24/7 customer support will also be available through the application or by contacting our customer support team by phone.



VegaWallet will support transactions to send and receive cryptocurrency with QR codes and public transaction keys. Implementation of mobile scanning technology similar to other "mobile pay" systems will come in phase two. We support miners as well and provide the perfect wallet for miners to collect and use mining returns.

The VegaWallet exchange will be accessible through the wallet desktop program, users can keep payment information saved on their desktop program for credit purchase of crypto or the recurring payments system presented in future updates.

## CRYPTOCURRENCY EXCHANGE & FEATURES



With the rise of cryptocurrency came the growth of online exchanges, often leading to problems with security issues and insecure platforms. VegaWallet's focus on security will ensure a professional and safe place for asset trading. The VegaWallet exchange and all features of our wallet will be secured by 2FA and SMS authorization on all client accounts. Our services will be continually penetration tested. The security team will monitor transactions and any threats 24/7 to ensure all assets trading through the exchange remain secure. Implementation using next-generation smartphones in phase two will bring advanced security features and notifications to our updated mobile application.

The instant real-time exchange along with VegaWallet will make it appealing to new users and skilled veterans alike. Our platform allows anyone to transfer funds from cryptocurrency to cryptocurrency using our fast and reliable exchange. This will allow individuals and companies the ability to ensure their assets stay safe in times of high volatility.

Members of our development team are located around the world, bringing different viewpoints and opinions to the table. This helped us to realize that the exchange will benefit from multilingual customer support 24/7. This ensures an unforgettable user experience and amazing customer service.

- ◆ The exchange will feature an easy to use customizable user interface. API's will be available in the future however VegaWallet will not condone the use of external trading bots. They present major risks to funds.
- ◆ Our Exchange will allow users to place Market orders, Limit orders, and eventually Stop-Limit orders. Our VGW token will allow orders to be placed with minimal fees.
- ◆ Detailed FAQ guides and "How-To's" will be available for everyone new to the platform, centralized exchanges, or the cryptocurrency world in general.

### THE FOLLOWING FEATURES WILL BE THE MAIN FOCUS OF OUR EXCHANGE

- ◆ Fast and reliable exchange using formulas to ensure prices are updated by the second.
- ◆ Purchase of Cryptocurrency with a credit card or bank transfer in conjunction with the VegaWallet (Will require KYC verification to ensure all anti-terrorism and money laundering guidelines are followed.)
- ◆ Security is the key to the project, new security features will be introduced in phases.
- ◆ The VegaWallet exchange will continue to introduce more coin pairings each business quarter.



## THE FIRST PAIRINGS INTRODUCED TO OUR PLATFORM WILL INCLUDE



USD



ETHEREUM



"VGW" TOKEN



BITCOIN



LITECOIN

Our goal is to help connect the world by making it easy to exchange one cryptocurrency for another (or USD) in a timely manner. The exchange will implement user feedback surveys to update and add features to ensure user satisfaction and attract new clients. The exchange will be open to other Altcoin listings after implementation in order to bring more liquidity and asset trading to our platform. Investing will be easy for individuals and companies, knowing their funds are safe with our multi-level security, preventing in-house catastrophe or external influence from affecting asset value.

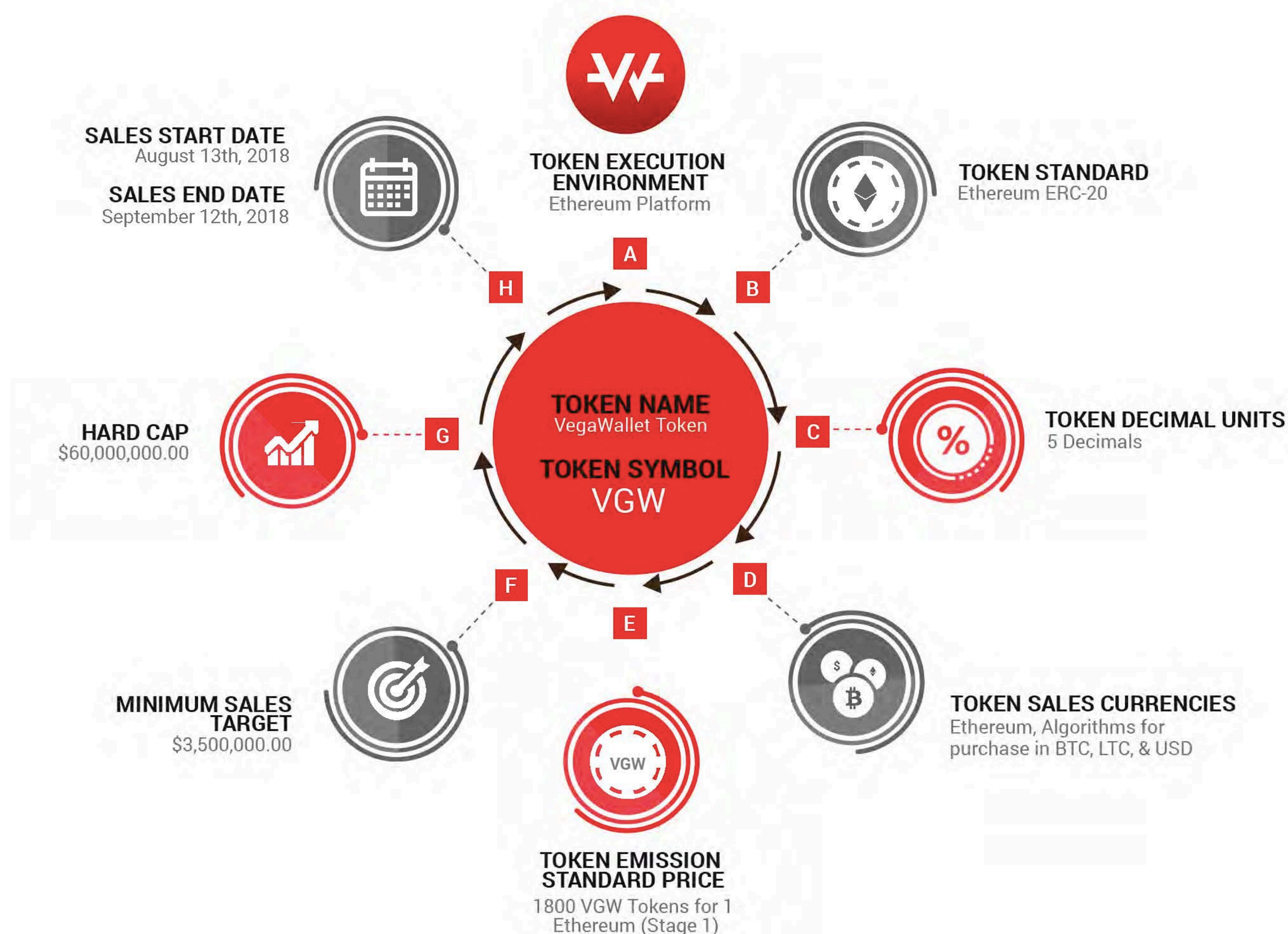
## OPTIONS TO LIST TOKENS AND COINS

VegaWallet will implement options for other blockchain and cryptocurrency related companies to list their tokens or coins on our exchange. This promotes growth of not only our platform but the cryptocurrency community as a whole. Some requirements will need to be met and a brief survey and interview will take place. Our wallet will also play host to new cryptocurrencies looking for a secure hosting method.

## THE VEGAWALLET TOKEN (VGW)

A token value will be determined based on a current market value of other cryptocurrencies. Within the first stage of our ICO users will be able to purchase 1800 VGW tokens for 1 ETH. USD and Bitcoin prices will vary based on market demand and outside influence. With each phase of the ICO, the amount of VGW tokens (for 1 ETH) purchased will decrease in increments.

Funds raised from the VGW ICO will be distributed accordingly and used for development of our platform. This includes and is not limited to development of advanced features, marketing to create an influx of users to better serve the exchange, daily operations, customer service, as well as any legal fees or challenges that may arise. VegaWallet's top priorities: development for real world use and product security.





# INITIAL COIN OFFERING

The "VGW" token ICO (Initial coin offering) will take place in multiple phases alongside the launch of VegaWallet. The VGW token will run natively on the Ethereum Blockchain using ERC20. The ICO phase will run for exactly thirty days. Consumers can expect a slight price increase with the start of every phase. Each phase will last ten days, the break down follows:

## PRE-ICO (OPEN FOR ANGEL INVESTORS)



### PHASE

1 ETH - 1800 VGW Tokens  
(~\$0.28 per token)



### PHASE

1 ETH - 1600 VGW Tokens  
(~\$0.32 per token)



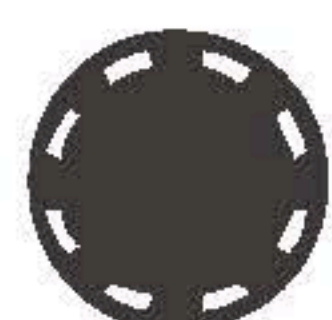
### PHASE

1 ETH - 1400 VGW Tokens  
(~\$0.37 per token)

\*Token price paired to USD is subject to change at any given moment due to market fluctuations. VegaWallet cannot predict any market changes. For value demonstration Ethereum is valued at \$520.



**Note:** The ICO will be conducted in Ethereum, payments will also be accepted in BTC, LTC, and USD (Using Credit Card). Algorithm will be introduced for purchase at Ethereum market value, ensuring even costs among all payment platforms. USD pairing to VGW may vary throughout ICO phase; we cannot predict any market changes at the time of our platform launch.



## A STRICT LIMIT OF 200 MILLION TOKENS WILL BE CREATED



- ◆ 120 Million Tokens (60%) will be available for public purchase during several phases of the ICO; people buying in sooner will receive special promotions on tokens and VegaWallet services and early access to phase two products.
- ◆ 20 Million Tokens (10%) will be available for Angel investors during the Pre-ICO; this number is subject to change based on growing private or public interest.
- ◆ 35 Million Tokens (17.5%) will be placed in the founders fund and locked under smart contract for increments of 3 months and 9 months.
- ◆ 25 Millions Tokens (12.5%) will be placed in an advisory/development fund. This will aid in the development of the platform's future and help to create company equity. Sponsoring company TS&H will hold all control of development fund tokens.

Any tokens from the public ICO that are not claimed after the initial coin offering will be burned. There will be bounty program funds for VegaWallet's ICO set aside from our development fund. Our platform will not block any specific countries from participating; however, it is the responsibility of investors to know their country's rules and regulations pertaining to cryptocurrency.

If the ICO reaches hard cap early, the project will start. Expect all VGW tokens purchased through our ICO to your VegaWallet within two business weeks of ICO end.

Please download VegaWallet before contributing.

| ICO% | AMOUNT (VGW TOKENS) | PARTICIPANTS     |
|------|---------------------|------------------|
| 60%  | 120 Million         | Public           |
| 10%  | 20 Million          | Angel Investors  |
| 17%  | 35 Million          | Founders Fund    |
| 13%  | 25 Million          | Development Fund |



# ICO COMPLETION

Distribution of tokens will occur within two weeks of the ICO end. VegaWallet will be set up and downloadable beforehand to ensure all users receive their tokens in a timely and secure manner. Angel investors and public consumers will receive their tokens and be able to immediately use them on our platform or hold onto them. The demand of the VGW token is expected to change with further phase implementation so long term holding on the VGW token is recommended.

Founders' tokens will be processed through smart contract. Founders receive 35 million tokens (which is 17.5% of the available token cap). Our smaller founders fund compared to other similar companies allows us to focus more on product and market development.

The funds will be released in two increments. One-quarter of each founder's tokens will be delivered on the three-month mark after ICO completion. The other 75% will be available at the 9-month mark. This ensures founders tokens remain safe and do not affect the trading market upon launch.



## SPECIFICATIONS OF USE

The VegaWallet "VGW" token is not a digital security, commodity, or any other kind of financial instrument and has not been registered under the securities law of the United States or any other country. VGW tokens cannot be used for any purpose other than those specified by VegaWallet in our white paper and user agreement. VGW tokens give no rights in the VegaWallet company and are sold as a functional utility for our platform. By using the VGW token users agree the VGW tokens are not securities and shall not be considered such. VGW tokens are not official or legally binding investments in any right.

VegaWallet will use a portion of marketing resources and development funds to ensure the VGW token is traded on multiple exchanges (as well as our own) in order to increase token demand. However, the trading value of VGW tokens will depend on the general consensus of token value.

VGW holders will be essential to our exchange and future loyalty program. Transferring VGW from VegaWallet will incur almost no fees making it usable for everyday business. This feature will help business wallets prosper in phase two of our system launch. The VGW token will also be vital in the launch of our point of sale system. It can be used to cover the small transaction fees or handle transfers. Other uses include a loyalty program the business can set up and through a rewards system send VGW (or other cryptocurrencies) back to the customer for purchases on their platform.

Once you receive your VGW you are free to transfer or exchange it for any other cryptocurrency on our exchange. VGW tokens will be easily transferable through our system in person or internationally and will be subject to the advanced security measures available for our systems to ensure your assets remain safe.

Feature add-ons for VGW users will be available on our platform. VGW will also be used to purchase advanced features on our free to use point of sale system for larger companies. The exchange will implement new features over time as the market changes. This ensures that demand for the VGW token will continue to appreciate.





## AIRDROP POLICY

Airdrop policy is designed for existing token holders who are distributed with a new balance of different tokens based upon their current token holding. VegaWallet will keep all users up to date with any changes and possible airdrops. VegaWallet looks to remain future proof on the ERC-20 platform, however if need be VegaWallet will develop or change to a new blockchain protocol to ensure VGW tokens and our platform remain competitive and secure.



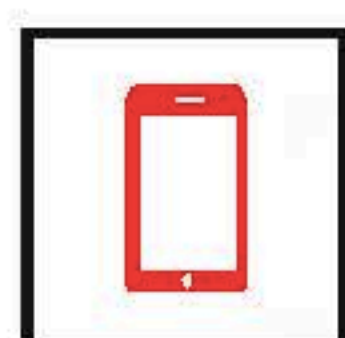
## VEGAWALLET PHASE TWO DEVELOPMENT

### THE BUSINESS EDITION OF VEGAWALLET

Funds raised throughout the Initial Coin Offering will power phase two of our roadmap. The business edition of VegaWallet and our point of sale system will be one of the first in the industry to support real-world cryptocurrency transactions. It will also enable investment firms and other trading companies to utilize our wallet for asset protection and security. Other companies have attempted to tackle this endeavor by focusing on credit card payments and ATM's, whereas our system focuses on creating a future where all transactions are card free and processed through mobile applications. By combining several different elements of cryptocurrency into one platform we will create a unique and efficient system.



### THE BUSINESS WALLET AND POINT OF SALE SYSTEM WILL REVOLUTIONIZE THE FUTURE BY PROVIDING



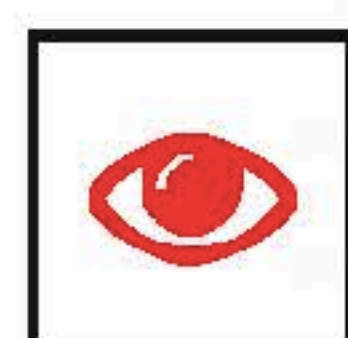
Real world applications for selling and purchasing goods using cryptocurrency.



A system that pairs with mobile applications to prevent any lost or stolen cash. Extra security protection will also make clients feel more secure using mobile transactions.



A business wallet for asset security. Advanced tactics deployed during storage will prevent internal attacks or unwanted withdraws and transactions.



The option of keeping funds in cryptocurrency or withdrawing to cover expenses from companies who have not yet adopted crypto payment. All transactions will be logged and tracked for audit purposes with additional options available.

The use of cryptocurrency provides the ability to break borders and promises a prosperous future. At VegaWallet, we aim to implement the global usage of cryptocurrency and be the main driving force behind a superior financial system.





## ADVANCED PORTFOLIO AND EXCHANGE FEATURES FOR INVESTORS



Break investments down by the client for easy to use brokerage platform



Easily pick crypto to crypto exchange for all assets or set solely by the client

**\*\*Multi-Signature protection for all transactions to prevent problems.**

## POINT OF SALE SYSTEM

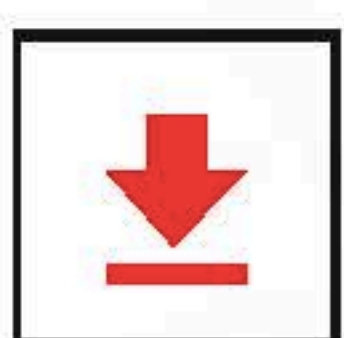
The business edition of VegaWallet in phase two of our project will receive an update allowing it to become a simple point of sale system. The point of sale system will be controlled and editable through the company dashboard. This will allow companies to use our wallet to accept cryptocurrency in real time for retail and service purposes. Companies will be able to provide different SKU or style numbers for items and services through a drop-down menu or traditional laser scanner. E-mail receipts will also be available for any transaction processed using the VegaWallet point of sale system. The system will log and track all transactions in real time for audit and financial purposes.

Our wallet will serve as a branch for society to integrate cryptocurrency by remaining usable for instant transfer in the physical presence of another cryptocurrency wallet. This would be accomplished by displaying scannable QR codes allowing you to instantly pay your bills or buy your cup of coffee with your stored funds. You would even be able to pay your friend back or split the bill with another member. It will also work internationally for individuals and companies to transfer funds instantly without the need for banks or prolonged wait. We know this technology will help bring banking to places where traditional financial institutions do not reach, helping to connect the globe in a more timely and practical manner.

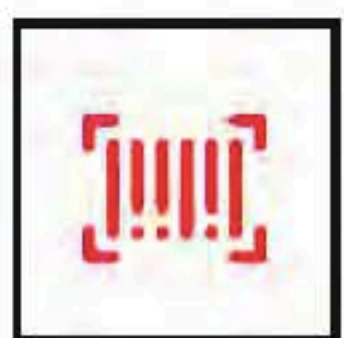
Vegawallet will comply with all anti-terrorism training and guidelines to help fight any misuse of our technology. We take breaches of these guidelines seriously to ensure a safe future for our world and to protect our consumer.



Useable on iOS/ANDROID/WINDOWS



Free to download and use - Revenue collected through small transaction fees



Will work with an external laser scanner



Payment of Crypto/lower fees for VGW payment



Request payment from other VegaWallet Users through the app or QR code



Will include an explanation of Mining and POS fees for users and algorithm to cover the loss of crypto for final transaction



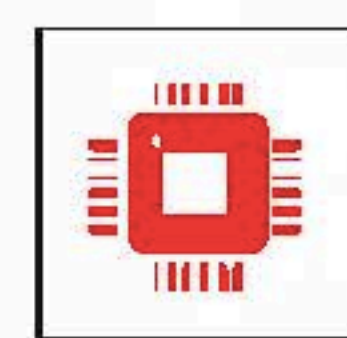
Ability to Invoice and set up recurring payments



Email receipts (ability to insert company information, logo, and special offers)



Accept returns - Either full crypto payment or market value of what was paid

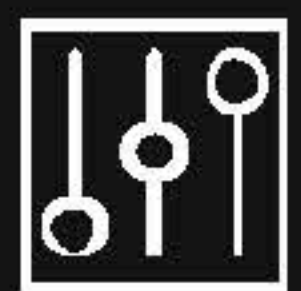


Hardware package leasing available - Hardware specifics to be determined.



Ability to integrate into current systems and accept cash, credit, or cryptocurrency

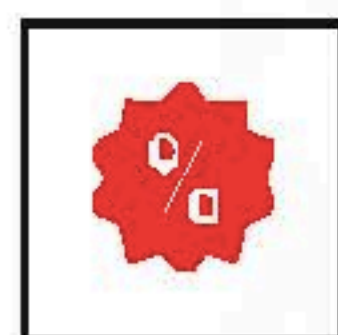




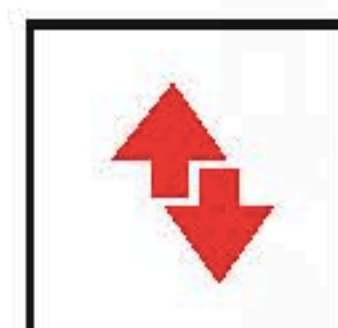
## INVENTORY CONTROL BOARD



Enter SKU or style numbers for product or services sold



Ability to adjust prices and provide discounts



Ability to look up inventory history, allowing companies to view best sellers



Set-up tax information and view fees and expenses



## BACK OFFICE APPLICATION



Employee information and timesheets



Transaction history and search options



Employee numbers for login purposes and employee tracking

## VGW LOYALTY PROGRAM

VegaWallet's Business Wallet will be offering a rewards system based on the VGW token. Retailers will have the option to sign-up in account settings to offer this program. With each purchase made through our system they will have the ability to send VGW tokens instead of using a traditional rewards platform.

Loyalty and rewards programs help to maintain customers and provide an essential marketing tool in today's world. However, most of these programs can cost thousands of dollars to run and set up, making them out of reach for most small retailers.

The VGW rewards system will be built into the business extension of our free software. This will allow businesses to use a rewards system without the traditional systems limits or costs. An algorithm will be in place to send a certain amount of VGW tokens to the customer's account after every purchase as a 'Thank You'. These tokens can then be spent at any participating retailer or online store, exchanged peer to peer, or used on an exchange. The VGW tokens do not expire like traditional loyalty points and VGW will continue to rise in demand helping to make any potential user of our system more money with potential appreciation.



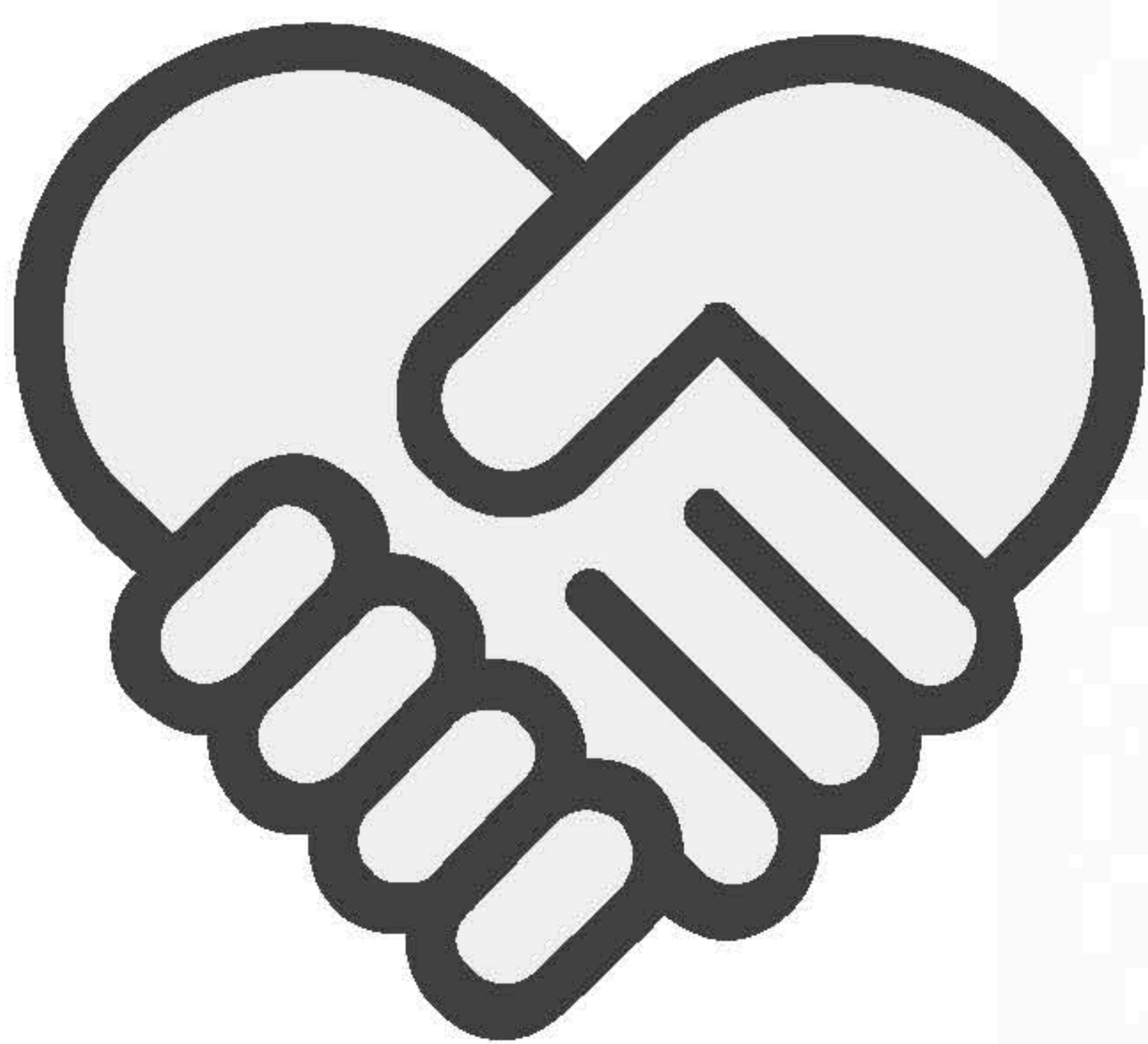
The global cryptocurrency market cap as of this report currently sits around the \$400bn mark. Over the last few months, new virtual assets have been introduced to diversify the market from Bitcoin allow new tokens and coins space to operate successfully. With the implementation of our point of sale system, VegaWallet will enter into the realm of retail. Total global retail sales volume is projected to be above \$27 trillion in the year 2020 with additional growth annually. The crossover of these two markets creates an opening for billions of dollars to funnel through our project yearly. Our objective is to replace traditional debit and credit card transactions with our mobile application. This will allow users to function as their own bank. Annually, in China alone, more than \$6 trillion dollars is transferred between customer accounts and businesses using mobile applications. Substituting our low cost, high-speed cryptocurrency technology for traditional banking allows us to tap into the mobile money market.



Vega Wallet aims to not only implement the use of cryptocurrency on a large scale with the creation of our new platform but also integrate the use into existing technology. Most cryptocurrency and blockchain companies in today's world are focusing on creating cryptocurrency backed credit and debit cards. The use of a card is not needed when transactions take place on most modern point of sale systems with "Mobile Pay" applications. VegaWallet will introduce "VegaPay" at the end of phase two development. VegaPay when activated will verify the transaction and immediately use the VegaWallet exchange to trade the correct amount of cryptocurrency in your wallet account to fiat in order to pay at any locations that do not yet take cryptocurrency. The funds will then be sent to the terminal using advanced NFC technology. This service will be as easy to use as any other current mobile pay applications without the hassle of bank verifications.



## PARTNERSHIPS



VegaWallet will announce several healthcare based partnerships to streamline payment for services with a focus on maintaining user well-being. Our system is secure enough and will be mendable for use in pharmaceutical or healthcare related facilities.

VegaWallet will also search to partner with several online retailers for use of the business edition widgets online, bringing our payment platform international.

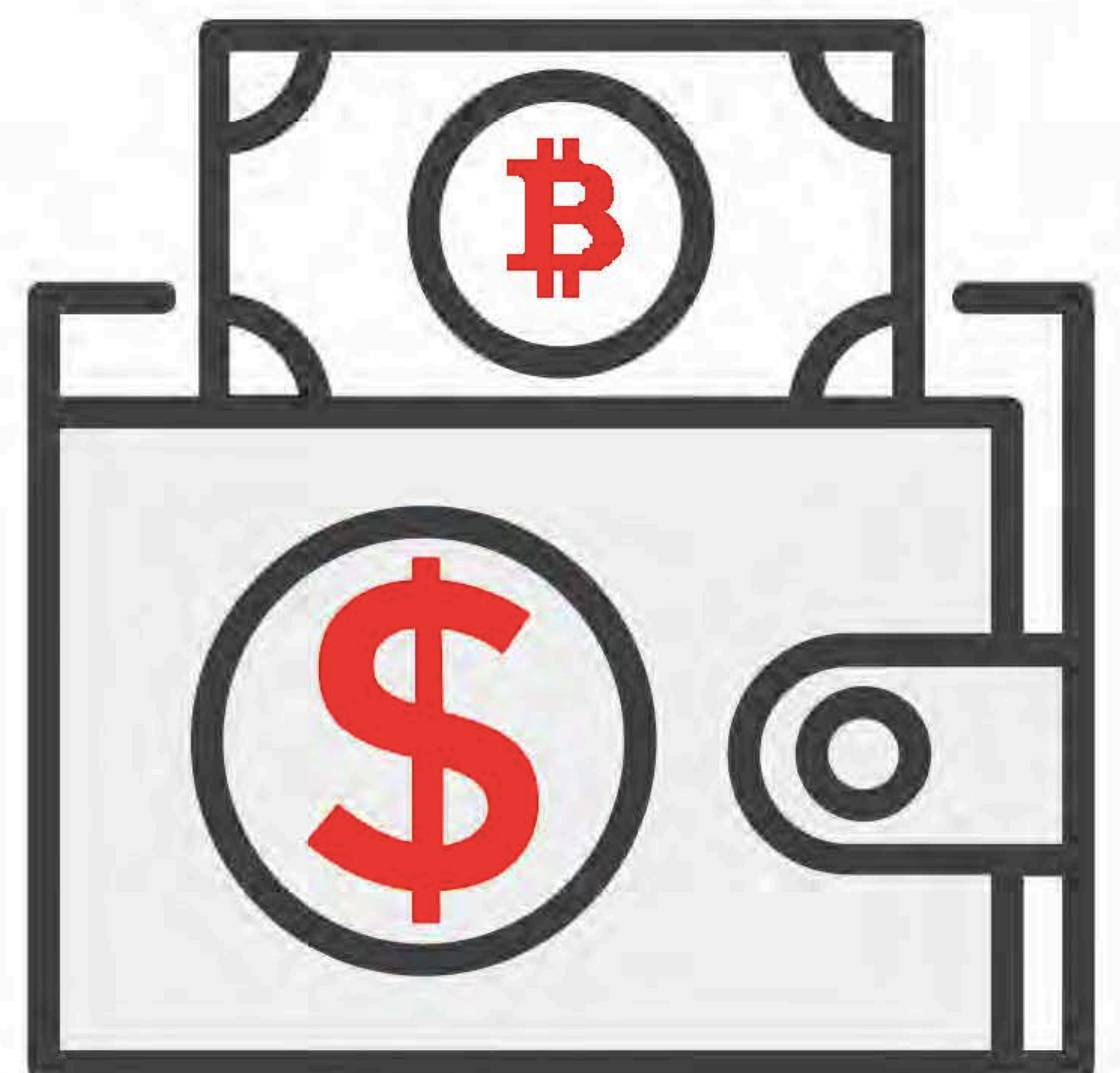
VegaWallet's partnership with a financial institution will present the option for easier fiat conversions and financial backing for credit transactions through our system.

## FEE STRUCTURE

VegaWallet's daily income will be generated from transactions on our exchange and point of sale system. Small percentage fees will be assessed towards every purchase of cryptocurrency using a credit card or bank transfer. Fees on our exchange will always remain competitive and subject to change.

### Example Fees:

- ◆ **Debit / Credit Card:** 4% (Ingoing & Outgoing)
- ◆ **Cryptocurrency Exchange:** 0.1%
- ◆ **VGW Exchange:** 0.05%
- ◆ **Wallet "Multi-Sig" Transaction Fee:** 0.2%
- ◆ **Exchange Withdraw Fee:** 0.5% (Flat Rate)



\* Please note that this does not include network transaction and miner fees. Please research network fees associated with each exchange option before using our system.





- ◆ 24/7 customer service through our application or phone.
- ◆ Multi-lingual support through every customer support channel
- ◆ Security and fraud guarantees (Must abide by Terms of Use)
- ◆ User feedback surveys for improved functionality

## RISKS AND FACTORS

### Security

#### ◆ Standards Compliance

The VegaWallet platform aims to be fully ISO 27002 Information Security Standards compliant on launch. ISO 27002 is the standard for Information Security Management. It is a part of the ISO 27000 family of standards which helps corporate entities keep information and assets secure and safe.

#### ◆ Cold Storage of funds

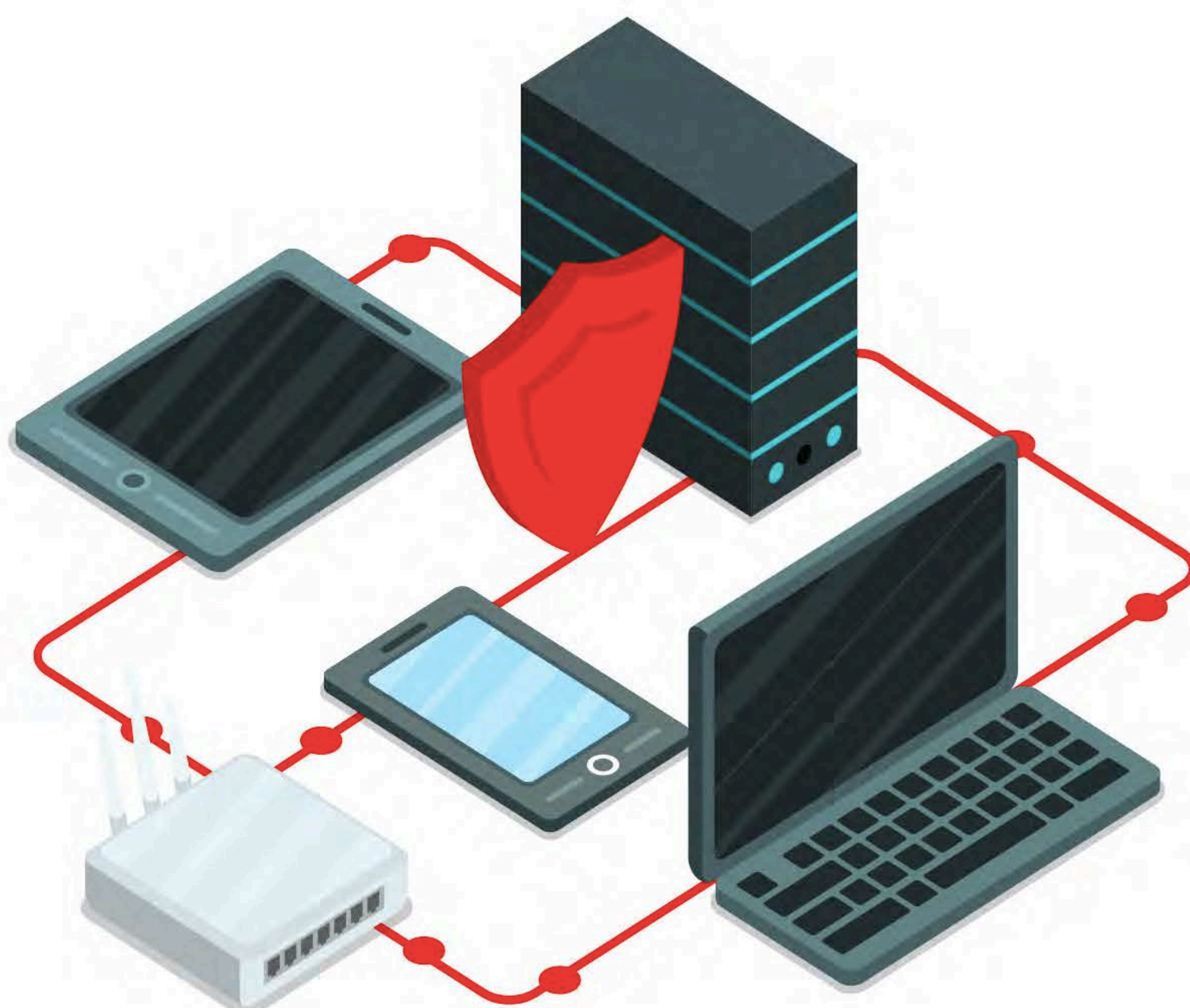
Our Platform has a strong deep cold storage mechanism to keep user funds secure. Cold storage wallets have private keys that are generated offline with excellent security in place to prevent anyone other than authorized personnel from accessing the funds.

#### ◆ Two-factor Authentication

Any user wishing to withdraw funds from VegaWallet exchange requires fulfilling the Two-factor authentication requirement. Setting up 2FA with Google Authenticator or SMS authentication are the preferred methods.

#### ◆ Fiat Operations

Users will be able to convert coins into fiat or vice-versa at the current market price. VegaWallet exchange gives a fully secure solution. Once a cryptocurrency transfer has been authorized, it can't be taken back as in the case of the chargeback transactions usually allowed by credit card companies.



#### ◆ Penetration Tested Servers

Penetration testing is the practice of testing a computer system, network or Web application to find vulnerabilities that an attacker could exploit. VegaWallet will continually penetration test our platform and applications to ensure all user information and assets remain secure.

Hacking is the leading cause of exchange failure. VegaWallet has learned from our competitor's costly mistakes.



## KNOW YOUR CUSTOMER

VegaWallet also aims to abide by all anti-terrorism and money laundering guidelines set forth by international regulations to ensure a safe world for the next generation. Any transactions that involve credit card or fiat operations on our platform will require more user information for verification. The verification process will be brief and bypass most traditional paperwork. It will only need to be completed once per account unless user information or preferred payment method changes.



## RISK MANAGEMENT



All cryptocurrency exchanges have inherent risks as depicted by previous exchange hacks. Users are prone to risk every time they place trust in an exchange with their funds. Also, exchanges are at risk of being exposed to the internet. Moreover, Crowdsale participants are at risk too as they trust the project with their own funds. Minimizing these risks is a significant component of the planning and development of VegaWallet's complete cryptocurrency platform.

## RISK TO USERS

Lost funds are the biggest risk to a cryptocurrency exchange user. The moment funds are deposited to cryptocurrency exchanges, there is the risk that the exchange might close and thereby, the funds will be lost. VegaWallet uses multi-sig technology instead of hosting digital wallets to help with this. 2FA can also help alleviate hacking attempts. VegaWallet also aims to operate a professional exchange with no problems and remain a vital part of the cryptocurrency community for years to come.



## RISK TO ICO PARTICIPANTS



If a participant places his/her trust in VegaWallet, the success of that participation depends upon the platform itself operating successfully. Participants trust that their contribution will be put to good use and that the governing body will regulate it in such a manner that it becomes of great interest. Even so, there is a risk that the government where a crowdsale participant resides declares particular tokens illegal to trade. However, VegaWallet's token model has been reviewed by a proficient legal team. The exchange has done its best to diminish the likelihood of government inspection in the future. VegaWallet does not offer the exchange of any securities tokens.

## RISK TO THE VEGAWALLET EXCHANGE

Running the exchange presents a unique set of risks. In addition to basic government scrutiny and scaling issues, the exchange is constantly attacked from all sides - hacking attempts and DDoS attacks. However, it's important to mention here that VegaWallet has been engineered from the group to be highly scalable to DDoS attacks. Also, by adopting 27002 Information Security Standards and continually penetration testing our servers. We have done our best to prevent user's funds from malicious hackers. VegaWallet will also use ICO funds to further develop new and unique security protocols.





# VEGAWALLET TEAM

## FIRST OFFICERS



**Tarek Hajri**

Chief Executive Officer  
**Founder**



**Bill Oldham**

Chairman of the Board  
**Co-Founder**



**Jacob Ballou**

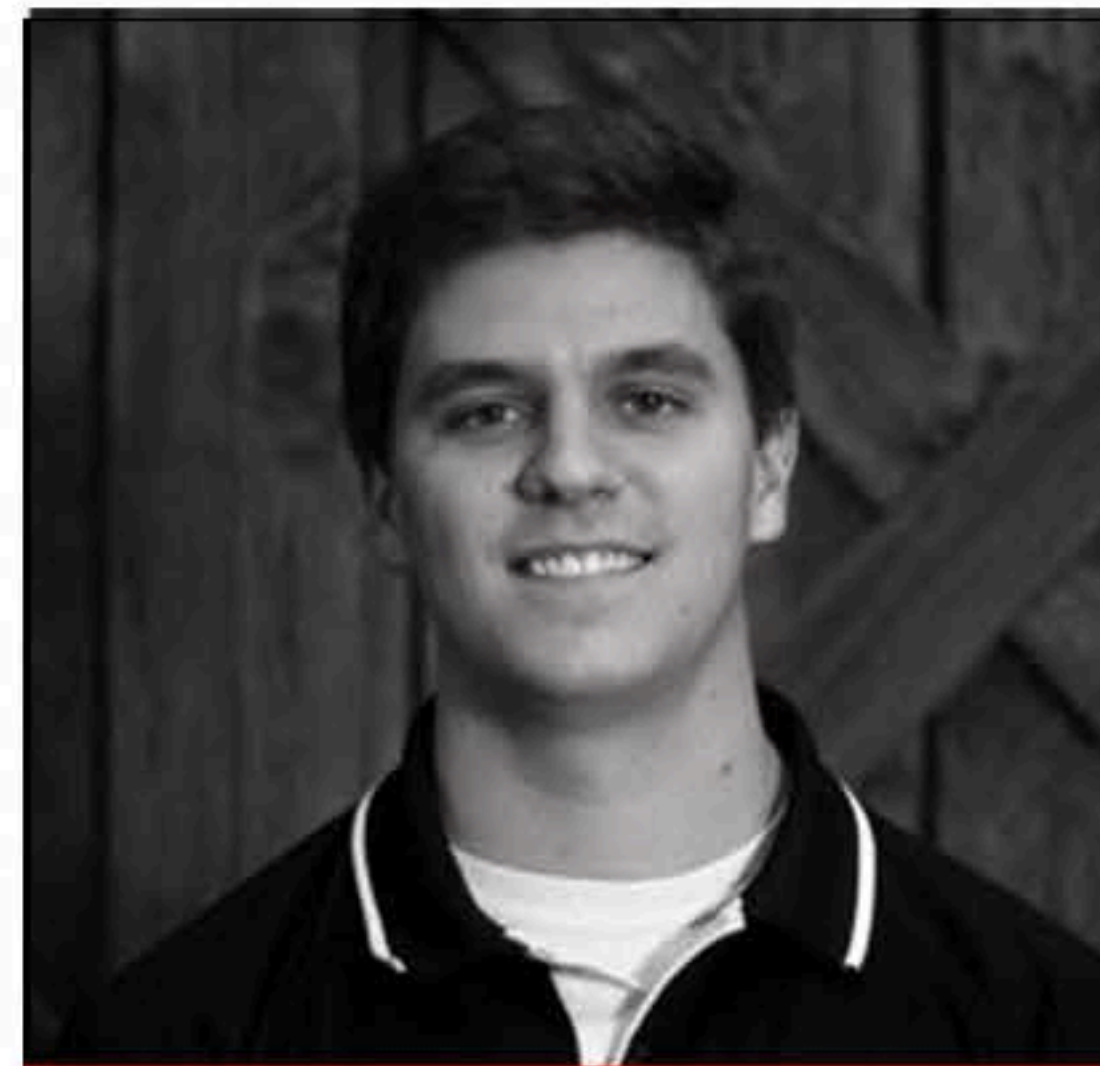
Chief Creative Officer  
**Co-Founder**

## CREATIVE TEAM



**Jacqueline Foust**

Creative Assistant



**Ian Bowman**

Digital Marketing

## DEVELOPMENT TEAM



**Amine Chehaider**

Security  
Architecture



**Mahaman Sani**

Security  
Architecture



**Maher Sakka**

Director of Engineering



**Radhwani Mejdi**

Front End  
Developer/Designer



**Nizar Awledomara**

Backend Security  
Sr. Developer



**Hamdi Bntiba**

Backend Sr. Developer





**Vikram R Singh**

ICO Consultant



**Thomas George**

ICO Consultant



**Jennifer Verge**

Communications  
Consultant



**Issam Osman**

Customer Service Manager



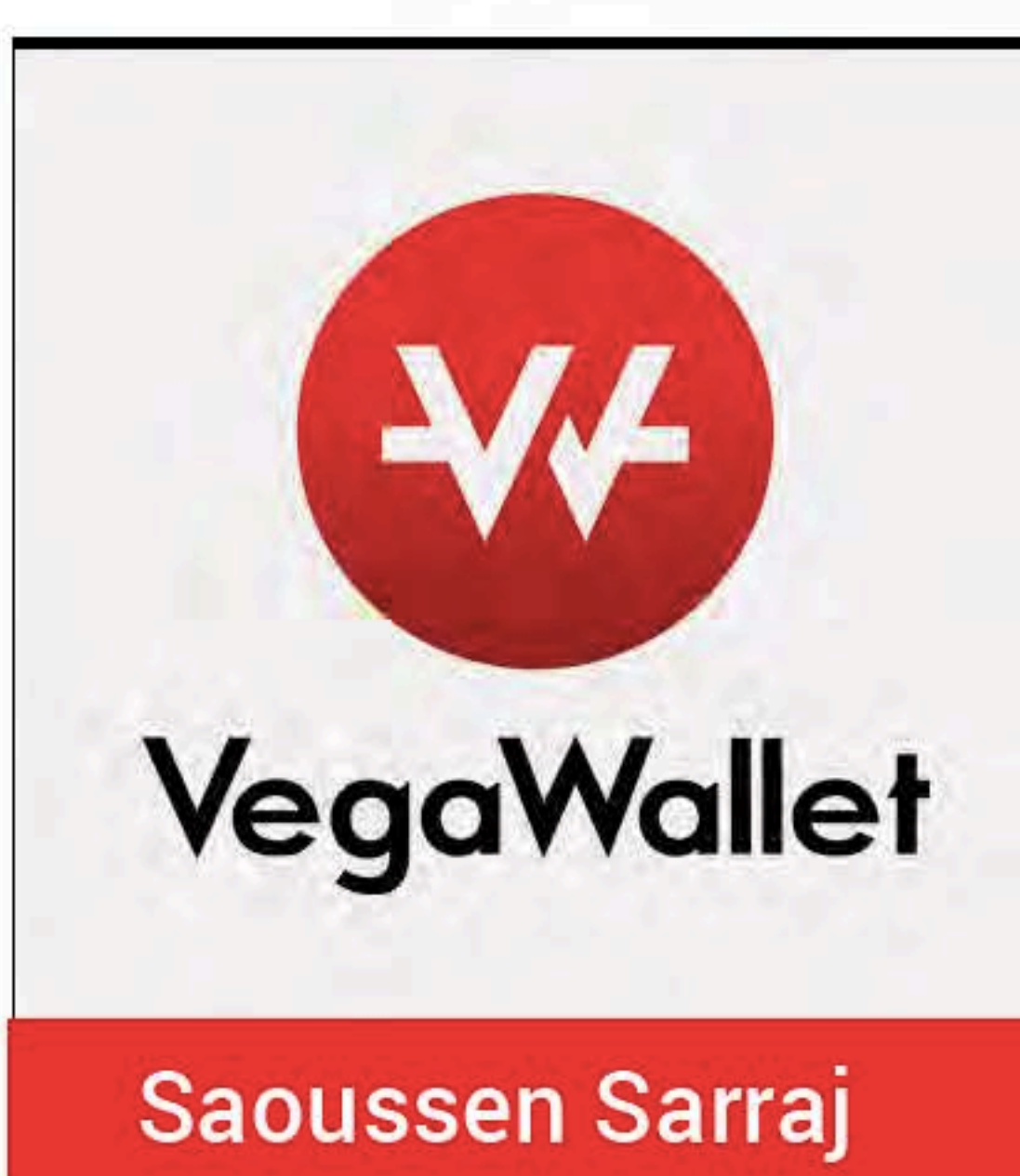
**Dhouha Sarraj**

Legal Advisor



**Shawn Murphy**

Operations Advisor



**Saoussen Sarraj**

Financial Advisor

## SPONSORING COMPANY



### TS&H Tech Solution Hub

Founded in 2008, TS&H provides flexible software solutions and adaptable technology services for healthcare related directives. TS&H focuses on providing technology that enables independent and competitive companies to effectively achieve their business goals. TS&H owns all intellectual properties related to the VegaWallet platform and exchange.

## DEVELOPMENT PARTNER



### Antier Solutions

Antier Solutions prides itself on its ability to transform a business into a brand . We work with inspiring people who approach us with an idea, and as their technical co-founder, we are determined to turn their idea into reality. It's hard to deliver successful results unless you love your work.