



Eroiy Whitepaper

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IMPORTANT NOTICE

The purpose of this Whitepaper is to present Eroiy and the related Eroiy Ecosystem to potential customers relating to the proposed ICO. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential purchasers of the Eroiy for them to determine whether to undertake a thorough analysis of the Eroiy, the Eroiy Ecosystem and the companies belonging to it, with the intent of purchasing the Eroiy to make use of it for online entertainment purposes.

Nothing in this Whitepaper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors. The Eroiy is a utility token. It is not intended to constitute securities or financial instruments in any jurisdiction.

This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the seller of the Eroiy (the “Eroiy Provider”) to purchase any Eroiy, nor shall it or any part of it, nor the fact of its presentation form the basis of, or be relied upon relating to any contract or investment decision. It has not been registered under the Securities Act or any other securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential coin holder is a resident. No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

The Eroiy cannot be used for any purposes other than those provided in the Whitepaper. The Eroiy is not intended for sale or use in any jurisdiction where the sale or use of digital tokens may be prohibited. The Eroiy confers no other rights in any form, including but not limited to, any ownership, distribution (including but not limited to profit), redemption, liquidation, proprietary (including all forms of intellectual property), or other financial or legal rights, other than those specifically described in the Whitepaper.

Certain statements, estimates and financial information contained in this Whitepaper constitute forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events or results to materially differ from the estimates or the results implied or expressed in such forward-looking statements. This Whitepaper can be modified to provide more detailed information.

This English language Whitepaper is the primary official source of information about the Eroiy. The information contained herein may from time to time be translated into other languages or used in written or verbal communications with existing and prospective customers, partners, etc. During such translation or communication, some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language Whitepaper, the provisions of this English language original document shall prevail.

Note: United States of America citizens, residents (tax or otherwise) or green card holders, as well as residents of the People's Republic of China or the Republic of Singapore, are not eligible to participate in the Eroiy ICO. The United States of America include Puerto Rico, the U.S. Virgin Islands, and any other possessions of the United States.

1. THE EROIY ICO

1.1 The Beauty of the Eroiy

The Eroiy is a blockchain-based cryptocurrency particularly designed as an incognito payment means in the online entertainment industry. The beauty of it is that it allows for anonymous transactions and an independence from financial middlemen and their associated fees. This is a revolutionary development and is the key to an approximately USD 100 billion market worldwide (NBC News, 2017).

Both customers and merchants of the online entertainment industry have a strong demand for discreetness when paying for online content, including video content, e-commerce related to goods, gadgets and tools, live streams and chats. The Eroiy and Eroiy Ecosystem will meet these expectations.

The online escort market is another form of paid online content. Its turnover is done over the internet, which is a target market of the Eroiy. Typically, consumers in this market want anonymity, too. While this cannot be guaranteed by conventional payment systems, it is provided by the Eroiy and the Eroiy Ecosystem.

The Eroiy and the Eroiy Ecosystem meet consumers' needs: data protection, anonymity, protection from financial fraud, low transaction costs and payment convenience (e.g. one-click payments). All the usual payment methods, such as credit cards and phone transactions, leave a trail that can be traced back the purchaser. The possibility of identification creates pervasive anxiety among customers and acts as an enormous obstacle to growth in the category. Nobody wants the purchase to create an embarrassing personal or business situation, and many people are deterred by the security risks involved in providing their credit card information to online sites. Consumers understandably do not want their financial details to be available online, not only on online entertainment websites, but also on websites in general.

The Eroiy also appeals to merchant and service providers of the online entertainment industry and other target industries. The Eroiy provides for low transaction costs, a limitation on the potential charge-backs, protection from data piracy and financial fraud, and independence from credit card companies. Merchants are also concerned about the technical integration that is needed across hardware and software platforms, as well as the

lack of interface between diverse processing systems leading to delays and liquidity issues. Multiple payment modes like mobile payments, e-wallets, credit/debit cards, as well as cross-border transactions require merchants to develop an intricate infrastructure to ensure streamline transactions. Merchants have a strong need for being increasingly independent from central payment means, for which cryptocurrencies are the perfect solution. The Eroiy and the Eroiy Ecosystem can successfully address all the above concerns – as it does not allow charge-backs, is completely safe from data piracy and financial fraud, and gives absolute privacy to customers.

The Eroiy Ecosystem comprises of the Eroiy, the Eroiy eWallet, the Eroiy Exchange (allowing an immediate exchange of fiat and all relevant cryptocurrencies, as well as of air miles and other bonuses and good points into the Eroiy) and an Eroiy Crypto Debit Card (facilitating immediate payments).

The Eroiy eWallet is a game changer, since it is the first solution for convenient, anonymous and cost-efficient payment means for online content and merchandise. No other coin, nor any other wallet is offering these advantages to date.

The Eroiy is based on the NEM blockchain protocol. Therefore, it is safe, cost-efficient and fast, and allows the use of smart contracts.

Most importantly, the Eroiy Corporation has already built up a chain of online entertainment companies which want to accept the Eroiy as payment means. It has tied up with several partners that have an enormous network within the industry and in affiliating sectors, for example EUROWEBTAINMENT, which maintains one of the most influential networks and fairs in the worldwide online industry. EUROWEBTAINMENT has been in existence for 15 years and is one of the leading institutions having direct access to the major online entertainment business owners worldwide. Because of its strong footprint in the industry, it can be expected that the Eroiy will be widely used in and accepted by the targeted industry.

1.2 ICO Details

This Whitepaper highlights the key stages and features of the Eroiy Ecosystem and the future trajectories in which all products and services will be developed.

Further details of the ICO and the potential benefits of an Eroiy ownership are provided in this Whitepaper. The binding terms and provision of the Eroiy coin sale will be outlined in the Terms & Conditions provided at <https://EroiyCoin.io/> (the “Website”).

Eroiy ICO will be made available at: www.Eroiy.io

Pre-ICO: 30th of January 2018 (00:00 CET) – 28th of February 2018 (23:59 CET)

ICO: 1st of March 2018 (00:00 CET) – 31st of March 2018 (23:59 CET)

EroiyCoins sold during the ICO will immediately be distributed to the provided address inside the EroiyCoin Client Area and be made visible and accessible at the Eroiy eWallet.

Name of the Coin:	EroiyCoin
Ticker Symbol:	Eroiy
Currency Symbol Image:	
Starting Price Pre-ICO:	1 Eroiy for USD 0.08
Pre-ICO Price Development:	30 th (00:00 CET) of January – 6 th (23:59 CET) of February 2018: 1 Eroiy = USD 0.08 7 th (00:00 CET) – 14 th (23:59 CET) of February 2018: 1 Eroiy = USD 0.09 15 th (00:00 CET) – 21 st (23:59 CET) of February 2018: 1 Eroiy = USD 0.10 22 nd (00:00 CET) – 28 th (23:59 CET) of February 2018: 1 Eroiy = USD 0.11
Starting Price ICO:	1 Eroiy for USD 0.12
ICO Price Development:	1 st (00:00 CET) – 8 th (23:59 CET) of March 2018: 1 Eroiy = USD 0.12 9 th (00:00 CET) – 16 th (23:59 CET) of March

	2018: 1 Eroiy = USD 0.13 17 th (00:00 CET) – 24 th (23:59 CET) of March 2018: 1 Eroiy = USD 0.14 25 th (00:00 CET) – 31 st (23:59 CET) of March 2018: 1 Eroiy = USD 0.15
Maximum Eroiy produced (technical limit):	2 billion
Maximum Eroiy for Sale:	1.2 billion (60% of total coins)
Fundraising Goal:	USD 48 million
Minimum Purchase:	100 Eroiy
Secured methods of Eroiy purchase	Bitcoin (BTC), Ethereum (ETH), Dash, Litecoin, XEM and FIAT payments
Mincap	USD 1 (one) million, all funds will be returned if not met
Accepted Nationalities:	Every Nationality, except: United States, Singapore, People's Republic of China, Socialist Republic of Vietnam or residents of a country where American embargoes and sanctions are in force, namely Iran, North Korea, Syria, Sudan, or Cuba. More information in the Terms & Conditions of ICO

Purchased eRoiy will immediately be distributed after the end of the ICO. However, the transfer of the eRoiy requires that the purchaser has submitted the address of his wallet.

1.3 Bonus System Pre-ICO

Depending on the day of purchase during the Pre-ICO period, a bonus will be granted. The bonus will be paid in the form of the transfer of additional Eroiy. In case the calculation of the bonus results in a split of an Eroiy, the Eroiy will be rounded up. The bonus will be granted as follows:

Event	Date	Percentage %
Pre - ICO	30 th (00:00 CET) of January - 6 th (23:59 CET) of February 2018	50%
Pre-ICO	7 th (00:00 CET) – 14 th (23:59 CET) of February 2018	40%
Pre-ICO	15 th (00:00 CET) - 21 st of February 2018	30%
Pre-ICO	22 nd (00:00 CET) - 28 th (23:59 CET) of February 2018	25%

1.4 Bonus System ICO

Depending on the day of purchase during the ICO period, a bonus will be granted. The bonus will be paid in the form of the transfer of additional Eroiy. In case that the calculation of the bonus results in a split of an Eroiy, the Eroiy will be rounded up. The bonus will be granted as follows:

Event	Date	Percentage %
ICO	1 st (00:00 CET) - 8 th (23:59 CET) of March 2018	20%
ICO	9 th (00:00 CET) - 16 th (23:59 CET) of March 2018	15%
ICO	17 th (00:00 CET) - 24 th (23:59 CET) of March 2018	10%
ICO	25 th (00:00 CET) - 31 st (23:59 CET) of March 2018	5%

1.5 Master Nodes Bonus

There are 100 Master Nodes available for the distribution to the purchasers of eRoiy. Each Master Nodes provides for an additional bonus of 10% of the purchase price. Master Nodes will be distributed to purchasers who purchase 1 million or more eRoiy if the basket of the 100 Master Nodes have not yet be distributed. For example, if a purchaser buys 1 million eRoiy in the period between the 30th of January and the 6th of February 2018, he is entitled to a bonus of 60% provided that Master Nodes are still available at the time of the purchase of the eRoiy.

2. REGULATORY, REPORTING & RISK FACTORS

2.1 Regulatory

The Eroiy and the Eroiy Ecosystem comprise a large set of activities that may be subject to regulatory scrutiny in various territories. To the extent required by the respective applicable laws, activities undertaken, and services performed shall be regulated. However, it cannot be excluded that the need of a regulation will not be recognized for several reasons. The Eroiy Corporation, the U-Roiy Corp., which issues the Eroiy is based in Panama, and is unregulated. The issuance of the Eroiy coin in this ICO does not constitute the issuance of a means of payment in any form at present, but is subject to further technical development and technical integration into the future merchant network.

The legal structure set up for the ICO and the post ICO area has been and will be constantly reviewed and approved by the legal advisors of the Eroiy Corporation to ensure that they are compliant with the existing laws and regulations. As far as the Eroiy Corporation or its advisors will encounter legal uncertainties, these will be resolved with the responsible regulatory bodies involved to the extent legally possible and practicable. By sorting out any legal or regulatory exposures from the very beginning, the group is aiming for full transparency towards investors as well as regulators to achieve the highest level of investor confidence as well as legal and regulatory compliance possible.

2.2 Reporting

The Eroiy Corporation will provide a reporting structure that gives the holders of Eroiy appropriate transparency on what has been achieved with the proceeds from the ICO, as well as the status of the projects. The Eroiy Corporation will provide coin holders with most current information, which will be made accessible on its website.

2.3 Risk Factors

The purchase of the Eroiy involves a high degree of risk, including but not limited to the risks described below. Before acquiring the Eroiy, it is recommended that each participant carefully weighs all the information and risks detailed in this Whitepaper, and, specifically, the following risk factors. Please further note that the Eroiy Ecosystem may be subject to other risks not foreseen.

2.3.1 Dependence on Computer Infrastructure

The Eroiy Ecosystem depends on the functioning of the software applications, computer hardware, and the internet. This implies that no assurances can be given that a system failure would not adversely affect the use of the Eroiy. Despite the intended implementation of all reasonable network security measures, the processing center servers are vulnerable to computer viruses, physical or electronic break-ins or other disruptions of a similar nature. Computer viruses, break-ins or other disruptions caused by third parties may result in interruption, delay or suspension of services, which would limit the use of the Eroiy.

2.3.2 Smart Contract Limitations

Smart contract technology is still in its pilot stage of development, and its application is of experimental nature. This may carry significant operational, technological, regulatory, financial and reputation risks. Consequently, it cannot be ensured that smart contracts to the extent used will properly work, or that they contain no flaws, vulnerabilities or issues which could cause technical problems and, thereby, cause damages.

2.3.3 Insufficient Penetration of the Market

The success of the Eroiy and the Eroiy Ecosystem depends on its ability to be accepted as a payment means and payment system by the major players of the online entertainment industry and other target industries. Although the Eroiy Corporation has already signed first agreements with such major players, it cannot be excluded that such contracts will not be executed as agreed or will be terminated, or that the Eroiy will not achieve the market penetration as is required to obtain a significant market capitalization for other reasons. In such case, the value of the Eroiy would suffer; a total loss also cannot be excluded.

2.3.4 Regulatory Risks

Blockchain technology, including but not limited to the issuing of coins, may be a new concept in some jurisdictions, which may then apply existing laws or introduce new regulations regarding Blockchain technology-based applications. Such regulations may conflict with the current Eroiy and Eroiy Ecosystem concept. This may result in the need to make substantial modifications, and the suspension or termination of all Eroiy functions. It cannot be ruled out that services and projects described in this document will have to be adjusted or modified in certain countries because of the regulatory environment. It also cannot be ruled out that some services will be impossible to provide in certain jurisdictions.

2.3.5 Taxes

Holders of the Eroiy may be required to pay taxes associated with the transactions contemplated herein. It will be the sole responsibility of Eroiy holders to comply with the tax laws of the jurisdictions applicable to them and pay all relevant taxes.

2.3.6 Force Majeure

The performances under the Eroiy Ecosystem may be interrupted, suspended or delayed due to force majeure circumstances. For the purposes of this Whitepaper, force majeure shall mean extraordinary events and circumstances which could not be prevented and shall include acts of nature, wars, armed conflicts, mass civil disorders, industrial actions, epidemics, lockouts, slowdowns, prolonged shortage or other failures of energy supplies or communication service, acts of municipal, state or federal governmental agencies, other circumstances beyond Eroiy Corporation's control, which were not in existence at the time of Whitepaper release.

2.3.7 Disclosure of Information

Personal information received from holders of the Eroiy, the information about the number of coins owned, the wallet addresses used, and any other relevant information may be disclosed to law enforcement, government officials, and other third parties when the Eroiy Corporation is required to disclose such information by law, subpoena, or court order. The Eroiy Corporation shall at no time be held responsible for such information disclosure.

2.3.8 Value of the Eroiy

Once purchased, the value of the Eroiy may significantly fluctuate due to various reasons. The purchase of Eroiy can even lead to a total loss.

There is no guarantee that users can acquire sufficient Eroiy for their usage within the Eroiy Ecosystem and external platforms and neither is there a guarantee that users can cash out their Eroiy via external platforms. Furthermore, every Eroiy holder naturally carries the risk of volatile exchange rate fluctuations of the Eroiy towards both other cryptocurrencies and Fiat money exchange rates.

2.3.9 Bitcoin and Ethereum Volatility

The Eroiy may be significantly influenced by digital currency market trends and the Eroiy value may be severely depreciated due to non-Eroiy related events in the digital currency markets. Cryptocurrencies exchange rate

volatility may impact the company's ability to provide services at the indicated prices. Assumptions with respect to the foregoing involve, among other things, judgments about the future economic, competitive and market conditions and business decisions, most of which are beyond the control of the Eroiy team and are therefore difficult or impossible to accurately predict.

2.3.10 Lack of Funds from ICO Proceeds

The Eroiy Corporation may not reach the target sale amount and may not have sufficient funds to execute its business plan. Furthermore, the Eroiy Corporation may not succeed in creating the necessary momentum and acceptance for the Eroiy, which may result in low liquidity and depletion of trades. The positions and plans outlined in this Whitepaper may be altered as the project progresses.

2.3.11 Delayed Projects & Competition

Although the Eroiy team believes that its assumptions underlying its forward-looking statements are reasonable, any of these may prove to be inaccurate. As a result, the Eroiy team can offer no assurances that the forward-looking statements contained in this Whitepaper will prove to be accurate.

Considering the significant uncertainties inherent in the forward-looking statements contained herein, the inclusion of such information may not be interpreted as a warranty on the part of the Eroiy Corporation or any other entity belonging to the Eroiy Ecosystem that the objectives and plans of the Eroiy project will be successfully achieved. Competition may introduce the same or better prediction market solutions and cause the Eroiy Corporation to lose market share and eventually fail to deliver on its business goals. This scenario could for example be caused if other currently more established cryptocurrencies will be accepted as preferred payment means by users and payers of the online entertainment industry.

3. EROIY'S VISION AND MISSION

3.1 Vision

The Eroiy's vision is to become a generally accepted payment means by consumers as well as merchants and service providers of the online entertainment and dating industry, as well as other target industries, in its broadest meaning. The online entertainment industry is already known for innovation, and it is now time for it to adopt cryptocurrencies. Through the introduction of Eroiy, we have the possibility to enhance trust and discreteness in the business. It is the only way for the market to develop, take its next steps, and increase its social acceptance. By introducing cryptocurrencies, merchants in all target industries will become less dependent on conventional means of payment, especially credit cards, and disconnect from the high charges associated with them. Whether for end users, merchants or token-buyers: Eroiy is there to help individuals unfold improvidently.

3.2 Mission

The mission of the Eroiy and the Eroiy Ecosystem is to provide a future payment system that is safe, private, easy to use, and allows users to obtain and enjoy online entertainment goods and services as well as to participate in online chats and online dating interactions free from security or privacy concerns. A payment with the Eroiy will guarantee the same level of privacy that is attached with a cash payment in the day to day business in which the payer does not disclose his identity to the merchant or service provider. At present, there is no ecosystem of critical size that has adopted a cryptocurrency as an alternative means of payment. Eroiy and the Eroiy Ecosystem are the first to combine a merchant network with an alternative, convenient and cost-efficient payment method with high protection of the user's identity at any time makes the Eroiy and the Eroiy Ecosystem unique. The Eroiy Ecosystem is designed to facilitate real-time one-click payments without disclosing the identity of the user.

4. THE EROIY ECOSYSTEM

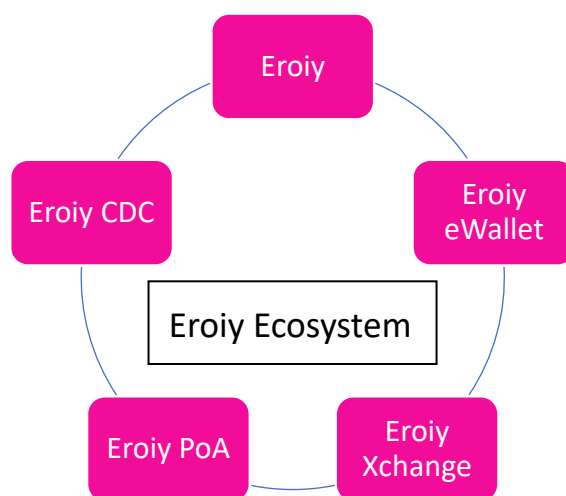
4.1. Overview, Problem and Solution

The online entertainment market is extremely sensitive to confidentiality, trust, reliability and discretion. For a long time, both consumers and merchants of the online entertainment industry have wished for a trustworthy, affordable and safe payment method to facilitate transactions and increase revenues. The Eroiy Ecosystem is the first and only system that provides the urgently needed solutions.

With the Eroiy and Eroiy Ecosystem, everybody can pay for goods and services of the online entertainment industry and related businesses like dating without disclosing his or her identity anywhere and anytime¹. Therefore, users and consumers no longer bear the risk of exposing themselves to anybody by sharing their credit card details on ordinary online content sites. In addition, the Eroiy and Eroiy Ecosystem provide data and spam protection.

The Eroiy Ecosystem is formed by the following functions², services and applications:

- Eroiy
- Eroiy eWallet
- Eroiy-Xchange
- Eroiy Points of Acceptance
- Eroiy Crypto Debit Card



¹ Identity in this context refers to an acceptable level of privacy accepted by local regulations and laws of the respective merchants and to the technical possibilities

² Functions and solutions are subject to future technical development

4.2 The Eroiy

A total of 2 billion Eroiy will be created and issued on the NEM (New Economy Movement) blockchain protocol using a smart contract. The Eroiy will be freely transferable. With its advanced functions and active ecosystem, NEM fits the Eroiy perfectly. The coins contain high confirmation speeds and are 99.99% immune to fraudulent activities.

The Eroiy does not indicate ownership of a company. Therefore, holders of the Eroiy will neither participate in profits or revenues generated by the Eroiy Ecosystem nor any kind of dividends or interest. The Eroiy does not constitute a means of payment at present, however it will be developed to such in future.

The value of the Eroiy is expected to strongly increase. The market capitalization of the Eroiy will reflect the billion-Euro business of the online entertainment industry. Therefore, holders of Eroiy will not only enjoy protection of their privacy, but also have the opportunity to participate in the potential value increase which they may realize by a sale of the Eroiy, or by its use for consuming goods and services rendered by the online entertainment industry.

The Eroiy is a speculative digital coin that is available worldwide. It has a quantity commitment of 2 billion coins. The initial price of the Eroiy applicable in the beginning of the Pre-ICO is USD 0.08. The coins will be available on major cryptocurrency exchange platforms such as Poloniex, Bithumb, Bitfinex, Bittrex, etc. The coins will be permitted to float and be traded p2p. The price of the Eroiy will be determined by market forces and cryptocurrency exchange mechanisms. Users will be able to buy and sell the Eroiy using fiat currencies and cryptocurrencies. The Eroiy is integer and is not available in fractional amounts.

The value of the Eroiy will reflect the degree of penetration of the worldwide market of the online entertainment and related markets, and its general acceptance as payment means. The more Eroiy will be used – and thus driving customer adoption – the greater the demand for the Eroiy will be. The popularity of the Eroiy and the Eroiy Ecosystem is expected to grow fast.

4.2.1 Advantage Overview of the Eroiy:

- Facilitation of anonymous uses of services and purchases of goods
- Strict preservation of privacy³

³ Anonymity and privacy refers to reasonable technical standards and possibilities

- Bitcoin and other cryptocurrencies can be used for the purchase of the Eroiy
- Fast, safe and cost-efficient
- Free and borderless transfers
- Immediate substantial number of points of acceptance
- Low fees payable by merchants for the use of the Eroiy and Eroiy Ecosystem

4.2.2 Comparison of the Eroiy with Other Tokens

The Eroiy is scheduled to be able to be exchangeable for legal tender and other more recognized cryptocurrencies, e.g. Bitcoin, Ethereum, Litecoin, Dash, XEM, etc.

Activity	Eroiy	Other coins
Exchange against BTC, ETH, LTC, DASH, XEM	Yes	Yes
Exchange against fiat	Yes	Yes
Debit Card	Planned	Planned for only few coins
Privacy	Increased Privacy	Standard privacy in respective blockchain
Anonymity	Increased Anonymity	Yes for few coins; however mostly just standard anonymity in respective blockchain
Fees for use	Low	Low to high (depending on blockchain, coin, exchange and ecosystem)
Fees for Merchants/Service Providers	Low	Low to high (depending on blockchain, coin, exchange and ecosystem)
Age Verification	Planned	Mostly NO

The Eroiy team has an unmatched personal and long-time network to all of the large merchants in the primary target market, and has already received several letters of intent with regard to future adoption of the Eroiy as a means of payment (subject to technical compatibility). Compared to previous similar ICO projects, Eroiy is the first to be able to build up the critical size of payments volume.

4.3 The Eroiy eWallet

The Eroiy will be transferred into and via the Eroiy eWallet for the use within the Eroiy Ecosystem. It will facilitate that the user can conveniently convert Bitcoin (BTC), Ethereum (ETH), Litecoin (LTC), Dash and XEM or fiat from one to another and from and into the Eroiy by simply using his personal Eroiy eWallet. The

planned application facilitates the storage of these major cryptocurrencies, the easy management of crypto-portfolios, simple transfers of funds between peers, and a multitude of other functionalities.

The Eroiy eWallet plays a central role in the Eroiy Ecosystem. It serves as a secure wallet for its users, which allows for the deposit and exchange of cryptocurrencies and fiat money. The Eroiy will serve as the universal base currency as well as all upcoming products within the Eroiy Ecosystem. The web, and later mobile application, will facilitate all functionalities of the Eroiy Ecosystem. Moreover, the Eroiy eWallet will be connected to the leading crypto-exchanges.

The Eroiy eWallet is a game changer, since it is the first solution for the anonymous payment of online entertainment content, services and merchandise. No other coin, nor any other wallet is offering these advantages today. The eWallet is also offering more and better data protection, confidentiality and anonymity than credit cards, conventional digital wallets (PayPal) or other cryptocurrencies. The invention is to separate the user and the wallet ID from the transaction by providing an extra transactional layer between the wallet and the blockchain transaction. This invention makes it impossible to identify the user on the basis of the made transaction, i.e. the purchase of goods or use of services and applications. Since the functions of the Eroiy eWallet and each transaction will be separated, there is no need for identifications with respect to a transaction undertaken. From a technology perspective, a transaction is associated with a wallet. Therefore, a user or purchaser does not need to get identified by providing his personal data. He needs only to provide a password and a code number. The code number is created on the basis of the anonymous and non-identifiable Eroiy eWallet address.

The technology used meets the needs of consumers who want data protection, anonymity, protection from financial fraud, low transaction costs and payment convenience (e.g. one-click payment) perfectly. All the usual payment methods, such as credit cards and phone transactions, leave a trail that can be traced back the purchaser. However, the Eroiy eWallet protects the consumers and combats the pervasive anxiety among customers to possibly being identified when purchasing goods and using services of the online entertainment industry. Neither will anybody who uses the Eroiy and Eroiy eWallet have to face the security risk which is attached to the use of credit cards and current digital payment systems (e.g. PayPal) when visiting online websites.

The product advantages of the Eroiy eWallet are the following:

- Multi-asset (major cryptocurrencies compatible with the Eroiy eWallet)
- Facilitating anonymous transactions by the separation of the Eroiy eWallet and the conducting of transactions
- Best available foreign exchange and transaction fees (with no other charges)
- Decentralized and risk-free storage
- Eroiy Debit Card will be connected to the Eroiy eWallet

4.4 Eroiy-Xchange⁴

It is intended to establish an Eroiy management company in Switzerland, which will be responsible for the promotion of the Eroiy and the Eroiy Ecosystem, public relation matters and the operation of an exchange bureau (EroiyXchange.com). It will exchange fiat currencies and Bitcoin, Ethereum, Dash, Litecoin and XEM into the Eroiy. Users will be able to make exchange requests on their Eroiy eWallet with Eroiy-Xchange administering the exchanges.

Furthermore, it is planned that the Eroiy-Xchange ties up and gets linked with multiple virtual currency exchanges. Thereby, an easy exchange of the Eroiy into other cryptocurrencies and vice versa shall be facilitated.

4.5. The Eroiy Points of Acceptance (competence partners)

The Eroiy's acceptance as an anonymous payment means is expected to grow extremely fast. The Eroiy Corporation has already formed a cooperation with EUROWEBTAINMENT, which is the most important business event for interactive entertainment in Internet, telecommunication and IP/Sat-TV in Europe. With more than 700 business representatives from different branches of the interactive entertainment industry, the Eroiy team has access to all major players in the target industry. EUROWEBTAINMENT works closely with the Eroiy and Eroiy Ecosystem to provide direct access to the leading online business owners globally, and as of

⁴ The Eroiy-Xchange will meet the local regulatory requirements

today, 30 partners from the relevant merchant network have already confirmed to cooperate with Eroiy. The list of all competence partners will be updated from time to time and is available on the website www.eroiy.io. Since the advantages of the Eroiy and the Eroiy Ecosystem for the industry (i.e. anonymity, fast and secure transactions, low fees, and no charge backs) are obvious, it can be expected that the Eroiy will rapidly be accepted by many more important merchants and service providers of this industry. The smaller companies will follow the trend which will be set by the big ones.

The Eroiy Corporation has a strong access to the major players of the online entertainment industry. Therefore, it is convinced that the Eroiy will predominantly be accepted by the industry. Other cryptocurrencies will only play a subordinated role in this business. Even though Bitcoin is the first digital currency to achieve widespread adoption, it cannot offer strong privacy guarantees and, furthermore, the processing of payments with the Bitcoin is not fast enough. In contrast to the Bitcoin, payments made with the Eroiy are conducted by using pseudonyms, while payment transactions are recorded in a decentralized public ledger. It is, moreover, fast and secure and does not allow for charge backs like payments made by credit cards, mobile phone or immediate transfer systems.

Businesses accepting the Eroiy should pay a settlement fee just like they do if a debit card or a credit card is used by a customer or client. However, unlike these card payment commissions, the fee will be far lower. Therefore, the Eroiy is the first cryptocurrency to make sense for merchants from a cost perspective and to ensure that the Eroiy Ecosystem will have the critical mass to establish itself as the number one coin in the target industries.

4.6. The Eroiy Crypto Debit Card

Today, it is difficult to pay for your daily coffee, morning newspaper, or articles of the online entertainment business with cryptocurrencies. Of course, a cryptocurrency owner could make an exchange of cryptocurrency on one of the exchanges, wait for confirmation that it is completed, then wait for the transfer of funds to their nominated account, and so on. But, who in all reality would do that to buy a coffee?

Buying goods and services with cryptocurrencies should be as easy as buying with USD, EUR, or other tender currencies. Together with our competence partners, we plan to solve this problem through the introduction of

the Eroiy Crypto Debit Card, which will be in line with local regulations. Furthermore, the Eroiy Debit Card can also carry BTC, ETH, LTC, DASH and XEM. Therefore, the user will have the convenience to preselect the cryptocurrency which he would like to use for payments of all kinds.

5. ADVANTAGES OF THE EROIY

5.1 Advantages for Consumers

5.1.1 Anonymity

The most obvious and arguably most important advantage the Eroiy offers to consumers is the anonymity it provides. As of now, online online entertainment users could only pay for content and subscriptions using their credit or debit card, phone payments, immediate transfer or with an online wallet like PayPal, all of which are linked to personal information, making it possible for purchases and payments to be traced back to the consumer. By using the Eroiy to pay for online content, users will be able to avoid providing their personal information, hence remaining anonymous and protecting one's details and online behavior from not only the merchant, but also friends, family, etc. Even outside of the online online entertainment industry, no one wants their payment history to be transparent in any blockchain, or their payment details to be available on any website. Data protection is an important topic in today's online world.

5.1.2 Convenience and Safety

Blockchain technology and the use of cryptocurrencies has eliminated the need for financial middlemen from business transactions, making them faster, less costly, and more secure. These advantages will be available to consumers when using the Eroiy for payment of their online online entertainment needs. Considering that a higher number of online content users are younger and more educated, the Eroiy is a perfect fit as it will allow them to complete their transactions more efficiently and conveniently, for example through one-click payments. While conventional online payment methods such as credit cards and PayPal accounts are subject to fraudulent activities, the Eroiy provides a solution because it is totally secure.

The above-mentioned advantages will not only help existing consumers, but may also motivate potential online online content users to make their first purchase or payment. Previous concerns of revealing personal details, as well as concerns about financial fraud are eliminated using the Eroiy, and may make consumers more at ease about engaging in online transactions.

5.2 Advantages for Merchants

5.2.1 Cost-efficiency

The online entertainment industry is – like other industries that are a target market for the Eroiy – currently dependent on conventional payment methods that imply high charges. Also, due to reputational issues, it is sometimes difficult to establish conventional payment methods for a merchant in this industry. The introduction of the Eroiy will be the first step in becoming more independent from credit cards and other conventional wallets. Given the obvious cost-efficiency of the cryptocurrency alternative, growth is expected to be fast and significant.

5.2.2 No charge backs

With current payment means such as credit cards, merchants can occur so-called charge backs which can lead to financial losses. By accepting the Eroiy as payment means, the risk of charge backs is eliminated due to the absence of a financial middleman. It is therefore impossible for a consumer to revoke the purchase and cause a charge back of the payment made.

5.2.3 Protection from Fraudulent Activities

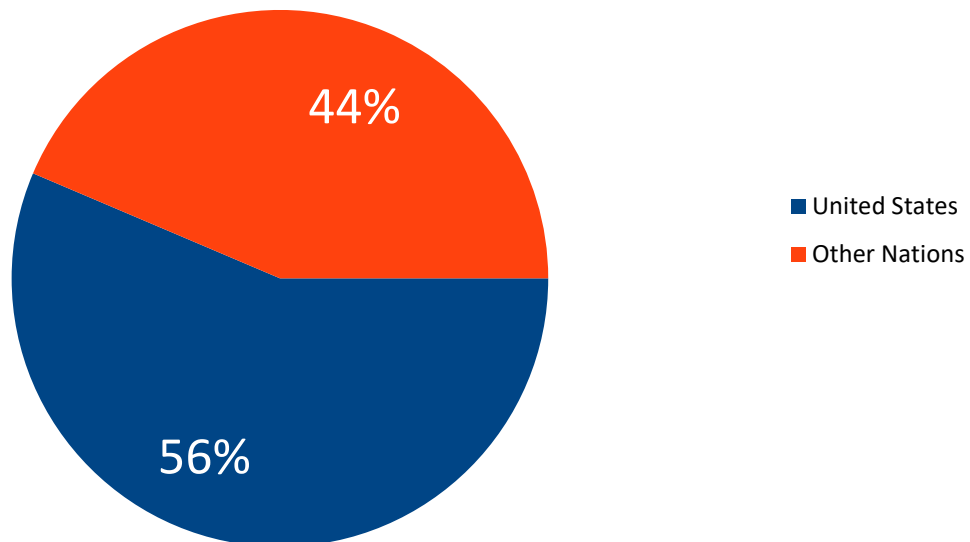
Credit card fraud not only affects consumers, but also merchants. Not only may they not receive payment for their goods or services, but it also keeps potential customers from making transactions. Accepting the Eroiy as payment means eliminates risk and creates new business opportunities.

5.2.4 Competitiveness

Because of the above-mentioned advantages that Eroiy offers to online entertainment consumers, accepting Eroiy as a payment means will make merchants more competitive in the industry. By providing the possibility of anonymity and security, as well as the convenience and cost-efficiency the Eroiy provides, accepting merchants will distinguish themselves from others in the industry, and be able to attract more transactions and subscriptions.

6. THE ONLINE ENTERTAINMENT MARKET

Total online spending is estimated to be around \$2 trillion, of which the online online entertainment industry is worth about \$5 billion.



Of the \$5 billion spending on the online online entertainment industry, the United States represent over 50% of revenue, making it the largest potential market for the launch of the Eroiy to consumers. The second largest potential market is Western Europe, where online content video views and expenditures are also higher than average.

6.1 Major Industry Players

In general, the target market has many different players with different business models. For interactive entertainment, the market is clearly defined by paid content, while many of the largest players are providing free content and their business model is about re-directing internet traffic to paid content websites (advertisement business).

While advertisement revenue has become important to online entertainment merchants, they can also increase consumer expenditure by providing greater 'perceived value' than free content. Because online film producers are the ones creating new material, they can be the first to try new things: a new technology which will not only supply new material, but also create barriers of entry and provide new incentives for online spending on online

entertainment is online Virtual Reality, which is expected to be a \$1 billion industry by 2025, representing the third largest VR market. Due to the complexity of filming and creating 3D videos, only the larger players will be able to take advantage of this opportunity and offer it to their customers for a premium. The Eroiy will be a perfect fit for the VR market; due to its convenience and technological advance, both merchants and customers will be able to benefit from it.

6.2 Potential Geographic Market

In the Chinese market, 80% of the former cash settlement schedule has been converted to electronic payment such as Alipay in cities such as Beijing and Shanghai. The total electronic payment settlement using smartphones etc. was about 2,600 trillion yen in 2016, and this number continuously increases. Therefore, Chinese businesses could be another target market for the Eroiy, since Chinese consumers are increasingly looking for convenient, fast and cost-efficient payment means, which is exactly what the Eroiy is providing.

Further strong developing markets are India, Thailand, Vietnam and others, which may welcome the Eroiy.

7. EROIY COMPETITION

To date, there is no possibility to pay for online content with cryptocurrencies. Consumers can currently use conventional payment methods like credit and debit cards, as well as e-wallets like PayPal or Google wallet to pay for online entertainment. A new payment system which has been introduced by Apple and offers increased convenience is ApplePay. While convenience does not seem to be a problem when paying for online content, all the current means of payment are linked to personal information, making any kind of payment or purchase traceable and connected to consumers, as well as exposing customers' payment details online.

The Eroiy will be the first payment method which will allow consumers to pay for their online entertainment purchases anonymously, and at the same time provides an Ecosystem that has a critical size, since the Eroiy team is already communicating and making agreements with all major industry players. While other cryptocurrencies could be used to achieve the same, none of them have expressed any interest in getting involved in the online entertainment industry so far, or have been successful in creating significant demand. As for merchants, several major players in the industry have already shown strong interest in accepting the Eroiy as payment means.

8. PROSPECTS

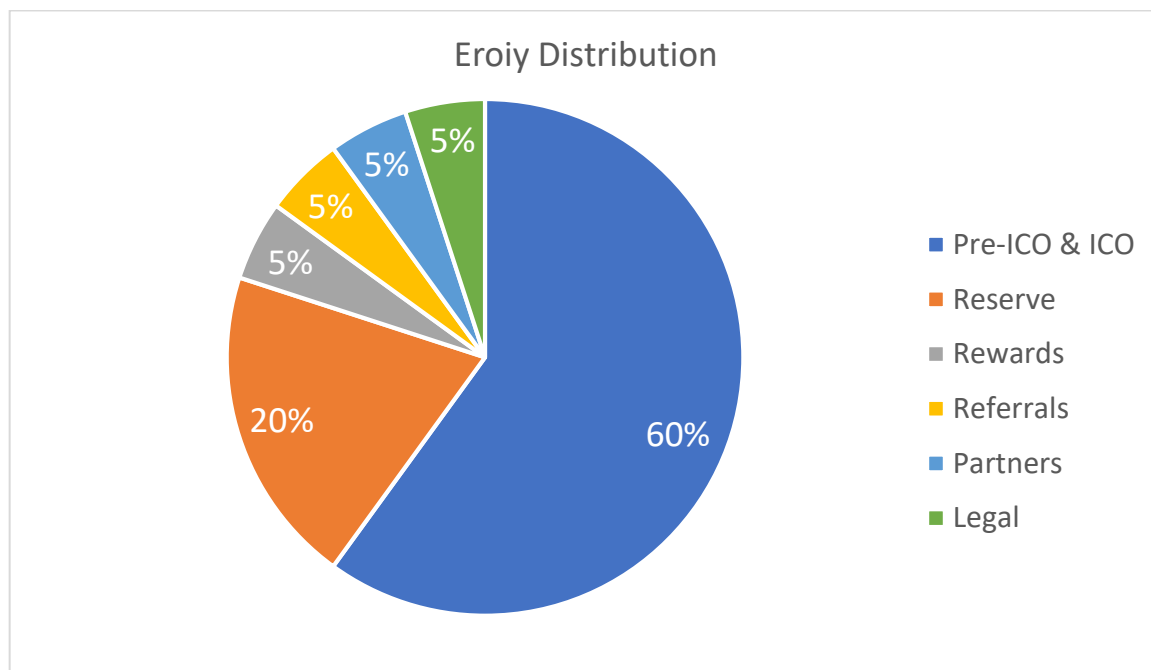
As mentioned earlier, the Eroiy Corporation has already entered a memorandum of understanding with EUROWEBTAINMENT, which belongs to the top marketing, media & fair companies of the online entertainment industry. These companies have strong relationships with the most relevant merchants and service providers of the online entertainment industry. With the support of these companies, a strategic partnership is planned with the most relevant players of this industry companies covering 40% to 50% of the total market.

In addition, the dissemination of the Eroiy will be promoted through the creation of platforms such as chat groups and other social media applications for smartphones and the mobile internet. Smartphones and the mobile internet are major sectors for billings and payments which have an increasing impact. The Eroiy Ecosystem perfectly fits this sector. The community of consumers and customers of the online entertainment business will grow together, exchange their experiences with the Eroiy and, thereby, promote the Eroiy.

9. DISTRIBUTION OF THE EROIY

1.2 billion Eroiy, which represent 60% of all generated Eroiy, will be offered during the pre-ICO and the ICO. The remaining Eroiy will partially be distributed among legal and business advisors, the team and bounties. The major part of the remaining Eroiy will be blocked and kept as a reserve. The following graphic shows the planned distribution of the tokens, however deviations are possible.

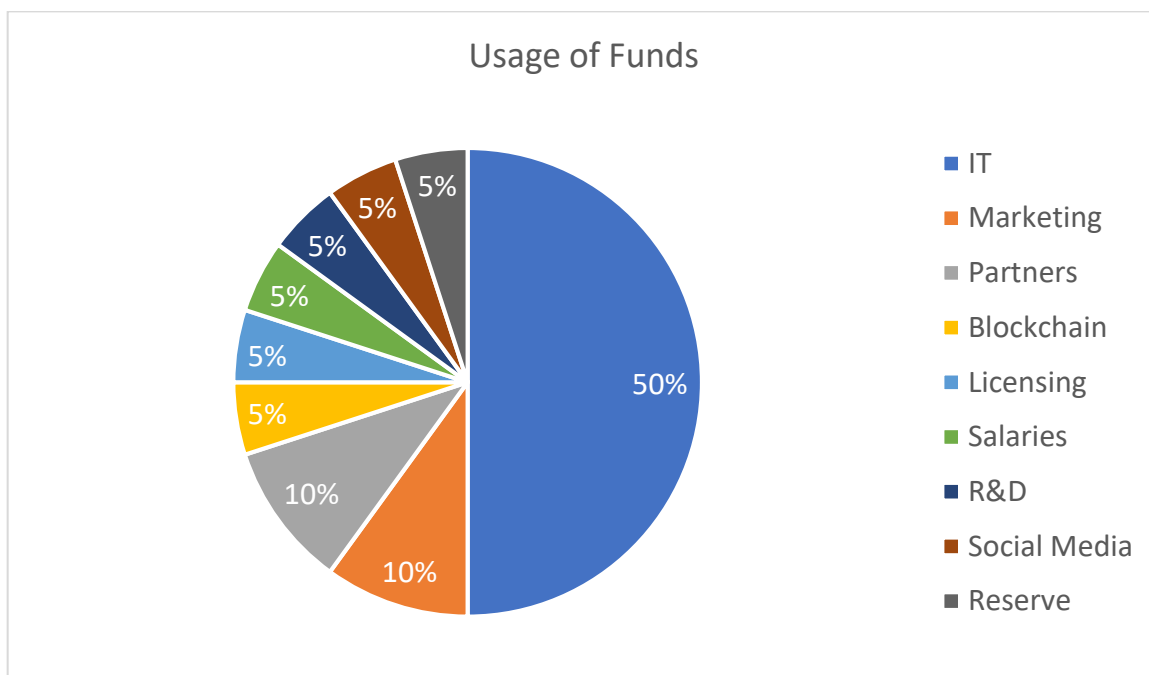
- 60% of the total Eroiy are for sale during Pre-ICO and ICO
- 20% shall be retained as a reserve that can be used at the discretion of the management for incentives, campaigns, etc.
- 5% of the total number of Eroiy are assigned as a reward for fans, Club Members and teams
- 5% shall be distributed to referrals
- 5% shall be assigned to strategic partners
- 5% shall be available for lawyers, advisors and competence partners



10. USAGE OF GENERATED FUNDS

The funds raised during the Pre-ICO and the ICO shall be used as follows:

- 50% IT development and implementation
- 10% Marketing
- 10% Development of competence partners (merchant network)
- 5% Blockchain engineering and testing
- 5% Licensing and regulatory requirements
- 5% Salaries and wages, legal and commercial advice
- 5% Research & development
- 5% Social media
- 5% Reserve



11. THE EROIY MANAGEMENT TEAM



Markus Steffen, CEO

Markus Steffen is the CEO of the Eroiy project. His financial and online experience speaks for itself: he has worked as director and partner in business solutions for over 15 years. Now, he wants to make use of his knowledge for the success of Eroiy.

11.1 THE EROIY MARKETING TEAM



Tanja Rahman, Vice President of Sales

Being the Managing Director of various companies, Tanja Rahman understands the complex relationships that are necessary to steer a company with foresight. Her over 12 years of experience in sales will be highly beneficial to the Eroiy project.



Martina Pracht, Vice President of International Sales

Martina Pracht is responsible for Eroiy's international sales. Due to her many years of sales and fundraising experience in the Internet business, Martina knows the online industry thoroughly, and will be able to incorporate her experience into the commercialization of the Eroiy.



Walter Hasenclever, PR Director

Proper communication promotes brand awareness as well as the turnover of a company. As a result of 15 years of experience in PR, Walter knows which aspects are particularly important, and how to elaborately present a business to customers and partners.

12. EROIY ADVISORY TEAM



Michael Mätzler, Online Marketing

Michael has many years of experience in online marketing, as well as successful collaborations with major partners in the online business.



Oliver Loy (you27), Online Business

Oliver Loy has worked in the web industry for almost twenty years; this expertise is what has led him to advise and support the Eroiy team regarding questions dealing with the online business.



Walter Olligschläger (Swissmedia, Amarotic), Project Management

Walter Olligschläger is an expert in project management and e-commerce, with over 10 years of experience. The Eroiy team benefits from his know-how.



Alex Gheorghe, Founder and CEO of AWSummit

Alex Gheorghe is the Founder and CEO of AWSummit, an event that is designed to encourage the growth of existing business relationships and establishing new ones. He brings valuable knowledge as an expert in both the organization and monetization of events.



Paul Yu, Advisor

Paul Yu was director for business development of the Alibaba Division at Optical Communication Co., Ltd., and SBI Fintech & Solutions Co., Ltd., where he was involved in the planning and implementation of the Global Prepaid Card.



Lebin Bai, Risk Management

Lebin Bai is a financial Risk Controlling Analyst. His extensive knowledge in the field is used for the Eroiy project's risk management.



Raymund Scheffler, Financial Consultant

Raymund Scheffler has more than 30 years of experience in Wealth Management. He was MD at a leading private bank in Germany and worked as advisor for family offices globally. His focus has been on private equity, real estate, forestry and alternative investments.



Harald Plewka, Legal Advisor

Harald Plewka advises domestic and foreign clients legally and on tax matters in the areas of M&A, corporate finance (debt and equity capital markets), joint ventures, strategic alliances, real estate and private equity.



Lorenz Sondergeld, Legal Advisor

Lorenz Sondergeld advises national and international companies on business issues with a focus on Corporate Development, Business Development and Corporate Finance.



Md. Yousuf Ali, Legal Advisor

Md. Yousuf Ali is a legal advisor with over 15 years of experience in legal, corporate and tax issues in Asia and the Middle East. He is also a lawyer at the Supreme Court of Bangladesh.



Jim Austin (Stripchat, xHamsterlive), Industry Expert

How does the online market work? Jim Austin knows the exact answers to this question and with his knowledge, he supports the entire Eroiy team.



Andy Wullmer (SGM Media), Online Expert

Whether online, mobile or film: As the CEO and founder of numerous companies, Andy Wullmer is very familiar with the industry and its business models.



Jay Kopita (Jolokia), Marketing, Online Sales and PR Expert

Jay Kopita is extremely experienced in the industry. He has a large network and is an expert in marketing, online sales, and PR.



Colin Rowntree (Wasteland)

Colin Rowntree is the founder and CEO of Wasteland; he specializes in film productions, internet marketing campaigns and affiliate program management.



Curt Frieden (Everflow), Technology Expert

Curt Frieden's strengths are developing new technologies and implementing them in the market.



Reto Koch (Orgazmik), Monetization Expert

As the operator of several successful online platforms, Reto Koch is well versed in both the monetization of content and IT project management.



Christian Bayer (Intermax), Traffic and SEO Specialist

As a specialist in internet traffic and Search Engine Optimization (SEO), Christian's knowledge will help Eroiy's online strategy enormously.



Julius Kedvessy, Media Professional

Julius Kedvessy is a true media professional with decades of experience. He regularly accompanies the most important events in the industry.



Anthony Rivera, Co-Founder of AJ Studios

Anthony Rivera is a co-founder of AJ Studios. He was educated in both the US as well as Colombia.



Tilmann Petersen, Advisor

Tilmann Petersen has 10 years of experience in high-tech companies. He is a specialist in digital marketplaces and data-driven platform businesses. He is currently CEO of Nu Emotions, running digital B2C marketplaces using token systems in +150 countries.



Olaf Kaderka

As the CEO of INET-CASH, Olaf Kaderka has more to offer than just online payment solutions. INET-CASH provides appropriate solutions for every partner from membership accounting, shop solutions and custom gateways to affiliate solutions and risk management tools.



Tim Kirschner, Advisor

Tim Kirschner is CEO and founder of numerous companies which were started as an affiliate many years ago.



Morgan Sommer, Advisor

As the CEO of Cybersocket, Morgan Sommer has more than 20 years of online online experience. His knowledge in theory and practice extends the competencies and opportunities for action of the Eroiy team.



Valentyna Plewka, Advisor

Valentyna Plewka is Managing Director of Wise Consulting Ltd. in Dubai. She supports the Eroiy team with her experience in the areas of Accounting and Finance, as well as ICOs and Investor Relations.



Lisa Houck, Advisor

As company founder, Lisa Houck knows exactly what is important in marketing. Whether offline or online: her experience is very valuable to the entire Eroiy team.



Tim Lutz, Digital Publisher

As digital publisher at Cybersocket Inc. and communication expert, Tim Lutz knows exactly how to properly edit relevant content.



Dirk Wonka, Banking Expert

As a banking expert with years of experience, Dirk is familiar with corporate development as well as financing issues.

Wise Consulting Limited, Dubai & Zug

Wise Consulting Ltd. is a company based in Dubai, UAE, and Zug, Switzerland. It is a financial consulting company which advises on ICOs. Furthermore, it is maintaining a broad network of investors and traders in cryptocurrencies and blockchain applications.

13. EROIY CREATIVE TEAM



Luca Kögel, Head of Design

Luca Kögel is the creative mind behind Eroiy: “Creative isn’t the way I think, it is the way I like to live.”



Julius Traupe, Head of IT Management

Julius Traupe is the Founder and Head of Management at Floove.de, an IT Agency Leader with over 30 Developers worldwide. His experience in IT and blockchain development is highly suitable to the Eroiy project.



Mohamad Omeirat, IT

Mohamad Omeirat is a Blockchain Developer at Floove.de, who also provides the Eroiy team with IT support.



CPI Technologies

CPI Technologies is a leading software company for high scalable finance software solutions and blockchain infrastructure. For international customers, CPI develops and maintain high security software systems.

14. MARKETING PARTNERS



15. ACCEPTANCE PARTNERS



16. COMPETENCE PARTNERS



17. MEDIA PARTNERS



18. TRADE SHOW PARTNERS



19. AS SEEN ON



20. THE EROIY REFERRAL PAYMENT SYSTEM

With the Eroiy Referral Payment System, people who refer other potential investors to buy Eroiy are rewarded. After signing up for the ICO, users will be presented with a tab in their personal client token sale area called "Earn Eroiy". For every sign-up, the system generates a personal referral link which will be displayed prominently in the token sale area. By sharing this link through e-mail, social media or common mobile messengers, this link will lead to the ICO landing page <https://www.Eroiy.io>.

The affiliate software tracks every referred user and assigns this user to its referrer. Besides that, users can track the status of each referred friend in real time.

The commission rules are as follows:

- You will be paid a 5% bonus of the token amount that your friend bought to your token balance.
- Your friend must follow your personal link, register on the Eroiy ICO website and verify the e-mail address.
- The minimum purchase amount of your referral to qualify for the 5% referral bonus is 1,000 Eroiy.
- The maximum purchase amount of your referral is 100,000,000 Eroiy.

As stated in the token sale diagram, the referral pool is planned to be 60,000,000 Eroiy. However, this amount is not fix. In this event, you will be informed via e-mail, the Token Sale webpage and via the client area.

Example calculation:

Amount of Eroiy your referral has bought	Your bonus credited to your Eroiy eWallet
1,000	50 Eroiy
10,000 Eroiy (minimum)	500 Eroiy
100,000 Eroiy	5,000 Eroiy
1,000,000 Eroiy	50,000 Eroiy
10,000,000 Eroiy	500,000 Eroiy
100,000,000 Eroiy	5,000,000 Eroiy

Please note: The referral bonus will be credited to your Eroiy eWallet account.

21. THE PARTNER' REWARDS

The Eroiy Corporation maintains a broad and deep network of media partners and fair organizers, merchants & service providers, as well as advisors. All Eroiy's partners are large, reputable, and recognized companies that operate 100% legally. These partners shall become business partners accepting the Eroiy as a payment means and, furthermore, they shall promote the Eroiy. To incentivize these partners to introduce and promote the Eroiy, the following incentive program is available:

Rewards for the introduction of the Eroiy:

- Merchants & Service Providers receive a payment of between USD 10,000 and USD 30,000 for the technical integration of the Eroiy and Eroiy Ecosystem (50% after signing of a binding agreement for the introduction of the Eroiy and the remaining 50% on or before the date the integration work begins).
- Promoting the merchants & service providers for free by displaying free advertisements on the Websites of the Eroiy Ecosystem.

Rewards for the promotion of the Eroiy:

- Depending on the size of the merchant, service provider, media company and fair organizer, the respective partner will receive an amount of 100,000 up to 1,000,000 Eroiy for displaying advertisement for the Eroiy and Eroiy Ecosystem on its respective websites (50% will be paid on or immediately after the signing of a binding promotion agreement, and the remaining 50% will be paid on or immediately after the display of the advertisements on the websites).
- Free promotion of the respective partner

22. THE EROIY CLUB

The Eroiy Club Memberships (Bronze, Silver, Gold) are a great way to receive additional benefits and rewards when using the Eroiy.

22.1 How to Join

In order to join the Eroiy club membership, the purchase a specific amount of Eroiy coins during the ICO will be required, which will automatically generate eligibility for a club membership (for details on amount and tier eligibility, please refer to the table below).

22.2 Eroiy Club Membership Benefits

Eroiy Club Members will have access to an array of benefits, such as bonus Eroiy coins, access to members-only deals and promotions, as well as a cash-back bonus.

Future agreements with merchants will offer additional benefits such as discounts on subscriptions and one-time payments, access to premium content, and priority access to new content.

	Bronze	Silver	Gold
Initial amount of coins to be purchased to receive membership	1,000	10,000	100,000
Access to deals and promotions	NO	YES	YES
Access to events, fairs and conferences	25% discount	50% discount	FREE
Quick and anonymous payments	YES	YES	YES
Full payment security	YES	YES	YES
Initial free membership length	1 year	2 years	5 years
Free access to premium website content	NO	YES	YES
Early access to premium content	NO	NO	YES

23. ROAD MAP

The following deployment plan shall be followed in the future:

23.1 Phase 01: 2018

January:

- Formation of the Eroiy Corporation
- Creation of the Eroiy and the other elements of the Eroiy Ecosystem
- Pre-ICO (30th of January – 28th of February 2018)
- Presentation of the Eroiy at exhibitions:
 - XbizShow, Los Angeles, CA: 01/15 – 01/19
 - Internext, Las Vegas, NV: 01/20 – 01/23
 - EWT, Mallorca, Spain: 05/23 – 05/26

February - March:

- ICO (1st – 31st of March)
- Agreements with further Acceptance Partners
- Attending fairs and exhibitions

23.2 Phase 02: 2018

March – December:

- Listing of Eroiy on 10 major exchanges
- Acceptance of Eroiy by at least 30 of the major companies
- Introduction of the Eroiy App
- Introduction of the Eroiy Crypto Debit Card

23.3 Phase 03: 2019

- Listing of Eroiy on further 10 or more other major exchanges
- Number of acceptance partners increases to 100
- Market share of 2%

- Market capitalization: USD 150 million

23.4 Phase 04: 2020

- 10% market penetration
- Market capitalization: USD 500 million

24. DISCLAIMER

- IMPORTANT NOTICE -

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.

IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S).

The Eroiy is not intended to constitute securities or financial instruments in any jurisdiction.

This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the seller of the Eroiy (the “Token Provider”) to purchase any Eroiy nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.

The Eroiy provider will be the Eroiy Corporation, Panama, and will deploy all proceeds of sale of the Eroiy to fund the herein described cryptocurrency project, businesses and operations. No person is bound to enter any contract or binding legal commitment in relation to the sale and purchase of the Eroiy and no cryptocurrency or other form of Eroiy is to be accepted based on this Whitepaper.

Any agreement as between the Token Provider and you as a purchaser, and in relation to any sale and purchase, of the Eroiy (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 not allowed to participate in the Eroiy

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, People's Republic of China or a citizen or resident of the Republic of Singapore, Socialist Republic of Vietnam or resident of a country where American embargoes and sanctions are in force, namely Iran, North Korea, Syria, Sudan, or Cuba.

No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

There are risks and uncertainties associated with the Eroiy and the different elements of the Eroiy Ecosystem and their respective services, businesses and operations (each as referred to in this Whitepaper). This Whitepaper, any part thereof and any copy thereof must not be taken or transmitted to any country where distribution or dissemination of this Whitepaper is prohibited or restricted. No part of this Whitepaper is to be reproduced, distributed or disseminated without including 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", "Terms Used", "No Advice", "No Further Information or Update", "Restrictions On Distribution and Dissemination", "No Offer of Securities Or Registration" and "Risks and Uncertainties".

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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 the Eroiy Corporation or any entity or person being a part of the Eroiy Ecosystem as follows:

- (a) you agree and acknowledge that the Eroiy does 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 any contract or binding legal commitment and no cryptocurrency or other form of payment have 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 ICO of the Eroiy, or future trading of the Eroiy on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the Eroiy Corporation or any entity or person being a part of the Eroiy Ecosystem;

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(f) you agree and acknowledge that in the case where you wish to purchase any Eroiy, the Eroiy is not to be construed, interpreted, classified or treated as:

- any kind of currency other than cryptocurrency;
- debentures, stocks or shares issued by any person or entity
- rights, options or derivatives in respect of such debentures, stocks or shares;
- units in a collective investment scheme;
- units in a business trust;
- derivatives of units in a business trust; or
- any other security or class of securities.

(g) you are fully aware of and understand that you are not eligible to purchase any Eroiy 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 People's Republic of China or the Republic of Singapore;

(h) you have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, block-chain-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 Eroiy, there are risks associated with the Eroiy and the Eroiy Ecosystem and their respective services, business and operations;
- (j) you agree and acknowledge that neither Eroiy Corporation nor any entity or person being a part of the Eroiy Ecosystem 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; and 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;
- (k) all of the above representations and warranties are true, complete, accurate and non- misleading 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 Eroiy Corporation or Eroiy GmbH and/or any entity or person being a part of the Eroiy Ecosystem, including their respective directors, executive officers or employees acting on behalf of them 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 the Eroiy Corporation’s or the Eroiy GmbH’s financial position, business strategies, plans and prospects and the prospects of the industry which the Eroiy Corporation, the Eroiy GmbH and/or any other entity or person being a part of the Eroiy Ecosystem is in are forward-looking

statements. These forward-looking statements, including but not limited to statements as to Eroiy Corporation's or the Eroiy GmbH's or the Eroiy Ecosystem revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper are matters that are not historical 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 the Eroiy Corporation and the Eroiy Ecosystem 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 the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem conducts its respective businesses and operations;

(b) the risk that the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem 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 the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem;

(e) changes in the availability and fees of the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem in connection with their respective businesses and operations;

(f) changes in the availability and salaries of employees who are required by the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem to operate their respective businesses and operations;

(g) changes in preferences of customers of the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem;

(h) changes in competitive conditions under which the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem operate, and the ability of the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem to compete under such conditions;

(i) changes in the future capital needs of the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem 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 and acts of God that affect the businesses and/or operations of the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem;

(l) other factors beyond the control of the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem; and

(m) any risk and uncertainties associated with the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem and their businesses and operations, the Eroiy, the Eroiy Pre-ICO, the Eroiy ICO, the Eroiy Debit card and the Eroiy eWallet (each as referred to in the Whitepaper).

All forward-looking statements made by or attributable to the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem or persons acting on behalf of the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem 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 the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem 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 the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem will be as discussed in those forward-looking statements. The actual results, performance or achievements of the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem 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 the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem. Further, the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem disclaim any responsibility to update any of those forward- looking statements or publicly announce any revisions to those for-ward-looking statements to reflect future developments, events or circumstances, even if new in-formation becomes available or other events occur in the future.

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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 the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem 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 therewith in this White-paper and no representation, warranty or undertaking is or purported to be provided as to the ac-curacy or completeness of such information by such person and such persons shall not be obliged to provide any updates on the same.

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To facilitate a better understanding of the Eroiy being offered for purchase by the Eroiy Corporation, and the businesses and operations of the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem, 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 ADVICE

No information in this Whitepaper should be considered business, legal, financial or tax advice regarding Eroiy, the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem, the Eroiy Pre-ICO, the Eroiy ICO, the Eroiy Debit Card and the Eroiy eWallet (each as referred to in the Whitepaper). You should consult your own legal, financial, tax or other professional adviser regarding the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem and their respective businesses and operations, the Eroiy, the Eroiy Pre-ICO, the Eroiy ICO, the Eroiy Debit Card and the Eroiy eWallet (each as referred to in the Whitepaper). You should be aware that you may be required to bear the financial risk of any purchase of Eroiy for an indefinite period of time.

NO FURTHER INFORMATION OR UPDATE

No person has been or is authorized to give any information or representation not contained in this Whitepaper in connection with the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem and their respective businesses and operations, the Eroiy, the Eroiy Pre-ICO, the Eroiy ICO, the Eroiy Debit Card and the Eroiy eWallet (each as referred to in the Whitepaper) and, if given, such information or representation must not be relied upon as having been authorized by or on behalf of Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem. The Eroiy Pre-ICO and the Eroiy ICO (as referred to in the Whitepaper) shall not, under any circumstances, constitute a continuing representation or create any suggestion or implication that there has been no change, or development reasonably likely to involve a material change in the affairs, conditions and prospects of Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem or in any statement of fact or information contained in this Whitepaper since the date hereof.

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No person is 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. Any agreement in relation to any sale and purchase of Eroiy (as referred to in this Whitepaper) is to be governed by only the T&Cs of such agreement and no other document. In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail. You are not eligible to purchase any Eroiy in the Eroiy Pre-ICO or the Eroiy 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 Peoples Republic of China or the Republic of Singapore. No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

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Prospective purchasers of Eroiy (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem and their respective businesses and operations, the Eroiy, the Eroiy Pre-ICO, the Eroiy ICO, the Eroiy Debit Card and the Eroiy eWallet (each as referred to in the Whitepaper), all information set out in this Whitepaper and the T&Cs prior to any purchase of Eroiy. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of the Eroiy Corporation, the Eroiy GmbH and/or any other entity being a part of the Eroiy Ecosystem Provider could be materially and adversely affected. In such cases, you may lose all or part of the value of the Eroiy.

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