

STREAMITY

The decentralized cryptocurrency exchange
for the blockchain generation

WHITE PAPER



STREAMITY

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STREAMITY

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1. INTRODUCTION

Digital economy means economic activity based on digital technologies. It does not concern development and sale of software as much as electronic goods and services produced by electronic business and electronic commerce.

Back in 2012 Boston Consulting Group assessed the today's potential of the Internet economy at the level of 4.2 trillion US dollars in the G20 countries - the most developed world economies. In 2015 the ACCENTURE and OXFORD ECONOMICS researches jointly concluded that the digital economy contribution into the world gross domestic product would already amount to 1.36 trillion US dollars by 2020.

As Internet purchases are becoming a part of everyday life for a growing number of people, the Internet economy is growing. And as new digital goods and services appear every day, an additional impulse for development is given to the digital economy. Thus, today the digital economy sector is the main factor of the world economy growth in general.

The rapid growth of the Internet economy sector caused growing demand for online payments. Cryptocurrencies – the most advanced and promising method of online settlements between market participants - become increasingly important in meeting the requirements of the Internet economy in financial mutual settlements today.

Cryptocurrency means digital monetary units being subject to decentralized registration. The information on transactions is not usually enciphered and is open and available. Banks, tax, judicial and other state or private authorities cannot influence transactions of any participants of the payment system. The cryptocurrency transfer is irreversible: nobody can cancel, block, dispute or carry out a transaction forcibly (without a private key). However, transaction parties can temporarily mutually block their cryptocurrencies as a security on voluntarily basis or determine that for the transaction completion/cancellation the parties' consent is required. Upon generation the cryptocurrencies are obtained by the persons who have met the agreed conditions (mining, forging).



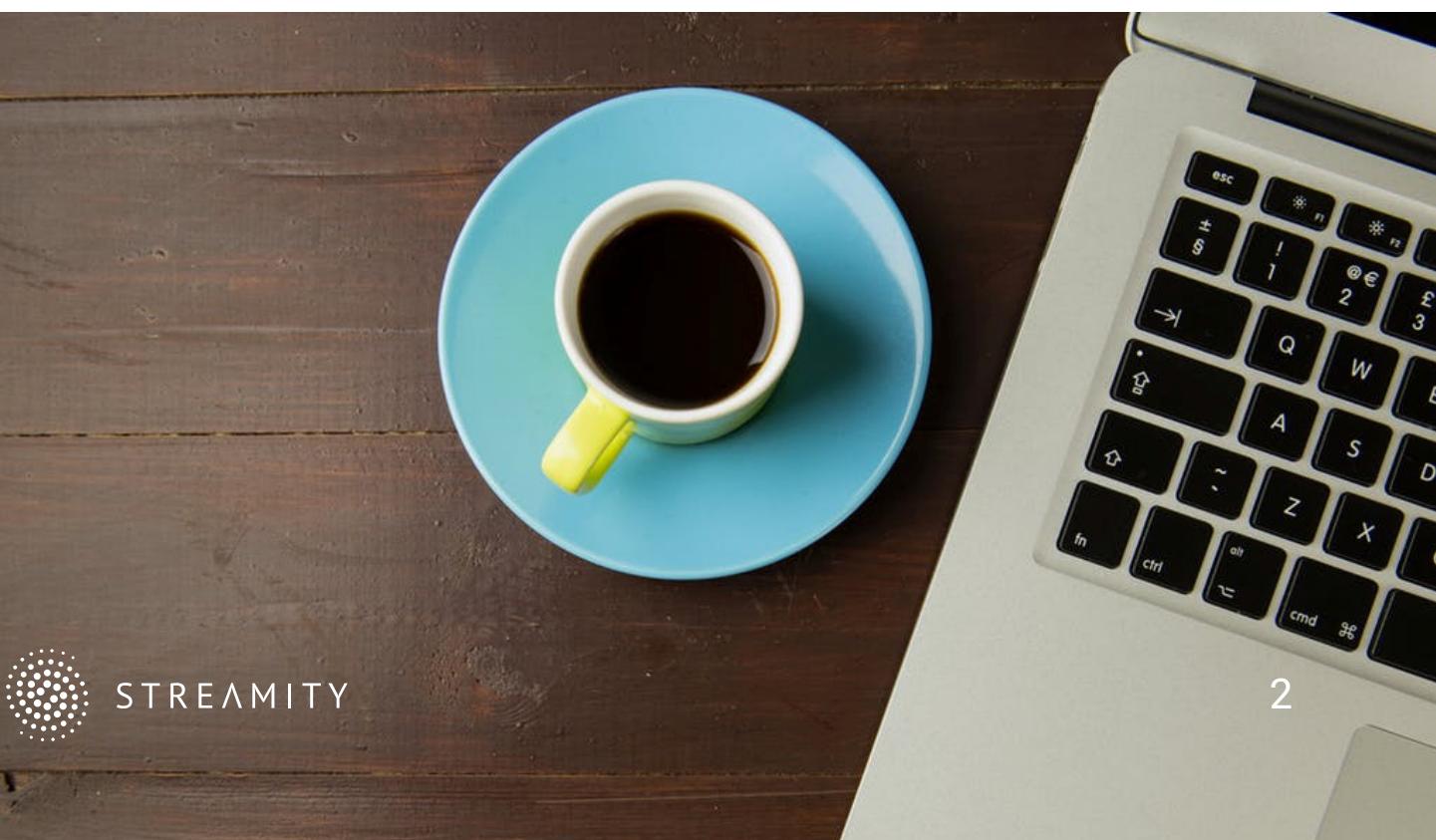
Other persons willing to obtain cryptocurrencies may do it only from the persons already owning them in exchange for ordinary money. Any of the numerous digital currency exchange platforms is usually used. Most of them ensure exchange not only to money but also mutual exchange of one cryptocurrency to another. Quotations of different platforms can differ significantly from each other at the same time.

Unfortunately, at present the cryptocurrency status has not been legislated in most countries of the world. Respectively, for all their will, cryptocurrency exchange platforms cannot obtain respective licenses, and transactions with them do not fall within the scope of the law. Therefore, from time to time certain trading platforms abuse confidence of their participants. Under the conditions of the unregulated status of cryptocurrencies and growing interest of non-professionals in them, the list of unfair trading platforms will be replenished. However, there is defense against such risk:

The exchange may be carried out directly between the interested persons without intermediaries!

We believe in decentralization of cryptocurrencies, absence of control over cryptocurrencies by any central authorities. People must manage their finances without any interference of third parties. The Streamity project embodies the idea of really honest cryptocurrency exchange between individuals.

WhitePaper shows financial and technical aspects of Streamity project, our step-by-step plan of development and technologies.



2. WHAT IS STREAMITY?

Streamity project focuses on establishment of a powerful cryptocurrency exchange which will include a broad range of services and ensure benefits from cryptocurrency markets development, while avoiding complications and risks arising from cryptocurrency ownership, transfer, and exchange.

A powerful StreamDesk aggregator ensuring exchange of cryptocurrencies for fiat currencies under smart contracts without intermediaries is the key element of Streamity project. StreamDesk prototype represents the main concept of the service (available online).

StreamDesk will also ensure immediate mutual exchange of cryptocurrencies, with maximum security and efficiency, suitable for most cryptocurrencies existing in the market. Cryptocurrency rate will be always bound to the "Market" section (which collects information from major stock exchanges and displays the value of cryptocurrencies and capitalization of companies). This means that the possibility to change prices for gaining excess profit simply does not exist! All fees are known in advance and will be presented below. This provides advantages both to investors, who will have a clear understanding of all prospects and future company's profits from fees, and to users, who will benefit from a fair and transparent exchange mode with maximum security.



Streamity services will include news and analysis, educational, and investment resources. All services mentioned above will provide essential assistance to investors with regard to management and accumulation of crypto funds.

Each Streamity section will represent an independent business environment and produce income from completely different types of digital services.

3. THE MISSION

We give priority to users and community.

Our mission is to contribute into development of the crypto-community security.

We will develop a fair and completely transparent StreamDesk service for exchange of cryptocurrencies for fiat currencies without intermediaries, which will save your money, and will protect our users from fraud, so common to this market, by means of smart contracts.



4. MARKET ANALYSIS

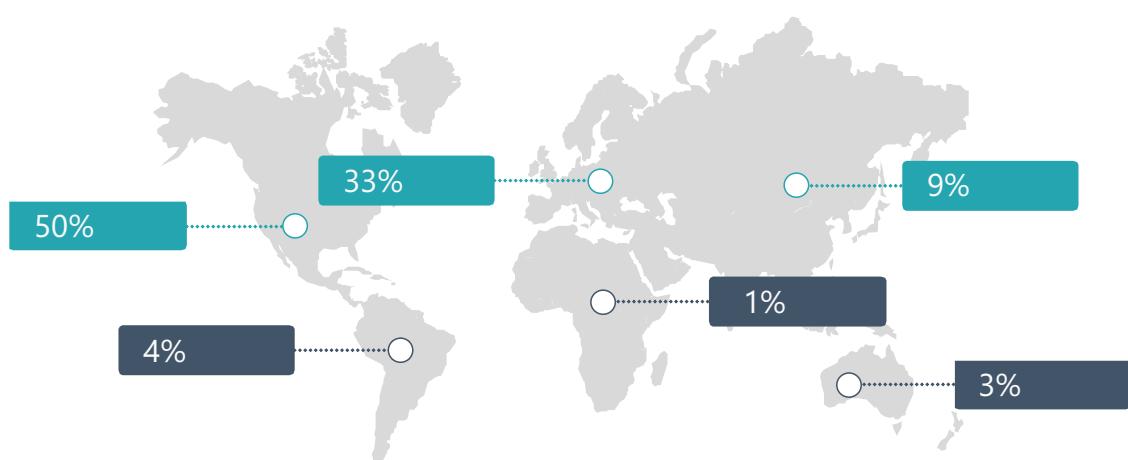
According to CoinMarketCap data an average daily amount of cryptocurrency trade in September 2017 exceeded 4 billion US dollars, and the market capitalization of cryptocurrencies is above 130 billion US dollars.

However, the cryptocurrency market is too small compared to the world amount of trade in traditional currencies. Thus, the daily volume of trading at FOREX market is assessed by experts of Bank for International Settlements to be 5.1 trillion US dollars. At the current cryptocurrencies development rate these figures may be reached by crypto markets already in 2-3 years. Therefore, it is rather probable that very soon we will live in a new reality in which the cryptocurrency exchange market will be the dominating world market.

During 2017 the cryptocurrency and crypto investment markets have reached the size when governments cannot ignore the phenomenon any more. Consequently, the legal status will be granted to cryptocurrencies soon. And the more countries accept cryptocurrencies, the higher will be the subsequent crypto market and crypto community growth rates.

The huge potential of crypto markets means a possibility of rapid growth of businesses serving the needs of such markets.

CRYPTOCURRENCY DISTRIBUTION MAP





Moreover, as the use of block chain technology and smart contracts simplifies many procedures of traditional markets, it is crypto markets that claim to become main markets of the information age. Consequently, today is the best time to join the crypto movement and use to the full all the possibilities available now.

The countries which have decided to develop the regulatory and legal framework to actively introduce the digital currency into the economy or which at least do not prohibit its use: Australia, Belgium, Brazil, Canada, Columbia, Croatia, the Czech Republic, Cyprus, Denmark, France, Germany, Hong Kong, Israel, Italy, Japan, Ukraine, New Zealand, Norway, Poland, Singapore, Slovenia, South Korea, Spain, Switzerland, Sweden, Turkey, Great Britain, the United States, etc.

The trend of increased usage of cryptocurrency as a payment instrument instead of traditional fiat money is obvious. The prospects of the cryptocurrency market development remain significant.

But at such significant cryptocurrency turnover there is no fair entrance to the cryptocurrency market with minimum commissions so far.

Existing cryptocurrency exchange markets are mostly centralized, which means that they maintain users' money and cryptocurrency in their own accounts. According to Global Cryptocurrency Benchmarking Study conducted by Cambridge Center of Alternative Finance, out of 51 exchange markets 49 are centralized.



Centralization of cryptocurrency exchange services provoke exchange markets to abuse rights and fantastic growth of cryptocurrency markets has made them vulnerable to hackers, putting at risk tens and hundreds of millions dollars.

P2P services may alleviate situation, however, most of them function only as a trading platform, which means they bring users together, but do not solve the security problem of a deal.

The cryptocurrency market is very volatile and to create an exchange service with low commissions entails enormous risks. Companies do not want to incur risks, therefore, they include them into commissions or directly into the cryptocurrency price. We provide a platform where users find each other by themselves and carry out the necessary exchange. As a result, the platform has minimum commissions, and the transaction parties obtain absolutely secure service thanks to smart contracts.

5. HOW DO WE DIFFER FROM OUR COMPETITORS?

Streamity competitors are primarily P2P cryptocurrency exchange services. It is to be mentioned that existing P2P solutions are far from being perfect. Let us bring some examples.

Local Bitcoins – a bulletin board which shows interest in trading in a specific country.

First, this service supports only bitcoins.

Second, exchange rates are set by the users of the platform.

Third, security of the deals is not thought out.

Changelly – this platform supports a few dozens of cryptocurrencies.

There you can buy cryptocurrency for US dollars, but you are not allowed to sell cryptocurrency for fiat money.

The security of a deal is guaranteed only by the credibility of the team, which is a quite weak assurance, as the security technology is not transparent.

Qvolta – a new service created in 2017. Raised funds via ICO.

Today this platform functions in a “test mode”.

It is stated that customers can use different payment methods; however, only



bitcoin and etherium are supported.

Qvolta claims that their security system will protect accounts and deals, but the development of this platform is still in progress. It is unclear how smart-contracts are going to be used within this platform, there is a lack of technical description of the process.

In contrast to our competitors, STREAMITY is the first P2P platform ready to protect transactions with smart-contracts.

Smart-contracts provide additional security to the cryptocurrency exchange process in addition to the verification of users.

Fair price for a deal is an important part of STREAMITY functions. It is calculated in real time as an average weighted price of the major cryptocurrency exchange markets' deals.

Therefore, STREAMITY users can be sure they make their deals at a fair price with maximal security.

STREAMITY functions and services form a perfect set for you to enter the world of cryptocurrency investments.

We expect the majority of STREAMITY customers to be active users of payments systems.

On the one hand, these people are familiar with online payment systems and ready to start working with cryptocurrencies. On the other hand, their requirements to the service security are much higher, than these of the first crypto-enthusiasts.

As cryptocurrency markets become more and more massive, it is such platforms as Streamity are going to have all chances to be successful.



6. ICO STRUCTURE

STREAMITY is collecting funds for launch of DAPP STREAMDESK – a P2P cryptocurrency exchange platform.

STREAMITY also plans to develop informational and analytical, educational and investment resources of STREAMITY.ORG and necessary technologies.



STREAMITY Token Symbol

Token name. The key element of STREAMITY ecosystem is Streamitytoken (STM) which constitutes the internal currency of the project. It means that payment for all services of the project is supposed to be accepted only in STM.

Number of tokens. STM tokens will be issued on Ethereum platform. The number of STM is strictly limited and is 186,000,000 tokens. In future STM will not be generated.

Start exchange rate. The cost of one token is determined at the level of 0.2 US dollars for a token. Tokens will be distributed in proportion to the amount contributed by investors during the ICO subject to the premium being due to them. The price of 1STM in ETH will be fixed an hour before PRE-ICO/ICO according to the currency rate of Poloniex exchange market, ETH - USD exchange rates will be updated every hour.



PRE ICO parameters:

Soft cap on PRE ICO: -

Hard cap on PRE ICO: 2.8 million USD

The volume of PRE ICO sale: 20,000,000 STM

The volume of ICO sale: 110,200,000 STM

Upon selling of this number of tokens ICO will be considered as completed.

How to buy tokens.

STM Tokens are available for sale for BTC, LTC, ETH, ETC, USD, EUR. STM Tokens will be transferred to users' accounts after the second stage of the ICO.

The minimum transaction amount in ETH: 0.1 ETH

All the tokens not sold during the ICO remain in the reserve of STREAMITY project founders.



7. ADVANTAGES

Advantages:

- The "STREAMITY" project is based on the popular mass service, i.e. there will be demand for the project's services under any cryptocurrency market conditions.
- The development of STREAMITY services and the influx of new users will create a steady demand for STM.
- STM tokens will be open traded on the major cryptocurrency exchanges that will make them available to new users and let investors to sell them instantly.
- Input of fiat money to exchange markets and its withdrawal is far more profitable if you use "STREAMDESK" service, thanks to its convenience, low commissions and market prices of the tokens.
- The risk of manipulating STM tokens' rates is minimized due to the reserve fond containing STM tokens and fiat currencies.
- Each holder possessing more than 1250 STM will receive a set of privileges and will be provided with even lower commissions on the "STREAMDESK" platform.

Thus, purchase of a STM token during the ICO is of value for the following market participants:

- **crypto investors** – may gain profit from selling STM tokens at the secondary market or using STM tokens as a low-risk component of their investment portfolios;
- **interested users** of STREAMITY service– obtain STM tokens at a much lower price than at the moment of the service launch which allows them to save significantly when using the STREAMITY service.



8. PROJECT PLAN

The development of a world scale P2P platform comprises many different aspects, including the acquirement of state permissions and licenses to exchange cryptocurrencies in the states that control the sector legislatively, participation in different unions and payment systems.

Below you can get acquainted with our step-by-step plan, which comprises main stages of our activity following the results of the ICO campaign. Each ICO level is a framework for the next one and they are going to be applied according to reactions of the market towards our ideas. Major, but not the only items of the ICO funds expenditure are going to be the acquirement of licenses, development and maintenance of services, team recruitment and marketing.

0,5 mln \$ is the minimum sum required to launch the project.

1,5 mln \$ - P2P exchange service aimed at Asian and European markets. Information-analytical resource.

5 mln \$ - P2P exchange service aimed at Asian, European and US markets. Information-analytical resource.

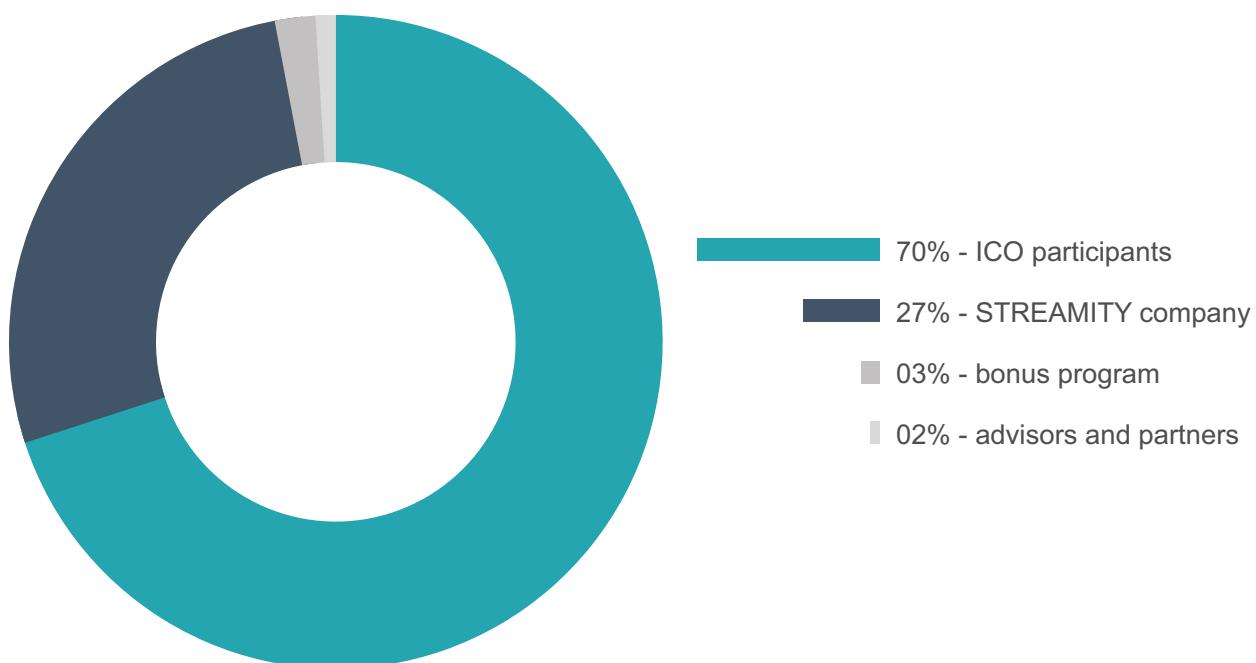
10 mln \$ - P2P exchange service aimed at Asian, European, US and Latin America markets. Information-analytical, educational and investment resources.

20 mln \$ - P2P exchange service aimed at the world market. Information-analytical, educational and investment resources translated in 5-7 major languages.

In order to meet all requirements of the financial sector, in its activity STREAMITY will rely on collaboration with credit card and payment systems, development of identification systems relevant to current regulations and other technical solutions.



9. DISTRIBUTION OF TOKENS



25%-Streamity team.

40% of the Streamity team share will be contained in the reserve, created to sustain the development of STREAMDESK service and maintain the liquidity within the system.

50% of the Streamity team share will be blocked for a year according to the conditions of smart-contracts until the launch of STREAMDESK mobile application.

10% of the team share will be paid to the staff as gratitudes for the accomplished work.

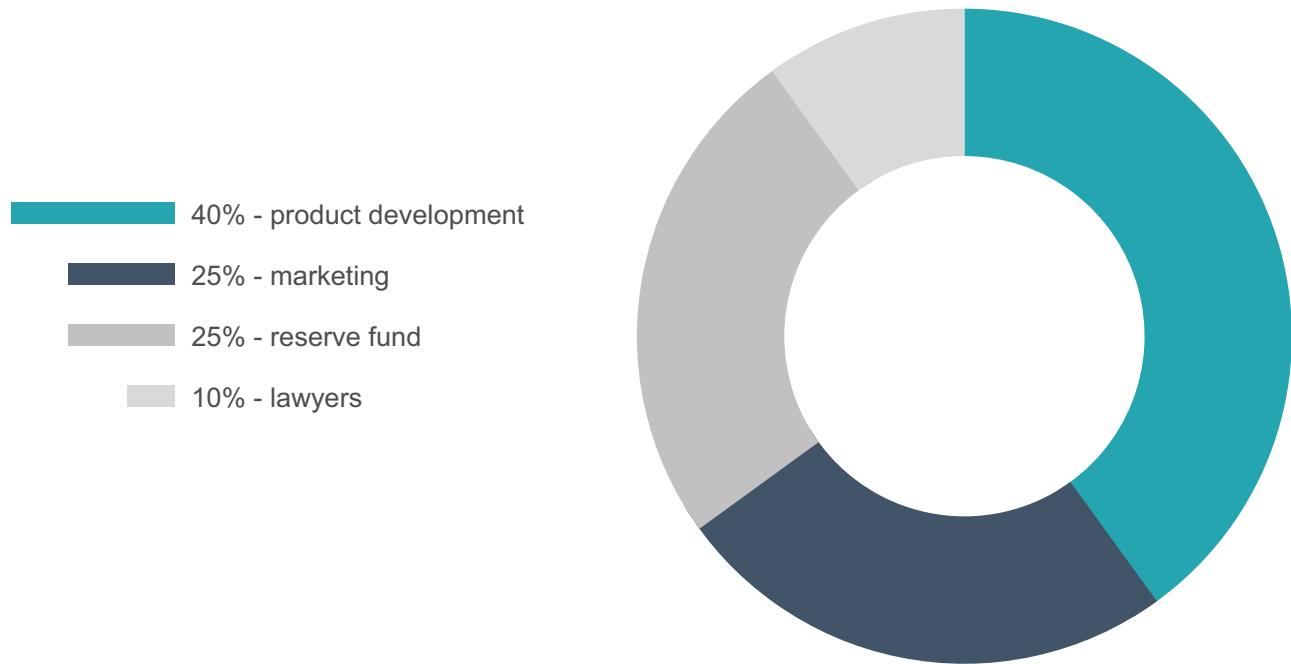
2%- advisors and partners.

Shares of "STREAMITY" advisors and partners will be blocked for one year according to the conditions of smart-contracts.



10. DISTRIBUTION OF RAISED FUNDS

Distribution of raised funds after the ICO (the figures are not final and may change depending on the required needs of the company):



40% of the ICO investments we will spend on the development of the product. Main objects of expenditure are: staff recruitment, staff payments, purchase and maintenance of equipment.

25% of investments will be spent on active marketing. We realize that it is marketing that can help us win the competition with other companies.

Marketing laws are common to all, regardless of the location of a company or economic development.



In order to succeed you need not only to develop a high quality product, but also deliver it to your target audience, establish continuous bilateral communication with customers and promote your own brand. These activities will help us to make the service better and make it perform better under the conditions of tough competition.

25% of investments we will keep in the reserve funds, aimed at sustaining the development of "STREAMDESK" service and maintaining its liquidity.

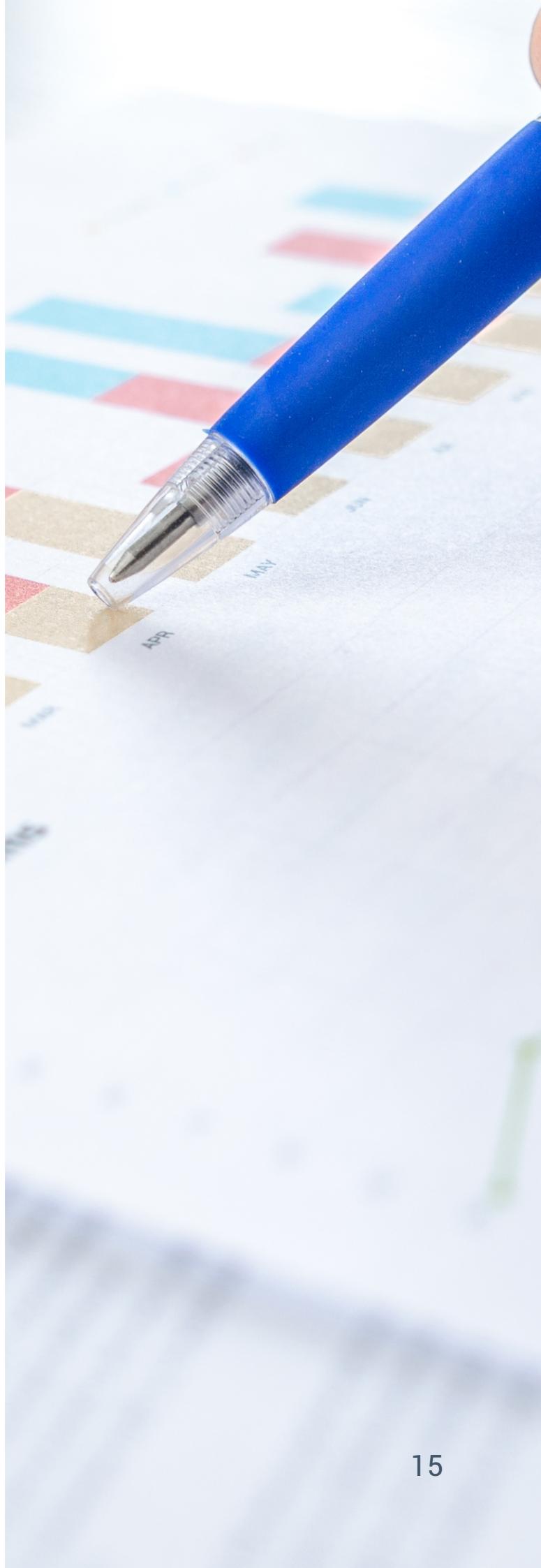
Reserves can be used to finance such activities as:

Acquisition of licenses and permissions that we may need in several jurisdictions.

Audit

Development of new markets according to the strategic development plan, etc.

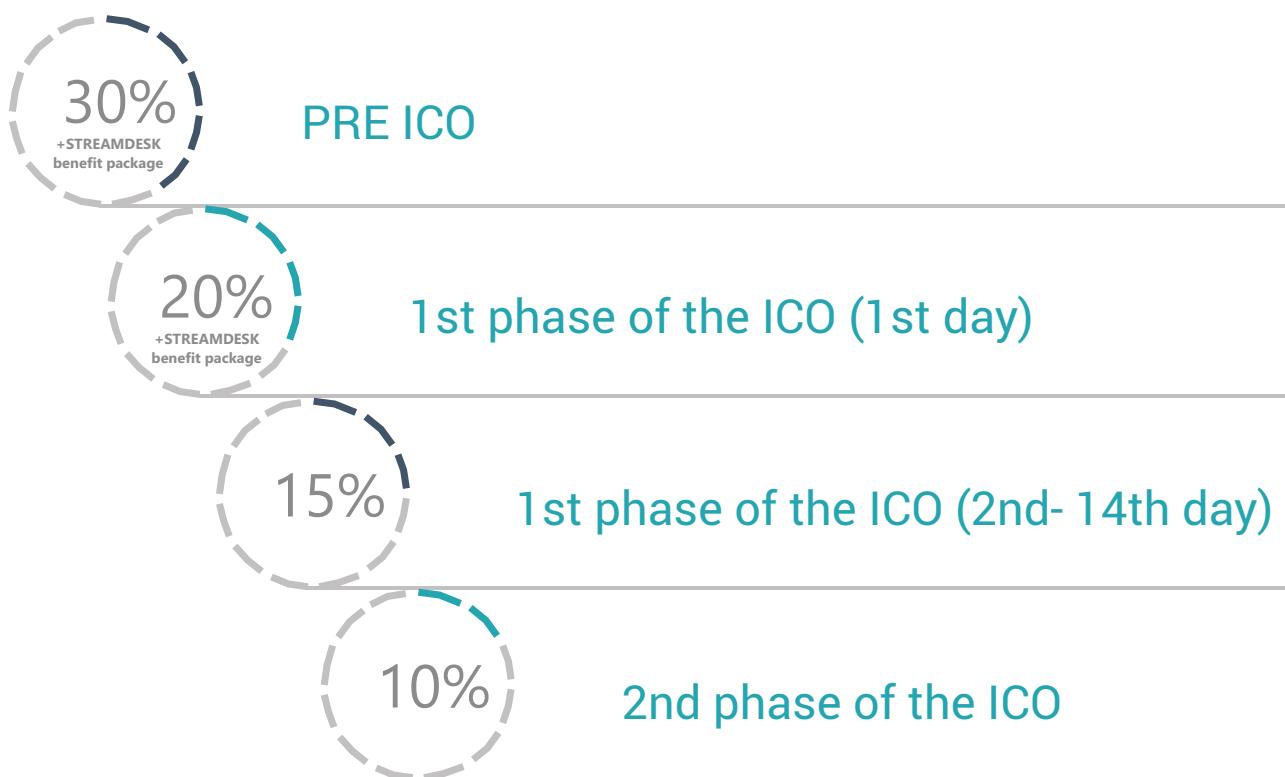
10% of investments will be spent on legal support.



11. BONUS PROGRAM

«Streamity» offers special discounts depending on how early the buyer decided to support the project. During the PRE ICO the discount will be **30%**. Then the ICO will consist of 2 phases. On the first day of the first phase the discount will be **20%**. From the second day till the end of the first phase the discount will be **15%**. At the second phase the discount will be **10%**.

Moreover, each token buyer starting from 1,250STM at the PRE ICO or on the first day of the ICO will be able to obtain a set of benefits of the main service of STREAMDESK provided that the balance is not less than the cost of the benefit package. It means that if you invest 1,250STM at the PRE ICO stage or on the first day of the ICO and keep them in balance, you obtain the “Platinum” package which gives the right to exchange on the STREAMDESK platform with a commission of 0.5%. Likewise, if you invest 7,500STM, you obtain the “Brilliant” package, if you invest 25,000STM – the “Unlimited” package. The scheme of obtaining benefits is detailed in the STREAMDESK service monetization section.

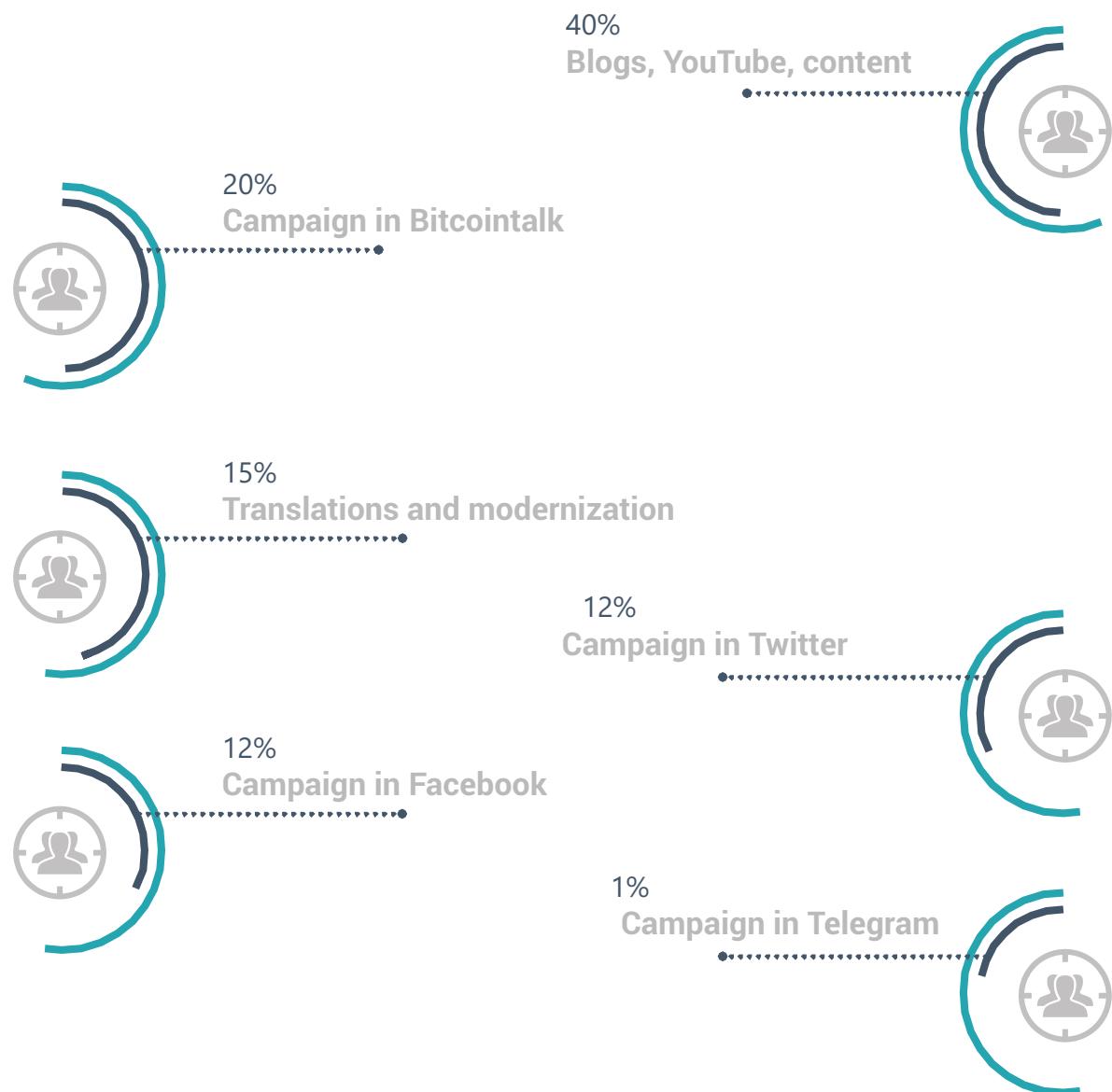


12. BOUNTY CAMPAIGN

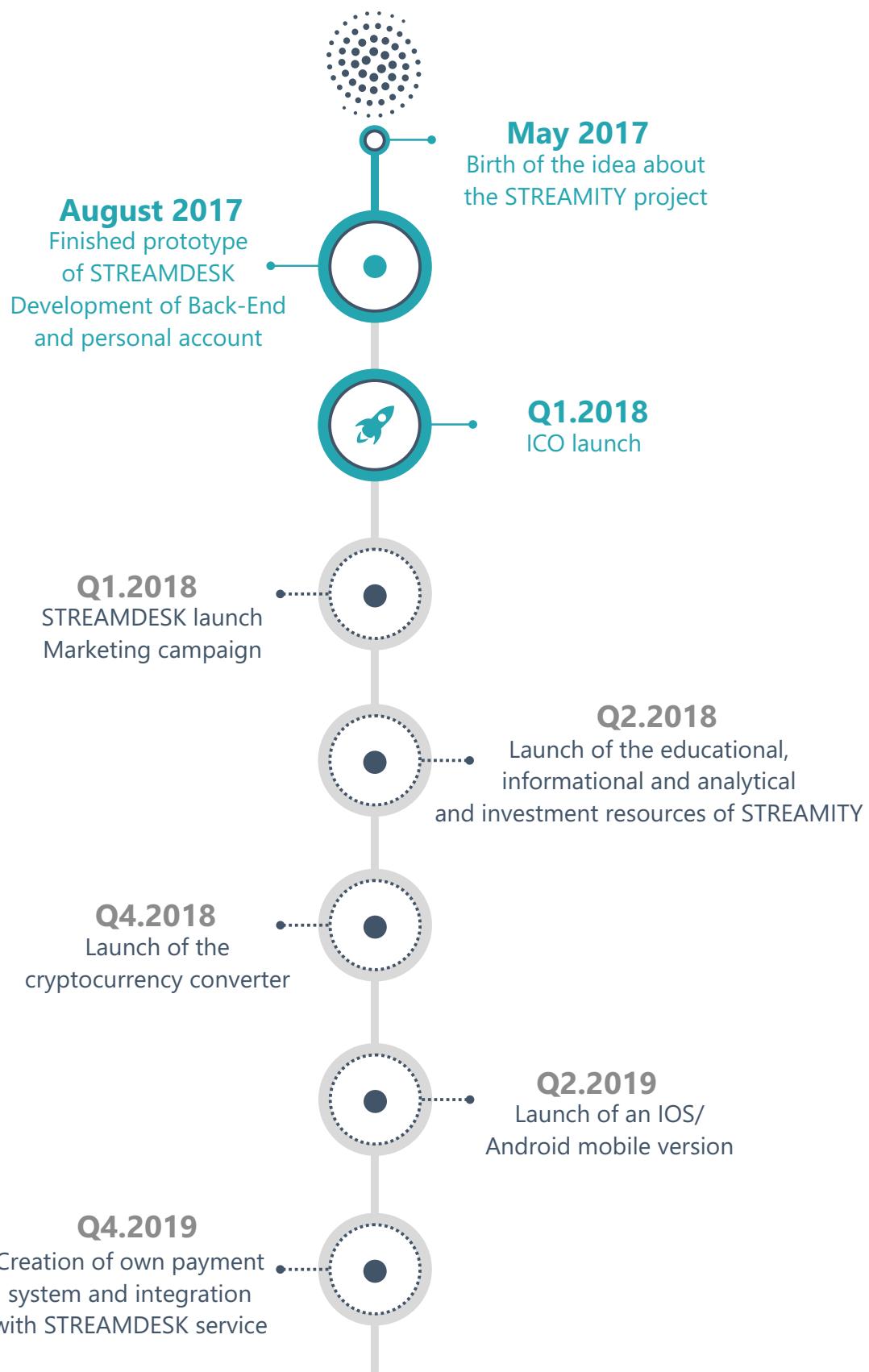
Bonus shares will be distributed in two phases.

3% of the overall number of the STM tokens sold during the pre-ICO will be distributed after the pre-ICO.

3% of the overall number of the STM tokens sold during the ICO will be distributed after the ICO.



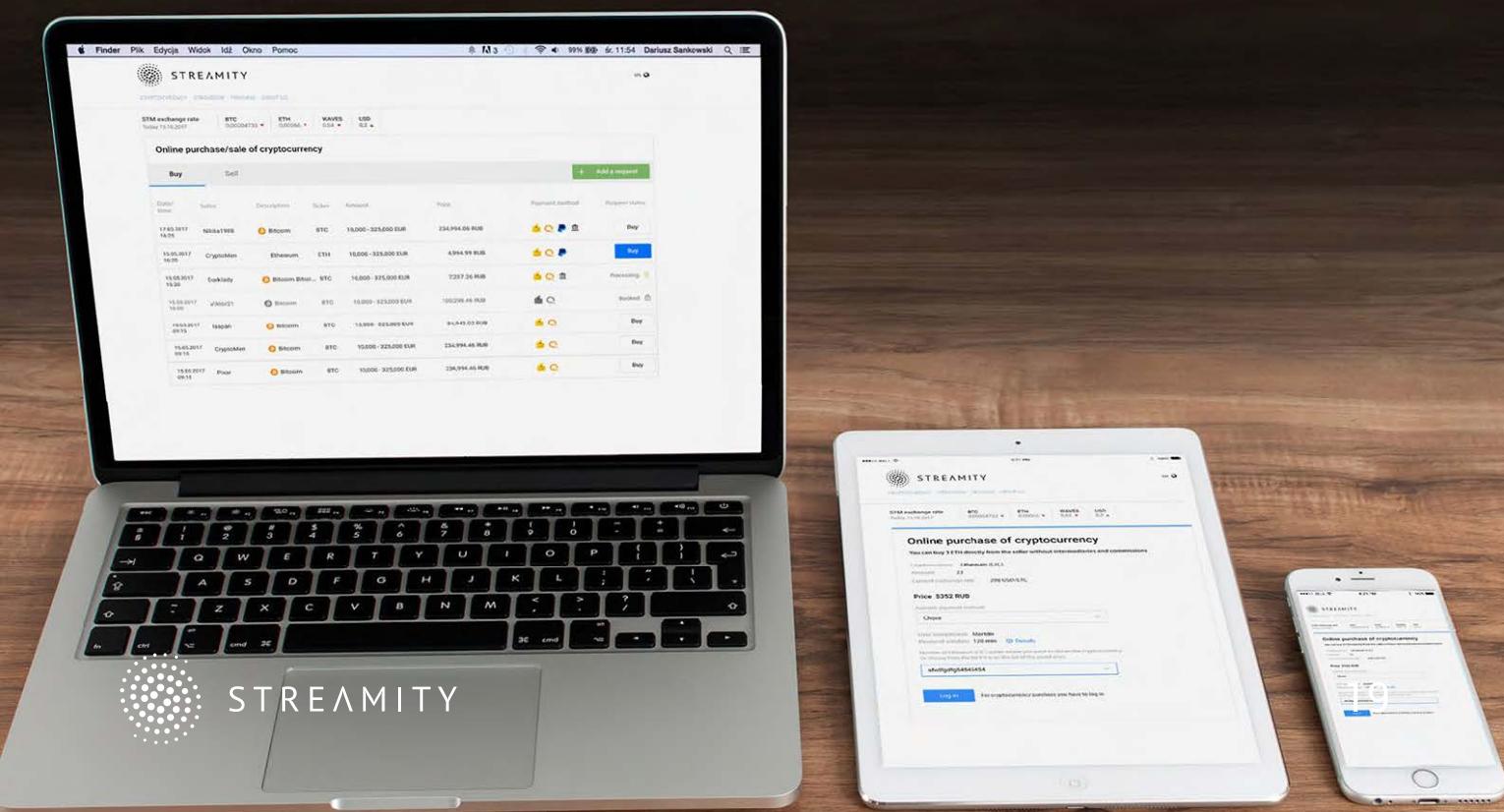
13. ROAD MAP



STREAMITY

14. STREAMDESK SERVICE

StreamDesk is our own solution, a service intended for exchange of cryptocurrencies for fiat currencies without intermediaries, under smart contracts. StreamDesk will also ensure immediate mutual exchange of cryptocurrencies, with maximum security and efficiency, suitable for most cryptocurrencies existing in the market. We strive for equal rights of all users interested in buying or selling cryptocurrency without exchange offices, stock exchanges, or any intermediaries! Register, place orders, and exchange cryptocurrencies for fiat currencies in any way convenient for you – and we will take care of safety! We believe in decentralized cryptocurrencies not subject to control by any central authorities. People shall be able to manage their finances without external intervention whatsoever. Streamity fee is as low as 2%. We do not deal with fiat currencies in any way whatsoever: they are not blocked by our resource, but transferred directly between users. The information on the value of cryptocurrencies is collected from major stock exchanges, the average (market) value is set online automatically and cannot be changed in exchange service. StreamDesk service embodies the idea of truly fair exchange between individuals.



15. STREAMDESK SERVICE MONETIZATION

- membership fee entitling to exchange cryptocurrencies at the exchange platform free of charge;
- charging commissions from the transactions exceeding the specified turnover limit;
- sale of packages with different sets of benefits (respectively, packages are offered at different prices – the more benefits are in the package, the more expensive is the package).

Package name	Benefits	Cost, USD (payment in STM at the exchange rate as of the payment date) per month	Commission for exchange over the limit, %
Basic	Exchange of cryptocurrencies equivalent to less than 100 US dollars per month free of charge	1	2
Silver	Exchange of cryptocurrencies equivalent to less than 1,000 US dollars per month free of charge	10	1.5
Golden	Exchange of cryptocurrencies equivalent to less than 10,000 US dollars per month free of charge	50	1
Platinum	Exchange of cryptocurrencies equivalent to less than 100,000 US dollars per month free of charge	250	0.5
Brilliant	Exchange of cryptocurrencies equivalent to less than 1,000,000 US dollars per month free of charge	1,500	0.3
Unlimited	Exchange of any amount of cryptocurrencies free of charge	5,000	n/a

The STM token price at the ICO is 0.2US dollars. The minimum subscription fee is 5STM per month. In case of increase of the STM token exchange rate to 2US dollars the subscription fee in STM will decrease to 0.5STM per month.

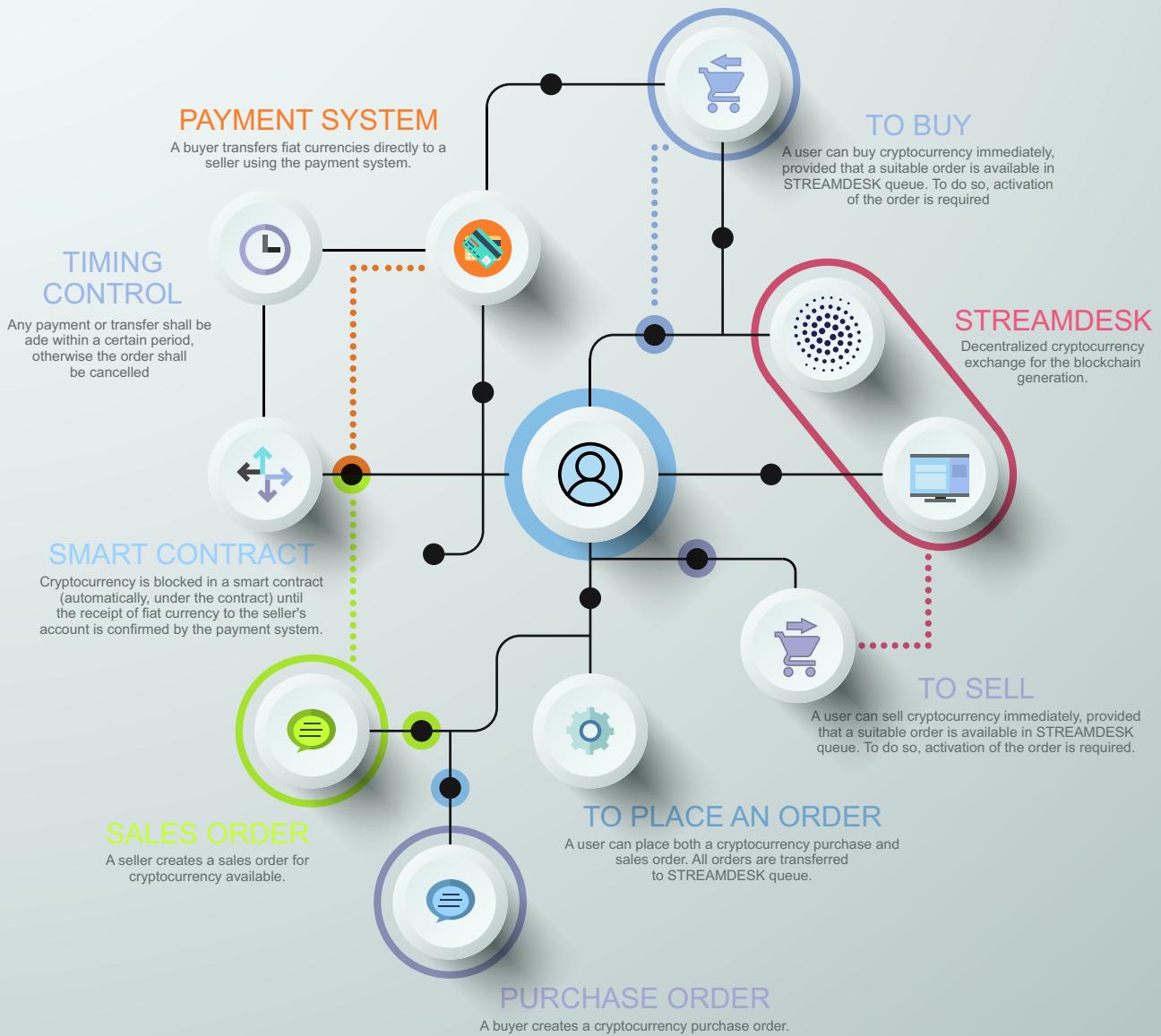
At the current exchange rate 0.5STM=0.1US dollars. Thus, by buying STM tokens today potential service users obtain a chance to save on the commissions tens of times as much. An investment equivalent to 120US dollars will ensure access to the exchange platform for 10 years even without taking into account the token price increase.



16. STREAMDESK OPERATION PRINCIPLE

Practical implementation

The figure below presents the general pattern of the platform



17. STREAMDESK TECHNICAL DESCRIPTION

Terms and types of operations

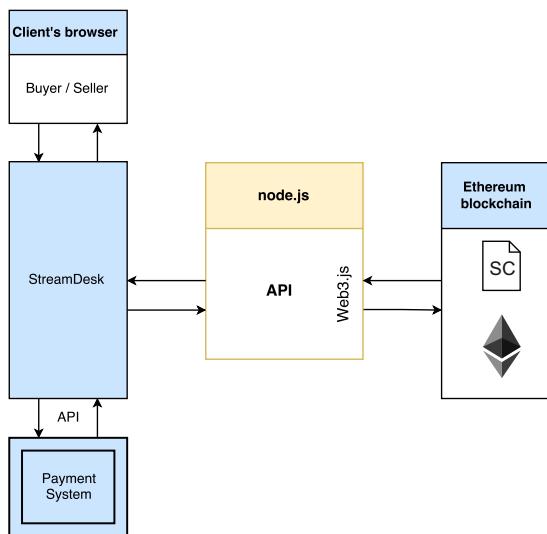
Through the StreamDesk system you can buy and sell cryptocurrency. The mechanism of purchase/sale is similar. The roles of the client are different.

1. In the terminology of our application cryptocurrency means goods.
2. A **Buyer** means a person buying the cryptocurrency. A **Seller** means a person selling it.
3. The operation of the application is allowed only for authorized users.
4. Each user may act both as a Seller and Buyer.
5. All the information on the requests in which the user participates or participated may be obtained on the user's personal account.

OAuth means open protocol of authorization which makes it possible to grant a limited access to protected resources of the user to third parties without the necessity to transfer the login and password to it (third party).

Two scenarios of exchange of cryptocurrency into fiat money (and vice versa) through the StreamDesk service are available: using automatic response of the payment system and the KYC procedure.

Exchange using automatic response of the payment system



**This scenario has been worked out using the example of Yandex.Money
We are also working at integration of StreamDesk with other payment systems.
After a while we will add them in our service. Now we are negotiating with QIWI,
OkPay, AdvancedCash. Further action is to negotiate with PayPal, Skrill. And then
we are going to negotiate with VISA and MasterCard.**

By means of Yandex.Money API for applications we can obtain the payment status from the Yandex.Money server, save user's data for further payments. By means of this scenario payments may be accepted in two ways: from Yandex.Money wallet and from any bank card.

Request creation

- 1) The work with StreamDesk application starts with creation of a purchase or sale request.
- 2) The request may be created by unauthorized users, too, but they will be automatically authorized then.
- 3) The following fields shall be filled out in a Purchase request: choose the payment method from the list and enter your wallet number. If the user is not authorized, the application shall show the registration form with the following parameters to the user: Name, Telephone, E-mail and agreement to personal data processing.
- 4) After the request is created, it obtains the **NEW** status and gets on the StreamDesk main page.

Date/time	Seller	Description	Value	Amount	Price	Payment method	Request status
17.05.2017 16:25	Nikita1988	Bitcoin	BTC	10,000	234,994.06 RUB	Q P	Buy
15.05.2017 16:20	CryptoMen	Ethereum	ETH	10,000	4,994.99 RUB	Q P	Buy
15.05.2017 15:20	DarkLady	Bitcoin Bitcoin	BTC	10,000	7,287.26 RUB	Q	Processing
15.05.2017 10:08	Viktor21	Bitcoin	BTC	10,000	7,287.26 RUB	Q	Processing
15.05.2017 09:15	Isapan	Bitcoin	BTC	10,000 - 325,000	98,46 RUB	Q	Booked
15.05.2017 09:15	CryptoMen	Bitcoin	BTC	10,000 - 325,000 EUR	98,46 RUB	Q	Booked
15.05.2017 09:15	Pixar	Bitcoin	BTC	10,000 - 325,000 EUR	98,46 RUB	Q	Booked



Request acceptance

- 1) Other users may use the request as a Seller or Buyer depending on the request type.
- 2) The following fields shall be filled out in the Purchase request: choose the payment method from the list and enter your wallet number. If the user is not authorized, the application shall show the registration form with the following parameters to the user: Name, Telephone, E-mail and agreement to personal data processing.
- 3) After the request is accepted, it obtains the **PENDING CONFIRMATION** status.
- 4) The Seller receives a notice that he/she may sell the cryptocurrency.

STM exchange rate
Today, 15.10.2017 | BTC 0,00004733 ▼ | ETH 0,00066 ▼ | WAVES 0,04 ▼ | USD 0,2 ▲

Online purchase of cryptocurrency

You can buy 3 ETH directly from the seller without intermediaries and commissions

Cryptocurrency Ethereum (ETH)
Amount 3
Current exchange rate 306 USD/ETH

Price 18054 RUB

Available payment methods

User StreamDesk Martdn
Payment window 120 min Details

Number of Ethereum (ETC) wallet where you want to obtain the cryptocurrency.
Or choose from the list if it is on the list of the saved ones.

For cryptocurrency purchase you have to log in

Confirmation and smart contract creation

- 1) Having obtained the notice the Seller shall confirm the request again as since its creation some time may have lapsed.
- 2) After the request is confirmed, it obtains the **PENDING SMART CONTRACT CREATION** status.
- 3) The system checks parameters and availability of necessary funds on the seller's account, creates a smart contract, the cryptocurrency which is included into the smart contract is written off from the seller's account. The request obtains the **PENDING PAYMENT** status.
- 4) The cryptocurrency is blocked in the smart contract (automatically according to the terms and conditions of the contract) till the notice that the fiat money is credited to the seller's account. Then the request for the smart contract performance is made.
- 5) Request for control of expiration of the smart contract (is actuated when the current time exceeds the validity term of the smart contract – 3 (three) hours);
- 6) After the request obtains the **PENDING PAYMENT** status, the buyer receives a notice with the link to payment.



Payment

- 1) Payment may be made through Yandex.Money, PayPal, Qiwi and other services. Depending on what is indicated when the request is created.
- 2) StreamDesk application works with payment services through HTTPS safe protocol.
- 3) StreamDesk application requests for a right to make a one-time payment to the seller's wallet.
 - 3.1) The buyer logs in at the payment service server through OAuth2 secure protocol and authorizes the one-time payment of the amount specified in the request.
 - 3.2) OAuth2 protocol makes the authorization secure and convenient.
- 4) For transfer of funds the payment service may charge a commission. The commission is calculated and indicated when the request is created.
- 5) After the payment authorization is obtained, StreamDesk application tries to make the payment.
 - 5.1) If the payment service prohibits the payment, the user receives a proposal to authorize the payment again.
 - 5.2) In case of the repeated rejection of payment StreamDesk application assigns the **CANCELLED** status to the request.

Smart Contract Performance

If the payment is successful (the payment service has notified about successful transfer of funds), StreamDesk application performs the smart contract and assigns the **FULFILLED** status to the request. The cryptocurrency is transferred to the buyer's account.



18. KYC POLICY

In order to remain profitable and successful for a long time any business in the XXI century is obliged to follow a number of simple rules.

The set of such rules is called “KYC” policy or “Know Your Customer” policy.

KYC includes procedures of primary identification of final beneficiaries (beneficial owners) being customers of financial institutions to which cryptocurrency exchange services are referred, too.

Besides the primary identification the information shall also be updated regularly.

Strict compliance with the KYC policy protects financial institutions and their customers from suspicious money and transactions.

As the transaction security is the main priority of STREAMITY ecosystem we identify our customers and verify provided information. In the exceptional cases when the risk of work with one or another customer is extremely high, STREAMITY reserves the right to reject access to the exchange platform without giving a reason.

KYC Procedure

For customer identification copies of the following documents are required:

- (a) Page of the international passport with the photo, indication of the full name, nationality, date and place of birth, date of issue and expiration of the passport, its number, country issuing the passport and signature or a copy of another document (ID card/ driver's license) containing the above information;
- (b) invoice for utility services (for example, electricity, telephone, etc.) or bank statement indicating the date (not earlier than three months before the date of



provision of the bank statement), registered name, permanent place of residence and mailing address;

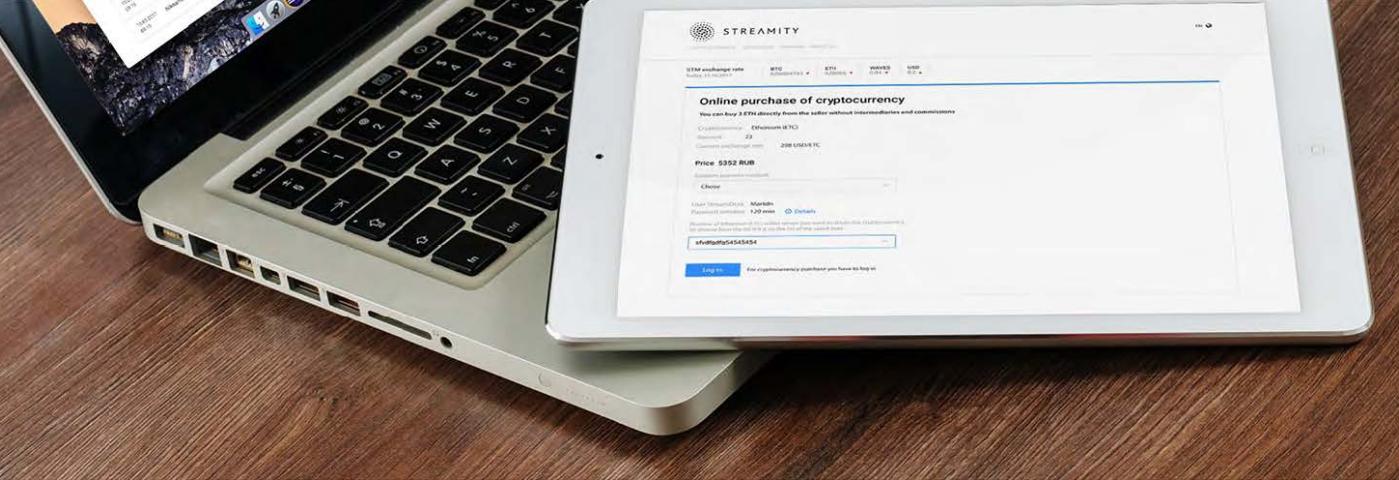
- (c) a copy of the bank card in case if the customer uses it for transactions;
- (d) a selfie in which the face and passport of the customer can be clearly seen;
- (e) copies of constituent documents (for identification of accounts of legal entities).

STREAMITY also reserves the right to rely on the identification carried out by STREAMITY partners – payment systems – **or engage third party specialized services (CIVIC, IDnowIdent, etc.) for high-quality carrying out the KYC procedure.**

All the required documents requested within the KYC procedure shall be provided to STREAMITY or a partner company. Further, during rendering services, STREAMITY is entitled based on the KYC policy to request from the customer the documents in order to restore the account functionality or confirm any other actions or operations both carried out or intended. STREAMITY reserves the right to reject the customer's request unilaterally and/or terminate further rendering of services to dishonest customers without giving reasons.

From its part STREAMITY guarantees that it makes its best efforts to keep confidential the information transferred to the platform by its customers to fortify mutual confidence.





19. CRYPTOCURRENCY CONVERTER

Cryptocurrency converter is a service for immediate mutual exchange of cryptocurrencies based on StreamDesk, with maximum security and efficiency, suitable for most cryptocurrencies existing in the market. Cryptocurrency rate will be always bound to the "Market" section (which collects information from major stock exchanges and displays the value of cryptocurrencies and capitalization of companies). This means that the possibility to change prices for gaining excess profit simply does not exist!

How does the service work:

Cryptocurrency converter ensures quick and safe exchange of cryptocurrencies (e.g., bitcoins for litecoins).

For example, in order to exchange a bitcoin for a litecoins you should do the following:

1. Choose a litecoins in the order "*to buy*" and a bitcoin in the order "*to sell*".
2. Enter the address of your litecoins wallet in the line *payment destination* and the address of your bitcoin wallet in the line *initial address*. Then click "*I agree to the terms*" and "*start the transaction*".
3. StreamDesk will generate the address of the wallet where your bitcoins shall be transferred.
4. Your litecoins will be transferred to your wallet within seconds.



20. NEWS AND ANALYSIS, AND EDUCATIONAL RESOURCES

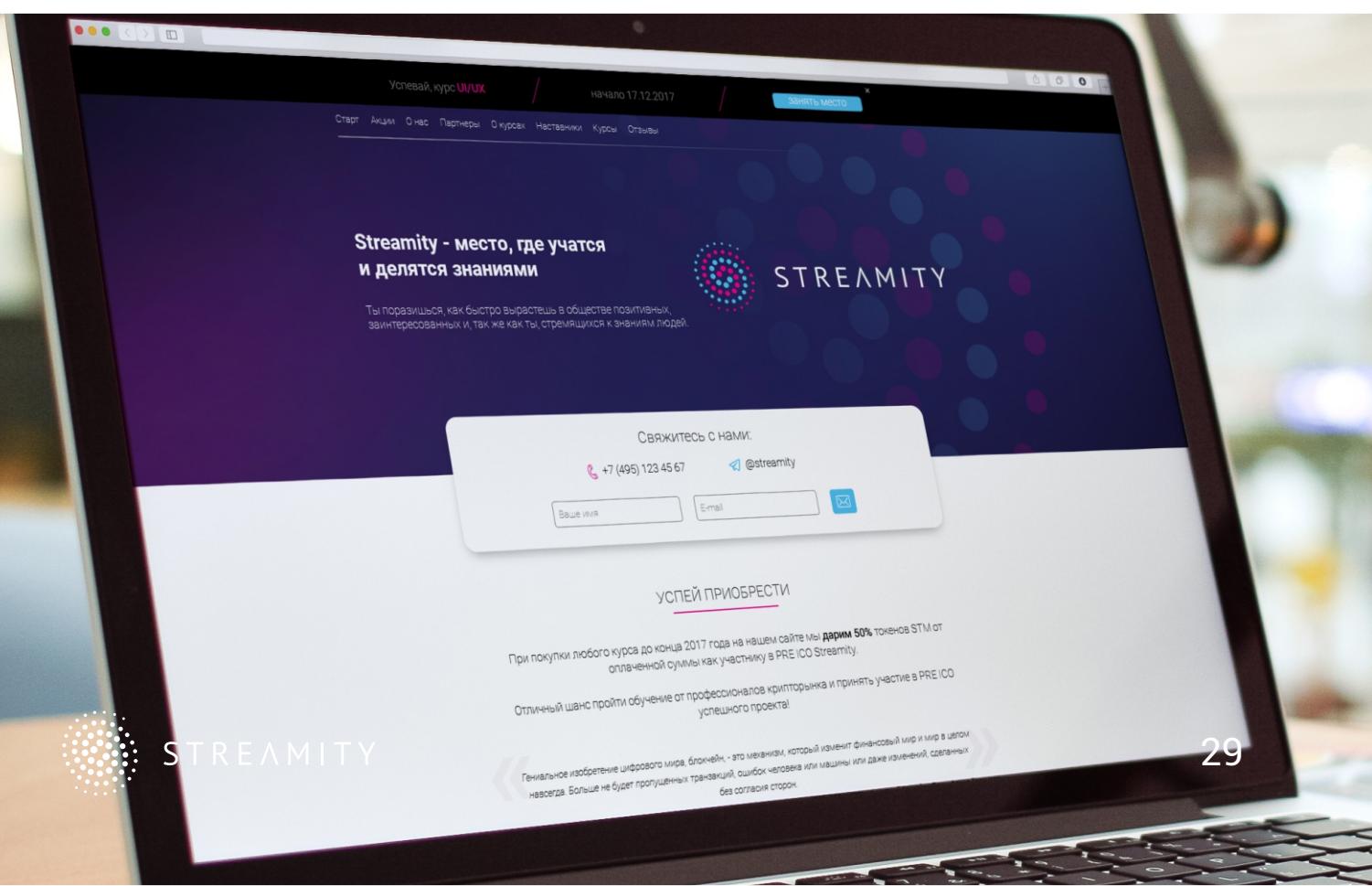
The cryptocurrency market is developing rapidly! To invest the funds effectively, investors need current information on the possibilities of cryptocurrency purchase and its value, on changes of cryptocurrency quotations during a trading session, as well as general information on smart contracts and blockchain.

Streamity offers them the benefits of a convenient online tool designed for the cryptocurrency market: the news and analysis section of the website.

Here you can find comprehensive recommendations and forecasts for successful investment in cryptocurrency. The resource concept can be described as follows: the whole cryptocurrency market on one website.

On Streamity website investors can enjoy the benefits of current information, a number of forums, and user-friendly interface.

At that, streamity.org publishes both the results of Streamity studies and the data provided by other participants of the cryptocurrency market. The website also contains news and educational information.



Streamity contains all the necessary information on cryptocurrencies, blockchain, and decentralized techniques. Investors no longer need to surf numerous sites to select the required investment project, as it contains it all: market capitalization of cryptocurrencies with data collection from major stock exchanges, oncoming and previous ICOs with recommendations of experts, news of the main information resources, convenient and high-quality filters for selection of underestimated cryptocurrencies, expert forecasts, a number of bonus programs and rewards with real coins, and more news from the blockchain universe.

Visit streamity.org to learn more about cryptocurrencies, smart contracts, and blockchain, to find out what affects the value of cryptocurrencies, how major cryptocurrency exchanges operate, and how to invest in cryptocurrency.

The key feature of Streamity is that any Internet user can add and edit its content. All changes made by such volunteers become available to all visitors of the website upon checking. A reward with STM tokens is provided for adding of unique (new) content, in order to accelerate its development.

Thus, in fact, any user can act as a Streamity employee.

It will be this way:

Users will receive specific technical tasks on the website. To start working one has to download and fill in a special form- that is all. Every task will have its minimal requirements.

Most of content will be created by the community for the community and will be selected by professionals fast and qualitatively. All information will be publicly available and free of charge.

All content will be translated into different languages and it will be available for the community across the globe.

The content will be created in the Russian and English languages during the bounty-campaign!

This method will allow us to reduce the consumption of resources that are usually used to maintain staff, help us to save time on the creation of content and to enter the cryptocurrency market fast and also to maintain the multilingual nature of the website.



21. STREAMITY SECTIONS

1. Market review. This section describes the types of cryptocurrencies, wallets, appropriate protection of crypto assets, and current ICOs, and provides recommendations on purchase of tokens.

The section contains brief information on cryptocurrencies and is updated regularly.

2. Market. This section focuses on market capitalization of cryptocurrencies. This financial indicator is used for evaluation of blockchain companies, as well as for evaluation of the total value of cryptocurrencies. This section is the most important to investors, as it is above all necessary to know the position of a blockchain company among the competitors. This section also provides general information on a company, the scope of its business, the number of tokens, the algorithm, and the prices from major stock exchanges, in real time.

3. ICO schedule. ICO schedule section helps to invest in crypto startups. The schedule contains all the information necessary to make a decision on investment: project name, description of the concept, official website, a company's development plan, bonus campaign, the dates of commencement and completion of ICO, and recommendations.

4. News. This section will be developed as an aggregator collecting the main information from crypto news portals, social media of crypto companies and their developers, emphasizing the important information and filtering the unnecessary data.

5. Ideas. The section will include recommendations on purchase/sales of tokens, as well as on purchase of tokens of oncoming ICOs with expert evaluation of a project and its risks.

6. Knowledge database. The section includes a huge amount of information on the blockchain technology, cryptocurrencies, investments in cryptocurrency markets. The section is available free of charge and is updated regularly.

7. STREAMITY training center. Streamity training center is a high-performance educational portal in the field of the blockchain technology and cryptocurrencies. Streamity teachers are experts with wide experience of successful work on financial and cryptocurrency markets, blockchain technology specialists, lawyers and marketing analysts with great experience in ICO, authors of numerous articles and videos on investment matters.



22. STREAMITY PERSONAL ACCOUNT

STREAMITY personal account is a special web-site section containing all necessary functions for both ordinary user and experienced investor. We have paid special attention to security, quality and multifunctionality (a personal account includes investment section, partner's section, statistics, wallet and transaction section). The personal account fulfills a number of important functions:

1. **Investment campaign.** The section contains all necessary information on STREAMITY Token Sale. Instructions on ICO investment, current discounts, user balance, transaction history, current STM token exchange rate.
2. **Referral program.** STREAMITY referral program will be used for sale of services and finished products of the company and partners. The remuneration under the program is provided for in STM tokens.
3. **Wallet.** Makes it possible to store user's tokens and carry out transactions.
4. **Transaction history.** Information on the user's transaction history.
5. **Investment statistics.** The section contains everything necessary for qualitative study of own investments (ICO investments, cryptocurrency portfolio, diagrams and graphs, summary tables, trading strategies, intellectual filters and transaction details which can be compared, grouped and summed up). The section is a unique and specialized instrument for study of own investments.
6. **Store.** Subscriptions, services and products of STREAMITY and partners are sold in this section. Below are some of them:
 - 6.1 **Sale of STREAMDESK main service packages.** Sale of packages with different sets of benefits. The "Unlimited" package grants the right of free exchange on the platform.
 - 6.2 **Sale of STREAMITY training courses.** As well as sale of training courses of the company partners. Calendar of events (training courses, webinars, conferences, briefings).



6.3 Community for financial traders (product of the company partners ScriptTradeCoin). At present no specially adapted blog chats for financial traders are available. The solution is rather unique. By means of the community traders obtain a very comfortable service for conduct of their professional activity. The platform gives the following advantages:

- specialized form for giving signals for users;
- rating signal assessment system (scoring system of assessment of participants' posts);
- remuneration for activity and quality of forecasts (payment of cash bonuses to the best first ten participants based on the results of the month);
- recruiting system (trust management is offered to regular winners);
- organization of trust management business transactions (an investor seeks a trader and a trader seeks an investor)'

6.4 Trade signals, forecasts, automatic and half-automatic trade (product of the company partners ScriptTradeCoin).

Advantages:

- signals for various strategies;
- sophisticated custom signals;
- individual orders for writing bots, algorithms;
- default signals from our traders and guides for their use;
- interface both for beginning traders and advanced facilities for professionals;
- integration of the bot system in Telegram, Slack, community web-site.



23. STREAMITY MARKETING PLAN

StreamDesk is a unique, fully automatic and secure service with minimal commissions and fair market prices.

This platform has many advantages over its competitors. We expect a coverage of at least 500 thousands active users, access to whom is going to be available within the minimal advertisement expenditure from the very start. It will provide us with a solid foundation for the future development and rapid increase in the project's profitability.

We have created a marketing plan that will help us to increase the level of awareness about STREAMITY project and gain recognition on the target markets. It is based on several key strategies, which we are going to apply during the next 3 years.

Partnership

The fundamental stage of our marketing campaign comprises the creation of partnership networks that will be interested in the advancement of STREAMITY solution. STREAMITY major partners are credit card and payment systems. StreamDesk service is developed in the way that allows commissions to be contained in smart-contracts and being paid only in a cryptocurrency. It means that in a deal that includes two customers, the commission will be paid only by the one who will have received cryptocurrency on their account. Official contract made with STREAMITY project will allow a payment system to charge extra commission from the second participant of the exchange. This process is beneficial to the payment system and it is going to be interested in the advancement of StreamDesk service.

Meetups and conferences

As a part of our promotion plan, we are considering active participation and organisation of meetups and conferences on a wide variety of topics for our international community, as we are aspired to be an acknowledged member of the world market.

Key strategies of STREAMITY brand promotion include visiting and sponsoring major sectoral events as well as participation in conferences dedicated to Bitcoin and blockchain in the role of professional speakers.



Social networks and advertising

STREAMITY will use different social networks such as Facebook, Instagram, Twitter and Google Adwords in its marketing advertising and campaigns.

A constant contact with the community will be conducted via social networks: Facebook, Instagram, Twitter. It will provide for the main source of streamity.org traffic.

STREAMITY information-analytical resource.

The main source of STREAMITY information-analytical service traffic are visits from search engines. The second source are direct visits from the users who are completely satisfied with the previous results of an engagement with the website.

Educational service

The main source of STREAMITY educational service are the visits of the “database” section conducted from search engines. The authors of articles and translators will receive rewards in STM tokens. Users will visit this section with the aim to get educational information on the platform. We will carry out polls and make publications of appealing content that will answer the important questions of our customers.

SEO and content marketing

Our own SEO team will ensure popularity in the results of search engines. It will promote articles and blogs, maintain the presence in the target mailing lists, online forums and groups.

Email marketing

Email marketing is one of the most important channels of dealing with customers. It allows creating long-term and solid relations with subscribers. That is why we pay particular attention to this tool. An important role in STREAMITY strategy will play a list of email subscribers, who will receive personalized updates every week, which will allow us to maintain interest to STREAMITY project.

Public relations

We employ professionals in the sphere of public relations in order to create and maintain STREAMITY reputation and ensure a wide coverage in media, including international and foreign sectoral organisations, technical resources and important business of direction. In addition, strategy includes relations with investors, meetings and annual reports.



24. THE PROJECT TEAM



Vladislav Kuznetsov, CEO, Founder

Being an idea provider and successful business owner able to inspire and lead the team, Vladislav is a true business professional. He gets people motivated to follow him, always has a clear vision of the final goal, and knows what success is and how to achieve it. Vladislav's followers were captivated by his passionate belief in the possibility to change the world and contribute to development of blockchain technique. He has managed to gather a team of the best experts. He has more than 10 years of experience in business and asset management at the stock market. Now he is also familiar with unlimited possibilities of blockchain technique. Vladislav's belief, experience and unique vision of crypto era will allow him to break new ground in technology!



Dmitry Martyanov, CTO, Co-Founder

Business owner, software engineer and web developer with more than 8 years of experience. Participated in development of major projects, such as Pegas Touristik and Nordwindairlines. Not only does he manage each stage of product development and coordinate actions of the team, but also participates in performance of complex technical tasks with the highest level of quality. He has generated the idea of StreamDesk together with CEO, and that's how the Streamity project was launched. Having thought through the architecture of StreamDesk service, he has focused on its development. He believes that the mission and the team make all the difference. He is particularly committed to the idea and is sure that the project will make it into the history of cryptocurrency development.



Oles Sribny, Head of Investment

Oles is a trader analyst, host of numerous stock exchange workshops and training programs, and asset manager with more than 10 years of active trading at global markets and more than 6 years of experience in training. He has provided professional training to more than 500 traders during this period. Oles has been a lead trader in SDG-Trade since 2011. He has prepared more than 500 videos with online trading, training events, workshops, and analytical reviews: all of them are available online. He has more than 3 years of experience in cryptocurrency market investment and management of assets of a closed-end crypto fund. He participates in development of algorithmic trading systems for stock and cryptocurrency exchanges. Oles is a developer of trading community project. He has a master's degree in finance. He has achieved success in his area and is a well-known member of trading community.



Maxim Yarushin, Business Development

Maxim has more than 5 years of work experience in IBM and is a leader in business development and market entry. He has successfully developed and implemented a number of projects jointly with various Russian IT companies and integrators. He has a master's degree in business informatics and business analytics of the National Research University Higher School of Economics. Within our project he is responsible for strategic objectives of the company: expansion into new markets and their research, monitoring of competitors, reporting on the results of research, participation in advertising campaigns, implementation and control of marketing programs.





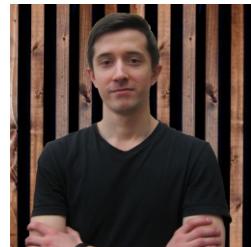
Maxim Smirnov, Software Engineer

Having graduated from Bauman Moscow State Technical University with honors Maxim has been working in the IT for over 8 years, 5 of which in the banking area being the head of the development unit of Alfa-Bank, the largest commercial bank in Russia. Maxim understands that the banking area is changing towards digital technologies, in particular, blockchain which is already used for issue of letters of credit, and believes that in future cryptocurrency will circulate as widely as electronic and fiat money.



Egor Okhterov, Software Engineer

Egor's professional skills include design algorithms, business processes, computational geometry, discrete mathematics, linear algebra, mathematical analysis, and project management, to name a few. Egor is a winner of academic competitions in mathematics and informatics, as well as numerous programmer contests. He has developed SVM deployment wizards for Kaspersky Security for Virtualization/Light Agent and Kaspersky Anti-Virus for Proxy Server. The product works on Linux and integrates with squid proxy server using ICAP protocol. Egor has a bachelor's degree in software engineering of the National Research University Higher School of Economics. He is a rising star in programmer community. We had to offer a truly challenging task in order to get him.



Nikolay Stepanov, Blockchain Integrator

Specialist in the Automation of Business Processes, winner of the contest in the SQL professional standard, developer of C # .NET software, education: Bachelor of Applied Informatics. His top priority in the sphere of professional interests is to develop and support technology which is put into the basis of decentralized applications. Implemented projects: integration of educational institutions with federal systems and automation of educational process, integration of educational institutions within the framework of Gazprombank internet-acquiring, development of a monitoring system for the employment of graduates with the use of geo-information technologies. Streamity is an excellent opportunity to apply your knowledge and skills, meanwhile changing people's opinion about the ways of exchanging cryptocurrency for fiat money.



Pavel Bolgarskykh, Blockchain Developer

Pavel is an expert developer of smart contracts on Ethereum platform (ERC20 tokens). He is a sophisticated Solidity user and has experience in development of smart contracts for several successful ICO startups. He has been interested in blockchain development and cryptocurrency markets for more than 4 years. He is also an expert in backend development of web applications and PHP full stack developer. Within Streamity project he participates in smart contract development for DAPP StreamDesk platform.





Sergey Bevzenko, Backend Developer

Sergey has a master's degree in process automation. He was part of the "hottest" projects of the recent years, where he was responsible for system architecture, scalability and performance, as well as for development of applications, which are used successfully by hundreds of millions of customers. He participated in projects of such companies as: Auchan, Michelin, Pegas Touristik, Nordwind; in development of [mos.ru](#) website, server-end portion of "Active Citizen" application, and many others. He became interested in cryptocurrencies about 3 years ago; that's when he understood that his future will be indissolubly tied to blockchain industry.



Olga Prosalova, Marketing & Community

Olga is a high-quality marketing expert and community manager with a wealth of work experience in the top Russian high-tech company. She participated in several public and private projects. Olga is a graduate of several liberal arts higher education institutions. She has several key roles in the project. She is responsible for accounts in social networks and blogs, brand management, contacts with the community, and arrangement of meetings. Olga is able to create both online and offline connections. Thanks to analytical mind-set and psychological skills, she understands interests, wants and needs of people. She is an expert coordinator of people and ideas. Olga believes that our idea is worth spreading and does her best to achieve this goal.



Daniil Lobov, Content Manager

Student of MGIMO University, who has worked in the Russian Ministry of foreign affairs, translator. He has a good experience in writing documentation and analytical reports, which allows him to convey information on Streamity project in the most intelligible way. He is a current content manager in the Streamity project.



Sergey Kilomiets, Online Coach & Investment

Trader-investor managing assets. Since 2010 he has been actively trading on the US exchange platforms, since 2013 he has been training professional investors. Coach of numerous exchange seminars and author of educational programs of SDG-Trade. The main advantage of being trained by Sergey is that he leads his charges to complete understanding of market processes, and above all that - how to gain profit from it. A large amount of profitable trade with thorough explanation of his actions may be found on the Internet. Since 2015 he has been investing in cryptocurrency market actively as he sees a huge potential of growth and possibilities in it. In Sergey's opinion: "An investor shall see potential not only in linear assets, if he wants to diversify and get even more profit, cryptocurrencies fit for it well".



25. ADVISORS AND PARTNERS



Andrey Zolin, Blockchain Advisor

Blockchain developer. Was engaged in the development of the supply system on the Ethereum in Sberbank. Worked in the projects Karma.red, Viuly.com, Tripally.world, Stopthefakes.io, Speroid.io. github.com/Hirama



Sergey Bogatyrev, SINGEXPERT (Singapore)

Business development specialist, economic advisor of the STREAMITY project.

Sergey took an active part in the WhitePaper creation, in particular in the project monetization model development, STM token nature and KYC procedure.

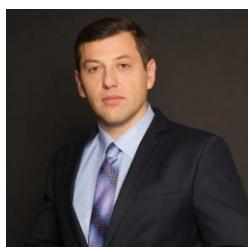
Moreover, proposals for the project corporate structure were developed by him. In future the project intends to use Sergey's knowledge and experience to identify the economic risks of the project and find ways of protection against them.



BBS (Best Business Solutions) Pte. Ltd. (Singapore)

Singapore consulting company has assisted in corporate design of the STREAMITY project – registration of the legal entity, opening bank accounts and accreditation at cryptocurrency exchanges.

STREAMITY team also plans to engage this partner in participation in the negotiations on STREAMITY tokens listing, creation of working project documentation and preparation of annual financial statements in accordance with the Singapore laws.



Alexey Gayduk, CEO, Founder, Fortifier

Fortifier is a company with extensive software development experience in the fields of insurance and healthcare. Fortifier also helps to implement startups. Has successfully implemented several large projects at the US market.

Alexey believes in STREAMITY project, supports and assists in implementation of the idea. Helps to solve complicated technical tasks.



STREAMITY



Jacob Okonya, Fintech Journalist

Since 2013 Jacob Has been engaged in Blockchain Technologies, Bitcoin and FinTech. Working mostly as a Blockchain Market Researcher, Fintech Journalist and online Forum Moderators

Have contributed Blockchain, Bitcoin and Fintech news articles for Coinidol.com, Bitcoinira.com and currency contributes articles at appliance. Jacob's vision is to expand in information media dissemination, Business marketing and development in the cryptocurrency sector.

Here in the streamily Project Jacob will be involved in creating articles and educational content for the different components of the project explaining how users can utilize them.

