Executive Summary

The advent of blockchain technology and digital assets are changing the way we conduct business and manage transactions. EZ365 is leveraging the transparency and immutability of blockchain technology to create a unique experience for customers in the online gaming (iGaming) and digital asset trading spaces, and offering reliable technology solutions for businesses in these industries. The EZ365 ecosystem comprises of three core elements: a blockchain-based iGaming platform, a digital asset exchange and a blockchain/digital asset educational platform. Leveraging the technology developed for these offerings, EZ365 also enables companies across a wide array of industries to quickly and easily convert digital assets to fiat (cash), giving them the liquidity required for their success.
OUR VISION
To facilitate the mass adoption of cryptocurrency.

OUR MISSION
Remove the barriers to owning digital assets by providing industry-leading customer support, security and ease-of-use, making it easy to play, trade and learn in a secure environment.
1.0 Introduction: The Current Online Gaming (iGaming) and Digital Asset Environment

1.1 Online Gaming (iGaming)

Gaming is a massive global industry. Growth in this space shows no sign of slowing down, with global gaming revenues reaching $120 billion USD in 2017.

According to a recent report by Zion Market Research, the online portion of this 2017 global gaming and betting market reached revenues of $45.8 billion USD, and is expected to grow to $94.4 billion by 2024, a compound annual growth rate (CAGR) of nearly 11%.

According to a recent report by ResearchandMarkets.com, about 51% of the world’s population takes part in some form of gaming every year. This is a market with seemingly unlimited potential.

Growth in this space is being driven by a number of factors, but the recent acceleration of online gaming activity is being driven primarily by two key factors: more and better gaming options, offering improved user experience, and relaxed online gaming restrictions in a number of countries.

Given the current scale of the industry, it may be hard to believe that iGaming and sports betting are still in its early stages. Governments are racing to keep up with the evolution in the market, and a number of countries have seen the opportunity this market represents and have relaxed online gaming regulations. Technavio’s market research report identifies the easing of government regulations as one of the primary growth drivers for the global online gaming market until 2021.

1.2 The Digital Asset Economy

The digital asset space is also experiencing a period of rapid growth. In a space once dominated by startups, a number of well-established traditional technology players are looking to capitalize on this new form of global, decentralized currency. For example, IBM, Citi, Barclays and nine other financial institutions have joined forces to develop LedgerConnect - a Distributed Ledger Technology (DLT) platform that will provide financial institutions with Forex settlement services. This is only one example of how digital assets are trickling into traditional business models, and a good example of why it’s an exciting time to be part of this revolution.
In a conservative scenario, if as little as 5% of global gold and stock market investment flows into digital assets, the global market cap will increase from $130 billion to 4 trillion USD.

By extrapolating today's trading volumes, this influx is estimated to drive $11 trillion in trading volumes. Based on these numbers, and with an average transaction fee of 0.5%, the total revenue across the digital assets exchange industry is projected to be $65 billion.

However, there is a downside to the rapidly growing interest in cryptocurrencies around the world. Regulation, security, and ease of doing business in digital assets 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 digital assets 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 digital assets 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 digital assets - 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 digital asset exchanges and banks remain disconnected, making the transfer of fiat (cash) 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.

2.0 The EZ365 Advantage

EZ365 is a revolutionary digital ecosystem like no other. EZ Win - an online blockchain-based gaming platform that offers casino games, and sports and e-sports betting; EZ Exchange - a digital assets trading platform; and EZ Academy - an educational platform. By leveraging the technology and functionality developed for these platforms, we will also offer payment gateway offerings to other companies to allow them to easily and quickly convert their digital assets to fiat (cash).
The real magic of EZ365 is in combining EZ Exchange, a digital asset exchange that is simple, intuitive, fully-supported and fiat-enabled (with credit card); with EZ Win, a digital assets online gambling (iGaming) platform with the same exceptional user experience and support, and the same fiat and credit card integration.

The end result is something that is truly special and unique to the industry.

It's Easy. New users can very easily set up an account and immediately be able to either trade digital assets or play a variety of different casino games and bet on sports or e-sports. Even those who have no experience in digital assets will be able to quickly and easily fund their account with fiat and purchase a stable coin to use for play. And when users want to cash out, they can just as quickly and easily exchange tokens back into fiat.

It's Integrated. The integration of the exchange and the iGaming platform creates an unparalleled and exceptional value proposition in a number of ways. In terms of neuroscience, digital assets trading and iGaming are very similar. Traders on the exchange will naturally gravitate to an iGaming site that is connected to their exchange account and iGaming users can seamlessly access the exchange.

By tying the iGaming platform with the exchange, we give digital assets traders a whole new gaming realm to explore, and many new ways to utilize their digital assets.

It's Fun. Users who are attracted primarily to the iGaming platform will have access to a wide variety of casino games, sports and e-sports betting, and bingo or lottery games to play, giving them fun and engaging ways to use their digital assets. And the more volume of gaming there is on the iGaming platform, the more trading volume there will be on the exchange.
Layered on top of this is EZ Academy, EZ365’s educational platform designed to provide new and advanced users with the resources they need to successfully trade and use digital assets.

3.0 EZ Win

At EZ Win, we believe in making the user experience paramount; offering a fun, secure and fair gaming experience unlike anything else in the industry.

3.1 The Opportunity - Bringing Blockchain to Online Gaming (iGaming)

With easing government regulations, the biggest remaining obstacle to growth in this market is the lack of transparency and fair odds in the online casino space, which leads to mistrust and a reluctance to participate. In an online casino, the game is built and played on software, and gamblers are asked to trust that the software hasn’t been programmed to dramatically lower their odds of winning. This is precisely why the immutable and public nature of a blockchain makes it ideally suited to the gaming industry.

With traditional online casinos and betting sites, users have no way to know if the casino is playing by the rules. Wins, losses, payouts and other statistics are often hidden from the public. In a blockchain-based model, this information is recorded on the blockchain and can be accessed by the public at any time. In this scenario, trust becomes a given and users can participate with complete confidence in the fairness of the game.

But while the benefits of blockchain casinos are clear, there are drawbacks with current blockchain gaming sites.
First, most blockchain casinos only accept digital assets, making it impossible to buy in and cash out with fiat. By accepting, playing with and disbursing digital assets only, iGaming platforms avoid all the stresses of banking. This model presents problems for both the iGaming platforms and the users. The iGaming platforms are limited to only attracting users who own digital assets and are comfortable moving them around, while users deal with the inconvenience of transferring digital currency in and out of the casino, with no way of cashing out directly.

The second major drawback to current blockchain gaming models also relates to digital asset buy-in requirements. Currently, there are two different models used by blockchain casinos. The first is to accept existing cryptocurrencies such as Bitcoin, Ethereum or Litecoin as payment, with the player using this currency to play on the platform, the second is for users to purchase the platform’s native token. In both cases, the user is exposed to market volatility of the price of these digital assets, making it impossible for a user to adhere to their risk tolerance threshold, taking control of the risk out of the hands of the player.
3.2 Features

The team at EZ Win isn't interested in the status quo. We built our company and our offering to be better than those who have come before us, and our solution is differentiated in every way.

1. It’s easy to move money in and out of the casino
   Traders on EZ Exchange will gravitate to a gaming site that is connected to their exchange account, and users who are attracted to the casino, will gain direct access to a robust, feature-rich, fully-supported digital assets exchange. Users will have the opportunity to trade their stable coins used for play and betting for Bitcoin or other digital assets to build their online currency portfolio.

2. Playing and betting with a stable coin reduces risk of volatile market conditions
   Users will have the option of playing and betting with a stable coin on EZ Win. This will ensure that gamers on EZ Win will never have to worry about the volatility of the digital assets market – enabling users to better manage their risk.

3. We are building our casino on the transparency and fairness of the blockchain
   EZ Win will be developed on blockchain technology principals, where users can be assured they are playing on a provably fair system. The blockchain ensures that gameplay data and results from every game can be verified by players.

   The odds of every game are stated on the site and are provably fair, which is to say that the house has no additional edge compared to physical casinos. Users who play the game agree to the odds and payouts. The mistrust of online casinos comes from the possibility that they have programmed their software to change the odds of winning to favour the house. This is the advantage of a blockchain casino - the odds are always as stated and provable, as they would be in any physical casino. As well, all wins and losses are recorded on the blockchain.
4. Users will enjoy a top-notch gaming experience
The EZ Win platform is being designed from a gamer’s perspective by user experience experts, ensuring that users can easily navigate the site and find the games that they are looking for quickly. A wide variety of games and betting options will be offered, with engaging and modern graphics. The platform will be available on both desktop and mobile devices so users can play or bet anytime and anywhere.

EZ Win will have a robust offering of games, sports and e-sports betting, and will continue to grow its iGaming and betting selections over time. Examples of games and sports available for betting:

- **Sports Betting:** Soccer, American Football, Basketball, Baseball, Hockey, Tennis, Golf, Boxing/MMA, Cricket, Formula 1, Australian Rules (AFL), Rugby
- **Casino Games:** Bingo, Poker (Hold’em), 3-Card Poker, Blackjack, Roulette, Slots, Keno, Baccarat, Craps, Pai Gow, Pai Gow Poker, Sic Bo, Caribbean Stud, Let it Ride, Red Dog, Mahjong, Spanish 21, 50/50 Draw, Lottery
- **E-sports betting**

5. We care about delivering unmatched customer support
At EZ Win, 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 what an ideal user experience looks like.

We put our clients first and connect with them in a number of different ways. The user can access support 24/7 through email and chat. Our customer service teams are trained to deliver personalized support to help solve our users’ issues quickly and efficiently.

We are leveraging technology to enhance the customer experience, which 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. This software technology, combined with our customer feedback program, will enable us to better understand how we can improve both our platform and our customer support program.

EZ Win’s support centre has been structured to ensure that we are able to meet the growing demands of the casino, with the ability to scale our support centre up and down quickly and efficiently as required.
6. **EZ Win will be available globally**
EZ Win will be made available in jurisdictions around the world where online gaming is allowed by law.

7. **Our VIP Club and Rewards Program offer additional benefits for frequent users**
EZ Win’s VIP Club and Rewards Program will be an important part of engaging existing customers, offering perks and bonuses for their loyalty. Our VIP Club for high rollers will include exclusive promotions and services, including special access to events, withdrawal and deposit limits, and unique rewards and bonuses. EZ Win’s Rewards program offers users bonuses (free plays) and other prizes for their loyalty.

3.3 **Regulatory Compliance**
EZ Win is incorporated in Costa Rica and working towards being licensed for remote (online) gaming in the European Union.

3.4 **New user acquisition and existing user engagement**
New user acquisition is important to the success of trading platforms. EZ Win’s marketing activities will be primarily focused on acquiring new users. Equally as important will be the focus on engaging existing users to keep them on our gaming platform, and leveraging them as ambassadors. Our robust marketing strategy consists of a number of different programs, targeted audiences and markets that have proven online gaming volumes.
4.0 EZ Exchange

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

4.1 The Opportunity
With the increasing popularity of digital assets trading, the number of exchanges has exploded over the past year. Today, there are over 300 digital asset 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 digital assets.

4.1.1 Customer support is a major roadblock in the adoption of digital assets
For digital asset exchanges, this rapid growth brings with it the challenge of scaling customer service operations to meet growing consumer demand. 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.

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 digital assets space.

4.1.2 Current exchanges lack security for token purchasers funds
In light of the many hacks that have befallen digital assets exchanges over the past few years, it’s no surprise that security is a key concern for token purchasers in this industry. Blockchain security firm, CipherTrace reported that the amount of money lost through security breaches and hacks in 2018 tripled from the previous year.
A lack of talent and resources, coupled with inadequate security infrastructures/models are to blame for past security breaches. In the case of Coincheck and Coinrail, two exchanges that have suffered from 2017’s most serious hacks, both admitted to not having allocated enough talent and not having the expertise to properly secure their platforms. In addition, both exchanges had an inadequate security infrastructure and model in place, keeping large amounts of digital assets 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.

4.1.3 **Current exchanges are not user-friendly**
Ease of use is an important factor in enabling the mass adoption of digital assets. New users are faced with a number of hurdles they must overcome to commit to investing in digital assets. Existing exchanges offer limited, confusing or no instructions and are difficult to navigate, limiting the potential for digital assets investment.

4.2 **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 digital assets exchange in the world by specifically identifying and addressing the issues beleaguering the current digital assets 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 digital assets. We are delivering the features and functionality that our users need to easily and safely trade digital assets, regardless of their level of experience.

4.3 **24/7 Live Customer Support**
EZ Exchange puts our users 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, seven days a week. Our customer service teams are trained to deliver personalized support to help solve our users’ issues quickly and efficiently.
4.3.1 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.

4.3.2 Our approach
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 and 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.

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.

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.

### 4.4 Making it Easy to Buy, Sell and Trade Digital Assets

Our vision of enabling mass adoption of digital assets depends fundamentally on bringing a platform to market that is simple, intuitive and user-friendly.

Putting aside the inherent risks of investing in digital assets, exchange ease-of-use is the single biggest barrier to entry for most purchasers. At EZ Exchange, our goal is to make it easy for users to buy and sell digital assets.

#### 4.4.1 Choice of user-friendly multilingual trading interfaces

Our team of experts are creating an exchange like no other, developing digital assets trading options that are easy for both beginners and experts.

Users have the option of switching between two different trading interfaces:

- The **EZ Exchange Easy** online trading interface offers users the ability to buy a large range of tokens without the complexity of other exchanges.
- The **EZ Exchange Advanced** trading interface 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 digital assets with an exchange that makes it easy for people to sign up, learn, trade and connect with their entire portfolio.
4.4.2 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 digital assets 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 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 five to seven business days. When withdrawing fiat from an account, users can send their funds to the bank account of their choice in their local currency.
4.4.3 Bringing a subscription-based model to digital assets trading
EZ Exchange is disrupting the digital assets 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 digital assets 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 that will include unlimited trading with no transaction fees.

4.4.4 Ensuring liquidity on EZ Exchange’s trading platform
EZ Exchange has a multi-pronged approach to driving liquidity. One of the primary ways is through the integration with EZ Win. We have also partnered with other exchanges to combine the volume of their exchanges with ours.

4.4.5 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 digital assets traders and local laws which allow digital currency trading.

4.4.6 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 digital assets trading, and EZ Exchange aims to do just that with an extensive listing of coins available for trade.

4.4.7 Referral program
EZ Exchange is encouraging users to refer a friend with our robust referral program. Customers who refer a new user will receive EZ365 tokens.
4.5 Payment gateway to enable seamless fiat integration
By leveraging EZ Exchange's relationships with international banking partners along with seamless integration with fiat, and wrapped in a custom API, our payment gateway allows any third party to provide their customers with a quick and easy way into the world of digital assets. Our payment gateway solution can be used as a method of payment, as a form of intuitive exchange, as a far superior method of international remittance, the possibilities are endless. The key to our payment gateway and its superior value proposition is the presence of the EZ Exchange platform behind it, and its stability, liquidity, and security.

4.6 Digital asset mining
EZ Exchange presents the world’s first fully integrated, digital asset mining, allowing users to mine rewards, and have the digital assets deposited directly into their exchange wallet, making them instantly available for liquidation. Digital asset mining through a mining pool can be a very profitable enterprise, but finding a reliable mining partner is a highly complicated process rife with uncertainty.

This offering takes the guesswork out of the equation by presenting a mining solution built directly into the EZ Exchange interface. For the first time, users can take advantage of secure digital asset mining right from their exchange, and cash out their mining rewards with the click of a button.
4.7 EZ Exchange Trading Platform

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

4.7.1 System Architecture
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 and 96 hour power outage protection.

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 the types of security breaches that other exchanges have recently experienced.
4.7.2 **User interface designed by experts for 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. 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 on the right. The features shown are subject to change, pending feedback received in beta testing.

4.7.3 **Future Enhancements**

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

- **Initial Exchange Offerings (IEOs):** Providing users with an easy way to participate in trusted initial exchange offerings (IEOs), using the EZ365 token. Projects will be thoroughly assessed based on a number of criteria. As a proof of concept, EZ365 will be hosting its own IEO on the EZ Exchange platform in September 2019.

- **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.

- **Intelligent trading management features:** Including but not limited to trading indicators and automated trading.
4.8 Regulatory Compliance and Data Privacy
Just as digital assets 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.

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 IEO 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 digital assets 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 and confidential 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 token purchasers should have the same experience buying digital assets 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 digital assets. We have begun the process of becoming regulated in Canada, the US and other jurisdictions to which we are providing our services. We are registered on FINTRAC’s public registry as a Money Services Business (MSB) in Canada, and adhere to the rules and regulations set out as part of this.
5.0 EZ Academy
Taking customer support to a whole new level, we are developing EZ Academy – a complete institution of higher digital assets 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 digital assets 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 digital assets 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 digital assets 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 digital assets 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 digital assets 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 EZ365 tokens will have access to these advanced EZ Academy features. Those who do not, have the option of paying for a subscription to access 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

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 digital assets communities.

**6.0 Security**

Our platforms are built by veteran blockchain developers and stock market security experts, bringing the rigor of established financial market security to digital assets.

Our team includes leaders in blockchain and digital assets 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, Canadian Depository for Securities (CDS), and the Canadian Derivatives Clearing Corporation (CDCC).

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, EZ365’s ecosystem was designed to align with the global ISO 27001 compliance standards and risk management. We have begun the process of ISO 27001 certification, with EZ Exchange aiming to become one of the first digital assets 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.

6.1 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.
6.2 Business continuity
Business continuity and disaster recovery are important areas of focus in our Information Security strategy. Our trading platform architecture is designed for fast recovery of critical systems to a secondary physical site. We are planning for data center failures with hot standby environments that enable rapid failover at scale. We are planning for both Recovery Time Objectives and Recovery Point Objectives based on the financial impact to our business when systems are unavailable.

6.3 Advanced security measures for EZ Exchange
- **95% of digital assets stored offline:** To guard against customer disruption due to a security event, we are holding 95% of our coins offline in multi-signature cold storage; the remaining 5% will be online and fully protected. This will ensure that the vast majority of our digital assets are not accessible by hackers.

The chart below outlines our approach to the storage of digital assets on EZ Exchange.
• **Cold storage kept in secure location with multiple user access**: EZ Exchange's cold storage will be kept in a secure undisclosed location, which can be accessed by a few members of EZ Exchange's team.

# 7.0 Tokenomics

EZ365 intends to hold the world’s first Initial Exchange Offering (IEO) with the option to convert from the EZ365 utility token to a security token.*

## 7.1 IEO token generation event

EZ365 is hosting its Initial Exchange Offering (IEO) on its EZ Exchange’s trading platform. The token generation event is open to the public. Token purchasers will have the opportunity to buy the utility token, EZ365. The IEO will begin on September 5 and end October 31, following the phases set out in the table below.**

<table>
<thead>
<tr>
<th>Phase</th>
<th>Token price (USD)</th>
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<tbody>
<tr>
<td>Pre-sale Phase 1</td>
<td>$0.08</td>
</tr>
<tr>
<td>September 5 - 13</td>
<td></td>
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<tr>
<td>Pre-sale Phase 2</td>
<td>$0.09</td>
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<tr>
<td>September 14 - 22</td>
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<tr>
<td>IEO Phase 1</td>
<td>$0.10</td>
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<tr>
<td>September 23 - October 5</td>
<td></td>
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<tr>
<td>IEO Phase 2</td>
<td>$0.11</td>
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<tr>
<td>October 7 - 20</td>
<td></td>
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<tr>
<td>IEO Phase 3</td>
<td>$0.12</td>
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<tr>
<td>October 21 - 31</td>
<td></td>
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</tbody>
</table>

* Terms and conditions subject to change.
** EZ365 reserves the right to exercise management discretion to change the price and number of tokens sold for the IEO.
A total of 30 million tokens will be released for the IEO. The soft and hard caps for the IEO are $1 million and $3 million USD respectively. Tokens will be available to IEO purchasers on the EZ Exchange platform within three weeks of the conclusion of the token sale.

**Additional IEO and EZ365 token details**
- KYC/AML verification is required for purchasers who participate in the IEO
- Bitcoin and Ethereum will be accepted to purchase EZ365 tokens
- EZ365 tokens are pre-mined
- Tokens not sold during the IEO will be burned
- Due to compliance with local regulation, the IEO may prohibit participation from residents of selected countries.

**7.2 Security token conversion**
EZ365 intends to hold the world’s first Initial Exchange Offering (IEO) with the option to convert from the EZ365 utility token to a security token.

A unique offer that has never been available before, this will include an IEO generating the EZ365 utility token, followed by the intent to offer a fully compliant conversion of the utility token to a regulated security token with all the associated rights and benefits of a traditional investment in a security. This includes equity, profit-sharing, full disclosure, transparency, and consumer protection.

We believe that the future of digital assets is in regulated security tokens. We also believe that transparency, full disclosure and consumer protection are critical components to bringing security tokens into the mainstream. Mass adoption will only happen once digital assets are considered a legitimate alternative to more traditional investment vehicles. This will only happen once mainstream investors gain confidence in digital assets. We believe that a regulated security token market is the best way to get there.

**7.3 Benefits for token holders**
Beyond simply buying and selling digital assets, EZ365 token holders enjoy expanded benefits and share in the success of the company.
- Staking free play rewards and credits on EZ Win
- Discount on trading transaction fees on EZ Exchange
- Discount on trading subscription on EZ Exchange
- Access premium resources on EZ Academy
7.4 Token Distribution and Use of Proceeds
The EZ365 tokenomics approach was developed with careful consideration and consultation with our financial and leadership team; each of whom brings extensive experience in the corporate world. The aim of our tokenomics model is to ensure we have sufficient resources for the launch of our three platforms and for the continued growth trajectory of the EZ365 ecosystem.

7.4.1 Token distribution

Team Tokens (15%)
The EZ365 team has allocated 15% of the total tokens available. These tokens are locked up for three months upon the completion of the IEO, and will only be available for vesting, should the team so choose, at the end of January 2020.

- **3 months**: 10%
- **9 months**: 10%
- **18 months**: 15%
- **24 months and beyond**: 15% each year
Marketing and Partnerships (20%)
20% of tokens are allocated towards EZ365’s marketing efforts and to our strategic partnerships. Our partners will follow a 24-month vesting period following the completion of the IEO.

Bounty and Promotions (10%)
10% of the tokens are allocated to EZ365’s bounty program and other promotional campaigns, including airdrops and contests, to drive greater brand awareness and user adoption.

Private Pre-Sale (5%)
5% of EZ365 tokens are allocated to our private pre-sale.

IEO (15%)
15% of EZ365 tokens are allocated to the public IEO which begins September 5, 2019.

Future Reserve (35%)
At EZ365, we are committed to ensuring the value of our token, and believe in the long-term success of our company. Our future reserve tokens will be used for the continued development of our three platforms, and future expansion of our business. As evidenced in our roadmap, we have ambitious plans to build out our ecosystem, and to realize our vision of facilitating the mass adoption of cryptocurrency. We have a tremendous team of developers and project managers located across the globe, and we are constantly expanding as our development needs grow. These funds will ensure we have sufficient resources to implement our extensive ecosystem development plan and maintain our rate of growth.
7.4.2 Use of Proceeds

![Pie chart showing 20% for each of the following categories: Development, Trading Reserve, Legal/Administrative/Operations, Customer Support, Marketing, and Development.]

7.5 Securing funds raised in IEO

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

2018
- Team developed a strong vision for EZ365
- Built infrastructure to support EZ Exchange platform development
- Built advisory board and EZ Exchange community
- Completed EZ Exchange MVP
- Began private pre-sale
- Established relationships with key strategic partners

2019
- Develop EZ Win and EZ Exchange platform

Q3
- Launch EZ365 IEO
- Launch EZ Exchange 1.0 platform
- Customer support through email available

Q4
- Launch EZ Exchange 2.0 platform
- Customer support through chat available

2020
- Launch EZ Academy
- Launch EZ Win platform
- Payment gateway available for partners
- Conversion of EZ365 to security token
- Customer support through phone available
- Launch monthly trading subscription for digital asset trading
- Launch digital asset mining
- Payment gateway available for partners
- Artificial intelligence for sports betting
- Intelligent trading management features
- Non-stop innovation ensuring we are one step ahead of the market
9.0 Team

The EZ365 team is made up of experts across a number of disciplines, including blockchain and digital asset technology development, customer and user experience, call center management, usability, digital asset trading, security, stock exchange security infrastructure, marketing, training, education and regulatory compliance. By building a strong team with expertise across these areas, EZ365 has the talent to realize our vision of building the best exchange in the world.

9.1 Leadership 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 EZ365’s vision of making it easy and safe to play, trade and learn with cryptocurrency.
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 EZ365’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 EZ365 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.

9.1 Global advisory team  

Genia Mikhalchenko  
Strategic Advisor  

Genia is a Cryptocurrency Broker and Co-Founder of SigOne Capital, an institutional grade Over-The-Counter crypto trading platform. Genia was a Founding Team Member at Shorcan Digital Currency Network, a wholly owned-subsidiary of the TMX focused on brokering Bitcoin and Ether OTC trades. Previously, Genia was a Director at the Blockchain Research Institute and spent the early part of his career in the Toronto start up ecosystem helping to scale and build out various technology companies. Genia has been trading and investing in crypto assets since 2013.

Michael Rabkin  
Strategic Advisor  

Michael Rabkin is a Cryptocurrency Broker and Co-Founder of SigOne Capital, an institutional grade Over-The-Counter crypto trading platform. Michael was a Founding Team Member at Shorcan Digital Currency Network, a wholly owned-subsidiary of the TMX Group focused on brokering Bitcoin and Ether OTC trades. Prior to joining the TMX, Michael was a Director with a boutique investment banking firm where he focused on private equity in real estate developments, technology start-ups and high growth companies. Combining his past experience in the traditional financial world with his present day role in the crypto asset ecosystem allows Michael to effectively bridge the two worlds together.
Stephen Arnold  
Advisor  
Stephen is the CEO and founder of Fracture Labs, a blockchain video game company in Malta. He has over 15 years of experience in the video game production industry, delivering the highest quality visuals and pushing the limits of game engine technology. Having set up operations in Estonia and Malta, he has navigated the technical and legal issues presented in the digital ledger technology sector for several years.

Josh Liechner  
Advisor  
Born Joshua Leichner, Providence, Rhode Island U.S.A. moved to Canada in 1973. Professionally in the Casino and gaming industry since 1997. Owner at All IN Event Management. Training industry staff, gaming event execution, fund-raising strategies and gaming consultation and equipment facilitation to private, corporate, the public as well as TV and Film industry. Most recently known for work on Molly’s Game as a technical advisor.

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 ICO bench'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.

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 ICO Bench 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. Bryan 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.

**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.
10.0 Company Information

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<thead>
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<th>Company Name</th>
<th>Country of Incorporation</th>
<th>Company Address</th>
<th>Registration Number</th>
<th>Date of Registration</th>
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<tr>
<td>EZ365 Limited</td>
<td>Malta</td>
<td>168, St. Christopher Street, Valetta, VLT, Malta 1467</td>
<td>C86598</td>
<td>June 1, 2018</td>
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<td>EZ Exchange OU</td>
<td>Estonia</td>
<td>Harju maakond, Tallinn, Mustamae linnaosa, Laki tn 30-23, 12915</td>
<td>14733315</td>
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<td>EZ WIN Sociedad de Responsabilidad Limitada</td>
<td>Costa Rica</td>
<td>San Jose-Montes de Oca Distrito Uno de San Pedro, Los Yoses, Avenidas Ocho y Diez, Calle Treinta y Nueve, Segunda Oficina a Mano Derecha, Fachada Gris</td>
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Website: [https://www.ez365.io](https://www.ez365.io)

11.0 Legal Information
Please refer to our Terms of Use Agreement for more information: [https://ez365.io/legal-disclaimer](https://ez365.io/legal-disclaimer)