

WYRIFY ICO

INSTANT RETAIL CRYPTOCURRENCY PAYMENTS



14 - 28 OCTOBER 2017 - IN PARTNERSHIP WITH





THIS DOCUMENT IS WRITTEN AND COMPILED BY THE WYRIFY TEAM:

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TONY NORMAN

THOMAS WONG

WILHELM CASTBERG

SEAN TABATABAI

Wyrify is the incorporation of a five year long joint project led by NXChain Inc (NXCN.QB, "NXCN", USA) and LXCCoin Ltd (UK), later incorporating WI Corp. ("WI", Thailand), GoAppified AS ("GA", Denmark) and ExPay Group Inc. ("EXPY", Thailand). The Wyrify assets and project has just been merged into the German Main Market listed company Stockholm IT Ventures AB, consequently now altering its name to Wyrify. The Wyrify team has worked with a major Financial Services company in Thailand with ICO experience, to conduct and oversee the ICO transactions, and ExPay Group who will ensure both fiat and crypto settlements, to ensure a satisfactory access for subscribers wanting to participate in the ICO. The acquired German company structure will participate with their approx. 1.25 million associated members to ensure a wide spread of token owners. The ICO will fund the production and distribution of digital currency payment terminals in a range of markets, both in connection with customers and as stand-alone technology distribution programs, team costs and other size-inducing activities. The ICO token holders will get a substantial revenue share from the transactions done on the backbone and through the Point of Sale terminals – effectively helping to recreate the world payment backbone, the way we use money, pay our bills, borrow/repay and do remittance.





“When I first discovered Wyrify, I immediately understood that it could become a world wide game-changer. The merchants and customers of the world will love this.”

DAN SOKOL - CHIEF STRATEGY ADVISOR

A LONG TIME TECHNICAL ADVISOR TO APPLE COMPUTER CO-FOUNDER STEVE WOZNIAK: DAN IS A WORLD RENOWN TECHNOLOGY WIZARD WITH A FLARE FOR BLOCKCHAIN TECHNOLOGY. HE IS JOINING THE STRATEGY BOARD OF WYRIFY AND WILL BE A KEY CONNECTION TO SOME OF THE MAJOR PLAYERS IN THE US PAYMENTS AND PURCHASING MARKETS. CONTRIBUTING WITH HIS EXTENSIVE EXPERIENCE FROM WORLD WIDE MARKET WINNING HARDWARE AND TECHNOLOGY SOLUTIONS





EXECUTIVE SUMMARY

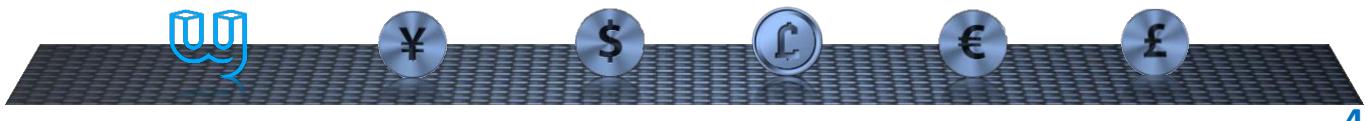
We have constructed a super-effective transaction layer between digital currencies and merchant use, providing the speed, stability and dependability that digital currencies lack. It combines Point-of-Sale hardware, mobile phone applications and blockchain technology, to replicate the complete ecosystem now controlled by banks, plastic cards and POS terminal providers – fully banking integrated. We've named it "Wyrify".

Wyrify removes the problems of using digital currency at point-of-sales locations, and in banking services. It reduces transaction times to 1.xx seconds, even with large numbers of simultaneous transactions. It fixates the prices paid for both merchant and customer at the time of sale, locking in settlements instantly, with minimal fees. It is low cost in use. Wyrify also removes the barrier of use for all included crypto currencies, by integrating a wide range of cryptocurrencies on its backend along with fiat payment solutions, through its own exchange, allowing the use of any wallet-held crypto at point-of-sale for instant settlement with merchant (and delayed clearing for the one making the payment).

With demonstrated, tested and "live" technology, Wyrify has signed up major customers in several markets to reach momentum quickly. These come from the casino industry, lending platforms, legal marijuana industry, remittance partnerships and digital currency owners, channelling their customers through Wyrify. With a major user base comes a range of new verticals; loyalty programs, remittance, lending, sports betting that will be explored once we have the time and personnel resources to do so.

To gain further traction and to empower the company, Wyrify is doing an ICO targeting raising \$200 million for increased operations, funding of further development and enhancement, fund buffers of exit payments in many markets simultaneously, and other launch costs.

Wyrify is founded through a partnership between the first listed blockchain and cryptocurrency company in the world; NXChain, Inc. (NXCN.QB, New York), ExPay payments specialists, WI Digital Technology company (Thailand), and beacon payment specialists GoAppified (Denmark). Wyrify is listed in Germany on the main list on Frankfurt Börse.





OUR UNIQUE OFFERING

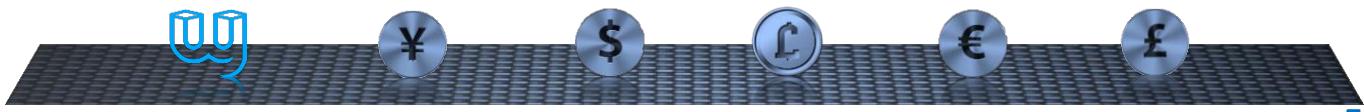
The Wyrify key success factors are not merely technical solutions, code or other digital parameters – they are also Speed, Stability and Simplicity. There are more than a thousand different digital currencies in circulation, but none of them match our specifications.

COMPETITORS:

- ×** **Slow transaction times**
Digital currencies are unsuited for merchant use, with slow transactions and low simultaneous transactions
- ×** **No recovery options**
Digital currency wallets lost/stolen are forever lost, and if the currency fails there is no funds behind it to claim
- ×** **Varying, volatile prices**
Supply/demand volatility is huge, security of funds low, making funds in digital currency difficult to depend on
- ×** **Expensive to enter or exit**
Buying digital currency is demanding and often come at a high transaction costs or with large spreads
- ×** **No real asset value**
Digital currencies are unbacked, and in extreme situations they can become worthless, hacked or banned overnight
- ×** **Anonymous issuers**
Most digital currencies are issued by anonymous creators, and nobody is responsible if they crash or are scams, or for creating market activity
- ×** **Risk of being declared illegal**
With no underlying value and no issuer to underwrite them, digital currency holders have little legal protection
- ×** **Liquidity issues**
Difficult to get into, some times impossible to exit

WYRIFY SOLUTION:

- ✓** **Speedy transactions**
Our droplet geared MasterNode network clears pending transactions in sub-1-second benchmark times even with large transaction blocks
- ✓** **Complete recovery options**
With our PW/lost account recovery program, lost accounts can be recovered, and there is full asset backing for each coin in any full-reclaim situation
- ✓** **Fixed prices, low volatility**
We sell/repurchase close to base asset value, fixing the price spread, quenching volatility and enabling stability and prediction of exact future values
- ✓** **Easy entry/exit**
We offer a range of inexpensive fiat options; credit/debit card transactions, digital/bank transfer, and even offer bill payment services
- ✓** **Real asset value**
Our digital currencies are linked directly 1:1 with cash held in corporate accounts, giving them real comparable value and long-term value
- ✓** **Full issuer support/responsibility**
The listed US company NXChain underwrites and supports its own and Wyrify's licensed digital currencies, making them trustworthy and long-term dependable
- ✓** **Few legal issues**
If any legal issued come up, we are able to refund all coins so all owners/customers are protected from harm, and can comply with most regulations
- ✓** **Complete liquidity**
Having the cash behind every coin, we can repurchase every single coin in issue at all times





“We have done a few things nobody else has, to give crypto currency the speed POS systems require. Primarily using proof-of-stake, but that only gets us around 2000 transactions per second – and we needed a lot more. Our secret is how we throttle and cluster blocks, and in how we zero-confirm them on a combination of interlinked “trusted” nodes with a lot of security. We can integrate all other slower crypto currencies on the back end – but we needed our own carrier currency to enable VISA-network speeds – which we now have”

THOMAS WONG. CHIEF WYRIFY CRYPTOGRAPHER AND CTO OF LISTED CRYPTOCURRENCY COMPANY NXCHAIN. (NXCN.QB/NEW YORK)

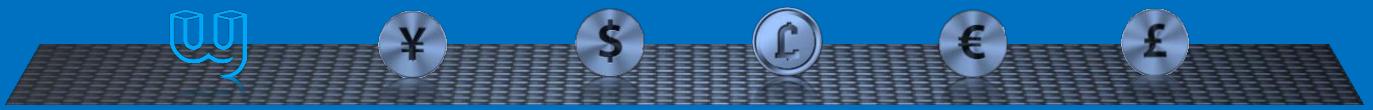
WONG IS A TOP-LEVEL CERTIFIED SECURITY EXPERT WITH BANKING PCI COMPLIANCE LEVEL SECURITY BACKGROUND AND DECADES OF TRACK RECORD AS A WHITE HAT HACKER. WONG IS ALSO A WELL KNOWN LECTURER AND REPORTS WRITER FOR MINISTRIES AND LARGE CORPORATIONS IN EUROPE





WYRIFY TEAM:

A COLOURFUL EXPERT GROUP





OPERATIONS EXEC' TEAM



Henrik Onarheim
Operational Director

Inventor and designer of the Wyrify platform, the blockchain transaction layer with Thomas Wong, and the NXChain technology platform, heading the Wyrify operations



Kenneth Olin
Platform Director

Former operational banking executive with broad technical experience and solid developer competencies; has been a key part of the Wyrify development



Anthony Norman
CEO (from previous ventures)

Tony is CEO of the acquired company, and is the key director in charge of several sales networks. He will continue as CEO of the combined company, promoting Wyrify in existing networks and creating continuity



Thomas Wong
Chief Cryptology Officer

Security expert, lecturer and cryptographer, has constructed the whole NXCN blockchain technology platform and the primary Wyrify platform backbones



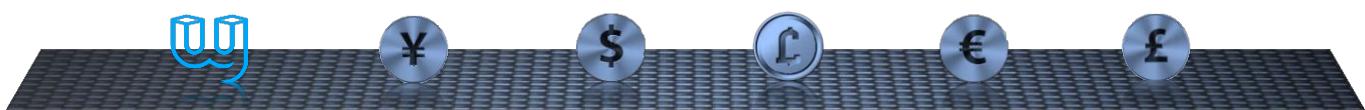
Jan Vidar Hugsted
CFO

Lawyer, CEO/CFO track record from several technology companies, passionate about AI, Big Data and Blockchain technology



Ivan Nenov
Wyrify Support/Logistics

Seasoned corporate executive with international CEO/CPO positions within technology and hardware development in east Europe





CREATORS OF ACTION



Chris Ahmad
CEO, ExPay & WI Holding

Seasoned CEO with broad experience from technology companies, listings, M&A and international sales/services; connects Wyrify with fiat payments and related services; also head of the Dragon ICO operations and our lead into the Macau gaming market



Sean Tabatabai
President & CEO, NXChain

One of two of our reps working with the marijuana community in the US; many years of experience with the sector. Sean is also the CEO of NXChain, the first listed digital currency/blockchain company



Xavier Huberland
Lawyer, African markets

Legal advisor to several African governments and a technology devotee, will be our spearhead into the African markets, already active in the introduction of our fixed price currency systems on government levels



Anisa Budharacha
Head of Sales Asean/ME

Our key contact in the Asean and ME markets, covering banking, insurance, government registry services and more. Anisa has also been our main door opener in the Asian markets and the opportunities



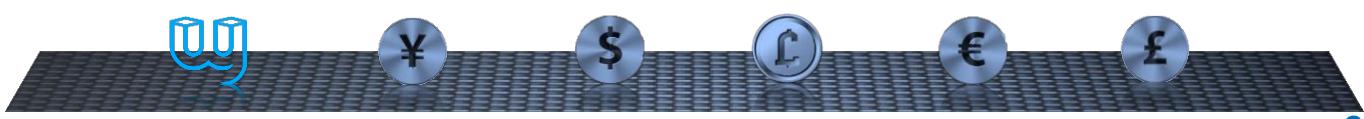
Erik Gravgaard
Legal

Corporate and Commercial Lawyer, focused on online ventures, gaming, casino and poker (including NASDAQ First North 360 Holding and 360 Online); main legal advisor for the Wyrify project team since 2013



Erik Eklund
Head of Sales, US

Erik has brought in most of our US beta customers since 2014, has a long list of ready-to-launch clients we work with, spanning literally millions of private system users/customers.





PUBLIC BOARD OF DIRECTORS

Wyrify is being merged into a public company, where there is an existing board of directors from previous operations that have been trusted with the task of completing the merger transaction and the reconstruction of the company. The transaction contract stipulates that the Wyrify team may nominate 1-3 board members (up to 60% of the board at any given time), but the existing board will remain in their positions during the ICO and for some time going forward to ensure continuity. New board members representing our digital currency initiatives will be nominated in Q4-17 or Q1-18, taking position subsequent to upcoming General Meetings in the company.

The current board consists of:

Wayne Lochner

Chairman of the Board

Wayne is an experienced Entrepreneur across Finance, Technology, Telecoms, Gambling and Media. This experience has been through small, medium and large companies in most major financial centers, Stock market listed and unlisted, IPO and MBO, Acquisition and Disposal

Matthew Connelly

CTO and board member

Matthew is an online marketing specialist, considered among industry insiders as one of the "founders" of SEO and online marketing as a whole. He has constructed and rolled out several complicated software programs resulting in millions of registered users

Alberto Cuéllar

Board member

Alberto has a sales and marketing background spanning multiple industries, primarily within retail and construction. He came into the company when it was a social sales site.

João de Saldanha

Board member

With a background from hospitality- and service-industries, Joao has a decade of management and franchise development positions, and has built large international sales organizations with thousands of distributors and hundreds of thousands of clients

The Wyrify team expects to nominate one or more external payment industry specialists, and may also nominate one or more members of the Strategy Board, see overleaf for details.





STRATEGY BOARD



Dan Sokol
Chief Strategy Advisor

A long time technical advisor to Apple Computer co-founder Steve Wozniak, Dan is world renown for his grip on future technologies, including first hand experience with the extremely rare combination of payment hardware and blockchain technology even before joining the Wyryfy team. Dan has followed the project since late 2015, and will be a key part of the strategy of Wyryfy in several markets and verticals



David Vaz
US Market Strategy Advisor

Designer of high speed payment processing networks involving multiple currencies on Credit Cards, ACH, EFT, Crypto Currency, Bitcoin Payment Gateways for Merchant Banks and Credit Unions worldwide, David currently designs new blockchain technology programs for the Legal Cannabinoid sector, already working closely with Wyryfy solutions "live"



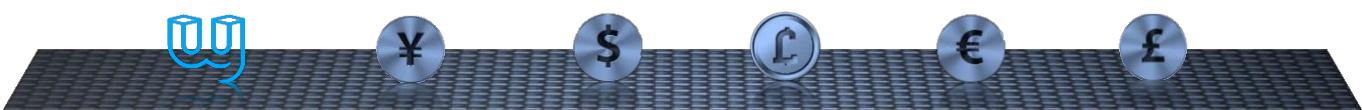
Thomas Glenndahl
Strategy Advisor

The board head of the NXChain digital currency strategy team since 2014 has been brought over to Wyryfy to ensure continuity and the continued direct focus from mother company NXChain. Thomas runs companies on several continents, including having listed several entities on international stock exchanges



Wilhelm Castberg
Hardware Strategy Advisor

Director in Atea (ATEA:OSE), has broad technology experience including the construction of some of the largest IT broker technology platforms in Scandinavia; has been on the project group since its foundation in 2013



WYRIFY ICO WHITEPAPER /
THE WYRIFY ICO



THE WYRIFY ICO

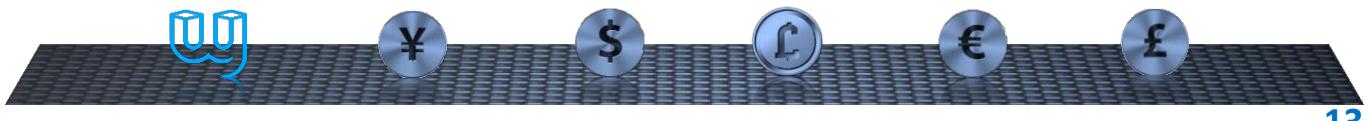




“Lots of start-ups are rushing towards ICOs, with a few ideas and a team of crypto-names not really related to what they specifically do. You don’t just open a hybrid bank overnight – we’ve been working towards this for many years, testing our first units back in 2014, having done proof-of-concept with customers and partners since 2015. Tweaking and getting it right takes time, but we are finally ready to deliver to actual signed customers now”

WILHELM CASTBERG. WYRIFY HARDWARE STRATEGY ADVISOR

WILHELM HAS BEEN WITH THE WBC/WYRIFY PROJECT SINCE 2013: PART-TAKING IN DEVELOPMENTS AND BOARD/STRATEGY WORK. WILHELM IS ALSO CLIENT DIRECTOR MANAGER IN ATEA: ONE OF THE LARGEST LISTED IT-COMPANIES IN NORTHERN EUROPE (ON THE OSLO STOCK EXCHANGE)





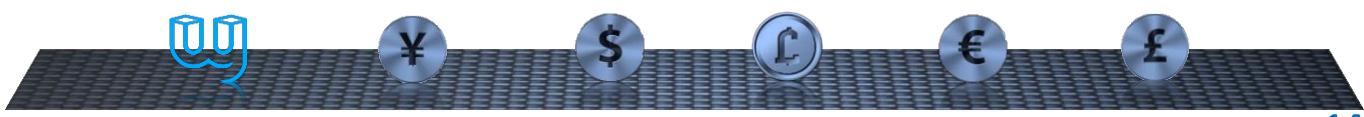
WHY INVEST IN OUR ICO

This is a product orientated ICO, where proceeds are used to complete and run an actual tried and tested system which has the potential to change the payment world. It is issued and controlled by a public listed company in Europe, is run by a dedicated long-term specialist team, giving a great security for the operations post-ICO and the token dividend payouts to be timely, exact and structured.

Tokens are expected to create solid returns for their holders, with *30 % of the profits from the use of the system over the first five calendar years will be paid out as dividends to token holders*. The tokens will thus have a rising payout through a continuous revenue stream, and will in 2023 be terminated as completion of the token lifecycle (for accounting purposes, the tokens are repurchased or considered cashed-out by Wyrify). Dividends will be paid to token holder accounts within 10 business days of every financial quarter accounting end, starting at the end of Q1 2018.

The tokens may at some point be offered to get a direct conversion to shares in the mother company, or may be repurchased for a part of the dividends giving a higher degree of profit participation for the remaining tokens for the remainder of the dividend yield period. There will not be issued new Wyrify Tokens after the completion of this ICO. Wyrify however aims to retain a small portion of tokens to use as bonuses and developer fees in the future.

The tokens will be listed on one or more token exchanges, and Wyrify also aims to include the tokens as a direct payment value on the Wyrify transaction platform, in the Wyrify apps and integrated on our digital currency exchanges – thereby allowing token holders the option of selling, exchanging or utilizing tokens at any given time after the ICO.





ICO: 14-28 OCTOBER 2017

The main ICO is aimed at participation from everyone, presenting what we feel is a solid investment proposal with great corporate backing.

To participate, please go to: www.wyrify.com/ico

Sign up before the end of 28 October (before 23:59 GMT) and arrange settlement through one of the designated payment options, to participate in the Ethereum-based token launch – for more information, see: www.wyrify.com

The Wyrify ICO which will commence at 00:00 CET on 14 October 2017 and be terminated at 23:59 CET on 28 October 2017.

Wyrify reserves the right to refuse, reduce or cancel any and all subscriptions without liability, returning the full amount of funds within 72 hours after closing.

Please be aware of the terms and conditions document regarding the tokens and the distribution of dividends, which must be accepted as a part of the subscription.





WYRIFY ICO SPECIFICATIONS

The Wyrify ICO will be made available at: www.wyrify.com/ICO

Tokens are ERC-20 tokens on the Ethereum platform, pre-created.

The token contract code was released on the 17th of September, and can be revised and audited by any interested party online at:

<https://etherscan.io/token/0x0e9841d84e896edf6872529559eb644bcb533fb#readContract>
A link to this can for simplicity be found online at www.wyrify.com/ethereum_code

Please note: This is not an ICO where subscribers will see their amounts as Ether summaries, as we use both cash, bitcoin and ether and do this on a separate subscription system. Tokens will be issued to subscribers within 10 days after the ICO closing date.

ICO 2017 Dates:

ICO = 14 October 2017 – 28 October 2017 (23:59 CET) [ICO End]

Type of Offer: Revenue-based ICO (Initial Coin Offering)
Revenue share: 30% of company profit for five (5) years

Purchase: 1 WYR TOKEN sold at USD 1,-
Tokens Available: 200,000,000 (twohundredmillion)

Token Price: \$ 1 per Token
Minimum Purchase Per Person: 1000 Tokens
Minimum Purchase per subscription: 1000 Tokens

Accepted Fiat currencies USD
Accepted Cryptocurrencies: BTC, ETH

Any tokens not sold in the market will be retained as the company for other purposes, but these are not intended to be sold in the market by the company.

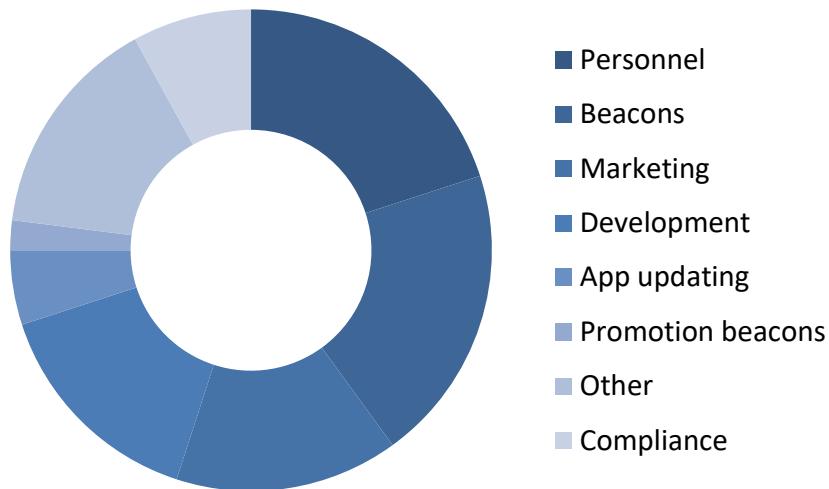
Stock Exchange (Trading Platform): TBA (will be listed on several markets)

Attachments: [Wyrify Token Terms & Conditions](#)

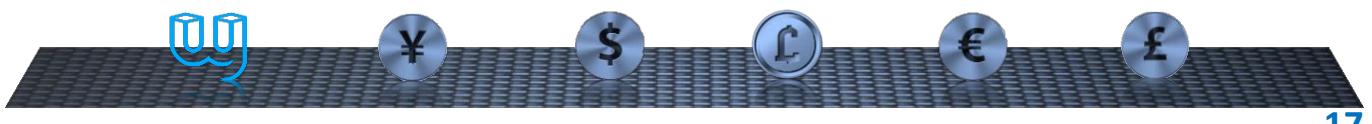




USE OF ICO FUNDS



Funding entering the company in the form of token revenue is budgeted to be spent primarily on operations/personnel, funding cost coverage and management costs. The current app is a single purpose version primarily for demonstration use, that will be updated on a revolving basis with new modules, new integrations to other services and interfaces, integration of bonus points, vouchers, loyalty programs, lending and other functions, and will add features from time to time. One of the other main cost drivers will be the Wyrify Beacons themselves, which will undergo a running development based on new customer needs and present customers needs and requirements. The current versions work well, but to challenge the combination of VISA/Mastercard on one side and Verifone/Ingenico on the other, Wyrify expects it to be necessary to refine the beacon backbone to include premium versions for extended use (selling additional services, telecom/TV subscriptions/services, printing of vouchers, camera versions for QR-code scanning and a range of other features. These will require additional development together with the Wyrify Exchange, Backoffice panel and wallet structure.



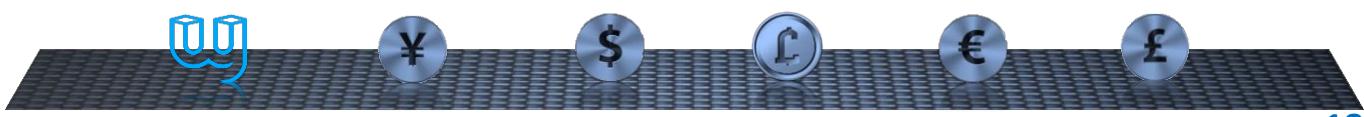


GENERAL ICO BACKGROUND

ICO's are a completely new funding method, done by issuing company-related tokens on blockchain instead of issuing new shares, and linking these to specific services or the profits from the use of such services. There have been a virtual explosion of ICO's in 2017, overtaking other Venture Capital investments in the blockchain area. Tokens are issued on a specific time/date in one or more portion with benefits or discounts, and can be subscribed by anyone with digital currencies (primarily Ether on the Ethereum platform). ICO Tokens often have trading on token exchange platforms, and a range of ICO's have seen token prices skyrocket.

Contrary to "normal" shares, ICO's give specific rights to use or to profits from related activities, and does not render investors as helpless shareholders on the mercy of boards and general assembly votes. The ICO token rights are quite specific, and is for many investors a more direct and understandable way of securing solid returns. They do not give the token holder any formal ownership it the related company or project, such as acquiring company shares would. Nor do they require the difficult measures with getting brokers, having shares accounts and other items that restrict the share market to mostly cater for professional investors.

Investing in ICO's can however also be difficult, necessitating subscribers to having explicit knowledge of the medium used (mostly Ethereum blockchain smart contract tokens). With many ICO's closed in a matter of seconds, it leaves behind a lot of the people wanting in. We have tried to counter this by allowing ICO token subscriptions pre-ICO, where interested parties can use one of our secure payment options, including ExPay Payments who accepts pre-orders done both by credit card and by bank-to-bank payments, or Ethereum or Bitcoin transactions.





ICO LEGALITY

ICO's have been surrounded by some controversy, as a new form of funding with a lot of early movers having potentially malicious intentions. Several ICOs have ended in legal proceedings, including the infamous DAO ICO, the RECoin Group Foundation, DRC World (Diamond Reserve Club) and others, where local governments (the US Securities Exchange Commission in the above cases) have taken emergency legal action to stop fraudulent or illegal ICOs.

Several countries have banned ICOs altogether, awaiting scrutiny and regulatory frameworks, including China; formerly of the key markets for ICOs. We expect this development to continue.

There are some key distinctions which deem ICOs as “investments”, which one needs to be regulated in one or more ways to set up, market and conduct. This regards tokens sold in ICOs where the specific purpose of them is investments (like the DAO), and tokens that ends up as other financial instruments (shares, bonds, certificates). Other ICO purposes includes use of tokens as payment on the systems their sales revenues have created (Omise GO and others), which are portrayed as only representing pre-sold services to be used at a later time.

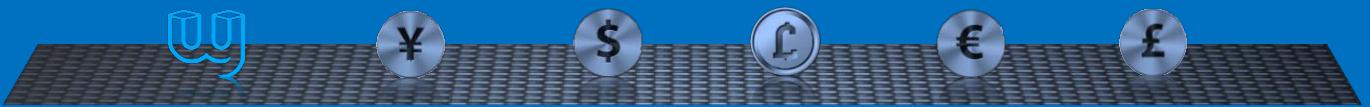
We are highly aware of the ICO legal situation. As a public listed and highly regulated company, we are allowed to issue and sell several forms of instruments connected to our company, in the form of shares, bonds, warrants, and other derivatives. We may e.g. offer ICO tokens through bonds, where tokens represent bonds just like paper Bearer Bonds used to. We may even offer this service to others using their tokens as bond collateral. As such, we welcome any form of scrutiny that regulates and legalizes the ICO token markets, since we anticipate to already be well within future regulation.



WYRIFY ICO WHITEPAPER /
PLATFORM



THE GROUNDBREAKING WYRIFY PLATFORM

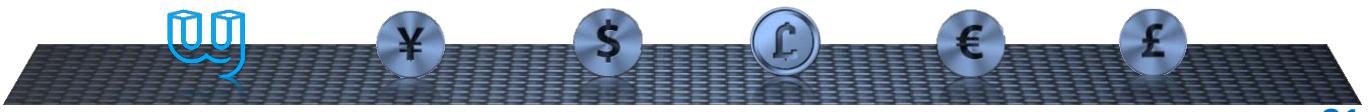




“Combining crypto and payment hardware makes a lot of sense. Everyone we involved since 2013 has jumped at the idea. When the MobilePay™ revolution hit Denmark, reaching 80% of the population in two years, we knew we were on the right track. We've got all the right components, and now that we've secured major contracts we are ready to emerge from stealth”

HENRIK BÆKGÅRD ONARHEIM - WYRIFY FOUNDER

FOUNDER OF THE WYRIFY TECHNOLOGY PLATFORM – IS ALSO FOUNDER AND COO OF LISTED DIGITAL CURRENCY COMPANY NXCHAIN (NXCN.QB) AND CO-CREATOR OF THE WBC BLOCKCHAIN USED FOR POINT-TO-POINT SPEED-TRANSACTIONS IN THE WYRIFY PLATFORM (WITH THOMAS WONG)

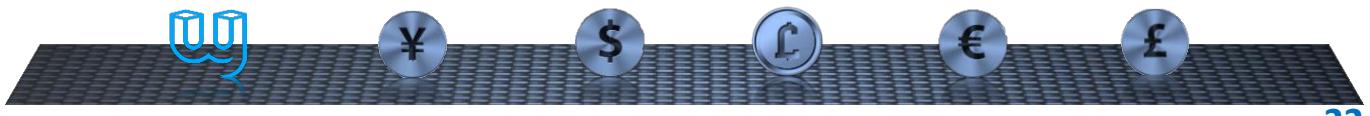




This is a Wyrify beacon; it enables mobile phone payments using all kinds of digital currencies for point-of-sale transactions. As quick as VISA terminals - but with instant settlement, fixed payment amounts, and zero chargeback risks

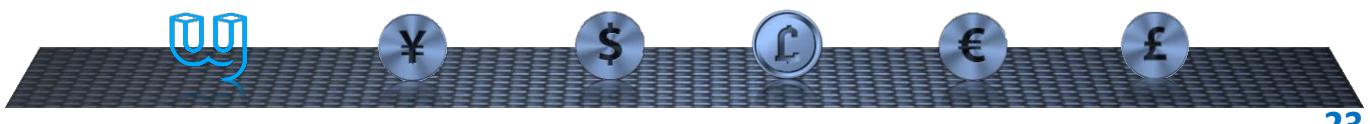


-the Wyrify platform offers the same speed and features as regular plastic card terminals - and can fully replace current payment systems with a cryptocurrency based solution



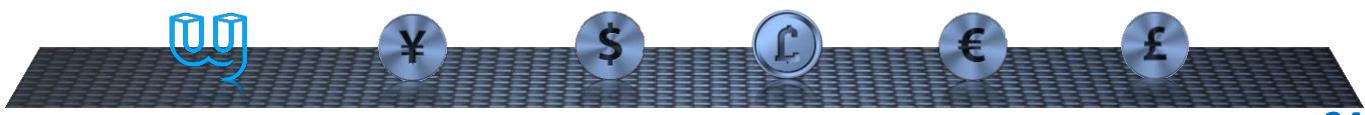


-the merchant enters requested amount, and pushes «send» to the beacon: the customer approves the amount, and the transaction is done



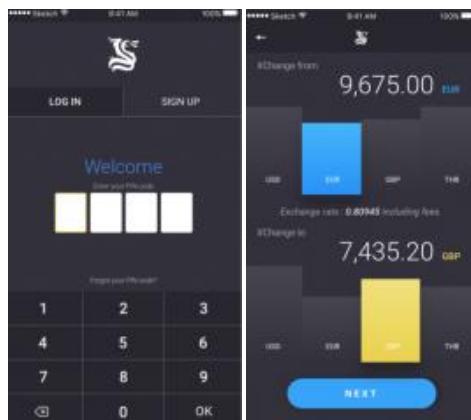


-the solution is also available as an online shopping .
Customers enter their phone number, approves the amount in their app - and the transaction is completed in a second. Fixed amount paid for the merchant, instant settlement, no chargebacks, low charges - and extremely quick for the customer



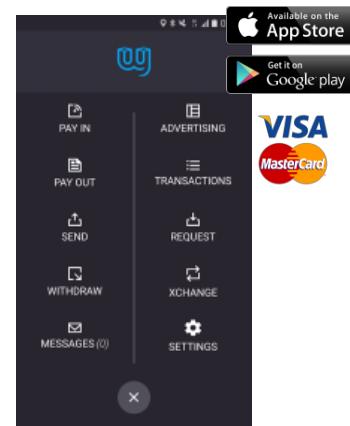


MOBILE APP INTERFACES



User app

The user app is an overbuild on the SwyptoBank app, built for demonstration purposes only, and is not rigged for the transaction sizes/speeds we are currently reaching. The new app is in development and is expected to be completed in late Q4 of 2017



Merchant app

The merchant app is an improved/upgraded version of the user app, using the same main middleware and backend but with a set of extra features. The new version will be released with the new user app





FEATURES FOR MERCHANTS



Accept all kinds of
mobile payments on
secure format



Cash-out:
“ATM Anywhere”
and remittance

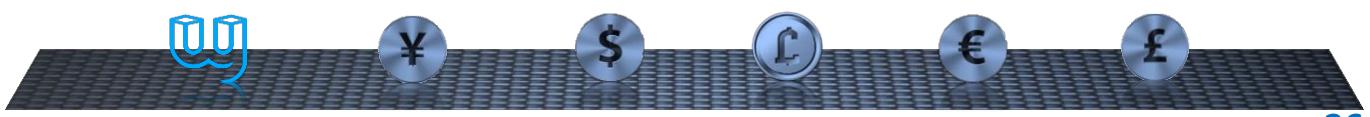


Sale of lottery and gaming
products, (all other digital
assets may also be put on
the platform)



QR features;
coupons/vouchers, mobile
phone subscriptions etc.

Optionally also accounting, VAT and other features





FEATURES FOR CUSTOMERS



Mobile payments:
Phone, NFC,
QR Codes



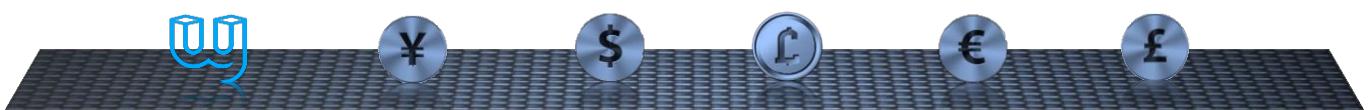
Get cash:
ATM Anywhere
and remittance



Purchase or cash-
out lottery and
gaming products



Use bonus points, get
loyalty points, use
vouchers/coupons,
buy subscriptions etc.





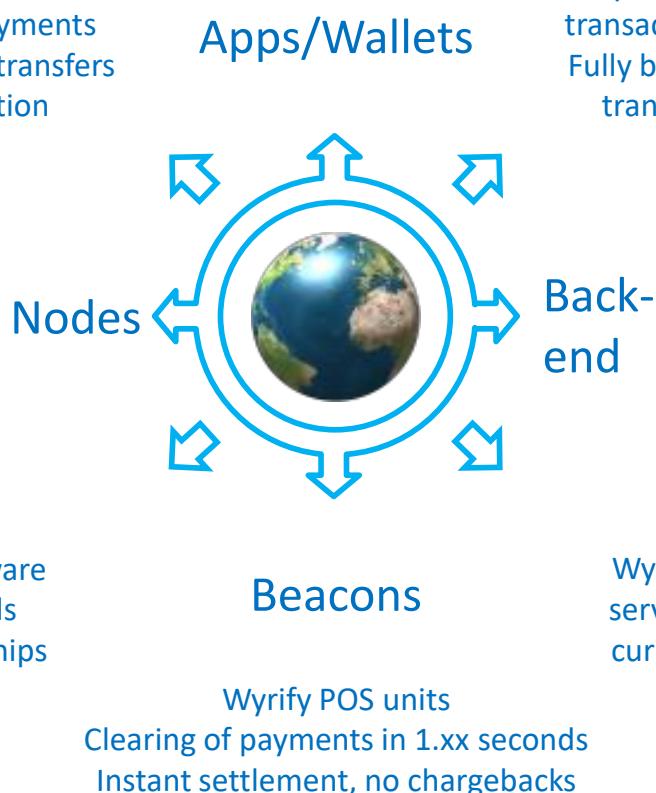
WYRIFY ECOSYSTEM COMPONENTS

Wyrify Frontend: apps and user dashboards; Shows status on all coins and fiat equivalents. Controls investments and savings, loans etc. Full payment interface and management dashboard

Fiat payments, credit card processing; Fiat Bills Payments from crypto, IBAN/Swift transfers
Full banking integration

Nodes cover at least 51% transaction staking, securing the network and allowing difficulty of zero thus transactions being instantly cleared

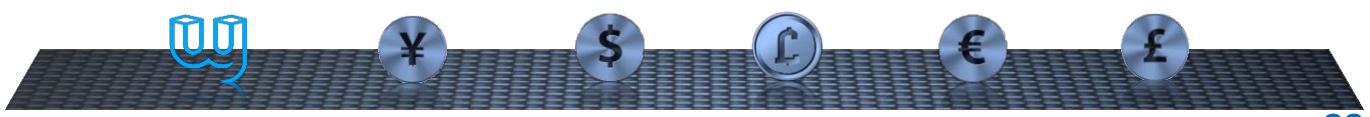
Production of hardware
Production of cards
Production of NFC chips
Shipping



Wyrify crypto backbone: Instant-transacting Proof-of-Stake currency Fully backed in real currency. Just a transaction medium, for rapid clearing

Wyrify backoffice: Wallets for most crypto currencies and crypto currency exchange Instant settlement; locks amounts until clearing is done

Wyrify Online platform, SMS services; Integration of other currencies, coins and wallets





WYRIFY ECOSYSTEM



Funds management
Investment management
Official treasury
Exchange services



Third parties

Loyalty programs
Coupons/vouchers
Loyalty points exchanges

Gaming/Entertainment
Sportsbetting
Lotteries/Sweepstakes

Lending facilitation
Overdrafts and loans
Credit "card" services

Beacon based services:
Marketing services
Customer tracking
Content generation



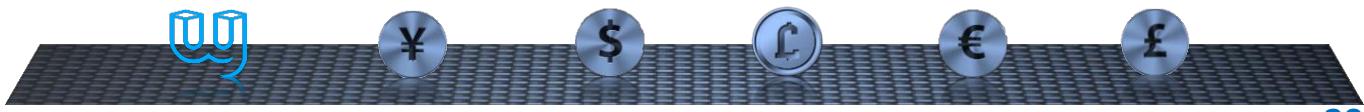
Flow account management
Cash Management
Accounting
SWIFT/IBAN, Debit cards
Bills payment from coins



Hardware

Integrated wallets layer
Holds all crypto for users
Protected by ExPay & NXChain
Locking of spent funds prior to clearing
(backing for rapid transactions)

The system may also be integrated with bank apps,
remittance systems, and most third party platforms
through open API interfaces.





«Wy'r it to me!»

Wyrify is the new payment platform replacing all your expensive equipment:

- customers pay using their phones
- faster transactions than using credit cards
- settlements are immediate, fixed and in your own currency
- no chargebacks for any reason
- system is free to acquire and set up
- fees are a fraction of current merchant fees
- zero-fee transactions for customers

**Apply for you Wyrify payment kit today on
www.wyrify.com/merchant
– we guarantee you'll love it!**

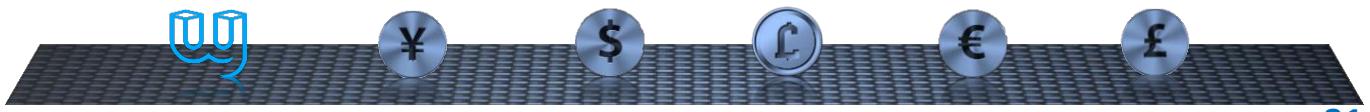




“Wyrify truly has the ability to change the way the world does payments. A lot of people are expecting cryptocurrencies to break the banking paradigm and solve issue with remittance, microsavings and micropayments. Wyrify makes me believe we finally have a contending system in the fight for toppling the old bank driven systems”

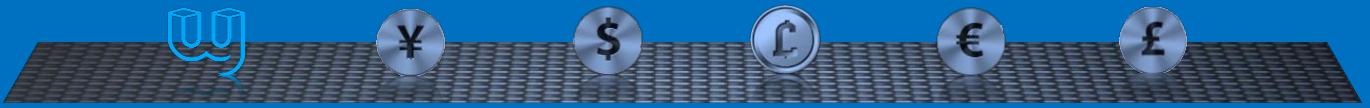
THOMAS GLENNDAHL - WYRIFY STRATEGY TEAM

THOMAS IS A SEASONED CORPORATE EXECUTIVE AND A FORMER CEO OF SEVERAL LISTED COMPANIES. HE WAS AN EARLY INVESTOR WITH THE LXCCOIN PROJECT THE WYRIFY IS BUILT ON AND HAS BEEN A KEY PART OF THE STRATEGY TEAM SINCE 2014. THOMAS WAS THE MAIN DOOR OPENER TO THE US MARKET FOR THE FIRST US PROJECTS WYRIFY DID - AND IS STILL A STRONG TEAM INFLUENCER





PROOF OF CONCEPT: CONTRACTS & PILOTS





"So – do we have customers?

Yes we do.

That is the other reason we spent years in stealth – to secure volume. The CKG contract alone stipulates \$200 million in daily transactions built up over two years, and that on its own is a rocket boost for Wyrify. We also have other equally big markets we pilot with already"

SEAN TABATABAI- CEO OF WYRIFY PARTNER COMPANY NXCHAIN.
(NXCN.QB. NEW YORK).

SEAN IS THE HEAD OF THE LEGAL CANNABIS MARKET PILOTS NXCN/WYRIFY IS DOING AND HAS WORKED WITH THIS MARKET FOR YEARS. HE COMES FROM A FINANCIAL BACKGROUND AND HAS BROAD EXPERIENCE WITH MANAGEMENT AND PROJECTS – INCLUDING LISTING HIS OWN COMPANY ON THE OTCM EXCHANGE BEFORE JOINING THE NXCHAIN/WYRIFY TEAM





PROOF OF CONCEPT OVERVIEW

WYRIFY IS WORKING WITH SEVERAL CUSTOMERS, OF WHICH WE HAVE CHOSEN TO NAME THREE. FIGURES ARE BASED ON THE TARGETS SET BY OUR CUSTOMERS, NOT BY US:

PROOF OF CONCEPT I: MACAU CASINOS AND JUNKETS

TIME OF DEMO: Q2 AND Q3 2017 - OUTCOME: CONTRACT

TARGET: 50% OF HK\$ 2 BILLION PER DAY TRANSACTIONS

PROFITABILITY: HIGH

EXPECTED TURNOVER 2018/19: HK\$ 1.5 BILLION / DAY (APPROX USD 200 MILLION)

EXPECTED REVENUE 2018/19: HK\$ 30 MILLION / DAY (APPROX USD 5 MILLION)

TARGET TOTAL ANNUAL PRETAX-PROFIT: USD 600 MILLION

PROOF OF CONCEPT II: MARIJUANA DISPENSARIES

TIME OF DEMO: Q4 2016 - OUTCOME: CONTRACT, PENDING LEGAL DD

TARGET: 10% OF USD 20 BILLION ANNUAL TRANSACTIONS IN 2020

PROFITABILITY: HIGH

EXPECTED TURNOVER 2018: USD 2 BILLION

EXPECTED REVENUE 2018: USD 100 MILLION

ADDED REVENUE TARGET 2018: USD 20 MILLION

ANTICIPATED TOTAL ANNUAL PRETAX-PROFIT: USD 60 MILLION

PROOF OF CONCEPT III: INTERNATIONAL REMITTANCE

TIME OF DEMO: Q2-4 2016 - POC COMPLETED, CUSTOMERS PENDING

TARGET: 2% OF USD 1+ TRILLION ANNUAL VOLUME IN 2020

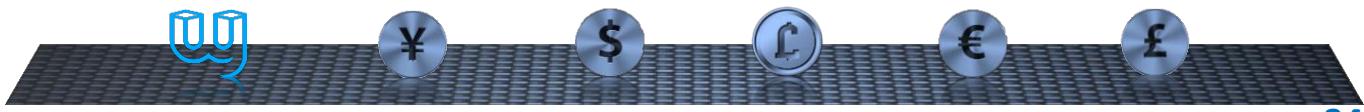
PROFITABILITY: MEDIUM

EXPECTED TURNOVER 2020: USD 200 MILLION

EXPECTED REVENUE 2020: USD 6 MILLION

ADDED REVENUE TARGET 2020: USD 2 MILLION

ANTICIPATED TOTAL ANNUAL PRETAX-PROFIT: USD 8 MILLION





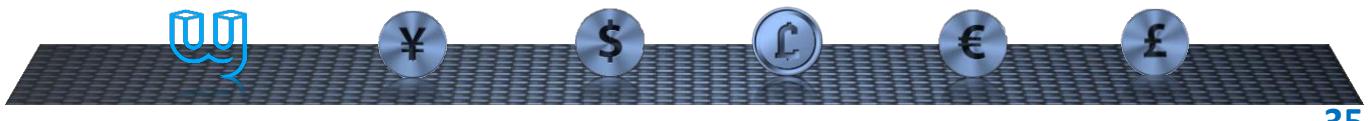
PROOF OF CONCEPT – MACAU CASINOS

Backstory: The Macau Casinos are the largest gaming operation in the world; roughly five times the size of Las Vegas in terms of turnover based on official figures alone. They have a major cross boarder payment activity, which will run a lot smoother when introducing its own digital currency payment system with Wyrify.

In 2017, NXChain signed up with WI and ExPay to creating Wyrify, as a result of an agreement between China Kingdom Group and WI. This was the first digital currency and blockchain contract with a Macau Casino and Junket operator, targeting making an independent payment backbone for the gaming industry. With daily casino transactions of HK \$ 2 Billion (per day!) from this first pilot Macau Casino customers, Wyrify can both increase their turnover by making customer game funding more accessible and easier to arrange “on the fly”, and improve the already high quality of the gaming funding experience for customers.

Wyrify offers the full package of payment services without the need of regular old school banking. Everything from Deposits, through Casino Winnings, Commissions, Fees and Withdrawals can be handled by Wyrify. This truly is the first one-stop solution offering the full payment blockchain backbone with a stable digital currency 100% asset backed and therefore completely risk free.

The Macau Casino users, Junket operations and forthcoming ICOs done by partners in the gaming industry offers a remarkable opportunity for Wyrify. After a successful first pilot the other Macau Casinos and Junket operator set-up are expected to include Wyrify, which should make Wyrify the world's fastest growing blockchain payments app.





PROOF OF CONCEPT – LEGAL MARIJUANA

The US legal cannabis market is growing fast, along the process of legalization, expected to become broadly available over the forthcoming years both for medical and recreational use. Sadly, despite being legal locally, marijuana is still considered a federal offence. Since banks are federally regulated, marijuana money cannot touch the banking network. Some 70% of all bitcoin ATMs are in marijuana stores for that particular reason – and with Wyrify, it will be possible to operate all segments of legal marijuana transactions on a banking-like network, just as if they were allowed to use Visa/Mastercard.

In 2016, NXCN signed up with its first marijuana dispensaries, ready to take on the Wyrify digital currency solution in stores.

A successful pilot was done in the US market, but we have since gone one step backwards for legal reasons. After the trial run, we hired a renown marijuana lawyer, to review legality and other related issues. Whilst this was ongoing, the US NXChain/Wyrify team have been taking the time to liaise with offshore banks for creating non-US payments back into the fiat money systems. They have also discussed the use of the Wyrify backbone in a wholesale setting, providing instant payment backbones for large quantity auctions, for growers/wholesalers and for traders, to launch when ready.

Using Wyrify terminals and digital currency, marijuana customers are now able to pre-order, remote-order and pay in advance or on location. It opens the market for home deliveries without the risk of being robbed, or conned. Wyrify is solving this issue by offering a complete financial supply chain for this market, where growers, wholesalers, dispensaries and end users will be able to benefit from Wyrify. We already did a successful pilot in 2016 and have a long list of corporate customers waiting to join Wyrify.





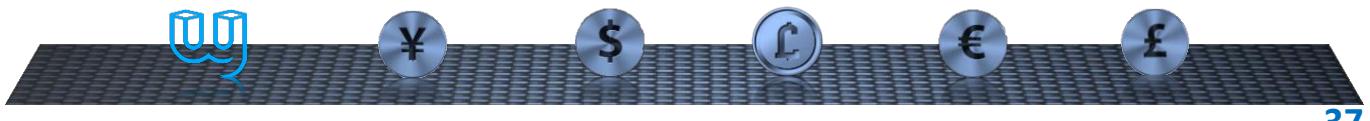
UPCOMING PROOF OF CONCEPT: ADULT ENTERTAINMENT VENUES

Amongst the best paying markets in the world for payments are the adult entertainment segments, including a wide range of venues and services. Often known as a high-risk segment, clubs and private entrepreneurs experience huge payment problems, and often move from provider to provider due to loss of service from stolen credit card use and high chargebacks. The Wyrify-solution is perfect for this market.

The market includes everything from clubs and venues to home delivery services, and can be connected to other systems (customer rating tools, club promotions, membership add-ons and other premium features).

We expect to start rolling out Wyrify beacons in Adult Entertainment venues in several countries in Q1-2018, following one or more live pilot installations. Since beacons have alert-functions and can be tailored for specific industry-related purposes, it can be tailored to not only being a payment device, but also a security device, an anonymous security-clearing of customers and a game changer for the whole industry and surrounding service industries.

Using a digital currency “live” can also be made 100% anonymized, and it will not be evident if the user spent his/her money on gaming, food, drinks or adult entertainment. Users don’t have to leave the club to walk to ATMs, so loss of business will be averted. Club owners we are in discussions with even expect increased turnover and revenue, and increased tipping from using our services, as an added benefit from its quick and anonymized transactions.





ULTIMATE PROOF-OF-CONCEPT: OUR PARTNER GOAPPIFIED

In 2013, one of the largest banks in Denmark created their own hybrid currency system, called MobilePay™; linking payments over mobile phones without banking intervention.

DISCLAIMER: WE HAVE NO AFFILIATION WITH THE MOBILEPAY™ SYSTEM IN ANY WAY

At first, it was simply stickers with recipient phone numbers driving traffic, but soon, two inventors made a beacon payment system named GoAppified, allowing MobilePay™ transactions in POS locations everywhere. The GoAppified beacon was in fact a payment terminal replacement, which was fully integrated with the phone-based payment system.

The launch market (Denmark) is one of the most highly developed markets for payments; every little store has a payment terminal. The competition was overwhelming., but within two years, 80%(!) of the paying population had the app on their phone. Small stores everywhere went away from VISA/Mastercard terminals and turned fully digital, saving the cost of the payment terminal completely, and going from 3.xx % in fees to 0.xx%. The system became so strong by combining POS terminals (for free!) and superfast and lowcost payments, that the largest competitors (Svipp, 40% market penetration) gave up and shut down. The case for beacon payments through mobile apps was etched into history as a major success driver – a framework Wyrify has transformed into digital currency use.

This was in a country with 5.5 million people, highly industrialized, with world-topping living standards. But the speed and convenience still won the market. At a breath-taking pace.

The following pictures are for reference only, and their trademarks and rights are acknowledged as the sole property of the trademark/copyright holders:



The original "sticker"



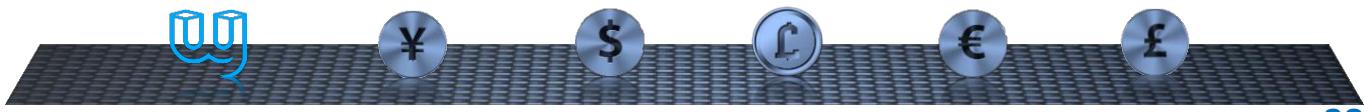
- the first generation GoAppified beacons



- Apple Watch integration



- The MobilePay™ solution embedded in POS





KEY VERTICALS



Casino & Junket backbone

The gaming industry suffers from a range of payment challenges, which Wyrify mostly solves. For our primary customers we solve international fund movements, winnings management and clearing, incorporating Wyrify in several countries with cash management and connected remittance and collection facilities/agents. With our speed and security, and our beacons that can leave players in their seat with nothing but their mobile phones to guide them to their chips.



US Marijuana payments

Marijuana is locally legal in some US states, but banks are federally regulated and cannot provide service for the marijuana industry, refusing credit card payment systems and sales tax payment. We are working with a Californian legal marijuana chain of stores to replace the use of cash in the industry with digital currency. This also opens for prepaid orders, payments to growers/wholesalers, home delivery services, gross sales and auctions, and related services - anonymously



Adult Entertainment

The adult entertainment industry has been under massive pressure for years from piracy and high transaction costs. The industry suffers lack of smart payment systems, which we now provide. We expect to support Dating services, membership clubs, content provision, online streaming, live-services, tipping and a range of other services, for anonymized payments with lower fees and no chargebacks. Customers can stay in the adult venues and do not have to leave to stock up with cash in the nearest ATM.



Online payment tools

The web is ripe for new methods of payment, and especially for micro payments. Our backbone is perfectly tailored for that, allowing features as tipping, betting and "paid likes" such as for giving bloggers a mini-payment for appreciation of their content. We will also provide online shopping solutions, micro-store payments and other customer-driving platforms, allowing any merchant to get his/her goods online and start accepting payments from customers on mobile platforms





NEW VERTICALS



Banking for the unbanked

This is an extreme challenge, but combining our Wyryify platform, agent solution and stable digital currency; any merchant can be a banking office. Not for huge loans, but for most needs of most people. Including savings, cash management, investments, remittance and micro loans. When we combine that with our ability to include everyone on our platform, we believe we have solved how to connect the world financially. It will take time, but will be worth it. Our agent solution will also enable P2P banking world wide



P2P Remittance/Lending

Sending money is already a great power of the cryptocurrency community. By integrating any form of cryptocoin on our backend, and offering cash-crypto exchange from merchants everywhere in local currency, we tap into all existing crypto-driven remittance, plus enable P2P lending. Our own solution can then reach a huge number of app users with access to local cash. Through our integration with ExPay and several fiat payment services, we can provide solutions for a large population world wide for their remittance needs



Savings/Micro-investing

Managing smaller savings is not worth the effort due to complexity, high costs and other factors. With blockchain-based investments, this is no longer the case, and with NXChain's bonds-on-blockchain savings and investment programs will allow anyone to invest and get security and earnings, even getting the option to safekeep their funds in strong currencies with interest. Micro savings can also be combined with "acorn" style savings; setting aside minute savings whenever you spend money on selected items



Network Marketing payments

We are working with a software company in Europe, providing software and payments to a wide range of network sales companies, and with one of their customers as a pilot test user. They have challenges with group payments, lingering/unpaid small commissions and minimum payment thresholds. They represent a range of companies, where we will start offering/implementing our payment tools and gateways with their services once the solution is optimized



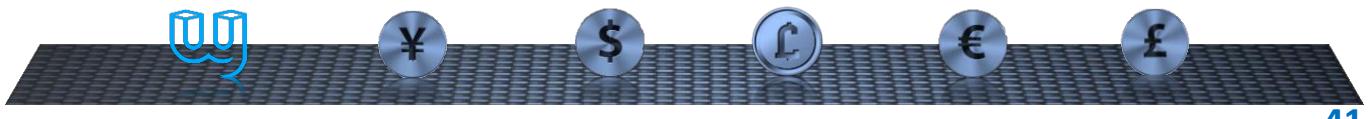


*“Replacing banks for most people?
Obviously we aim to, at some point.*

We integrated payment of normal bills in our system through Expay, and can furnish any local merchant with our payment solution for free so users can Wy'rPay where they like. At that point, users only need banks for lending – and with the continuous rise of P2P lending, we're targeting doing that too, from short term to mortgages”

KENNETH OLIN. WYRIFY PLATFORM DIRECTOR

WITH A BACKGROUND FROM BANKING AND INTERNATIONAL TRANSACTIONS KENNETH KNOWS VERY WELL HOW THE CURRENT SYSTEMS WORK AND WHAT TO BUILD TO COMPETE. KENNETH HAS BEEN ON THE WYRIFY PROJECT SINCE 2015 – AND IS ONE OF THE THREE KEY DESIGNERS OF THE WYRIFY TRANSACTION PLATFORM (WITH THOMAS WONG AND HENRIK ONARHEIM)





FINANCIALS





REVENUE TARGETS

The Wyrify-platform generates revenue by usage fees, charging 0.5% per transaction for the merchant gateway regardless of size for the general merchant. For specialized high-risk/high-cost verticals (adult entertainment, remittance, casinos, marijuana, ATM-anywhere and other services) higher charges will incur; typically 7+%. For getting into digital currency usable on the Wyrify units, there is a conversion charge of 1.25% on bank transfers; or alternatively a more expensive 4.25% charge on payments done through credit cards. For inter-system payments (p2p) there are no charges.

Added services will include investments generating fees and annual/management fees, savings/lending and additional features incurring extra charges.

In addition to this, fees will be derived from exchanging of coins, arbitrage, but this is not aimed at being a significant revenue driver. The system is intended to have little friction for users who use digital currencies.

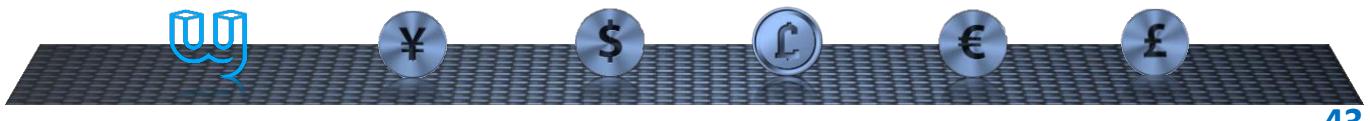
Additional revenue will come through fees on third party services offered on our platform, such as loans, loyalty programs, bonus programs, sale of added-value services such as airtime, TV-time, payment solutions for bills and other “real world” payments, automated VAT loops and other similar added-value services.

The value of the first gaming segment where we are contracted is around \$ 200 million per day (in total), where we expect to build up a substantial (50%+) market share with fiat currency being the only competitor, with a net margin of around 2.5%.

The value of the Marijuana segment in the US is projected to be \$20 bn per year, where we expect to become a major player on several verticals, not only including shops and dispensaries but also within auctions, wholesale, home delivery services, etc., reaching a far bigger market.

The world remittance market is more than one trillion dollars per year, in registered remittance. The real numbers are far higher.

With traction in either of the above markets, we're moving into a transaction hub state where we are able to move into the markets currently locked in by the payment cards (VISA/Mastercard/etc) and the bank-driven PCI payment terminals (Ingenico/Verifone/etc) segments, which are trillion dollar areas never actually challenged before – which is where it gets exceptionally interesting.



SELECTED REVENUE STREAMS



Enter plus exit (and Remittance)

Crypto purchases

1

0.5 to 5%*

Purchases done by credit card incur a 3.75% fee; bank-to-bank transfers cost less depending on market

In-app transfer fees

2

0.1% / transfer

Merchant-app transactions are subject to a 0.1% transaction fee (free in current platform)

Exit fee to fiat currency

3

0.85% (+bank fee)

Cashing out through IBAN/Swift; actual cost plus 1% service fee plus any FX spread

WY Merchant revenues

Wyrify POS disc charge

1

0.5% / transfer
(Fixed fee)

In-app transfer fees

2

0.1% / transfer
(may be cancelled to promote a free service)

High-risk merchant Fees (Marijuana etc.)

Terminal payments

1

5-8 %*

(On the Wyrify platform based on size, segment, risk etc.)

Merchant in-app customer payments

2

5% per transfer
(These are traditional high-risk segments, where 5% is a nominal, fairly ordinary fee)

Merchant app transfer fees

3

0.1%

Apps and frontends

Voucher/ coupons

1

TBA

-broker fees too will be incurred

Gaming, remittance, etc.

2

TBA

(Release of digital currency based on real bond structured assets)

Third party transactions

3

TBA

Automated revenue

A

1.35 - 5.95 %

Our average transaction profit in beta testing has been around 2.75 %

Automated revenue

B

0.6% per transaction

Automated revenue

C

5.5 - 8.1 %

Automated revenue

D

Pending agreements





TOKEN REVENUE

These numbers are based on estimations from a few of the many verticals we will fight for a major place in. We expect a penetration of 30% on our main segment (Casinos in Macau, where we have our first major contract), where the turnover on this segment alone will amount to more than \$100 billion per year. If we succeed with this or other main segments, the profitability of our tokens will be exceptionally high (30% of the commissions on in this example \$ 100 Bn in turnover, with an expected 2.5% according to the initial contracts, equals \$750m in token dividends annually from this segment alone).

Best case:

The best-case study for token revenue is if the major segment will become a hit, alongside a few of the medium verticals Wyrify is targeting. This would as stated above bring in a token-reserved \$1 bn revenue stream plus an additional 20-40% revenue from other verticals.

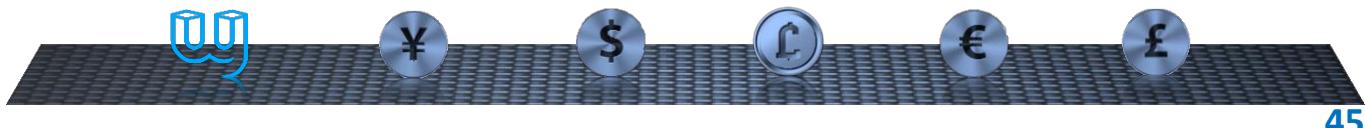
Medium case:

An expected medium-return case would be based on a much lower penetration than expected on the main contracted verticals, giving a slow rise up towards \$500-600 million in token-reserved profits per year.

Lower case:

We expect the lower-case scenario to be that we only get one or two of our main target segments properly activated, reducing our combined revenue streams to around \$ 200 million per year, despite the major flow of contracts. Despite reaching few of the original target markets, ICO-holders should get a solid token revenue.

Wyrify aims to reserve enough revenue to the token holders (30%) to make token owners recoup their original investment and a solid upside, regardless of the outcome of the business prosperity.



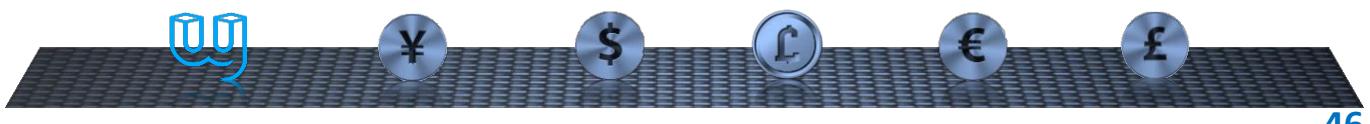


MANAGEMENT OF FUNDS

For every coin sold, the company will have one dollar (or equivalent cash for the other currencies) in the company account. This will only be used for repurchase of coins, and is a full asset backing power. By having a fixed value, the coins will not fluctuate in price against the underlying currencies (but can fluctuate against other digital currencies just as these other currencies fluctuate against fiat currencies). Merchants need anchoring against their other costs, such as salaries, tax, purchase costs and rent, and therefore need fixed price payment on their sales. Therefore, Wyrify provides that for them.

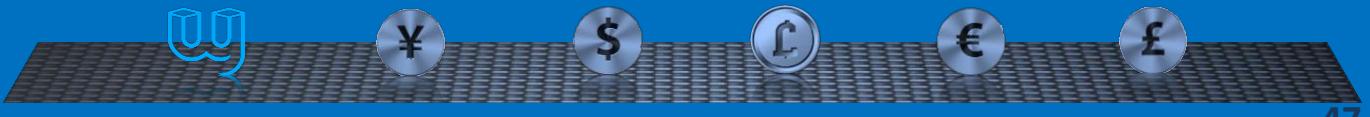
Wyrify (and/or NXChain) and our exchange management and partners will post purchase and sales sides on the exchange at all times, making sure that customers can get in and out of our currencies at any time without significant loss of value.

Wyrify is in discussions with representatives from one of the major worldwide insurance companies, to underwrite the assets stored in Wyrify Wallets; both in the App and the cash balance behind them. This will be determined and set up during Q4-2017, and is pending the approval of the involved companies and price. The insurance will be obtainable on the platform by all users on the system.





WYRIFY COMPANY & PARTNERS





WYRIFY COMPANY

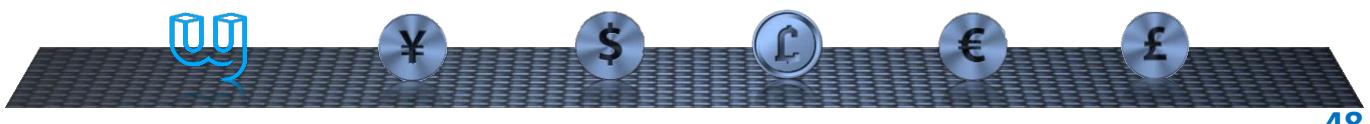
To fully leverage the Wyrify technology platform, and to showcase Wyrify in the normal economy, the project group decided in 2016 to separate the hardware platform and the software platform into separate listed entities. The group transferred the key software assets into NXChain, Inc. in 2016; a company listed in New York on the OTCMarkets Exchange (NXCN.QB). Before taking Wyrify out of stealth operations, the team decided to utilize an offer from a former billion Euro company, presently being reengineered to take on new challenges. The company was Stockholm IT Ventures (“SVAB”), listed on the main market in Germany (Börse Frankfurt Stock Exchange; see SVAB.DE and SVAB.F ticker(s)).

By transferring the Wyrify platform into SVAB, and changing the SVAB name to Wyrify, we further underpin the seriousness and sustainability of the project. This also reflects positively on the ICO tokens, as it will be the responsibility of a structured and highly legally compliant organization to fulfil the token dividend payments. The revenue streams and contract base of Wyrify will also be public domain and easy to control for token owners.

For accounting purposes, Wyrify/SVAB expects to treat the ICO revenue (from the token sales) as a funding reserve, with a revenue-share payment structure.

As SVAB/Wyrify will be the first listed company to do an ICO, we expect to break new ground in several areas, both legally and in terms of accounting.

SVAB/Wyrify has existing operations that will continue, but that Wyrify will take precedence over. Two or three board members will be changed to reflect this, bringing in hardware and blockchain technology expertise.





NXCHAIN INC

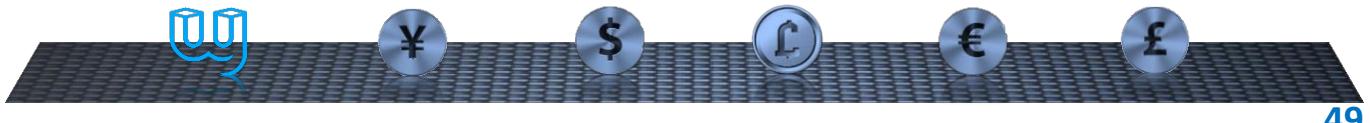
The main technology backbone is created by NXChain, Inc., the first listed digital currency and blockchain technology company in the world (NXCN.QB on OTCM in New York). NXChain is the lead development company behind the technology platform and this ICO.

The proprietary distributed blockchain technology used is the WBC Code, known as the LXCCoin, which is an almost five year old thoroughly tested and proven cryptocurrency. It builds some 80% on bitcoin code, with proof-of-stake additions from BlackCoin and proprietary coding, running on a masternode node droplet system with a hardcoded 51% transaction staking power to retain control of the voting on distributed transactions. Anyone can participate in staking, but the rewards are negligibly small and this will be for people with special interests in the system, business analysts and others.

The exchange solution is programmed in Node.js, based on the CoinNext cryptocurrency exchange software purchased by NXChain in 2014. The exchange was upgraded in 2016, and is being upgraded with the Wyrify integration of “live” trading and locking of short-term security backing during transactions on the Wyrify platform.

The wallets are based on open source wallet code (bitcoin) with a few layers of added security. New wallets are being worked on by the team involved with Wyrify, and are expected to be ready for release in Q4-17/Q1-18.

The NXChain/Wyrify team has been working with blockchain technology and hybrid banking systems since 2013. Their ultimate goal is to challenge the world of banking, and to take over several banking-dominated markets, by the use of new technology.





WI COMPANY

The Wi Holding company is currently being reversed into a public listed technology company, and the details of the transaction is currently withheld from the public.

WI is the contract counterparty for the China Kingdom Group contracts for China and Macau businesses, including the Casino business, the NXChain backbone licenses and the Wyrify platform. This secures a key position in the new digital currency backbone of the Macau casinos and also securing a range of ICOs for related casino companies, starting with the Dragon ICO in Q4 of 2017, underpinning the Wyrify/NXCN/WI solution with massive funding reserves.

Wi Company also has strong connections to Chinese network-driven conglomerates doing network marketing of goods and services, remittance back to China from the national overseas workforce, sending money home through various (expensive) systems, and P2P Lending, currently done as a semi-regulated venture expected to get a major makeover from a legal perspective, where a P2P lending system based on apps will be a key technology platform for both their secondary segments.

Wi Company came into the Wyrify project in 2017, and is expected to be tied in with the company through both a technology agreement and a share swap agreement in the near future, creating strong bands between the companies moving forward.





EXPAY GROUP

Expay is a digital payments company, run by an experienced management group and a young ambitious team. Expay owns its own online payment services platform and cryptographic currency payment processing capacity, combining this with its role as payment aggregator utilizing several third-party transaction platforms for credit cards and related services. In short, Expay helps vendors, service providers and merchants to arrange broad payment acceptance through various payment methods.

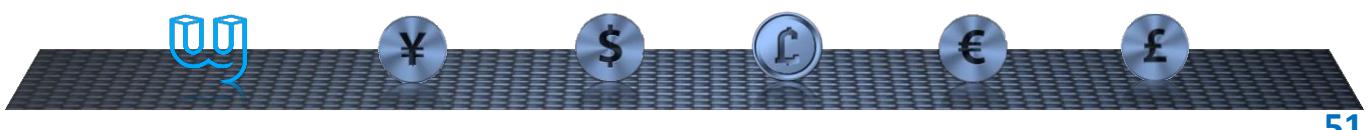
Expay serves the Asian markets with primary focus on Thailand. In Q3 of 2017, Expay opened a European unit in England to cover the EU markets, with a local payment gateway. Expay is partially owned by NXChain Inc, a US digital payments company listed in New York (NXCN.QB), and will soon be offering services in the US markets through integration with the NXCN platform.

The proprietary platform Expay uses is an active layer between payment gateways on one side and banks and transaction specialist services on the other; allowing the Expay customers to interface with all their services through the Expay dashboard. Services include:

- bank card issue/processing
- electronic money / digital currency
- mobile payments
- money transfer systems
- payment kiosks
- direct debit
- bill payments

Most of these are offered for worldwide use. Expay is in continuous development, and follows an ambitious development plan to broadly connect fiat payments and digital currency and e-money services seamlessly in the proprietary user dashboard, enabling any type of payment for all types of merchants – including Wyrify services.

Expay will provide the anchoring to fiat payments that allows for Wyrify to conduct a range of “normal” transactions, mimicking the full services of normal banking.





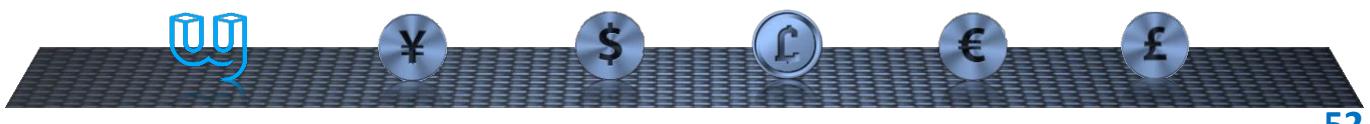
GOAPPIFIED AS

GoAppified is one of the absolutely best qualified payment beacon providers in the world. Based in Denmark, GoAppified teamed up with the major bank in the country ("Danske Bank") on their "MobilePay™" project. GoAppified created their first MobilePay™ beacon structure, which was an immediate success and reached 80% of the paying population within the first two years from its launch. (DISCLAIMER: WYRIFY HAS NO AFFILIATION WITH MOBILEPAY™ IN ANY WAY)

GoAppified expanded their product range to include stand-alone payment systems, all with PCI compliance to facilitate processing of plastic cards and mobile payments alike. They have since been selected as providers of several high-end platforms, such as the Airport Express ticketing systems in Norway, and have diversified into verticals with specialized beacon-based equipment.

Based on the massive experience with super-high frequency transactions platforms, their knowledge base from being the first major company combining payment terminal hardware *not* on the normal banking backbone with beacon technology and mobile apps, GoAppified was invited into the Wyrify project before doing the Proof-of-Concept live demonstration runs in Bangkok, USA and Macau, which was done primarily using their commercial-grade beacons (with great success).

GoAppified has third-party suppliers that will be able to arrange for major delivery streams once this is necessary, and have solid experience in bringing payment beacons from conceptual ideas to actual products. They also have bank-level security, have PCI level system integrity solutions, and see no major challenges in creating a world-wide payment platform to challenge VISA/Mastercard and Ingenico/Verifone with a node empowered blockchain backbone such as the Wyrify solution.

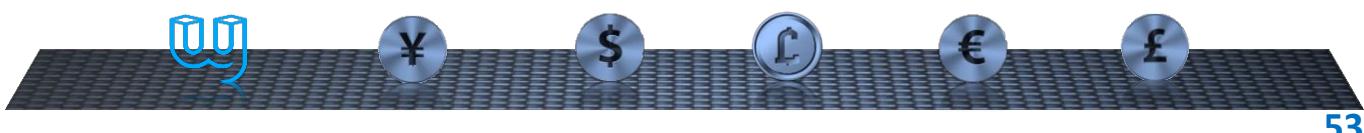




THE WYRIFY HISTORY

The world needs a new payment backbone, and cryptographic currencies may have the key to solving that problem. We are creating the main solution to the biggest obstacle between owning and transacting digital currencies, and the real-world use of them; *getting into merchant use whilst staying outside the world of banking*. At the same time, we are creating a payment solution for the developing world, and for the businesses of the world that are too small to afford payment terminals.

Today, the world of merchant transactions are controlled by a handful of companies with a stronghold on retail industry, including banks, credit card companies, payment terminal providers and the related industries (acquiring, clearing, payments of merchant transactions). And before anyone can use digital currencies at equal footing with cash and Visa cards in their local store, crypto currencies will struggle to reach mainstream adaptation. And since this industry is a major revenue stream for its participants, there is little or no disruptive innovation done by the industry itself. It has to come from the outside. The mix of mobile phones, digital cash and payment terminal hardware broke the surface in 2012, when MobilePay™ was launched in Denmark by banking giant Danske Bank, together with BLE Terminals from GoAppified AS. When launched, the unthinkable happened: It didn't just reach the techies or the youth segment, *it reached everyone*. Denmark is a highly developed industrialized country with close to zero unemployment and booming trade, with a population of 5.5 million people. In two years, 3.5 million of those 5.5 million had MobilePay on their phones, and were doing transactions in their local stores on 30,000 GoAppified beacons. The proof-of-concept for digital cash + mobile phones + terminal hardware was completed, with top marks. It was virtually free transactions for baffled merchants. Why would a hairdresser salon now pay 3.75% of their turnover to VISA, *and* pay a fortune for a Verifone/Ingenico terminal taking up space and needing maintenance, when they could do immediate MobilePay transactions - virtually for free? There were obstacles, though. Phones running out of power and not being able to pay anywhere was a real issue (but one Wyrify solves by adding NFC non-battery driven technology). The main issue was however that some of the participants were already closely associated with other major players in the industry. The MobilePay™ success coincided with the listing of the national clearing house NETS, which led to a direct confrontation behind the scenes. The turmoil ended with Danske Bank breaking off the joint roll-out to reach for market control, and the major chains were either forced or incentivized to evict GoAppified's "MobilePay"™ terminals in favor of the upcoming digital Visa card issued by all Danish banks. And so the banks killed the disruption. GoAppified has since been invited into the NXCN/Wyrify team to develop a non-bank solution, to counter that.



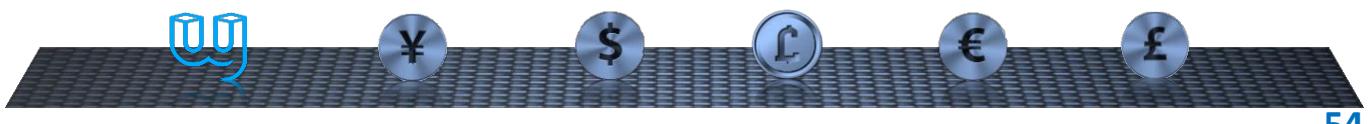


NXCN owns and develops the LXCCoin digital currency, which is a fully asset backed hybrid currency based on bitcoin technology, where mining is replaced by Blackcoin Proof of Stake, and where distribution of staking is limited to 49% voting power of each block to prevent manipulation. A MasterNode network on droplet nodes conducts 51% of every transaction, as a security measure and to increase speed of transactions. The solution has been stress tested up to 20,000 simultaneous transactions, still managing sub-2-second transaction confirmation times. By using this as the Point-of-Sale transaction medium and interfacing with all other digital currencies on the back end, the transaction speed matches other POS solutions, with minimal costs. As the LXCCoin is pegged 1:1 with the US Dollar and have siblings pegged to local currencies where such is needed, it gives a complete stability to the merchants using the system for their normal payments. They know exactly what they get paid for their products when using the system. There is zero volatility. Therefore, Wyrify will have the same features that the MobilePay™ solution had; high speed, dual verifications, instant settlement, zero chargebacks, full interactivity with normal fiat currency at a fixed price, and it will have the added advantage of using NFC chips for smaller payments and contactless payments like plastic cards conveniently use. These can be attached to user keyrings, placed on the back of their watches with a sticker or will be integrated in their phone as a permanent fixture (coming in more and more phones). In total, the system will work better, faster and cheaper than any existing solution. It will also be micro payment ready, making POS terminal transactions affordable to any merchant, anywhere in the world, as long as there is mobile network coverage, or WiFi connectivity.

We expect the use of beacon technology and mobile phones to revolutionize payments, and with our digital currency, the leap to a fully non-bank solution is finally here.

On the back end of Wyrify+LXCCoins is an interactivity layer that can be linked to any exchange, liquidity provider mechanism, clearinghouse or even banks or banking apps, facilitating the use of all other cryptographic currencies and even fiat currencies on the platform. The system evicts the use of plastic cards and expensive payment terminals, but will be open for integration with the everyday banking network – on its own terms.

There will be added features to the system in five verticals; one for remittance, two for accounting purposes, and two related to savings: The remittance tool gives any merchant access to cashing out overseas remittance transactions done in LXCCoins, and even functioning as an ATM for withdrawals including geomapping and bidding features. For accounting, a separate merchant dashboard is being created to handle VAT/SalesTax, allowing loopholes for remittance, and other features. The second accounting feature is a receipt/guarantee tool, where purchases linked to certain items can be flagged as





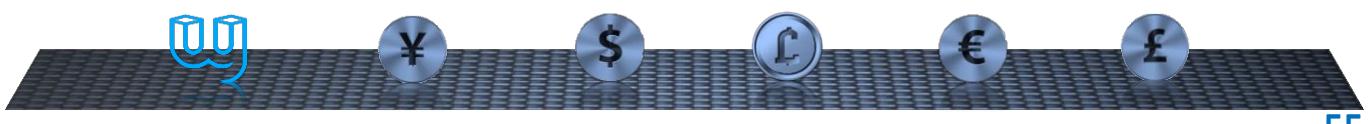
"purchased by that specific user with an e.g. 2-year guarantee". Receipts are kept electronically, alleviating the need for printed receipts (in markets where electronic documentation is allowed). Under the verticals for savings, the first is a MicroPiggyBank, which sets aside a little amount every time the user spends coins on pre-set items (users can regulate savings related to spending; i.e. for every spent \$40 on food, the MPB feature can automatically put \$4 into your digital piggybank savings account, and so forth). The other savings vertical is the option to digitally integrate savings, promotions, coupons, loyalty programs, bonus-cards and other business-enhancing systems, for activation in the Wyrify App and in the beacon Point of Sale terminals. For this, Wyrify plans to integrate a separate bonus-currency, where points can be earned through spending, and be used or sold on an internal marketplace – for cashback or for incentivized purchases. This is done by using the Wyfify beacon and third-party solutions, and saves a lot of time and costs for marketers.

Which brings us to the final part of the Wyrify beacon features; beacon-based marketing. We are aligning with the megatrend on using marketing beacons, where the beacon issues the same USID and information, but where the merchant ID triggers marketing in the form of coupons and bonuses (or other offers) to the user phone for consenting users.

With two first-run series of beacons and an array of secondary versions on the drawing board; Wyrify aims at *giving away free payment-only beacons to any merchant needing it*, with a limited range of features and a two year lifespan (for the beacon). There will also be a full-feature version incorporating the complete range of features, which makes the beacon more expensive and requires a small investment for the merchant. We expect most of these to be given away for free as well, but where the merchant is tied to a minimum usage level.

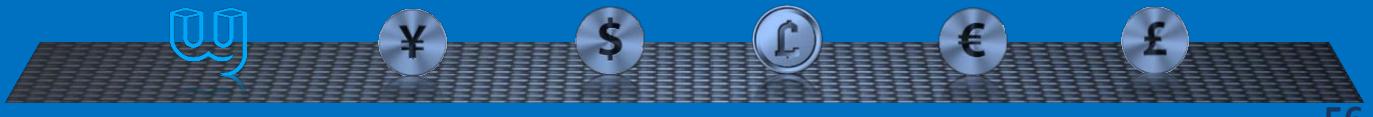
The beacons can be used in any store, inside or outside. There will be a merchant adaptation kit that will fit into any payment terminal using the SAM port to install the Wyrify BeaconSAM card and calibrate this with the unique UDID number of Wyrify – enabling the use of existing till systems and most ordinary cashier solutions. We do not expect the BLE SAM card to be supported by any local Payment Terminal vendors who will oppose merchants opening "their" payment systems to install the BLE SAM card to support Wyrify, but we intend to create the solution anyway – so that those who want to, can.

If successful, the Wyrify solution will provide the world with a complete alternative to the way payments are done today, deleting all unnecessary parts of the payment chain. It will also provide access to smart payment systems to the unbanked part of the world. With an expected smartphone/featurephone penetration of more than 80% of the world population in 2020, this is a project that can truly change the world.





TECHNOLOGY





MEET WYRIFY

Wyrify is a complete payment solution including merchant hardware, user apps, and everything in between – for crypto currencies – speed-boosted by a master-node network to 1.xx second transaction times

Wyrify enables merchants to do digital mobile payments on a non-banking backbone

This is done using the Wyrify POS Terminal: doing instant crypto-based payments on site

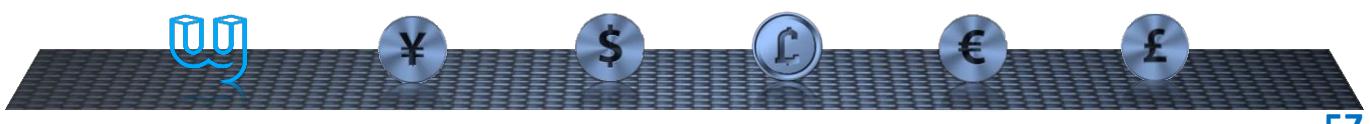
Users can use a range of digital currencies, held in Wyrify to secure all their payments



Settlement speed is between 1-1.5 seconds, by using a single-purpose settlement currency, a staking backbone, low difficulty, zero-confirmation droplet nodes and secure master-nodes

The solution combines POS hardware (beacons) and mobile apps and has options for wearable payment solutions (Bluetooth™, NFC™)

The solution is a complete alternative banking platform, able to fully replace banks, point-of-sales terminals and plastic cards





...AND WYRIFY ONLINE

Wyrify is also a quick and low-cost solution for online merchants, where we provide APIs for complete integration of our transaction backbone to be just like credit card payments – but instant and with zero chargebacks

Wyrify enables merchants to do digital mobile payments on a non-banking backbone

Webshop users “check out” with their phone- or wallet number, and get a “request” to their mobile app to approve payment

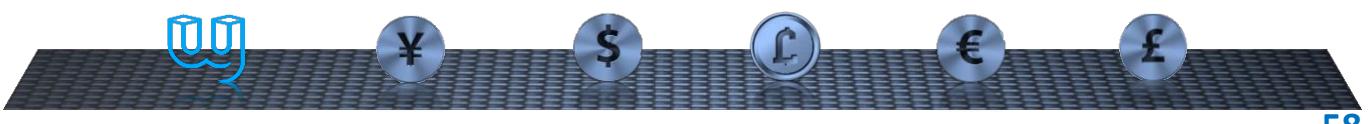
User approves payment by a finger-swipe in the app: webshop updates; “payment confirmed”



Webshops can utilize Wyrify Online as a complete payment alternative, integrating our API into their shopping solutions or adding it to their existing payments – they may even pay suppliers or VAT with it through our bank services

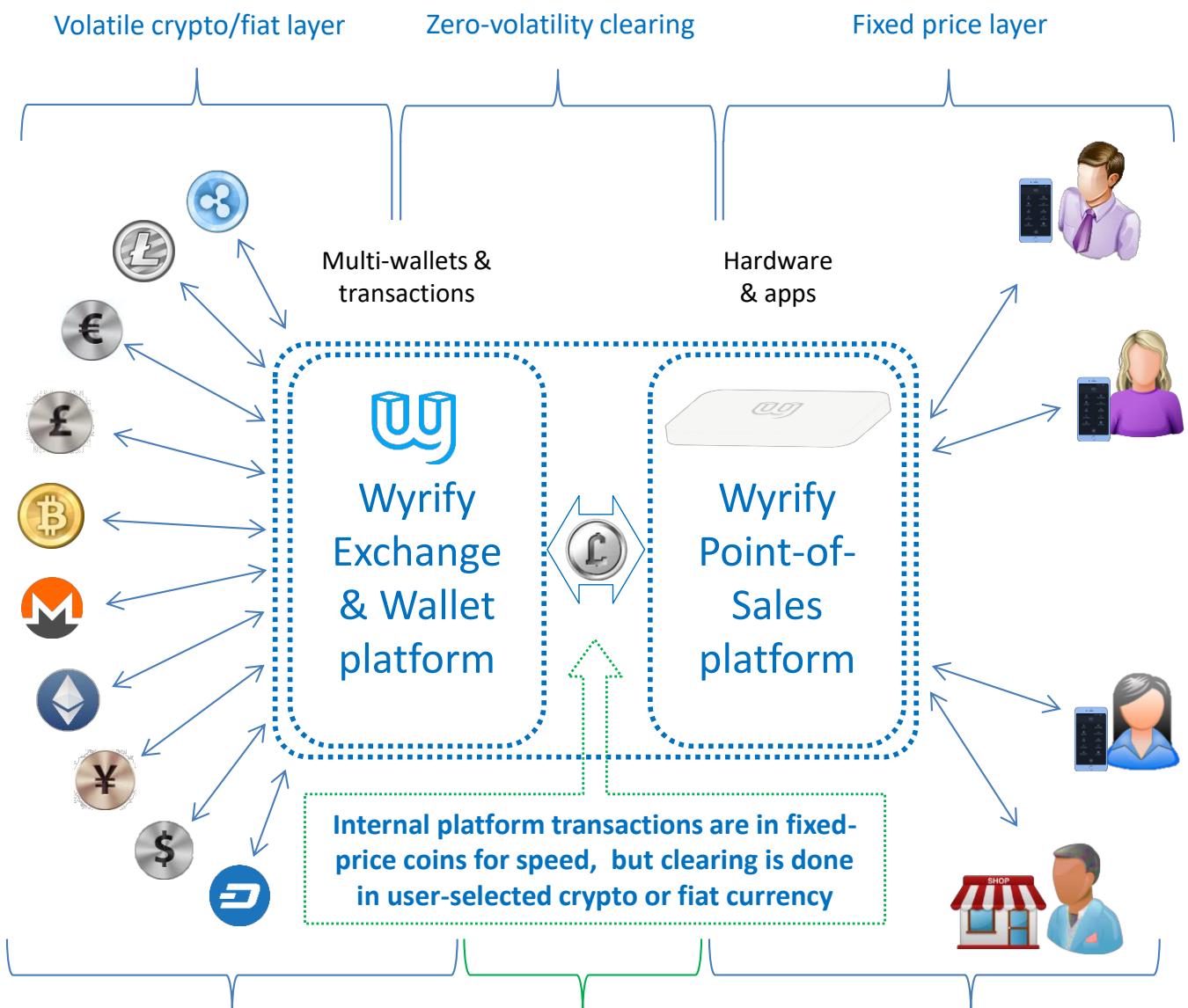
Users clear settlement instantly at going prices from one or more digital currencies in their Wyrify wallet, but can within 12 hours select to settle with the digital currency of their choice as long as it is in their Wyrify wallet

Wyrify Online is a complete online payment platform, able to fully replace current solutions, even enabling micro transactions. Loyalty programs and discount vouchers can be added in the app, and can give users automated discounts or bonus points





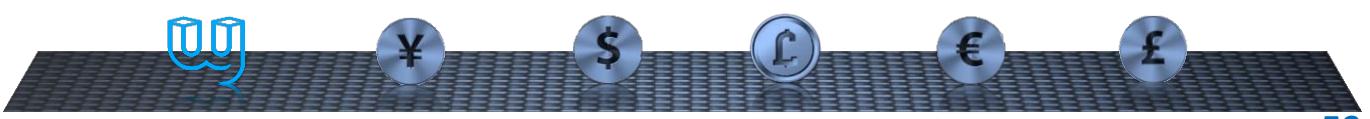
WYRIFY CAN USE ALL CRYPTO CURRENCIES



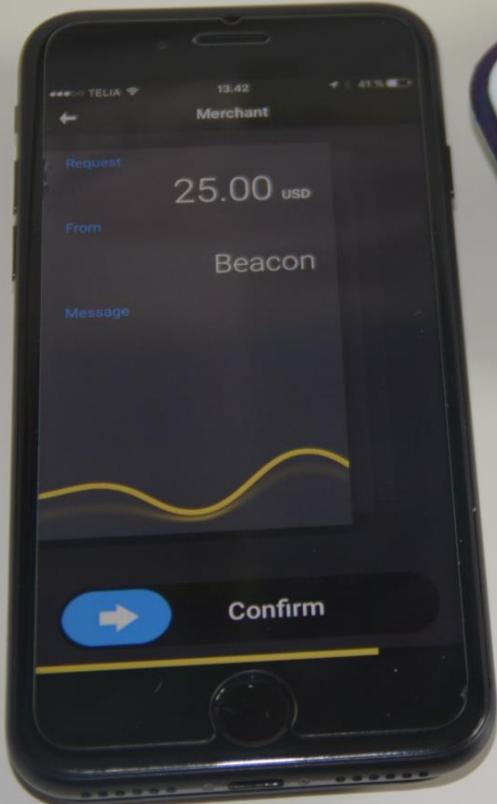
When value is used on a POS terminal, corresponding value is locked in user wallets, giving professional users time to select settlement coin/terms or clearing from preferred coin/currency

Wyrify transactions are done in its own currency, fully stable against merchants' local currencies; lightning fast

Merchants charge in their own country fiat currency, fixed to the Wyrify hybrid currency; they get a fixed price settlement immediately with no risks of settlement or value, using Wyrify as any other payment



WYRIFY ICO WHITEPAPER/ ACTUAL WYRIFY FOOTAGE



WYRIFY MODIFIED BEACON
SOURCE: GOAPPIFIED AS

WYRIFY MODIFIED BEACON
SOURCE: KONTAKT.IO

Wyrify Merchant App

Ready retail app (bring improved)

The Wyrify Merchant App is an overbuild on the Wyrify standard app, (already freely available in Apple App Store and on Google Play), which has been integrated with a range of beacons for testing and demonstration purposes. This is the actual app used in pilots and initial installations, and is currently undergoing a complete re-design to enable new features and a better capture and process mode (here, the iOS version)

Kontakt.io Beacon

Modified retail unit

To test the versatility of our platform, we have purchased several “off the shelf” units, using “as is” and in modified versions. The one seen in the above photo is from Kontakt.io, which have an award winning unit that works very well with our platform. It is shown primarily for size purposes only (the “live” beacon here is the GoAppified one with an altered beacon technology)

GoAppified Beacon

Demonstration unit

The GoAppified unit is one of several used by Wyrify for testing and integration. They come in a range of sizes and specifications, and are the market leading beacon providers in Scandinavia. GoAppified has been given the task of preparing the industrial-strength version of Wyrify and make integration towards third party till systems, which is one of the strongpoints of GoAppified

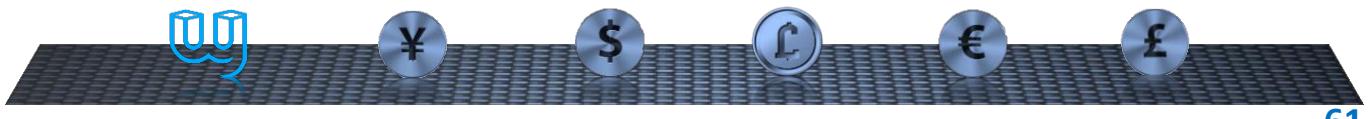




“Many investors see the cryptocurrency markets and the blockchain as black magic. Hard to understand, harder to follow, and very high risk. I would summarize Wyrify as an electronic payment ‘card’ and ‘system’, that can both send and receive monetary value. It really is that simple”

DAN SOKOL – CHIEF STRATEGY ADVISOR

A LONG TIME TECHNICAL ADVISOR TO APPLE COMPUTER CO-FOUNDER STEVE WOZNIAK: DAN IS A WORLD RENOWN TECHNOLOGY WIZARD WITH A FLARE FOR BLOCKCHAIN TECHNOLOGY. HE IS JOINING THE STRATEGY BOARD OF WYRIFY AND WILL BE A KEY CONNECTION TO SOME OF THE MAJOR PLAYERS IN THE US PAYMENTS AND PURCHASING MARKETS. CONTRIBUTING WITH HIS EXTENSIVE EXPERIENCE FROM WORLD WIDE MARKET WINNING HARDWARE AND TECHNOLOGY SOLUTIONS





ABOUT CRYPTOCURRENCY

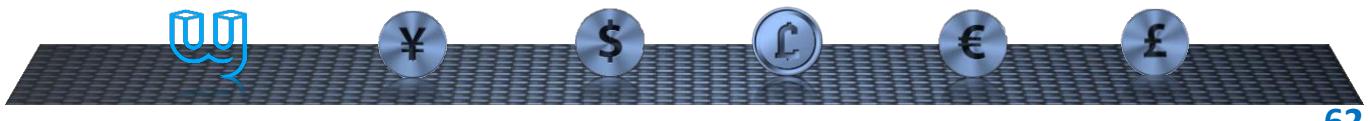
Digital Currencies, also known as cryptocoins or cryptocurrencies, emerged as a side product of another invention. Satoshi Nakamoto, the unknown inventor of Bitcoin (the first and arguably still the most important cryptocurrency), never intended to invent a currency. In his announcement of Bitcoin in late 2008, Satoshi said he developed "A Peer-to-Peer Electronic Cash System". His goal was to invent something many people failed to create before; digital cash. The key invention was in finding a way to create digital cash in a decentralized registry system, without a central entity (no clearing, no acquirers, no central banks). Fully peer to peer, with Provers as middle men using code to validate and approve each single movement of the digital cash.

To realize digital cash Satoshi Nakamoto needed to create a payment network with accounts, balances, and transaction. It also had to use secure encryption, and have mechanisms to prevent double-spending of the digital cash at several places at the same time. In a decentralized network, you don't have one dedicated server to hold the information on the digital cash; you let every single entity of the network have a full copy of the registry of the digital cash, and to either be a part of transactions when they are done or securely update their transaction logs (the blockchain) to allow or validate future transactions and form part of the consensus for approving a single line of transactions (new blocks with updates to the overall registry).

This registry – born in a "genesis block" and either forcefully distributed or mined – is just a long string of limited entries in a distributed database with endless amounts of copies kept and maintained by guardians who all follow and fulfill very exact conditions.

Satoshi Nakamoto released his invention as open source code. It was not a ploy to become rich. The coins mined in the famous Nakamoto account are still there. At today's value, they are worth a fortune. But the account has never been touched since Nakamoto's disappearance. Not a single bitcoin has been sold from it.

As Bitcoin technology was made freely available (yes, the technology is written with a capital B; the currency unit is not), a lot of people copied the idea and made copycats. Some just copied the code and issued coins with new names, and others modified the code and created interesting alternative currencies. These are often referred to as AltCoins. Some, including ours, rewrote the transaction protocol. Some went away from being decentralized, opting for restricted Provers networks, or went fully private





only using the Bitcoin protocol for their own registries. What they all have in common is that they are nothing but a long list of transactions; starting with a list of wallets and a list of coins, interlinked ("hash'ed together"), with a specific set of rules to mathematically change and distribute updated versions.

This is the same as how banks keep their bank accounts, but in an open system. Instead of your bank having a (well backed up) registry of who owns which money that bank has in storage, *everyone* has the list of who owns what. But: only as a list of public keys and wallet names (a string of digits/letters tied into the registry as unit owners), no additional info.

All forms of money are actually debt. That twenty-euro bill you have in your pocket? It is an I-owe-you note from the ECB. It isn't gold – it's just paper. It is fancy paper saying "we, the European Central Bank, owe you twenty Euro" thus a debt paper. So all money registries are in fact debt registries. The blockchain system is not. It simply ties in value with ownership. It is an agreed form of value. Like digital gold. The value of each digital currency (there are more than a thousand versions) can be debated, and most are highly volatile or worthless through lack of use, but the perception is that the digital entries have intrinsic value. They are a value in themselves.





WALLETS

Digital Currencies are in popular belief “kept in wallets”. However, since they are in fact all in the same place (as registries on the blockchain), they’re not really “in” anywhere. They are however tied to a single string of digits/letters, which identifies every single user. Users are primarily anonymous, but due to usage patterns, companies like Chainalytics can backtrack blockchains (such as the bitcoin transaction chain since day one) to identify the users behind each address. With major assistance from law enforcement, Chainalytics claims to have mapped close to 90% of all bitcoin wallets.

Wallets represent many problems – primarily that if you lose your access information to that single address, all your coins are forever kept as inaccessible on the system registry – but also that they can be hacked. There is also the risk of middle men, when coin owners move their coins from their own wallet to someone else’s wallet; such as when transferring to an Exchange. These two – hacking of wallets with passcodes and exchange theft – is the major source of distrust and fraud in the world of digital currencies.

Most coins come with proprietary wallets, often built on QT wallet code. There are also a wide range of online wallets with different levels of services, payable in monthly fees, often including insurance for the coins in its vaults.

There are private wallets, that you can have on your computer or phone, which are lost if you lose your phone or passcodes. And there are public wallets such as those run by exchanges where you need to keep your cryptocoins in order to sell or trade/swap them. There are multi-signature wallets, and there are wallets that accept a variety of different cryptographic currencies. There is also the option of Cold Storage; coins taken out of circulations, put on discs, paper-based wallets, or even hardware solutions; cryptographic microdiscs or USB sticks on which users can safely store their wallets/keys.

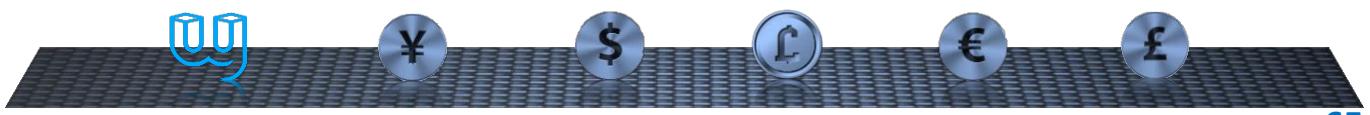
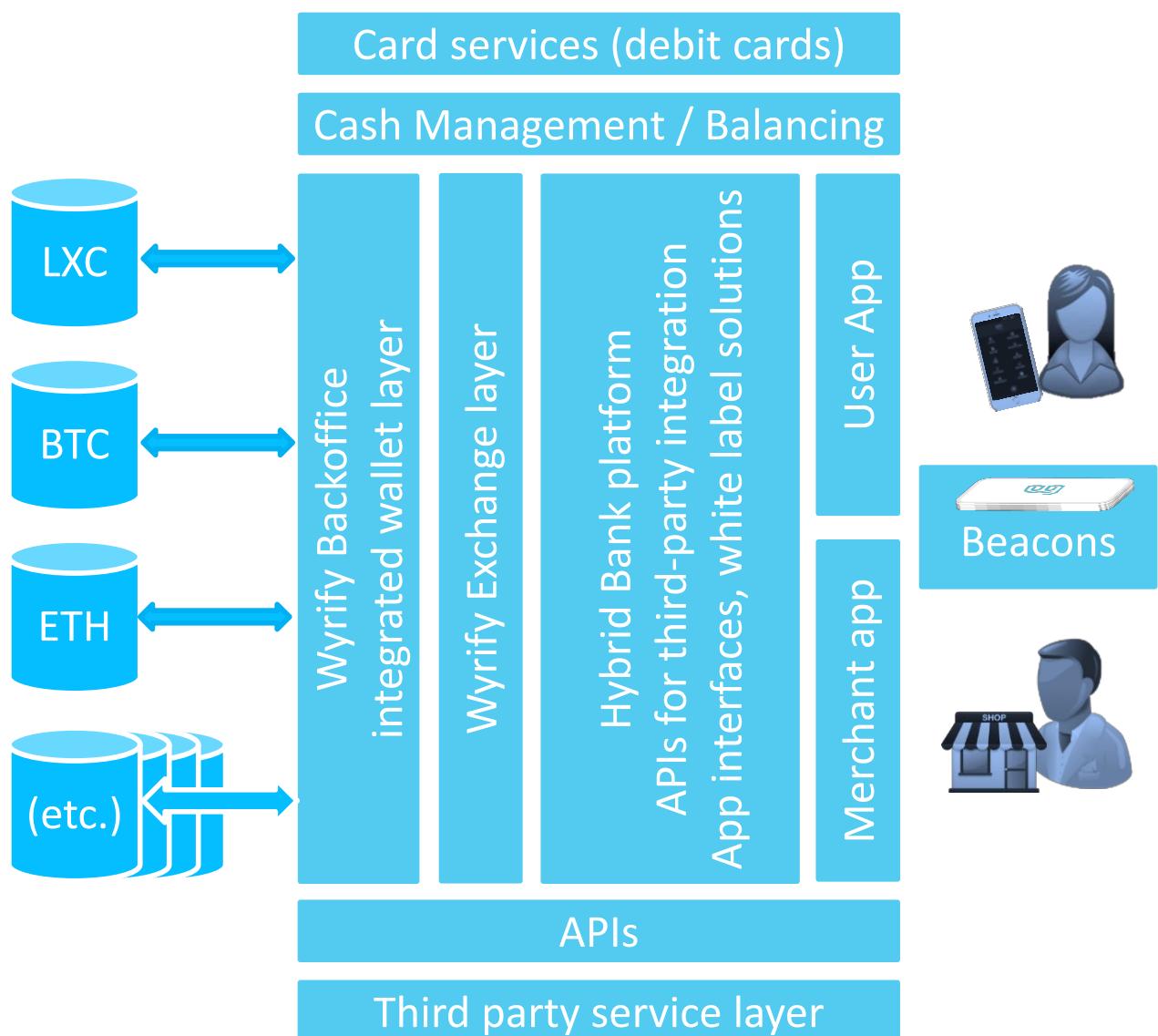
For several reasons, we have opted for a secure solution where all the key wallets are kept with Wyryify, and the coins themselves are mirrored in a cluster of all active coins in the user dashboard. This does not make the coins less cryptographic, but it increases anonymity and the risk of accidental loss of funds. Even if we should steal or lose all your coins, the backing assets would not go away immediately (the shares and values held in conjunction with the coins, giving them real asset value), and before completing any form of fraudulent activity, we would have to realize the backing assets, and move the money away on a non-traceable fashion. Which is for practical purposes impossible to do with the available resources and technology. Additionally, all management and directors with any form of system access are shareholders in NXChain or have converted investments into NXCN, so we feel completely certain that even though there are minor drawbacks and risks with a centralized wallet solution, this is far outweighed by the advantages of one-system access, speedy conversion between coins on our exchange, and anonymity.

Our wallet solution is therefore built on the LXCCoin wallet solution incorporating several coins in an exchange setting, with a user interface on one side and an administration (exchange) interface on the other, with APIs for links to apps and web-based services/dashboards.





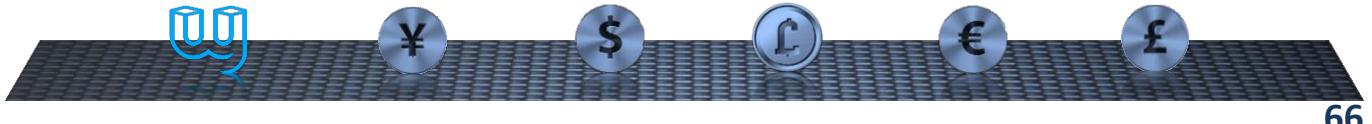
PLATFORM SUMMARY





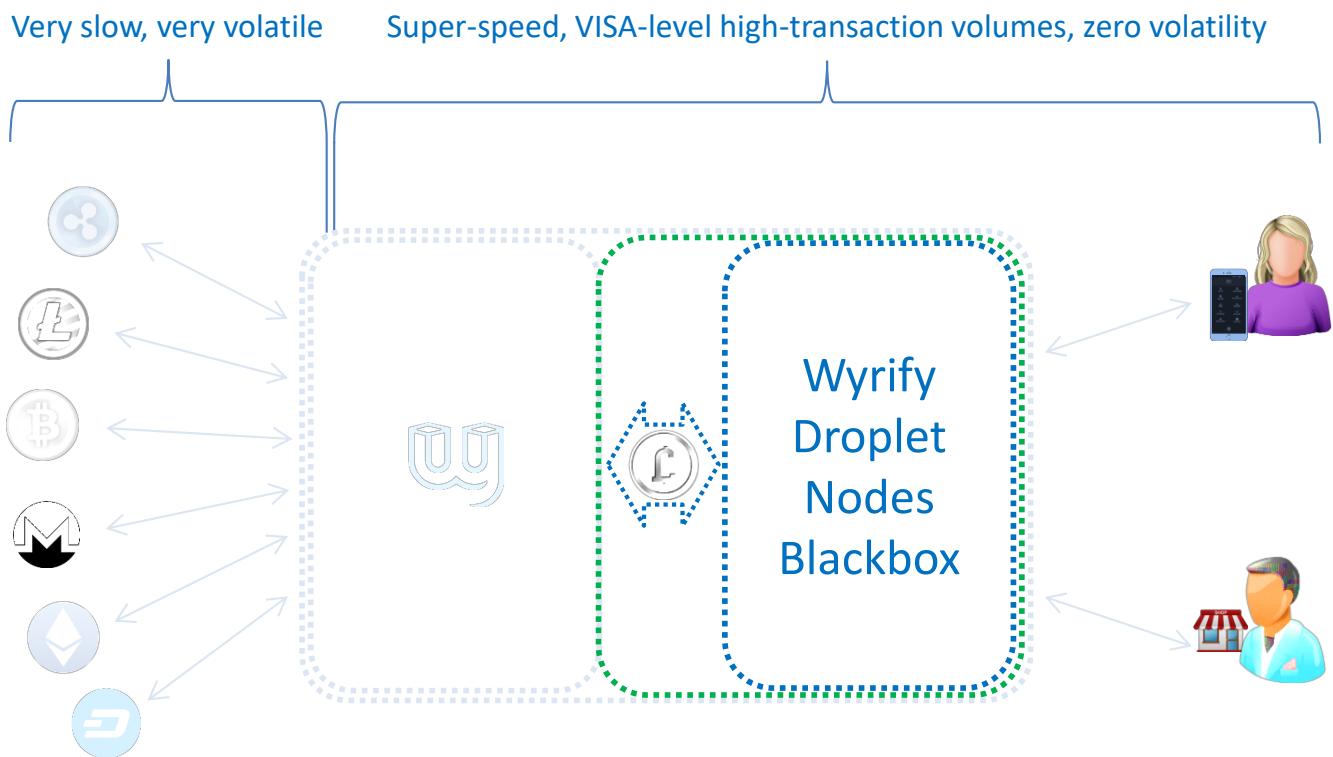
*“Crypto needs to be as quick as VISA™
in point-of-sales terminals, to succeed
as an alternative to all the existing
fiat currency payments of the world.
With Wyrify; they are”*

THOMAS WONG. WYRIFY CRYPTOGRAPHER AND CTO OF LISTED
CRYPTOCURRENCY COMPANY NXCHAIN (NXCN.QB. NEW YORK)

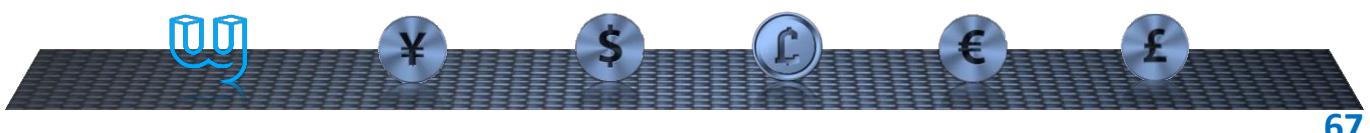




SOLVING SPEED AND SIZE



To be able to process the expected level of transactions, we need a capacity far beyond what the Bitcoin blockchain can process. A major improvement comes from the removal of mining, replacing it with Proof of Stake protocol; thereby bringing down the transaction time from many minutes per block, to blocks per second. With limitations per block, we have clustered transactions in separate droplet nodes, where instead of doing whole transaction run-throughs of each separate move of coins, as these are only moving in the Wyrify sub-account system. However, to have them anonymously check-traded on the blockchain through throttling massive amounts of transactions, Wyrify droplet nodes stake with Wyrify-asset wallets (where the actual coins are), so they move between the node wallets *on the blockchain the exact number of throttled coins*. Not only that, but they also do a dynamic sequential run of trusted routes, so *blocks from trusted nodes are treated as zero-confirmation blocks which just updates the blockchain*. A lot of research and security specs has gone into this solution, including 20,000+ transactions testing with little drop of speed, making the combined service able to perform sufficient levels of transactions for being usable on a global scale in POS terminals.





SOLVING SPEED AND SIZE (CONT'D)

Code

Transactions run on a Blackcoin-based proof-of-stake transaction node network, with dynamic node sequencing and zero-confirmation secure node seeding

The primary code base comes from Bitcoin open source code, which has been modified by the NXChain code team to use proof-of-stake protocol

Nodes

Transactions from Wyrify Nodes come out in a dynamic sequence as “trusted nodes”, which needs zero confirmations to be minted as new blocks. There are several levels of security and throttling of the nodes and transactions which are kept as proprietary code for security reasons, including the Droplet node dynamic sequencing matrix for zero confirmation transactions

Clustering

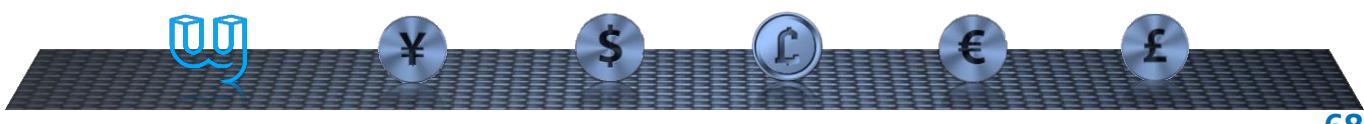
Transactions are clustered into a total sum which is transacted between two wallets both containing Wyrify –owned coins; thereby, all coin transactions can be back-traced in a completely anonymized form on the blockchain, leveraged every second or more often, depending on load.

Wyrify Exchange / Wyrify App / Wyrify Wallet: Throttling trades, load balancing

Matching



With this system, we can cluster, throttle and zero-confirm dynamical trade blocks, making the level of transactions per second reach an anticipated 30-40,000 transactions per second on our current node network, which far supersedes normal limitations of blockchain technology. Since we don't allow any embedded content on the WBC blockchain, it remains manageable in size





SPEED. STABILITY. ASSET BACKED.

To compete with Visa/Mastercard on transactions, and with Verifone/Ingenico on hardware, we need to offer speed, stability, dependability, and integration with banking and customers on the same level as the current systems are. Or better.

Our transaction speed clocks in at between 1.0 seconds to 1.5 seconds in stress tests. This would have been impossible without creating a single-purpose blockchain coin carrier, and the removal of mining. This blockchain carrier is fully asset backed, linked to a range of currencies (Dollars, Pounds, Euro, local currencies). The blockchain currency (WBC) is a proof-of-stake variety of bitcoin, having all the advantages of bitcoin but done at a very high speed. Combined with our own masternode transaction network, staking transactions with hardcoded 51% of the staking weight, the transaction network is secure without the difficulty of mining. Therefore, there is no mining (only staking), and block difficulty is reduced to near zero. With (near) zero difficulty, new blocks are detected and calculated immediately, broadcasting a 51% consensus in split seconds and updating the ledger on all connected nodes (and wallets open to staking).

With the speed and stability confirmed and thoroughly tested, we created secure wallets and surrounding systems, creating a full transaction platform with user apps, merchant apps, merchant hardware, and integrated features including QR codes, NFC chip payment facilitation, to broaden the scope of our platform.

Currently, we are tailoring specific solutions for customers, with guaranteed volumes of transactions worthy of complete closed-loop systems, bridging our developed technologies with customer requirements and system specifications, and putting the cash handling services into action with payment gateways.

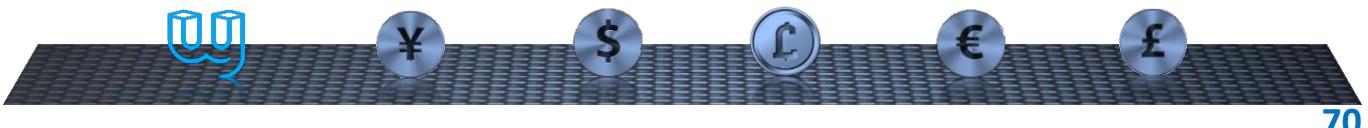


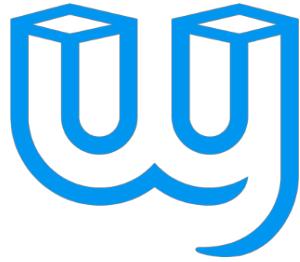


"We have carefully modified the core of cryptocurrency to make it useable in the real world. We removed mining, using a non-diluting transaction protocol. We speeded up transaction times to match those VISA uses. We increased security and increased anonymity, but also opened for users to conform with KYC/BSA/UBO regulations should they desire to do so. We've constructed apps, software, hardware and complete solutions for both merchants and users, making something never seen in crypto currency before. We've teamed up with some of the leading companies in speedy cryptography, payments and point-of-sales developments – creating Wyrify.

HENRIK BÆKGAARD ONARHEIM - WYRIFY FOUNDER

HENRIK IS THE FOUNDER AND OPERATIONAL DIRECTOR OF WYRIFY. AND COO AND FOUNDER OF THE FIRST LISTED BLOCKCHAIN COMPANY IN THE WORLD (NXCN/OTC MARKETS EXCHANGE / NEW YORK). HE IS ACCREDITED AS ONE OF THE TWO ORIGINAL DESIGNERS OF THE LXC/WBC COINS: EARLY (2013) DIGITAL CURRENCY THAT LINKED 1:1 WITH ASSETS – COMBINING BITCOIN CODE WITH PROOF-OF-STAKE TRANSACTION PROTOCOL REPLACING MINING





WYRIFY

INSTANT RETAIL CRYPTOCURRENCY PAYMENTS

WE THANK YOU FOR YOUR TIME AND INTEREST IN WYRIFY

