envilope™

The World's First Blockchain Postal Service

White Paper

Version 1.0 April 17, 2018

They say privacy is a thing of the past
we says it's the future

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1. Overview

They say privacy is a thing of the past.
We say it's the future.

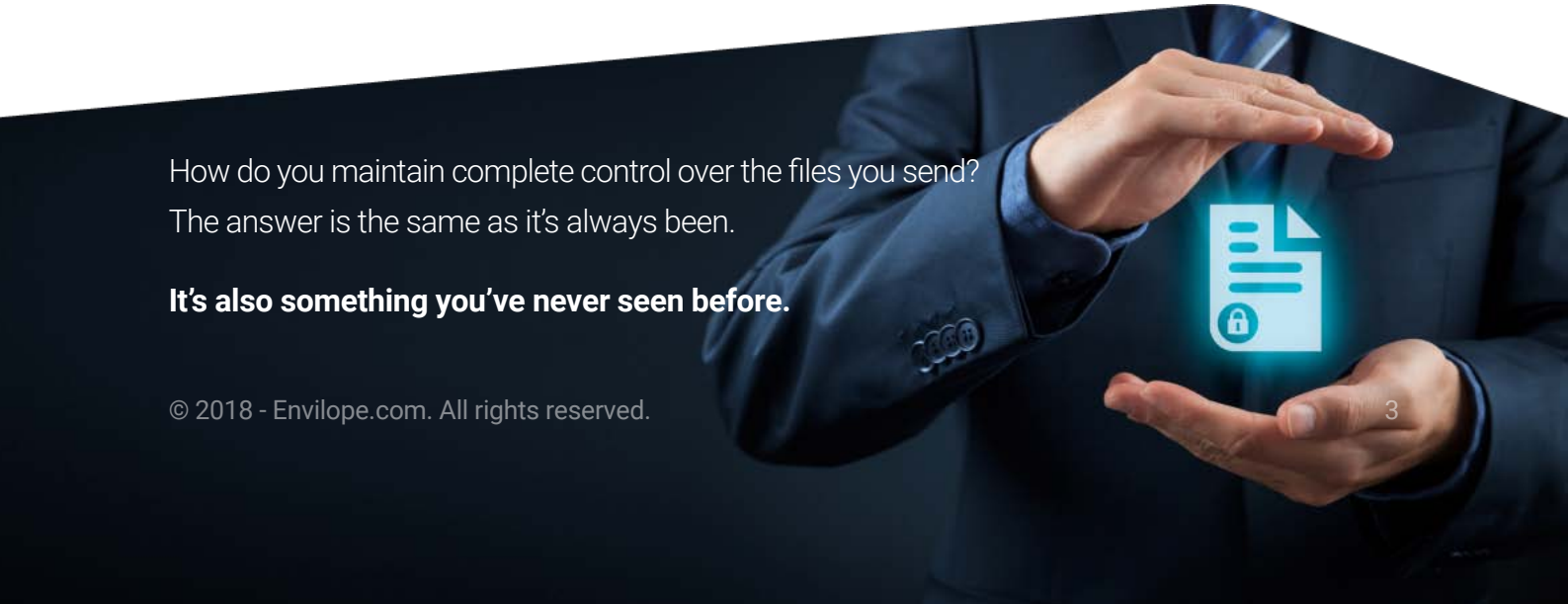
You depend on electronic communication every day. You utilize it to send the files and information that shape your life and business.

Once your emailed files are sent, however, how do you maintain control of your content and restrict unauthorized copying and forwarding? How do you prevent secondhand tampering and ensure the integrity of the original message?

There is an intense global need to send confidential information online in a simple yet familiar way that provides the sender complete control over a secure, blockchain-audited record of interactions.

Envilope provides this service with the world's first blockchain-based postal service.

Envilope is a virtual envelope in which you can lock emails, digital files, or secure messages containing text, images, audio, video - anything that can be sent online. Envilope gives senders unprecedented privacy and control over their content, including who views it, when, and where. Only the intended recipient can open an Envilope, and only after accepting the sender's terms and conditions. If you ever suspect a breach, you can entirely vaporize your content at will, regardless of how many times it has been shared or forwarded. You also have the ability to fully restore that vaporized content should you see fit. The sender of an Envilope is in total control of their information from end-to-end.



How do you maintain complete control over the files you send?
The answer is the same as it's always been.

It's also something you've never seen before.

2. Product

2.1 What goes in an Envilope? **Everything.**

Any form of digital content - music, movies, business proposals comprising document bundles and multimedia elements, anything that can be sent digitally - can be sent via Envilope. Envilope products are honed, tested, fully operational, and ready to change the way the world communicates electronically.

Envilope is a public, cloud-based service. This enables users to upload files to Envilope, which then ships, tracks, and controls each sender's content. Users have the option to deliver their shipments via email, or sending and receiving content through the Envilope app and website; how senders use Envilope is as much under their control as the Envilopes they send.

Upon delivery, receipt, opening, viewing, and interaction with the content within a Virtual Envilope, an unalterable evidence trail is recorded onto the Ethereum blockchain. Envilope calls this BlockStamping, and this process creates Blockchain Recorded Deliveries.

Blockchain Recorded Deliveries provide unparalleled privacy and security to the user. This innovative BlockStamping assures all participants in the communication are identified and immutably documented, as well as verifying each Envilope's payload, and each subsequent touching.

What goes in an Envilope?
Everything

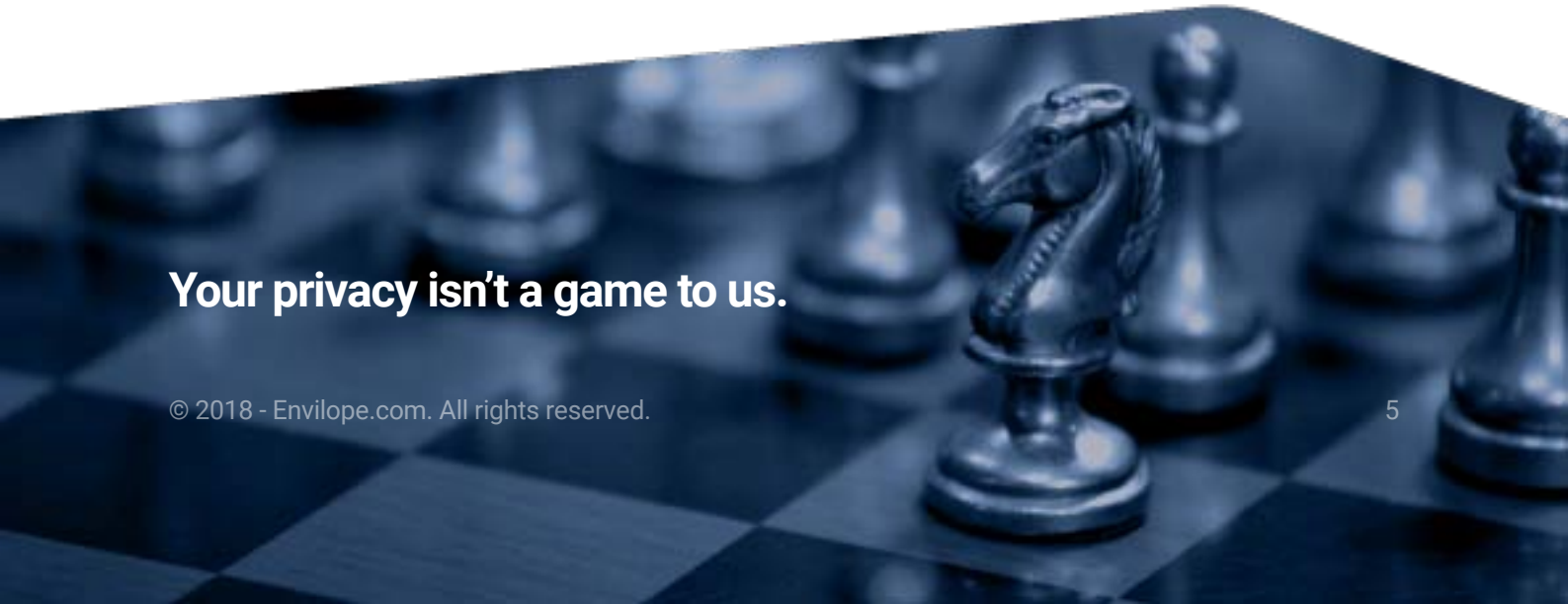
2.2 What powers Envilope?

Envilope is currently a centralized system (decentralized in development) and uses the traditional SaaS model, whereby there is one central server that acts as the distribution hub to deliver virtual Envilopes among users. Envilope gives users the ability to create virtual Envilopes via a full GUI interface in SaaS, iOS, and Android apps, as well as MacOS and Windows Desktop versions.

Envilope is a UK Government-Approved Crown Supplier with military-grade encryption in transit and at rest, continually tracking, controlling, and securing every user's content.

Crown Commercial Service *Supplier*

Envilope is G-Cloud approved. The G-Cloud framework is an agreement between the UK government and suppliers who provide cloud-based services, such as Envilope. This makes it simple for public sector organizations to purchase our service. Suppliers are carefully evaluated during the tender process, and pre-agreed terms and conditions offer customers sound contractual safeguards. The agreement is fully EU-compliant, saving customers the time and money associated with conducting their own procurement exercise.



2.3 Security & Encryption

Security is paramount in the Envilope ecosystem. When it comes to securing Envilope products and protecting content and tokens, Envilope has developed and continues to evolve the most advanced encryption methods and security features available.

The Envilope system offers HIPAA-compliant forced TLS email delivery, object level 2 Factor Authentication (2FA), sharded and encrypted GDPR-compliant storage in known geographical locations, decentralized peer-to-peer communications, a file distribution mechanism that encrypts files offline with asymmetric encryption, a private cloud solution where documents never need to leave the building, IP address lockdown, unusual activity monitoring, hardware authentication, and much more.

This **"Deep Authentication"** approach includes multiple layers of security that also has a light touch, ensuring that users can tailor the sending of their Envilope to be as secure as they require.

The following points illustrate these ideas in more detail.

Server location

Envilope servers are located with state-of-the-art blue chip ISPs. With the ever-growing personal and organizational concerns around data privacy and security, Envilope continues to look for alternative locations to safeguard users' data, not only from a technical standpoint but from a legal perspective. Data centres, in countries such as Iceland, are implementing some of the most progressive data-privacy laws worldwide. Envilope is in the process of establishing a presence there that will allow these extra privacy and security benefits to be available to the user base.

.nve files

The Envilope file distribution mechanism encrypts files offline with asymmetric encryption, offers 2 Factor Authentication (2FA), and secures the file further by providing multi-signature capabilities. In addition to the multi-layered security, users have control over the geographical location of their files, the ability to view who their files are shared with, and the power to freeze or void access to their files with the click of a button. Envilope plans to utilize blockchain technology to enhance all of these existing security features, which will add an irrefutable element to the Envilope distribution mechanism.

What is an .nve file?

.nve files are offline files that can be generated via the Envilope system. Rather than sending an Envilope in a conventional SaaS, app-to-app manner, the Envilope is generated as an offline file that users can then choose to distribute however they wish - memory stick, social media, email, etc. - safe in the knowledge that it can only be opened by the intended recipient(s) via an authenticated Envilope app when the .nve file is dragged onto it. The .nve file has no discernible payload other than an encrypted string that acts as an identifier of a specific Envilope when opened by the app. This string is also hashed to further protect against tampering whilst in transit. Envilope can also enforce offline opening so that any sensitive information contained in an Envilope can only be opened when the receiving device is offline. The .nve file is essentially the public key to the private key that is held/generated within the Envilope system, accessible only once the user is authenticated.

Multi-Signature Envilopes

The system is able to generate Envilopes that require multiple signatures to open them. The system can create an Envilope for an audience of multiple people, and only when each recipient authenticates and opens their Envilope will the document be opened for everyone. A use case for this could be the transmission of keys for wallets, last will and testaments, or any complex legal documents that require a lawyer to be present at opening.

User-defined object level 2 Factor Authentication

Envilope is implementing functionality whereby users can assign 2FA to any ‘object’ within the Envilope system. For example, a user could upload a file and set a rule that it can only ever be opened if an authorized recipient receives a PIN code via SMS, that they then have to enter before they can open any Envilope containing that document. This 2FA can be applied to any object within the system: uploaded files, Envilopes, recipients, .nve files. The sender could set rules that specify Envilopes always require 2FA, that specific recipients always require 2FA, and so on. The 2FA can be set as a PIN code delivered via SMS, or email, or both, and overarches all aspects of the functionality in the Envilope system.

User-defined IP address access

Envilope users will have the option to define one or more IP addresses from which they can log onto Envilope. Any activity or attempted use of the system from a different IP address will be blocked and the Envilope user alerted, with the option of allowing this activity and automatically adding the new IP address to their list, or blocking this activity immediately.

Unusual logon alerting

With this feature turned on, Envilope will record usage metrics regarding devices used, browser type and version, IP address, etc., and can be set to automatically alert users as to unusual logons and usage, allowing them to instantly confirm and allow, or reject such activity.

Hardware authentication

Envilope will continue to implement enhanced authentication functionality by using established third-party hardware authentication devices

Using own email servers

Envilope can route any Envilope email delivery through an organization's existing email servers. This allows Envilope to utilize and be integrated into the existing security setup of an organization.

Decentralized P2P

Envilope is currently developing a Decentralized Peer to Peer (P2P) system, the Envilope P2P (eP2P). This will allow P2P communications including chat, document transfer, video, and voice directly between sender and recipient with no third party in between. All communications will be secure and encrypted end-to-end.

Touch ID & Emerging Biometrics

The system can create Envilopes that can only be opened by Touch ID. Envilope plans to incorporate emerging biometric technologies into the platform.

HTTPS

When using Envilope via web, desktop, or app, access is via the Envilope API (Application Programming Interface), which runs on the Envilope servers, over HTTPS. HyperText Transfer Protocol Secure (HTTPS) is the secure version of HTTP, the protocol over which data is sent between the browser and the website to which it is connected. The 'S' at the end of HTTPS stands for 'Secure'. This means all communications between the browser and the Envilope website, Envilope app, or the Envilope desktop version are encrypted. Once an HTTPS secure connection is made between, for example, the browser and the Envilope API, all transmitted data is encrypted. Usernames and passwords, files uploaded and downloaded, any data coming back (such as a list of inbox activity), sent items, etc. are all encrypted by virtue of only allowing HTTPS connections to the API

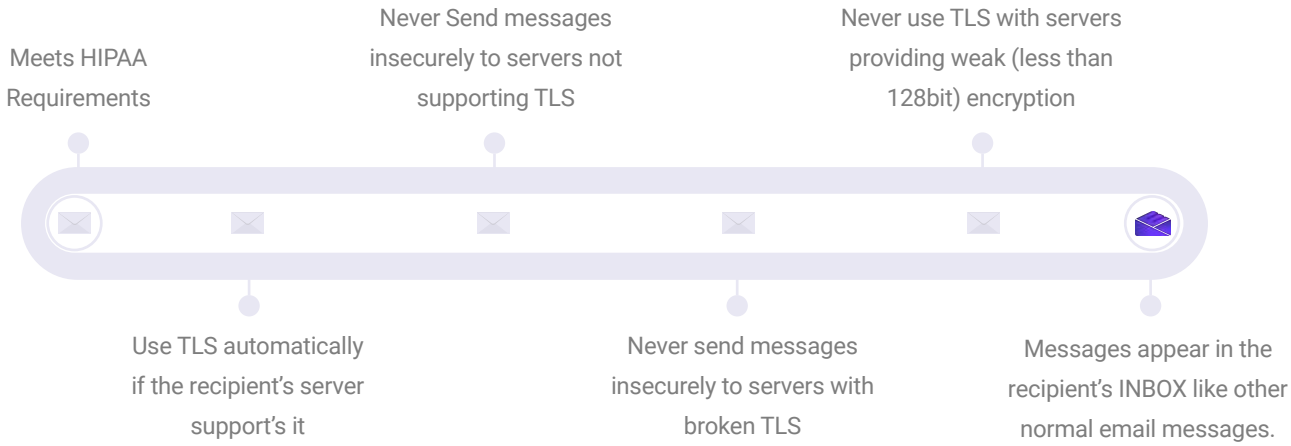
Forced TLS

Today, email is effectively a plaintext communication sent from email clients to receiving email servers, or from one server to another. This design limitation leaves the content of a message in transit open for anyone to eavesdrop; from a wireless hotspot at the airport or coffee shop to ISP and internet backbone providers that carry messages throughout the world.

Transport Layer Security (TLS) helps solve this issue by offering encryption technology for messages while it is "in transit" from one secure email server to another. TLS helps prevent eavesdropping on email as it is carried between email servers that have enabled TLS protections for email. TLS is required between all the servers that handle the message, including hops between internal and external servers.

Envilope gives users the option to only deliver Envilopes to email servers that have the highest level of email security enabled, known as Transport Layer Security. Since not all email servers are configured or able to accept TLS connections, this feature is called Forced TLS.

When a message is sent using the Forced TLS connection, if the TLS handshake cannot be established, or if the target server is not configured to accept only Forced TLS connections, Envilope will cease delivery of the Envilope and notify the sender that intervention is required regarding the recipient's email server.



Private Cloud Deployment: 'Pick up and Drop off'

Envilope also accommodates organizations that choose not to upload documents to a hosted service. If an organization chooses to keep documents within its own Private Cloud, Envilope can still be utilized and deployed via the Public Cloud to ship, track, and control content.

To allow an organization to host its own documents, Envilope Mailbox is installed on the Private Cloud within the bounds of the Corporate Network. Envilope Mailbox processes documents for shipment and also serves the pages of the document as requested by the recipient.

The actual native document need never leave the building, although there is an option to allow the recipient to download the native document if the sender so chooses.

Storing your files

In addition to the robust privacy and control capabilities, general features, and benefits of the service, Envilope offers a blockchain-based Distributed File Sharding & Compliance solution. The system forces encryption of all content in transit and at rest, and provides a mechanism for sharding files and encrypting the resulting shards, which can then be stored in user-designated geographical territories. All touchpoints are fully audited and are recorded on the Ethereum blockchain.

Envilope maintains privacy, defends against sovereign intrusion, is totally scalable on-demand, and has network redundancy and resilience inbuilt.

Envilope lets the user choose where they want their files to reside - in one territory or many, answering the question: Where in the world is my data?

Unparelled privacy and security

Powered by the Ethereum Blockchain

2.4 Who uses Envilope?

The pricing model ranges from “Free” to “Paid” to “Small Business”, all the way through “Large Business” and onto a full “Enterprise Solution.”

Whether as a B2B or B2B2C application, Envilope offers the tools, compatibility, and, most importantly, the solutions that most market-dominating sectors require.

B2B

- Legal, Financial, and Insurance - maintaining corporate/client confidentiality (compliance, GDPR, MiFID II)
- Corporate & Telecom - SaaS and consumer-to-enterprise solution
- Health Care - HIPAA compliant with full audit trail
- Marketing & Entertainment - tracks/captures who views communications, harvests emailaddresses, enables greater DMCA compliance and enforcement
- Government - military-grade encryption, secure architecture, all permission-based, no spyware, GCloud Approved Supplier

B2B2C **100m+ user audience**

- Telecom - BT 30m users, Sky, TalkTalk, Vodafone, Verizon, etc.
- Entertainment - ticketing (60m in 2016), sports pay-per-view (1.5m for one fight), plus movies, theatre, TV, music

2.5 Where we're going, there's no competition

Comparable doesn't equal competition.

Envilope can be compared to four major industry sectors: secure messaging, secure email, digital signature, and data rooms.

The plan is to consolidate these sectors into one new product. Envilope is capable of performing every task undertaken by the current products in those spaces while adding many additional features. These unique attributes, as well as Envilope's singular ability to address the needs of every comparable sector with one product, places Envilope in an entirely new category.

Envilope offers users all-in-one access to a variety of exclusive features and services, including:

- Immutably blockchaining Proof of Delivery, Proof of Opening and Proof of Acceptance events
- Consistently delivering within a sealed Virtual Envilope
- The sender's terms and conditions accepted at every opening
- Securely send and track any file type to one or more recipients via email, text, or any social media
- Unrestricted onward, multi-tiered tracking in perpetuity, and instant 'on-demand' audit of who sees the sender's content, when, and where
- Envilope is content, device, and channel agnostic
- Control, access, freeze or vaporize content on command without time or geographic limit
- Content delivered by any means (email, SMS text, social media, memory stick, DVD) to any device in a "locked and shielded" Virtual Envilope to the first recipient and every subsequent forwarding, requiring the sender's terms and conditions to be accepted at every opening
- Creates a centralized hub for confidential communications
- Offers a single-user interface for all social and enterprise communication tools and messaging platforms

- Single access point for distributing confidential content from any platform to any platform
- Distribute by any combination of email, SMS, or any social media channel
- Maintains privacy by controlling content even after sending
- Real-time notification of every opening and every forwarding
- Track and control at all times, with the ability to immediately vaporize and/or revoke access

3. The Envilope ICO

3.1 The Lock and Key of the Future.

Envilope intends to enhance this existing, market-ready product by leveraging blockchain technology. The company is creating its own cryptocurrency to raise funds via an Initial Coin Offering (ICO). Funds raised will be used to program the blockchain integrations, as well as for additional development and business expansion.

During the ICO, Envilope will sell ERC-20 **LOK** tokens. These **LOK** tokens do not have any complex smart contract functions, and will only act as redeemable vouchers.

LOK tokens will be accepted at a 1-to-1 exchange rate for **LOCK** tokens on the Envilope website soon after the ICO has completed.

LOCK tokens will have an ERC-20 smart contract that will be integrated with the existing Envilope system. These **LOCK** tokens will be the power source of the entire Envilope ecosystem and will be utilized to motivate and reward users to stimulate enormous benefits for token holders.

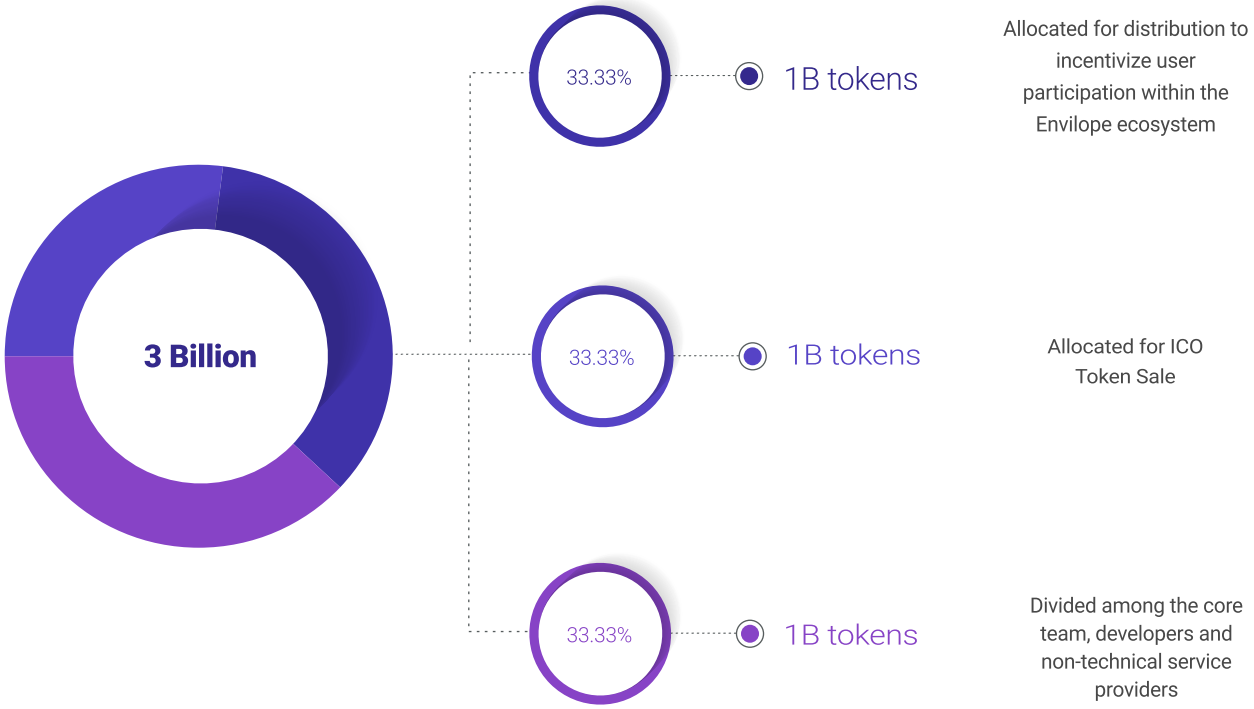
In addition to being able to spend **LOCK** on Envilope's products and services, users will be able to trade **LOCK** on external exchanges.

Initially, 3 Billion **LOK** will be created, with 1 Billion offered up for sale during the ICO. Subsequently, 1 Billion **LOK** will be allocated for distribution to incentivize user participation within the Envilope ecosystem. The remaining 1 Billion **LOK** will be divided among the core team, developers, and non-technical service providers. Envilope anticipates the need to raise a minimum of $500,000 for the necessary blockchain development, integrations, and testing to begin moving forward at a steady rate. Funds raised above and beyond that minimum goal will be spent on consistent, innovative development, regular third-party code and security audits, marketing and public relations efforts, strategic business acquisitions, registration for approval to be listed on various stock exchanges, and the legal expenses necessary to ensure that Envilope always remains compliant with rapidly changing regulations.

Since the **LOK** tokens will be exchanged at a 1-to-1 ratio for **LOCK** tokens, there will also be a total of 3 Billion **LOCK** tokens that will be created. Upon the completion of the 1-to-1 token swap, all **LOK** tokens will be burned.

Use of Funds

3 Billion LOCK tokens will be issued and distributed. 66.66% of the tokens will be used to power the Envilope ecosystem, with 33.33% retained.



Public ICO Token Pre-Sale

Tier 1	April 23, 2018	100,000,000 **LOK**	$0.075 per token
Tier 2	May 7, 2018	100,000,000 **LOK**	$0.100 per token
Tier 3	May 21, 2018	100,000,000 **LOK**	$0.125 per token
Tier 4	June 4, 2018	100,000,000 **LOK**	$0.150 per token

Public ICO Token Sale

Tier 5	June 18, 2018	62,500,000 **LOK**	$0.175 per token
Tier 6	July 2, 2018	62,500,000 **LOK**	$0.200 per token
Tier 7	July 16, 2018	62,500,000 **LOK**	$0.225 per token
Tier 8	July 30, 2018	62,500,000 **LOK**	$0.250 per token
Tier 9	August 13, 2018	62,500,000 **LOK**	$0.275 per token
Tier 10	August 27, 2018	62,500,000 **LOK**	$0.175 per token
Tier 11	September 10, 2018	62,500,000 **LOK**	$0.300 per token
Tier 12	September 24, 2018	62,500,000 **LOK**	$0.350 per token

The final tier does not conclude the token sale unless all tokens are sold. All unsold tokens from each tier will be rolled into the next tier. Any remaining tokens after the final tier will be listed on the Envilope platform for $0.50 each.

The funds raised as a result of token sales will be allocated in the following manner:

- Development - **30%**
- Sales & Marketing - **30%**
- Payroll & Office - **25%**
- Working Capital - **10%**
- Legal & Professional - **5%**

Post ICO Goals

A major goal once the ICO is finalized is to complete the blockchain development necessary to launch a beta version of the blockchain integrations on the Envilope platform.

Simultaneously, the 1-to-1 token swap from the voucher **LOK** tokens to the fully-integrated **LOCK** tokens will take place in order to allow users to participate as beta testers, trade on cryptocurrency exchanges, and ultimately, be able to use the blockchain integrations on the Envilope platform regularly.

Additionally, Envilope plans to continually grow the Envilope community through consistent marketing efforts, as well as through the embedded user incentivization model within the platform that will reward users with **LOCK** tokens.

As **LOCK** is consumed and used to power the system, Envilope will utilize this **LOCK** on a monthly basis to ensure that ongoing **LOCK** rewards for user incentivization are secured.

3.2 Why participate in LOCK?

LOCK will be integral to the Envilope experience, powering the system and incentivizing users through **LOCK** token rewards. Chief among those is the rewards structure: every time a user sends an Envilope, the recipient becomes an Envilope user, at which point the sender is rewarded with a small amount of **LOCK**. If the Envilope recipient subsequently becomes a paying user, the sender receives an even greater **LOCK** reward. The more paid users that are introduced, the more **LOCK** is awarded.

The value lies in the strength and development of Envilope itself. Remember...

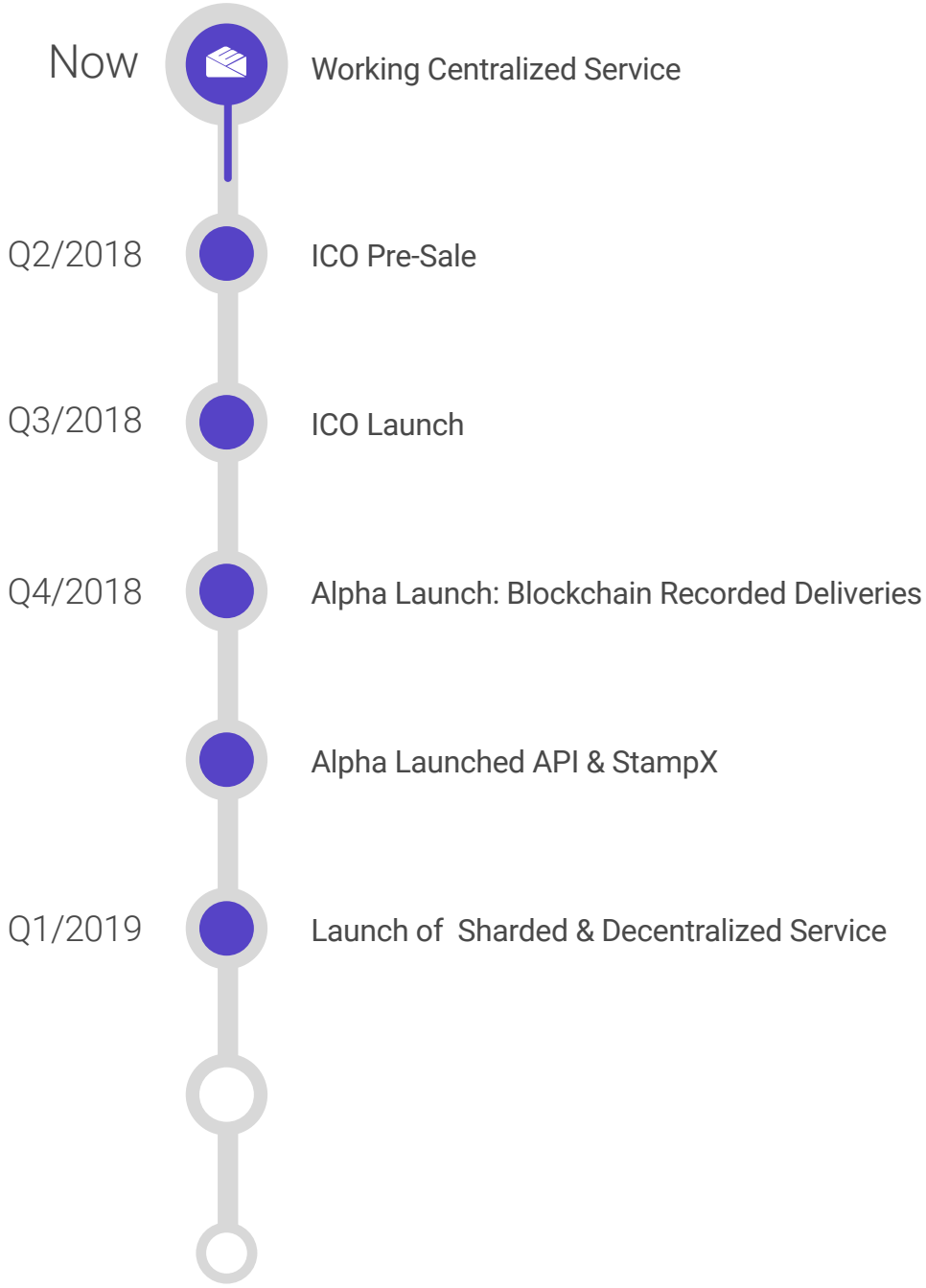
- Envilope already exists as a government-approved, fully-working product
- Technical Proof-of-Concept has already been completed on the BlockStamping mechanism
- A highly-skilled and proven team is in place to move the project forward
- ICO funding will only strengthen the team and allow Envilope to fulfill its potential in a timely fashion
- **LOCK** will power the Envilope ecosystem

A Government Approved Crown Supplier with Military Grade Encryption of messages in transit and at rest.

Continually tracking, controlling and securing your content.

4. Roadmap

The following key elements compose Envilope's roadmap moving forward:



4.1 Enviie Rebrand

The following items represent some of the more detailed development post ICO:

Envilope currently exists as Enviie. Our first step is rebranding Enviie as Envilope and acquiring all related and the necessary assets (Envilope.com, appropriate media channel user names, etc.) to execute that rebranding successfully.

4.2 The **LOCK** Token, Mining, and Rewards

Envilope will introduce a cryptocurrency called **LOCK**. The **LOCK** token will be available during the Envilope Initial Coin Offering (see: Funding & Legal section). The Envilope ecosystem will be powered by **LOCK** to its owner's advantage in a number of ways. For example, there will be a **LOCK** price associated with the sending of a Virtual Envilope, which can depend on the size of the data transferred, the stamp selected to address the Virtual Envilope, and other optional items such as SMS text notifications. Users can mine **LOCK** by using the system: every time an Envilope is sent, upon its opening, the recipient becomes an Envilope user, and the sender will be rewarded with a small amount of L**OCK**. If the recipient subsequently becomes a paying user, the sender will receive a greater **LOCK** reward. The more paid users are introduced, the more **LOCK** is accumulated.

4.3 Decentralized System

Currently, Envilope is a centralized system, as described in the "Product" section above. Envilope is working to develop a decentralized peer-to-peer (P2P) system, the Envilope P2P (eP2P). Since the centralized and decentralized systems will operate from within the same piece of software (apart from browser-based SaaS, which can only access the centralized system), users will have the advantage of being able to choose to send documents via either P2P or the centralized system.

This can be useful if the intended recipient is not on the **eP2P** network. Users can still send a Virtual Envilope via an email address or cell phone number. The sender can address a single Virtual Envilope to any combination of **eP2P** or email/cell-based recipients while still recording all activity on the Ethereum blockchain and staying in control of the content.

4.4 BlockStamping

BlockStamping allows for the creation of Blockchain Recorded Deliveries. The Ethereum blockchain will facilitate the creation of Proof of Delivery, Proof of Receipt, and Envilope Status BlockStamps, which are entries onto the Ethereum blockchain. These transactions will record and control the transfer of Virtual Envilopes between sender and recipient, creating immutable proof that a Virtual Envilope was delivered, received, and opened, as well as giving the sender control over the Virtual Envilope's content. This functionality will be available in both the centralized and decentralized systems.

4.5 StampX

The Stamp Exchange (StampX) will be an element of the software that will allow users to do the following:

Create their own stamps

The platform will allow users to upload their own stamp designs which they can attach to their Virtual Envilopes. They may also choose to offer these original stamps for sale via StampX, setting their own price in **LOCK**. There will also be an option to limit the availability of their stamp or donate all proceeds from the sale to a charitable cause.

Buy other user's stamps

Users can buy stamps created by other users and include them on any Virtual Envilope they send. Depending on the terms of sale, the stamp may be used on any number of Virtual Envilopes sent, or it may be limited to a set number of Virtual Envilopes.

4.6 Envilope API

Envilope currently uses an internal private API to handle all calls between the web, app, and desktop version front ends. The plan is to make this a fully-documented public API, allowing developers to integrate any aspect of Envilope functionality into other projects.

4.7 File Sharding

Envilope uses third-party organizations to share all uploaded content across user-defined geographical jurisdictions, ensuring users know where their content resides at all times. This is also becoming increasingly important for compliance reasons, particularly with the forthcoming introduction of GDPR.

4.8 Decentralized Documents

Envilope is also looking into decentralized document storage so that any documents that are distributed using the **eP2P** network are fragmented and stored across the network, rather than residing solely on distinct devices. This will add a layer of security and resilience to the decentralized system.

4.9 AI and EVA (Artificial Intelligence and Envilope Virtual Assistant)

Envilope currently has an inbuilt virtual assistant, the Envilope Virtual Assistant or EVA for short. EVA allows users with an email client and an Envilope account to send communications within a sealed Virtual Envilope. Envilope are looking to enhance and extend the capabilities and the role of EVA to become more AI oriented. EVA will have the ability to listen and accept voice commands so that users can easily create and send envilopes, vaporize envilopes and generally control their content with a simple voice activated interface. EVA can ring to say that an envilope has been delivered, that an envilope has been "opened by John Smith in Colombia, is that OK or do you wish to vaporize?". EVA can help and inform in all aspects of the system and generally give Envilope users a helping hand.

4.10 ESCROW Open Source

All Envilope software will eventually be lodged as ESCROW Open Source, ensuring users' content stays live even after a catastrophic event and offering continuity of service in perpetuity. The release of the software would be triggered by the fulfillment of certain criteria contained in a Smart Contract.

4.11 Software Updates

Envilope currently exists as Enviie, which is deployed as an iOS and Android app, a node-webkit Windows and MacOS desktop app, and also as SaaS. The desktop and device apps will all be updated to add an option to use the decentralized **eP2P** ecosystem.

5. The Envilope Team

The Executive Team

Mark Allardyce

Founder & Group Chairman

A 30-year software industry veteran, Mark has run many software development and new media production companies that have created countless apps used by millions of people across the world. He sold his first company to a fully listed PLC in 2000. Since then he's continued to exit or license to a variety of channels. Clients include: BP, Shell, HSBC, NAB, Cadbury, CICM, Airports, NHS, Police, Fire, and Ambulance. As a UK Crown Government Approved G-Cloud Supplier, Mark has supplied the Cabinet Office, Foreign Office, Business Development Office, and HMRC.

Jeremy Sims

Group Chief Technical Officer

A 25-year technology veteran and senior technical head at 4D, Jeremy is hugely skilled in all areas of technology and has worked together with Mark for 20 years running onshore and internationally dispersed development teams. Projects have included: healthcare, telemetry, e-learning, e-publishing, iOS and Android app development, web and desktop-based SaaS, and blockchain solutions development.

Colin Shave

Group Director of Business Development

Colin is a multi-disciplined, results-driven executive with over 20 years of international software and services sales across many different market segments including telecommunications, broadcasting, media, gaming, mobility, workforce management, ITO, energy management, control, automation, and security. Colin has a proven ability to manage operations at an executive level and quantifiable skills in designing and driving strategic and operational business plans and building profitable sales teams to deliver results. He has worked with Mark and the team for the past 5 years.

The Team

Bill Bender

Director of US Government

Bill, whose previous employers include Fairchild Industries, EDO Corporation, ITT Corporation and Tactronics Holdings LLC (each of which are contractors to the U.S. Government), has many years of experience with negotiating and implementing large and complex contracts. Bill has worked in Europe and Australia in M&A projects ranging in size from $250 million to $1.2 billion. Bill possesses a Top Secret U.S. personal clearance, with the capabilities of interacting with U.S. Department of Defense at all levels. Bill has a degree in government from Columbia University, New York.

Tony Ferrier

Director of UK Government

Tony Ferrier has 40 years of management experience including: GEC, IBM, CAP and security company working with UK and overseas Governments, Lloyds Brokers, insurance underwriters, and banks. Government Security Clearance, Principle Consultant with Public Sector, including NHS, TfL, HMRC, Treasury, Foreign Office, OGC and DEFRA. Development of structured Programmes Governance, Business Transformations and Service Management under ITIL. Principle Consultant at Cabinet Office on multi-billion-pound "Public Sector Networks" program interfacing with Ministers, CTO's, CIO's, senior stakeholders, and all the major suppliers.

Dr Kerry Willis, MD

Dr. Willis is a graduate of North Carolina State University and the University of North Carolina School of Medicine. He established his practice in 1988 after completion of his residency in Family Medicine at Pitt County Memorial Hospital. He is The Chairman and CEO of the Beacon Company and Leads the Atlantic Integrated Heath Network a multiplicity network in Eastern NC with over 5000 physicians. He has been the CEO of ACO of Eastern NC and a speaker at regional and National programs on health care reform. While maintaining an interest in health care reform and as one leader in those efforts, he continues to have a passion for patient care. He continues to take time to help teach the next generation of physicians the values and skills they need to listen, evaluate and design the right treatment for each individual that he cares for during an encounter.

Paul Bender

Director of US Healthcare Sales

Paul's career in the healthcare industry began with his service in Vietnam as a medical specialist attending to soldiers experiencing psychiatric breakdowns in combat. He is featured in the History of Psychiatry in the Vietnam War and received the Bronze Star. Paul has also been involved with international companies based in the UK and Israel in the areas of various product development, sales, and marketing. He has been a frequent speaker and has published numerous articles on the emerging trends in the healthcare industry. Paul has an advanced degree in psychology from Fordham University. He has worked with Mark and the team since 2000.

Sam Barouch

US Healthcare President

Sam has more than 30 years of public and private experience in the healthcare industry in the US and UK. Prior to founding the Channel Point Group, Sam was a principal in a national healthcare consulting practice where he led numerous engagements relating to the financing and delivery of healthcare and strategic planning. Sam has worked with Mark and the team since 2000.

Scott Turnbull

Director of Media and Advertising

Having worked for many leading media organizations, Scott has experience in most aspects of digital media marketing and advertising: film, TV, radio, cable, and digital. Fascinated by data in all its forms, Scott has always gravitated towards data-focused roles, including data mining, data planning and segmentation, strategic planning and research, and harvesting and monetizing 'big data' opportunities. He understands data and knows how to present it to market. Scott has worked with Mark and the team for 10 years.

Corporate Governance

Mel Storer

Group Chief Financial Officer

Mel has served on the board of many companies and has due diligence, M&A, and IPO experience on NASDAQ. He has hands-on expertise in managing, implementation, and control of IT and financial software systems. He was finance director of Cheetham Bell, a JWalter Thompson advertising company, and won numerous agency awards including 'Best Working Capital Management', 'Best Financially Run Company' and was an instrumental member of the IPA (Institute of Practitioners in Advertising). Mel is a demonstrated team leader and his experience in the advertising industry position him to enhance the envilope team.

Peter Quinn

Vice President Finance USA

Until recently, Peter served as Executive Director of Ernst & Young Global Independence, consulting on independence issues applicable to SEC, PCAOB, and Ernst & Young Global Independence Policy. At Ernst & Young, Peter also consulted on risk management and complex auditing issues as well as litigation matters. He was previously Director of the SEC Practice Section at the American Institute of Certified Public Accountants (AICPA). He is a Certified Public Accountant, a member of the AICPA and its Public Oversight Board's Panel on Audit Effectiveness, and a member of both the New York and New Jersey State Societies of CPAs.

Mark Holleran

Group General Legal Counsel

Mark's experience in both corporate finance private practice at one of the World's leading law firms for over ten years before establishing and chairing a listed public company investment bank in an executive role has given him unique experience in micro and macro capitalized equity markets, flotations, fundraisings, transaction structuring and distressed business situations.

Donna Zerbo

US Legal Counsel and President

Donna, a New York tax attorney, has structured, analyzed, and advised domestic and international clients on numerous cross-border transactions, including transfer pricing issues, financing and operational structures, tax and risk mitigation, and development of strategic alliances. She was a co-founder of a boutique New York law firm. Donna was vice president and general counsel of Overseas Lease Group, Inc.. She also sits on the board of a children's software company and its foundation. She graduated with a BA in accounting from Queens College New York, and then earned a Juris Doctorate from the Fordham University School of Law, and finally a Master of Laws in Taxation from New York University. She has been a Licensed Certified Public Accountant since 1980. She has worked with Mark and the team since 2000.

Darren Allardyce

Group Chief Operating Officer

A graduate and Fellow of the Chartered Institute of Credit Management, Darren has been actively involved in business development for over 20 years, implementing programs for the development of credit management and leading credit management teams. As a Fellow of the CICM, Darren advises UK trade and government organizations on receivables practices, including HM Revenue and Customs. Darren was an integral member of the original team that built the business and sold out to the PLC in 2000.

Advisory Board

Lord Merlin Erroll

Independent Crossbench Peer, House of Lords

Lord Erroll (Merlin) plays an active role in thought leadership in the ICT arena, especially around the Internet of Things (IoT), Cybersecurity, Intellectual Property, Broadband and the Internet. He worked for many years in software development, as well as serving in the Territorial Army. Recently he participated in the Payments Fraud and Security Conference and frequently speaks on cyber security issues. He chairs the advisory board of the Innovate UK funded HyperCat consortium which is developing an IoT interoperability initiative. He is active in several Parliamentary groups, especially looking at the impact of regulation on business and the internet, and takes a particular interest in Cyber, Countryside & the Environment, the Constitution and Scottish matters. He chairs both the Digital Policy Alliance (formerly EURIM) and the All-Party Group on Entrepreneurship. He chairs the Flexeye Advisory Board and sits on several others. He was inducted into the Infosecurity Europe Hall of Fame in 2010.

William Thompson

ICO & Blockchain Advisor

William Thompson is the Founder and Lead Consultant of ResoNova International Consulting LLC. He is a serial entrepreneur with significant experience in launching and managing complex distributed teams. He is also an early pioneer of cryptocurrency trading methodologies which have been leveraged by market-making entities who trade and manage millions of dollars using such strategies. Graduating with honors from Cryptography school in the United States Marine Corp, William has accumulated more than ten-thousand hours of direct experience in real-time electronic warfare and special operations. Tapping into his combined experience in applied cryptography and blockchain, William has been featured as a keynote speaker at the premier Atlanta Blockchain panel and events hosted by Hilbert Financial Group in Greenville, South Carolina. William has directly consulted for numerous corporate clients, fund managers, new start-ups, and government entities.

Sir Eric Peacock

International Business Development

Sir Eric Peacock is formerly the Founder, Chairman and Chief Executive of Babygro which he took to a full listing and currently chairs other businesses in Packaging, E-Learning, Men's Grooming, Fintech and Luxury Leisure businesses. He has just finalized a 6.5 year term as a Non-Executive Director at UKEF (United Kingdom Export Finance) supporting UK export focused businesses and has previously been a Non-Executive at the FCO (Foreign and Commonwealth Office, BIS (Business Innovation and Skills) and UKTI (United Kingdom Trade & Industry) government departments/agencies. He has considerable international experience and focus on growing businesses throughout the UK and internationally.

Dr Chris Steele M.B.E

TV Doctor

With over 26 years on national television Dr Chris Steele, is Britain's longest serving and most respected TV doctor. A pioneer in smoking cessation, an active campaigner and a charity ambassador, he is always willing to invest his time and energy into causes he believes in. An award winning ground breaking broadcaster and a key opinion leader – Dr Chris has acted as a Government Health Adviser on a range of initiatives and he has been a guest speaker and presenter in the House of Commons on a number of occasions. In 2010 he received an MBE from the Queen in recognition of his services to the medical profession and broadcasting. Chris has worked with Mark and the team since 1999.

David Briody

International Receivables Management

David has been part of the Credit and Legal support industry for 47 years. Starting as a junior in the collection departments of the Inland Revenue (now HMRC) to managing multimillion £ Int'l Credit Management / Legal Departments in excess of 200 + staff. David has worked in a cross section of industries at Senior Management level. He has, whilst working as an Investigator for several years, carried out field work at the sharp end sufficient to provide staff and clients with relevant streetwise expertise, knowledge and an efficient and reliable support service. David has now retired and consults as an independent on best practice and corporate governance. David has worked with Mark and the team for over 20 years.

Chris Newman

Security Executive

Christopher served with the 22 SAS D Squadron in the first Gulf War. His military background is supported by almost 20 years of providing security services for governmental, presidential and royal clients. Christopher has protected and advised some of the world's best-known corporations and personalities, managing operations across five continents. He's trained Whitehall security drivers for hostile zones, designed and coordinated distinctive security plans (including global standing operating procedures), created disaster recovery and evacuation plans, as well and organized threat and crisis management from corporate to country levels.

Jeff Barber

Corporate Finance

Jeff has 30 years' experience in corporate finance, during which time he has advised on a broad range of industry sectors and transactions ranging from startups to £100m+ MBOs.

Daniel James

Recruitment

Danny has 24 years' experience of working in niche recruitment in the IT, Technology, Telco and Engineering sectors. He is fanatical about recruitment and feel very fortunate to have found a job he truly loves.

Natalie James

ICO & Blockchain Advisor

Natalie became deeply involved in blockchain technology in May of 2016 after completing her time at the University at Tennessee where she studied Neuroscience. Leaving behind a medical career and a government position where she worked as a Special Projects Analyst, Natalie immersed herself in blockchain. Over the past couple years, she has carefully studied the motions of the cryptocurrency markets and the various social elements involved. She has also become intimately familiar with how blockchain technology is being applied to solve real world problems. Natalie has assisted clients with the development of blockchain education programs. She has also managed social media marketing and conducted community management services. Natalie is skilled in the use of targeted social media automation and has previously deployed these skills to successfully grow a client's monthly transaction volume by 50% to over 1-million dollars. Natalie works with ResoNova as a Blockchain Consultant and Director of Operations. She manages the company's day to day internal activities and works with each of the ResoNova clients to ensure clear and timely communication.

Dr Loven Ganeswaren

Dentistry

Loven qualified from the Royal London in 2010. He achieved distinctions in Human Health and Disease, Clinical Dentistry and Restorative Dentistry, before qualifying with Honours. Loven is a global thought leader in technology impact in dentistry.

Phil Cordey

IT Security

Phil has over 15 years of experience in both service and project related IT Security work. Throughout his career he has held leading roles in internationally renowned organizations. Phil designed, built and managed the Security Operations Centre for the Bank of England. He was manager of IT security at a major international legal firm where his role encompassed governance of all elements of IT security across the organization, as well as integrating and building new IT security functions within the existing IT Teams. Building key security principles, and educating the IT teams, managers and partners in understanding the crucial role that they play in protecting the firm. As the firm undertook ISO27001 certification Phil was responsible for delivering the respective IT security elements and required documentation, as well as continuing to educate IT staff on their role and responsibilities.

6. Funding & Legal

Envilope will create its own cryptocurrency and funds will be raised via an Initial Coin Offering, with Pre-Sale scheduled to begin April 23rd, 2018.

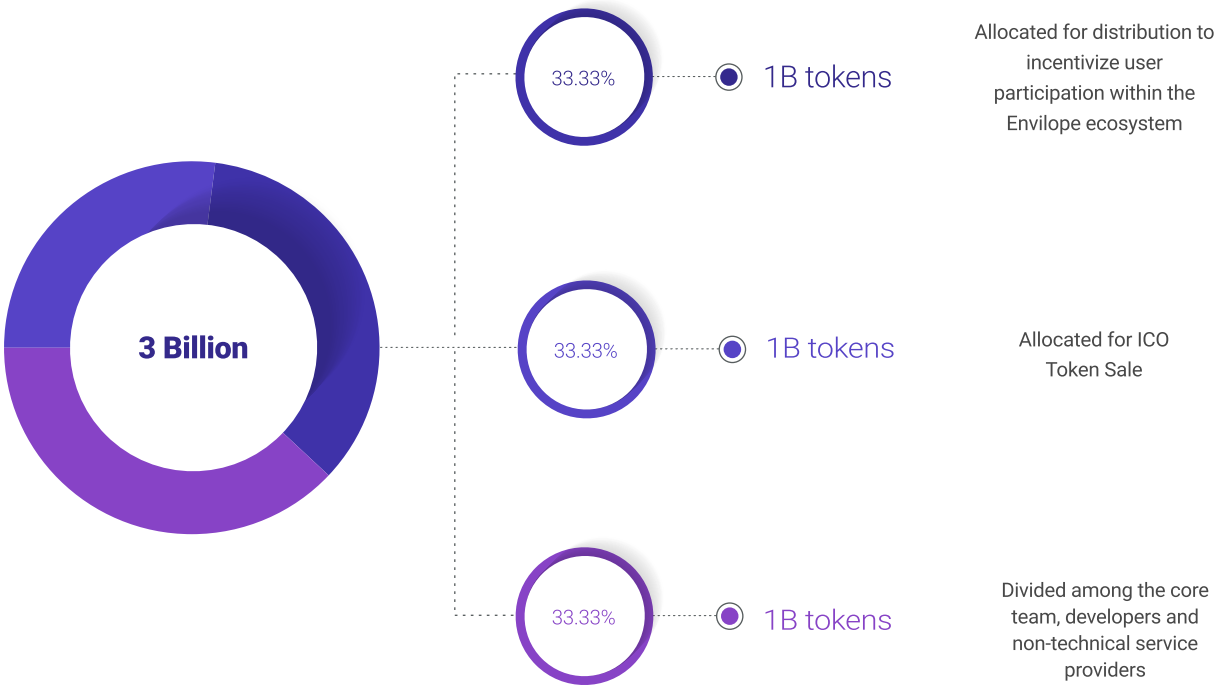
Envilope anticipates the need to raise a minimum of $500,000 in order for the necessary blockchain development, integrations, and testing to begin to move forward at a steady rate.

Funds raised in excess of that minimum goal will be spent on additional development to remain innovative, regular third-party code and security audits, marketing and public relations efforts, strategic business acquisitions, registration for approval to be listed on various stock exchanges, and the legal expenses necessary to ensure that Envilope always remains compliant with rapidly changing regulations.

Use of Funds

- Development - **30%**
- Sales & Marketing - **30%**
- Payroll & Office - **25%**
- Working Capital - **10%**
- Legal & Professional - **5%**

3 Billion LOCK tokens will be issued and distributed. 66.66% of the tokens will be used to power the Envilope ecosystem, with 33.33% retained.



7. Glossary

Envilope and the Virtual Envilope

Envilope is a public, cloud-based hosted service that allows any form of digital content to be sent within a Virtual Envilope. The public cloud offering enables users to upload documents to Envilope, which processes the payload and ships, tracks and controls the sender's content. The service delivers shipments via email, the Envilope app, and Envilope website.

Blockchain

A blockchain is a continuously growing list of records, called "blocks," which are linked and secured using cryptography. By design, blockchains are inherently resistant to modification of data. A blockchain can serve as an open, publicly-distributed ledger that records transactions between multiple parties efficiently and in a verifiable and permanent way.

Ethereum Blockchain

The Ethereum blockchain is an open-source, public, blockchain-based distributed computing platform.

Blockchain Recorded Delivery

Envilope offers Blockchain Recorded Deliveries through the creation of Envilope BlockStamps. Envilope BlockStamps are created on each receipt, opening, and viewing of content within a Virtual Envilope.

Envilope Proof of Delivery BlockStamps and Envilope Proof of Receipt BlockStamps are recorded onto the Ethereum blockchain. This process creates Blockchain Recorded Deliveries. This BlockStamping process continuously records the fact that sending occurred, that the Envilope was received, when and where it was opened, who the participants were in the communication, as well as verifying the payload of the Virtual Envilope. To facilitate this, Envilope uses blockchain technology.

LOCK

The name of Envilope's own cryptocurrency token.

Envilope “ecosystem”

A term that refers to the Envilope software platform encompassing the current centralized and decentralized systems, and all the functionality associated with the use of the system.

The Stamp Exchange (StampX)

StampX is an area within the software where users can create, buy, and sell stamps. These stamps can be attached to a Virtual Envilope when sending.

ERC-20

The Ethereum token standard (ERC-20) is used for Ethereum smart contracts. Developed in 2015, ERC-20 defines a common list of rules that an Ethereum token has to implement.

Token pre-sale is going on now

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