



crypto.com

Crypto.com Whitepaper 1.04

February 2022

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This whitepaper is a working document that is subject to review and changes

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Licences and approvals are not assured in all jurisdictions

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No advice

This whitepaper does not constitute any investment advice, financial advice, trading advice or recommendation by Crypto.com, its affiliates, or its respective officers, directors, managers, employees, agents, advisors or consultants on the merits of purchasing CRO tokens nor should it be relied upon in connection with any other contract or purchasing decision.

Not a sale of security

This whitepaper does not constitute a prospectus or financial service offering document and is not an offer to sell or solicitation of an offer to buy any security, investment products, regulated products or financial instruments in any jurisdiction. CRO tokens are not being structured or sold as securities in Crypto.com. Owners of CRO tokens are not entitled to any rights in Crypto.com or any of its affiliates, including any equity, shares, units, royalties to capital, profit, returns or income in Crypto.com or any other company or intellectual property associated with Crypto.com.

No representations

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This whitepaper and related materials are issued in English. Any translation is for reference purposes only and is not certified by any person. No assurance can be made as to the accuracy and completeness of any translations. If there is any inconsistency between a translation and the English version of this whitepaper, the English version shall prevail.

Restricted transmission

This whitepaper must not be taken or transmitted to any jurisdiction where distribution or dissemination of this whitepaper is prohibited or restricted.

Views of Crypto.com

The views and opinions expressed in this whitepaper are those of Crypto.com and do not reflect the official policy or position of any government, quasi-government, authority or public body (including but not limited to any regulatory body) in any jurisdiction. This whitepaper has not been reviewed by any regulatory authority.

Third party references

References in this whitepaper to specific companies, networks and/or potential use cases are for illustrative purposes only. The use of any company and/or platform names and trademarks does not imply any affiliation with, or recommendation or endorsement of/by, any of those parties.

All references to ‘dollars’, USD or ‘\$’ are references to the United States Dollars unless otherwise stated.

Graphics

All graphics included in this whitepaper are for illustrative purposes only. In particular, graphics with price references do not translate into actual pricing information.

Risk statements

Purchasing CRO tokens involves substantial risk and may lead to a loss of a substantial or entire amount of the money involved. Prior to purchasing CRO tokens, you should carefully assess and take into account the risks, including those listed in any other documentation.

A purchaser should not purchase CRO tokens for speculative or investment purposes. Purchasers should only purchase CRO tokens if they fully understand the nature of the CRO tokens and accept the risks inherent to the CRO tokens.

Cryptographic tokens may be subject to expropriation and/or theft; hackers or other malicious groups or organizations may attempt to interfere with our system/network in various ways, including malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing which may result in the loss of your cryptographic tokens or the loss of your ability to access or control your cryptographic tokens. In such event, there may be no remedy, and holders of cryptographic tokens are not guaranteed any remedy, refund, or compensation.

The regulatory status of cryptographic tokens and digital assets is currently unsettled, varies among jurisdictions and subject to significant uncertainty. It is possible that in the future, certain laws, regulations, policies or rules relating to cryptographic tokens, digital assets, blockchain technology, or blockchain applications may be implemented which may directly or indirectly affect or restrict cryptographic token holders' right to acquire, own, hold, sell, convert, trade, or use cryptographic tokens.

The uncertainty in tax legislation relating to cryptographic tokens and digital assets may expose cryptographic token holders to tax consequences associated with the use or trading of cryptographic token.

Digital assets and related products and services carry significant risks. Potential purchasers should take into account all of the above and assess the nature of, and their own appetite for, relevant risks independently and consult their advisers before making any decisions.

Professional advice

You should consult a lawyer, accountant, tax professional and/or any other professional advisors as necessary prior to determining whether to purchase CRO tokens.

Caution Regarding Forward-Looking Statements

This whitepaper contains certain forward-looking statements regarding the business we operate that are based on the belief of Crypto.com as well as certain assumptions made by and information available to Crypto.com. Forward-looking statements, by their nature, are subject to significant risks and uncertainties.

Forward-looking statements may involve estimates and assumptions and are subject to risks, uncertainties and other factors beyond our control and prediction. Accordingly, these factors could cause actual results or outcomes that differ materially from those expressed in the forward-looking statements.

Any forward-looking statement speaks only as of the date of which such statement is made, we undertake no obligation to update any forward-looking statements to reflect events or circumstances after the date on which such statement is made or to reflect the occurrence of unanticipated events.

Executive Summary

Mission & Vision

Crypto.com was founded on the belief that everyone has control over their money, data and identity. We believe that decentralization holds the key to empowering people around the world to better safeguard their rights, and that we are helping the world move in this direction by accelerating the transition to adopting cryptocurrency.

Mission:

Accelerate the World's Transition to Cryptocurrency

We believe that by accelerating the transition to adopting cryptocurrency, we can help people globally to:

- Control their money - ability to access their funds anytime and anywhere;
- Safeguard their data - cryptography-secured blockchain makes data-tampering highly unlikely;
- Protect their identity - no central entity can compromise your identity.

Vision:

Cryptocurrency in Every Wallet™.

In our journey to achieve this vision, we are:

- Redefining how money is being moved, spent and invested, and
- Democratizing blockchain technology by designing beautiful, simple and useful financial services that have a lasting, positive impact on people's lives.

Future of the Internet : Web3

Crypto.com is committed to building the future of the internet : Web3.

Powered by cryptocurrency, Web3 will be more fair and equitable, owned by the builders, creators and users. We build day by day, block by block, to give everyone control over their money, data and identity. The journey to build Web3 will be long and hard, but we will all look back at this moment and know “it was all worth it”.

Our first global brand campaign : **Fortune Favours the Brave (with more details in the section on Crypto.com Campaign and Partnerships)**, which stars Matt Damon, is directed by Oscar winner Wally Pfister and produced by David Fincher, highlights the company’s own ethos, while inspiring those who want to change the course of history with a timeless phrase first uttered thousands of years ago.



Problem Statement and Our Strategy

Key Challenges in Driving Crypto Adoption

We see the following key challenges in driving crypto adoption:

	User Experience	Poorly designed user experience does not delight or satisfy mainstream users
	Value Proposition	Weak value propositions do not incentivize people to use crypto for purposes other than speculative trading
	Complexity	Difficult to understand and invest for new-to-crypto users
	Security	Damaged user confidence from crypto-related fraud and theft

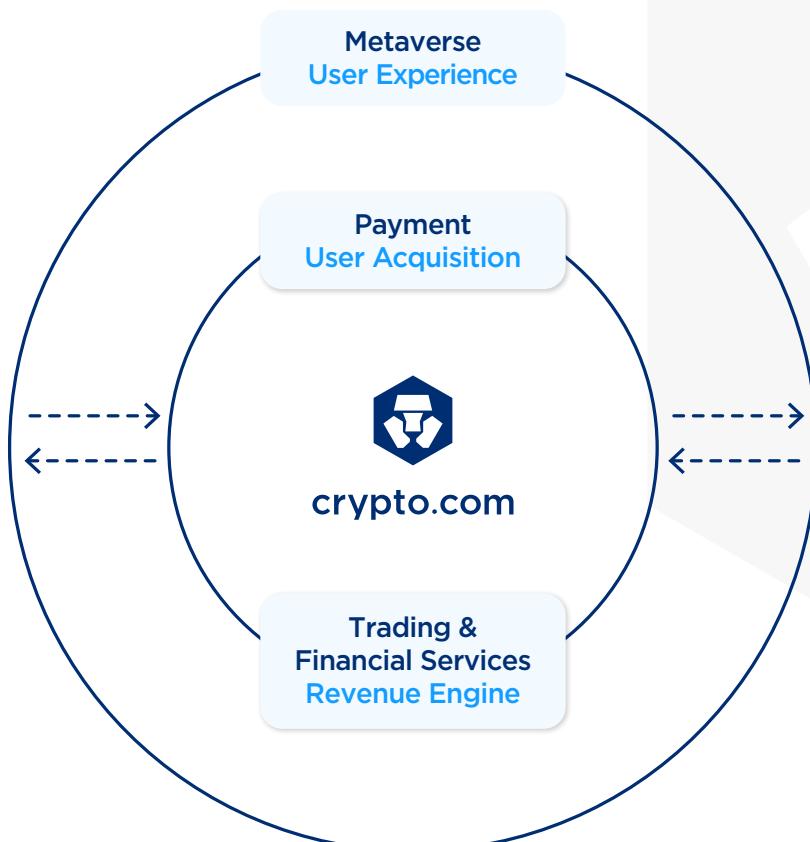
Our Strategy

To tackle the challenges above, we are offering products along four verticals:

1. Payment
2. Trading
3. Financial Services
4. Metaverse

Our strategy is to leverage **payment solutions as the primary tool for driving adoption and user acquisition**, while building **trading and financial services solutions as the major sources of revenue**. Our NFT platform is a value added service that enables users to access the metaverse experiences. This strategy creates and self-sustains a virtuous cycle: payment channels bring users onto the platform, whereas trading and financial services generate revenue that can be reinvested into payment and used to build the ecosystem to offer full-suite crypto services.

Our product solutions across four verticals are building up a sustainable ecosystem that serves our mission: Accelerate the World's Transition to Cryptocurrency.



Commitment to Security & Compliance

Building trust is the cornerstone of our commitment to our customers - we believe that security and compliance are the foundations of achieving mainstream cryptocurrency adoption.

Crypto.com is the first cryptocurrency company in the world to have Singapore Data Protection Trust Mark, SOC 2 Compliance, ISO/IEC 27001:2013, ISO/IEC 27701:2019, PCI:DSS 3.2.1 Level 1 compliance.



Singapore DPTM (Data Protection Trust Mark) is an enterprise-wide certification demonstrating the highest level of sound data protection practices.



SOC (Service Organization Control) 2 certification is a common standard in the traditional financial industry, which affirms the information security practices, policies, procedures, and operations meet the SOC 2 standards for security, availability, confidentiality and privacy (the audit was conducted by Deloitte, a globally recognized audit and consulting firm).



ISO/IEC 27701:2019 Certification is the “Gold Standard” for privacy risk management (the audit was conducted by SGS, a leading inspection verification and certification company recognized globally).



ISO/IEC 27001:2013 Certification is the “Gold Standard” for information security management (the audit was led by SGS, a global leader in Testing, Inspection and Certification).



ISO 22301:2019 Certification is the internationally recognized standard for Business Continuity Management (BCM).



PCI:DSS (Payment Card Industry: Data Security Standard) outlines a set of strict requirements set by the payment card industry and is designed to ensure that organizations which process, store or transmit credit card data maintain a highly secure environment, and uphold the highest data security and privacy standards. Level 1 is the highest level of certification.

We have completed a detailed security assessment, which included external penetration testing, threat modeling through to risk control reviews. In addition to our own extensive analysis, we have also engaged the Kudelski Blockchain Security Center to conduct a thorough external security test and full threat modeling exercise to ensure the completeness of their security controls.

We have also been rated “Adaptive (Tier 4)” – the highest level possible for the National Institute of Standards and Technology (NIST) Cybersecurity Framework and the latest NIST Privacy Framework, developed by the US Department of Commerce. The NIST Cybersecurity Framework, originally released in 2014, provides a framework of security guidance for how private sector organizations can develop, assess and improve their ability to identify, protect, detect, respond and recover from cyber attacks.

All of users’ cryptocurrencies are held offline in cold storage. Crypto.com has secured a total of USD 750M in cold storage insurance against physical damage or destruction, and third-party theft.

For more information on our security & compliance standards, please visit our [website](#).



Crypto.com Solutions Overview

Below is an overview of the products we offer along three verticals:

- 1. Payment** - Crypto.com Pay, Visa Card
- 2. Trading** - Crypto.com App, Crypto.com Exchange
- 3. Financial Services** - Decentralized Finance Products, Crypto Earn, Crypto Credit
- 4. Metaverse** - Crypto.com NFT
- 5. Blockchain Infrastructure** - Crypto.org Chain, Cronos

Crypto.org Chain, our native blockchain solution, is the key tech that powers the payment pillar and will later support our trading and financial services products. In particular, the Crypto.org Chain blockchain protocol is the backbone behind Crypto.com Pay, our mobile payment solution.

Cronos (CRO) - the native token of Crypto.org Chain - will power all of our products and offer rich token utility across different use cases (see section on Token Utility below).

1 Payment



Crypto.com
Pay



VISA Card

2 Trading



Crypto.com
App



Crypto.com
Exchange



Crypto
Tax

*Powered by
Crypto.org Chain*

3 Financial Services



De-Fi
Offerings



Crypto
Earn



Crypto
Credit

4 Metaverse



NFT



GameFI

*Powered by
Crypto.org Chain*

5 Infrastructure



Crypto.org
Chain



Cronos

6 Security & Compliance



Certifications



Licenses



Insurance

Powered by **Cronos (CRO)** token

Since our founding, we have achieved the following milestones thanks to the support of our community:

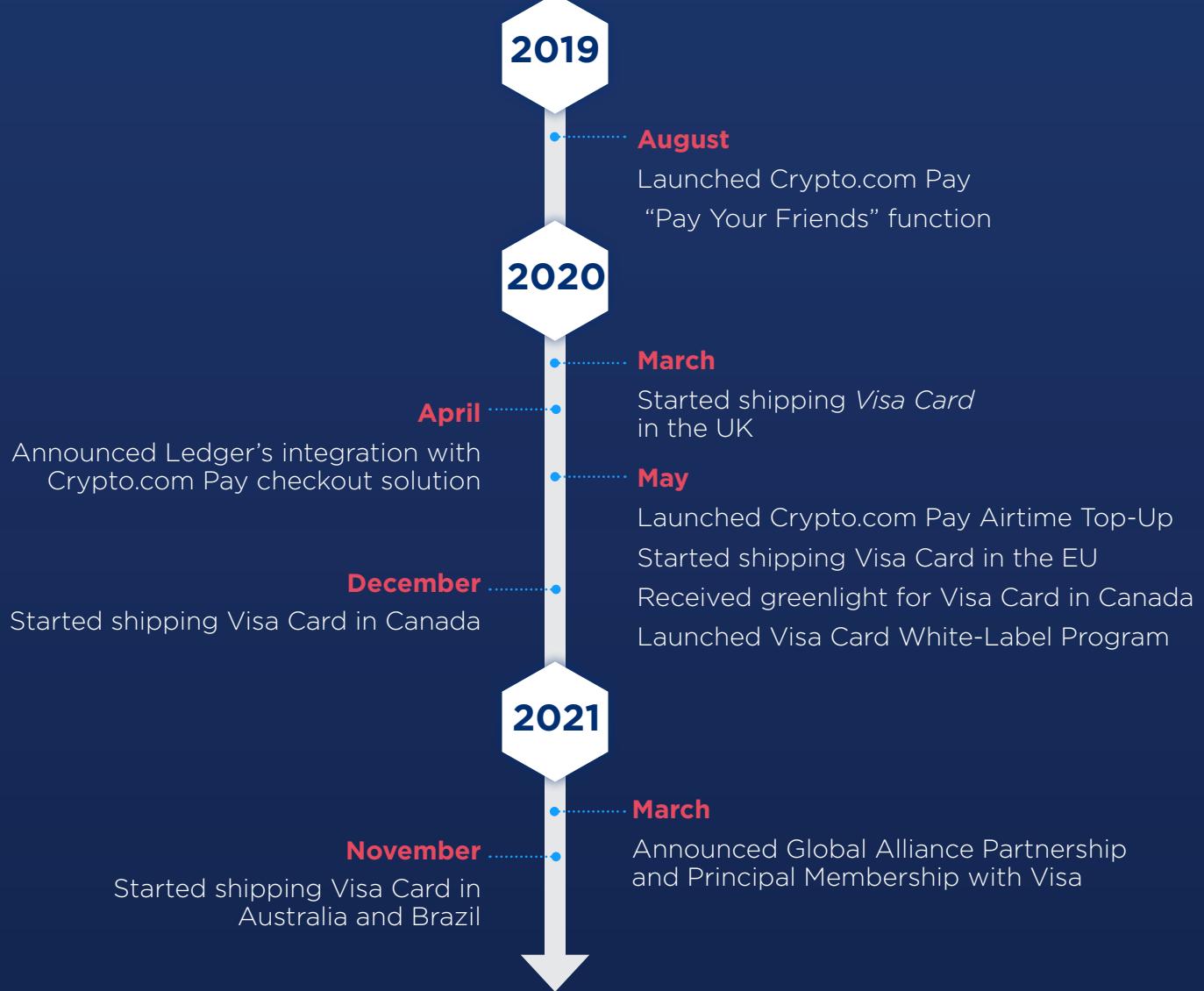
Overall Milestones





Payment Milestones





Trading Milestones

2016
October

Built the first prototype of Crypto.com App

2017
August

Announced the go-live of Crypto.com App

Financial Services Milestones



Metaverse Milestones

2021

March

Launched the Crypto.com NFT platform

September

Crypto.com NFT opened for all users to mint their own NFTs

2022

February

Crypto.com NFT supports Ethereum-based NFTs

Blockchain Infrastructure Milestones

2018

November

Announced Crypto.org Chain and CRO token

2019

July

Announced first settlement agent and stablecoin partners for Crypto.org Chain

September

Launched Crypto.org Chain Thaler Alpha Testnet Onboarded early-access validator partners for Crypto.org Chain

Security & Compliance Milestones

May

Achieved ISO/IEC 27001:2013 Certification

September

Achieved PCI:DSS 3.2.1 (Level 1) Certification



We are excited and ready to continue building & improving solutions for our users. Below is our product roadmap:

Crypto.com Ecosystem Roadmap



Crypto.com Solutions - Payment



Value Proposition

Crypto.com Pay is a mobile payment service that lets you pay in and/or receive cryptocurrency anywhere, anytime for free. This product is powered by Crypto.org Chain, our native blockchain solution (see section below for details).

Crypto.com Pay delivers the following value propositions:

- A. Low fees.** Merchants pay minimal fees for settlements in crypto or fiat, saving up to 80% on fees versus typical payment processors;
- B. Low volatility & low risk** offered by letting merchants accept cryptocurrency and get paid in their preferred crypto or fiat currency;
- C. Easy to set up**, view and manage payments in a matter of minutes;
- D. For developers. By developers.** We've made it easy to start accepting cryptocurrencies with just a few lines of code.

Crypto.com Pay comes with a suite of offerings, which are introduced in details in the following pages:

1. Pay Checkout
2. Pay Gift Cards
3. Pay Airtime Top-Up
4. Pay Your Friends

User Experience

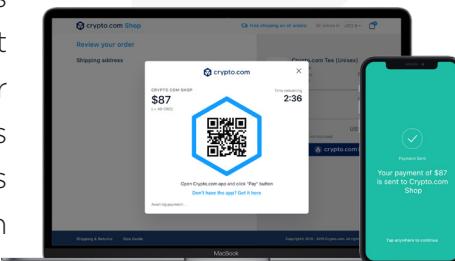
Pay Checkout lets customers check out and pay in crypto and / or merchants to receive crypto as an additional payment option. It delivers the following benefits for merchants and customers:

	MERCHANTS	CUSTOMERS
Cost	Reduced Transaction Costs compared with other payment methods	Ability to spend any cryptos online for free
Traffic	Additional revenues New set of high-value customers Customer incentives to drive transactions	Strong incentives for purchase Cashback rewards
Experience	Easy integration with documentation guide Merchant dashboard to track/reconcile transactions	Smooth 2-tap mobile payment with Crypto.com App
Settlement /Compliance	Instant transaction settlement in crypto Highly compliant way to receive crypto	Instant payment confirmation and debit Secure and compliant platform to pay with crypto

Pay Checkout is easy and intuitive to use for merchants and customers:

1. The customer pays in crypto by choosing “Crypto.com Pay” on the checkout page at the merchant’s.
 2. The customer is presented with a QR code and scans to pay - either with Crypto.com App or with a supported decentralized wallet.
 3. The customer’s account is debited.
- The merchant receives payment instantly in fiat currency or cryptocurrency of their choice in their business account with Crypto.com.

On one hand, the customer experience is designed to be effortless, and each payment can be completed with a few taps on their mobile phone. On the other hand, merchants can implement Crypto.com Pay with a few lines of code from our SDK and have flexibility in accepting both fiat and cryptocurrencies.



Our team is working to expand the list of merchants that integrate with Crypto.com Pay, with our selected partners below:



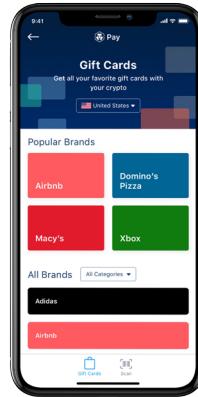
E-commerce for Small Business



Pay Gift Cards

With Pay Gift Cards, Crypto.com App users can shop at worldwide prominent brands with crypto and get cashback in CRO with each purchase.

We offer gift cards from brands in different categories including airlines, hotels, games, fashion, food and beverage, general retail, telecommunication, gas and diesel, entertainment, taxi services, and grocery. Users can find renowned brands such as iTunes, Google Play, Amazon, Starbucks, Nike etc.¹ with more brands around the world being added to the catalogue continuously.



Pay Airtime Top-Up

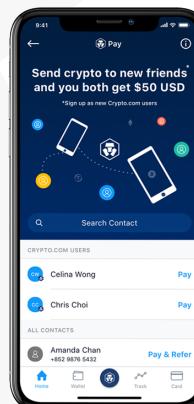
Pay Airtime is a feature that enables Crypto.com App users to pay for mobile airtime top-up via Crypto.com Pay in cryptocurrencies such as BTC, ETH, LTC and CRO.



With a few clicks in the Crypto.com App, users can top up airtime for mobile numbers offered by over 400 prepaid mobile network operators, including T-Mobile, Vodafone, Airtel, Orange, Verizon & others, in over 100 countries. Users also have options to top up their mobile phone or for the others, anytime and anywhere.

Pay Your Friends

Pay Your Friends allows users to pay back their friends in crypto and earn rewards by doing so. Users can pay their friends in any cryptocurrency for free. Alternatively, if a user pays friends back in CRO tokens, the sender will be rewarded with up to 10% cashback on this transaction.²



What we want to achieve with Pay Your Friends is to give our users a reason to bring all their friends into cryptocurrency. The user experience is instantaneous & free - the more users get a chance to experience it, the closer we get to global adoption.

¹The availability of gift card brands varies by jurisdiction. Crypto.com does not have any direct partnership with the brands/merchants offered.

²Cashback limits apply

Visa Card

Value Proposition

Customers typically face the following pain points when trying to buy & spend with cryptocurrencies:

1. Lack of places to transact with crypto;
2. Having to endure long lead times (3-4 days) for processing;
3. Being charged significant FX fees (up to 5% of purchase amount) by financial institutions when spending abroad with regular fiat debit or credit cards.

The Visa Card addresses these pain points by allowing cardholders to:

- A. Transact without annual fees** at 80+ millions VISA merchant locations worldwide;
- B. Enjoy instant top-up and payment completion** without waiting time;
- C. Spend overseas at interbank exchange rates** without markups;
- D. Benefit from amazing perks** associated with the card.



User Experience

The Visa Card offers benefits that challenge the world's best credit cards. Users can apply for different tiers of VISA cards that offer different perks, including CRO cashback, access to Crypto.com Private and so on. For more detailed information about Card benefits and limits, please refer to [Crypto.com Visa Card](#)

The Visa Card could be managed via the Crypto.com App (see section below for details). In the app, users could complete card application, view card details, track card spending records, receive eligible card rewards etc.

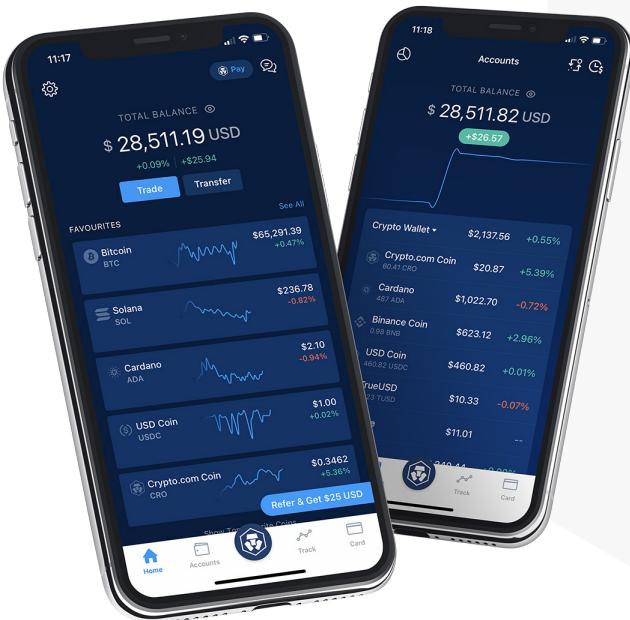
Crypto.com Solutions - Trading

Crypto.com App

Value Proposition

Crypto.com App delivers the following value propositions:

- A. **One-stop shop to buy, sell, store, send & track cryptocurrency** in a secure and convenient way with a few taps on their mobile phones;
- B. **The only place to buy crypto at true cost** - Crypto.com's proprietary Vortex Trading Engine pools liquidity from major exchanges globally and routes orders to them to ensure the Best Execution Price. Coupled with our increasing coverage of fiat top-up channels and convenient app interface, this makes Crypto.com App the best place to buy crypto.



User Experience

Buy & Sell Crypto

Users can buy crypto with their fiat wallets and/ or with a credit or debit card. The Crypto.com App supports 20+ fiat and 200+ cryptocurrencies.

Send Crypto

Users can send crypto to Crypto.com App users instantly without fees, or withdraw crypto to external wallet addresses with minimal fixed fees.

Track Crypto

Users can monitor 200+ coins at their fingertips in the coin tracking tab. Metrics available include prices, volume, market cap, % change and more that are refreshed frequently and up-to-date. The app also presents charts in dual currencies (USD, BTC) and different time frames (8H, 1D, 1W, 3M, 6M).

Manage the Visa Card

The **Crypto.com App** enables users to apply for and manage their **Visa Card** and enable spending of their cryptocurrency in the online and offline world at more than 80 million VISA merchants worldwide. Supported app functions include:

- Convert cryptocurrency into fiat ready for spending (including USD, EUR, GBP, SGD, HKD, JPY, AUD)
- Enable card withdrawal, freeze/ unfreeze card
- Upgrade card tier etc.

Crypto.com Exchange

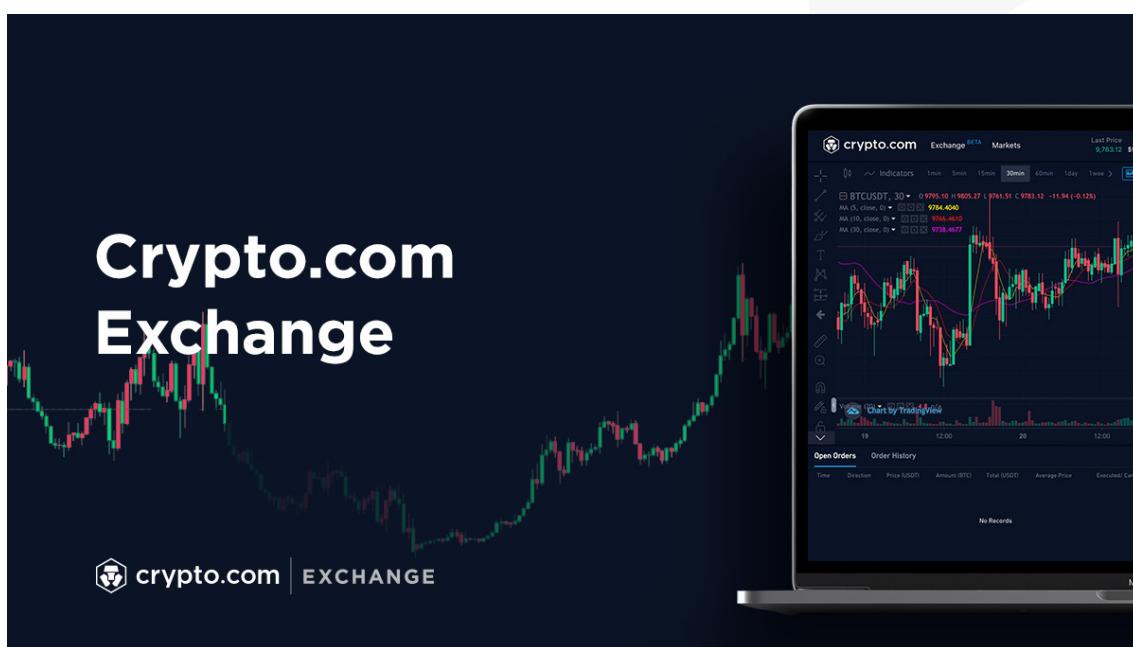
Value Proposition

Crypto.com Exchange lets users trade crypto at ease with the following value propositions:

- A. **Deep liquidity at attractive fees**, with discounts available for users who stake CRO;
- B. **Comprehensive product offerings** including spot trading, margin trading, derivatives and more;
- C. **Smooth UI** available on both desktop and mobile;
- D. **Engaging events** provided such as discounted token distributions (Syndicate) and trading activity-driven competitions (Trading Arena);
- E. **Institutional-grade infrastructure** that powers high-availability, fully-resilient and horizontally-scalable components.

Crypto.com Exchange debuted with the spot trading functionality, with more features & promotions being added to the platform to deliver a suite of trading-related services for retail & corporate users alike.

Furthermore, Crypto.com Exchange helps to facilitate CRO liquidity with CRO trading pairs and CRO-related activities (see section below for details).



User Experience

Spot Trading

Crypto.com's proprietary Vortex Liquidity Engine ensures that customers have access to deep liquidity pools and best execution prices on the Crypto.com Exchange. Retail & corporate users can trade on the exchange via the desktop interface or via the exchange API.

Crypto.com Exchange supports trading pairs for cryptocurrencies with leading market capitalization and volume such as BTC, ETH, LTC, USDC and more, as well as CRO token - the native currency of Crypto.org Chain (see section below for more details on the CRO token).

The fees on the exchange are based on trading volume and CRO staking. The higher the volume and / or the higher the amount of CRO staked, the lower the trading fees. In addition, users enjoy trading fee discounts if they pay the fees in CRO. Please refer to [this webpage](#) for our detailed fees & limits schedule.

Margin Trading

Margin trading on the Crypto.com Exchange allows you to borrow cryptocurrencies on Crypto.com Exchange to trade on the spot market. Eligible users can use the margin loan as leverage to open a position that is larger than the balance of your account.

Derivatives Trading

The first derivatives product offered on Crypto.com Exchange is perpetuals. Perpetuals enable traders to buy or sell the value of their 'assets', whereby the underlying asset itself is never traded—allowing them to better manage risk. Perpetuals do not expire or have a settlement date, and users can hold their positions for as long as needed.

OTC Portal

Crypto.com Exchange OTC Portal allows institutional VIP and retail VIP clients to get instant and custom quotes on block trades for over 10 trading pairs. Large-volume traders can buy or sell trading pairs at a pre-approved price. Besides lower transaction fees, traders can also avoid slippage at the time of purchase.

Crypto.com Lending

Crypto.com Lending allows you to borrow against your cryptocurrencies without selling them. You can deposit them as collateral and take out crypto loans to fulfill your financial needs, use for Margin Trading on the Crypto.com Exchange, or hedge on other exchange platforms.

If you are an institutional user and require more flexible loan terms, you can apply for Lending Pro on Crypto.com Lending. Once your application has been approved, you can enjoy a higher borrowing limit and apply for loans with customised terms when they are available.

Syndicate

The Syndicate is a discounted token offering platform on Crypto.com Exchange, powered by the CRO token.

The Syndicate helps projects raise awareness and drive user education. The listing project can provide an allocation of their own token for distribution on the Crypto.com Exchange users with up to a 50% discount. All proceeds from the sale are passed back to the projects. CRO holders receives priority token allocation for these events.

Staking Benefits

Crypto.com Exchange users can enjoy benefits provided by two types of staking services:

1. CRO stake-and-earn:

Users can stake CRO for 180 days on the Exchange and earn up to 10% in interest annually.

2. Soft-staking for idle balance:

Crypto.com Soft Staking offers users a new way to earn rewards up to 4% in interest annually on cryptocurrencies held in the Exchange. Rewards are offered on a flexible term - no “lock-up” is required. The soft-staking maximum limit varies depending on the currency, and users with more CRO staked on the Exchange are eligible for higher limits.

Other Features & Promotions

Crypto.com Exchange will continuously expand its product offerings for retail & institutional users.

Crypto.com Tax

Value Proposition

With its intuitive interface and country-specific tax calculation formulas, Crypto.com Tax makes it easy to file complicated crypto taxes:

- A. **Full integration** with popular exchanges & wallets and easy-to-use interface that gets the job done in no time;
- B. **Entirely free services**. No matter how many transactions you have in the past years, we'll handle the calculation for you at no cost, making us the first free crypto tax product on the market;
- C. **Simple and intuitive interface**, aiming to create the best user experience when dealing with tax matters. All results are transparent for review prior to getting your final results generated.

User Experience

Users can import crypto transaction records from supported exchanges and wallets by uploading a CSV file, or using API synchronisation with major platforms like the Crypto.com App.

In a matter of minutes, Crypto.com Tax is able to provide users with an estimation of taxable gains/losses on relevant crypto transactions, which can then be downloaded for tax filing.

Current supported jurisdictions include the UK, Australia, the US, Canada and Germany, with more jurisdictions to be added.

Crypto.com Solutions - Financial Services

Decentralized Financial Services

Crypto.com DeFi Wallet

Value Proposition

To take one more step towards letting users better safeguard their money, data and identity, we have launched the Crypto.com DeFi Wallet, which is a non-custodial wallet app that allows users to gain full ownership of their private keys.

Crypto.com DeFi Wallet offers the following value propositions:

- A. **Decentralized** product giving users full control of crypto assets, private keys (and crypto) are placed in the hands of users;
- B. **Easy management** of top tokens and NFTs , allowing import of existing wallets;
- C. **Secure** wallet protected by private keys encryption in the user's device, combined with passcode, biometrics, and 2-factor authentication;
- D. **Flexible** transactions setup, with customizable confirmation speed and network fees;
- E. **Convenient** connection to the Crypto.com App to easily access the diverse crypto financial services offered by Crypto.com.



The image shows a smartphone displaying the Crypto.com DeFi Wallet app. The screen shows a balance of \$4818.4 USD and three crypto assets: Stellar (100 XLM), Crypto.com Coin (1000 CRO), and Ethereum (1 ETH). To the right of the phone is a promotional graphic for the wallet. It features the crypto.com logo and the word "WALLET". Below this, the text "Your Keys. Your Crypto." is displayed in large, bold, dark blue letters. At the bottom of the graphic is a green button with the text "Now Available".

Note: Crypto.com DeFi Wallet (non-custodial) and Crypto.com App (custodial - see section above) are two mobile applications that target different use cases.

	Crypto.com Wallet (Non-custodial Wallet)	Crypto.com App (Custodial Wallet)
Advantages	You have 100% control over your crypto and your private keys	If crypto transfers are made within Crypto.com ecosystem, you will not be charged any fees
Disadvantages	We do not require you to prove your identity so risk of data breach is lower	No major effect if you lose your private keys or recovery phrase, easy to regain access again via our support team
	You need to pay transaction fee as the transactions are on-chain and you have to wait for the transaction to be confirmed	You need to prove your identity and perform KYC (know your customer, ID verification)
	If you lose your recovery phrase, you will not be able to access your wallet and crypto	Your wallet is not fully decentralized as Crypto.com is the wallet custodian

User Experience

Crypto.com DeFi Wallet is designed for all level of crypto users - beginners will feel at ease as they are gently guided towards making their first transaction, while experienced users will notice significant improvements to common features found on other crypto wallets (in particular, backup recovery phrase and sending/receiving crypto).

The wallet supports 100+ coins, including BTC, ETH, CRO, ATOM, DOT, LTC, with more tokens to be progressively added. Users can purchase their favorite coins with Credit Card by connecting the Wallet to their Crypto.com App account, via Crypto Purchase feature, which is an easy and convenient way to purchase all coins directly in DeFi Wallet. Users can also view their NFTs held in their wallets, not only the image, but also their description, attributes, drop and creator information.

Within the DeFi Wallet, users have access to **Cronos Bridge**, the safest, fastest and most secure way to transfer assets to and from Cronos. Users can also

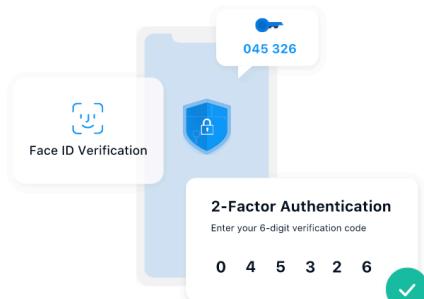
easily access the **dApps** within Cronos, Ethereum and Binance Smart Chain ecosystem by a simple click. Popular dApps include Tectonic, VVS Finance and so on.

DeFi Swap is fully integrated with the DeFi Wallet, allowing users to exchange tokens directly in the DeFi Wallet app. It's designed to be the best place to swap and farm DeFi coins at the best available rate, leveraging proven and audited protocols. Users can easily swap and trade selected tokens on Cronos, Ethereum, Crypto.org and Cosmos.

Users can also access **DeFi Earn** in the DeFi wallet, which allows users to generate yield on 20+ selected tokens in multiple different dApps that are integrated with DeFi Wallet.

To get started, users could download the Crypto.com DeFi Wallet mobile app and follow these simple steps:

1. Select a wallet creation method:
 - a. Create a new wallet
 - b. Import an existing wallet (for users who already have an existing wallet created on other applications, they can easily import such wallets with a 12/18/24-word recovery phrase)
 - c. Connect to Crypto.com App (for existing Crypto.com App users)
2. Accept our Legal Terms & Conditions and Privacy Notice
3. Set up a passcode and enable biometrics authentication and 2FA
4. Back up the recovery phase



Crypto Earn (part of the Crypto.com App)

Value Proposition

Crypto Earn is a product that lets users who want to capitalize on their holdings while retaining ownership. Crypto Earn gives users the freedom to grow their crypto assets and earn up to double-digit interest rates annually on different cryptocurrencies.

User Experience

Crypto Earn is offered within the Crypto.com App.

Users can deposit cryptocurrencies and earn interest. Selected supported deposit tokens are shown in the picture below and more assets will be added regularly.⁸

Selected Tokens in Crypto Earn



There are three holding term options for users to choose at the time of deposit:

- Flexible holding term
- 1-month fixed term
- 3-month fixed term

Once the deposit is confirmed, interest will start to accrue immediately. Please check the Crypto.com App for the latest rates. Users with CRO staked will receive preferential interest rates.

⁸ Token availability varies by jurisdiction

Crypto Credit (part of the Crypto.com App)

Value Proposition

Crypto Credit gives users spending power by enabling them to monetize their crypto assets without the need to sell it:

- A. **Get the credit limit you want**, not what you're given.
- B. **Instant credit** deposited in your crypto wallet and is ready to spend.
- C. **Pay whenever you want** with no statement deadlines.
- D. **No credit check** required.

User Experience

Crypto Credit is offered within the Crypto.com App.

Users can deposit cryptocurrencies as collateral to borrow a crypto loan. Supported collateral currencies include 30+ coins, including BTC, ETH, CRO, LTC and more.

Selected Collateral Tokens



bitcoin



ethereum



litecoin

Selected Loan Tokens



tether



TrueUSD



USD Coin



USDP

After depositing the required collateral, the user will receive the loan instantly in their crypto wallet in the Crypto.com App. Supported loan currencies include USDT, TUSD, USDC, USDP.

Users with CRO staked will receive preferential loan interest rates. Please check the Crypto.com App for the latest rate information.

Crypto.com Solutions - Metaverse

Crypto.com NFT

Value Proposition

Crypto.com NFT is a platform dedicated to delivering unique content from popular artists, musicians, athletes, and sports:

- A. **Curated roster of mainstream and digital artists**, including: Aston Martin Cognizant Formula One Team, Axel Mansoor (the King Of The Clubhouse), Bag Raiders, BossLogic, Boy George, Jonathan Monaghan with Nathan Evans (of #1 single Sea Shanty 'Wellerman' fame), KCamp, Klarens Malluta with Lionel Richie, KLOUD, Mr. Brainwash, OPUS, Snoop Dogg, among others;
- B. **Open platform**, that all users can become a creator and mint their own artworks into NFTs on the platform. They can also list their collectibles in the Marketplace;
- C. **User-friendly experience**, allowing users to buy NFTs using their credit or debit card;
- D. **Integration with Crypto.com Pay**, offering users the ability to pay with over 40 cryptocurrencies including Bitcoin, Ethereum, and Dogecoin.
- E. **Multi-chain Support**, including Crypto.org and Ethereum

User Experience

Users have the option to 1-click buy using their credit or debit card or with cryptocurrency via Crypto.com Pay.

Collectors or fans will be able to acquire and trade (resell) NFTs through the platform.

Crypto.com Solutions - Blockchain Infrastructure

Crypto.org Chain

 crypto.org chain

Value Proposition

Crypto.org Chain is the next-generation public blockchain that enables transactions worldwide between people and businesses. It is also the technology that powers Crypto.com Pay, our mobile payment solution (see section above), and will be used to revolutionize the world of payments, DeFi and NFT.

Crypto.org Chain has the following key value propositions:

- 1. Secure:** Fault-tolerant design making the Chain resilient and safe;
- 2. Instant & Low-Cost:** Chain delivers Instant transaction confirmation coupled with minimal fees;
- 3. Permissionless:** Chain is an open-sourced project that welcomes any party to join the network and/ or contribute to the code development.

Roles & Incentives

Different parties will be able to join & use Crypto.org Chain with different incentives:

Participant	Roles in the network	Incentives
Customers	To make payments in cryptocurrency	<ul style="list-style-type: none"> ● discounts: pay with crypto and receive generous cashback funded by the network ● access (time): instant access to cryptocurrency ● access (distribution): ability to spend cryptocurrency directly from their customer crypto-exchange account / wallet at millions of merchants, both online or offline, without moving to fiat
Merchants	To receive payments in cryptocurrency	<ul style="list-style-type: none"> ● reduced costs: zero processing fees; ● business growth: acquire high quality customers with substantial spending power; ● marketing: offer customers network-funded discounts and demonstrate ability to move with a new trend
Settlement Agents	To settle between different currencies	<ul style="list-style-type: none"> ● revenue: earn fees for activities performed
Validators (Council Nodes)	To validate and commit blocks (containing transaction info) to the chain	<ul style="list-style-type: none"> ● revenue: earn fees for activities performed

Technology

Please refer to below the documents for more information & useful tools about Crypto.org:

- Crypto.org Chain Website : <https://crypto.org/>
- Crypto.org Chain Documentation : <https://crypto.org/docs/>
- Crypto.org Chain Explorer : <https://crypto.org/explorer/>
- Crypto.org Chain Github : <https://github.com/crypto-com>
- Crypto.org Chain Gitter : <https://gitter.im/crypto-com/community>

Cronos

Value Proposition



Cronos is an Ethereum Virtual Machine (EVM) compatible chain running in parallel to Crypto.org Chain. Cronos is supported by Particle B's \$100m EVM fund with access to the 10M+ user base of the Crypto.com ecosystem. The base settlement currency of Cronos is CRO, the native currency of the Crypto.org Chain.

Its value proposition are as follows:

- 1. EVM Compatibility:** Cronos is built on Ethermint, which supports rapid porting of apps & smart contracts from Ethereum and other EVM-compatible chains.
- 2. Scalability:** Cronos can process more transactions per minute than Ethereum, making it faster, cheaper, and greener to execute smart contracts.
- 3. Interoperability:** The Inter Blockchain Communications (IBC) protocol enables interoperability and bridging to the Crypto.org Chain, as well as other IBC-enabled chains, such as Cosmos Hub.
- 4. Proof of Authority (POA):** Utilizing POA as a more streamlined and scalable consensus mechanism, consensus protocol while still maintaining security through a range of experienced & carefully vetted validators that many different parties run.
- 5. Open Source:** Welcoming high involvement of the community is welcomed to proactively review and provide suggestions to strengthen Cronos.

The Mainnet launched on 19 Oct 2021.

Technology

Please refer to below the documents for more information & useful tools about Cronos:

- Cronos Website : <https://cronos.crypto.org/>
- Cronos Documentation : <https://cronos.crypto.org/docs/>
- Cronos Chain Explorer : <https://cronos.crypto.org/explorer>
- Cronos Chain Github : <https://github.com/crypto-org-chain/cronos>

Crypto.com Solutions - Other Services & Benefits

Crypto.com Private



Crypto.com Private is a package of premium rewards and benefits tailored for our Obsidian, Rose Gold and Icy White VISA cardholders. This builds on our existing benefits for these cardholders which include up to 8% cashback on all spending, unlimited LoungeKey™ Airport Lounge Access with a guest, Airbnb and Expedia rebates among other benefits (see section above on Visa Card for detailed description on the card product).

Benefits for All Private Members

All Crypto.com Private Members will have access to a set of crypto-related services:

- **OTC** block trades of CRO
- **Priority access to research reports** published by Crypto.com
- **Inheritance service** i.e., assistance with estate handling related to Crypto.com assets
- **Top industry events access** (with priority access for Obsidian cardholders)
- **Priority customer service**

VISA Card-Related Benefits

Icy White, Frosted Rose Gold and Obsidian cardholders will now enjoy:

- **Crypto Earn additional interest** of 2% annually on fixed-term deposits (paid in CRO; not applicable to CRO deposits);
- **Crypto Earn increased account limits** of USD \$2m for Obsidian and USD\$1m for Icy White/Frosted Rose Gold; US\$0.5m for the remaining card tiers;
- **Amazon Prime rebate** of up to US\$12.99/month in membership fees;
- **Expedia Rebate** of up to US\$50/month in membership fees;
- **Welcome Pack** with exclusive Crypto.com branded merchandise.

In addition, Obsidian cardholders will exclusively enjoy the **Airbnb rebate** of up to US\$100/month in membership fees and **private jet service** (special perks when travelling with our preferred private jet partner).

Exchange VIP Program

The Crypto.com Exchange VIP Program rewards VIP retail clients with exclusive trading incentives and perks.

Eligibility and Exclusive Trading Fees for Spot Trading

VIP Tier	30D Trading volume(USD)	Maker Fee	Taker Fee
VIP 1	> 1% of monthly exchange volume	0.020%	0.040%
VIP 2	> 2% of monthly exchange volume	0.010%	0.030%
VIP 3	> 3% of monthly exchange volume	0.000%	0.020%

Eligibility and Exclusive Trading Fees for Derivatives Trading

VIP Tier	30D Trading volume(USD)	Maker Fee	Taker Fee
VIP 1	> 1% of Derivatives exchange volume	0.010%	0.030%
VIP 2	> 2% of Derivatives exchange volume	0.005%	0.020%
VIP 3	> 3% of Derivatives exchange volume	0.000%	0.010%

Additional Perks:

- Early access to new product launches (beta testing)
- Dedicated VIP account manager and API tech engineer
- **OTC Block Trades**
- Exclusive research reports
- **50% commission on net trading fees from your referrals**
- VIP swag*
- Complimentary Crypto.com Visa Card**

*After 3 consecutive months of meeting the requirements for VIP 1 level or higher

**After 3 consecutive months of meeting the requirements for VIP 3 level and with 3 VIP 1 referrals

For more information about the VIP program, please refer to [Crypto.com Exchange VIP Help Center](#).

Referral Program

Crypto.com App Referral Program

Our referral program provides some of the richest rewards ever seen in the industry. Both referrers and their referred friends receive a \$25 USD bonus (in CRO) with each successful sign-up and CRO-staking for any metal VISA card on the Crypto.com App.

Refer & Get \$25 USD



All eligible Crypto.com App users can participate in the referral program, with no limits on the number of referrals. Bonuses of the referral program are credited instantly - your referred friends can use their sign-up bonus immediately after they make a valid transaction.

Crypto.com Exchange Referral Program

The Crypto.com Exchange referral program offers rewards to both eligible new referred users and the referrers. New users that pass verification and stake a certain amount of CRO are eligible to receive up to USD\$50 equivalent in CRO. Eligible referrers can receive up to US\$2,000 equivalent in CRO and 50% of the referee's NET trading fees (after all staking and trading volume discounts are applied) for a 12 months trading fee commission.

Research & Insights

We have an in-house Research & Insights team dedicated to publishing articles, reports and research with the aims to educate more people about the crypto space and establish thought leadership with insightful analysis. The offerings of our research team include:

- **Crypto.com University** ([link here](#)) - educational materials about blockchain and cryptocurrencies, suitable for people who are new to the industry and/ or are looking to level up their knowledge;
- **Crypto.com Research Hub** ([link here](#)) - free, online repertoire where we share our independent views on diverse topic suitable for audiences of different levels of knowledge and/ or interest. We offer a wide range of materials that cater to industry veterans, trading enthusiasts or new joiners alike;
- **Crypto.com Private Feature Articles** - Crypto.com Private members get privileged access to our monthly feature articles, along with other exclusive benefits (see the section on Crypto.com Private for more details).

Our research team conducts in-house research, as well as collaborates with research partners on certain topics. For example, we supported The Economist Intelligence Unit (EIU) on a piece of research to dig deeper into the general public's behaviors and opinions around digital payments - such as drivers, barriers and trust factors - and the evolution of a cashless future. A new interactive digital currency hub is now being hosted on The Economist (<https://digitalcurrency.economist.com/>) alongside a white paper titled [Digimentality – Fear and Favouring of Digital Currency](#), which outlines the findings from our research on consumer attitudes towards digital currencies. We also co-published a report on Decentralized Finance with Boston Consulting Group (BCG), titled [The Sudden Rise of DeFi: Opportunities and Risks for Financial Services](#). Most recently, we collaborated with Financial Times to launch a new [interactive NFT hub](#) hosted on FT.com, which takes a deep dive into the market sentiment and outlook of the emerging NFT market.



Sponsored by



The Sudden Rise of DeFi

Opportunities and Risks for Financial Services



Crypto.com Partnerships and Investments

Global Brand Campaign

In Oct 2021, Crypto.com rolled out a global ad campaign supported by recent sponsorship announcements, to formally introduce the platform to consumers around the world.

Crypto.com is committed to building the future of the internet: Web3. Powered by cryptocurrency, Web3 will be more fair and equitable, owned by the builders, creators and users. The new ad, “Fortune Favours the Brave”, which stars Matt Damon, is directed by Oscar winner Wally Pfister and produced by David Fincher, highlights the company’s own ethos, while inspiring those who want to change the course of history with a timeless phrase first uttered thousands of years ago.

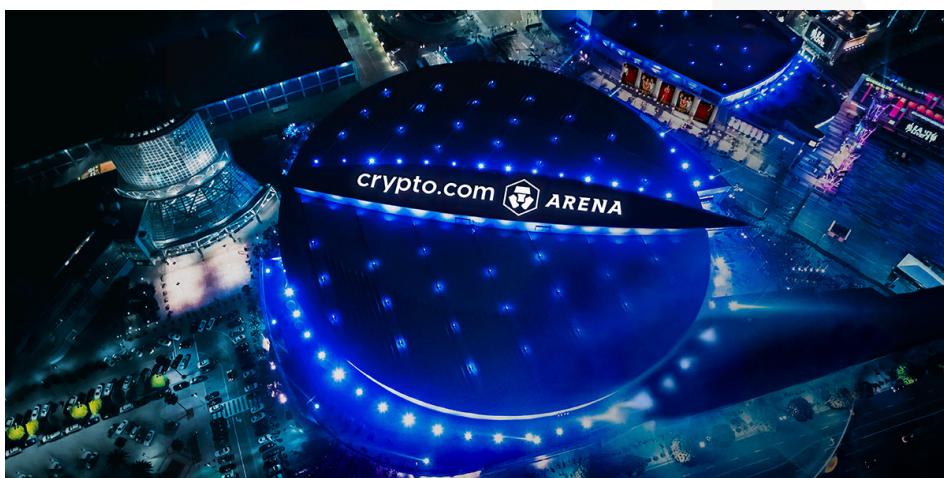


Crypto.com also partnered with Water.org, the global nonprofit organization co-founded by Mr. Damon that brings safe water and sanitation to people in need. Crypto.com made a \$1M direct donation to the nonprofit to support their mission, and is launching initiatives to encourage their more than 10M users around the world to support the cause. Together, Crypto.com and Water.org believe in equal access to the platforms and life changing resources that support self-determination. Through this unique partnership, crypto users across the globe can join in to support this mission.



AEG Partnership

Crypto.com and AEG, the world's leading sports and live entertainment company, have launched a historic, 20-year naming rights agreement that will rename the AEG-owned and operated STAPLES Center, one of the most iconic and globally recognized sports and entertainment arenas in the world. Effective 25 Dec 2021, the multi-purpose arena, which hosts hundreds of annual marquee events and serves as the official home of the NBA's Los Angeles Lakers and LA Clippers, the NHL's LA Kings and the WNBA's Los Angeles Sparks, will be known as Crypto.com Arena. This agreement also makes Crypto.com an official cryptocurrency platform partner of the Los Angeles Lakers and the LA Kings.



LeBron James and the LeBron James Family Foundation Club Partnership

In Jan 2022, Crypto.com announced the partnership with LeBron James and the LeBron James Family Foundation (LJFF) to support educational and workforce development opportunities focused on Web3. Building on a strong basis of educational empowerment, the partnership will give students and families connected to the I PROMISE program access to the tools and educational resources needed to participate and succeed in building Web3, the future of the internet.



Strategic Partnerships

Crypto.com has developed a world-class strategic partnership portfolio, partnering with UFC, Formula 1, Lega Serie A, Paris Saint-Germain, Fnatic, NBA's Philadelphia 76ers, Twitch Rivals, CONMEBOL Libertadores, among others.

Crypto.com also acts as NFT partners for most of the brands. In early 2021, Crypto.com launched Crypto.com NFT, the premier platform for collecting and exchanging NFTs, carefully selected from the worlds of art, design, entertainment, and sports.


VISA

Principal Membership and Global Alliance Partnership


Aston Martin Cognizant Formula One™ Team

Global Partnership Global


Formula 1® NFT Partner

Global Partner and Inaugural Partner of the F1 'Sprint' series


Paris Saint-Germain NFT Partner

Cryptocurrency Platform Partner


UFC NFT Partner

Global Official Fighter Kit Partner and Official Cryptocurrency Platform Partner


Fnatic NFT Partner

Global Cryptocurrency Partner


Lega Serie A NFT Partner

Innovation and Technology Partner


Philadelphia 76ers NFT Partner

Official Jersey Patch Partner


Twitch Rivals

Official Global Cryptocurrency Platform Partner and Official Global Marketing Partner


CONMEBOL Libertadores NFT Partner

Official Partner


Angel City FC NFT Partner

Founding Partner and Official Cryptocurrency Partner


Australian Football League

Official Cryptocurrency Exchange and Official Cryptocurrency Trading Platform


Adelaide Football Club

Multi-Year Partnership

Visa Principal Membership

In March 2021, Crypto.com announced a global partnership with Visa that also includes principal membership in Visa's network in Australia. The partnership will advance Crypto.com's ambition to accelerate the adoption of crypto payment solutions around the world by expanding the reach of the Crypto.com Visa Card. In addition, Crypto.com is announcing plans to roll out fiat lending with crypto collateral via the Crypto.com Visa Card.

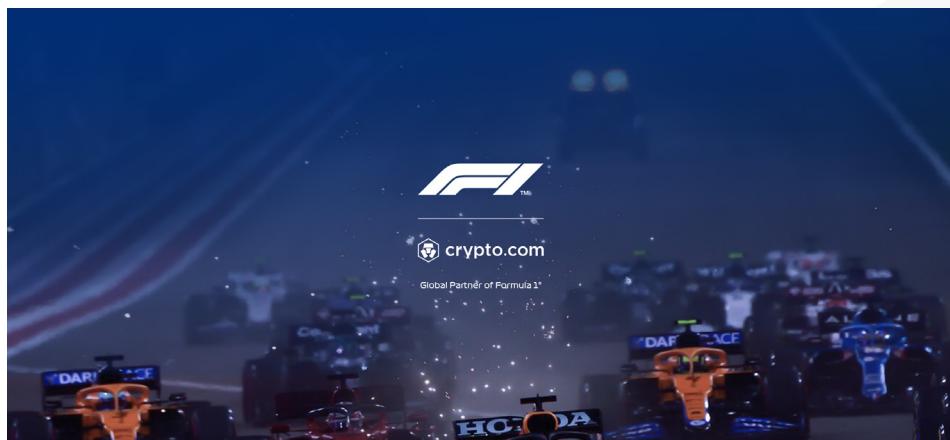
Having been granted Visa principal membership, Crypto.com will begin direct-issuance of the Crypto.com Visa Card in Australia, allowing Crypto.com to have a direct relationship with cardholders. Crypto.com has also started offering virtual cards in Europe, allowing users to instantly start spending without waiting for the physical card to be in-hand.



Formula One Partnership

In June 2021, Crypto.com announced a leading global partnership with Formula 1® as a Global Partner and Inaugural partner of the new Sprint series for 2021. As F1® continues to explore new ways for fans to engage and become more immersed in the sport, Crypto.com also becomes the Official Cryptocurrency Sponsor and NFT Partner of F1®. With the aim of democratizing the world of cryptocurrency for fans through education and experiences in the partnership, Crypto.com will continue to grow our brand awareness on an international stage.

In Feb 2022, Crypto.com announced as official title partner of the Formula 1 Crypto.com Miami Grand Prix. The prestigious deal will see Crypto.com become an integral part of the newest Formula 1® event on the calendar, with its brand incorporated into the official event title and logo, in addition to exposure across the Miami International Autodrome.



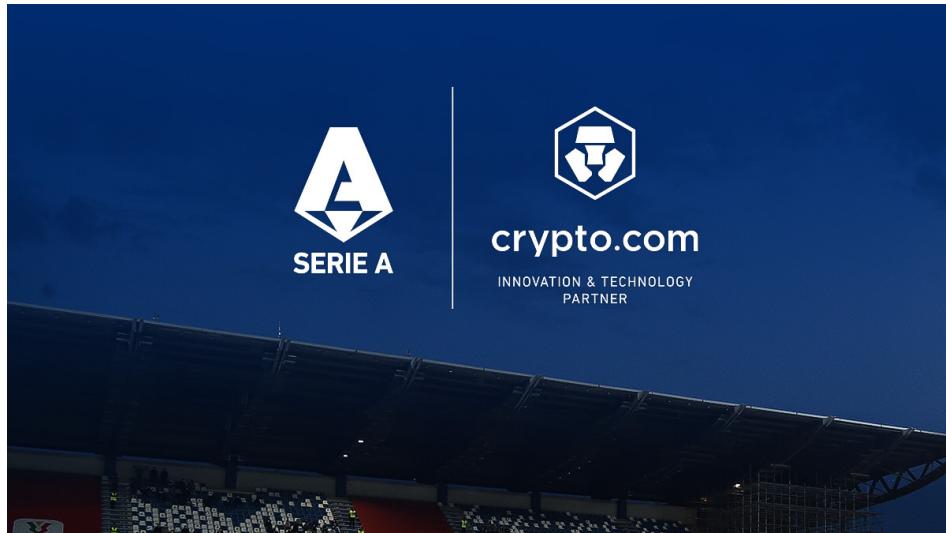
UFC Partnership

In July 2021, Crypto.com announced a historic long-term partnership with UFC®, which represents an evolutionary step in the branding of both companies and our latest strategic move to connect with mainstream consumers. Crypto.com becomes first-ever global Official Fight Kit Partner of UFC, gaining meaningful visibility in front of UFC's global fan base of more than 625 million people and over 150 million social media followers. Also, Crypto.com is named First-Ever Official Cryptocurrency Platform Partner, creating a new sponsorship category for UFC.



Lega Serie A Partnership

In August 2021, Lega Serie A and Crypto.com announced a multi-year partnership that Crypto.com will become the first Innovation & Technology Partner of Italian Football. Crypto.com will be integrated in each broadcast moment where technology enhances the match, as the presenting partner of Virtual Assistant Referee (VAR) and Goal Line Technology. Lega Serie A's VAR Center in Lissone will also be co-branded as the Crypto.com VAR Center. In addition, Crypto.com will present the Lega Serie A Goal of the Month.



Twitch Rivals Partnership

In Nov 2021, Crypto.com partnered with Twitch Rivals, the #1 destination for live competitive entertainment on interactive live streaming service Twitch, to become the first Official Global Marketing Partner of Twitch Rivals, and the first-ever Official Marketing Partner for Twitch Rivals in Asia Pacific. Through this multi-year partnership, Crypto.com also became the first Official Cryptocurrency Platform Partner of Twitch Rivals, bringing the expanding cryptocurrency market to the forefront of esports.

As a Twitch Rivals Official Marketing Partner, Crypto.com will have category exclusivity, in-stream branded segments, media placement, activations at Twitch events, and more.



Aston Martin Cognizant Formula One™ Partnership

Aston Martin Cognizant Formula One™ Team has announced a global partnership with Crypto.com in March 2021. The partnership brings together two dynamic brands which share a passion for technology and speed, and places Aston Martin Cognizant Formula One Team™ at the forefront of cryptocurrency innovation. Over the course of the multi-year deal, the brands will collaborate to bring exclusive experiences and opportunities to traders and fans of the sport.



Paris Saint-Germain Partnership

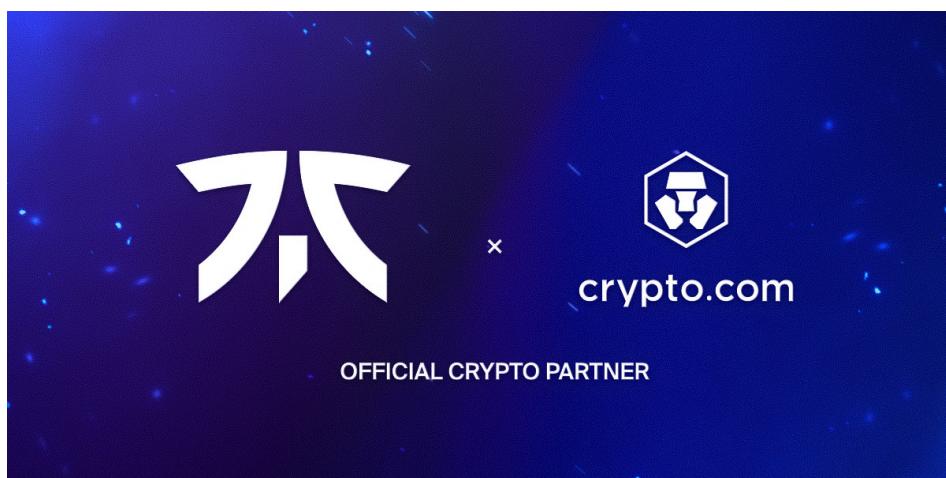
In Sep 2021, Paris Saint-Germain (PSG) announced a multi-year partnership agreement with Crypto.com. Crypto.com will become the Official Cryptocurrency Platform Partner of the Parisian club and the partnership will also include the release of exclusive NFTs on Crypto.com's native NFT platform. In addition, for the first time ever for an agreement of such a scale, Crypto.com paid a significant portion of the sponsorship fee using the cryptocurrency token CRO.



Fnatic Partnership

In Sep 2021, London-based global esports performance brand Fnatic revealed Crypto.com as its inaugural Global Cryptocurrency Partner. The multi-year deal is worth more than US\$15m.

The multi-faceted partnership will see Crypto.com's logo featured on the collarbone of Fnatic team jerseys. Fnatic will also offer fans numerous rewards and money-can't-buy experiences - including with existing Crypto.com partners - for Crypto.com users purchasing Fnatic goods. The partners will also launch new digital products, such as exclusive Fnatic NFTs.



Philadelphia 76ers Partnership

The Philadelphia 76ers designated Crypto.com as the team's official jersey patch partner in Sep 2021. The partnership is also Crypto.com's first in the NBA. To tip off the partnership, the 76ers will be launching their first-ever non-fungible token (NFT), available for fans to purchase through Crypto.com NFT.

All four versions of the 76ers uniform this upcoming season will feature the Crypto.com patch on the left shoulder of the jersey. Jerseys featuring the new Crypto.com patch will be available for purchase via SixersShop.com at the Official Team Store at the Center in Philadelphia.

Crypto.com will also appear in-arena on the baseline apron and courtside LED screens, be present within the 76ers Fan Hub, sponsor rewards for fans and

present a Crypto.com school to educate fans on cryptocurrency. In addition, the deal includes a substantial presence across all platforms including regional, national and global television broadcasts, digital channels such as Sixers.com, Facebook, Instagram, Twitter and YouTube, player branding (uniforms) across digital, print and out-of-home advertising, team and league websites, team collateral and all team publications and photos. Crypto.com will also have rights to the 76ers' name and marks in marketing and advertising as well as be an official international marketing partner of the team.



CONMEBOL Libertadores Partnership

In Nov 2021, the South American Football Confederation (CONMEBOL) and Crypto.com announced a multi-year partnership whereby Crypto.com will become an Official Partner of CONMEBOL Libertadores for the 2023-2026 cycle. Crypto.com will also be one of the Official NFT Licensees of the CONMEBOL Libertadores from 2022.

Thanks to this long-term alliance and as Official Partner of CONMEBOL Libertadores for the 2023-2026 cycle, Crypto.com will be the first brand integrated into the Virtual Assistant Referee (VAR) feature. Additionally, Crypto.com will benefit from brand exposure in stadiums, activations and broadcasts of the CONMEBOL Libertadores, as well as digital assets. CONMEBOL and Crypto.com will develop NFT's associated with the Intellectual Property of the CONMEBOL Libertadores Competition on Crypto.com's NFT platform.



Angel City Football Club Partnership

In Dec 2021, Crypto.com announced alignment with Angel City Football Club (ACFC) as a founding partner and the team's official cryptocurrency and NFT partner. Deepening their relationship with Los Angeles and LA sports fans, the partnership is the first direct sponsorship of a professional women's sports team by a major cryptocurrency platform.

The partnership will increase access and awareness of cryptocurrencies, blockchain, and Web3 technologies among LA soccer fans, ACFC players, and across the broader ACFC organization. This is in an effort to foster financial education, independence, and financial empowerment. ACFC is mission-driven to create a different kind of football club that levels the playing field in women's sports, mirroring Crypto.com's mission to level the playing field financially through cryptocurrencies.



Australian Football League Partnership

In Jan 2022, the Australian Football League (AFL) announced a landmark five-year partnership with Crypto.com as a major partner of both the Toyota AFL Premiership Season and NAB AFLW competitions.

The new partnership will see Crypto.com become the Official Cryptocurrency Exchange and Official Cryptocurrency Trading Platform of AFL and AFLW. Crypto.com will also feature as the exclusive naming rights partner of the 'Crypto.com AFL Score Review' for all Toyota AFL Premiership Season and Final Series matches. The agreement sees the AFL become the first Australian sports league Crypto.com has partnered with, while AFLW will become the first elite women's sports competition Crypto.com has sponsored world-wide.



Adelaide Football Club Partnership

In Jan 2022, the Adelaide Football Club has partnered with Crypto.com with a multi-year agreement encompassing the men's and women's teams. The Crypto.com logo will appear on the back of the home and clash guernseys, while the agreement will bring to life other engagement initiatives.

The partnership takes Crypto.com's commitment to Australian sports a step further by cementing our position as a leader in the Australian market.



Climate Commitment

Crypto.com announced the goal of becoming carbon negative in 2023 in May 2021. We commit to offsetting more carbon than is generated by all activities across the organization through a multi-phased approach:

- **First Phase** - Assessment of the carbon generated through cryptocurrency trading, deposit and withdrawal activities across all of Crypto.com's platforms;
- **Second phase** - Identifying the most effective ways to offset the carbon generated, with the support of accredited organizations specializing in carbon offsetting and sequestration;
- **Third phase** - Focusing on carbon generated through all of the business activities conducted by Crypto.com which fall outside of trading

Crypto.com targets at building a Crypto.org Chain Ecosystem that offers the industry a path towards clean crypto.

 crypto.com | Climate Commitment

Carbon Negative by 2023

#CryptoClimate 

Crypto.com Capital

Crypto.com Capital is the venture capital arm of Crypto.com. It is a USD 500 million fund aiming to accelerate the growth of early-stage crypto startups by leading Seed and Series A rounds.

The operating principle of Crypto.com Capital is ‘Founders First’. As entrepreneurs, Crypto.com Capital understand how hard it is to bring game-changing ideas to life. Founders can count on Crypto.com Capital to move fast and provide the most valuable assets a new business needs: capital and access to a global user base.

The company invests in long-term partnerships with entrepreneurs in every sector of the industry to advance it together. With Crypto.com Capital, startups choose a reputable lead investor with a strong portfolio and priority of launch on the world’s fastest-growing crypto platform.

Below are the featured investments of Crypto.com Capital:

———— Defining the future of the crypto industry ——



Cronos (CRO) Token

Token Creation and Basic Information

Token name	Cronos
Token ticker	CRO
Issuing entity	CRO Protocol Labs
Token total supply	30,000,000,000 CRO
Distribution mechanisms	Secondary distribution only. No pre-sale, no public sale, and no ICO 100% circulating supply, 100% decentralized Focused on revolutionizing payments, DeFi and NFTs (See section below for details on distribution & planned use)
Audit & assessment	Token ERC20 contract and daily distribution smart contract were successfully audited by Quantstamp and Certik
	 Quantstamp  CERTIK

In Feb 2022, Crypto.org announced that “Crypto.org Coin” (\$CRO), the utility token of the Crypto.org Chain and the Cronos EVM Chain, has been re-branded to Cronos (\$CRO). The new name properly reflects the decentralized nature of CRO and recognizes the explosive growth of the Cronos ecosystem. The Cronos ecosystem represents the next major phase in the adoption and utilization of Web3 by hundreds of millions of users.

Token Distribution and Planned Use

In February 2021, Crypto.com [announced](#) updates to the CRO token distribution, with the goal of 100% decentralization in preparation for Crypto.org Mainnet launch.

Crypto.com has pledged to burn 70 billion CRO (reducing the total supply of the token to 30 billion CRO), with the remaining 5.9 billion CRO to be used as Mainnet block rewards for Chain validators and allocation to [Particle B](#) for ecosystem development.

Wallets	Current Token Holding	Burn & Allocation
Capital Reserve 0x22e4f709fd5e7fe246fbf7e 714ae89bdab7e2a5d	20 bn	100% Burned (20 bn)
Community Development 0x67703f7d089f3ac7c8c13a1 8b2381cbd7ee3eded	5.5 bn	100% Burned (5.5 bn)
Secondary Distribution & Launch Incentives 0x20a0bee429d6907e55620 5ef9d48ab6fe6a55531	10.4 bn	100% Burned (10.4 bn) (as it gets minted by the smart contract)
Ecosystem Grants 0xdda508f9f3c1b4ca39c879 4df3a080298ebe9c55	20 bn	96% Burned (19.1 bn) 4% Allocated to Particle B (0.9 bn)
Network Long-Term Incentives 0x71507ee19cbc0c87ff2b5e05 d161efe2aac4ee07	20 bn	75% Burned (15 bn) 25% Allocated to Chain Block rewards (5 bn)

Token Utility

The Cronos (CRO) token is the utility token of Crypto.org Chain and the Cronos EVM Chain - our next-generation public blockchain solution. CRO also powers the overall Crypto.com ecosystem, with utility across payment, trading and financial services use cases:

Cronos (CRO) Utility



Crypto.com Team & Organization

Management Profile

Crypto.com was founded and is being led by a team of seasoned management with a proven track record and rich experience:

Co-Founders



Kris Marszalek | Co-Founder & CEO

A seasoned company builder based in Hong Kong, Kris has grown multiple companies from \$0 to \$100m in revenue. Kris served as CEO at Ensogo, and Founder of BEECRAZY (sold for a reported US\$21mm to iBuy Group in 2013).



Rafael Melo, CPA | Co-Founder & CFO

15 years' experience in finance, deep understanding of risk, compliance and Mobile Payments ecosystem in Asia. Led fundraising efforts as CFO at ASX-listed Ensogo, securing strategic investment from VIPSHOP (NYSE:VIPS) and raising over A\$50m from blue chip institutions like Fidelity, Goldman Sachs and BlackRock.



Gary Or | Co-Founder & Founder of Particle B

Hacker, Product Designer, Entrepreneur, 9 years of full stack engineering experience (RoR, Elixir, Golang), keen interest in Machine Learning and AI.



Bobby Bao | Co-Founder & Head of Crypto.com Capital

Extensive experience in investment banking, corporate development, investor relations. Head of Corp. Development at Ensogo, investment banker at China Renaissance (华兴), Deloitte, Merrill Lynch. While at China Renaissance he worked on landmark deals, including merger of Didi and Kuaidi (now Didi Chuxing) as well as Strategic Corporate Development Projects for JD.com (Nasdaq: JD).

Other Senior Management



Eric Anziani | Chief Operating Officer

12 years of experience in strategy, partnerships and innovation in Financial Services, Retail and Technology. Previously at Goldman Sachs, McKinsey, and PayPal in London, Paris, Singapore, and Tokyo. Most recently, Eric led the Strategy team at Global Fashion Group and drove significant cross-regional strategic programs across its 24 markets with over 9000 employees.



Jason Lau | Chief Information Security Officer

Jason Lau is a multiple award winning cybersecurity professional with over 20 years of experience spanning multiple regions across the globe. Jason was selected as a member to the World Economic Forum expert network, Forbes Technology Council, UN ITU Security and Assurance working group, Centre for Information Policy Leadership, and holds an official position on the Standing Committee for the HK Office of the Privacy Commissioner for Personal Data. Jason is also the Regional Leader and Co-Chair of the International Association of Privacy Professionals, Asia Board Member of IAPP, ISACA Academic and Certification Committee. Jason is an Adjunct Professor of Cybersecurity and Data Privacy at one of Asia's leading Business Schools for their Masters in FinTech program, and sits on the Business School's industry advisory board. Jason has completed Executive Programs at Stanford and holds certifications such as, CGEIT, CRISC, CISM, CISA, CDPSE, CISSP, CIPP/E, CIPT, CIPM, CEH, CNDA, HCISPP, as well as being an ISO27701 Senior Lead Auditor, ISO27701 Senior Lead Implementer, ISO27001 Lead Auditor, an IAPP Fellow of Information Privacy. Finally, Jason has won numerous industry awards including Business Magazine's, "Cybersecurity Executive of the Year 2020", and voted by industry peers to the, "Global CISO 100" list.



Matthew Chan | Chief Technology Officer

Matthew brings with him over 15 years of experience as an executive in IT strategy and cybersecurity. As former CTO of a multinational enterprise software company focused on monitoring, cybersecurity and compliance, he led the organization to win multiple back-to-back industry awards. He is also a former CIO of a multi-strategy asset management company regulated by the HK SFC, and has experience advising international clients such as Baker McKenzie, RBS, Credit Suisse and Honda.

**Antonio Alvarez** | Chief Compliance Officer

Prior to joining Crypto.com, Antonio led a successful Anti-Money Laundering (AML) program that was deployed across European and Asian markets at Coinbase. Antonio also served as senior business leader at Visa and has held senior roles at a number of other payments companies including Western Union. During a 13-year tenure at American Express, Antonio served in several different roles where he was responsible for leading the business transformation and compliance governance programs across multiple business lines and geographies.

**Brent Diehl** | Chief Business Officer

20 years of experience in international payments, including MD of Alliance Payment Solutions, a payments consultancy; head of Visa's AP-CEMEA prepaid consultancy division; Western Union, where he led international expansion efforts for prepaid cards; and Home Depot, where he was responsible for its international card portfolios.

**Steven Kalifowitz** | Chief Marketing Officer

Steve began his career at ABC Television before joining HBO, where his work as a producer earned him industry recognition with four Emmy Award nominations & two Emmy Awards. He has served as a juror and speaker at multiple industry events including Cannes Lions, SXSW, Spikes Asia, Festival of Media and Dubai Lynx. Steve was most recently the president of Localize.city and prior to that, he drove growth and led business for R/GA and Twitter across 20 countries throughout APAC & MENA.

**Matt David** | Chief Communications Officer

Matt David's experience as an external affairs strategist includes work for corporations, successful electoral campaigns, and service in federal and state government. He has held senior positions on presidential campaigns, and led communications strategies for the state of California, global fortune 500 companies, technology companies, celebrities, and politicians.

**Abhi Bisarya | EVP, Product**

Abhi brings more than 20 years of experience leading product teams at Google, PayPal, and Visa, building innovative products used by hundreds of millions of users worldwide. Before joining Crypto.com, Bisarya was a product lead for Google Pay's global product team and responsible for launching the new and reimaged Google Pay app.

**Mariana Gospodinova | EVP, Operations**

In her previous role as COO of Binance Europe, she headed the operations in Malta and looked after the successful launch of the crypto to fiat exchange and other local initiatives. Mariana has solid experience in the payment industry in Europe, with leadership roles in operations at companies including Paysafe and SysPay.

**Henrik Johansson. | EVP, Growth and Gaming**

15 years of experience scaling internet services and digital products and leading product development, marketing and growth teams across APAC, the Americas and Europe. Henrik spent 7 years in the mobile and social gaming industry including 5 years at DeNA in Tokyo, where he played a key role in the company's global expansion. After DeNA Henrik spent 8 years managing growth teams for Spotify, serving most recently as the Global head of User Growth. While at Spotify Henrik developed and launched new markets, products and growth strategies, accelerating the world's shift to streaming media and growing the service to 350M+ users.

**Weiyi Zhang, Ph.D. | EVP, Head of Trading**

Formerly Vice President, Quantitative Trading at AP Capital Management in Hong Kong, Weiyi led the development of an algorithmic trading platform and managed the Asian market arbitrage portfolio. Prior to that, Weiyi was Vice President of Electronic Market Making at JP Morgan, where he led volatility trading strategy and arbitrage strategy development in the automated market making business; and Quantitative Trading Strategist of Equity Derivative Trading at Deutsche Bank.

**Cerulean Hu | EVP, Blockchain Engineering**

Former lead engineer at Equichain, implemented blockchain solutions at FINCOVA, and led finance and trading systems development at ANX. Prior to that, she was responsible for developing trading algorithms at HSBC.

**Chloe Yung | EVP, Head of Legal**

Prior to transiting into the world of crypto, blockchain and payment, Chloe was formerly a regional legal counsel at BNP Paribas Asset Management and a practising solicitor at a US law firm. Chloe has extensive experience in handling legal matters relating to initial public offerings, mergers and acquisitions, regulatory and licensing, fund formation and distribution and corporate and commercial transactions.

**Giuseppe Giuliani | MD, Exchange**

Giuliani brings to Crypto.com extensive experience in both legacy finance and cryptocurrency to the company. He comes to Crypto.com from Kraken where he was global head of institutional relationships & services leading the global sales team for nearly four years and has held a range of roles at early stage, high-growth startups and in traditional finance.

**Alex Yu | Chief Architect, Head of Derivatives**

Alex is the architect behind the Crypto.com Derivatives Exchange. Over the past 17 years, he has led the development of equity trading systems and real-time risk management platforms for leading financial institutions, including Merrill Lynch, J.P. Morgan, Morgan Stanley, and BFAM Partners. Alex is passionate about building high-performance teams, and designing scalable, ultra low-latency systems using mechanical sympathy and agile principles.

**Ivan Stefanov | SVP, Risk & Operations**

With more than 11 years of experience in risk management in the online payments ecosystem. At Skrill and NETELLER, he managed teams across multiple markets enhancing fraud prevention and payments setup. Ivan also cofounded NOTOLYTIX, an innovative data processing startup that caters to all aspects of risk management.

**Mike Warriner | SVP, Engineering**

Warriner brings to Crypto.com more than three decades of experience creating and leading cutting-edge technology teams. Before joining Crypto.com, Warriner was most recently Chief Technology Officer at metasearch engine and travel agency, Skyscanner Ltd, where he led an engineering team of more than 650 people focused on product development and data management.

**Kevin Wu | SVP, Engineering**

Kevin is a seasoned technology professional with over 20 years of experience in the Financial Market, Retail Banking, and FinTech industry, across China, Hong Kong, and the US. With his technology and cross culture background, he has helped many organizations pioneering, building & managing Technology Centers in China to support the company's global business growth plan, including Standard Chartered Bank, Nomura Security and Lehman Brothers.

**Sunny Fok | SVP, Head of Exchange**

Over 20 years of experience in architecting world-class financial and trading platforms at global firms such as JP Morgan, UBS CLSA, UBS, HSBC, BOCI, OSL and first-tier brokerages. With prior Java consulting experience from Sun Microsystems, Sunny is specialized in leading top talent, using innovative and cutting-edge technologies to build and run mission-critical, low-latency and scalable trading and exchange systems for cryptocurrency, equity, forex, futures, options and bullions.

**Joe Anzures | Head of Global Business Solutions, North America**

Joe brings over 20 years of experience in financial services and the global payments industry. He has a broad experience with leading class companies including Western Union, Hyperwallet a PayPal Service, and Charles Schwab. Joe held senior level positions bridging the gap between business and sales teams fostering innovation and delivering customer centric products while consistently delivering outstanding results in areas that are critical to a company's movement towards growth and operational excellence.

**Filomena Ruffa | General Manager, Latin America**

Filomena brings with her deep relationships and experience in the region, including her role as VP of innovation and strategic partnerships for Visa Latin America, where she helped banks and merchants adopt disruptive solutions to onboard new consumers in an increasingly digital world. Prior to Visa, Filomena held top positions at global payments companies including Cardinal Commerce, a Visa company, where she was GM of the LAC region, and SafetyPay, where she was VP of strategic partnerships and alliances.

**Nobuyuki Nagahama | General Manager, Japan**

Originally from Japan, Nagahama began his career in the broader consumer payment space, including merchant acquisition. Nagahama also spent time at consulting firm PricewaterhouseCoopers, where he led various projects and solution development within the Strategy group. Nagahama then spent 14 years as Head of Global Network Processing at Visa International Asia-Pacific LLC, where he was responsible for leading strategic initiatives in the Japanese market, including the payment processing business and the development of the company's debit and prepaid offerings as well as value-added-services of Visa's payment network. Most recently, he held leadership roles at Capgemini Japan.

**Patrick Yoon | General Manager, South Korea**

Throughout his career, Patrick is a strong advocate for driving local relevance and partnerships. He brings with him a wealth of payments and banking experience in leading global organisations to drive sustainable business growth in Korea. Prior to joining Crypto.com, Patrick was formerly Country Manager, Visa Korea and Mongolia where he was responsible for securing strategic partnerships with leading banks, fintechs and ecommerce companies to establish market leadership. Earlier in his career, Patrick spent over 12 years with Standard Chartered Bank and served as Country Head of Retail Banking, Standard Chartered Bank, Seoul, Korea and other senior roles in Singapore, Taiwan and the United Kingdom.

**Karl Mohan | General Manager, Asia Pacific (APAC)**

Karl joins Crypto.com with over two decades of experience in financial services, payments and business consulting, including work on the launch of ZipPay globally. He had also served in various senior roles at National Australia Bank (NAB), including as its Head of Growth and Partnerships.

**Cormac Dinan | General Manager, Ireland**

Cormac has over 20 years of strategy and operations experience in international financial services. Before joining Crypto.com, Cormac served in senior roles in Deloitte Consulting and Citibank Europe, and also led business delivery teams at State Street and GAM Fund Management building trusted relationships and developing high performing teams.

**Stuart Isted | General Manager, Middle East & Africa**

Stuart has over 20 years of experience in payments and financial services. He brings deep experience and expertise in payment technologies, business development, client management and commercial partnerships. Before joining Crypto.com, Stuart has served in senior level positions in Visa, First Data, Euronet and Network International and has accumulated a deep understanding and appreciation of the business landscape in the Middle East & Africa region.

Board of Advisors

To support us on the path forward, we have invited industry-recognized leaders to serve as our Board of Advisers, who bring a track record of success and expertise in areas ranging from AI, trading technology, product to operations and talent.



Antoine Blondeau | Chairman of the Advisory Board

Antoine Blondeau is Founder and Managing Partner of Alpha Intelligence Capital, a global venture capital fund focused on deep Artificial Intelligence/Machine Learning technology companies. Antoine has 25 years of experience in the technology industry, having held senior leadership positions at Good Technology, Salesforce.com and Sybase. Antoine's career highlights include founding Sentient Technologies, as well as leading Dejima as CEO, the company that powered DARPA's foundational CALO project that later evolved into Apple's Siri. Antoine was also COO of Zi Corporation, whose smart text input software was embedded in hundreds of millions of devices.



Rob Bier | Organisation Design & Scaling

Rob Bier is Founder and Managing Partner of Trellis Asia, helping entrepreneurs develop high-performing teams and build hyperscaling organizations. Rob also serves as the non-executive chairman of MoneySmart. Rob began his business career at Monitor Group, where he rose to Senior Partner and head of their London office. He co-founded antfactory, one of Europe's first digital venture capital firms, and founded and led SPARCK. After the acquisition by Citigroup, Rob became an Operating Partner at TowerBrook Capital Partners, a US\$10b private equity Firm.



Chris Corrado | Trading Technology

Chris Corrado is Group Chief Operating Officer and Group Chief Information Officer of London Stock Exchange Group (LSEG). Prior to this, he was a Managing Director at MSCI, responsible for technology, data services and program management, CIO/CTO, since 2013. Chris has held a variety of senior CTO roles in leading banks, including Morgan Stanley, Deutsche Bank, Merrill Lynch and UBS. He has also worked for high growth technology companies such as eBay as CTO and AT&T Wireless as CIO.



Dimitri Tsamados | Talent

Dimitri Tsamados is Partner at Eric Salmon & Partners, a leadership advisory and executive search firm. Drawing from over 20 years of experience in Asia and a long history of working with high growth companies Dimitri advises technology players across Asia. Before joining Eric Salmon & Partners, Dimitri was a founding partner of DTCA and a partner at CTPartners. He also founded Amhurst Gordon International, a search firm which he grew across East Asia and sold in 2005.

Further Information

- Crypto.com Homepage : www.crypto.com
- Crypto.org Chain Website : <https://crypto.org/>
- Crypto.org Chain Github : <https://github.com/crypto-com>
- Crypto.org Chain Gitter : <https://gitter.im/crypto-com/community>
- Cronos Website : <https://cronos.crypto.org/>
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