WHITE PAPER



VCXCOIN



WHITE PAPER

PAYMENT PLATFORM

October 20, 2017

IMPORTANT NOTICES

PLEASE READ THIS SECTION AND THE FOLLOWING SECTIONS ENTITLED "DISCLAIMER OF LIABILITY", "NO REPRESENTATIONS AND WARRANTIES", "REPRESENTATIONS AND WARRANTIES BY YOU", "CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS", "MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS", "NO ADVICE", "NO FURTHER INFORMATION OR UPDATE", "RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION", "NO OFFER OF SECURITIES OR REGISTRATION" AND "RISKS AND UNCERTAINTIES" CAREFULLY.

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The Distributor will be an affiliate of VCXCOIN Pte. Ltd. ("VCX"), and will deploy all proceeds of sale of the VCX tokens to fund VCX's cryptocurrency project, businesses and operations.



No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the VCXCOIN tokens and no cryptocurrency or other form of payment is to be accepted on the basis of this Whitepaper.

Any agreement as between the Distributor and you as a purchaser, and in relation to any sale and purchase, of VCX tokens (as referred to in this Whitepaper) is to be governed by only a separate document setting out the terms and conditions (the "T&Cs") of such agreement. In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail.

You are not eligible and you are not to purchase any VCX tokens in the VCX ICO (as referred to in this Whitepaper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore and the Republic of China.

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REPRESENTATIONS AND WARRANTIES BY YOU

By accessing and/or accepting possession of any information in this Whitepaper or such part thereof (as the case may be), you represent and warrant to VCX and/or the Distributor as follows:

- (a) you agree and acknowledge that the VCX tokens do not constitute securities in any form in any jurisdiction;
- (b) you agree and acknowledge that this Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of this Whitepaper;
- (c) you agree and acknowledge that no regulatory authority has examined or approved of the information set out in this Whitepaper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication,



distribution or dissemination of this Whitepaper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;

- (d) you agree and acknowledge that this Whitepaper, the undertaking and/or the completion of the VCX ICO, or future trading of the VCX tokens on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the VCX and/or the Distributor, the VCX tokens, and the VCX Wallet (each as referred to in this Whitepaper);
- (e) the distribution or dissemination of this Whitepaper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to VCX and/or the Distributor;
- (f) you agree and acknowledge that in the case where you wish to purchase any VCX tokens, the VCX tokens are not to be construed, interpreted, classified or treated as:
 - (i) any kind of currency other than cryptocurrency;
 - (ii) debentures, stocks or shares issued by any person or entity (whether VCX and/or the Distributor)
 - (iii) rights, options or derivatives in respect of such debentures, stocks or shares;
 - (iv) rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
 - (v) units in a collective investment scheme;
 - (vi) units in a business trust;
 - (vii) derivatives of units in a business trust; or
 - (viii) any other security or class of securities.
- (g) you are fully aware of and understand that you are not eligible to purchase any VCX tokens if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore and the Republic of China;



- (h) you have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology;
- (i) you are fully aware and understand that in the case where you wish to purchase any VCX tokens, there are risks associated with VCX and the Distributor and their respective business and operations, VCX tokens and VCX Wallet;
- (j) you agree and acknowledge that neither VCX nor the Distributor is liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you;
- (k) all of the above representations and warranties are true, complete, accurate and nonmisleading from the time of your access to and/or acceptance of possession this Whitepaper or such part thereof (as the case may be).

CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

All statements contained in this Whitepaper, statements made in press releases or in any place accessible by the public and oral statements that may be made by VCX and/or the distributor or their respective directors, executive officers or employees acting on behalf of VCX or the Distributor (as the case may be), that are not statements of historical fact, constitute "forward-looking statements". Some of these statements can be identified by forward-looking terms such as "aim", "target", "anticipate", "believe", "could", "estimate", "expect", "if", "intend", "may", "plan", "possible", "probable", "project", "should", "would", "will" or other similar terms.

However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding VCX's and/or the Distributor's financial position, business strategies, plans and prospects and the future prospects of the industry which



VCX and/or the Distributor is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to VCX's and/or the Distributor's revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper regarding VCX and/or the Distributor are matters that are not historic facts, but only predictions.

These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of VCX and/or the Distributor to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

- a. changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which VCX and/or the Distributor conducts its respective businesses and operations;
- b. the risk that VCX and/or the Distributor may be unable or execute or implement their respective business strategies and future plans;
- c. changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
- d. changes in the anticipated growth strategies and expected internal growth of VCX and/or the Distributor;
- e. changes in the availability and fees payable to VCX and/or the Distributor in connection with their respective businesses and operations;
- f. changes in the availability and salaries of employees who are required by VCX and/or the Distributor to operate their respective businesses and operations;
- g. changes in preferences of customers of VCX and/or the Distributor;
- h. changes in competitive conditions under which VCX and/or the Distributor operate, and the ability of VCX and/or the Distributor to compete under such conditions;
- i. changes in the future capital needs of VCX and/or the Distributor and the availability of financing and capital to fund such needs;
- j. war or acts of international or domestic terrorism;



- k. occurrences of catastrophic events, natural disasters that affect the businesses and/or operations of VCX and/or the Distributor;
- 1. other factors beyond the control of VCX and/or the Distributor;
- m. any risk and uncertainties associated with VCX and/or the Distributor and their businesses and operations.

All forward-looking statements made by or attributable to VCX and/or the Distributor or persons acting on behalf of VCX and/or the Distributor are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of VCX and/or the Distributor to be materially different from that expected, expressed or implied by the forward-looking statements in this Whitepaper, undue reliance must not be placed on these statements. These forward looking statements are applicable only as of the date of this Whitepaper.

Neither VCX, the Distributor nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of VCX and/or the Distributor will be as discussed in those forward-looking statements. The actual results, performance or achievements of VCX and/or the Distributor may differ materially from those anticipated in these forward-looking statements.

Nothing contained in this Whitepaper is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of VCX and/or the Distributor.

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MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS

This Whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports,



studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

Save for VCX, the Distributor and their respective directors, executive officers and employees, no person has provided his or her consent to the inclusion of his or her name and/or other information attributed or perceived to be attributed to such person in connection there with in this Whitepaper and no representation, warranty or undertaking is or purported to be provided as to the accuracy or completeness of such information by such person and such persons shall not be obliged to provide any updates on the same.

While VCX and/or the Distributor have taken reasonable actions to ensure that the information is extracted accurately and in its proper context, VCX and/or the Distributor have not conducted any independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, neither VCX, the Distributor, nor their respective directors, executive officers and employees acting on their behalf makes any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

TERMS USED

To facilitate a better understanding of the VCXCOIN tokens being offered for purchase by the Distributor, and the businesses and operations of VCXCOIN and/or the Distributor, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in this Whitepaper.

These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage.

Words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include corporations.





No information in this Whitepaper should be considered to be business, legal, financial or tax advice regarding VCX and the Distributor. You should consult your own legal, financial, tax or other professional adviser regarding VCX and/or the Distributor and their respective businesses and operations. You should be aware that you may be required to bear the financial risk of any purchase of VCX tokens for an indefinite period of time.

NO FURTHER INFORMATION OR UPDATE

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RISKS AND UNCERTAINTIES

Prospective purchasers of VCX tokens (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with VCX, the Distributor and their respective businesses and operations, VCX tokens and VCX Wallet, all information set out in this Whitepaper and the T&Cs prior to any purchase of VCX tokens. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of VCX and/or the Distributor could be materially and adversely affected. In such cases, you may lose all or part of the value of the VCX tokens.



VCXCOIN

"Cryptocurrency payment platform"

What is VCXCOIN?

When we as the co-founders of VCXCOIN got together to start this company, it was our vision to have assets on the blockchain be not only available to industry insiders, but rather something that can be used by any individual user in the "real world".

Additionally, with the emergence of more and more different tokens, a growing number of users and businesses truly struggle to leverage on the existing infrastructure to make this interconnectedness of physical and virtual platforms become a reality.

At VCX, we strive to offer the user access to as large as possible a range of blockchain assets at a maximum degree of convenience, while adhering to the highest security standards in the ecosystem. We are able to do this by connecting blockchains, leveraging on the COMIT network, including the COMIT Routing Protocol and the Cross-chain Payment Channels, which works in a completely trustless, instantaneous and low-cost manner. For further information on the COMIT network, including the COMIT Routing Protocol and the Cross-chain Payment Channels, please refer to the whitepaper in respect thereof,

accessible

http://www.comit.network/doc/COMIT%20white%20paper%20v1.0.2.pdf.

To the end-user, we offer the online VISA Card with an accompanying VCX Wallet, a mobile wallet that can be funded not only with Bitcoin (BTC), Ether (ETH), and Dash (DASH) as currently possible, but also with virtually any blockchain asset in time to come. This is possible as we have card issuance partnerships with major credit card companies.

Moreover, users and businesses can exchange their blockchain assets seamlessly from one user to another in a decentralized manner, removing any risk that is usually associated with current centralized solutions.





The VCX Wallet is the major game changer as it enables users to spend their blockchain assets through their smartphone. The VCX App (called the VCX – Blockchain Asset Wallet) is downloadable for free on Android and we aim to launch the WebApp and iOS versions from February and March, 2018 respectively (with the specific launch dates being subject to achievement of the relevant milestones in the VCX ICO, as explained below).

Once the user has downloaded the App, he simply enters his phone number and email address to set up an account.

A multi-currency wallet will be created automatically, which the user can then fund with different cryptocurrencies. The private key to each VCX Wallet is currently secured via an industry-standard hot & cold storage solution. By Q3, 2018, we will directly link the VCX Wallet to the COMIT network, thereby allowing users to store their own private keys.

The cryptocurrencies do NOT need to be converted to fiat money until an actual transaction happens, in which case such conversion will be conducted in real-time. The user can choose between different blockchain assets as a source of payment within the VCX App. Further, the user can conveniently convert a wide range of blockchain assets such as BTC, ETH and DASH from one to another by simply using his VCX Wallet. The user can withdraw his blockchain assets and transfer them to another cryptocurrency wallet without incurring any fees for such transfer at any time.

Product advantages

- Multi-asset (any blockchain asset compatible with and accepted by the VCX Wallet).
- Assets stay in cryptocurrency.
- Decentralized and trustless storage
- Global access to 16 million points of acceptance online and offline in close to 100 countries





Status of VCX as of October 2017

- Driven by a talented team of developers, designers, lawyers, marketing experts, cryptography and security experts, as well as bankers and accountants to lay the base for exponential growth.
- Developing the VCX Wallet to allow instant multi-asset transactions and payments.
- Establishing global credit card partnerships to allow instant payments accepted at over 16 million merchants worldwide and payments directly with your blockchain assets.
- Leveraging on rapidly growing global cryptocurrency user-base and the user-base in the traditional financial world. Additionally, there are millions of potential users that are currently unbanked.
- We have tried to have consultation with experienced investors such as Vitalik Buterin (creator of the Ethereum foundation), David Lee (FinTech Professor at Singapore Management University), Bo Shen (Partner at Fenbushi Capital) and many other professors

Current status of the VCX Wallet as of October 2017

- Active product that has been live since the beginning of 2017.
- Beta test has been successfully completed.
- Used for transactions of over 100,000 USD in spending volume during the Beta test.
- Bitcoin, Ethereum (including SHA256 support) and Dash integrated
- International roll-out to all major countries except for the US. The expansion to the US market will follow by the end of 2018





-> We welcome feedback from blockchain and tech-savvy readers on this part of the Whitepaper.

To allow real-time transactions, the user will need to configure his VCX Wallet with his preferred default blockchain asset as the payment source and set a spending limit. This only takes seconds and the user retains full control over his funds at any given time.

Cross-chain Payment Channel of COMIT network

We use Cross-chain Payment Channels and the COMIT Routing Protocol to allow our users to use their blockchain assets in real-time in the real world. VCX will be the first liquidity provider in the network to offer real-world payments. By using the COMIT Routing Protocol, a user can use any blockchain asset for his payments.

For further information on the COMIT network, including the COMIT Routing Protocol and the Cross-chain Payment Channels, please refer to the whitepaper in respect thereof, accessible at http://www.comit.network/doc/COMIT%20white%20paper%20v1.0.2.pdf.

Why build on top of COMIT?

Similar to the way the internet added value by enabling connectivity between local intranets, the COMIT network adds value to individual blockchains by creating connectivity between them. The COMIT network is the internet of blockchains. COMIT therefore, will not have to be created by any individual entity. Instead, it will automatically operate as the ecosystem will strive to connect separate blockchains.



This is how the features of the COMIT network compares to those of other transaction solutions:

	Traditional Banks	Online Banks	Blockchain	COMIT
Fees	High	Medium	Low	Near Zero
Speed	Slow	Fast	Fast	Instant
Security	Trust-based	Trust-based	Cryptographic	Cryptographic
Control	Centralized	Centralized	Decentralized	Decentralized
Accessibility	Low	Low	Medium	High
Interoperability	Low	Low	Medium	High
Flexibility	Low	Low	Medium	High
Business Profitability	Low	Low	Medium	High
Spurring Growth	Low	Low	Medium	High
Scalability	Low	Medium	Low	High

With this vision in mind, we have developed our company VCX to leverage on the advantages of the COMIT network.

VCXCOIN Initial Coin Offering

What is an Initial Coin Offering (ICO)?

An Initial Coin Offering (ICO) is an event in which a new cryptocurrency project sells part of its cryptocurrency tokens to early adopters and enthusiasts in exchange for funding. For the party offering the tokens for sale, this has become a well-documented and wellrespected way to raise funds to upscale an existing product or service.





Even though VCX already has a live, multi-asset cryptocurrency wallet with the VCX Wallet, the leap forward with integration with the COMIT network is anticipated to be more than just a straight-line progression. Bringing developers, marketing personnel, a legal team, designers and many other talented people on board will require additional funds. Offering an ICO instead of a traditional venture capital round enables the community to participate in VCX's success story, rather than limiting it to a small, selected number of traditional venture capital funds. Furthermore, by giving VCX tokens to users of the VCX Wallet, they will benefit from VCX's future success. An Initial Coin Offering is fast, transparent and efficient for exactly this purpose.

Smart contract

With smart contracts, investors have a guarantee of the project's feasibility. The project is considered successful when VCX is listed on cryptocurrency exchanges, ensuring its exchange with other established cryptocurrencies like BTC, ETH,...

Lending and Networking

Lending remains a new concept to cryptocurrency market. It is a smart model which operates just like investors' activities of making deposit into bank accounts and receiving interest on a monthly basis. However, cryptocurrencies fluctuate significantly in value. With the introduction of networking model and affiliate marketing, the volume of transactions will rapidly increase, which makes the value of the currencies grow and increases the assets of investors by many times. This represents a beneficial activity to the company (provider) and its partners.

Networking and affiliate marketing policies are not mentioned on White Paper but will go public on the company's website and other social media. This facilitates VCX community expansion all over the world.



Overview of the ICO

Token amount: 5,500,000 VCX tokens

ICO period: December 05, 2017 – January 05, 2018

On December 05, 2017, starting at 00:00 AM (UTC -07:00), we will offer VCX tokens in

the VCX ICO.

Accepted currencies: ETH, BTC

Minimum purchase amount: 50 VCX tokens per purchase

Exchange rate:

First 1,100,000 VCX: 1 VCX = \$0.85

Next 1,100,000 VCX: 1 VCX = \$0.90

Next 1,100,000 VCX: 1 VCX = \$0.95

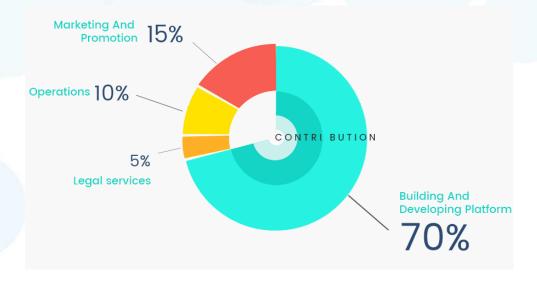
Next 1,100,000 VCX: 1 VCX = \$1.00

Next 1,100,000 VCX: 1 VCX = \$1.05

The ICO ends at 00:00 AM American Time, on January 05, 2017 or when the maximum token amount for sale in the ICO is reached.

Note: We will not create new VCX tokens after the VCX ICO.





70% - Building and Developing platform

This fund will be used to invest in the COMIT network, distribute to the current core team as well as recruit new developers to put VCXCOIN on the market.

15% - Marketing and Promotion

We admit that in order for VCXCOIN to be widely accepted, we need to focus on marketplace. With this in mind, we will spend a fair amount of the fund raised on marketing. Marketing strategies will include, but not limited to affiliate marketing, online campaign, CPA campaign and other marketing strategies.

5% - Legal services

5% of the fund raised will be used for legal reviews of service contracts, terms and privacy policy. We will use part of this amount for any required authorization.

10% - Operations

This will be used for daily operations of the Company, its managers and staff to ensure smooth operations and ensure that we will have enough resources to meet demands once the growth is promoted.







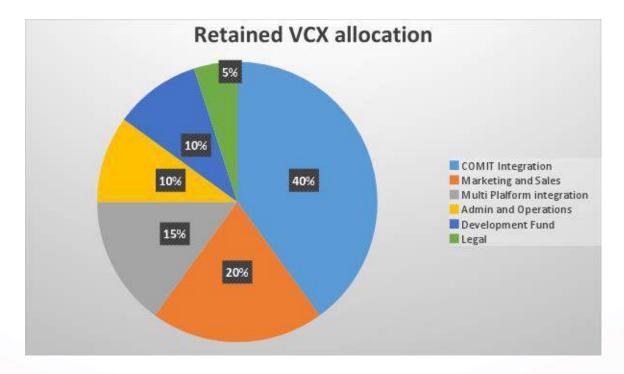
Project description	VCXCOIN aims to make any blockchain asset spendable instantly in the future.	
VCXCOIN Wallet description	The VCX Wallet is a multi-asset cryptocurrency wallet that can be used with a credit card worldwide.	
Ticker symbol	VCX	
VCX Background	VCX uses the SHA-256 algorithm.	
Start date	December 05, 2017, 00:00 AM (UTC – 07:00)	
End date	January 05, 2018, 00:00 AM (UTC - 07:00)	
VCX token price	\$0.85 - \$1.05	
Total amount of VCX tokens for sale	5,500,000 VCX	
Amount of VCX tokens for long-term alignment of interests	3,000,000 VCX	
Current mining status	8,500,000 VCX	
Escrow of funds	Funds secured in multi-signature escrow account	
Token holder reward	3%/ year if held on cold wallets	
VCX user incentives	Lending 50% of the VCX held	
User reward	Major partners of the Company	
Accepted cryptocurrencies for the ICO	Ethereum (ETH), Bitcoin (BTC)	



After registering an account, you will be provided with a referral link. After you purchase VCX Token, when a person who registers via your referral link buys VCX Token, you will receive a bonus of 5% of their purchase amount.

Retained VCX allocation

As mentioned above, a certain part of the VCX tokens will be retained by VCX and/or the Distributor after the VCX ICO to ensure the long-term alignment of interests. It is important for VCX that the community understands how these funds will be spent. The pie-chart below illustrates how such VCX tokens that are retained by VCX and/or the Distributor after the conclusion of the VCX ICO will be allocated.



- Integration of the COMIT network: The COMIT network will be the backbone to operate the VCX Wallet in a decentralised, instant and true multi-asset manner. The largest portion of our funds will go towards integrating our VCX App and the VCX Wallet with the COMIT network.
- Marketing and sales: The VCX team is driven by some of the best marketing experts in our team. VCX will continue to run its marketing efforts on a very lean, cost-efficient basis and keep user acquisition costs one of the lowest in the industry. For further details, please refer to the section entitled "Go-to market strategy" below.



- Multi-platform support: VCX will continuously support and introduce new features, user interfaces and language support for the VCX Wallet on iOS and Android.
- Development fund: A small portion of the funds will be dedicated for strategic partnerships to enhance the revenue stream for our VCX token holders. This could be, for example, in the form of co-branding and co-marketing initiatives with other companies.
- Administration and operations: VCX is running a very cost-effective start-up and will continue to do so in the future. Being in the blockchain ecosystem and adhering to the highest standards, there are some operational costs associated with accounting and administrative overheads to take care of the business processes needed for a growing international business.
- Legal: One of our primary focuses when starting this company in early 2016 was to establish a solid legal foundation for VCX. We have been in direct contact with an internal legal team with the help of Paypal, and are deeply connected in America to raise awareness for this amazing new technology in the legal world.

VCX ICO Procedure

To participate in the VCX ICO, we accept the following currencies:

- Ethereum (ETH)
- Bitcoin (BTC)

The tokens will be delivered to the purchaser after the purchase. Transferability will start from the first day of trading, which is December 05, 2017.

Usage of Currencies

For VCX it is super important to be inclusive of as many crypto-communities as possible. For this reason, the Distributor will strive to offer the possibility to allow contributions of as many different tokens and cryptocurrencies as possible for the exchange with VCX. The goal is to unite as many different crypto-communities in support of VCX as possible and



provide them with a platform to spend their tokens and coins using our product. It is a lot of work, but VCX has managed to find secure ways to accept such a wide variety of tokens and cryptocurrencies.

Go-to market Strategy

Marketing strategies

Ecosystem	Public	Partnership	
- Roadshow	- Education	- Credit card companies	
- Reddit	+ Webinar	- Banks	
- Panel	+ Social media	- Cryptocurrency exchanges	
- Influencers	+ Articles	- Online/offline businesses	
- Word of mouth	- Marketing	- Financial institutions	
- Press and Publications	+Social media (Facebook, SEO)		
	+ Traditional news outlets		

Conclusion

We at VCX believe that blockchain technologies and cryptocurrency payments are the way of payments in the future. In order to make such payments possible for all consumers with maximum convenience, we aim to connect the blockchains in the background and offer the user an easy-to-use interface, so he has instant access to any of his blockchain assets.

With the VCX ICO to be conducted by the Distributor, a wide range of individuals will have the opportunity to participate in our long-term growth and success story to fundamentally change the world of payments, transactions and banking.

Be part of our success story and join the VCX ICO. We are looking forward to welcoming you on-board our journey into the future.



Acknowledgements

We would like to thank anyone not directly mentioned in this Whitepaper in supporting and assisting us over all this time. We also wish to thank the entire blockchain community for laying the foundation over the past 3 years. A special thank you also goes out to anyone involved with the Lightning Network for your groundbreaking research.