ez exchange™

Crypto for all.

Whitepaper

December 2018
Version 2.1

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Letter From Our Co-Founders

Dear Early Adopters,

EZ Exchange is pleased to offer an opportunity for early adopters to participate in the launch of the most revolutionary security and service-oriented and user-friendly cryptocurrency exchange platform.

It's an exciting time to be part of the cryptocurrency evolution, and the opportunity for growth in this industry is expansive. In a conservative scenario, if as little as 5% of global gold and stock market investment flows into cryptocurrency, the global market cap will increase from 200 billion to 4 trillion USD. By extrapolating today's trading volumes, this influx is estimated to drive 80 trillion USD in trading volumes. Based on these numbers, and with an average transaction fee of 0.5%, the total revenue across the cryptocurrency exchange industry is projected to be 400 billion USD.

However, there is a downside to the rapidly growing interest in cryptocurrencies around the world. Regulation, security and ease of doing business in cryptocurrency markets have struggled to keep up with the pace of adoption, leading to an environment in which consumer protection is virtually nonexistent. As well, constant change and growth in cryptocurrency markets have left investors without the traditional support channels they need to help them gain entry and manage risk in the market. In spite of the massive growth of cryptocurrency valuations, these issues are causing an underfunding of the market as investors balance the risks of entry. Many people simply give up before they reach the point where they actually own cryptocurrency - the process is too difficult, too technical and the threat of losing money is too real.

Cryptocurrencies are a new paradigm, and the particular means by which they are purchased, transferred and stored can be exceedingly difficult to learn for new entrants. Most cryptocurrency exchanges and banks remain disconnected, making the transfer of cash (fiat) currency into an exchange a daunting process, usually requiring a lengthy and insecure wire transfer. With no quick and easy way to transfer funds to and from your bank account and your exchange account, users experience delays that could lead to costly lost opportunities.

EZ Exchange is not just an exchange; it's a platform to help facilitate the mass adoption of cryptocurrency by putting traders first, with robust support and industry-leading security, ensuring that users never deal with a substandard customer experience when trading cryptocurrency .

We welcome the opportunity to engage with early adopters. Please contact us anytime on our social channels listed below.

Twitter: @ez_exchange | Telegram: @EZExchangeCommunity
Facebook: @EZExchangeCrypto | LinkedIn: @EZExchange

Regards,
Russell Korus, Co-founder & CEO and **Eddie Kotler,** Co-founder and President

ez exchange™

OUR VISION

To facilitate the mass adoption
of cryptocurrency.

OUR MISSION

To remove the barriers to trading for
cryptocurrency by providing industry
leading customer support, security and
ease-of-use, making it easy for all to buy,
sell and trade in a secure environment.

2. The Problem With Cryptocurrency Exchanges Today

Very few of today's exchanges have so much as a phone number to call for help.

With the increasing popularity of cryptocurrency trading, the number of exchanges has exploded over the past year. Today, there are over 200 cryptocurrency exchanges listed on CoinMarketCap.com, and potentially hundreds more that are not listed.

Despite the large number of exchanges available to traders, users are still facing significant trading issues, hindering the mass adoption of cryptocurrency.

2.1 Customer support is a major roadblock in the adoption of cryptocurrency

Rarely have industries or markets seen the kind of growth that cryptocurrency has enjoyed over the last 12 months. Earlier this year, NBC reported that market capitalization for digital coins could climb to $1 trillion by year-end 2018, despite the sell-offs in Q1.

For cryptocurrency exchanges, this rapid growth brings with it the challenge of scaling customer service operations to meet growing consumer demand. Widely cited market surveys, such as Oracle's suite of customer experience (CX) studies, indicate that consumers are likely to abandon a business because of a poor experience. In fact, a majority of customers are even willing to pay more for a similar product to get the service they want. According to a study by Accenture, 52% of customers who've had a bad customer service experience with a company stopped buying their products and services.

When customers have a bad customer service experience, they don't just get mad; most of the time they try to get even. A recent survey by ClickFox took a close look at what the repercussions are of poor customer service experience.

32% of disgruntled customers will stop doing business with the company that provided a poor customer experience.

60% of consumers are influenced by detrimental comments.

Twice as many people tell others about bad service than good.
Source: Retail Customer Experience

2X

2.2 Inability to scale customer support offerings

Customer service is more important than ever. In a recent survey by NewVoiceMedia, it was revealed that US companies were losing $75 billion worth of business due to bad customer service. It is fair to assume that consumers in other countries are similar to those in the US, and have become 'serial switchers' (as coined in the survey) when the customer service experience is less than satisfactory.

The risks are even greater for cryptocurrency-related companies, as many individuals have large sums of money wrapped up in the market, making customers exceptionally sensitive to bad service.

Many cryptocurrency exchanges launch with an acceptable customer service model, only to find that they are not able to handle a sudden influx of users and support demands.

As an example, in late 2017, Coinbase experienced growing pains when their trading volumes very rapidly increased by almost 300%. The company was ill equipped to meet the customer support demands on their online forums and social media channels.

2.3 Poor issue resolution and unacceptable response times

The impact on users of this customer support gap is, ultimately, poor service and high uncertainty in an industry that is holding large sums of users' money. A recent survey revealed that over 33% of respondents say they experience unacceptable response times from customer support channels on existing exchanges for issues such as; account suspension, 2-Factor Authentication issues, withdraw and deposit information or missing funds while active on the platform. Earlier this year, Canadian exchange Quadriga was in the news citing poor customer service when a number of customers had issues funding their account through wire transfers, and received little or no support from the company.

There is still a large gap between what users are accustomed to with traditional stock exchanges and financial institutions and what is offered by those in the cryptocurrency space.

2.4 Current exchanges lack security for investor funds

In light of the many hacks that have befallen cryptocurrency exchanges over the past few years, it's no surprise that security is a key concern for investors in this industry.

Blockchain security firm, CipherTrace reported that the amount of money lost through security breaches and hacks in 2018 has tripled from the previous year.

A lack of talent and resources, coupled with inadequate security infrastructures/ models are to blame for a number of hacks that have taken place. In the case of Coincheck and Coinrail, two exchanges that have suffered from this year's most serious hacks, both admitted to not having allocated enough talent and therefore, not having the expertise to properly secure their platforms. To add to this, both exchanges had an inadequate security infrastructure and model in place, keeping large amounts of cryptocurrency online in their hot wallet, rather than offline - making the hack easy once the hackers penetrated their platforms. Other exchanges have succumbed to the hazards of growing too quickly and not having the funds available to invest in proper security systems and processes, or to scale their existing tools.

This last point is critical to security in the cryptocurrency space - with the very large increase in the number of cryptocurrency traders over the past two years, some exchanges are launching and simply expanding too quickly to ensure that security and investor funds protection are appropriately prioritized.

2.5 Current exchanges are not user-friendly

Ease of use is an important factor in enabling the mass adoption of cryptocurrency. New users are faced with a number of hurdles they must overcome to commit to investing in cryptocurrency.

> **Existing exchanges offer limited, confusing or no instructions and are difficult to navigate, limiting the potential for cryptocurrency investment.**

Compounding the issue, cryptocurrency coins are also traded on multiple exchanges, which means that in order for investors to take full advantage of the trading opportunities available to them, they may need accounts at multiple exchanges. This causes a whole host of issues as users transfer funds in and out of different accounts; including the security challenge of tracking and protecting so many different holdings, low liquidity with smaller exchanges having low trading volumes, and large spreads between lowest sell and highest buy prices. As well, users are faced with transfer fees and delays of hours (or even days) every time they want to trade coins or move them into a secure, offline hardware wallet. It goes without saying that lengthy delays in making a trade could have severe consequences to a trader's portfolio.
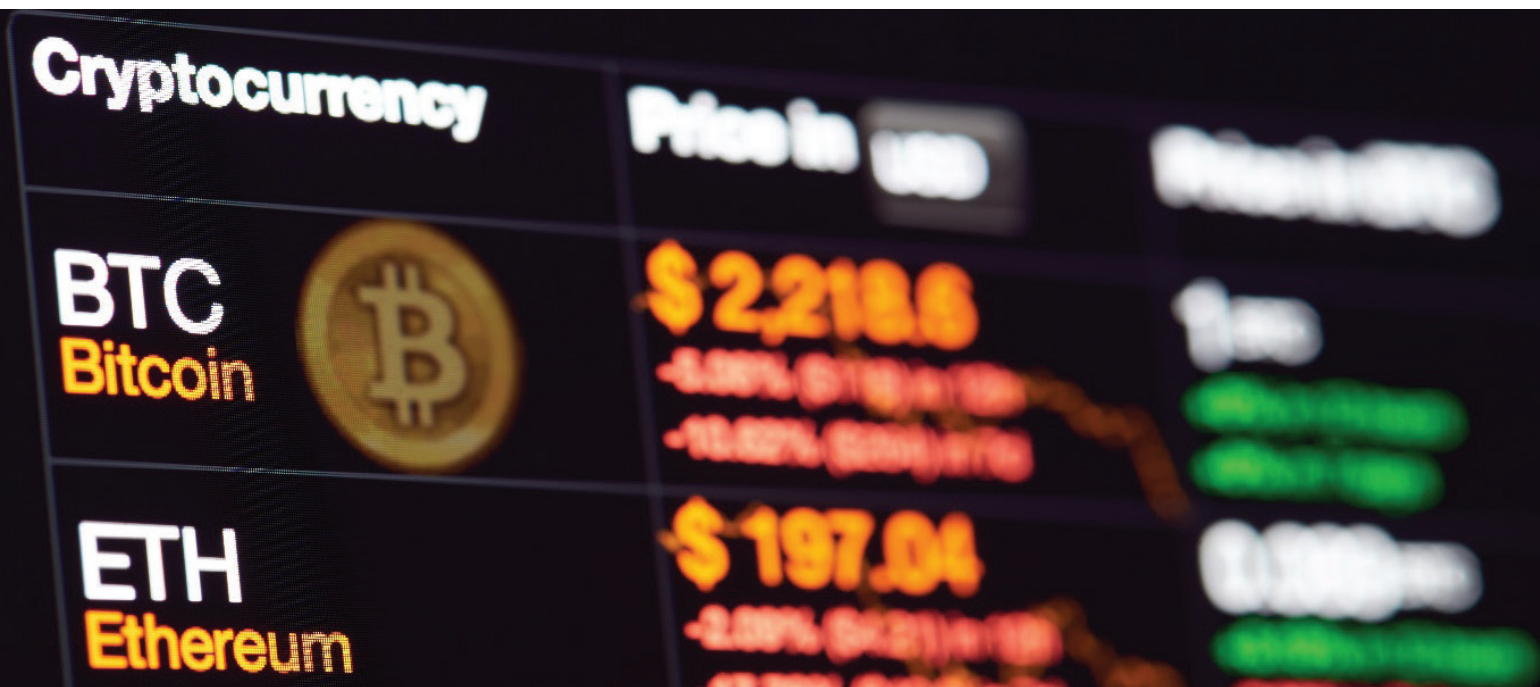
3. EZ Exchange is the Solution

EZ Exchange is driving toward a better digital future. The team at EZ Exchange has gone through this trial by fire themselves and has experienced the difficulties and stresses of navigating through different exchanges and trading cryptocurrencies.

We've designed, and are building, the best cryptocurrency exchange in the world by specifically identifying and addressing the issues beleaguering the current cryptocurrency trading environment.

Our unique and innovative solutions put traders first, ensuring that users never again deal with a substandard customer or user experience when trading cryptocurrency.

3.1 What makes EZ Exchange different from other exchanges?

By understanding the needs of cryptocurrency traders, we are building a cryptocurrency exchange that is like no other.

We are delivering the features and functionality that our users need to easily and safely trade digital assets, regardless of their level of experience.

Competitor comparison chart

	EZ Exchange	Coinbase	Binance	OKEx
Simple and fast registration	✔	✔	✔	✔
Easy to move tokens from wallet-to-wallet	✔	✔	✔	✔
Latest security features	✔	✔	✔	✔
Easy to buy, sell and trade	✔	✔	✔	✔
Access to the top 20 trading tokens	✔	✖	✔	✔
Access to new coins with strong mass adoption potential	✔	✖	✔	✔
User friendly graphic interface	✔	✔	✖	✖
Advanced graphic interface	✔	✖	✔	✔
24/7 live support through phone, chat and email	✔	✖	✖	✖
Monthly subscription-based trading or pay-per-trade	✔	✖	✖	✖
Multi-language trading interface	✔	✖	✔	✔
KYC and AML compliant	✔	✔	✖	✖
Educational platform for beginner and advanced traders	✔	✖	✔	✖
Fiat account funding through credit card	✔	✔	✖	✖
Fiat account withdrawal to credit card	✔	✖	✖	✖
Easy to add money to an account	✔	✔	✖	✖
Crypto to fiat conversion	✔	✖	✖	✖
Concierge service for high net worth investors	✔	✖	✖	✖
Hardware wallet integration	✔	✖	✖	✖
Voice-activated trading	✔	✖	✖	✖

3.2 Changing the cryptocurrency landscape

EZ Exchange is Changing the Crypto Trading Landscape

Unique fiat account funding & withdrawal through your credit card

Withdraw fiat from a recognized EU bank in any currency

Proprietary educational platform, EZ Academy, for beginner and advanced traders

Multi-language trading interface: English, Russian, Korean, Chinese, Japanese

Concierge service for high net worth investors

24/7 customer support through phone, chat and email

Monthly subscription-based trading or pay-per-trade

Hardware wallet integration

Voice-activated trading

Platform is built to meet ISO 27001 standards for security

User-friendly basic & advanced interfaces

Working toward full regulatory compliance in operating jurisdictions

A global exchange

Launching with the top 20+ coins

New coins with strong mass adoption potential

4. 24/7 Live Customer Service and Support

At EZ Exchange, we are passionate about providing the best customer service in the industry. Our founders have been living and breathing Customer Experience for decades and understand precisely what an ideal customer experience on a cryptocurrency exchange looks like. We put our users first and connect with them in a number of different ways. First, we provide access to step-by-step tutorials that will walk users through the entire trading process. If the user needs further support, they can **access support 24 hours a day, 7 days a week**. Our customer service teams are trained to deliver personalized support to help solve our users' issues quickly and efficiently.

4.1 Providing exceptional customer support online and over the phone

When a new user first goes to the EZ Exchange platform, they will be greeted with a comprehensive suite of training and support options to answer any questions or concerns they may have. In fact, new users will have various options to walk them through the entire process of creating, setting up, validating and funding their accounts with fiat through various simple methods.

No matter what the concern, training and support on the user's terms will always be close at hand.
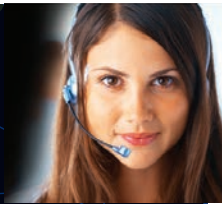
4.1.1 Our approach

Our customer support model is built in three tiers. The first point of contact with our customer support agents will be through live chat or email. If further support is required, the enquiry will move to Tier 2, where our agents can provide technical support or answer specific account questions over live chat. For Tier 3 enquiries, a customer support agent will contact the user over the phone or by live chat, according to their preference or the nature of their enquiry.
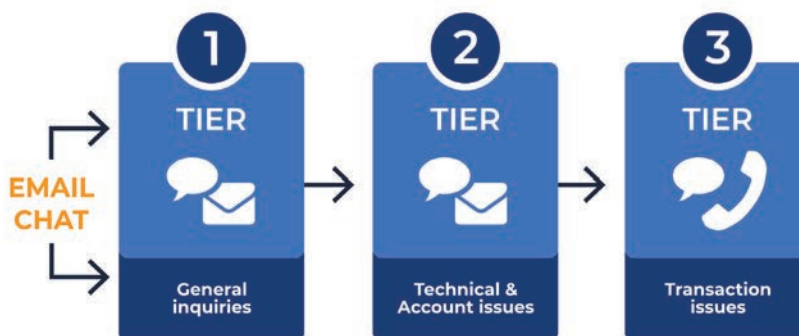
EZ Exchange's support centre has been structured to ensure that we are able to meet the growing demands of the exchange, with the ability to scale our support centre up and down quickly and efficiently as required.

4.1.2 Leveraging technology to enhance the customer experience

EZ Exchange will use the latest and most advanced customer service software to ensure the best possible experience for our users. This technology will enable us to manage, organize and track customer requests from a single platform - routing our customer issues to the right agents for immediate resolution.

As soon as a ticket has been created, users will be notified and given an estimated response time. Our software will automate ticket routing and track a customer's ticket status to ensure all customer enquiries are accounted for and resolved as quickly as possible.

This software technology, combined with our customer feedback program, will enable us to perform analyses to better understand how we can improve both our platform and our customer support program.

4.1.3 Focused on being customer centric

The goal for EZ Exchange is to achieve first-contact personalized resolution of any issues - ensuring the customer's questions are answered on the first response - eliminating the need for customer follow up with a second call or email.

In the past, customer service was robotic and impersonal, but in today's customer-centric world, users expect better.

Our customer support experts will design and deliver an experience that is personalized to our customers' needs, ensuring they get the support they need and the experience they deserve.

4.1.4 Culture of continuous improvement

Our team of customer support experts understands how important a culture of continuous improvement is to the success of any company. We will be implementing processes that help drive continuous improvement on a daily, weekly and monthly basis. These processes will identify successful interactions, to set benchmarks for best practices, and investigate areas where we did not live up to customer expectations.

> **Customer satisfaction is our number one priority. We understand that if our customers are happy, they will continue doing business with us, refer new customers to us and help drive adoption.**

4.2 EZ Academy

Taking customer support to a whole new level, we are developing EZ Academy - a complete institution of higher cryptocurrency learning that will cover instruction and insight on a wide range of topics throughout the blockchain and digital currency universe.

Our vision is to make cryptocurrency easy for beginners and advanced users. From trading strategies to technical instruction on leading edge blockchain innovation, EZ Academy will offer a robust portal to support and empower the wider cryptocurrency community.
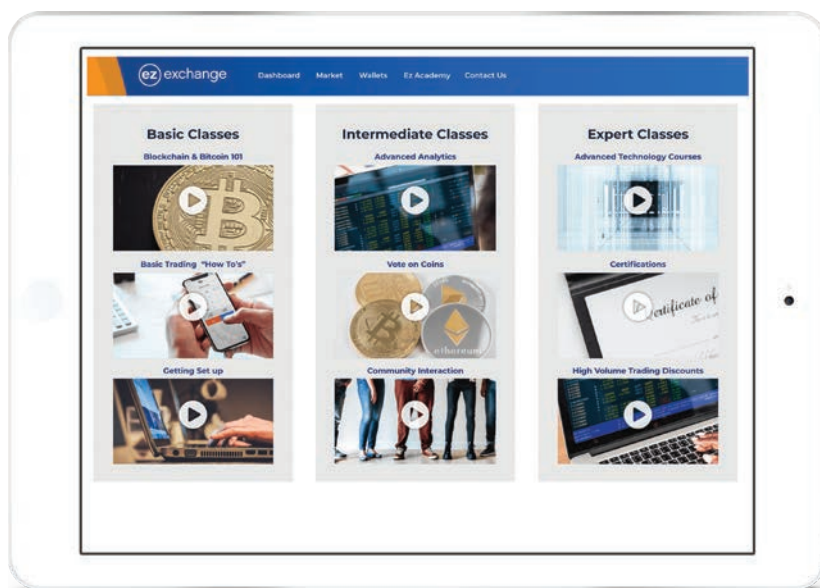
EZ Academy will be built around three specific offerings:

1 The first offering is a Training and Development portal that is divided into two streams. Users who are registered for the exchange will have access to these resources.

- The first stream addresses general blockchain and cryptocurrency information that will give a baseline education to new users. This education includes all the fundamentals, definitions and links to further reading to expand their knowledge.

- The second stream is a series of videos to walk the user through EZ Exchange. This is a step-by-step visual and audio instruction on everything from registering, setting up a wallet, trading, managing and monitoring investments and moving cryptocurrency to fiat.

2 The second offering is a Community portal where EZ Exchange users will be able to interact with other users and keep their cryptocurrency knowledge current. This section contains monitored discussion boards where users can have open dialogue, vote on coins to be added to EZ Exchange, access Certification processes, or suggest functionality that would benefit them and improve their experience. Users who have EZX tokens will have access to these advanced EZ Academy features. Those who do not hold EZX tokens have the option of paying for a subscription to these resources.

The Community portal will also contain data feeds aggregated from several established sources and will include:
- Market data
- News
- Indexes & reference rates
- Advanced analytics for our more tenured users
- Alternative data

3 The third offering on EZ Academy is a VIP Club for high volume traders. Loyal and dedicated EZ Exchange traders will receive access to a number of premium features, including exclusive events and resources.

At the time of launch, EZ Academy will provide support and training related to EZ Exchange's processes and functionality. As we build out our educational platform, we will expand our content offering to include more advanced topics and information to the blockchain and cryptocurrency communities.

5.0 Security

Our platform is built by veteran stock market developers and security experts, bringing the rigor of established financial market security to cryptocurrency.

The team behind EZ Exchange includes leaders in blockchain and cryptocurrency development, as well as experts in network and security infrastructure. They come from global capital and derivatives markets including the Toronto Stock Exchange, Boston Options Exchange, Venture Exchange, Alpha Exchange, CDS (Canadian Depository for Securities), and the CDCC (The Canadian Derivatives Clearing Corporation).

Even the best security protocols in the world are meaningless if users don't trust them. High-profile data compromises have made headlines over the past year, and trust has become a major issue in this space. To ensure the safety and security of customer accounts, EZ Exchange has designed our platform to align with the global ISO 27001 compliance standards and risk management. We have begun the process of ISO 27001 certification, aiming to become the first cryptocurrency exchange in the world to achieve this high standard. As the international standard for traditional stock markets and international financial institutions, ISO 27001 is a rigorous certification that ensures we are establishing, implementing, operating, monitoring, reviewing and maintaining our compliance through controls and objectives within its framework.

Our security team has put rigorous processes and tools in place to protect our environment with server redundancy, fault tolerance and high availability systems, extensive hacker testing, and Know Your Customer (KYC)/ Anti-Money Laundering (AML) compliance. Our environment has sophisticated Distributed Denial of Service (DDoS) prevention capabilities. We are also currently engaging with certified security partners to enable advanced security features that are part of a multi-pronged approach to a highly flexible, current and relevant security solution.

5.1 95% of cryptocurrency assets stored offline

To guard against customer disruption due to a security event, we are holding 95% of our coins offline in cold storage; the remaining 5% will be online and insured. This will ensure that the vast majority of our cryptocurrency assets are not accessible by hackers.

95% of cryptocurrency assets are stored offline

Cryptocurrency that would normally reside in our wallet is **disconnected entirely from the internet**

Cryptocurrency is split with redundancy, **AES-256 encrypted** and copied to **FIPS-140 cold wallet**

Drives are **distributed throughout multiple locations** in secured vaults.
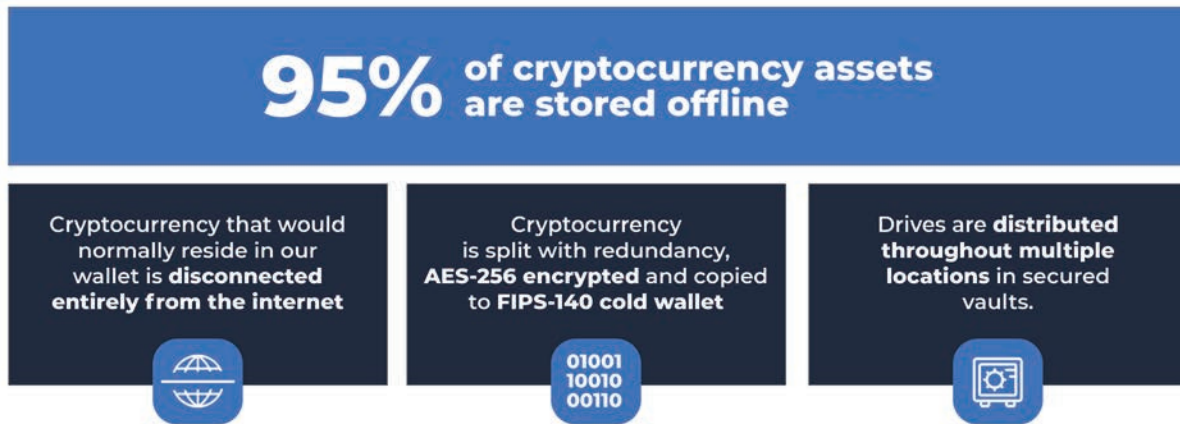
The chart below outlines our approach to the storage of cryptocurrency assets on EZ Exchange - with 5% stored on a hot wallet and the remaining 95% stored in cold storage.

Non EZ Exchange Wallets

NODES

EZ Exchange User

Fund

Withdraw

Personal Wallet on EZ Exchange

EZ Exchange Hot Wallet (Master Wallet)
Private keys for users' personal wallets are stored here

Processing notification to user if amount is more than the 5% that is kept on hot wallet

EZ Exchange Cold Storage

95% of EZ Exchange's cryptocurrency assets stored here
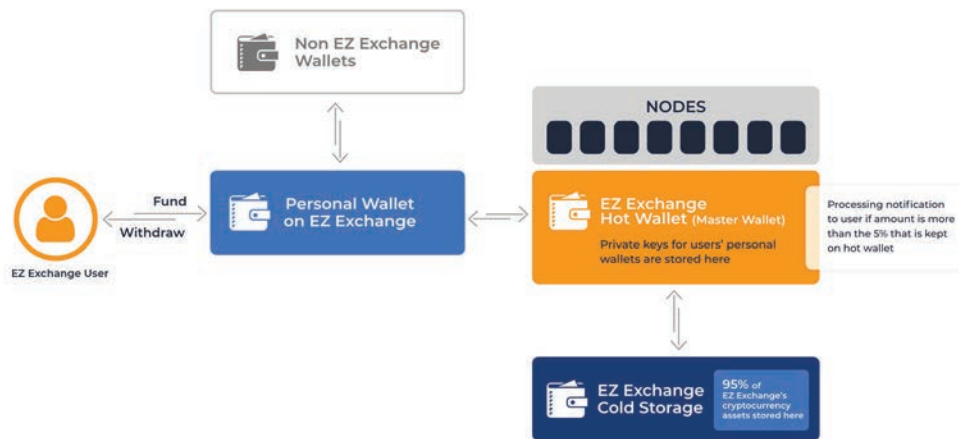
5.2 Network security

We are committed to ensuring that network security events such as a DDoS attack, Man-in-the-Middle (MITM) or port scanning are treated immediately. Our goal is to provide the same level of security that users are accustomed to when dealing with traditional financial services organizations through our strict adherence to standards and regulations.

We are developing a number of security policies and procedures to protect our systems, which are based on those used by traditional stock exchanges.

Our Information Security Policy will be incorporated into our Security Management solution with Security Information and Event Management (SIEM) tools and log management. This consolidation accelerates incident analysis and remediation. We are also leveraging multiple partners to monitor our environment. Our compliance to ISO 27001 enables us to improve our security posture and proactively manage security risks.

We're constantly reviewing all existing industry breaches and aggressively preventing vulnerability from the perimeter.

We have put rigorous controls and procedures in place, conducting frequent audits on our infrastructure, engaging in regular vulnerability and prevention testing, as well as third-party tools to block attacks of any kind.

5.3 Business continuity

Business continuity and disaster recovery are important areas of focus in EZ Exchange's Information Security strategy. Our trading platform architecture is designed for fast recovery of critical systems to a secondary physical site. We are planning for datacenter failures with hot standby environments that enable rapid failover at scale. EZ Exchange is planning for both Recovery Time Objectives and Recovery Point Objectives based on the financial impact to our business when systems are unavailable.

5.4 Hardware wallet integration

Cryptocurrency traders will no longer have to choose between trading capability and security

By working with hardware and software wallet creators, EZ Exchange will allow users to store their digital assets on a hardware wallet for optimal security, while enabling instant access to trading for optimal ease of use. Alternatively, users will have access to software wallets with control of the private keys, or for new traders, the simplest option is to store their coins on the integrated EZ Exchange wallets. As new users become more familiar with the world of cryptocurrency trading, their trading account can grow with their level of knowledge, and they can take greater control of their digital portfolio.

6 Regulatory Compliance and Data Privacy

Just as cryptocurrency exchanges and governing bodies around the world continue to address investor concerns about the safekeeping of digital assets and personal information, they also continue to ensure this emerging technology is not being used to fund illegal activities. This concern is being addressed with stronger regulations and laws, such as Anti-Money Laundering (AML) and Anti-Terrorist Financing (ATF) laws, which are supported by industry standard Know Your Client (KYC) processes.

We believe that meeting regulatory compliance standards should not come at the expense of a great experience for our users. Based on this, we have partnered with a company to automate our KYC process. This will allow for instantaneous identity verifications - under 1 minute for most documents, and under 6 minutes for those that require manual verification.

As standards, regulations and guidance continue to evolve in this space, EZ Exchange has been highly proactive in ensuring compliance with all regulatory requirements, including AML/ KYC, well in advance of the launch of our ICO and exchange. We will continue to execute and expand on industry best practices, such as enhanced monitoring and transactional maintenance systems deeply integrated into the backbone of our platform. Our vision is to offer the most user-friendly experience, while enforcing regulatory compliance and minimizing security concerns; ultimately, providing a traditional banking experience in the cryptocurrency space.

We're also taking our commitment to security one step further and adopting the standards of Canadian banks. Canadian banks are known to have the highest regulatory compliance standards in the world. Users' private information will be stored in an offline secured server, reducing the risks of hacking and third party access to your information.

The EZ Exchange team passionately believes that investors should have the same experience investing in ICOs and cryptocurrency as they do investing in traditional stocks. As such, we are advocates of the progress being made in the regulatory space, as it will drive enormous improvements in consumer protection and greatly enhance the legitimacy and credibility of cryptocurrency. We have begun the process of becoming regulated in Canada, the US and other jurisdictions to which we are providing our services.

7. Making It Easy to Buy, Sell and Trade Cryptocurrency

Our vision of enabling mass adoption of cryptocurrency depends fundamentally on bringing a platform to market that is simple, intuitive and user-friendly. Putting aside the inherent risks of investing in cryptocurrency, exchange ease-of-use is the single biggest barrier to entry for most investors. At EZ Exchange, our goal is to make it easy for users to buy and sell cryptocurrency.

7.1 Choice of user-friendly, multilingual trading interfaces
Our team of experts are creating an exchange like no other, developing cryptocurrency trading options that are easy for both beginners and experts.

Users have the option of switching between two different trading interfaces:
- The **EZ Exchange Basic** online trading platform offers users the ability to buy a large range of tokens without the complexity of other exchanges.

- The **EZ Exchange Advanced** trading platform provides more experienced traders with the data they need to make informed decisions, as well as access to advanced trading features.

We believe that users should have a localized experience as they are trading on the platform. We will offer the platform in English, Russian, Korean, Chinese and Japanese, with plans to expand to other languages as the platform evolves.

We are redefining the customer experience in cryptocurrency, with an exchange that makes it easy for people to sign up, learn, trade and connect with their entire portfolio.

7.2 Easy fiat account funding and withdrawal

Another major issue with today's exchanges is the ability to move money in and out of trading accounts. In many cases, users are able to transfer money into an exchange, but are not able to quickly and easily trade their cryptocurrency for fiat. At EZ Exchange, we have a number of revolutionary options which will make it easy for users to move their fiat in and out of the exchange.

One of our unique options, available only on EZ Exchange, is the ability to fund trading accounts and withdraw fiat through the user's credit card. Users will be able to fund their EZ Exchange account using their existing credit card instantaneously. Users can also cash out from EZ Exchange in this same manner, with their fiat funds showing up instantaneously as a credit on their credit card. Transactions via this method are confirmed in real time.

Another convenient funding option is moving fiat in and out of the exchange through wire transfer. EZ Exchange has partnered with a leading bank in the European Union to allow wire transfers to and from any bank account and the exchange within 5-7 business days. When withdrawing fiat from an account, users can send their funds to the bank account of their choice in their local currency.

7.3 Bringing a subscription-based model to cryptocurrency

EZ Exchange is disrupting the cryptocurrency market as one of the first exchanges in the world to offer a choice between a pay-per-use transaction model and a monthly trading subscription. High fees, including transaction, pairing, deposit, and banking fees, are a concern for cryptocurrency users today. EZ Exchange is bringing further simplicity and flexibility to trading by offering two different payment models:

- **Pay-per-trade:** Users who don't do a lot of trading can choose to pay for their trades per transaction.

- **Subscription-based trading:** EZ Exchange is offering a subscription-based model for trading. Users can pay a monthly fee for a subscription which will include unlimited trading with no transaction fees. Those who pay for the subscription with EZX tokens will receive a discount. The subscription will also include access to premium features, such as comprehensive access to EZ Academy and discounts on banking fees.

7.4 Ensuring liquidity on EZ Exchange's trading platform

EZ Exchange has a multi-pronged approach to driving liquidity. We have partnered with other exchanges to combine the volume of their exchanges with ours. We have also partnered with one of the leading market makers in the industry to create consistent market liquidity in order to maintain price stability and favourable trading conditions.

7.5 Offering the EZ Exchange trading platform to most major global markets

EZ Exchange's platform will be available globally in most major markets (as permitted by local jurisdiction). At the time of the platform launch, the marketing focus will be global with a strategic focus on the following countries/regions: Russia, Europe, South Korea, Japan, Scandinavia, North America, South-East Asia, Middle East, Australia/New Zealand and Africa. This focus is a result of research which shows that these regions have a significant number of cryptocurrency traders and local laws which allow digital currency trading.

7.6 Extensive coin listings on EZ Exchange

Making it easy means making things simple. Having a single portal from which to manage all of your digital investments will bring simplicity to crypto trading, and EZ Exchange aims to do just that with an extensive listing of coins available for trade.

At launch, EZ Exchange will offer a minimum of the top 20 cryptocurrencies coins, as well as a roster of new coins with strong mass adoption potential.

We will continue to grow our roster of coins after launch with the top existing and new to offer our users with the greatest variety of trusted and valued coins.

The top 20 cryptocurrencies available at launch include: Bitcoin (BTC), Bitcoin Cash (BCH), Bitshares (BTS), Cardano (ADA), Dash (DASH), EOS (EOS), Ethereum (ETH), Ethereum Classic (ETC), Litecoin (LTC), NEO (NEO), NEM (XEM), Odyssey (OCN), Ontology (ONT), OmiseGO (OMG), Qtum (QTUM), Ripple (XRP), Stellar (XLM), Tron (TRX), Vechain (VET), Zcash (ZEC), Zilliqa (ZIL).

7.7 Referral program

EZ Exchange is making it easy for users to refer a friend to EZ Exchange. Through our robust referral program, customers who refer a new user will refer $10 in EZX tokens. New referrals will receive a free month of the trading subscription.

8. EZ Exchange Platform

EZ Exchange's proprietary platform has been built from the ground up by our team of infrastructure and security experts and developers who have extensive experience in blockchain, cryptocurrency and traditional stock markets.

8.1 System Architecture

EZ Exchange's proprietary platform has been built from the ground up by our team of infrastructure and security experts and developers who have extensive experience in blockchain, cryptocurrency and traditional stock markets.

The chart below outlines the architecture of our trading platform.
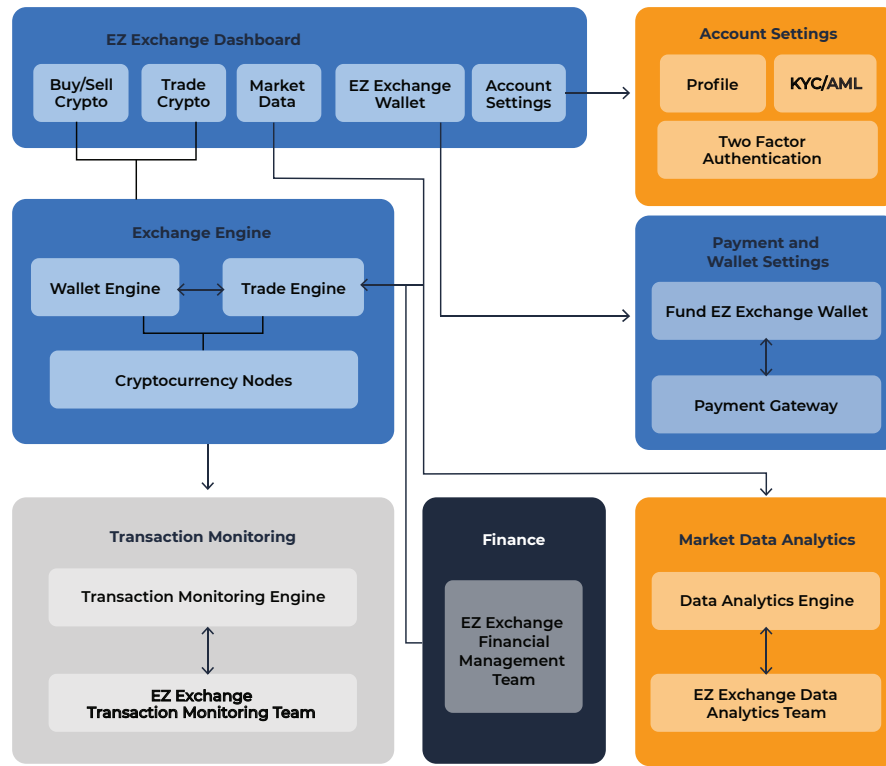
We are ensuring the continuity of service on our platform by hosting our servers on Tier 4 data centers. This will ensure 99.995% uptime annually, 2N+1 for fully redundant infrastructure, 96 hour power outage protection and 26.3 minutes of annual downtime.

We have set up our platform so that the private keys from our users' exchange wallets are not linked to the database server, to enable stronger security. This ensures that we are not vulnerable to security breaches that other exchanges have recently experienced.
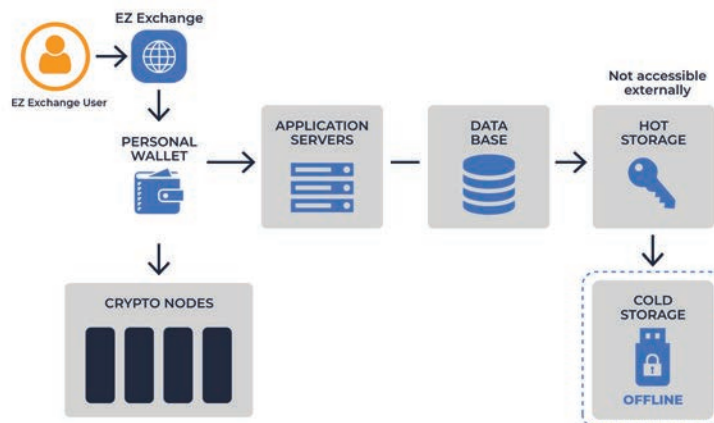
8.2 User interface designed by experts for a superior experience

The EZ Exchange trading interface is designed by user experience experts, from a human-centric perspective, to ensure traders can easily navigate the site, find the information they are looking for and trade. The simple interface was designed to be intuitive for all users. Recognizing that the nature of trading may not be intuitive for everyone, EZ Exchange offers guided tours and videos, allowing the user to ease into the process. The methods mimic those seen in common consumer applications, offering quick tutorials on how to execute any component of the exchange. Finally, the design attempts to use common language, so users don't feel overwhelmed with unfamiliar language and terminology.

The look and feel of the EZ Exchange platform is pictured below. The features shown are subject to change, pending feedback received in beta testing.

8.3 Future Enhancements

As part of our roadmap, we are looking to integrate advanced features, including but not limited to:

- **Concurrent stop loss and take profit for trades:** Giving users the ability to place multiple buy and sell limit orders on coins/tokens simultaneously. Once an order is filled, the outstanding buy/sell limit orders for the same coin/token will be automatically removed.

- **Hard wallet integration:** Enabling direct integration with hard wallets to enable trading directly from these devices.

- **Voice-activated trading:** Adding the ability for users to place orders and receive portfolio updates directly through voice-activated smart assistants.

- **Social coin ranking:** Allowing users to rank coins on the exchange and copy other trading portfolio change.

- **Intelligent trading management features:** Including but not limited to trading indicators and automated trading.

8.4 Exchange development roadmap

Q1 2018
- Team develops a strong vision to make buying, selling and trading cryptocurrency easy and safe

Q1 & Q2 2018
- Build infrastructure to support the development of the EZ Exchange platform
- Development and audit of token sale contracts
- Build advisory board and EZ Exchange community

Q3 & Q4 2018
- MVP completed
- Private pre-sale
- Establish relationships with key strategic partners
- Ramp up customer support

Q1 2019
- Launch of beta platform
- Launch of EZ Exchange platform
- Online and phone support available
- Fund account and withdraw through credit card or wire transfer

Q2 2019
- Launch of EZ Academy
- Russian, Korean, Chinese and Japanese versions of the platform available
- Launch of Concierge Service

Q3 2019
- Hard wallet integration
- Advanced trading options
- Additional trading pairs available
- Integration of real-time cryptocurrency market data such as news, price quotes and messaging
- Digital asset funds available

Q4 2019
- Option trading available
- Voice-activated trading
- EZ Academy 2.0
- Intelligent trading management features Social coin ranking
- Non-stop innovation ensuring we are one step ahead of the market

9. Strategic Partnerships

At EZ Exchange, we believe in fostering strong collaboration and mutually beneficial partnerships.   Together with our network of partners, we are working to drive user adoption and realize our vision of enabling cryptocurrency mass adoption.

Strategic Partners

Technology and Security Partners


PR and Marketing Partners

10. Token Event

According to ICO Dashboard, the total amount of money invested in ICOs so far this year has reached $18 billion USD - already surpassing the $4 billion that was invested throughout 2017.   While ICO projects span a range of different industries, exchanges were rated third highest in the average rate of return on investment.

Average return of ICOs in 2018 by sector
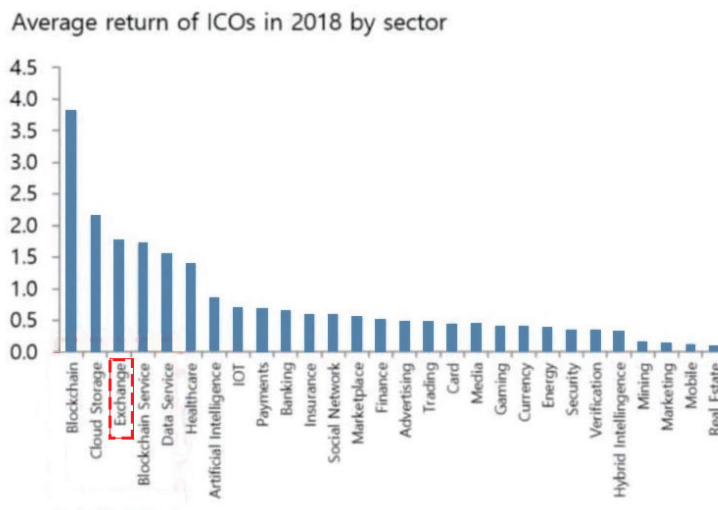
Source: ICO Dashboard

10.1 Token Generation Event

Beyond simply buying and selling cryptocurrency, EZX Token investors enjoy expanded benefits and share in the success of EZ Exchange.

- **Reduced Fees**
  - Transaction fees reduced by 50%
  - Monthly trading subscription reduced by 20%
- **Premium Access to EZ Academy**
  EZX token holders will have access to EZ Academy's Community portal, with advanced educational materials and information.

10.2 Token Sale

The EZX Token Sale will occur in two phases: a Pre-sale and our ICO. Both phases of the sale will be open to the public. Timing for the Pre-sale and ICO will be announced at a later date.

The price of the token during the two phases of the sale is outlined in the table below.

Pre-sale (Public) 10 ETH minimum purchase	1 EZX = $0.30 USD
ICO (Public)	1 EZX = $0.40 USD

The bonus structure for EZ Exchange's token sale is outlined below.

Pre-Sale (Public)	ICO (Public)			
	Phase 1	Phase 2	Phase 3	Phase 4
20%	30%	20%	10%	No bonus

The soft and hard caps for the ICO are $5 million and $30 million USD respectively.

* EZ Exchange reserves the right to exercise management discretion to change the price and number of tokens sold for either the Pre-sale or ICO before they begin.
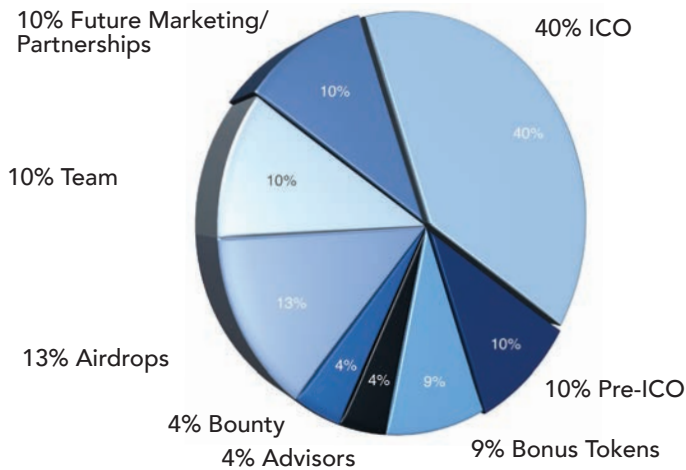
Any EZX tokens that are not sold in the token sale (public Pre-sale and ICO) will be burned.

Investing in EZ Exchange's success

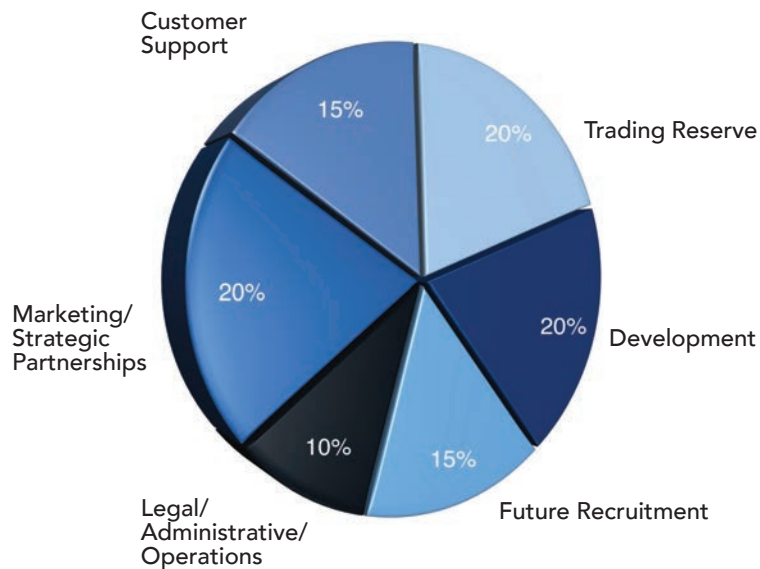|	Soft Cap $5M	Mid Cap $15M	Hard Cap $30M
Launch platform	✓	✓	✓
Online support available - Phone, Chat and Email	✓	✓	✓
EZ Academy 1.0	✓	✓	✓
Additional trading pairs available	✓	✓	✓
Fund account and withdraw through credit card or wire transfer	✓	✓	✓
Trading reserve for top 20 coins	✓	✓	✓
Trading reserve for top 50 coins		✓	✓
Integration of real-time cryptocurrency market data		✓	✓
Translated platform: Russian, Korean, Chinese & Japanese		✓	✓
EZ Academy 2.0			✓
Option trading			✓
Voice-activated trading			✓
Intelligent trading management features			✓
Social coin ranking			✓
Hard wallet integration			✓
Concierge service			✓

10.3 Token Distribution

The chart below outlines the distribution of the 200 million EZX tokens that will be issued. 100 million will be sold during the token sale, and the other 100 million tokens will be leveraged in a number of different ways, including partnerships and promotion of the exchange.

10% Future Marketing/Partnerships

10% Team

13% Airdrops

4% Bounty

4% Advisors

9% Bonus Tokens

10% Pre-ICO

40% ICO

*Tokens held for future release will be leveraged a number of ways, including marketing and partnership programs. EZX token distribution for the Pre-sale and ICO includes token bonuses.

10.4 Use of Proceeds

The chart below shows how the proceeds from the ICO will be leveraged.

Customer Support

Trading Reserve

Development

Future Recruitment

Legal/Administrative/Operations

Marketing/Strategic Partnerships

The funds raised from the 100 million tokens allocated to the token sale will be distributed as follows:

- **20% of the funds raised will be used for the continued development of the exchange.** As evidenced in our roadmap, we have ambitious plans to continue enhancing the exchange, making it the most robust, secure and user-friendly exchange in the world. We have a tremendous team of developers and project managers located across Canada, the US, India, and China. We are constantly expanding, as our development needs grow. These funds will ensure we have sufficient resources to maintain our rate of growth.

- **20% of the funds will go toward marketing and business development.** We recognize that the biggest success factor for any exchange is its community of users. Therefore, we are embarking on a large-scale, comprehensive marketing campaign to raise awareness of EZ Exchange and to educate the public on what makes us the best exchange platform in the world. We have engaged a talented professional marketing and PR team and they are currently coordinating our marketing efforts across all forms of digital, social and traditional media.

- **20% of the funds raised will go into trading reserve.** The user experience offered by an exchange is greatly influenced by the liquidity and spreads on the order book. For this reason, we are allocating funds to be used as a trading reserve and engaging with some of the best market makers in the world to ensure the optimal trading experience.

- **15% will fund our customer support program.** One of the biggest differentiators of EZ Exchange is the support and training we will provide to both new and experienced users. We will offer a number of support options, up to and including live 24/7 telephone support. No matter what issue, question, or concern a customer has, help will always be a phone call away and any issues will be quickly resolved. Our vision is not only to provide support and training on the EZ Exchange platform, but also through EZ Academy, an educational resource that will position us as the go-to source for cryptocurrency and blockchain information. EZ Academy will include everything from general blockchain certification courses, to technical analysis training, trading strategies, and any other information that empowers users with the knowledge and confidence to enter this space. Our vision is for EZ Academy to be the first stop on the internet for anyone seeking to learn about cryptocurrency and blockchain, and these funds will help us realize this vision.

- **15% of the funds will be allocated to future recruitment.** As we continue to build out our platform, we will expand our teams across all areas of the business.

- **10% will be used for legal, administration and operations.** Our plan is to be compliant with securities regulations in every jurisdiction in which we operate.

This requires local legal and regulatory experts to ensure and continuously monitor our compliance. In addition, as we get closer to go-live, there will be further need for administrative and other operational staff to support a smooth and seamless launch and enable the greatest user experience in the industry.

The EZ Exchange tokenomics approach was developed with careful consideration and consultation with our financial and leadership team; each whom brings over 20 years experience in the corporate world with companies such as IBM, Microsoft, Cisco, TMX and others. The aim of our tokenomics approach is to ensure we have sufficient resources for the launch of the exchange and for the continued growth trajectory of the EZ platform.

10.5 Securing funds raised in ICO

EZ Exchange will leverage a multi-pronged approach to ensure the utmost security for the ICO funds raised. This will include storing the funds in a sophisticated array of multi-signature offline wallets, and then securing these with propriety custodial solutions.

10.6 EZX Team Token Vesting Plan

The tokens allocated to the EZ Exchange team will follow an 18 month vesting schedule after the end of the ICO, as outlined below:

- Initial: 25%
- 6 months: 25%
- 12 months: 25%
- 18 months: 25%

11. Team

The EZ Exchange team is made up of experts across a number of disciplines, including blockchain and cryptocurrency technology development, customer and user experience, call center management, usability, cryptocurrency trading, security, stock exchange development, marketing, training, education and regulation. Our development and security teams are working for or have worked for the Toronto, Montreal and Boston stock exchanges, and financial services firms. By building a strong team with expertise across these areas, EZ Exchange has the talent to realize our vision of building the best exchange in the world.

11.1 Global team

Russell Korus
Co-founder and Chief Executive Officer

Russell is a self-avowed futurist. He has been a Blockchain visionary and cryptocurrency evangelist since first discovering this groundbreaking and innovative space. He is also an angel investor focused on emerging markets and start-up incubation for new tech ventures.

While his career began in the financial services and insurance industries, Russell noted the rapidly growing influence of Internet in the late 90's and switched careers to begin building e-commerce platforms in a Java environment. After several years of development work, Russell moved into Sales Engineering, eventually running the Sales Engineering Departments at several prominent technology firms.

Russell's vision is to bring cryptocurrency to the masses in an easy and secure way.

Eddie Kotler
Co-founder and President

Eddie is a cryptocurrency enthusiast with a passion for delivering exceptional customer experiences and a calling to make cryptocurrency trading easy and accessible for all. Since 2002, Eddie has been growing his call center operations to service the flourishing tech support industry.

In addition to nearly 20 years of experience in call center and technical help desk management, Eddie also has significant experience in software development and support. He started his career at Bell Canada as an IT Consultant, then moved into the financial services industry in the area of networking with CIBC.

Eddie is committed to realizing EZ Exchange's vision of making cryptocurrency investing simple, quick and rewarding for everyone.

Michael Caravetta
Chief Technology and Information Security Officer

Network security is a foundational element to the EZ Exchange strategy and value proposition. To that end, maintaining a network security strategy and implementing standardization methods that safeguard the scalability and availability of the exchange are critical elements under Michael's purview. Michael brings his experience with corporations like Toronto Stock Exchange (TSX), Canadian Depository for Securities, TSX Venture Exchange, TSX Trust, Montreal Stock Exchange and Boston Stock Exchange to his new role with EZ Exchange.

With close to 37 years of experience in the IT sector, he brings extensive knowledge of Network Infrastructure, Network Security, VOIP and IT Management.

Jim Harris
Chief Disruption Officer

Jim is one of North America's foremost thought leaders, management consultants and authors on disruptive innovation. He is consistently named as a top 20 blockchain influencer by Relevant Track and was named the #1 influencer at CES 2017 by Onalytica. Jim works internationally, conducting strategic planning sessions with executive teams focusing on disruptive innovation, blockchain, future trends, risk mitigation, CRM and stakeholder engagement.

Jim's clients include Accenture, Barclays Bank, Certified Management Accountants, Columbia Tristar Pictures, Deloitte, GlaxoSmithKline (GSK), Huawei, IBM, IDG, IEEE, MasterCard, Munich Re, PwC, SAP, the UK Cabinet Office, and the World Future Society and Zurich Insurance.

He has worked extensively with all levels of government, financial services, retailers and professional services firms. His last book, Blindsided! is published in 80 countries worldwide and is a #1 international bestseller. His second book, The Learning Paradox, was nominated for the National Business Book Award, and has appeared on numerous bestseller lists.

As a management consultant, Jim works with leading businesses, including Fortune 500 companies and organizations aspiring to join these ranks. He is inspired by EZ Exchange's mission of accelerating the adoption of cryptocurrency by dramatically improving the ease and convenience of initial crypto enrolment; thereby accelerating the potency of blockchain's potential for disrupting traditional industries. He is excited to join the EZ Exchange team as we build out an exciting future.

P.B. Stanton
Chief Legal Counsel

Beginning his legal career in the United States Marine Corps, serving as a JAG officer, P.B. Stanton, Esq. was an officer of the Camp Pendleton Legal Assistance Office, managed base-related tax issues, asset protection, and estate planning for deploying troops. Now, with over twenty-five years in civilian law, P.B. focuses entirely on the complex legal issues of valuation, risk management protocols, and regulatory compliance of ICO and cryptocurrency law. He has dedicated the past five years of his extensive legal career to blockchain, securities, and ensuring banking law compliance with the rapidly-changing regulations of cryptocurrency technology, providing legal guidance from ideation to tokenomics, through ICO launch.

Anandhi Narayanan
User Experience Lead

For 18 years, Anandhi has solved defined and ambiguous problems across organizations. Her love of culture, collaboration and technology results in a human-centered design approach in every project or transformation she leads. As User Experience Lead for EZ Exchange, Anandhi is responsible for ensuring a simple, accessible and enjoyable user experience across every aspect of our offering; enabling our vision of "crypto for all".

Previously, she held progressive roles with Celestica designing and leading solutions for corporate and client management systems.

Her continuing passion for youth education led her to found ZerotoStartup, a program designed to give young people the courage, confidence and skills to embrace innovation. She holds a Bachelor and a Masters of Applied Sciences from the University of Toronto and is a member of the Professional Engineers Ontario and a certified Six Sigma Blackbelt.

Phillip Robinson
Senior Program Manager

As a strategic Senior Program Manager, Phillip Robinson is responsible for ensuring that the development of the EZ Exchange platform is delivered on-time and within budget. Leveraging his program management experience, he is establishing an efficient application delivery process to enhance productivity and quality. For over 20 years, he has managed complex projects within the financial industry, with a focus on aligning business goals with technology solutions and overseeing projects across the entire life cycle. Throughout his career Phillip has successfully deployed and delivered a number of high-quality enterprise infrastructure applications for a diverse set of clients including the Toronto Stock Exchange. He is an expert in system migration, driving continuous improvement in rapidly evolving environments, and change and process management.

11.2 Global advisors

Doug Lyons
Success Coach

Doug's track record of high performance in the cryptocurrency space provides the depth, expertise and customized solutions required to elevate his clients' businesses and execute successful fundraising launches. An industry leader and long-standing member of the blockchain community, Doug has helped to raise millions of dollars (USD) in funding for various start-ups in this space. He excels at guiding project teams, leveraging a functional working assessment model that

provides clarity to the average investor. Doug is dedicated to providing the best advice to founding teams, corporations, and funds to optimize investments while navigating the increasing scrutiny of this complex industry.

Vladimir Nikitin
Project Team Mentor

A certified ICObench expert - ranked in the Top 5 of the organization's People of Blockchain list, Vladimir has provided over a decade of world-class professional and legal consulting in the legal, finance, retail and IT industries. He is a renowned cryptocurrency expert, ICO advisor, and an active supporter and advocate of blockchain technology. Vladimir provides strategic consultation and advice to selected ICOs in the CIS region (Russia, Belarus, Kazakhstan, Armenia). His network in the cryptocurrency community exceeds 30,000 members.

Nikolay Shkilev
Project Team Mentor

Nikolay has 20 years of experience in large-scale transaction projects. He is listed as one of the Top 5 advisors on ICObench's People of Blockchain rankings and has received numerous awards and titles in the IT sector. Nikolay is Founder and CEO of Private Business Club, a members-only club for successful entrepreneurs. His organization was awarded 'Enterprise of the Year' by the Kremlin. Nikolay is also a co-founder of Top ICO Advisors, a list that identifies the top 100 most influential advisors in the cryptocurrency and blockchain industries.

Amarpreet Singh
Project Team Mentor

Amarpreet is one of the leading advocates and contributing members of the Global Blockchain community, Senior Advisor of Global Blockchain Foundation and Head of Strategy & Business Development of TokenAsia. He is an ICObench-rated top 'Expert' and an advisory board member for many Blockchain projects around the world. A technology and digital enthusiast, and a seasoned professional with years of experience in operations, consulting and innovation, Amarpreet's background includes working with tier-one firms such as Microsoft (APOC Operations Manager), the World Bank (Senior Infrastructure Consultant and Economic Advisor), and Airbus. He has also served as an advisor to startups and speaks at various technology forums.

His educational background includes Bachelor of Engineering (Computer Science) and three Masters degrees from three universities around the globe (including an MBA from National University of Singapore). Amarpreet's extensive global knowledge and experience

have proven to have benefited many organizations and projects he has worked with around the world.

Md.Mofassair Hossain
Project Team Mentor

Md.Mofassair is the CEO and Founder of Perhalic, a blockchain-based public relations, media, advertising and news platform, and consultancy agency. He is a Chartered Management Accountant (CIMA), and has been an investor and advisor to over 18 ICOs in the blockchain industry. He is one of the top PR and Marketing Advisors on ICO Bench and on the top 20 on their People of Blockchain list. Md. Mofassair is a member of the Israeli Blockchain Association and the Global Blockchain Advisory Professionals organization. He is an Ambassador of Humaniq and Advocate of DasCoin. His expertise lies in the design of successful ICO marketing and social media strategies, budget allocation, bounty launches, airdrops and the building of advisory boards.

Bonnie Normile
Project Team Mentor

Bonnie Normile is an advocate of the DLT/blockchain/cryptocurrency evolution. She assists in business development, marketing/public relations as well as funding. Bonnie is an analyst at ICOBench and a board member of the Israeli Blockchain Association. She is the U.S. ambassador to Perhalic Group, a partner at Coinsulters Blockchain Media, member of the International Blockchain Assoc. Foundation (IBAF), International Decentralized Assoc. (IDACB), Woman in Blockchain International (WIBI) and other notable organizations. Bonnie acts as advisor to an diverse array of blockchain projects, both new issue and post token offerings while managing clients with branding, strategy and listing services.

Brian Byrne
Strategic Partnerships

Bryan Byrne plays an advisory role with EZ Exchange focused on building strategic partnerships. A blockchain and crypto enthusiast since 2014, Bryan's first official project in this industry was as co-founder and Chief Artist Ambassador of Musicoin. He is currently the co-founder and Head of Artist Relations for Musiconomi, whose successful token sale last year raised more than $5 million to reshape the way listeners and musicians engage. Brian has 20 years of experience in the music industry, including as a radio and podcast host, frontman for platinum selling rock band I Mother Earth and also as an award winning solo artist. He's the founder of several charity efforts including Surf Sing Change and The Arizona Project.

Tyler Sanford
Project Team Mentor

Tyler has a deep understanding of the blockchain industry and is always searching for new and innovative ways to help improve the space as a whole. He is passionate about helping new and existing businesses surpass their goals and deliver successful projects. To date, he has been a part of 8 ICOs, raising over 130 Million USD. He brings strong knowledge and expertise in marketing, with seven years of experience with technology startups including Yelp and Zenefits. Tyler was formerly a professional baseball player with the Los Angeles Angels Organization.

Rick Tapia
Project Team Mentor

Rick is CEO and Founder of Restored Consulting, LLC and is an industry expert and leader in the Business Analysis of blockchain platforms and their subsequent infrastructures. He brings a wealth of experience and knowledge in the areas of Initial Coin Offering (ICO) strategy, metrics, start-to-finish processes, implementation, marketing and public relations along with the proper formation of corporate structure.

Elio Di Iorio
Project Team Mentor

Elio is a true generalist and futurist with extensive experience across a wide range of fields and issues. A passionate music enthusiast, Elio is co-founder of Musiconomi, a blockchain company enabling a new music economy that reshapes the way listeners and musicians engage. Previously, Elio held elected public office and the position of International Secretary and Spokesperson for a major political party in Canada, and pioneered the use of the internet for Canadian political campaigns in 1997.

12. Company Information

Official company name: EZ Exchange Limited
Country of incorporation: Malta
Company address: 168, St. Christopher Street, Valetta, VLT, Malta 1467
Registration number: C86598
Date of registration: June 1, 2018
Website: www.ezexchange.com

13. Legal Information

Please refer to our Terms of Use Agreement for more information: https://www.
ezexchange.com/legal-disclaimer.html