



New Era Of Decentralized Investments

Investy

Decentralized investment platform

Whitepaper summary Rev.1.2

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Introduction

While the blockchain industry is developing, new advanced solutions are appearing. New cryptocurrencies and tokens are being made, more and more perspective startups are suggesting their innovative projects, thus cryptoexchange is rising.

The exchange now is at the stage of dynamic growth, but still this is just a start. Exchange, which has a huge potential for further increase, attracts more people and opens new possibilities for investments. Nevertheless, at this point exchange is risky and is not stable; there are not so many tools and solutions for comfortable access to exchange for new members.

Investy is a social cryptoinvestment platform.

Our mission is to provide new members of the exchange with opportunities of safe and simple investing in the new industry, to help new members and experienced ones such as traders and cryptofunds to find each other.

Problem

Nowadays many professionals from the traditional finance world are involved in the cryptocommunity and new people are waiting for multiple increase of invested capital for a short time. An amount of exchange members grows every day and this growth is to be continued.

As you all know, the market is an aggressive environment and non-experienced people often lose their money and leave the market.

Different cryptocurrency funds offer investing in them, alleging as their reason that professional fund's team can multiple your investments fast and without your participation, but is this true?

Mainly, investor's choice depends on fund's advertising and marketing. An investor does not have sufficient data for comparative analysis to estimate terms of cryptofunds and measure potential profit from investments. And what should successful professional traders do if they do not have appropriate marketing budget but they do have required skills to provide competitive profit from investments? There is no adequate solution what will provide possibility for an investor to decide where to invest assets and also guarantee bona fide performance of trader's or fund's duties.

1. Investy Overview

Investy is a platform for decentralized investments, enabling investing in cryptocurrencies, funds, portfolios and private traders in an accessible, transparent and safe way.

The next logical step of cryptoinvestment infrastructure development is the creation of a single investment platform. A platform that combines a single marketplace for funds, traders and other professionals and functions of the trading system to monitor the effectiveness of the real-time management. At the same time, a platform shall ensure the reliability of investments, securing an investor from withdrawal of funds by dishonest trader on the one hand, and guarantee a bonus for successful work of a professional on the other hand. Investy includes all necessary technical opportunities to meet the highest reliability, transparency and security requirements.

1.1 Project Value

TRANSPARENCY OF DATA. We provide an investor with a marketplace where he may choose a trader or fund and be sure that those data about the work results that he sees are authentic. Also he may be sure that no one will lay hands on his money. Many funds do not provide transparent reporting for their investors, and often their official numbers do not exceed the growth of bitcoin. There are many such examples, and this cannot help but please. According to the current situation, many good traders cannot attract investors, because they do not have the competencies necessary to create and advertise a certain fund.

SAFETY OF INVESTMENTS. There is no need to transfer your assets, they are always on your account, you transfer only access to the transaction, and the rest is assumed by the platform. We are the first ones to develop and implement an expert system, the platform assumes the role of a gateway and blocks all fraudulent transactions. Investing via Investy you can be sure not only that your money will not be withdrawn, but also in the absence of fraud options from trader's side. No one can lose your deposit. It is maximum security that you can imagine at the moment.

TRUST. Thus, we solve the problem of distrust to such services and markets, which will positively affect both professionals in financial management and people who want to invest their money competently. Unlike forex brokers, etc., we do not make money on the losses of our customers, but rather work according to a win-win system. A trader gets profit - an investor gets profit- the platform gets profit.

Do not forget that this is convenient. If you are a beginner and do not know how to "enter" a crypt or what to do after bitcoin purchase, welcome to our platform!

Invest in crypto assets in a simple, reliable and safe way!

Earn together with the leading traders of our community without the need of funds transfer. Choose the manager of your account, create crypt portfolios or become an effective manager yourself and get additional income!



- Unified marketplace for searching an investment object, giving users the opportunity to work with each other
- Expert system that excludes the possibility of fraud
- The authenticity of the Blockchain ratings
- Trading platform, integrated with the largest exchanges

Investy

1.2 The authenticity of the Blockchain ratings

The results of all traders are recorded in the blockchain. It means that they are reliable and cannot be falsified. Choosing a trader according to open ratings, you may be sure about the results of managing your assets.

In the process of traders' work, according to their executed orders, the data on efficiency of their work is uploaded to the blockchain in a following way:

1. A separate server application collects data from the internal database, performs analysis of the growth of money supply in the base currency on accounts, managed by each particular trader.
2. Data on their public id is compressed into the collection object.
3. This object is sent as a line to the blockchain by calling owner-method of the smart contract of the project's blockchain-node, connected to the common network.
4. Node accepts data and, by the principle of this blockchain, synchronizes them with other elements of the network.

In addition, the smart contract will have a public method that uploads data about trader's efficiency by his id for the time (days) specified by the method entry. Blockchain is used as a public data archive. For internal needs the platform uses an internal secure data archive.

This principle of the platform fully confirms the decentralization of Investy platform, in contrast to the platforms existing on traditional markets. We cannot influence the reliability of our system user results. All information is original and public.

1.3 Expert system of Investy

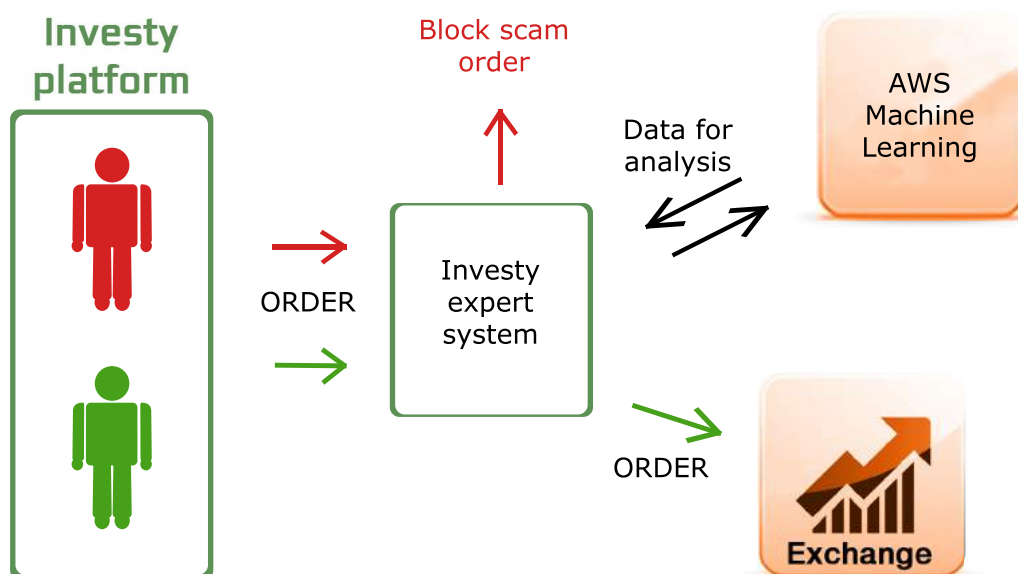
All operations pass through the Investy expert system, what excludes the possibility of fraud.

Operations committed maliciously are blocked by the system, the fraudster is deprived of the opportunity to work via the platform, and investor's money is safe.

Investy expert system is a reliable guardian of your investments.

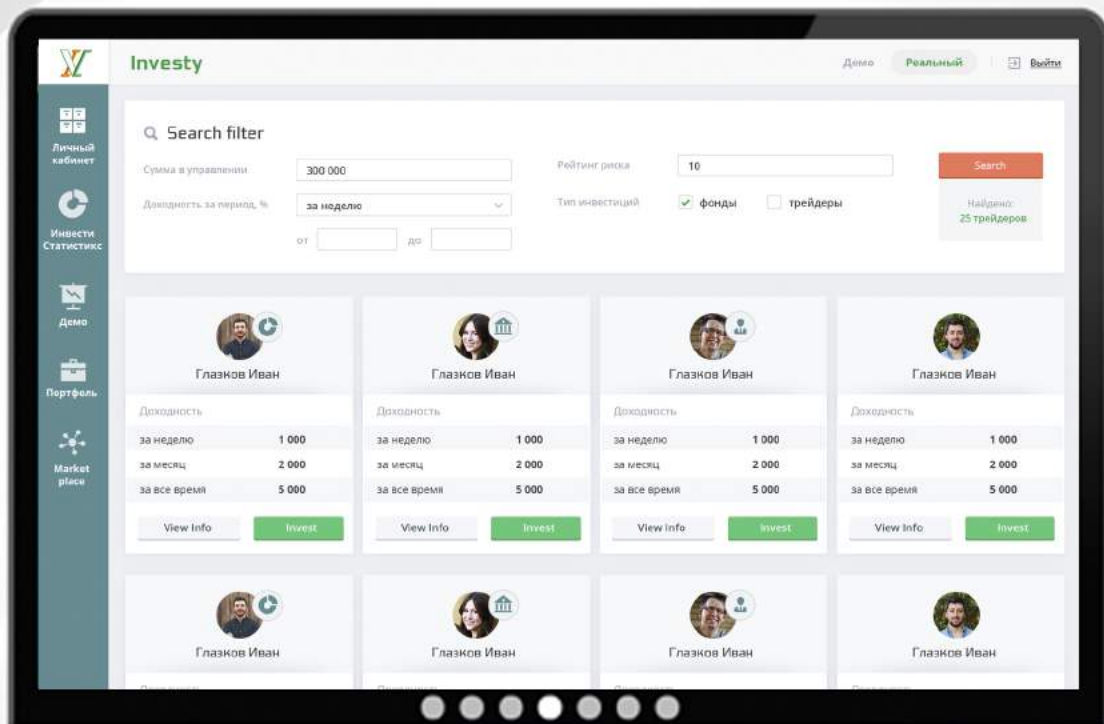
The Investy team is developing its own solution for the expert system. Such a technical solution minimizes the risks of investors and deprives fraudsters of the ability of stealing someone's money in one way or another. At the first stage of development, the system will be built with use of basic models and algorithms. To test the effectiveness of certain models, algorithms will be classified and a comparative analysis of their effectiveness will be carried out with a test set. To test the effectiveness of the model, the following machine learning solution will be used: Amazon Web Services. This will give a high demonstration of the expert system reliability. Due to the use of machine learning technologies and large data volumes, the system will become more reliable. The more operations the system processes, the higher the efficiency index of the model is. Thus, as the number of platform users increases, the reliability of the expert system will increase too. Experts were invited to develop basic models of protection against fraudulent operations. For the test load, trader-testers will be involved.

Scheme of work of the expert system



1.4 Marketplace Investy

All the functionality of the platform cannot be used without the availability of a marketplace for traders and funds. On the marketplace, an investor can select a person or an organization that will be responsible for management of his assets. For the convenience of choosing the right manager, the investor can specify the parameters by which the selection will be made: profitability for different time periods, the maximum drawdown size of the deposit, the amount in management, etc.



Thus, an investor can choose one or several managers of his assets and transfer access to the transaction. All current information about the results of work in a constant mode is available in the personal profile of an investor. Besides transferring funds to trust management, the platform implements the function of creating its own cryptoportfolios and entering the public ones, what is the analogue of transaction copying. The possibility of independent trading on a variety of exchanges with one window is also available. These and other opportunities will allow investors and traders to improve their work efficiency and increase revenue.

2. The Purpose of Tokenization

Tokens provide access to certain services of Investy Platform.

The usage of IVC tokens inside the Investy ecosystem, allows the platform to develop seamlessly, and participants of Token Sale can clearly understand the goals for which they are purchasing IVC tokens.

Participants can rely on the fact that tokens are traded in the markets and therefore maintain liquidity.

2.1 Functions and benefits of IVC tokens

During the Token Sale a limited number of Investy Coins will be issued. The Investment platform will also be developed during Token sale. The Platform will receive net profit in the basic cryptoassets (BTC, ETH, LTC and other liquid cryptocurrencies).

IVC will be distributed among participants and will be available on the cryptocurrency markets at market prices of an asset.

1. ACCESS. Any trader or fund using the platform for trusted management is required to maintain 5% of all managed investments in IVC on the wallet. For example, a trader or a fund is planning to take into trust \$1 million of assets via the Investy platform. In this case, the trader must deposit at least \$50,000 in the IVC wallet, which represents 5% of the entire trusted management value;

The value of assets in the traders's portfolio fluctuates over time as the value of market assets also fluctuates, according to the transaction volume of incoming and outgoing funds from other investors. At the same time, IVC tokens shall be constantly present at all times on the wallet of any trader of the platform, representing at least 5% of the traders's managed investments valuation. This principle ensures that all operational assets of the platform can be used. In case that IVC share on a wallet drops below 5%, the trader will reject investments until the IVC share again is equal to its 5% threshold or exceeds it;

2. DISCOUNT. The token holders will receive reduced commissions, the more IVC tokens are on the wallet, the lower the commission is. Imagine that you are investing \$ 10,000 in management, and you double that amount for a month. At the base platform commission of 5%, an investor shall pay \$ 500 of commission. But if you have our tokens on your wallet, for example, for \$ 5000, the commission will be \$ 250-300. If you no longer want to use the platform, you can simply sell the tokens.

3. SUBSCRIPTION. Tokens will be used as subscriptions to platform services, so, if you want to use functionality of a demo account or trading robot testing, just keep a certain number of tokens on your wallet. After you no longer need any platform services, you can just sell IVC on the exchange.

Thus, the IVC token combines two functions: first, it is a product token, because it will be used as an advance payment for subscribing to the platform services after its release. Second, IVC is a discount token, because the IVC holders will receive discounts and reduced commissions depending on the number of IVC on their digital wallets.

2.2 The model advantages

The economic model of the token used by Investy allows ensuring a stable growth of the token value on the whole life cycle of IVC. From the end of Token Sale and listing on stock exchanges to next stage's of platform evolution. After Token Sale, a beta version of the Investy platform will be available, which includes a wide range of services. Since at this stage the platform will not be profitable, the growth of the token price will be provided by demand for it among those wishing to use the services of the platform. IVC token demand reflects the level of platform development, as well as the dynamics of the number actual ecosystem token users. IVC token manipulations are complex. On the one hand, managers and traders are interested in lower IVC price, which allows them to take advantage of the platform's functionality at a lower price. On the other hand, undervaluation is counterproductive, because a lower valuation limits the amount of assets available for management.

3. Investy Token Sale

Investy produces IVC tokens which will be used as a prepayment for subscription on services of the platform, such as demo account, trading bots etc. after the platform's release. There are also discounts and lower commissions for IVC holders only according to the amount of IVC on their wallet.

IVC token combines two features: firstly, it is an utility token which is used as a payment unit for services. Secondly, IVC is a discount token providing discounts for IVC holders.

Token Sale will be divided in next stages:

1. Closed pre-sale

On this stage will be sold 9 million IVC.

Cap \$306,000.

1 IVC price is \$0.034

2. Token Sale

142 mln IVC will be sold during Token Sale and also bonus IVC will be given depending on the time interval of participation in the Token Sale

Hard cap \$14,200,000

Cost of 1 IVC = \$0.1

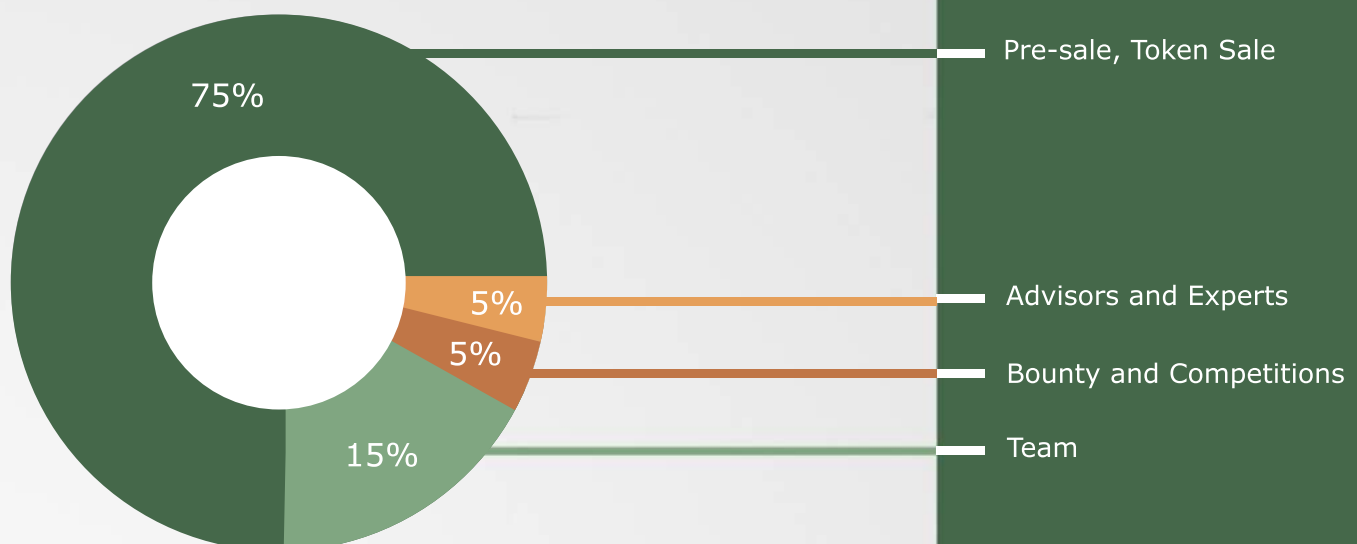
Closed Pre-Sale

\$306,000

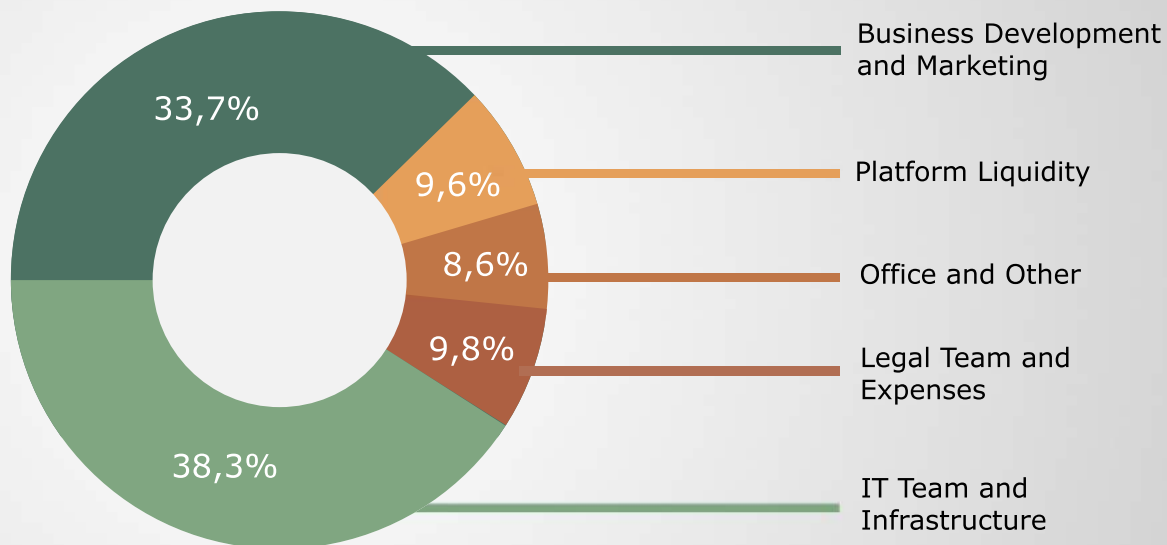
Token Sale

\$14,200,000

3.1 Tokens allocation



3.2 Use of Proceeds



3.3 Bonuses

Bonus IVC will be given depending on the time interval of participation in the Token Sale

Additional bonus of 5% for registered in the White List

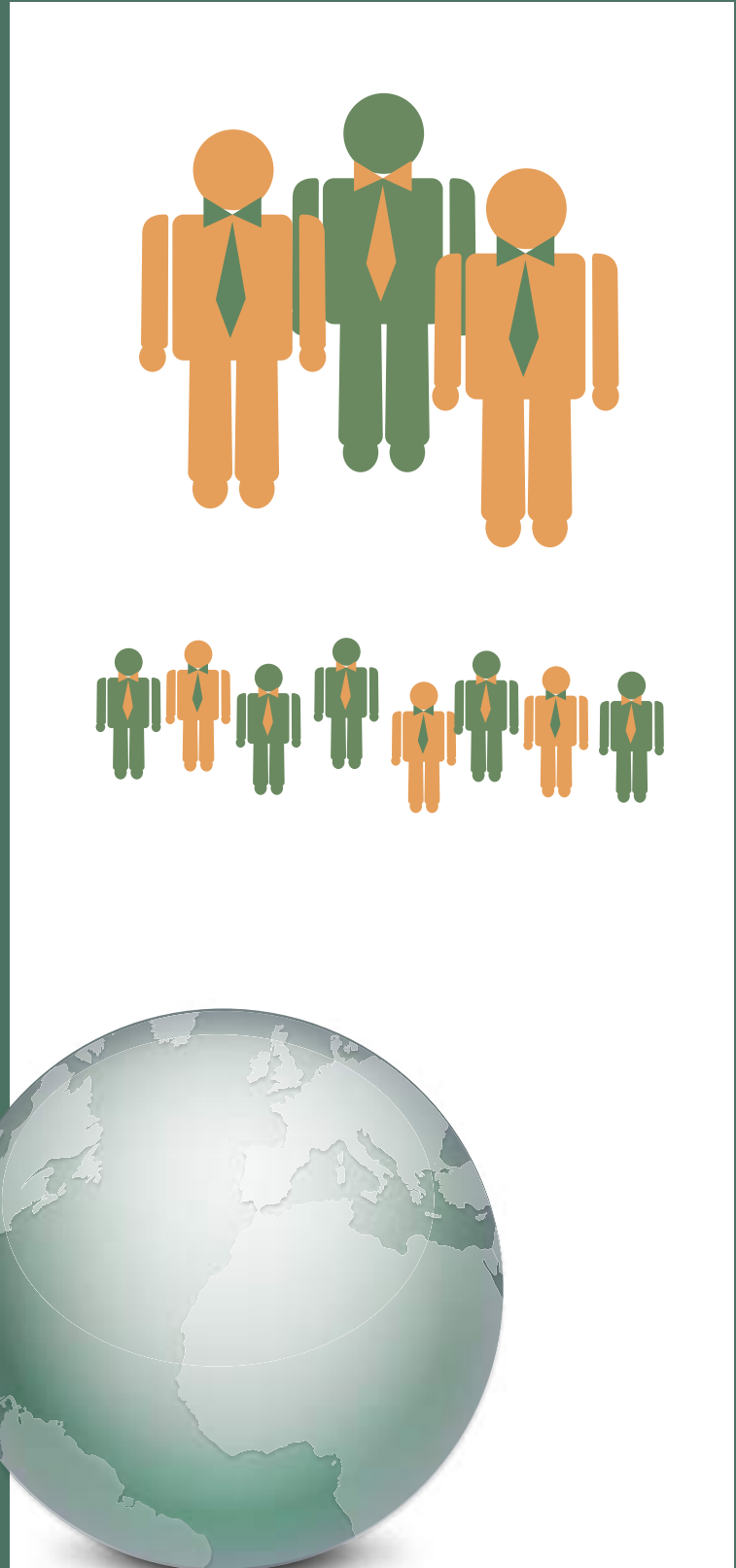
1-2 days	3-6 days	7-12 days	13-19 days	20-25 days
66%	44%	22%	11%	No bonus

4. Target Users

Coverage of issue of the blockchain technology from the mass media is being expanded over the last years. This attracts people who are far from blockchain technology. Confusion of the understanding investment instruments and multiplication of invested capital alienates interested people and complicates public acknowledgement of investing in cryptoeconomy.

At the first platform launching stage the main target user group will be people from the cryptocommunity. It is to be assumed that it will be cryptoholders of common cryptocurrency and professional cryptotradaders. Their investing and trading via the platform will fill internal ratings with necessary data, making the platform more attractive for new users, previously non-familiar with cryptoinvestments, and will mitigate their entering the market.

In perspective Investy is focused on attraction of non-qualified members of the market to the cryptoeconomy world. Such users' dynamic growth is to be awaiting at the moment when the platform works and generates income for investors and traders. Such synergy will help people to increase their cryptoassets within the given level of risk, and successful traders will be able to enhance their revenue. Investing funds can increase income and attract new clients.



5. Platform Functional Opportunities

5.1 Trust management

Process of the "investor-trader" trust management:

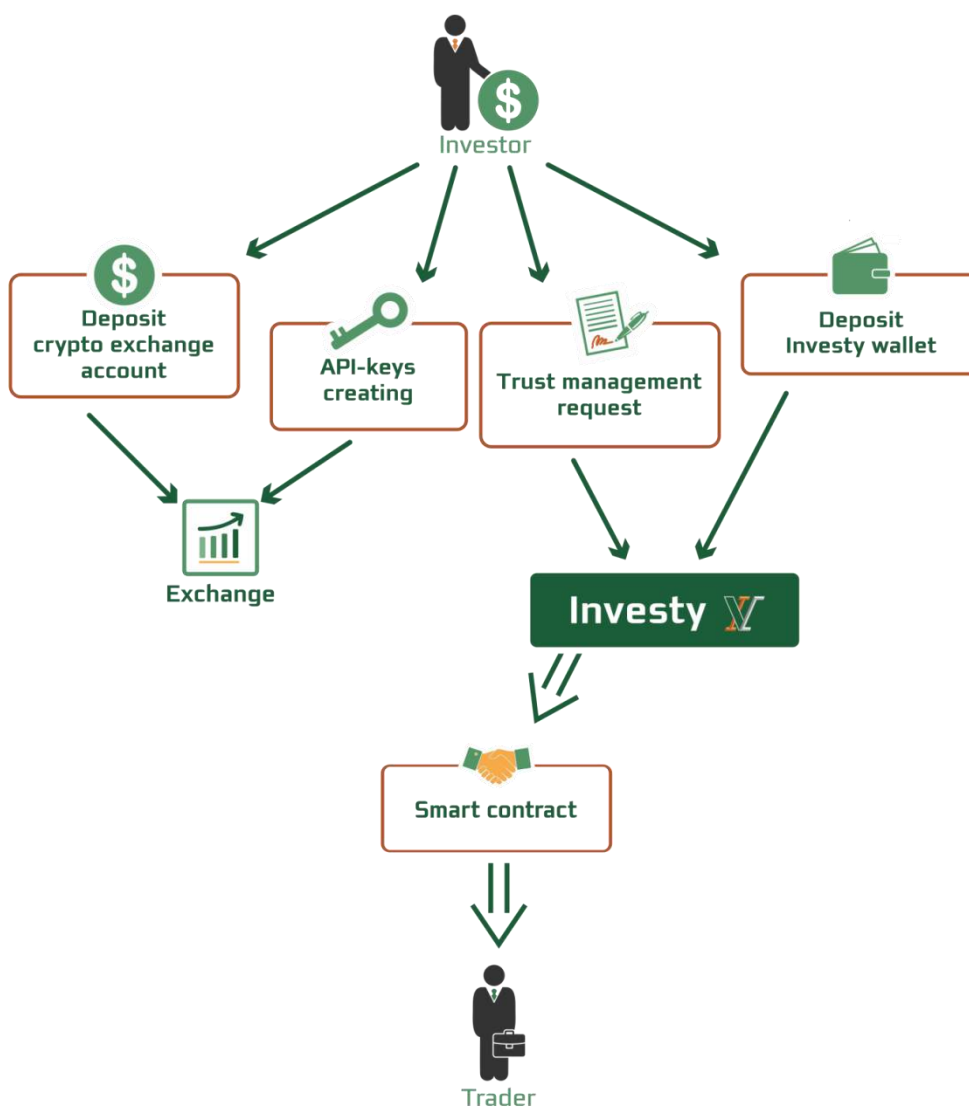
1. An investor chooses trader for trust management. A trader publishes and fixates terms of trust management for all his investors. The terms include following indications:
 - **N** – amount of keys for trust management;
 - **AT** – the greatest ratio of income for deposit of remuneration (number from 1 to 10);
 - **T** – minimal period of trust management;
 - **PT** – proportion of remuneration to trader from income (number from 0 to 1);
2. An investor buys basic cryptocurrency (by default BTC) via third-party services and transfers it on his account on exchange where a trader chosen by the investor will execute trading.
3. An investor enables possibility of trading on his account via API and forms **N** keys for remote trading.
4. An investor fills out trust management application with a trader, pointing the sum of trust management **S**, term **T1**, **N** API-keys.
5. An investor replenishes his account with basic currency of trading on the Investy platform on sum **C** remuneration to a trader, if such sum is not enough on the wallet. An amount of remuneration is calculated as $C = S * P * A + S * PT * AT$, where **A** and **P** are coefficients of income and remuneration of the platform.
6. By sending the application form and validation form smart-contract is being formed on trust management in close blockchain network Investy in status "Request for opening" with deposit of **C** sum on investor's wallet.
7. Accept of smart contract is expecting from a trader. By his approval smart contract is being proceeded to "Open" status in his personal account.
8. Trader conducts trading via platform's web interface or other convenient method. During the opening of order on his account, proper orders in proportions are being formed on the accounts of trust management. Order is considered as closed when all proper orders from accounts of trust managements are closed.
9. In case of request from an investor for preschedule cease of trust management, new orders on buying of altcoins are not being open and also orders for sale of altcoins are being formed at the current rate if it is above of the rate of its purchase. If the current rate is lower, then order for sale is being formed by the price allowing coming out to zero. If by the end of the term there are unsold altcoins, they are selling by the current rate of exchange and only coins in basic current remain on account.
10. At the end of trust management (prescheduled or by the term), the report on the trust management is being formed. This report includes information about profit of trust management. After that, smart contract is being closed.

Possible results:

- Income: calculation of sum to trader's remuneration is conducted and this sum is transferred by deposit sum **C** from investor's wallet to trader's and also commission of the platform is charged, the remaining deposition shuts down.
- Damage or zero result: remuneration is not paid to a trader, commission of the platform is not charged and deposition shuts down.

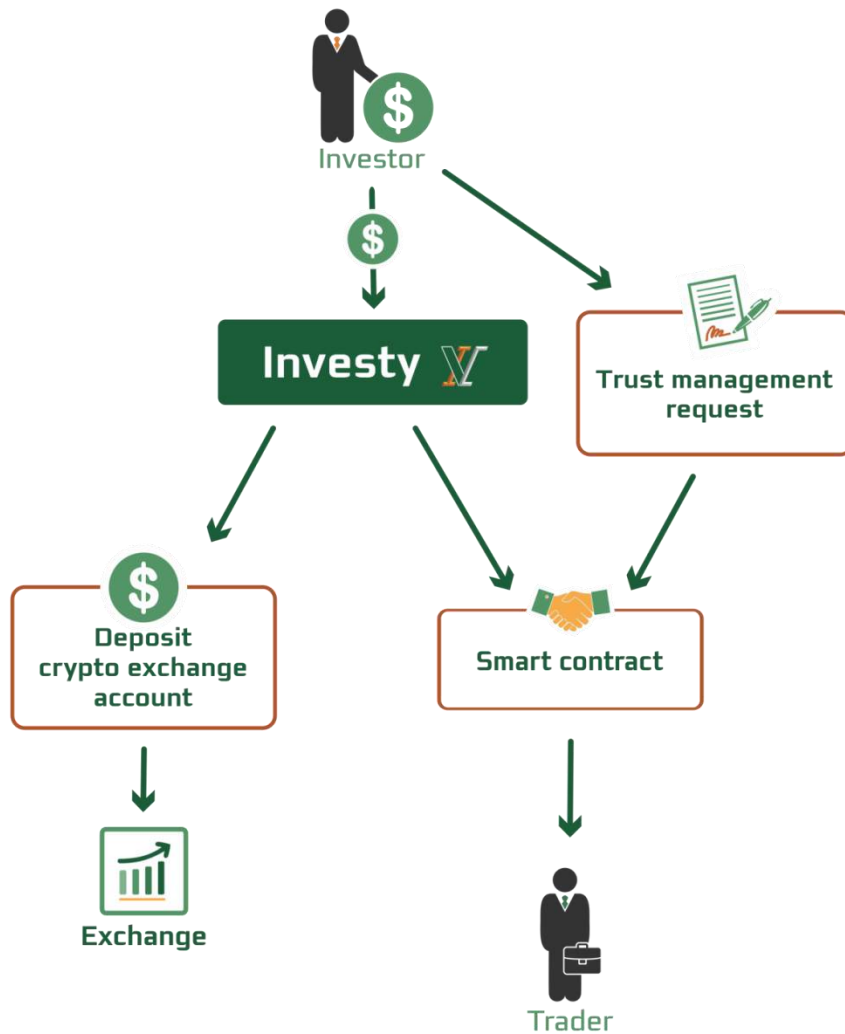
11. Information from trust management report is included in the system of trader's rating.

12. Trust management report is sent in notification to an investor or a trader.



Trust management process "investor – trader" by hot method:

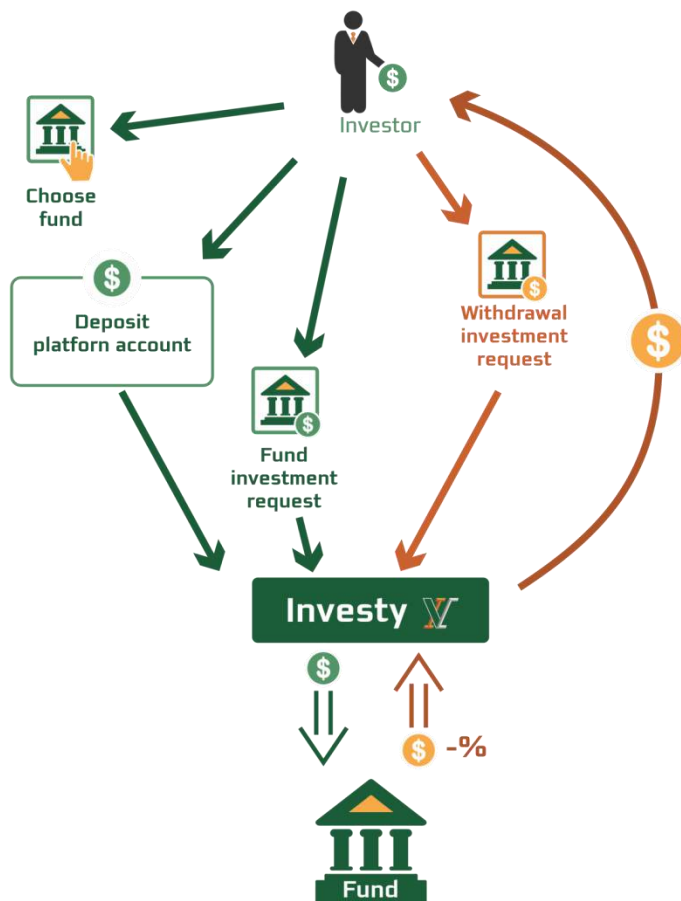
1. An investor transfers his money to the Investy platform.
2. Similarly to cold management, an investor chooses a trader.
3. All other activities are performed by the Investy platform, freeing user from additional time consuming.



5.2 Investing In Funds

Every scheme of collaboration with fund is unique. It depends on processes of receiving and issuance of invested cryptocurrency from each individual fund and agreement between founders of the platform and representatives of the fund. Present scheme determines amount and method of charge commissions by the platform and funds during trust management.

Transfer process of cryptocurrency from an investor to fund via Investy platform:



1. An investor chooses a fund for trust management.

2. An Investor buys cryptocurrency, in which a fund receives investments, and replenishes his account on the platform in needed amount.

3. An investor sends investment application to a fund, sum of investment is deposited on investor's account.

4. Every defined period of time the system checks if there is sufficient sum of investments for transferring to a fund. In case if there is enough, the sole blockchain transfer to the fund is formed. Document in the form established by the platform and the fund with investor's data are being formed additionally and sent to the fund by e-mail.

5. By investor's initiative on cease of the trust management, the proper request is sent to a fund.

6. Upon the accumulation of the minimum required sum for the

transfer from the fund to the platform, an appropriate transfer with attached documentation is formed.

7. Fund sends the above mentioned transfer and documents to the platform excluding remuneration for trust management.

8. After receiving of the transfer, the platform conducts calculating of investors' profit excluding commission, replenishes relevant accounts of investors and notifies them.

5.3 Cryptoportfolios

There is the possibility of creating cryptoportfolios and investing in existing public cryptoportfolios. Cryptoportfolio is an analog of security portfolios for cryptocurrencies and tokens.

The economic essence of a cryptortfolio is giving to its cryptocurrencies and tokens such market characteristics that are unattainable from the position of an individual security, and are possible only with their special combination.

The main objectives of the investment portfolio are to ensure a stable predetermined level of income and minimize the risk or keep it at a given level.

While forming a new cryptoportfolio a user sets the following input data:

- **A** – start portfolio budget in basic currency;
- **C_i** – portfolio cryptocurrency;
- **S_i** – the percentage of C_i cryptocurrency at portfolio;
- **API**– API stock exchange keys pair to buy cryptocurrency for portfolio;
- **Li** – the greatest price of C_i cryptocurrency purchase for portfolio (optional parameter).

In case of empty Li parameter for all cryptocurrencies the portfolio is formed in short time: the platform calculates all necessary data and forms buy-order exchange requests for portfolio cryptotokens with actual rates. When all orders are complete the portfolio status will become "Formed". A portfolio creator is a portfolio manager. A manager has rights of changing all portfolio content.

Cryptoportfolio can be public or private. Portfolio key data is its content and each cryptocurrency percentage inside it. Public portfolios are rated in the same way as traders, by their indexes and other analytical values.

Every platform's user can follow public cryptoportfolio and buy same percentage of cryptotokens with his budget. In fact, there is trading functionality for long-term investments. By following a cryptoportfolio user buys cryptotokens on a stock exchange with the same percentage as a portfolio manager. In case of changing tokens percentages by a manager all following portfolio users get these changes.

User can exit a portfolio by request. In this case platform creates sell-orders for all his portfolio cryptotokens for basic cryptocurrency. When all these orders are complete, using of the cryptoportfolio is stopped.

5.4 Demo Account

The platform contains functionality of demo trading.

For trading in demo mode a user does not have to register on a stock exchange and transfer some basic cryptocurrency to his accounts. After registration user receives fixed number of BTC as basic currency to his demo account and trading terminal access. The platform receives data about rates and forms the environment for trading on demo account.

This functionality is oriented on new amateur cryptotraders. There is the opportunity to make orders and make deals with the current rates at real time mode without risks of real cryptocurrency loss. It will help to adapt and start a complicated road of trading with already generated trading skills.

Besides new members, this functionality will be attractive for cryptotrading sharks as well. Here they can test, improve their strategies without putting their assets at risk and without mixing in one interface trading in accordance with reliable algorithms and development of new and potentially risky strategies.

5.5 Trading Bot Testing

Demo account on the platform gives opportunities for non-risk trading bot testing via public API.

Nowadays the trading bots ratio on cryptoexchanges is insignificant but this is only temporary. Like on the traditional exchange market and Forex, bots will occupy major ratio of cryptotraders or even vast majority in nearest years. Today trading bots already exist for cryptotrading programmed in Python, NodeJS and in other script programming languages, provided to traders for commercial subscription as well as open source solutions.

In most cases a trader himself is an analytic, developer and tester as well as target business user of bot as a software product. The lack of tools for testing of effectiveness of particular trading strategy algorithms forces a trader to pass the phase QA straight to production, i.e. giving the right to untested source to manage the real money! Moreover, for proper testing it is necessary to launch a strategy for a long period of time, what will significantly increase risks of losses because of mistakes and defects of bot's open source.

Problem solution is a demo account of Investy platform. Since demo mode of trading has open API, a user can connect his trading bot to it and check the quality of strategy algorithm work.

For particular subscription it is possible to test a bot based on historical data, which the platform collects and stores, what will give info to an investor on how effective a bot would be in real trading conditions in various periods of time and thus give an opportunity to predict the results of its use under the conditions of pumps and dumps, sharp rises, long market declines etc.

Nowadays there is no analogue of such tools on cryptocurrency market apart from traditional finance market, where such services are in demand, e.g. among the giants of world trading, for example, Deutsche Bank. Demand for this functionality in cryptomarket already exists and its growth provided by increase of the number of bots in cryptoassets trading for many years to come.

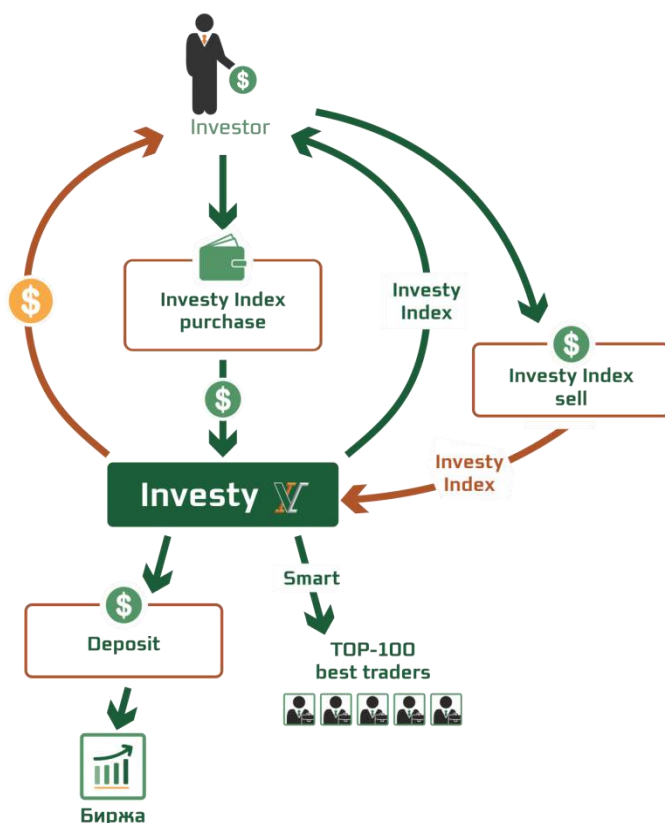
5.6 Investy Index

When the platform will be more popular among traders and we will have traders' data and ratings, we will form Investy Index. This index will correlate with trading success of the 100 best platform traders. Investy index is not a traded financial instrument on public exchanges.

The calculation scheme of the Index:

1. At the Investy Index launching the starting price is announced.
2. Every fixed period of time the Index price increases in accordance with the number of income of 100 most profitable traders for the period, thus the price of 1 Investy Index unit will grow proportionally to the income received by Investy platform traders.

So the Index is provided by a stable growth at positive trading results of the best platform traders.



Every platform's user can buy some Index tokens at current price and keep them on his account without withdraw from the platform or sell them to a third party. Buying Index tokens is conducted by withdrawing of fixed number of basic tokens from the user's account.

At any time the Index holder can sell tokens to the platform at its current price. The platform charges fixed fee percentage from transaction amount.

For example: during the Index launch period its price is 1 BTC. Investy traders will show the general average income of 300% for 12 months period. Thus, the Investy Index price after these 12 months will be $1 \text{ BTC} + 3 * 1 \text{ BTC} = 4 \text{ BTC}$.

At any time Index holder can make a reverse exchange of Index for basic currency (BTC).

Technical Index implementation: while purchasing 1 Investy Index unit a user passes funds equal to its current price to the platform, for example 1 BTC. The platform distributes this amount of cryptocurrency and sends it in cold trust management to the 100 best platform traders. Top 100 rating is regularly updated and in case if a trader has been read out of Top 100, the trust management will be closed and a new trust management will be open for a new trader who will occupy this rating position. Thus Investy Index contains trading results of the current Top 100 best platform traders.

6. Competitive advantages

Then we have compared the functions of Investy with functions of other platforms, which offer investment tools to the cryptocommunity. The approach developed by Investy's platform will provide its users and investors with the best benefits.

			
Trading Platform	+	-	+
Integration with stock exchanges	+	+	+
Analysis of market data	+	+	+
Platform Index	+	-	-
Crypto portfolios creating	+	-	-
Demo account	+	-	-
Social Functionality	+	+	+
Decentralized investment	+	-	-
Reserve for repurchase tokens	+	-	-

7. Advantages For Users

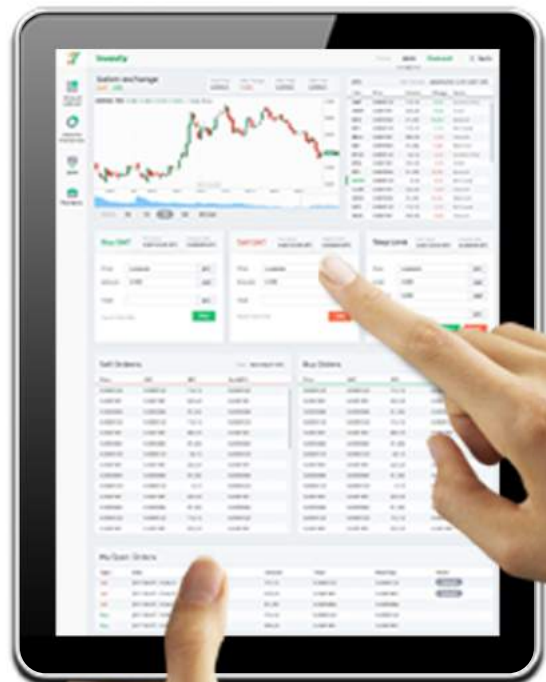


ADVANTAGES FOR INVESTORS

- Always under control – give the access to your asset management and do not worry about the safety of your funds
- The accuracy of the data - receive and analyze the confirmed information about the results of work of traders, funds or efficiency of other investment instruments
- Analyze and select the best investment destinations for ratings and profitability indicators
- Control the effectiveness of investments in real time
- Return the investments by the first request

ADVANTAGES FOR TRADERS

- Increase your income by raising funds for trust management
- Gain a reputation as a reliable and profitable trader, the recording of information into the blockchain ensures the authenticity of the data
- Trade on all platforms from one window
- Use analytics and trading platform robots to improve your results
- Test trading strategies in the demo-mode of trading
- Connect your trading robots through the API



8. Safety

There is no need to transfer your money/assets, they are always on your account, you transfer only access to the transaction, and the rest is assumed by the platform. We are the first ones to develop and implement an expert system, the platform assumes the role of a gateway and blocks all fraudulent transactions. Investing via Investy you can be sure not only that your money will not be withdrawn, but also in the absence of fraud options from trader's side. No one can lose your deposit. It is maximum safety in this sphere that you can imagine at the moment.

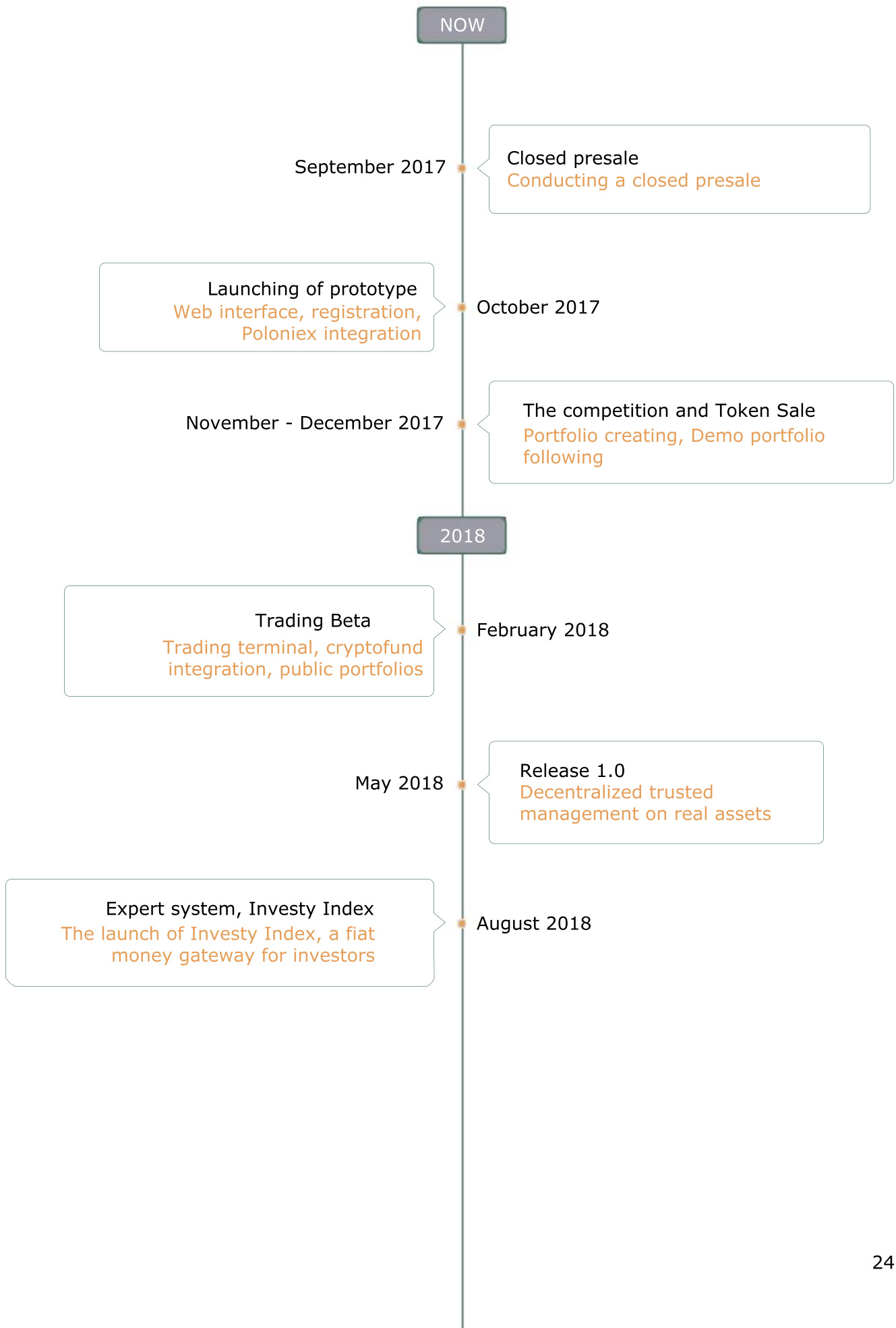
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8.1 API-keys protection

Exchanges API-keys are transferred from an investor to the platform by secure TLS-protocol. The platform does not store them in an open form, but encrypts the server key with asynchronous encryption algorithms, and stores separately private and public API keys. Also private and public API -keys are stored at physical different storages. Decrypting keys are located at the third system, thus even intruder would hack all data storages, and he could get only meaningless data without any opportunity to use it to steal any money. Users' personal data is stored in another closed accounting system. That does not allow matching any data from platform repository with real people.

In trust management process a trader does not receive investor's exchange API-keys, only internal platform keys, which allow performing any operations with investor's exchange account only via Investy platform.

9. Roadmap



10. Platform Orientations & Evolution Prospects

Target platform vision contains several possible functional elements:

- Internal orders matching for internal orders. In order to reduce the operating fees it is possible to develop own stock exchange and to stop the exchanges integration. This development is time-consuming, but it will be relevant during the creating of an extensive and stable community of traders of the platform. The implementation of the internal exchange will increase the attractiveness of the platform for traders by reducing the amount of their costs, the major part of which is exchange order fee.
- Integration with legitimate service for purchasing basic cryptocurrency with Fiat money for users from those countries where such operations are legitimate. At the moment, in some countries there are banks that offer people to buy and sell the cryptocurrency with Fiat money legally, but online services with the same functions are still in its inception, and their legal regulation is still unclear. However, it is clear that this issue will be resolved in the near future, and then it will be much easier and more convenient for investors to buy cryptocurrency by paying with their banking cards. The legalization of such services will significantly increase the capitalization of cryptomarket and the number of its participants. The functionality integration of buying/selling cryptocurrency via legal services will make the platform more attractive as a single point of entry to cryptoinvestments and cryptotrading.
- Investment and trading platform as a social network. By the growing in the number of platform's users we will have opportunities to add elements of social networking: blogging, communities, subject channels/publics, advertising, messaging etc. These functional elements will attract new users, increase their loyalty and open new horizons for the platform development.

11. Team

Aleksei Pershin – CEO

Experienced manager and businessman. Aleksei has founded and expanded several successful projects in different areas: food production factory, computer graphics agency, mobile and web applications development studio.

Artem Golovachev – CTO

The tech lead of design of web applications for commercial banks of the Russian Federation, financial organizations and investment funds. He developed a trade automation system on the stock markets for Deutsche bank He has got more than 5 years of development experience in scoring systems for clients, such as Renaissance Credit, Home Credit Bank. Also Artem worked in Luxoft as a lead developer.

Pavel Zdorovtsev – CBDO

Candidate of Physical and Mathematical Sciences, Director of Student Potential Development Director at the Higher School of Economics, former Vice-Rector for International Relations at the Research Institute of the Moscow Aviation Institute, Deputy Director of the International Cooperation Department of the Moscow Engineering Physics Institute. He participated in the creation of a joint investment fund VEB and Inventis (one of the biggest private funds of the DPRK).

Alexander Vedernikov – Enterprise Architect

Alexander is an enterprise architect of industrial software solutions for the business of the financial sector. He participated in the development of architectural solutions for: AMD, Harman, Elasticpath.

Elizaveta Melnikova – Lawyer

Currently works as a Lawyer for GMT Legal. She has worked for VTB Leasing as Litigation Legal Counsel and for Swatch Group as Disputes Resolution Lawyer.

Responsibilities in Investy:

- Choice of jurisdiction; assistance in registration of company;
- Terms & Conditions drafting;
- Legal expertise of White Paper;
- Howey test on the nature of token;
- Privacy Policy drafting;
- Legal advice on issues with respect to Token Sale conducting, soft development;
- Drafting and legal expertise of contracts.

1.1 Technical Team

Stanislav Losev – System Analytic, QA

Analysis and quality control of data management systems and financial management.

Kirill Repkin – Tech Lead

Full stack developer, enterprise architect for financial services software solutions, also Kirill has got great experience in BPM development for one of the biggest European bank. He is one of the most upscale front-end developers in Russia. Participated at development of solutions for Luxoft's clients.

Artem Moiseenko – Front-End Developer

Full stack developer, Artem has a lot of experience in development and support of software solutions for Forex-trading and commercial banks, trading system development, participated in development of technical solutions for biggest forex brokers on Asian area of Russia.

Alexander Trubnikov– Web Developer

Website and web application developer for all types of businesses, promotion, support and development solutions to e-commerce. Implemented and led projects for the Russian government and administrations of regions in Central Federal district.

Anton Makunin– System Administrator

Support of enterprise front office applications, work with web and application servers, UNIX administration.