

# EINSTEIN CASH LOYALTY TOKEN



## WHITE PAPER

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## INITIAL EXCHANGE OFFERING

Einstein is offering customers the opportunity to participate in the expansion and future success of our Exchange and raising up to a total of \$25,000,000 through an Initial Exchange Offering:

### Token Offering



**\$0.10 USD for eligible purchasers**  
**Pre-sale Bonus Tokens**

#### **100% Bonus**

First 100 million  
\$0.05 effective price

Remaining 50 million

Target Raise:

Loyalty Bonuses:

Listing Date:

Cross Listing:

#### **50% Bonus**

Next 100 million  
\$0.067 effective price

0% bonus

Up to \$25,000,000

**700,000,000**

August 2019

Huobi, Binance, IDEX

## EXECUTIVE SUMMARY

Einstein Exchange is a Canadian based cryptocurrency exchange that is leading the revolution to connect traditional banking, brokerage and finance with the digital world.

**Canada's Largest  
Exchange with  
International  
Reach**



FOUNDED IN 2017

**\$600M+**

DIGITAL CURRENCY EXCHANGED

**187**

COUNTRIES SERVED

**190,000+**

SATISFIED CUSTOMERS

**+1000/Day**



### HIGHLIGHTS

- Founded in 2017
- Experienced Leadership of Fintech Entrepreneurs
- 25 Employees
- 190,000 global customers and growing
- \$21 per customer acquisition cost
- \$1,500 transactional volume per customer per year
- 1.0% - 7.5% revenue per transaction
- Largest exchange in Canada with international reach
- Brick & Mortar office in Vancouver, BC, Canada
- Launching revolutionary Exchange / Loyalty Token
- Simple mobile platform designed to deliver utility for all users
- Fiat to crypto to fiat experts
- Credit card issuance - instant access to funds
- Established banking partners
- Full AML/KYC compliance
- Institutional OTC desk
- B2B solutions for accepting crypto
- Strong industry relationships
- 7 day a week email, telephone and chat support

## PURPOSE, MISSION, VISION



### our **purpose**

Einstein was founded to enable consumers to safely invest in digital currencies & securities with no friction using their own trusted bank or credit card.



### our **mission**

To seamlessly bridge the gap between trusted traditional banking, brokerage and finance, to the rapidly growing digital market.



### our **vision**

To be the global leader for a regulated, transparent & connected marketplace for digital currencies, securities & other tokenized assets.

Over 200,000 and growing customers worldwide trust Einstein to be their gateway in, out and through the digital world. We have successfully created a frictionless fiat to crypto to fiat gateway. By introducing multiple funding and withdrawal options, including instant conversion onto an online credit card, everyday customers are able to easily transact in the currencies of the future.

We help businesses accept digital payments by enabling them to receive cryptocurrencies as a form of payment, or allowing the purchase of cryptos for use on their platforms. Einstein also facilitates the conversion back into fiat currencies, and is able to wire directly to the merchant.

**We're bringing crypto to the other 99%**

## INITIAL SUCCESSES

The early days of crypto were plagued with problems:



lack of **access**

Very difficult to buy crypto. No one knew where to go, who to trust, or how to do it.



lack of **liquidity**

Big spreads between buyers and sellers, very few fiat options, and up to 30 days to send fiat currency.



lack of **utility**

Less than 0.05% of businesses accept crypto as a payment. Not a lot of real world use cases outside of speculation.

Our easy end-to-end solution solved the biggest problem of getting fiat money in and out of crypto, quickly and efficiently, with very little friction. We pioneered “Buy Bitcoin in 30-seconds”.

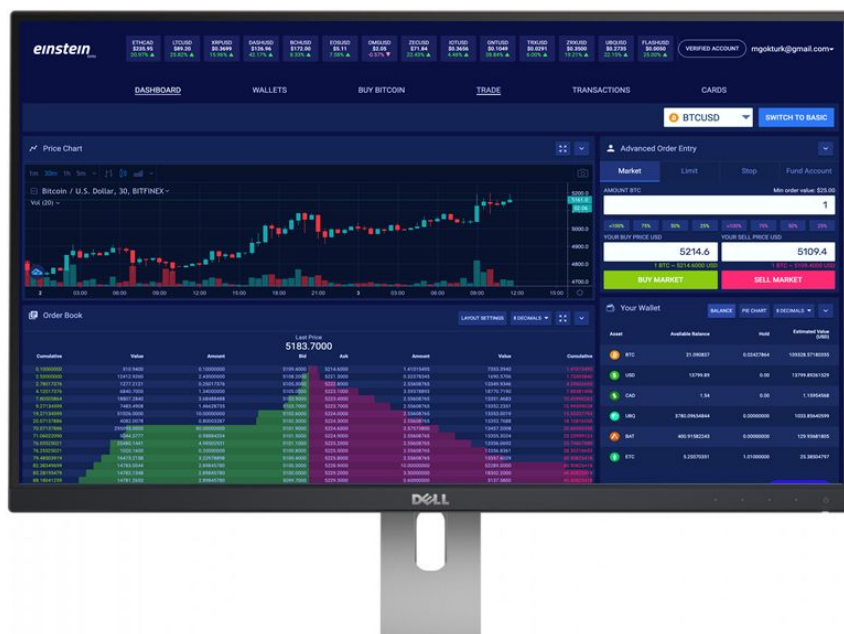
The image illustrates the ease of buying Bitcoin through the Einstein platform. It features a desktop monitor on the left showing a Bitcoin price chart and a mobile app interface on the right. A blue arrow points from the 'Buy Market' button on the desktop screen to the 'Market' order type selection on the mobile screen. A large blue circle with the text '<30 SECONDS' is positioned between the two screens, emphasizing the speed of the transaction.

**<30 SECONDS**

Einstein provides extensive options to deposit and withdraw fiat, with continually more global integrations to come.



Our exchange infrastructure powers multiple Einstein products.



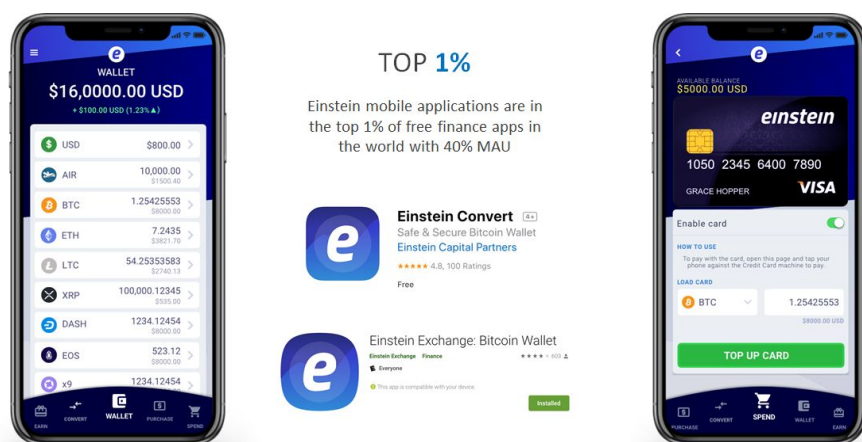
- ✓ Over 175,000 customers & adding over 1,000 per day
- ✓ 20+ cryptocurrencies listed
- ✓ \$USD & \$CAD pairings
- ✓ Smart baskets for novice investors (similar to a mutual fund for crypto) Q3-19
- ✓ Distributed order book & market depth for liquidity
- ✓ Adding margin & leverage trading Q4-19

Our connections to outside exchanges give us the depth of market and best price execution to our customers, along with access to OTC order flow.



**As a compliment to our full-suited platform we created an easy-to-use mobile wallet with simple convert and spend features that serve a broader customer base.**

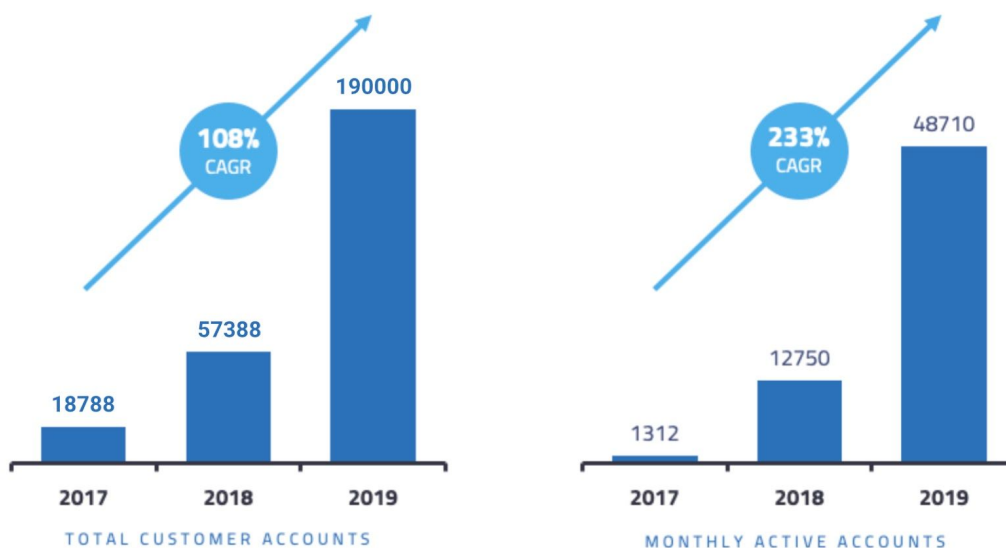
As an early industry operator Einstein had observed a narrow view, common across competing exchanges, whereby the offered services were focused only on those customers with a sophisticated understanding of crypto and specialized trading skills and needs. We have identified the broader market as being radically underserved and understand this is where the real growth opportunity exists.



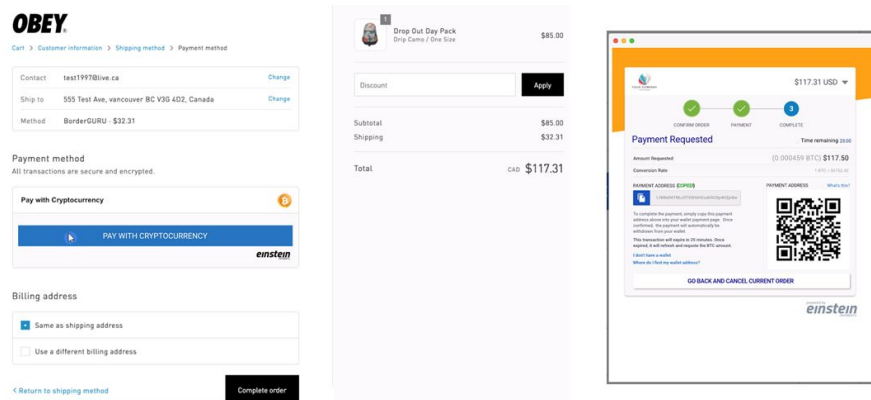
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Adoption has been overwhelming with over **145,000** new customers downloads.

**Einstein continues to add 1,000+ new customers a day from across the globe.**

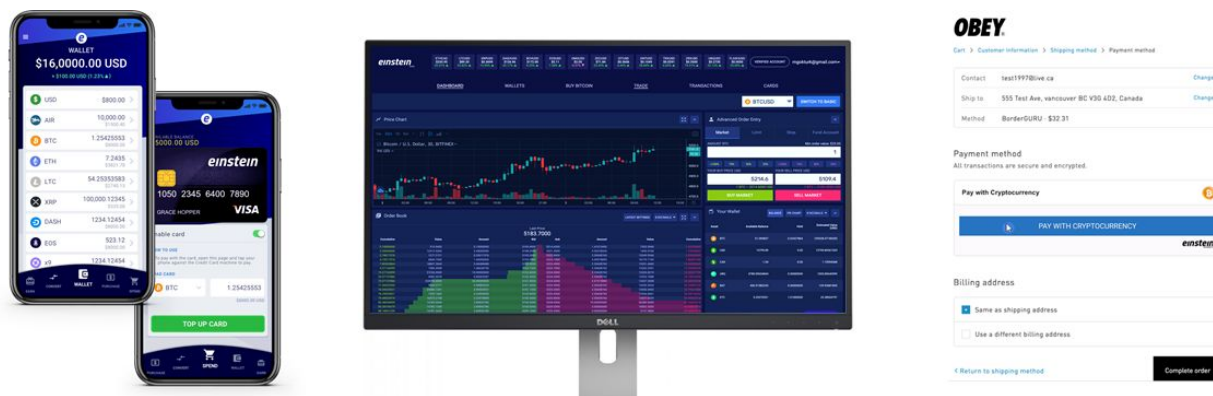


Einstein has developed an intuitive payments solution with a simple integration process, enabling merchants, in any part of the world, to accept guaranteed, risk-free and instant cryptocurrency payments on their platforms.



Our solution helps companies to decrease costs, settlement times, mitigate exchange risk and eliminate chargebacks. It enables partners to increase deposits onto their platform and broaden their existing customer reach.

**Einstein Exchange** has successfully created a complete ecosystem for traditional and digital currencies, catering to all types of customers.



Mobile Wallet



Desktop Exchange



Merchant Payments

## TEAM

Our success is a credit to Einstein's team of passionate employees who have contributed to the vision, creation and operation of the exchange.

The leadership is comprised of fintech entrepreneurs with over 10+ years each of domain expertise.

michael **gokturk**

*chief executive officer*

fintech entrepreneur, expertise in banking, payments, finance & securities, founded 2 companies, both with successful exits (IPO, buy-out)



jean paul **matias**

*chief operating officer*

fintech entrepreneur, expertise in securities trading, financial systems, brokerage & operational management, co-founded online brokerage with successful exit (buy-out).



tyson **power**

*chief information officer*

senior developer, expertise in back-end development, r&d management, infrastructure & payments.



rodrigo **barraza**

*chief technology officer*

senior developer, expertise in front-end development, mobile design, UI/UX & payments



alican **cakil**

*chief dev-ops officer*

senior dev-ops engineer, expertise in wallet management, infrastructure security, token creation & mobile payments



andrew **sellers**

*vp corporate development*

senior payments professional with background in gaming, remittance & payment processing

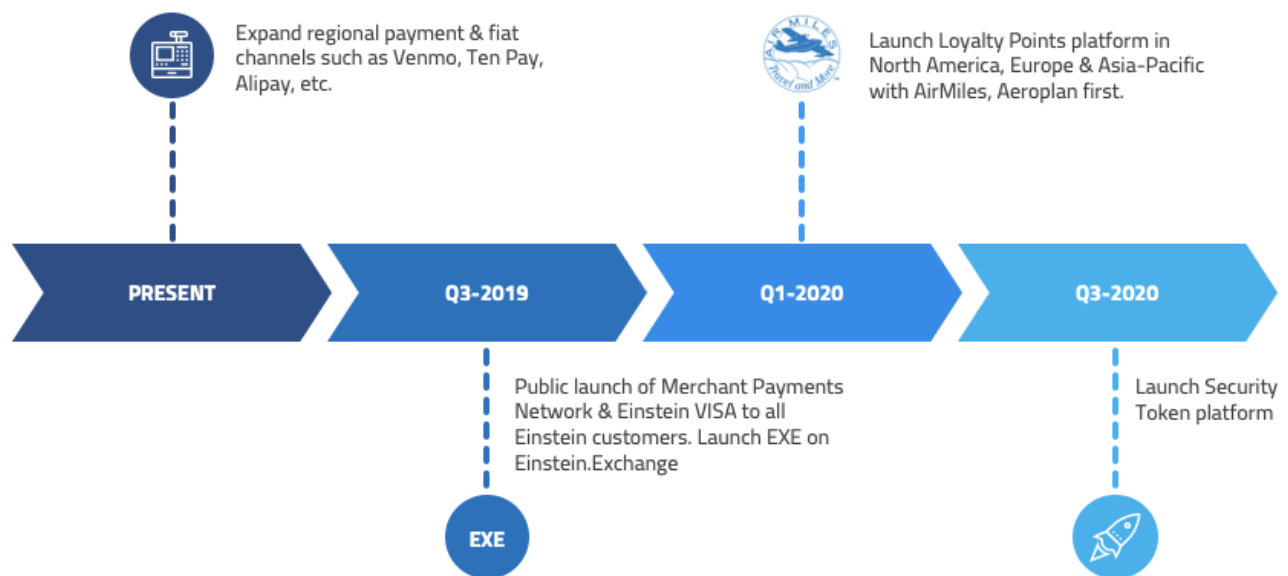


The experience and dedication of our team has enabled Einstein to successfully launch, grow and innovate and will position us for continued success going forward. We will continue to compliment our team where appropriate with passionate and driven professionals that help execute on the business strategy and fulfil the vision.

Einstein is fortunate to have many partners and relationships with influencers, external exchanges and service providers that support and help guide us towards our future goals.

## CURRENT PRODUCT ROADMAP

Einstein will continue to forge ahead with our mission of bridging the gap between traditional and digital finance. Our roadmap will support expanding our competitive moat as well as increasing both revenue and velocity.



Our product roadmap will continue to evolve adding revenue and client-centric solutions that broaden our competitive advantage. This will increase and diversify revenue streams in new emerging market segments and will grow our customer base and build value.

**We are tapping into over \$500 billion of new assets that can flow through our ecosystem, with first mover advantage.**

**EXPANDED PAYMENT GATEWAY** - Enhance payment options for both on-boarding and off-boarding to enable us to expand our reach globally and reach our goal of acquiring over 1 million customers by 2020. Our current global banking and payments solutions are already a valuable asset. Key additions to that offering are underway.



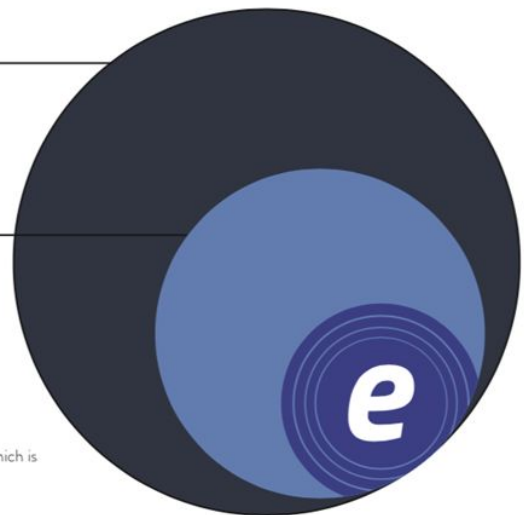
**ADD LOYALTY POINT EXCHANGE** - Allow consumers to redeem low value, unused loyalty points into Einstein Loyalty Token vouchers for immediate use on our platform, unlocking billions in value and creating real utility for non-crypto customers.

**US \$457B**  
**TAM**

Total North American Loyalty Points  
Market (2018)

**US \$127B**  
**SAM**

Unredeemed value from loyalty  
points, North America 2018

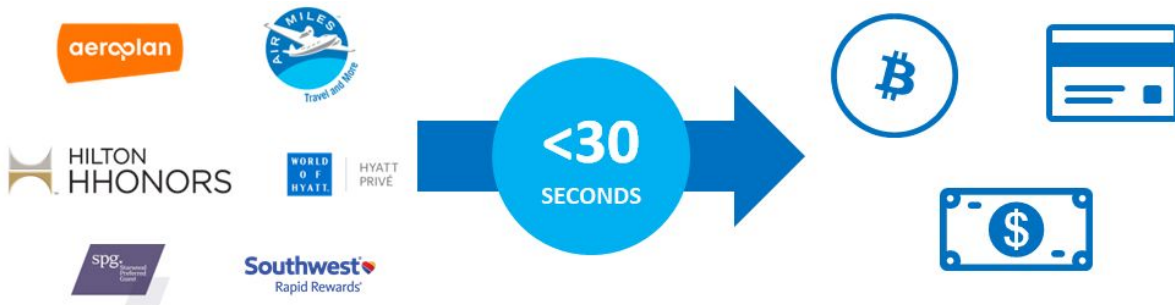


**TAM:** Total Available Market is the total market demand for a product or service.

**SAM:** Serviceable Available Market is the segment of the TAM targeted by your products and services which is within your geographical reach.

**This is a massive unserved global market that Einstein has the first mover advantage to capture and capitalize on.**

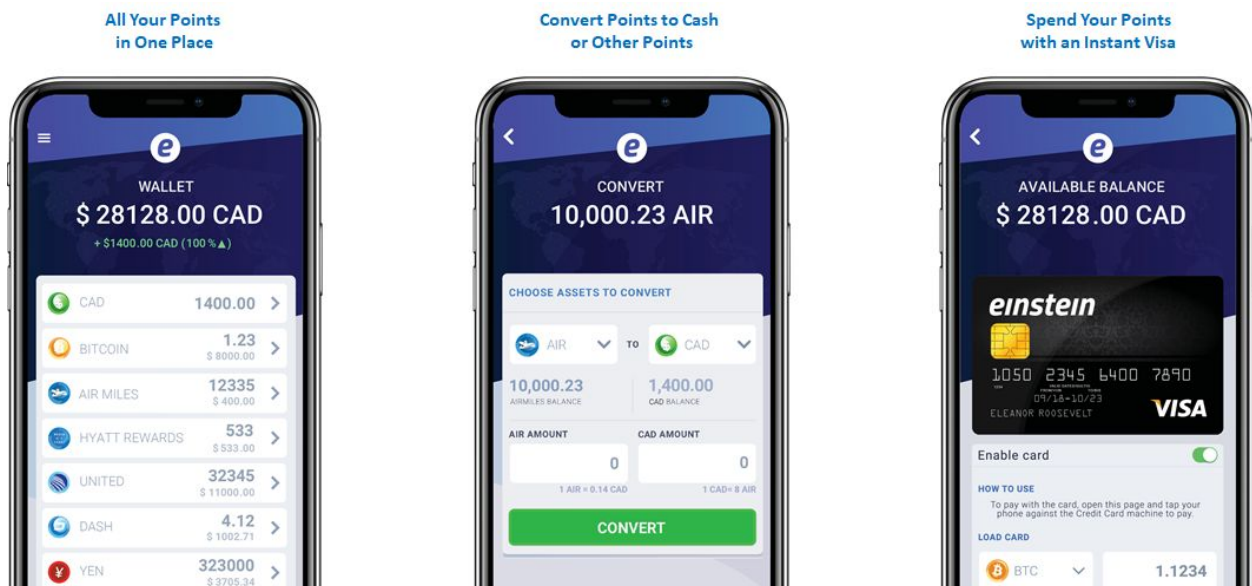
Giving consumers the ability to redeem unused, sometimes locked points into our ecosystem creates utility and value.



Unused or Unwanted Credit Card,  
Travel, Retail & Gaming Points

Convert into Cash, Credit Card,  
Crypto or Desired Points

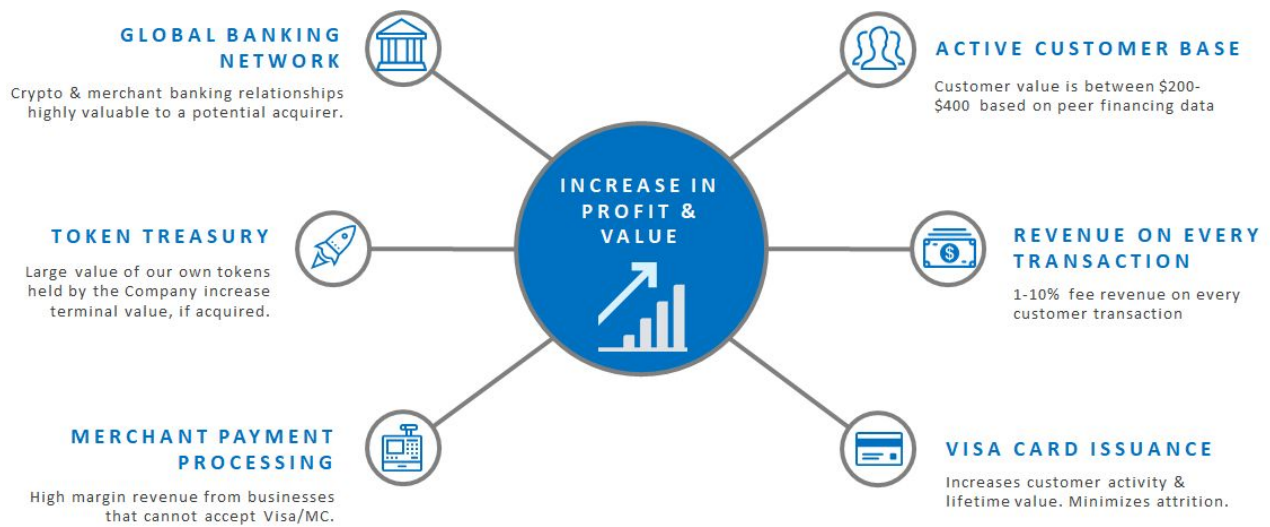
This drives customer acquisition, increases both revenue and terminal value. It is a revolution in the low value, low utility loyalty point market place.





## MAXIMIZING VALUE

**Einstein will continue to maximize value and grow revenues through the effective delivery of compelling products, services and innovation.**



Einstein's fiat onboarding and offboarding continue to be a distinct competitive advantage for our company by offering these services to our partners and other exchanges

With our unique token offering, customer acquisition costs remain low, ultimately creating added value for both customers and stakeholders.

Our secondary market for securities tokens is made increasingly compelling when coupled with access to our customer base. Providing liquidity is a valuable service for securities token issuers, investors and the tokenized companies.

Visa card issuance provides real world utility to customers, leading to increased adoption.

## EINSTEIN CASH LOYALTY TOKEN

**Einstein has designed a superior token to be used within our ecosystem that combines the utility of an exchange token with the rewards of a loyalty point that rebates customers for continued use of our platform and services.**



Every time you transact within our platform, you earn Einstein Cash (EXE), similar to traditional loyalty points programs. The rebate levels are tiered and increase based on the following criteria: time as a customer, account balances, total EXE value, transactional volumes or number of referrals.

Everyone who holds their tokens on the exchange gets a time-weighted portion of the allocated Loyalty Reward Bonus Pool. Rewards reset and are paid monthly. The longer and more EXE you hold, the larger your portion of the Bonus Pool. This is an incentive for early adopters, and to help keep the supply tight and value stable in the early years while Einstein is growing. The Loyalty Reward Bonus Pool increases every year to take dilution into account.

At the end of each year, any unrewarded tokens from the Reward/Referral Pool will be paid out to token holders as an additional bonus, based on holdings during the year.

Eventually, once the fixed supply is in full circulation, market forces will take effect and the token will trade on its own value, with Einstein being a net buyer of Tokens to continue rebating customers for transactions, increasing the value. The more customers and transactions, the higher the value.

Over time, Einstein will create further incentives for holding and trading the token, creating the ultimate loyalty point with maximum utility.



## TOKEN OFFERING

We are giving customers the opportunity to pre-purchase the Einstein Cash Loyalty Token to receive discounts and enter the bonus pool in advance of it's public launch.



**\$0.10 USD for eligible purchasers**  
**Pre-sale Bonus Tokens**

### 100% Bonus

First 100 million  
**\$0.05 effective price**

### 50% Bonus

Next 100 million  
**\$0.067 effective price**

Remaining amounts

**\$0.10 or market price**

**\*\*No Minimum Purchase**

Pre-sale availability:

**250,000,000**

Pre-sale bonuses:

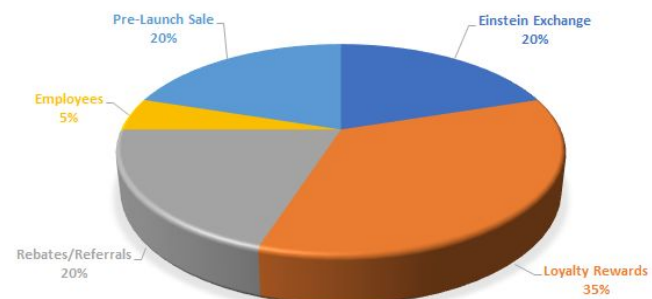
**150,000,000**

Listing Date:

**October 2019**

## Einstein Cash Loyalty Token Allocations

<b>Total Minted</b>	<b>2000M</b>
<b>Pre-Launch Sale</b>	<b>400M</b>
<b>Einstein Exchange</b>	<b>400M</b>
<b>Loyalty Bonuses</b>	<b>700M</b>
<b>Rewards/Referrals</b>	<b>400M</b>
<b>Employees</b>	<b>100M</b>



## EINSTEIN LOYALTY PROGRAM

Customers of Einstein Exchange will receive rewards in EXE and fee discounts immediately based on their qualification level. All customers qualify for the minimum BRONZE category. Status is determined based on the highest category they qualify for.

### HOW IT WORKS

Category	BRONZE	SILVER	GOLD	PLATINUM	DIAMOND
Period as Loyal Customer		6 - 12 MO	12 - 18 MO	18 - 24 MO	24 MO+
Total Einstein Token Value		\$1,000	\$5,000	\$20,000	\$50,000
Total Value of Account	ALL CUSTOMERS RECEIVE OUR BRONZE LEVEL REWARDS	\$5,000	\$25,000	\$100,000	\$250,000
Total Monthly Transactions		\$10,000	\$50,000	\$200,000	\$500,000
Total Number of Referrals		5	25	100	250
Total Referred Revenue		\$1,000	\$5,000	\$20,000	\$50,000

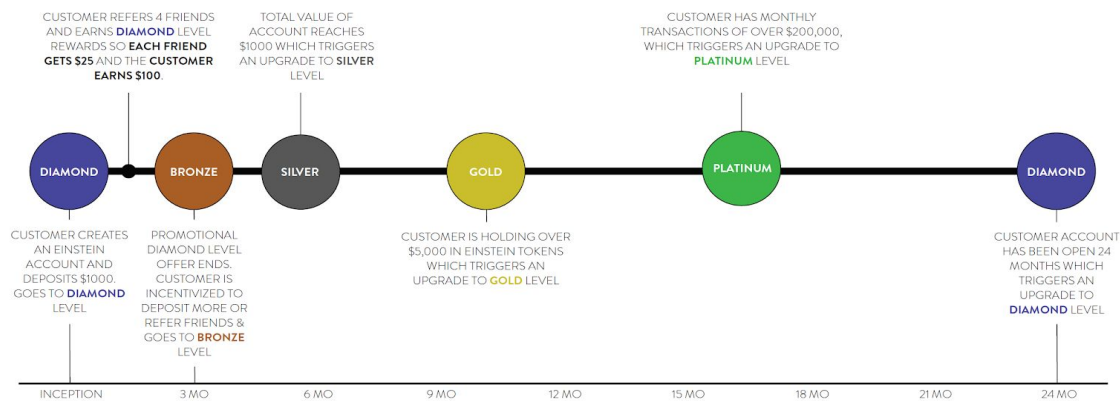
YOUR LOYALTY LEVEL UPGRADES WHENEVER YOU MEET **ANY OF THE REQUIREMENTS** FOR THAT LEVEL

### THE REWARDS

**UPGRADE TO DIAMOND INSTANTLY** FOR 3 MONTHS ON YOUR FIRST \$1000+ DEPOSIT!

CASHBACK % ON PURCHASES/SPENDING	0.20%	0.25%	0.30%	0.40%	0.50%
CASHBACK % ON FEES	20%	25%	30%	40%	50%
DISCOUNT % USING EXE TOKEN	20%	25%	30%	40%	50%
REFERRAL % % OF REFERRED REVENUE	10%	12.5%	15%	20%	25%

**There is an underlying time component so eventually all customers, regardless of size, will be eligible for diamond status with maximum rewards.**



Customers receive valuable rewards or discounts on every transaction they perform on our platform. Token rewards can be instantly redeemed, held for a share of Loyalty Bonuses, used for discounted fees, converted to fiat, or used for purchases by loading a pre-paid Visa card.

Einstein Cash Loyalty Token was structured to have increasing utility as rewards and discounts increase over time for all users, regardless of size or volume, ultimately incentivizing customers and building loyalty. This is unlike other exchanges whose tokens have declining discounts over time, essentially losing their value and utility.

## LOYALTY REWARDS BONUSES

All customers holding Einstein Cash Loyalty Tokens on the exchange will be eligible to share in the Loyalty Rewards Bonuses.

A fixed amount of EXE is reserved in a Bonus pool that will be distributed monthly on a time-weighted basis to loyal customers that hold Tokens at Einstein. Since circulation is limited due to pre-set release schedules, bonuses add up quickly for early adopters and long term holders.

	YEAR 1	YEAR 2	YEAR 3	YEAR 4
MONTHLY REWARDS	8.33 MM	12.50 MM	16.66 MM	20.83 MM
ANNUAL REWARDS	100 MM	150 MM	200 MM	250 MM
YEAR END CIRCULATION (MAX)	741 MM	1137 MM	1533 MM	2000 MM
POTENTIAL ADDITIONAL BONUSES (REBATE/REFERRAL POOL)	0-100 MM	0-100 MM	0-100 MM	0-100 MM
MIN ANNUAL AVG RETURN*	13.5%++	13.2%++	13.0%++	12.5%++
Depends on releases from treasury and amounts remaining in rebate/referral pool.				

\*Based on all annual amounts being issued at the beginning of the year

Any Tokens allocated to the Reward/Referral pool that are not rewarded to customers at the end of the year will be distributed to Token holders as additional Bonuses. This ensures customers are the net beneficiaries of our rewards program.

Rewards are based on the total amount of EXE in circulation. Bonus calculations are reset every month, allowing demand to continue over time and supporting the Token value and ensuring stability.



## TOKEN HOLDER JOURNEY



**Purchase \$10,000 of EXE @ \$0.10**  
**Receive 100,000 EXE + 100,000 EXE Bonus**

The first 100 million tokens purchased get a 100% bonus in additional EXE tokens.

Initial 100,000 are immediately free trading  
 Bonus 100,000 vest in 6 months from listing date



**Get Loyalty Bonuses on Tokens Held**  
**All 200,000 EXE are eligible!**

At the start of Month 1,  
 available Bonus Rewards is

**8,333,333 EXE**  
 (1/12 of 100 M Bonus Pool)

At the end of Month 1  
 approximately

**450,000,000 EXE**  
 are expected to be in circulation.

**At the end of Month 1  
 you receive**

**3,571 EXE**

Based on your 200,000 EXE

**Bonus\***

**+3.60%**

**Growth\***

**+103.60%**

(\*on initial 100,000)



**The rewards continue to multiply**

**Total Loyalty Bonuses**

**33,804 EXE**

received at the end of Year 1

**Total Bonus\***

**+33.80%**

**Total Growth\***

**+133.80%**

(\*on initial 100,000)



## More tokens released

Any unrewarded tokens allocated for Rewards/Referrals are distributed to Token Holders

Ex: 72 M Tokens rewarded, therefore

**28,000,000 EXE**

Remaining to be distributed from Rewards/Referral Pool

You would receive an additional

**8,826 EXE**

approximately

## Year 1 Forecasts

**Purchasing \$10,000 pre-sale w/100% bonus**

**Receive 100,000 + 100,000 Bonus EXE**

Holder would have received

**42,630 EXE**

in total bonuses

Increase in total holdings

**+21.31%**

(based on 200,000)

**Total holdings**

**242,630 EXE**

**+142.63%**

(based on 100,000)

**Total Value**

**\$29,115.60**

**+191.16%**

EXE @ \$0.12

## If Growth and Revenue exceeds forecasts

No additional bonuses, but Einstein has to purchase more tokens in the open market, increasing the value.

**Total Holdings**

**233,804 EXE**

**+133.80%**

**Total Value**

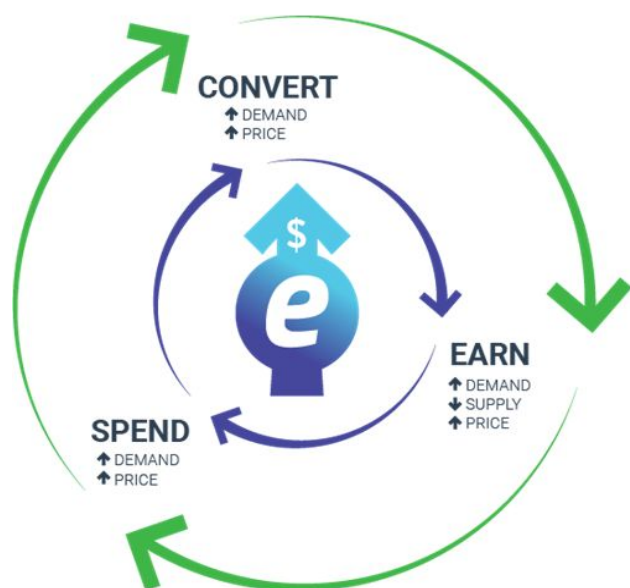
**\$35,070**

**+250.70%**

EXE @ \$0.15

## TOKENOMICS

The tokenomics allow Einstein to initially control the supply of EXE and stabilize its price. The token will help fund our growth as customer acquisition, rewards, referrals and bonuses are paid in EXE from the appropriate allocation pool. Eventually once allocations are exhausted, true market forces will take effect and Einstein will purchase EXE in the open market to credit loyalty rewards to customers for transactions, ultimately driving the value of EXE higher.



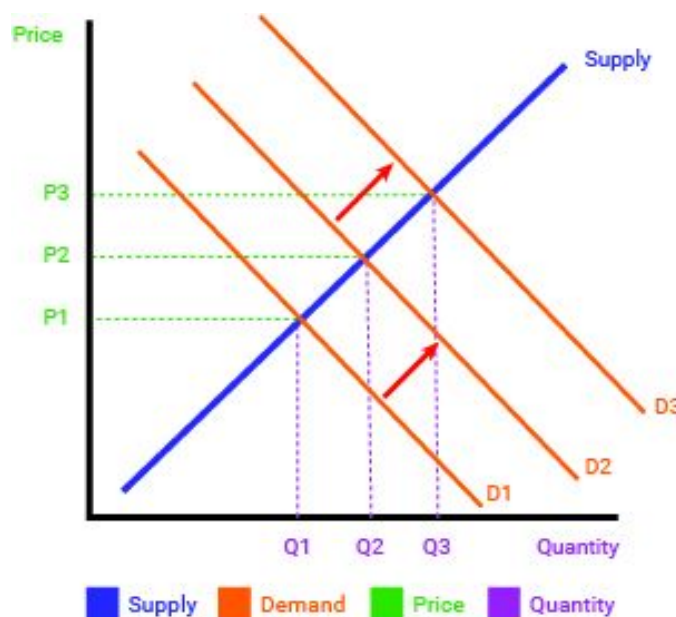
**CONVERT:** Customers buy, sell and convert on the exchange and receive Einstein Tokens as rewards. There will be preferential pricing for trading in EXE pairs. Earning rewards and rebates for using Einstein will increase usage of the exchange as bonuses increase over time. Revenue generated always exceeds the monetary value of the rebates, so the exchange remains profitable while providing competitive pricing, value and utility to customers. This increases adoption of the exchange and the value and utility of the token.

**EARN:** Customers who hold tokens and refer friends earn even more Einstein Tokens as loyalty rewards. Earning by holding the token and sharing in the Loyalty Bonus Pool tightens the supply and increases pricing through demand. This allows consumers to earn on crypto assets and increases the value of the token. Referrals increase traffic and usage, allowing for a low cost to customer acquisition.

**SPEND:** Even when customers spend their balances they receive further Einstein Tokens as loyalty rewards. This provides ultimate utility to the platform with multiple on and off-boarding options, while providing more revenue to the exchange.

## VALUE PROPOSITION

The Einstein Cash Loyalty Token will power the Exchange ecosystem. All transactions going through the platform will involve EXE, whether it be in rebates, rewards, bonuses or trading pairs. This creates a cyclical demand which spirals the value upwards as supplies are tightly held and fixed. Once all EXE is in circulation, revenues from the exchange will purchase EXE in the open market to rebate and reward customers, increasing the value of the token after helping to grow and execute on new initiatives and customer acquisition.



**The Price of the token will increase (P1 to P2 to P3) as demand increases (D1 to D2 to D3) since supply is fixed.**

The speed of adoption, activity and new customer acquisition will determine the slope and shifts of the demand line, which will dictate the rate of appreciation in price.

To ensure token holders receive value during our initial build out and growth, distribution limits are being set on Token Pools. If growth is slow, and therefore supply remains high and the coin

is appreciating at a slow pace, Einstein will distribute the remaining 100M annual minimum tokens allocated to Rebates and Referrals to current and past token holders pro-rata, based on time held and value. This increases the value of overall holdings. If the Exchange is successful, the max distribution limit of 100M tokens takes effect, and Einstein will go into the open market to fulfill loyalty rewards, increasing the demand and causing appreciation in value.



## TOKEN ROADMAP

Einstein Loyalty Token will be listed on the Exchange for trading in Q3-2019. Future listings will include Binance, Houbi, IDEX and others. The loyalty rewards program is scheduled to begin in December 2019.



**Monthly bonuses will begin in October, so rewards will benefit early purchasers.**

## USE OF FUNDS

Einstein will use the funds from the Loyalty Token sale for the following:

- Create the Einstein Loyalty Platform which will track and administer the rewards, rebates and bonuses of the program. This becomes an asset of the exchange that can be white-labeled to introduce loyalty into other ecosystems such as eGaming, eSports, retail as well as other exchanges.
- Support and maintain an orderly and stable price of the token while the exchange gains traction and builds success.
- Pay for referrals through issuance of tokens to support continued growth in the exchange and increase customer acquisition.
- List on other exchanges to increase liquidity and added exposure.
- Increase marketing initiatives to generate more awareness.
- Fund inventories to increase efficiency with counterparties, resulting in better pricing for customers.

## TOKEN DETAILS

Total Minted:	2,000,000,000
Current distributions/allocations:	100,000,000 to Einstein Team (release: 50% per year, max 1/12 per month)
Pre-sale: First \$10M (100% bonus):	100,000,000 + 100,000,000 bonus (release: initial: no lock up / bonus: 6 month lock up)
Next \$10M (50% bonus):	100,000,000 + 50,000,000 bonus (release: initial: no lock up / bonus: 6 month lock up)
Remaining \$5M:	50,000,000 (release: no lock-up)
	***No Minimum Purchase***
Einstein Exchange:	400,000,000 + (unsold pre-sale) (release: 25% per year cumulative / (discretion))
Loyalty Rewards Bonus Pool:	700,000,000 (release: 100M yr 1 / 150M yr 2 / 200M yr 3 / 250M yr 4)
Rebate/Referral Pool:	400,000,000 (release: 25% per year - unused annual allotment distributed through Loyalty Bonus Pool)
Initial Circulating Supply:	250,000,000
Listing Price:	\$0.10
Listing Date:	October 2019
Token Format:	ERC 20
Cross Listing:	Huobi, Binance, IDEX
GitHub:	<a href="https://github.com/EinsteinCash">https://github.com/EinsteinCash</a>

## Ethereum Addresses:

Pre-launch sale holder 400 million

0x5eD5d3ea078419682fFcd9A5a6Dd0aeDa5623aC8

Unsold gets moved to Einstein Treasury

Einstein Treasury 400 million

0xc6760FfA4888Ca3fce1BBd0f2B4c23aAeD31991A

Maximum Release:      Year 1 - 100 million  
                                 Year 2 - 100 million  
                                 Year 3 - 100 million  
                                 Year 4 - 100 million  
                                 (Excluding remaining from pre-sale)

Loyalty Bonuses 700 million

0xa8785Afc192C3C1D148235b12987C996B0910fD8

Bonuses                    :      Year 1 - 100 million  
                                 Year 2 - 150 million  
                                 Year 3 - 200 million  
                                 Year 4 - 250 million

Rewards/Referrals 400 million

0x151dD987812DD8bcbE709176Be384516A8A338d6

Maximum Rewards:      Year 1 - 100 million  
                                 Year 2 - 100 million  
                                 Year 3 - 100 million  
                                 Year 4 - 100 million  
                                 Additional annual rewards purchased in open market

Employees 100 million

0x7B7EE156E52999E7ed762070D9c76984e1604Bc0

Maximum Release:      Year 1 - 50 million (max 1/12 / month)  
                                 Year 2 - 50 million (max 1/12 / month)

## CONTACT EINSTEIN

Please contact Einstein for more information about our Token:

Email: support@einstein.exchange

Call: 1-877-787-6885

Chat: Visit our website: [einstein.exchange](https://einstein.exchange)