Whitepaper Banklife

[Whitepaper Version 3.0]

support@banklife.io

www.banklife.io

THE BEST PROFIT SHARING BANKLIFE

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OVERVIEW BANKLIFE PROJECT

Banklife is a platforms that helps our investors optimize the profit from idle funds most effectively. We build a system to support more and more services and the perfect crypto solutions for our investors get the highinterest rate. Send your crypto and traditional currency to anyone, anywhere in the world with enhancespeed and instant transaction processing capabilities. Besides, with high technology AI (Artificial Intellgence) helps recommend as a smart investment plans to optimal profits for investors. With this system we are confident that we can make long-term profit for potential investors for our system. Banklife is proud tohave a expert team with many years of experience in investment, Team Founded

2. Team Founded

Banklife is proud to have a expert team with many years of experience in investment, Bank,stock,technology
The founding Team is also based on the Smart contract Ethereum To Develop Projects Banklife

Adam Redvers Thompson

CEO & Co-Founder

Application Banklife CEO and Founder Adam Redvers Thompson
Education/ Qualifications
1992 -1993 - Northbrook College - B -TEC National Diploma
1989 -1992 ¬- Colliers Sixth Form College, Horsham - A Level's
1983 -1989 - Tanbridge House School, Horsham - GCSE's
Results-oriented, Senior Regional Manager within retail banking.
Successful track record of developing and coaching multi branch teams of over 150 staff and experienced national training co-ordinator.
Knowledge of competitor activity and current market trends, complying with rules and regulations that govern product sale whilst being committed to providing excellent customer service.
Divisional management proficient with the ability to make strategic decisions and a proven history and an expertise in enhancing operational capabilities.
A strong experience of working to, and exceeding, stretching targets and customer expectations.
A skilled leader and sharp commercial thinker, experienced in remote management and management of customer-facing retail teams; ready to do whatever it takes to exceed expectations every day.
A highly organised individual, determined to succeed and progress. Excellent team player and skilled people manager who knows how to get results across all areas of the business; people, service, business, risk, with strong experience working closely with internal stakeholders.
Polished communication skills: verbal, written, interpersonal, presentations, and rapport building.
Above all, keen to build relationships that really last, and to perform to the highest standard.
Regional   Management
Regulatory Compliance
FCA regulation and financial legislation
Sales Management
Team Management
Retail Products & Services
Staff Training & Development
Customer Service Relations
Business Analysis
Project Planning and Management
P&L
Communications
New Business Development
Revenue Growth Generation
Branch Management Account Management

Anne Yang
Co-Founder
Anne has a wide range of hands-on expertise, including working with political parties, public companies, and private businesses in the business-to-business, business-to -consumer arenas, as well as the evolving crypto-currency space. Anne unique combination of experience and business skills makes her services highly sought after, and her advice and consultation invaluable to her many clients.

Jack Liu
Blockchain Developer
Blockchain Entrepreneur, Blockchain-Crypto Advisor and Evangelist, Electrical Power Engineer, DST TCP Specialist (O&G) who has been involved in the Blockchain space since 2014
Blockchain Technology Enthusiast and an active member of Japan Cryptocurrency Research Association, Blockchain technology community in Tokyo University and Waseda University.
Software Project Manager, Blockchain Writer / Content Marketer, Fintech Enthusiast and Crypto Investor.

3.Our Roadmap to launch and scale Banklife

Q1. 2019
(February . - Mar.)
Core Team & Advisor Buildout

Q2. 2019
(Apr. - Jun.)
Started Development of smart contracts

Q3. 2019
(Jul. - Sep.)
Start Launch of Application Mining Banklife within the present Banklife Mobile Application involving flow of use (including token exchange) Community Connections

Q4. 2019
(Oct. - Dec.)
Ecosystem Build out: Collaborate with strategic partners to offer more services as well Games and Ex-changes Banklife

Q1. 2020
(Jan. - Mar.)
Complete Full into Banklife Platform, tested Operating Games and Exchanges Baklife.

Q2. 2020
(Apr. - Jun.)
Develop and Further Customize Banklife Application.
Transition Banklife Chain onto the dApp

Q3.2020
(Jul. - Sep.)
When the community reaches 9 million users, Banklife will officially announce its own Blockchain and con-duct swapping Banklife Token to the new Banklife Blockchain.

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WHITEPAPER

Q4.2020
(Oct. - Dec.)
Launching the global e-commerce business connection platform Blockhain

4. The Vision and mission Banklife

We keep innovating the ways to harness the power of blockchain technology to facilitate financial inclusion. At Banklife, we want to make digital currencies to be more accessible to more people across the borders and further increase the value of digital currencies for all.
The goal of Banklife by 2025 will serve 1.5 billion people on the Banklife global platform

Why Banklife Open Platform

To provide developers increased use cases and token user base by supporting offline and online payment of their custom tokens in Banklife ecosystem.

To provide token holders and users more places and scenarios to use their various digital assets easily.

To encourage merchants to adopt digital asset payment, from various ERC20 tokens and various custom-made cards, to other digital assets on different blockchains.
Advantages for blockchain developers

Little to no product development costs. Developers, token issuers, or merchants will be able to circulate their digital assets throughout Banklife global network or in their own private network. You can easily access both online and offline crypto users to grow your user base while harnessing the power of blockchain technology.

Benefits to users

Tokens listed on Banklife Open Platform will comply with global security and compliance standards. Users will have peace of mind when using tokens across Banklife Wallet,
making Blockchain-based digital assets a choice for everyday payment.

5. The concept of Insurance ITO Banklife

What is Insurance ITO?
The concept of ITO is we improve from the ICO in 2017 and the IEO in 2019.
ITO is breakthroughs created the separate market crypto.
From the weakness point of the ICO and IEO we launched ITO ecosystems in Banklife
Banklife is the first ITO also pioneering the concept of safe.
What progress points of ITO based Banklife
Banklife opens many interesting things for investors
Mining Banklife Insurance Fund Banklife for investors
Banklife provides insurance reserve for investors.

INSURANCE ITO

Auto   Life   Property   Travel

6. Banklife Token Mining System Structure

In the first phase, Banklife will use Ethereum Blockchain to build users community by distributing Banklife token based on the theory of POC algorithm (Proof Of Contribution). This is a mining token algorithm by "Dedication Proof" when locking ETH into "valuereserve fund" for Banklife token.
Banklife Token
Banklife is the token platform for Banklife's community development and will be swapped to Banklife own blockchain when Banklife Blockchain is officially announced.
The maximum total supply of Banklife token in Smart Contract is 1,000,000,000 Banklife and the only way to obtain Banklife Token is to use "Mining Wallet".
Banklife Developer cannot have any other method to obtain Banklife Token besides exploiting as normal users through ''Mining Wallet'

To mining, Banklife Token users need to buy "Treasury Package" with a minimum amount of ETH of $ 100 (Price based on Coinmarketcap.com) and the maximum package is allowed by the developer at different times (The maximum time "Treasury Package" is up to $ 1,000 ,000)
The developer will have a function in Dapp to set the maximum value of the package that can be purchased at different times
Note: The "Treasury Package" value is calculated at the time of depositing ETH and confirmed on the block-chain. Price at the time Deposit is only used for reference price, during the time from Deposit to the time the transaction is confirmed if the ETH price increases, the value of the package will increase, but if the price of ETH decreases, the value of the package will decrease. And reduce by no more than 3%, If the price fluctua-tion exceeds 3%, the Deposit order will fail, ETH will be returned, the user needs to re-operate.

There are 3 energy wallets that need to be concerned to be able to exploit the Banklife token:

Gold Wallet
Green Wallet
Mining Wallet
When you activate "Treasury Package" then "Gold Wallet" will add 1000% of the value of the package you have purchased.
"Green Wallet" will add 200% of the package value at the first purchase and add 100% of the value of the package at the 2nd purchase onwards.

For example: If you buy Treasury Package for the first time with the value of $1000, you will have $10,000 in "Gold Wallet" and $2000 in "Green Wallet" for the first purchase.

Every day "Mining Wallet" will receive 0.5% the value of "Green Wallet" and "Green Wallet" will decrease each day after deducting the amount flowing through the "Mining Wallet" of the previous day.

When "Mining Wallet" receives a total value of 100% the package you buy, the rate will decrease from 0.5% per day to 0.4% per day.
When "Mining Wallet" receives a total value of 400% the package you buy, the rate will decrease from 0.4% to 0.3%.

For example: You buy a $1000 package and your "Green Wallet" has $2000.

For example: 1st day: 0.5% of $2000 is $10 will flow through "Mining Wallet" and "Green Wallet" remain-ing $1990
2nd day: 0.5% of $1990 is $9.95 will flow through "Mining Wallet" and "Green Wallet" remaining $1980.05

3rd day: 0.5% of $1980.05 is $9,90025 will flow through "Mining Wallet" and "Green Wallet" remaining $1970,14975
Just like that every day until "Green Wallet" turns 0.

The larger the "Green Wallet" you have, the more energy flows into the "Mining wallet" every day and your "Mining Wallet" may get up to 12 times (1,200%) the value of the purchased package.
After having energy at "Mining Wallet" you can use it to exploit the Banklife token in B1 ratio, the B1 ratio is updated automatically at different times thanks to Banklife's AI Bot analysis system with complex mathematical formulas based on price factors of ETH at present, the total number of Banklife Token is circulating in the market, the value of the reserve fund and the number of developing users in the community.
Banklife Token mining process will increase the difficulty over time based on the minimum value of "Mining Wallet" to be able to perform a Banklife Token Mining.

You can use up to maximum 400% of the value of "Mining Wallet" compared to your own "Treasury Package" to mine the Banklife Token

The amount of ETH used to purchase "Treasury Package" will be locked by the "Reserve Fund" through Smart Contract to reserve the value for the Banklife token, no one can interfere with this ETH amount including the Banklife's developer.

The only way to get the ETH out of the reserve fund is to transfer the Banklife token back to Smart Contract and this means it will eliminate the number of tokens currently circulating on the market, making the number of tokens on the market scarce.

Large-scale community development will help the fund receive more and more ETH to expand the growth of the actual reserve value of Banklife token.

Note: Exchange rates and banklife rates vary from 0.3% to 0.9% on each exchange rate
daily interest

7. System Commission Banklife

Community Development
You can exploit more Banklife Token when you take advantage of the "Gold Wallet" in using 1000% of the existing value package by developing the mining community with you:
When directly introducing a member to the Banklife Token mining community through your registration link (called F1).
You will receive 50% of the package value of F1 to move the equivalent value from "Gold Wallet" to your own "Green Wallet".
For example: if you introduce a $10,000 Treasury Package buyer, you get 50% of $5000 to move your "Gold Wallet" to your "Green Wallet" and your amount will be transferred until "Gold Wallet" reaches 0.
You are rewarded an additional 10% of the value of buying packages from F2 to F5 to move from your own "Gold Wallet" to your "Green Wallet" when meeting two conditions:
The total amount purchase of "Treasury Package" from the entire F1 is at least 300% of the value of your package purchased at the first time.
You have 2 F1 to buy the package, you are rewarded 10% from F2
You have 3 F1 to buy the package, you are rewarded 10% from F3
You have 4 F1 to buy the package, you are rewarded 10% from F4
You have 5 F1 to buy the package, you are rewarded 10% from F5
You are rewarded an additional 15% of the value of buying packages from F6 to F10 to move from your own "Gold Wallet" to your "Green Wallet"
You have 6 F1 to buy the package, you are rewarded 15% from F6
You have 7 F1 to buy the package, you are rewarded 15% from F7
You have 8 F1 to buy the package, you are rewarded 15% from F8
You have 9 F1 to buy the package, you are rewarded 15% from F9
You have 10 F1 to buy the package, you are rewarded 15% from F10
You are charged 5% more from F11 to the whole system below you when you meet the 2 conditions:
Total volume Treasury Package of the whole system reaches at least $ 200,000.
Reach Banklife 3 Rank and above

BONUS SYSTEM COMMISSION

LEVEL Banklife	VOLUME SYSTEM	VOLUME SMALLEST SYSTEM	BONUS LEVEL
Banklife 1	100.000$	5.000$	100$
Banklife 2	200.000$	10.000$	500$
Banklife 3	300.000$	50.000$	1.000$
Banklife 4		100.000$	2.500$
Banklife 5		200.000$	5.000$
Banklife 6		500.000$	15.000$
Banklife 7		1.000.000$	25.000$
Banklife 8		3.000.000$	60.000$
Banklife 9		5.000.000$	200.000$
Bankilfe 10		10.000.000$	600.000$

8. Technology – Architecture Banklife Chain Swap

Each time receiving ETH or Banklife Token, Smart Contract of the reserve fund will immediately lock down 85% and extract 15% into the developer fund to implement items.
Banklife Token Mining System Structure
You can buy "Treasury Package" from Mining Wallet, ETH wallet or Banklife Wallet.
"Mining Wallet" can only be transferred to the above or below account in your system.

9. Swap Banklife Token Into the Reserve Fund
When you own Banklife Token you can store for a long time, trading on a free trading platform or swap into a Smart Contract containing a reserve fund to collect ETH.

When you swap Banklife into Smart Contract, that number of tokens is lost from the market and reduces the total number of tokens circulating in the market.

The Reserve Fund is used to ensure the total amount of tokens circulating in the market always has the minimum actual reciprocal value. Currently, there are not many tokens with a reciprocal fund like Banklife.

B2 is the Swap token ratio on Smart Contract to collect ETH
The B2 ratio is updated automatically at different times thanks to the complex analysis system from Banklife AI Bot based on the price factors of ETH at the present time, the total number of Token is circulating in the market, the value of the reserve fund and the number of developing user in the community.

9. Banklife Platform Game in the Future

The Potential of the Blockchain Gaming Market
In recent years we are still witnessing a strong rise and rapid growth of the gaming industry. According to the report in 10/2018, 2.3 billion users using this industry's services, generating a huge revenue of $107 billion every year.

A common problem in game development today is the inability to prove the existence and ownership of assets in the game, thereby leading to many frauds. Smart contract allows users to be confident that they will receive authenticated assets/items when they are bound by the blockchain.

Esports Gambling
As noted above, cash gambling on esports is anticipated to grow by factor of twenty within the next three years. Another substantial market for the Developer is so called ‚skin
gambling*' where players use game items as currency. Depending on which report is considered, skin gambling is estimated to over USD 6 billion worth of skins. The market for skin gambling is distributed across a handful of dominant products. Sportsbook-style betting (wagers on esports matches) is the largest vertical. The second most popular are jackpot-style games, essentially lotteries where players receive tickets based on the value of their deposited skins. Simple forms of roulette games, coin flip games, and blackjack games make up much of the remaining turnover. In terms of market participants, the skin gambling industry grew quickly from a handful to hundreds of sites in the course of a year. The vast majority of those sites were variations on the basic jackpot product theme. These

sites have seen a significant in-crease in popularity, yet the majority seem to oper-
ate without any of the safeguards that are put in place to protect consumers. Over the last year,
some skin gambling sites have been forced to shut down or change their business models
in the face of mounting pressure from game developers and law enforcement.
* ''Skin'' hereby refers to different colours and shapes displayed on in-game items such as
player characters and/or items, most notably weapons.

Future Opportunities

Since the start of its project in 2014, the Developer pursues the objective to change the nature of online bet-
ting. The originally inherent social character of a bet is lost when it comes
to online betting. At online betting providers, a sports fan must challenge the bookmaker,
a lay person bets against a professional. The aim of the Developer is to provide a system
that enables players to challenge other sports enthusiasts on the same level.
Through blockchain technology, the Developer has the opportunity to cut out the middleman and provide a
system without odds and bookmakers. The Developer strives to create a
new level of security and trust in the betting industry. The Banklife Network will enable people to compete
against others with complete transparency, trust and security.
The Banklife Network can be used for any kind of pooling, betting, fantasy, or poker systems.
Banklife is used as a virtual currency for the Banklife Network. The first use case for Banklife
will be the platform Banklife.info of the Developer, which focuses on esports. The global esports market is
growing prodigiously, with a CAGR of 37 percent. Cash gambling on
esports is anticipated to grow even by a factor of twenty within the next three years. The
Developer anticipates that over five million people will use Banklife in less than two years on
the platform Banklife.info alone. Additionally, the Developer will work to establish Banklife
on as many online betting platforms as possible in order to establish fair, transparent and trustless gaming
globally.
A trustless system is a combination of mechanics that allows for two or more parties to
interact with another and fulfill contracts without having to trust any opposing party. This
allows for private and business transactions between parties without having to fear for
money or product loss and without a need to trust the opposing party. On the blockchain
this is done using so-called "smart contracts", which are programmed descriptions of the
conditions each party has to fulfill in order to receive their part of the deal. For betting a
trustless system would solve all the problems with current betting providers: Get rid of
middle-men and other parties that could influence the results and rely only on what you
can doublecheck and proofread yourself. No need to trust anyone, because the blockchain Banklife
takes care of that for you.

10. Banklife Chain security

We approach security from a 360-degree perspective: operational, technical, organizational, and legal. Our real-world solutions help customers operate in a global economic environment while also satisfying security imperatives.

We approach each client's supply chain risks in the context of the client's business. Our threat and vulnerability assessments are focused on those aspects of the business that are of greatest concern to the client, its customers and government regulators. We then develop and implement mitigation plans that address security topics such as:

Legal constructs and relationships between our client and their suppliers and vendors;
Software and hardware development processes;
Lifecycle support, maintenance and upgrades of systems;
Interactions with support personnel and vendor personnel
Verification, analysis and review of software, hardware (including firmware) and chip design and fabrication;
Transparency regarding source of supply, including in some instances verification of vendor's products and vetting of sources of supply;
Incident response support for supply chain security breaches;
Legal and operational remedies for supply chain security breaches;
Ongoing monitoring of mitigation compliance; and
Review of the ownership, control and influence of key vendors and third party manufacturers.
We help our clients develop appropriate relationships with customers and government regulators, including providing transparency regarding sources of supply in the client's supply chain. This helps ensure that the needs of our clients, their customers and government regulators can be addressed in a proactive manner.

In addition to internal operational implementation of security plans, we support our clients at briefings and meetings with their key customers and government regulators to document our supply chain security processes. Then we follow up with our clients to validate that the solution that is developed and implemented is meeting our clients' needs.

We can assist a customer at any stage of its acquisition cycle, whether it is just beginning to consider sourcing from a specific set of vendors, has already started the acquisition process, or has resulting systems in production and operation.

11. Banklife Smart Application

With the trend of Fintech technology, Banklife Shopping application is proud to be one of the pioneers who bring the user with mobile payments.
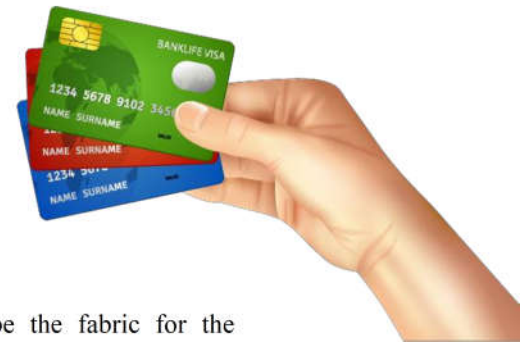
No need to worry about the inconvenience, the trouble of using cash to pay for any transaction, Banklife Shopping helps you become a smart consumer, quickly grasp discounts and incentives from Many famous brands, diverse in terms of products and services meet the needs of food, drink, sleep and shopping.
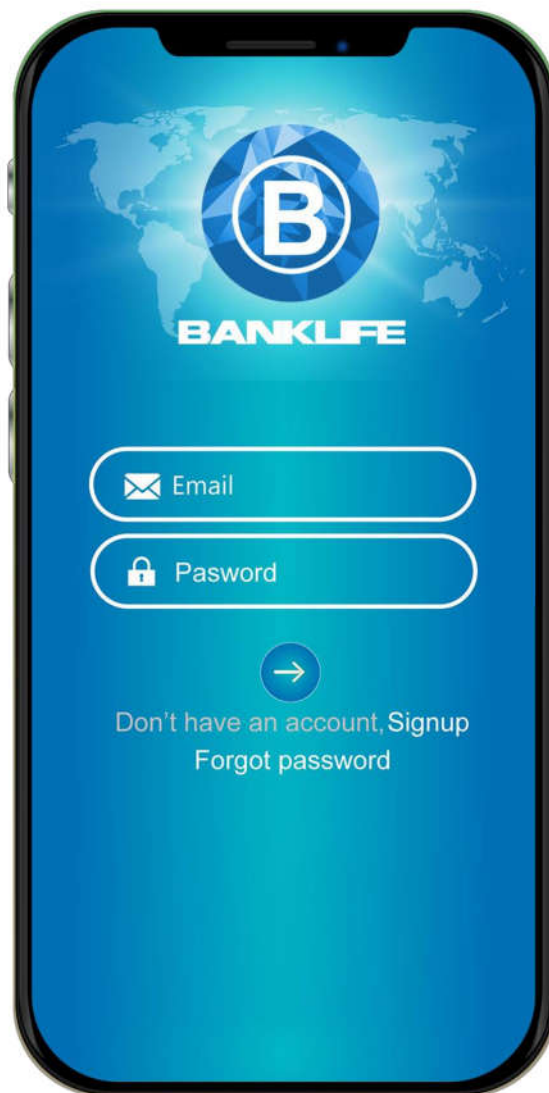
12. Card Banklife Visa Payment

Our vision of decentralisation, beyond crypto-spending
We think bigger than a cryptocurrency payment company. Our vision is to be the fabric for the decentralised world. We aim to connect anyone and anything to decentralised services.

Stay in crypto - Spend your crypto - Benefit from crypto
Spending your cryptocurrency should be simple. Top up your Banklife Wallet with your favourite cryptocurrency, and spend directly with your Banklife Card.

Choice of multiple cryptocurrencies
You can enjoy access to multiple cryptocurrencies across different Blockchains. Hold, send, receive and spend Bitcoin and Ethereum with the Banklife Wallet and Card.

Banklife Development Geography

- England 9%

- Germany 10%

- Russia 14.3%

- Netherlands 13.7%

- India 7.9%

- Switzerland 7.7%

- France 5.0%

- Nigeria 4.5%

- Ukraine 2.3%

- Brazil 2.0%

- Other countries 23.6%
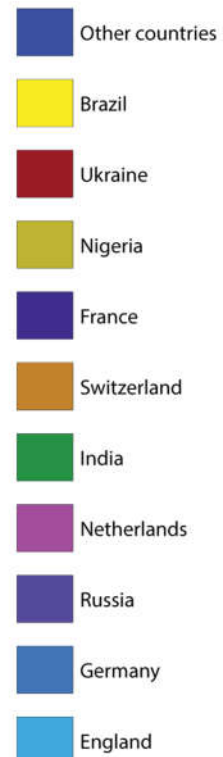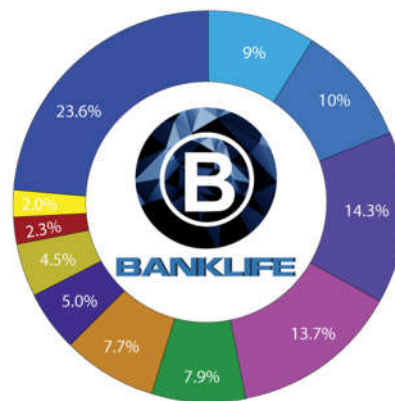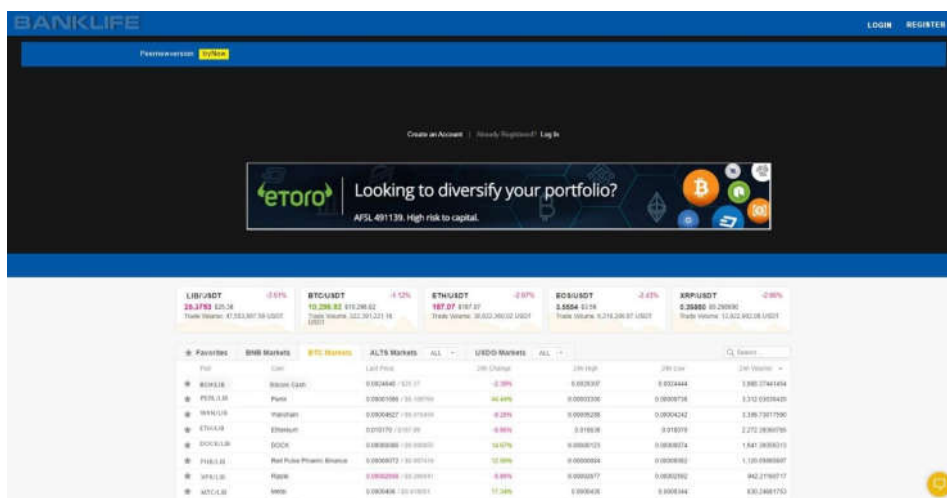
13. EXCHANGE – TRADING – TOKEN – BANKLIFE

Markets

This is the list of listed markets Banklife in the Roadmap

Banklife - Binance - OKEx - Huobi - Cat.Ex - VinDAX - Coingecko – Coinmarketcap

Banklife Exchange Expected Opening Date

Launch exchange,Banklife will support trading pairs in the following coins:
• BTC
• ETH
• USDT
• Banklife

Banklife is one of the most generous prot-sharing exchanges any investor will ever nd. All our features and events have been specically designed to give back to the community. The following features we have mentioned but we will go into detail:

The Banklife platform is a transaction-mining system. Users can trade in mineable pairs and make POC (Proof Of Contribution) How do traders make (Proof Of Contribution) The exchange sets a mining bonus and the traders can sell this bonus or hold it to collect additional dividends from the prot-shar- ing program.

The fee structure for traders is quite unique. Considering we have zero transactions fees

14. Distribution of Notification Code Banklife

Token Distribution

- Miners 70%
- Product Development 15%
- Partner 5%
- Marketing 5%
- Team Found 3%
- Advisors 2%
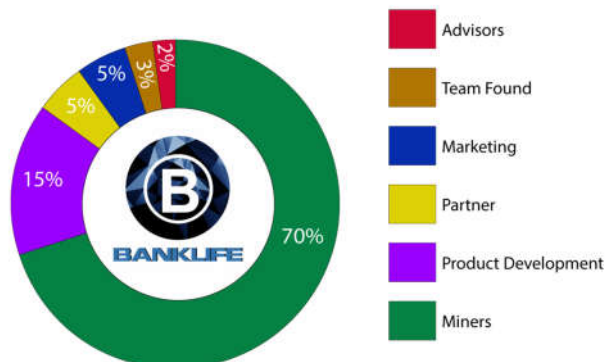
New update starts 02/ Sep 2019 at Singapore 10:00 AM (UTC) Go to https://banklife.io for more information.
Contact us: support@banklife.io