TECHNICAL WHITE PAPER

Engaging Customers through the EZ Marketing Platform

and Customer Loyalty Points

TECHNICAL WHITE PAPER

EXECUTIVE SUMMARY

EZPOS HOLDING

Founded in 2011, EZPOS Holding is a cloud-based Point of Sale (PoS) system provider owning proprietary technology which underpins the two web services, MAYBANHANG.NET and MAYTINHTIEN.NET. With 130 employees and having 6 years of experiences in the SaaS market, we have built a strong network of more than 10,000 merchants serving millions of local and foreign customers.

+10,000

6

130

2011

Transactions going through our **PoS service** can be valued as more than

$1,000,000,000 per year

Opportunity Statement

The Opportunity: With many years of supporting and co-working with thousands of SMEs in Vietnam, we realize that there is a lack of, or limited access to Marketing and Customer loyalty management services - which is a powerful set of tools to acquire and retain revenue as well as boost their business. Traditional solutions for customer Loyalty programs such as the ones involving loyalty cards are losing effectiveness due to a lack of user engagement and low customer incentives - while being quite expensive because of third party involvement.
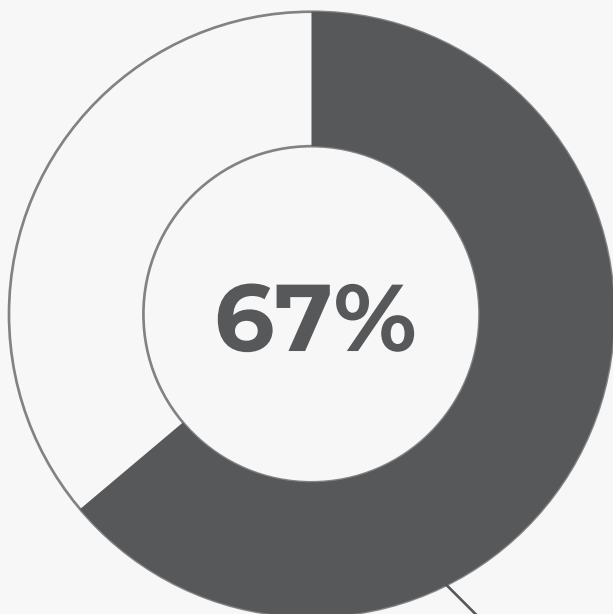
A recent study in the Global Retail Loyalty Sentiment Report by Nielsen showed that 67% of participants agreed that they would shop more frequently and spend more money on retailers with a loyalty program such as: membership cards, etc. However, in spite of significant growth in the number of customers participating in loyalty programs, numerous pain points have prevented these programs from realizing their full potential. Deloitte noted that as of 2016, only half of loyalty program participants are active, and one-fifth of those active participants never redeemed their rewards. Reported problems include low redemption rates, non-real-time rewarding, high operational costs, account inactivity and low client retention.

The global Loyalty market size is stimated to be USD 6.2 billion by 2023 due sharp increase in of mobile phone usage.

There is an opportunity for another global approach using blockchain to maintain transaction records in a secure, trustless, digitized interlinked environment, which will eliminate numbers of inefficient issues.

67%

Participants agree that they shop more frequently and spend more on retailers a loyalty program

Our Value Proposition

Standing between merchants and customers, we offer a seamless integration of a services portfolio built on an on-demand-service platform over our existing cloud-based POS system providing the following utilities:

Payment Gateway

Universal Customer Loyalty Services
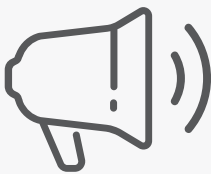
Marketing Services

Our Marketing platform-based solution (currently in a Proof of Concept [PoC] stage of development) will include:

- A backbone blockchain network - employing the new cryptocurrency **EZToken** - PoC available

- An **eWallet** - a secure medium for storing, transferring and spending of digital assets - PoC available

- **Customer Loyalty Apps** which replace the standard physical Loyalty Card - PoC available

- A marketplace **web portal** presenting gifts and reward offerings

- **White label apps** to customize to the merchant's unique branding

The Main Advantages Of Our Platform

Reducing costs compared to traditional systems

Creating unique business opportunities

Enabling a frictionless system

Providing a secure environment

Making the processes near real-time

How we deliver

Our disruptive innovation resides on the extensively used distributed ledger technology - the blockchain technology - and the creation of the EZToken which will be used as unit of exchange for any service provided on the platform. By delivering this platform, we enable an eco-system including brands, merchants, consumers and service providers working in a cooperative manner and drawing mutual benefits from the system. This eco-system is explained as followed:

Merchants and brands will access instantly the loyalty system in the POS without any need to install, manage or require maintenance services. They can acquire EZToken to buy a set of services such as Loyalty Points, Email, SMS, and E-vouchers to reach a broader customer base available in the system.

Customers earn Loyalty Points as a fractional amount of EZTokens from their buying activities and redeem points for any gifts or rewards offered by other brands and merchants registered in a centralized web portal.

Service providers can shape their marketing services with smart contracts and exchange for EZToken.

Investors can trade EZTokens on universal coin exchanges to invest in the eco-system and draw financial benefits as the more participants engage in the system the demand for EZToken will increase.

Customer behavior data captured by the system will enrich our data analytics services which will provide feedback to merchants for even more effective Marketing campaigns.

The eco-system benefits from quick network growth because the more merchants participating in the system, the wider choices for rewards offered in the redemption catalog, which in turn will stimulate more customers to join. When customers earn instantly valuable incentives from their shopping activities, they are more enthusiastic to re-engage. As the number of customers involved in the system increases, the merchant acquisition will increase even more quickly.

Technology Breakthrough

The blockchain technology is by nature a distributed ledger system providing automated validation and trust, which is permanent and unalterable for all transactions related to digital assets and services exchanged. It is used in this project as a mechanism of peer-to-peer transfer, as well as for acquiring or redeeming of Loyalty Points for all participants of the eco-system.

Moreover, blockchain technology removes the need of a third party as a trusted entity for all transactions and thus significantly removes overhead costs. Each participating merchant contributes to the performance of the system by running an autonomous component of the blockchain network and obtains benefits through very low transaction-fees.

Loyalty Points on our platform increase in value and become an exchangeable currency deployed as a unit of exchange for gifts or rewards. Furthermore, our system is extendable for any future payment services in any country that allows the option.

Our Business Model

How we earn money from the system: The immediate benefit from the system is a quick **expansion of PoS network services** to a wide network of merchants by providing a strong, mutually-beneficial eco-system where merchants have easy access to Marketing resources, as well as to a wider customer base to grow their business. Our most significant revenue stream is from the **monthly service fees** for POS software subscription from merchants.

In order to make the system grow quickly and strongly, the subscription fees will be free for merchants to join the market place on the web portal. However, we can draw revenue from loyalty **transactions fees** to maintain the performance and manage the network operation and from providing **white label apps services** for any merchant brands.

As the use of eWallet will dramatically increase the transaction amount through our payment gateway, we will earn incremental transaction fees for **payment services**.

In addition, a new source of revenue will come from providing added value services for merchants such as a powerful location based **ads service** for merchants using our data analytics capability, coupons, e-voucher engine based on customer profiling, digital marketing services, and payment gateway services. Last but not least, we can envisage profit sharing **with the marketing services** providers.

Our Dominant Position

Why we are in a dominant position to deliver the best solution: EZPOS already owns an award-winning network of over 10,000 merchants using our Point-of-Sales system (and it is growing rapidly). The most important key success factor is a critical mass of merchant adoption. It is crucial to get buy-in from a critical mass of merchants who are successful with the loyalty program. They will open the gates for all other merchants to come in.

Currently, one third of our merchants are using our ´traditional´ Loyalty Points system. Thus introducing a new, more powerful, and cost effective Customer Loyalty program will be welcomed by most of our existing merchants and will attract a great number of new customers. The implementation in the network will be made seamlessly by a simple upgrade software version.

We are expanding the service at a very fast pace in Vietnam and we aim to extend our network to the South East Asia region in 2018 at the target speed of 2000 merchants per month. A close partnership with Currency Alliance (the cloud-based Loyalty Platform services provider in Europe and North America countries) led by Charles Ehredt will accelerate our delivery of a highly flexible and scalable loyalty application on top of our blockchain transactional layer so as to deliver a very effective and comprehensive platform with intuitive user experience.

From a technical point of view, we are well positioned in building blockchain technology with a strong specialist team. Thanks to this collaboration we are always up-to-date to implement new advanced technology to improve the scalability and the performance of the backbone network of the distributed ledger.

ABOUT EZPOS

Company Track Record

EZPOS Holding is a tech-startup founded in 2011 by a group of technology savvy and avid entrepreneurs. We are leaders in providing cloud-based SaaS Point-of-Sales software for retailers in Vietnam. The company is well known with our web sites WWW.MAYBANHANG.NET and WWW.MAYTINHTIEN.NET. Our proprietary cloud-based software has been awarded two years as the best technology by Vietnamese Technology Alliance for the advanced technology and the customer oriented design - which are the cornerstone of our product quality.

Since the product launching event in 2012, we have achieved a growth rate exceeding 50% per year over 5 years consecutively, and the company has been profitable for the last 12 months. To this day , 10,000+ retailers have adopted the solution to serve millions of customers every day. Over one third of our merchants use our traditional Loyalty card.

The company headquarter is based in Ho Chi Minh City, while customer care service and product development teams are located in Hanoi.

We have built a wide and strong network of sale representative offices in almost all big cities in Vietnam as well as in Singapore and Kuala Lumpur with a total head count of 130 full time employees. The current staff structure is split into 1/3 for engineers and 2/3 for sales and support functions.
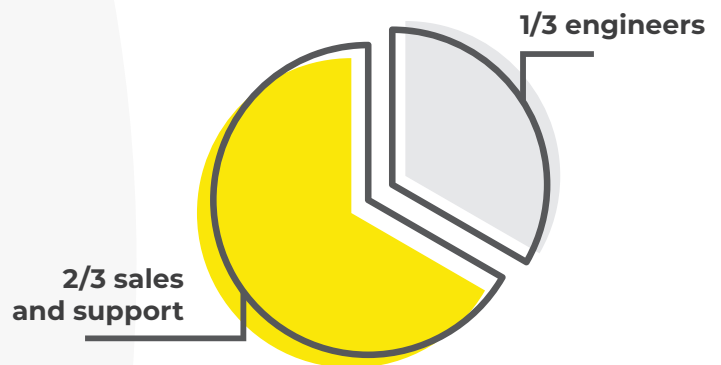
We currently use and implement with success the inbound Sales and Marketing strategy from Hubspot. This method will help us easily replicate the expansion strategy in any other country.

Many of our developers have past experience as the core team developing the stock trading system for the Kim Long trading platform - the largest stock trading platform in Vietnam. Therefore, our engineering team has acquired strong experience building scalable systems to support mission-critical applications that match millions of stock transactions per week. Our cloud-based retail POS platform solution inherits the most advanced technology that scales up quickly and persistently, thus maintaining our leadership position in technology among our competitors.

In 2016, the Ez Block chain lab was formed inside the company in order to explore, acquire knowledge, and get involved in the open source community while carrying out research on real business applications. We now have a strong technical team specialized in blockchain technology and a framework with academic research to implement the most effective application over the distributed ledger network. We are confident and have strong commitment to build a new blockchain network underlining the Marketing & Customer Loyalty Platform created in this project.

Key Performance Metrics	2015's	2016's	2017's
Cumulated stores acquired	5,000	7,000	10,000
Store's number of customer contacts	1 Million	2.5 Million	4.5 Million
Monthly store's transactions	1 Million	2 Million	4 Million
Active POS devices	12,000	25,000	40,000
Active POS users	15,000	30,000	45,000
Trial POS users	20,000	50,000	90,000
End of year Company Headcount	70	100	130
Growth milestone	Opening head office in Ho Chi Minh city	Opening offices in Hai Phong & Da Nang	Opening offices in Can Tho & Buon Me Thuat

* based on estimated information

Cloud-based Solutions Portfolio

We are currently offering a portfolio which fits perfectly into any retails POS system requirements.

POINT-OF-SALES SYSTEM

EZPOS provides three main product lines supporting different business types:

- Restaurants

- Fast food/Cafe/Walk Away

- Fashion Shops

- Shoe Stores

- Convenience Stores

- Small Supermarkets

- Book Stores

- Services Stores

- Other business

The POS system is delivered with a complete set of software and retail hardware. Software services are based on cloud technologies, but operate in any devices such as mobile phones, tablets or computer, laptop, as well as professional POS systems.

CUSTOMER LOYALTY SYSTEM

Embedded in the POS system, the loyalty module helps retailers to manage Customer Relationships, Customer Sales History, Customer Accounts and Loyalty Card transactions. Its main features include easy and intuitive implementation.
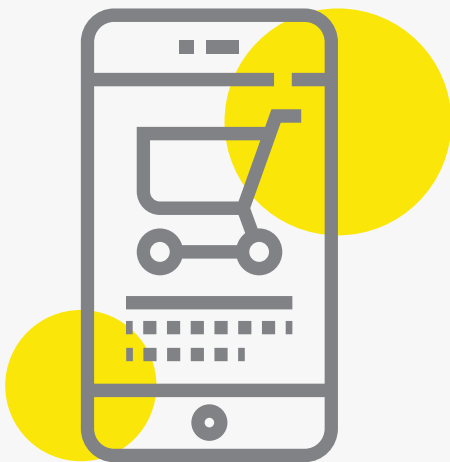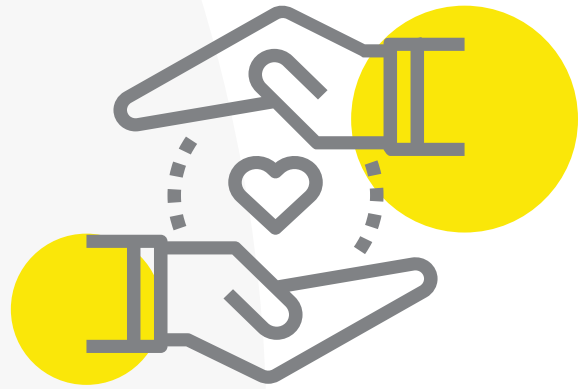
MOBILITY APPS

We offer many Apps compatible with iOS, Android, and the Windows-based operating systems for retailers so that they have completed mobility in their day-to-day operation. In addition, the owner of the merchant business can easily follow and manage their business activities and enjoy reporting from a distance without the need to be present at the store.

MULTI-STORE MANAGEMENT

Multi-store management is a feature of our system which enables retailers to follow and manage Inventory, Purchasing, Customer Data and Reporting of a chain of stores with ease and rapidity.

MARKET OPPORTUNITY

Merchants View Marketing Services As A Huge Opportunity

Based on a recent survey from our customer base, up to 81% of merchants consider marketing as a part of their business strategy. Still only 28% of merchants have used marketing tools such as SMS, email marketing, Facebook Ads or Google Ads to reach their customers in the last 1-year period. However, 65% of merchants agree to increase their budget for marketing effort to reach more customers and to retain their existing customers.

Merchants Are Focused On Customer Loyalty

Merchants are interested in technologies that take on Customers. The increasingly mobile-based customer lifestyles are driving companies to innovate in order to improve customer experience and avoid the risk of being left behind. A Customer Loyalty program is playing an important role in the merchant business strategy for attracting and retaining customers. A demonstration of this phenomena is that one third of our retailers currently use the current Loyalty module offered in our system.

Traditional Customer Loyalty Program

It has been obvious for some time that Loyalty Programs are reaching the limits of their utility because they can only drive behavior change for the top 10% to 15% of customers. Most people subscribe to dozens of Loyalty programs but rarely realize any benefit because programs are so fragmented that they cannot accumulate enough points to redeem for something of value.

From the merchant´s point of view, to implement, manage and maintain a complex system using traditional Loyalty Cards - without the ability to collect most of customer data - is a hassle that prevents many of them to embrace such an outmoded solution.

In this context, loyalty programs focused on driving consumer behavior change among only their top customers will be obsolete – especially if suppliers keep weakening their programs by cutting value as they have been doing over the past several years.

The Big Idea

Our solution is to combine **Loyalty Points** with a package comprising Personalized Experience, Perceived Value and Meaningful Engagement around authenticity and shared values. The solution combines an appropriate context to create the Loyalty Strategy and Program of the future – where points in a coalition program will be a **Loyalty Digital Currency** that is spendable or transferable through a digital **eWallet** at any moment, and in most locations. Capturing consumer insight from the **eWallet** will be a much more effective way to increase the client client database than expecting customers to present loyalty cards.

For consumers, the value proposition is the ability to collect more points in a single program – where the points are far more useful (i.e., a fungible digital currency, spendable in any amount, stable in value) while the service helps merchants use their data more effectively. For merchants, as the participation has a low operating cost, they get access to sophisticated business analytics and marketing tools, as well as access to more customers especially their best customers. EZToken as our Loyalty Digital Currency will enable merchants to pass 100% of the value of points to consumers to reduce friction; and, will generate incremental revenue primarily from exploiting consumer behavior data.

The value of the EZToken as the Loyalty Digital Currency can appreciate better than US Dollars due to high demand over the network; and, if Members of our Loyalty eco-system can earn 3-15 times more than with nearly every other loyalty program, this creates a strong point of differentiation.

The Fundamental Problems

The fundamental problems worth solving are:

1 Consumers are becoming increasingly overwhelmed by marketing initiatives coming to them from every angle (including Loyalty Programs); and they are generally not able to accumulate much value in a consolidated rewards account.

2 Merchants need consumer data to compete effectively, but their current Loyalty Program options have unattractive characteristics that can be avoided through a new global Loyalty Platform.

A new approach and global platform is needed by both sides of the market.

MARKETING AND CUSTOMER LOYALTY PLATFORM

Ez Marketing and Loyalty Platform

Standing between merchants and customers, we will offer a seamless integration of a portfolio of services in an on-demand-service-platform in our existing cloud-based POS system which provides the following utilities:

Payment Gateway

Our Marketing platform-based solution (currently in a Proof of Concept [PoC] stage of development) will include:

A backbone network using blockchain - including servers, merchant´s computers, mobiles and miners to support the transaction layer for the new crypto **EZToken** - PoC available.

Universal Customer Loyalty Services

An **eWallet** - a secure medium for collecting, transferring and spending of digital assets (crypto coins, e-voucher, coupon, gitfs...), and for other e-currencies (such as ApplePay, Alipay, SamsungPay) - PoC available
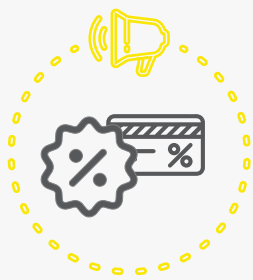
Promotion, Coupon,
Gift Card

Marketing Services

Marketing Channel:
OTT, email, SMS,
Apps, Web Portal

A **Customer Loyalty Apps** which replaces the standard Loyalty Card - PoC available

A marketplace **web portal** presenting gifts and reward offerings from merchant partners to their customers

A marketing services **web portal** for merchants to buy any services from Marketing channel providers or Marketing services providers

And **White label Apps** for any merchants who want to customize their own branding look and feel

To make it clear, **EZToken** is the new crypto currency that presents the medium of exchange of all services and Loyalty points in the platform. An eWallet is a secure digital wallet which is delivered as a mobile application that each user can install in any smartphone. The user can use the **eWallet** to store any type of digital access, popular crypto-currencies and frequently used e-currencies to use as a payment method, or for peer to peer transfers without constraints.

What does the platform do for Merchants?

To participate in the Ez Marketing and Loyalty Platform, the merchant needs to acquire an amount of EZTokens from the market. They subscribe to a Loyalty system directly in their Point-Of-Sale system that can be customized with their own parameters such as the Loyalty earning rate (a percentage of the transaction amount paid by customers that the merchant wants to offer back in the form of Loyalty Points). The Loyalty Points will be transferred directly to the eWallet of the customer in a form of an equivalent market value of a fraction amount of EZToken (at the moment of payment).

Shopping → **Loyalty Points** → **eWallet** → **EZToken**
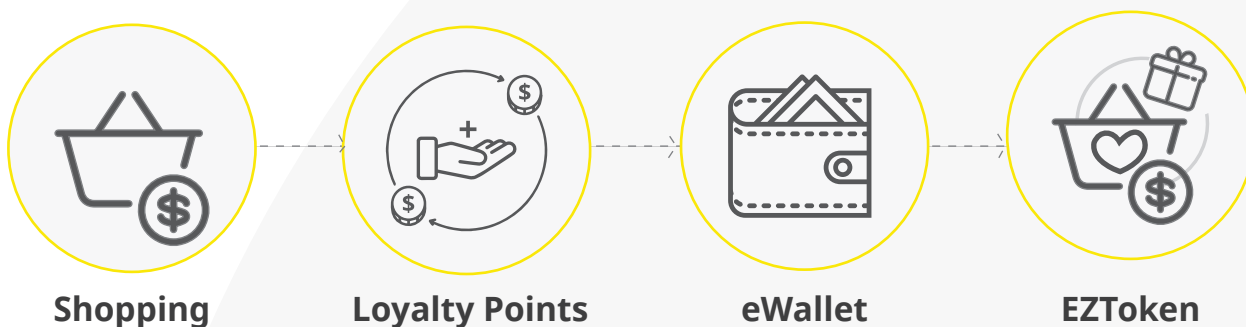
From the customer´s side, to receive the Loyalty Points earned from the merchant, he only needs to download the Ez Loyalty App with the included eWallet to hold EZToken as a digital asset. Thus, there is no friction of filling out forms and holding another loyalty card. He can see the fiat money value of his eWallet in realtime to recognize how much he has earned from his shopping activities. Once enough EZToken has been collected, he can go to the Ez Market Place Web Portal to redeem for rewards offered by any participating Merchant. A QR code will be generated and sent to the Customer App when the redeemed gift was validated by the platform. The Customer only needs to then show the QR code at the selected store to receive his gift from the Merchant.

The Market Place Web Portal is a listing web service for the Coalition Customer Loyalty Program which allows any participating Merchant to place their gifts or rewards for redemption. The products or services in the Market Place are tied to fiat currency, thus will be exchanged with the market value of EZToken stored in the eWallet of the customer (at the redemption moment). The Merchant validates the QR code from their POS and then delivers the products or services to the Customer - who then provides the amount of EZToken which has been exchanged by the Customer.

Another side of the Market Place is a Marketing Services offering such as SMS bundle offers, Coupons, Vouchers and any other types of digital Marketing channel offered by service providers. The Merchant can buy any Marketing services by using their EZToken stored in the eWallet. Pricing of Marketing services is tied to the fiat currency, thus it will be exchanged to an equivalent market value of EZToken (at the transaction moment).

Advantages of The Platform

REDUCING COSTS

The system reduces the overhead cost by removing third party involvement and a complicated mix of technology. In addition to low operating costs, Merchants want **Insight** and **Contro**l – which is provided via:

An Open Platform to leverage modern technology without massive Capital Investment

Rich Analytics about their business and customers

Easy Targeting of existing and new customers based on richer insight

Easy measurement of campaign ROI (Return on Investment)

Easy delivery of Coupons/Vouchers or other information/offers

Maximum point value passed on to the consumer

Easy Trials with no long-term contracts

ENABLING A FRICTIONLESS SYSTEM

Customers want Liquidity and greater Relevance – which is provided via:

Points as a digital currency that are freely converted into other spendable currencies

Points that don´t expire

No restrictions on redemption

Spendable via many payment methods – and especially on Mobile devices

A program accessible by the broader population; including the un-banked

Recognition, Social, and Collaboration capabilities (VIP Treatment, Group Goals, etc.)

Savings and Value Optimization (Layaway, Relevant Offers, High Point Utility, etc.)

MAKING THE PROCESS
NEAR REAL-TIME

With our hybrid approach of blockchain technology, our system will enable any loyalty transactions to be recorded and validated by multiple parties in real-time. It avoids any pending inertia moments and credits points faster to let the customer make use of their rewards quickly.

CREATING UNIQUE
BUSINESS OPPORTUNITIES

The **Ez Marketing Loyalty Platform** helps Members discover better value and helps merchants engage with customers in a more meaningful and relevant way through a streamlined communications channel which we continually optimize for relevance.

PROVIDING
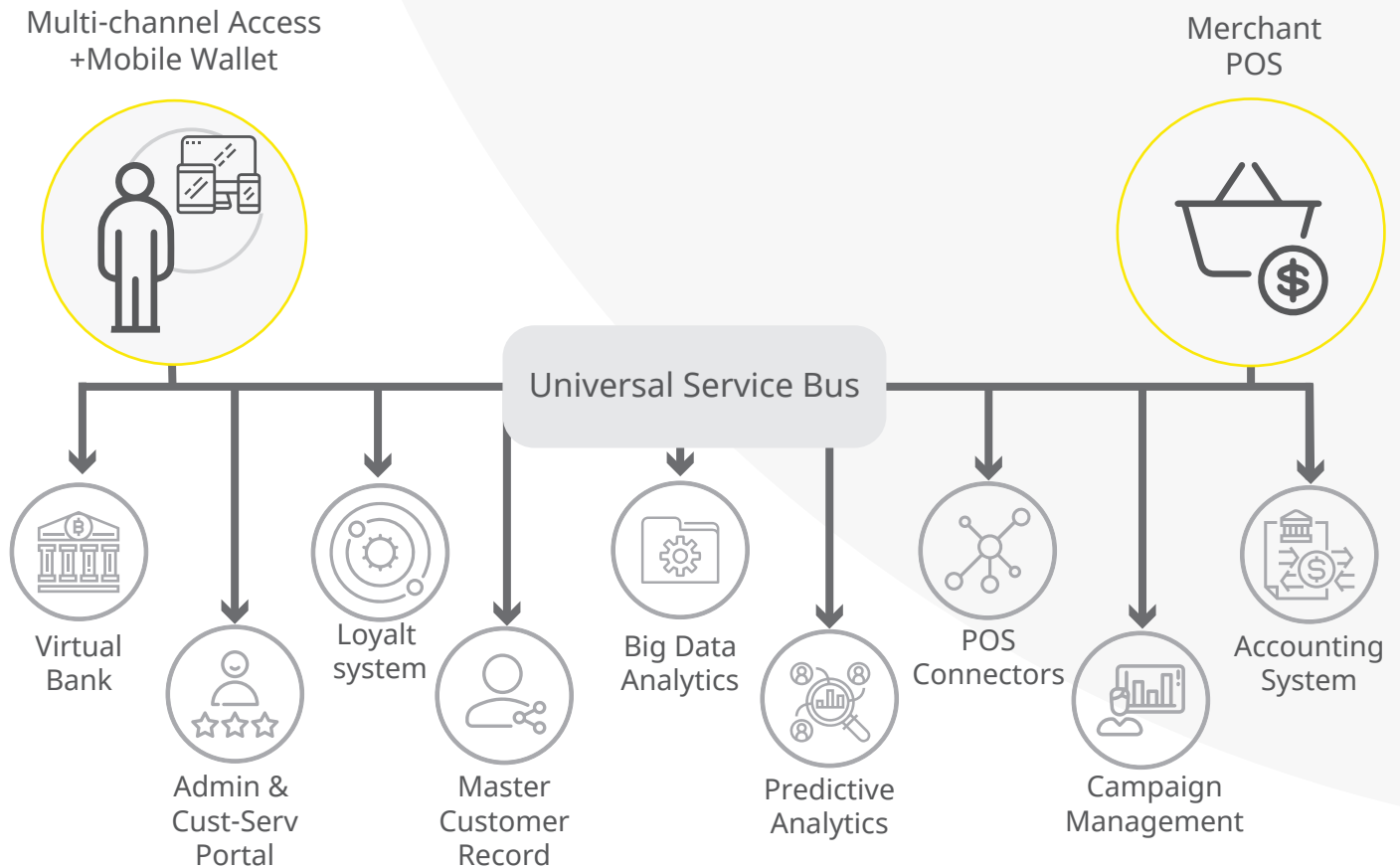## A SECURE ENVIRONMENT

Blockchain, using a distributed public ledger technology, will provide an immutable, permanent, and distributed database for any transaction records so it can be easily audit-able, with full trace ability . It prevents any fraud, double spending, or any manipulation of the transactions. The blockchain will provide an unprecedented level of security for the global Loyalty network.

TECHNOLOGY OVERVIEW

The core systems are represented in the following diagram:

Global Loyalty Ecosystem (Behind the Scenes)

Multi-channel Access
+Mobile Wallet

Merchant
POS

Universal Service Bus

Virtual Bank

Admin & Cust-Serv Portal

Loyalt system

Master Customer Record

Big Data Analytics

Predictive Analytics

POS Connectors

Campaign Management

Accounting System

This project is a mashup of technologies around a new Business Model. Combining best of breed components from existing technology without investing heavily in development also allows the Ez Loyalty Platform to get to market quickly.

At the network layer, we build a blockchain network of server nodes, merchant computers, mobile devices and miners to support the transactions of EZToken over the platform. Loyalty Point transactions will be exchanged locally to EZToken at the merchant POS and be validated automatically in the blockchain.

To enable high volume with low latency for all loyalty transactions over the net-

work of merchants, we will implement a hybrid architecture including a lightning network and a proof of Stake ERC 20 Ethereum-like blockchain. We are aligned with the newest standard of the Ethereum blockchain network.

Loyalty Members have access to their account through a Responsive Web Portal Platform and Mobile Apps. Merchants access the Extranet and Analytics Platform through a Responsive Web interface or Mobile Apps.
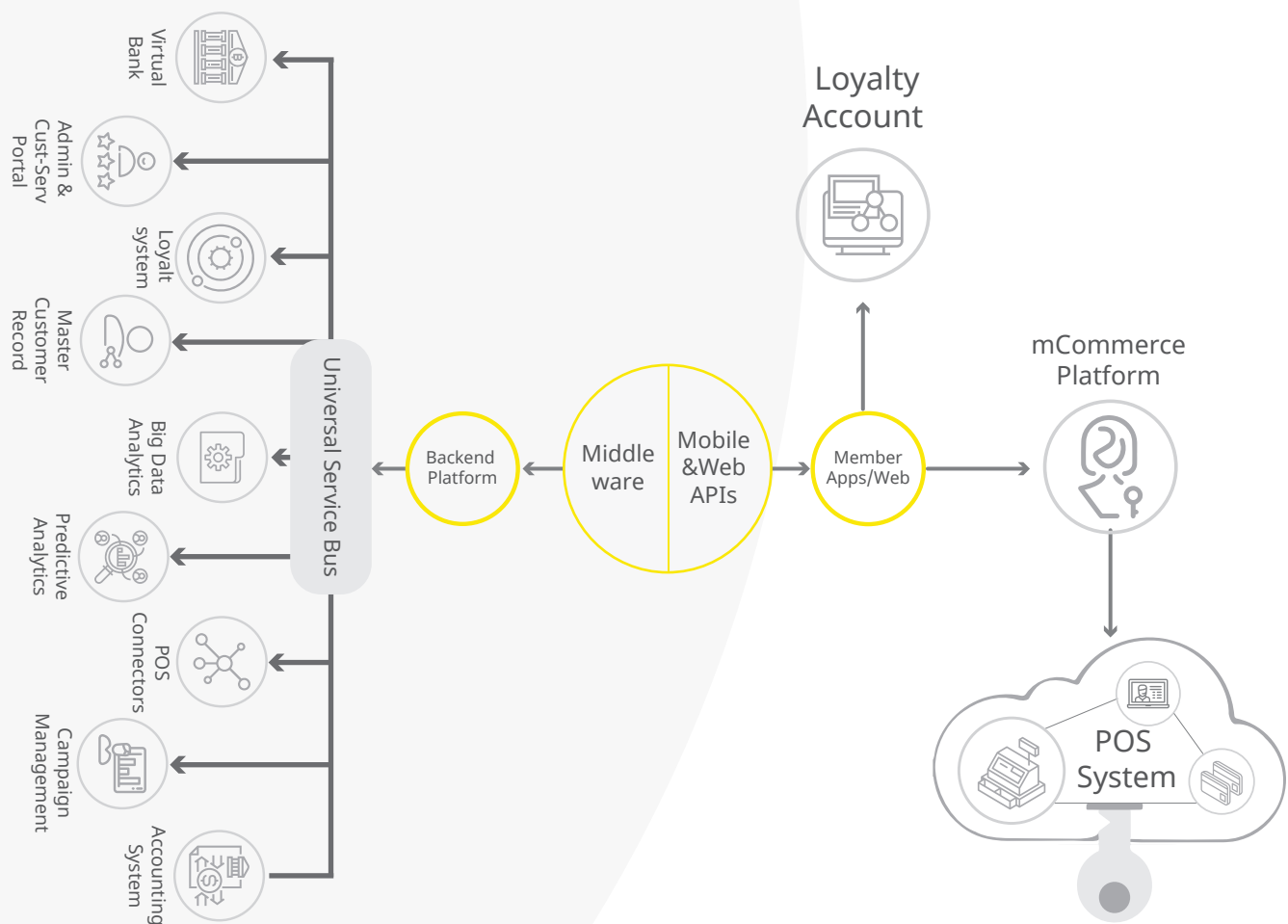
Merchants can then set up Marketing Campaigns that are executed and measured by the platform.

Merchants get their transaction data into the platform through the EZPOS Systems.

The key to efficiently in managing the on-boarding of new Merchants in the

Loyalty Platform is a strong rules engine that automatically sets up configuration parameters across all the cloud-based components of the ecosystem. A loyalty program configuration wizard will be exposed to merchants to gather the input necessary for the Rules Engine to configure merchant programs, enable analytics dashboards, and established automated marketing campaigns.

The Responsive web and mobile App Platforms for Members communicate to the Ez Loyalty Platform backend and with certain 3rd parties via a set of APIs and Middleware that enable flexibility in building both frontend and backend platforms. The "contactless" methods such as QR code for Members to communicate with merchant POS platforms are based on rapidly evolving industry standards and hardware being rolled out worldwide.

TOKEN GENERATING EVENT

Token Mechanism (EZToken)

As components of the Ez Marketing and Loyalty Platform remain under development and will be constantly evolved over time, so will the possible uses of the EZToken.

EZToken will be an Ethereum/ERC20 standard token as the technology adopted is the underlying blockchain network. Ethereum is the popular cryptocurrency platform and open blockchain system. Our token in the Ethereum blockchain networks not only represents a crypto-currency that can be traded, but it can represent digital assets that have a variety of value such as vouchers, services contracts, etc ... The ERC20 standard is a set of rules that enable the token to be compatible with all other Ethereum like tokens.

The ERC20 standard is a set of rules that enable the token to be compatible with all other Ethereum like tokens.

Token Distribution

The total amount of EZTokens to be created is 50,000,000 with the initial pricing equivalent of 1 EZToken to USD $1. The initially market cap will be set to USD $ 50 Million.

In the ICO crowdsale event, 10,000,000 EZTokens will be sold for a nominal amount of USD $10 million. The ICO sales period will last until USD $10 million equivalent of Ether or Bitcoin have been raised, or for a maximum period of 1 calendar month, whichever term is arrived first.

Token distribution will be as follow:
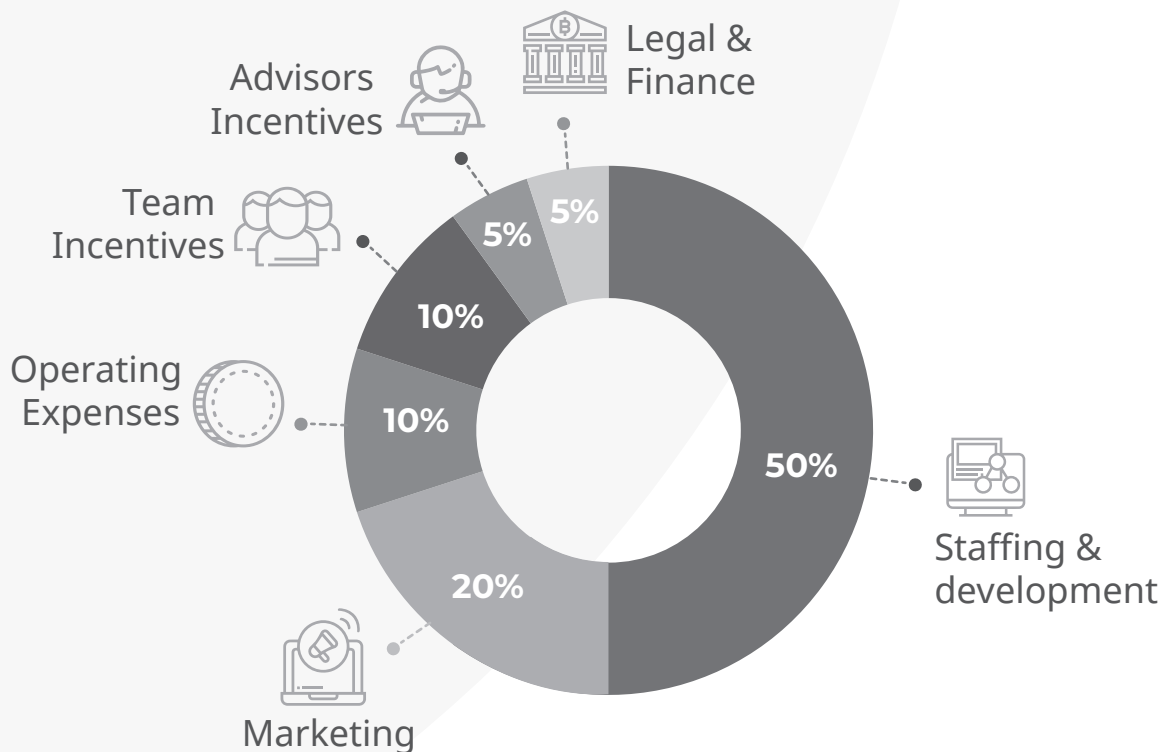• 10,000,000 out of 50,000,000 tokens (or 20%) is for crowdsale event
• 1,500,000 out of 50,000,000 tokens (or 3%) is reserved for bonus and bounties of crowdsale
• 3,500,000 out of 50,000,000 tokens (or 7%) is reserved for founders
• The remaining 35,000,000 out of 50,000,000 tokens (or 70%) is reserved for loyalty services being supplied at the maximum issue rate of 10% annually

25

The target funding is USD $5 million. If we exceed the target, we will provide regulating mechanisms for EZToken against market fluctuation under USD $1.2 per token over the period of the first year of development of the eco-system.

The lower cap for funding is set to USD $ 1 million under which the ICO is not considered to be successful and investors can request their investment back.

Funding Use

- Legal & Finance — 5%
- Advisors Incentives — 5%
- Team Incentives — 10%
- Operating Expenses — 10%
- Marketing — 20%
- Staffing & development — 50%

Token Sales

Only Ether and Bitcoin will be accepted in the ICO token sales.

PreICO : Dec 07, 2017

Pre-ICO: 0.6 $ per EZToken - limited to the first 1 Million EZTokens acquired by business partners who have the most influence on the eco-system community of the Loyalty platform.

ICO - 1st round: Jan 1st, 2018

$ 0.85 per EZToken - limited to the next 1 Million tokens.
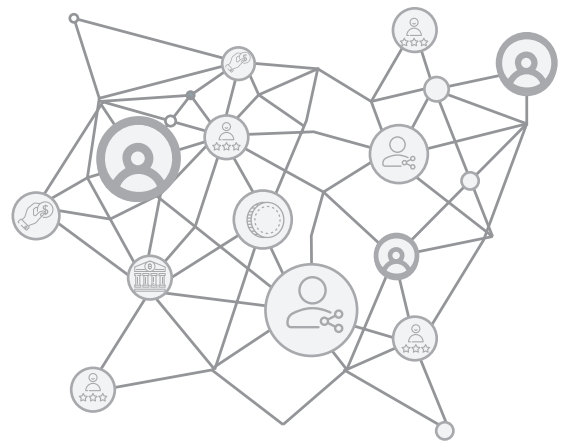
2nd round: Jan 8th, 2018

$ 1 per EZToken - limited to the next 3 Million tokens.

3rd round: Jan 15th, 2018

$ 1.2 per EZToken - limited to the next 5 Million tokens.

Welcome Bonus:

A welcome bonus of 5 EZTokens will be offered for any investor who registered an account in the ICO website. The amount of bonus will be credited when a deposit fund has been received.

Investor can invest a minimum of 50 EZT and a maximum of 50,000 EZT.

ICO Bonus:

Bonus 5% for all investors who invest in the ICO period (excl. pre-ICO)

Referrer Bonus:

After Pre-ICO, investor (with minimum 100 ETZ) can refer others to invest. Bonus 5% for referrer over the referee's token transactions.

High Volume Investors:
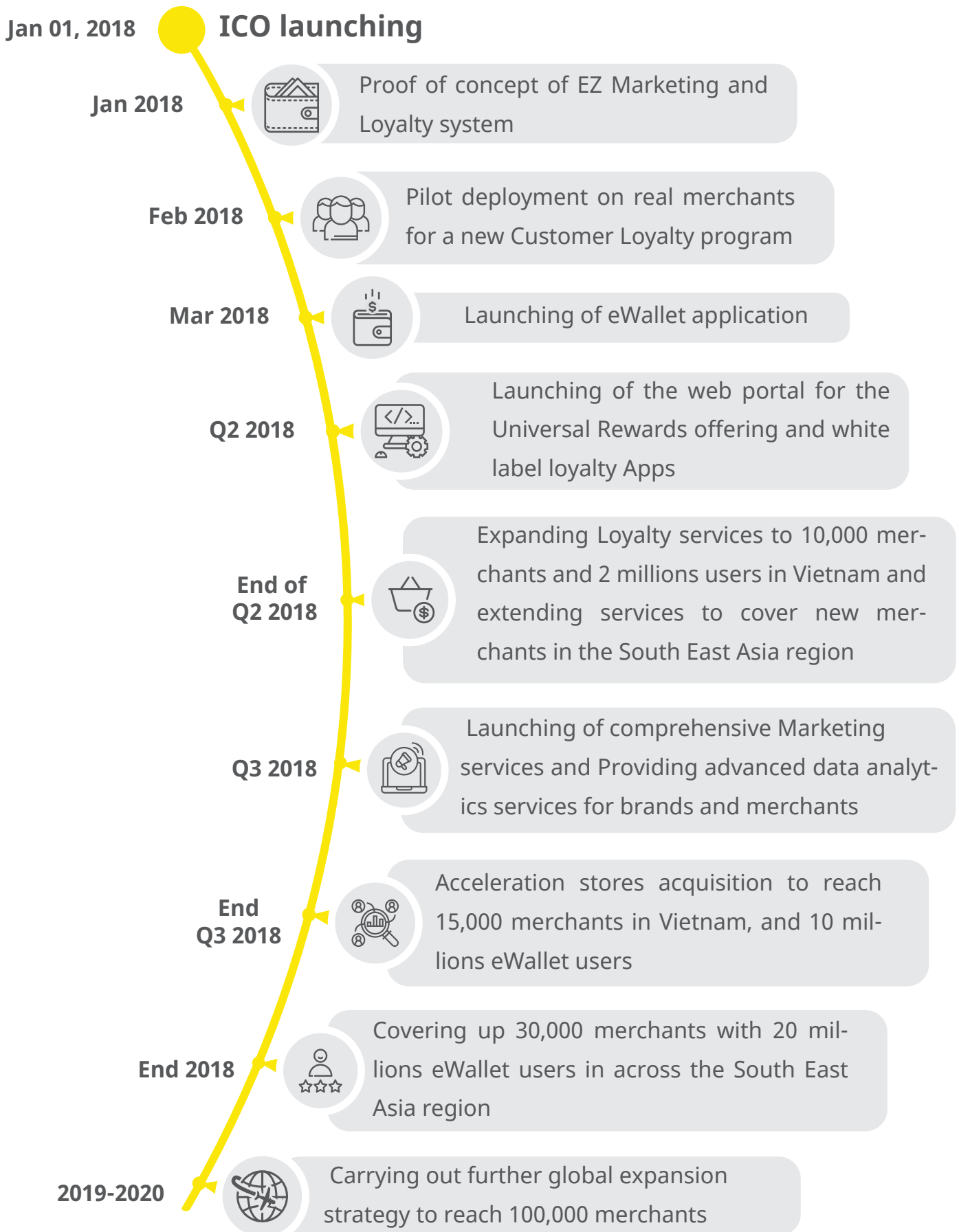
EZTOKEN PER TRANSACTION	BONUS
More than 10,000	5%
More than 20,000	10%

All bonus will be distributed as an added amount of tokens calculated as a percentage over the total EZT acquired by the investor himself.

Product Roadmap

Jan 01, 2018 ⬤ **ICO launching**

Jan 2018 ◄ Proof of concept of EZ Marketing and Loyalty system

Feb 2018 ◄ Pilot deployment on real merchants for a new Customer Loyalty program

Mar 2018 ◄ Launching of eWallet application

Q2 2018 ◄ Launching of the web portal for the Universal Rewards offering and white label loyalty Apps

End of Q2 2018 ◄ Expanding Loyalty services to 10,000 merchants and 2 millions users in Vietnam and extending services to cover new merchants in the South East Asia region

Q3 2018 ◄ Launching of comprehensive Marketing services and Providing advanced data analytics services for brands and merchants

End Q3 2018 ◄ Acceleration stores acquisition to reach 15,000 merchants in Vietnam, and 10 millions eWallet users

End 2018 ◄ Covering up 30,000 merchants with 20 millions eWallet users in across the South East Asia region

2019-2020 ◄ Carrying out further global expansion strategy to reach 100,000 merchants

TEAM & ADVISORS
Team

Hoa Nguyen, CEO of EZPOS, graduate from Ecole Polytechnique France with more than 10 years' experiences in tech Startups. He led the development and provided the core trading system for Kim Long Securities - biggest Vietnamese online trading system; cofounder of REVER – online Real Estate trading Platform.

Duong Doan, CTO of EZPOS, graduate from University of Sydney, Australia, twice times rewarded by the international mathematical contest (IMO). More than 10 years of management and building of mission-critical platforms as project director at FPT Software, he is building Machine Learning and AI technologies underlying the POS system.

Tuan Hua, Product Manager of EZPOS graduate from Polytechnique Institute of Hanoi, Vietnam. Ex Product leader for the Kim Long Securities, he has 10 years' specialist in building large scale, high frequency stock trading system with millions of matching transactions per week.

Laurent Nguyen Dr. , CSO of EZPOS, graduate from Ecole Polytechnique France - PhD Degree. Data Scientist Manager at EY Paris France, he has more than 10 years of experiences in data consulting services for big international corporates. His role is to help EZPOS to build a better data-driven business strategy.

Ly Na Tran, Head of PR of EZPOS, graduate from Foreign Trade University. She has more than 10 years in Communications, Event Management, and Marketing in various corporations: FMCG, Banking, B2B and Advertising agencies; ex-PR manager for "Kong: skull island" movie.

Advisors

Charles Ehredt, CEO of Currency Alliance, Loyalty system advisor and business partner. Over the past 30 years, he has started 12 companies and invested in 23 as a Business Angel investor. Prior to founding Currency Alliance, Chuck was Group Director of Innovation and New Ventures at eDreams ODIGEO

Long Le Dinh, Executive Director, Chairman of the Board of Spark Center Vietnam; former Vice-Executive Chairman of TPBank; Board Member, General Director of Hong Leong Bank Vietnam; COO of Thien Viet Securities Firm; Deputy CEO of the State Capital Investment Corporation (SCIC) of Vietnam; General Director of VIB Bank; Manager of Vietnam Business Advisory Program, the Mekong Private Sector Development Facility (MPDF), International Finance Corporation (IFC), the WorldBank (WB) in Vietnam. His role is investment, banking and financial services, business advisor.

Duc Tran MBA, CPA**,** General Partner for IDG Ventures Vietnam. Having a long career and great experience in Venture Capital, he undertakes due diligence, fundraising and participating in strategic and business decisions of the company.

Richard Scott, Managing Director of Catalyst Partnerships, a business development and start-up consultancy in the UK. Richard has extensive experience in commercial strategy, launching of new start-up business ventures, and driving incremental revenues to business, specialising in the tech and loyalty sector. Prior to Catalyst Richard has set up and grown several start-ups, and has worked with large corporate partners such as Sainsburys, British Gas and Debenhams.

MISCELLANEOUS

Holding company

The token issuing will be operated by EZPOS Holding Pte Ltd Singapore conforming to international business law currently enforced in Singapore.
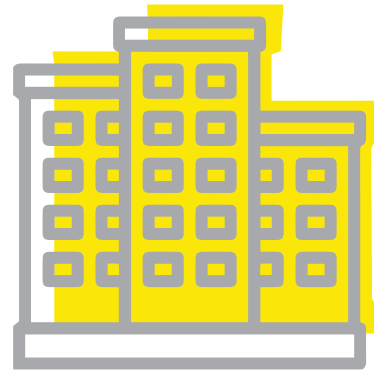
Compliance

EZPOS Holding will advise Members that we fully comply with international Anti-Money Laundering legislation and that we will cooperate with law enforcement agencies if requested by them, OR if we identify activity that looks to be criminal in nature.

EZPOS

EZPOS Holding Pte. Ltd.

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