ESR

ESR Wallet Prospectus

Universal payment and credit service project
with the support of popular cryptocurrencies

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INTRODUCTION

Today it is difficult to imagine a modern person not having a bank card in their wallet and a mobile Internet banking application in their smartphone.

Moreover, the trend of the past years shows an increasing interest of the population in cryptocurrencies and blockchain technology.

According to the research of Cambridge University, the total number of the registered wallets of various cryptocurrencies increased more than fourfold since 2013 and exceeded 35 million.

Having studied a lot of fintech start-ups built on a blockchain, we did not see a single one capable of offering a full range of banking services, to which all modern users have long been accustomed.

What key clients' needs will the ESR Wallet project satisfy first of all:

1. Deposits in the cryptocurrency, allowing users to receive passive income from the balance on their accounts.
2. Short-term microcrediting in the cryptocurrency.
3. Security safeguards of storing your balance on the ESR Wallet exchange.

Instant cross-border money transfers in all popular cryptocurrencies, VISA/Mastercard cards, both plastic and virtual - these options will certainly be available to all ESR Wallet users.

Transfers in USD and EUR are already available in the beta version of the project and are being actively tested. We have already released 3,000 registered cards for the first users and collect feedback to make our service more convenient and safe.

WHAT IS ESR Wallet?

The ESR Wallet project is already a working platform, offering a resident of any country of the world to create an electronic wallet in USD and EUR and issue a debit virtual or plastic VISA/Mastercard card to it.

This service is actively in demand among the population for several reasons:

1. Unlike a settlement account, the cost of servicing of which depending on the country and the bank is on average $20 per month, the electronic wallet is served free of charge.

2. There is an option to open a virtual card, which is much cheaper than a plastic card, for those who use a bank card exclusively for online purchases.

3. Electronic wallet is opened to everyone, regardless of credit history.

In addition, for our users we introduce a service of microloans, which distinguishes us from other electronic wallets.

Since the launch of the project in June 2017, more than 3000 plastic registered cards were issued, which indicates the relevance of our service.

The company ESR Wallet is registered in UAE - one of the few countries with a clear position of regulators regarding ICO and cryptocurrency.

The personalized multicurrency ESR Wallet card will be released for free and delivered to the address of residence for each investor who bought more than 20 tokens within 60 days after the ICO.

The ESR Wallet team owns more than 300 ATMs located in the US. This network will be expanded to other countries. Withdrawal of cash through your own ATM network is free of charge for ESR Wallet cardholders.

WHAT PRODUCT DO WE CREATE?

Given the increase in the number of blockchain projects, more and more people will eventually have to store part of their savings in different cryptocurrencies in order to make transactions within a particular network.

Developing the idea, we came to the conclusion that we can create a unique service by adding several options to the existing and beta-tested ESR Wallet:

1. The ability to store on your wallet, in addition to USD and EUR popular cryptocurrencies: BTC, BCH, ETH, ZEC, DASH, LTC.
2. The ability to instantly convert currencies through an online bank or mobile application at a favorable rate.
3. Creation of a partner network for the introduction of the Cash back system.
4. The ability to open deposits in any of the cryptocurrency.
5. The ability to apply for a loan in any cryptocurrency.
6. The possibility of transferring the cryptocurrency into trust management of a particular trader with a transparent history of transactions or to our system for portfolio investment.

This product, in addition to the listed options, will allow you to make instant money transfers between network participants around the world.

THE MOST SECURE EXCHANGER

The ESR Wallet exchanger will be allocated into a separate project with its own legal entity. Its reliability will be reinforced by the possibility of each holder of ESR tokens to join the founders of the company, paying only the costs of legal services to introduce themselves into the register.

The open API of the product will allow you to integrate with other start-ups, adding more and more useful new options to our users.

The functionality of ESR Wallet makes it useful not only for the holders of cryptocurrency, but for all other users who prefer to use exclusively fiat currencies.

| Android | iOS | Web | Multi-Card Platform | Currencies & Tokens Support |

THE MAIN OPTIONS OF THE ESR WALLET CARD

- The ability to spend your cryptocurrency using ESR Wallet's physical card wherever cards are accepted for payment, both online and offline;
- The ability to send money through the ESR Wallet application in 8 currencies to 120 countries worldwide without commission;
- The ability to instantly send money between users of ESR Wallet.

SUPPORT FOR OTHER CURRENCIES ERC20

Other widespread cryptocurrencies will be added to the platform over time, once they become widespread in the world and as users need them.

USER BASE ESR WALLET

To start ESR Wallet, strategic partners are ready to provide their own client base as start-ups. Among these partners, in particular, are the world's largest microfinance organizations interested in developing the direction of lending in cryptocurrencies.

We expect to reach more than 700,000 active users and   access to which will be possible without serious advertising costs since the launch of the project. This will provide us with serious support at the start and will give impetus for more rapid market coverage.

ABOUT ICO

ESR Wallet Fund is raising funds for the technical re-engineering of the ESR Wallet Payment and Credit Service and a marketing campaign to promote it. To this end, the fund issued tokens ESR Tokens (ESR), which are smart contracts based on Ethereum.

Given the great interest in the project from investors, our team decided to pre-sell 2,000,000 tokens with a 50% discount. The sale date for these tokens is set for September 25, 2017 and will last for 7 days. Countdown to the start of sales is set on the site https://esrwallet.io/

The ESR token is ESR Wallet's shared smart contract. The holder of the token is entitled to a share in the profit of the ESR Wallet Payment Service. The share of 30% of profits is distributed to all issued tokens. The Token is released together with the eToken contract and is written in the Solidity programming language.

The ESR Wallet Foundation is a UAE-regulated company subject to the laws and an audit. This guarantees transparency of its actions and safe storage of funds.

THE ESR Wallet PAYMENT PROVIDER IS:

- The licensed issuer of electronic money.
- Official member of Mastercard/Visa.
- It has PCI DSS LEVEL 1 certification and was under audit SSAE16 SOC TYPE I.

ESR Wallet token symbol

SMART E-TOKEN CONTRACT

The ESR token is released under the e-Token contract. The number of tokens is limited to 10,000,000. After the ICO, all unsold tokens will be destroyed, no further generation will occur.
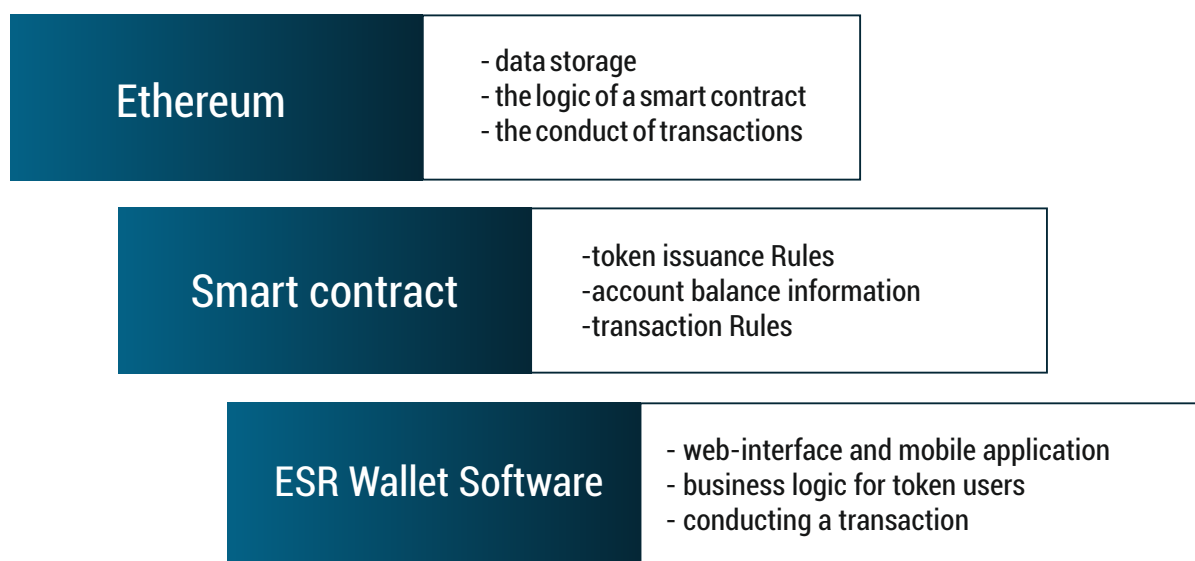
eToken is a smart Ethereum contract written using the Solidity programming language. It allows you to issue tokens on the Ethereum network and provides a wide range of features:

1. Implementation of ICAP4 for multilevel transaction routing.
2. Account recovery in case of key loss.
3. Permission and tolerance system.
4. Automatic reimbursement of Ethereum platform commissions.
5. Built-in exchange for Ether currency.
6. Ability to establish commission for transactions. eToken also supports EIP205, also known as the standardized contract API. Compatibility with EIP20 ensures that integration with exchanges and other services will not be more difficult than for any other token based on Ethereum.

SYSTEM ARCHITECTURE

Ethereum provides an infrastructure for interaction between companies and their users. Interaction between the parties occurs by sending transactions to the ESR contract. These transactions are validated by the business logic of the contract and are recorded in the blockchain. The contract API is public, and anyone can become a ESR token holder.

The ESR Wallet project consists of 3 levels of software, responsible for different aspects:

| Ethereum	- data storage - the logic of a smart contract - the conduct of transactions
Smart contract	-token issuance Rules -account balance information -transaction Rules
ESR Wallet Software	- web-interface and mobile application - business logic for token users - conducting a transaction

The eToken protocol supports 2 basic models of account security:

1. User side key
In this case, the private key that provides access to the account is known only to the user.
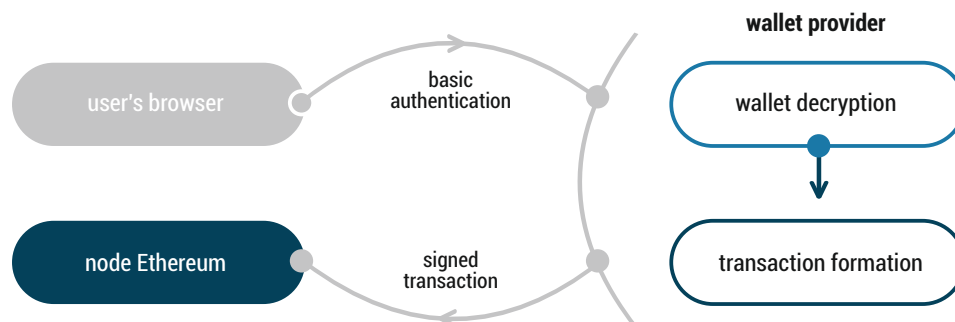
2. Hosted wallet
In this case, the financial institution is responsible for the security key. Only 1- 2 keys are used per one institution, and transactions are routed to a specific user's account using the ICAP6 protocol.
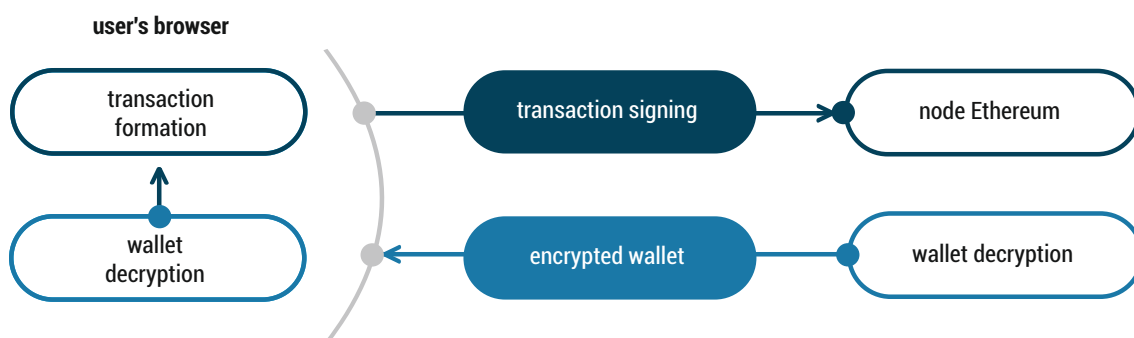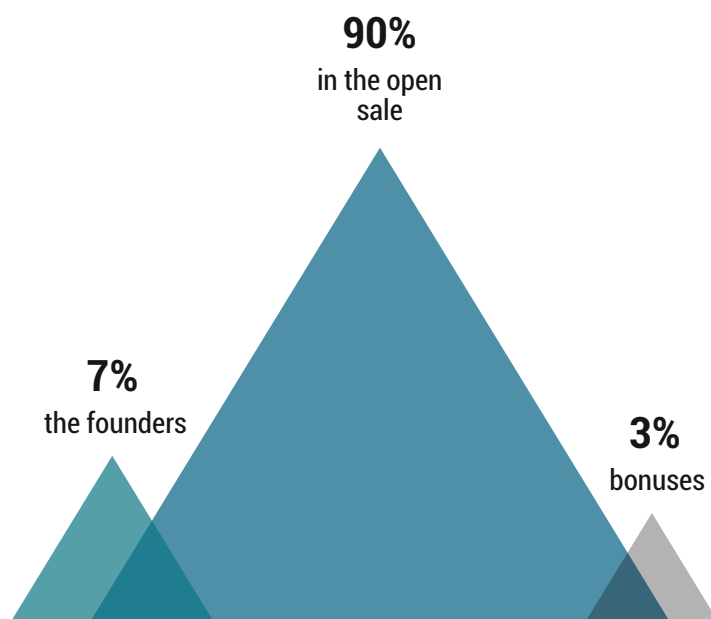

ORDER OF PAYMENT

According to the Charter, at the end of each quarter, 30 percent of ESR Wallet's Payments and Credit Service profits are transferred to specialized wallets, after which BTC, BCH, ETH, ZEC, DASH, LTC will be distributed among holders of ESR tokens in accordance with the terms of the smart contract. The profit received in currencies USD and EUR will be converted at the ESR Wallet exchange rate on the day of dividend calculation in ETH and transferred to the appropriate wallet.

START COURSE

The value of the token is set at a level of USD 10.

TOKEN DISTRIBUTION

90%
in the open
sale

7%
the founders

3%
bonuses

BONUSES

10%
likes in FB

10%
followers
in Twitter

10%
support for
ESR Wallet
branches

15%
Bitcointalk
subscription
company

15%
Bitcointalk
transfer
company

40%
exclusive
support
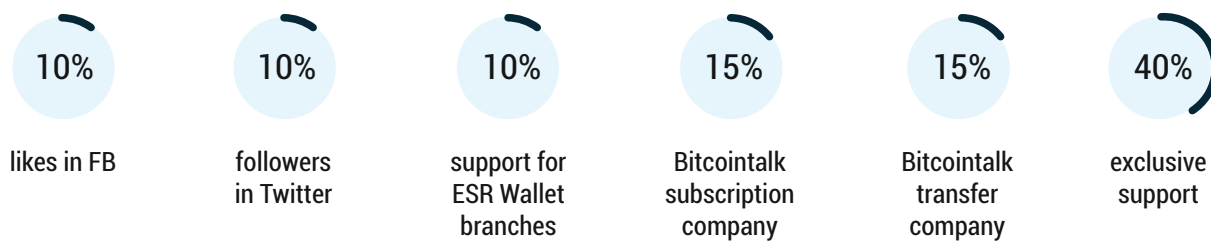
Remuneration for the «bounty»-company is made after the completion of the main placement, following the results of which all tokens sold are taken for 90% of their total number.

ROADMAP

The creation of **the ESR Wallet Payment and Credit Service** includes several stages.

It is noteworthy that the basic functionality has already existed and has been tested, which includes an electronic wallet institution, the binding of a virtual or plastic VISA/Mastercard.

✔ IT'S DONE

All stages of the development of the service imply a technical implementation and marketing component.
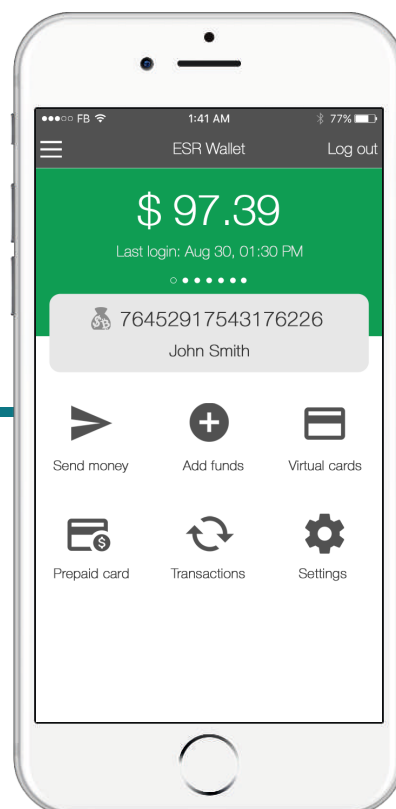
$3 million

own exchanger

The main step for adding the rest of the functions to ESR Wallet is to create own cryptocurrency exchanger, through which users can instantly exchange their cryptocurrency for fiat money. This stage, in addition to the technical and marketing component, includes an initial deposit of funds in different currencies to the exchanger's accounts.

Multi-Blockchain Wallet

ESR Wallet   Log out

$ 97.39
Last login: Aug 30, 01:30 PM

76452917543176226
John Smith

Send money   Add funds   Virtual cards

Prepaid card   Transactions   Settings

$4 million

crediting and deposits

The next step is to create a crediting service and attract deposits in the cryptocurrency. At this stage, we will implement our own system for collecting and processing a large amount of data for the most objective assessment of the client's solvency. At the epicentre of the transaction flow, we expect to receive a large number of data about the user's behaviour, their reliability and income.

This system will determine the credit rating of the user and create personalized offers on loans, taking into account all the risks.

Crediting in cryptocurrency has several advantages:

1. Absence of regulatory credit policy by state bodies.
2. Transboundariness is the ability to work with clients around the world.
3. The growth in the number of services that accept cryptocurrency for payment and recognize it as a full-fledged means of payment.
4. The growth in the number of employers considering the cryptocurrency as a currency for payment of labor. Today many freelancers have already received payment not in fiduciary money.

At the same time, a legal framework will be developed to attract cryptocurrency as deposits. This service will become more and more relevant with the increase in the number of conservative users who store cryptocurrency in their wallets and do not view trading on the exchange as a tool for generating revenue due to possible risks.

Particular attention in ESR Wallet will be given to the implemention of an identity system that will maximally counter money laundering and terrorist financing activities.

$5 million

trust management, trading

The next step is the implementation of the trust management service for cryptocurrency users. In this case, resources will be needed to create a strong team of traders who can effectively manage funds and offer users passive income with minimal risks.

$7 million

Cashback

The next step in the development of the ESR Wallet credit and payment service is the creation of a partner network consisting of the world's largest online stores, catering networks, gas stations and other popular consumer services for the introduction of the Cashback system.

It should be noted that for today, ESR Wallet cards already offer discounts in some international companies:

- off-site car wash service Fast and Shine, presented in France, Russia, Poland, Estonia, Moldova, Belarus;

- a network of SVM MED clinics represented in the USA, Russia, Belarus and Ukraine;
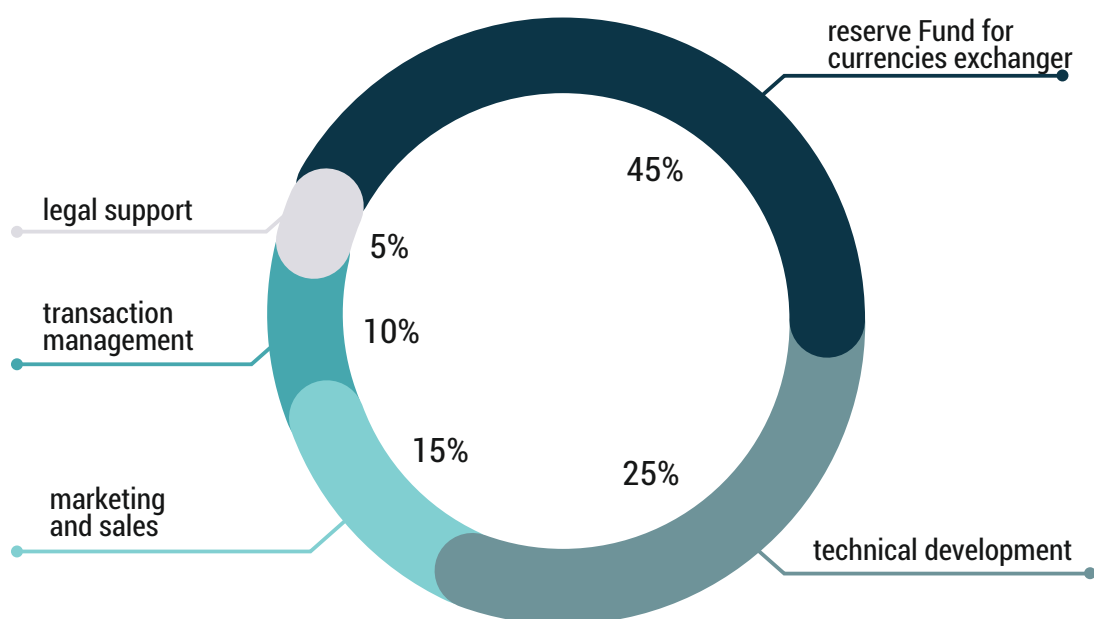
- a network of coffee shops Don Donuts.

$8 million

merchant-service

The second step will be the creation of a merchant service with an additional system for implementing ESR WALLET, as an escrow agent serving as the trusted party in the transaction between the seller and the buyer. At the moment there are no accessible, easy-built and trusted services that can handle payments in cryptocurrencies.

We see the huge economic potential of this option, because the number of sites that accept payment for their services through the site already amounts to several hundred thousand around the world.

INVESTMENT DISTRIBUTION

reserve Fund for currencies exchanger

45%

legal support

5%

transaction management

10%

marketing and sales

15%

25%

technical development

PROJECT IMPLEMENTATION PERIOD

2018

| FEBRUARY	MAY	AUGUST	SEPTEMBER	NOVEMBER
own currencies exchanger	crediting and deposit program	trust management service	Cashback program	merchant service for sites

HOW CAN THE PROJECT EARN IN FUTURE?

Depending on the stage at which the project is located, the number of profitable instruments will increase.

The overall distribution of the profitability of a fully realized project is seen as follows:

- currencies exchanger **25%**;
- credits: **40%**;
- trust management: **30%**;
- partner programs-revenue sharing: **3%**;
- issue of plastic cards: **2%**.

DISCLOSURE OF INCOME INFORMATION

Part of the transactions in the ESR Wallet system is subject to a commission and bring the revenue to the company. Depending on the type of transaction, the amount of commission varies and is indicated in the section «ESR Wallet Business Case». A widget will be installed in an account, showing the number of transactions in each currency in real time. This will automatically show the amount of the commission collected since the beginning of the reporting quarter.
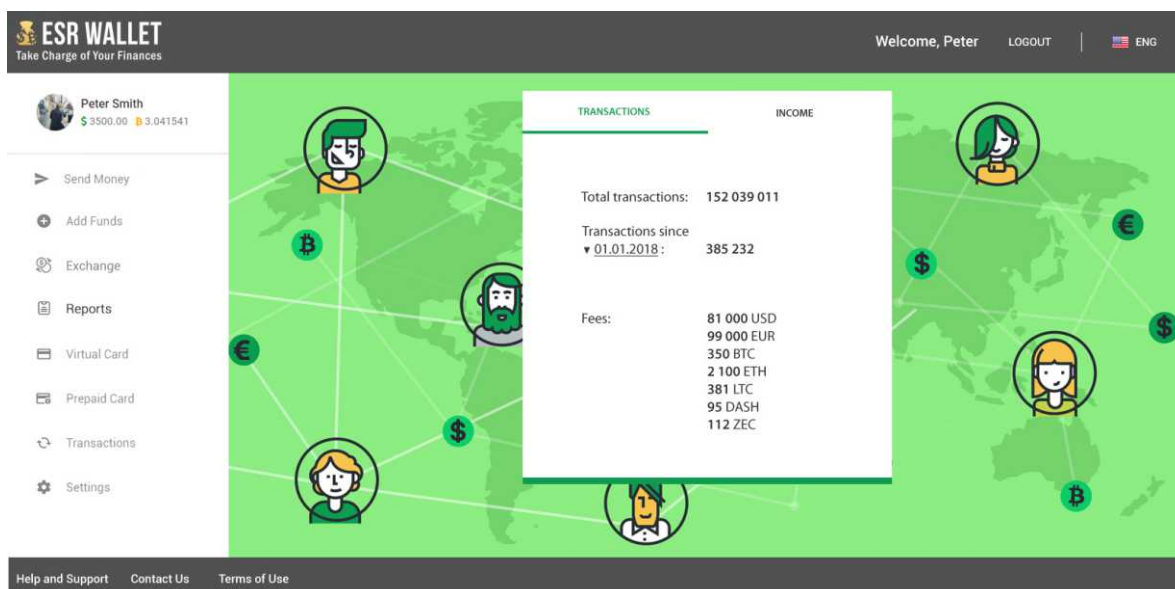
Dividends will be paid in all wallet currencies (BTC, BCH, ETH, ZEC, DASH, LTC) to the user's wallets within 30 days from the end of each reporting quarter.

Transactions will be conducted separately for each of the currencies, therefore the profitability of each transaction will be calculated in the currency in which it was conducted. The yield on transactions in USD and EUR will be converted at the exchange rate set by ESR Wallet on the day of publication, in ETH.
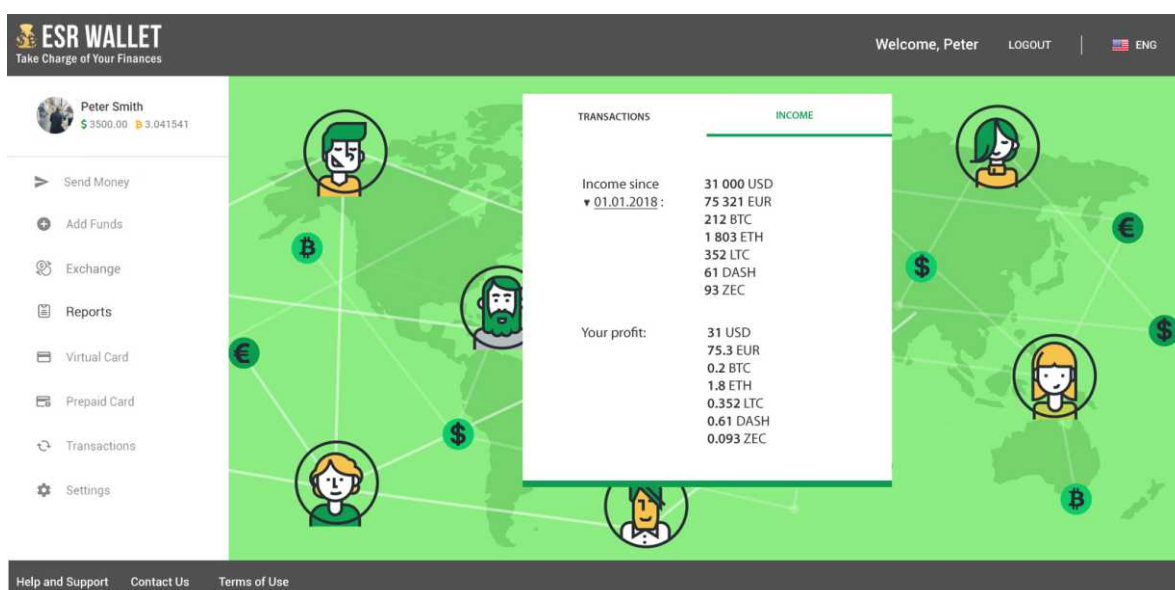
BUSINESS CASE

BUSINESS CASE

The ESR Wallet business case reflects our vision of the project for the next 1.5 years. In this document, we divided our goals into 5 stages. All of them are aimed at developing service for most countries of the world, as far as the licenses of the paying agent allow us to realize this.

In the above mentioned calculations, we tried to be maximally justified and conservative. Realizing that some of our products will be sold for the first time on the blockchain, we still referred to statistical data of classical companies offering the same range of services for evaluation.

It should be taken into account that unlike classical companies, each of which occupies only a small market share in view of high competition, our product will be one of the pioneers who fully implemented the usual banking services using blockchain technology, which gives us all grounds to assume the possibility of engaging a significant share of the fintech market.

Nevertheless, we do not take this into account in calculations, which makes it possible to judge the lower limit of future financial performance of the company.

GOAL NO 1 $3 million

For this goal, it is expected to create its own currency exchanger. The unwillingness to integrate with existing exchanges is linked to the risks that we expose to our users.

The recent collapse of one of the world's largest exchanges BTC-e has given us a final grasp that we can not be fully responsible for the safety of the capital of users without having own exchanger.

The ESR Wallet exchanger will be allocated into a separate project with its own legal entity. Its reliability will be reinforced by the possibility of each holder of ESR tokens to join the founders of the company, paying only the costs of legal services to introduce themselves into the register.

The total share of the exchanger ESR Wallet, distributed between the holders of the tokens is 30%. The share that each token holder can claim is proportional to the number of its tokens relative to the total number of tokens issued.

By introducing this system, we show full openness for the beneficiaries, which is by far unprecedented practice for similar projects.

We would like to remind you here that the presence of a paying agent and all the necessary licenses to conduct operations in fiduciary currencies will allow us to save a considerable amount of time and finances during the launch stage.

The ESR Wallet project is already a fully working tool, including the possibility of establishing a personal wallet, issuing a virtual or plastic VISA/Mastercard in USD and EUR. The ESR Wallet card is accepted at all ATMs in the world.

So, to implement the first stage, we need:

- Creating own currencies exchanger;
- Deposit of own funds in BTC, BCH, ETH, ZEC, DASH, LTC for its instant launch;
- Integration with our site and mobile applications.

The implementation period is February 2018.
The estimated amount of commission for each conversion is 0.5%.

As mentioned earlier, the ESR Wallet exchanger will be allocated to a separate project and will also be available to all third-party users who do not have an account in esrwallet.com

This gives us greater freedom in development and will make it possible to earn more than if we are exclusively oriented to our own needs.

Capturing only 3% of the currency conversion market during 2018 with a commission of 0.5% will allow having a monthly income of $110,000. In view of the constant growth of the number of holders of cryptocurrency, this indicator will increase organically.

September, 2017   February, 2018

technical implementation

Expected market coverage, %	**3**
Expected profit per month, $	**110 000**
Expected operating and marketing costs, %	**60**
Expected net profit to be distributed among tokens holders, $	**13 200**

GOAL NO 2 $4 million

For this purpose, it means the creation of a service for accepting deposits in cryptocurrencies, the organization of granting credits both decentralized to P2P and centrally from a depositary fund.

For high-quality product implementation, it will be necessary to implement a unique system for determining the credit rating of a user, based on an analysis of its financial activity. This system will allow the most objective assessment of the risks of whichever transaction and increase the credibility of creditors.

In our system, the credit rating of each user will be public if the user desires, which will allow investors to make individual offers on loans.

There will be the possibility of placing interest-bearing deposits in our system with a fixed yield for holders of cryptocurrencies adhering to a conservative investment policy.

The percentage of the deposit planned for implementation will vary, depending on the currency of the deposit. The estimated average deposit interest in the crypto currency is 20% per annum.

The planned average loan rate of the deposit is 25% per annum.

February, 2018   May, 2018

technical implementation

Commission from the P2P credit transaction, %	**0,5**
Crediting volume of P2P relative to the total volume , %	**70**
Expected profit from the direction, $	**280 000**
Expected operating and marketing costs ,%	**60**
Expected net profit to be distributed among tokens holders, $	**33 600**

GOAL NO 3 — $5 million

This goal implies the introduction of trust management and trading on cryptoexchange.

Two features will be implemented:

1. An accessible open list of traders with a personal rating, determined by profitability. Each user of the ESR Wallet system can transfer its cryptocurrency to the management of the third person.

2. Transferring cryptocurrency to the management of our system. We will offer a conservative investment strategy, minimizing risks. This program will be implemented through the selection of a team of traders with the most stable positive indicators and portfolio investment in their strategy.

According to plans, this option will be a source of 30% of the company's revenues.
The planned commission from the investor's profit is 10% with our investment portfolio organization.
The planned commission for transactions between investors and traders is 0.5%.

A mandatory requirement for traders will be the need to conduct all trading activities exclusively within the ESR Wallet exchange. This will make their actions as transparent as possible for the investor, and the system will additionally earn commissions for trading transactions.

May, 2018	August, 2018

technical implementation

Commission from the investor's profit in our portfolio selection, %	10
Commission from a transaction between investor and trader with direct investment, %	0,5
Expected operating and marketing costs, %	60
Expected profit per month, $	210 000
Expected net profit to be distributed among tokens holders, $	25 200

GOAL NO 4 · $7 million

For this purpose, we mean the creation of our own partner network, which includes popular catering networks, the world's largest online stores, gas stations and other consumer services for the introduction of the Cash back system.

We understand that the option Cash back must necessarily be implemented within the framework of our service, because it will greatly contribute to the more active use of ESR Wallet cards by our customers.

For large network companies, the benefit of implementing Cash back is to attract an additional flow of customers. Given the transboundariness ESR Wallet, we will create a unique product that allows not only to make purchases with one card all around the world, but also receive a refund on it.

At the moment it is difficult to make objective forecasts regarding the volume of this market. The main goal of the Cash back system within the framework of the project is to retain the client and encourage more frequent use of the ESR Wallet card.

Relying on the statistics of the banks that implemented the Cash back system for their customers, the revenue from the customer is increased by an average of 3% due to the growing number of transactions. In our business case, we put 3% as a profit from the introduction of partner programs, but this indicator should be perceived not in direct monetary terms, but in increasing the overall profitability of the ESR Wallet system by 3% and increasing the parameter of Retention rate.

August, 2018   September, 2018

technical implementation

GOAL NO 5 $8 million

For this purpose, we mean the creation of a module to provide merchant services for sites that accept payment from their visitors.

We see great potential in this service, because due to its multicurrency it will be applicable for most countries of the world.

A huge market for our merchant service will be the sites created for ICO, because there is no real convenient, affordable, easy-to-build and trusted tool that can accept different currencies for payment. As part of this product, ESR Wallet will also act as an escrow agent acting as a trusted party in the transaction between the seller and the buyer.

The number of sites that have implemented whichever form to pay for orders worldwide exceeds 100,000. Commission with the transaction through our merchant module will be 0.3%, which is significantly lower than any competitors created without the use of blockchain technology. This is another factor in favor of choosing the ESR Wallet merchant service.

The estimated share that we can really cover from June 2018 to June 2019 is at least 1%, which, according to our forecasts, is able to bring in the form of commissions 70,000 dollars every month.

September, 2018   November, 2018

technical implementation

Expected market coverage, %	1
Expected profit per month, $	70 000
Expected operating and marketing costs, %	60
Expected net profit to be distributed among tokens holders, $	8 400

CONCLUSION

The above mentioned steps will create a unique and full-fledged financial product that can meet the needs of different segments of the population.

The use of blockchain technology, which allows fast, inexpensive and safe transactions, is certainly our strong competitive advantage with respect to classical banking products.

The explosive popularity and growth of the number of blockchain projects have already significantly changed the world economic environment. The increase in the number of cryptousers by a factor of 4 for 3 years is an obvious indicator.

Banking products, which we have long been accustomed to consider as ordinary, will certainly adapt to the new reality.

A wide range of services provided within the framework of our service and the availability of an already working model on the fiat currencies will allow us to make a real revolution in the field of fintech.

WHY DO WE SUCCEED

The key to the success of any project is the team. ESR Wallet is headed by both narrowly specialized experts in the field of fintech and blockchain, as well as by the managers with great managerial and organizational experience in building international companies.
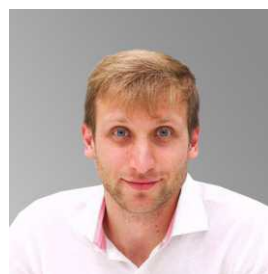
We are one of the few companies that attracts funds not under a project cut off from reality, existing only on paper, but for the finalization of an existing prospective service already having its client base.

OUR TEAM

SERGEY SLASTIKHIN
CEO

The owner of investment company ES Reliable Investments.

BEYNARS KONSTANTIN
Technical analysis

Managing Director of the largest ATM network of ESR ATM in Florida.

OLEG GERASIMOV
Strategic Management

A graduate of the Physics Faculty of the Moscow State University. Founder of the Holding Company Fast and Shine, engaged in the implementation of IT-solutions in the services sector in 7 countries. The company was on the Forbes list three times "TOP-25 most profitable franchises".

ARKADIY HOHLOV
Strategic Management

A graduate of the Physics Faculty of the Moscow State University. Founder of the Holding Company Fast and Shine, engaged in the implementation of IT-solutions in the services sector in 7 countries. The company was on the Forbes list three times "TOP-25 most profitable franchises".
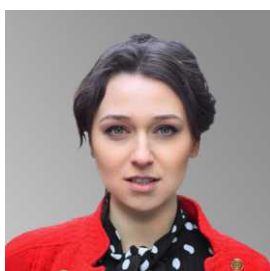
ORDEN ELIZABETH
PR-director

A graduate of the Open University of Jerusalem. Journalist. Leading PR-specialist Afisha New York, former TV representative of the news program of the STV channel.
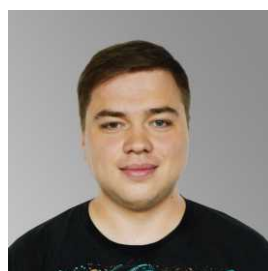
ALEKSANDR VTOROV
Chief developer

A graduate of Faculty of Computational Mathematics and Cybernetics of the Moscow State University. He is a leading programmer in the IT-company TM Project Inc.

FEN JIN
Specialist in Asian markets

A graduate of CUP (BeiJing). The leading expert on Asian markets for IT companies TM project Inc.

ANTON CHUMACHENKO
Blockchain-development

A graduate of Faculty of Computational Mathematics and Cybernetics of the Moscow State University. The winner of the international RCC 2017 Programming Olympiad.

VITALIY KIRILLOV
Analytics

A graduate of the Physics Faculty of the Moscow State University. Co-founder of Get Crypto company, one of Russia's largest service provider for storing and servicing farms for cryptocurrency mining.
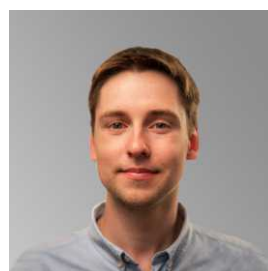
ALEX KORN
Product Development Management

Graduated from Bauman Moscow State Technical University, Information Security Specialist. Worked for IBM and SKF