



White Paper V.01

Vector Financial Systems

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The purpose of this document is to provide information regarding Vector, the ICO and VCTR coins, its core conceptual idea, functional model, competitive advantages, token offering details and roadmap towards the actualization of our projected roadmap.

A more technical description of core architecture and APIs will follow soon after.

After condensing the original concept into a pitch presentation, we relentlessly reached out to interested partners and organically built our team. Along this journey, we found great partners and mentors strongly committed and excited to work with in fine tuning our vision and refining our proposal for the market.

Now that we drive towards the token offering stage, we thank everyone that supported us and hope to surpass the expectations of the community in the future.

This white paper will be published on its current revision, and we recommend following updates on our website and other media channels periodically, for new information and updates.



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“ I upgraded my trading tier like a month ago. It's still pending. I've contacted support a couple of times. They have replied that they are working on it but after time goes by nothing ever happens. They are really slow on customer support atm... Just a heads up. ”

“ They are so slow it is unreal. took them 3 weeks to send a copy pasta email telling me i had missed a corner on my ID in the photo. Like seriously 3 weeks after i had sent them several messages. ”

“ I'm locked out of my account, and it has taken almost two months to make any movement on it. A short “we're sorry its taking so long” message comes in every 3 weeks or so. Just terrible. I should send them a bill for all the money I've lost just waiting to be able to access my account. Never again. ”

“ I couldn't agree more. _____ has terrible customer service and their app is shit. I've been trying to get a deposit resolved for 4 weeks now, and each time I write into support it takes a week + to response if they respond at all. ”

“ _____ has had numerous issues in recent months. Complaints of slow loading speeds and trade executions, drastic slippage, and errors while attempting to log in during critical periods of high volatility have been widespread. ”

“ _____, _____, _____, and _____ all experience difficulties during the same period, resulting in a significant number of traders having found themselves locked out of their accounts. ”

“ _____ is seriously the worst exchange. Slow as shit, orders sometimes execute twice, can't get any orders to sell or buy. I thought _____ was one of the worst until I tried _____. ”

“ I've been dealing with their shit customer service for so long I finally gave up. Trust me, you're lucky you had this problem before you put money into their scam exchange ”

“ Concerned: I have been unable to withdraw my funds from _____ for close to 2 months ”

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“ To create a user-friendly and easily accessible mobile application for cryptocurrency trading, to foster a community of innovative and world class cryptocurrency traders, and to establish a customer service team that handles all requests in a world class manner. ”

Our Vision

Vector is a revolutionary platform that brings together the best and most promising features for cryptocurrency trading.

Our sole objective was to develop a unique technological solution that allows the integration of the best crypto currencies to be traded all around the world simultaneously.

All of these features would make for an outstanding product on its own right, the first-of-its-kind in the world of crypto currency exchanges and one that could be funded by venture capital investment alone.

But we decided to go a step beyond, and wanted to offer the chance for anyone in the world to become a backer, leveraging the power of an Initial Coin Offering (ICO).

This is an ambitious endeavor intended to build a comprehensive platform from the ground-up, while bringing tangible value to our backers.

We believe cryptocurrencies are evolving to become much more than speculation and are here to stay in the minds and wallets of consumers.

We will be opening our ICO sales on on December 8th, 2017, intended to observe community interest in our project.

After the round closure, and if it exceeds our soft cap, the funds will fuel our passion with the platform, financing development, evangelistic campaign, marketing operations and team expansion. If it doesn't match, we'll refund all contributors.

What we achieved so far is the result of the efforts of a diverse and highly-skilled team, targeting our ambitious roadmap. At this stage, we need your support.

Problems

Lack of mobile exchanges

“ One day in the Crypto world is like one week in the normal world. ”

The cryptocurrency financial market is the fastest growing and fastest moving financial market in the world. However oddly enough, Cryptocurrency trading still lives on the desktop. Neither Bittrex, Gdax, or Kraken have **dedicated** mobile applications for trading (to name a few). To trade on their exchanges, a user has to access them from a desktop or laptop.

Some suggest visiting the exchange's website from a mobile phone, but that is a burdensome and unpleasant experience altogether. The fastest growing financial market the world has ever seen, coupled with the most active and mobile society since the dawn of man, should not confine traders to the desktop.

For cryptocurrency to truly reach mass adoption and take a hold of every corner of the world, it must be accessible from every pocket in the world.

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Problems

Customer Service

“ The goal as a company is to have customer service that is not just the best, but legendary. ”

Another issue slowing the adoption of widespread cryptocurrency trading is the noticeable lack of quality customer service. Current exchanges take no pride in taking care of their customers. Users are left in the dark for weeks (or months) as they wait for their “ticket” to be addressed. There are hundreds of millions of dollars flowing through these exchanges each day and customers are left to wait for months to receive a simple reply. This needs to change. Until society feels comfortable with the care they receive from their chosen exchange, crypto will find it incredibly hard to reach its “late majority”.

At Vector, we will provide top of the line customer service joining the likes of Apple and Amazon.

Our customers will always come first and traders will feel comfortable reaching out to us with questions or concerns.

Vector will set a new standard for customer service. To emulate this vision to you in the small capacity I can, I Nicholas Marblestone, the Founder of Vector and the leading visionary for a new and improved cryptocurrency exchange, would like you to have my personal mobile number:

+1 (470) 342-4265

Do not hesitate to text me, or call me for any questions you have about my vision for Vector crypto exchange.

This is what real customer service looks like.

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Problems

No Community

“ Every successful business is a reflection of its community. ”

Right now, exchanges are distant, emotionless entities with no connection to their users. Even during the rare times in which traders are given the opportunity to vote on which new coins should be listed on the exchange, the outcome is often swayed by bots or subreddits full of shills who simply care about dumping their coin after a 10x gain.

Most times, the exchange will simply add a new coin, with no rhyme or reason in doing so. We believe that an exchange is not only a place to trade cryptocurrency, but also a place to build a real community. A community which should have the power to vote for real changes in the ecosystem, and a place where votes will not be manipulatable.

A true community-driven exchange by definition, will become the largest and most efficient exchange there is. As we use the VCTR coin holder's voting power to decide which new coins will go on the exchange, adding various chat-boxes for coins, which charting systems to use, and more, Vector will grow into the one and only cryptocurrency exchange that was truly built by the people who use it.

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First, let's sum up how a 'regular' cryptocurrency exchange works. Cryptocurrency exchanges are simply a medium between traders.

People looking to sell Bitcoins specify the amount and the price they'd like to sell them at. All those requests, known as 'orders', are placed in a common ledger, called the 'order book.' There are two types of orders: limit orders and market orders. Limit orders allow a trader to buy bitcoins at a price lower than the current price or sell bitcoins higher than the current price.

However, these orders will only be executed once another user's bid or ask order crosses that threshold. Market orders will simply find the best matching limit order and execute the transaction. When another person wants to buy Bitcoin, they either look for a satisfactory offer in the order book or, if none can be found, create their own 'buy order', specifying the terms of the deal as they like. Whenever possible, the exchange matches buy and sell orders by price and processes the trades.

Now, Bitcoin transactions can take a long time - from five to 10 minutes at the least, and up to several hours. Fiat money transfers usually take even longer; in some cases, international payments may take several days to complete. In order to speed up the process of trading, the exchange serves as a trusted intermediary: it settles all trades immediately, even though the actual transactions might have not yet been finished.

Our exchange will provide all necessary functions to exchange alt-coins as desired.



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The VCTR coin is an ERC-20 token (built on Ethereum).

The voting rights obtained from holding VCTR coins are one of the distinct factors that separate our exchange from others. At the present time, exchanges are far away entities, handling transactions, making their own rules, and rarely responding to customer complaints. This is where

Vector is different, and it all begins with the VCTR coin. With each coin held you will receive a vote.

These votes will give coin holders the decisions in determining the direction Vector heads. The decision of what new coins will be added to the exchange is democratized, and unable to be manipulated by bots or company shills. The only way to vote, is to hold VCTR coins. Utilizing a proof-of-stake system, the longer you hold VCTR coins, the more votes you accumulate. One of our goals is to create a community of VCTR holders, continuously accumulating votes and determining the direction Vector exchange will go.



Voting

The minimum amount of VCTR coins required to vote is one.

These votes are not only reserved for determining which new coins are to be added to our exchange, they will also be for a variety of other decisions such as but not limited to: which charting systems to integrate, which crypto news channels we will add to our news feed, various system updates, chatbox support for each coin, custom profiles for traders to connect, etc. The longer you hold your VCTR, the more votes you will receive.

To put it simply, we have created a “POS” system, the reward being votes.

This chart illustrates the amount of VCTR held, and how that correlates with vote multiplication over time.

ETH INVESTMENT	VCTR	1 vote per VCTR	1 month	2 months	3 months	4 months	5 months	6 months	continued...	vote factor increase per month for VCTR holders	ETH RANGE
1 ETH	250+	250 votes	275 votes	303 votes	333 votes	366 votes	403 votes	443 votes	continued...	x1.1	1-10 ETH
10 ETH	2,500+	2,500 votes	2,688 votes	2,889 votes	3,106 votes	3,338 votes	3,589 votes	3,858 votes	continued...	x1.075	10-100 ETH
100 ETH	25,000+	25,000 votes	26,240 votes	27,563 votes	28,941 votes	30,388 votes	31,907 votes	33,502 votes	continued...	x1.050	100-1000 ETH
1000+ ETH	250,000+	250,000 votes	256,250 votes	262,656 votes	269,223 votes	275,953 votes	282,852 votes	289,923 votes	continued...	x1.025	1000+ ETH

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Ico Start date: December 8, 2017 | 12:00 PM UTC

Ico End date: December 31, 2017 | 12:00 PM UTC

VCTR coins issued for ICO: 39,000,000

VCTR token exchange rate:

ICO: 1 ETH = 250 VCTR

Minimum investment: 1 ETH

Soft cap: 10,000 ETH

(If soft cap is not achieved all Ethereum will be returned to investors)

Hard Cap: 156,000 ETH

(If hard cap is not reached, all remaining tokens will be burned)

Token distribution:

Immediate.

As soon as your investment is confirmed you will receive VCTR tokens.



ICO Token Allocation

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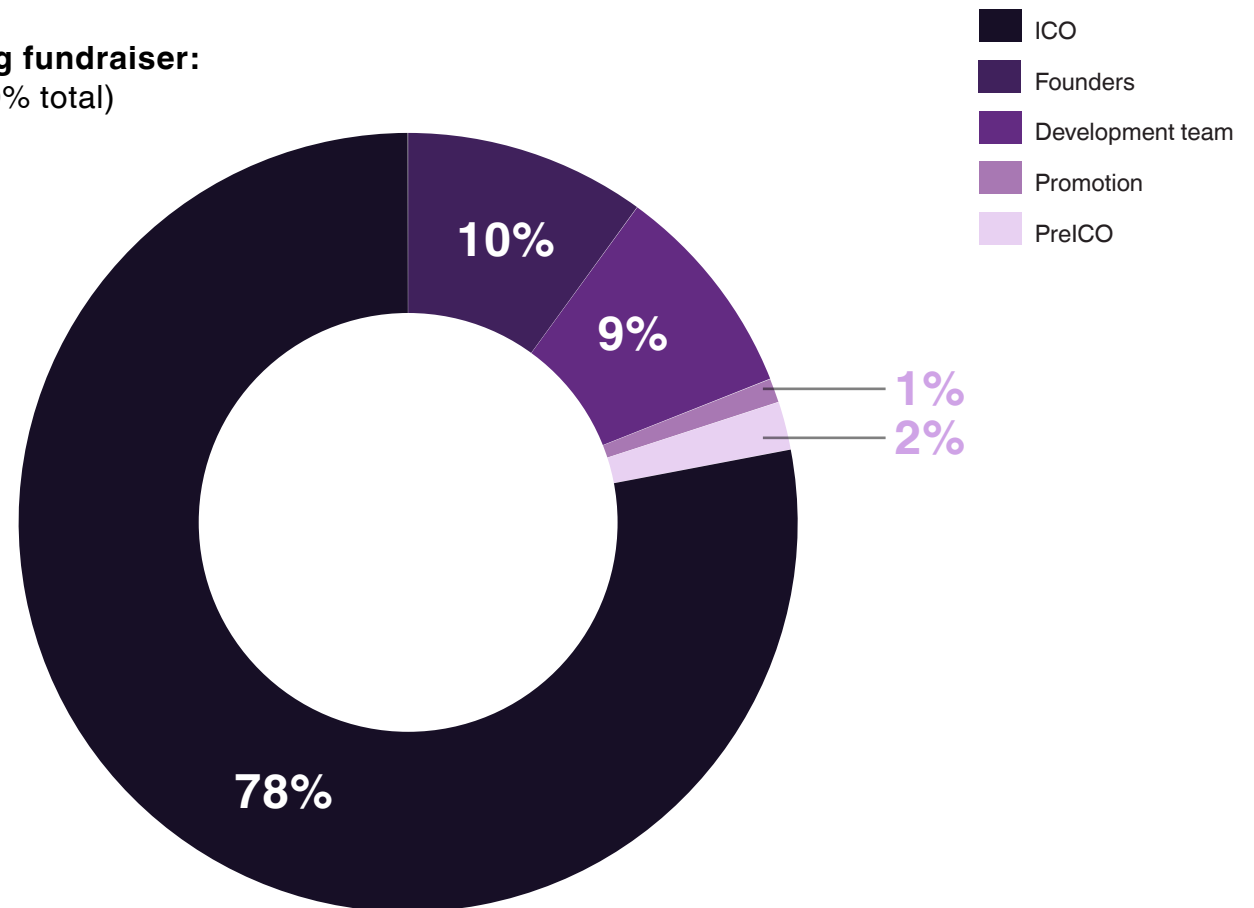
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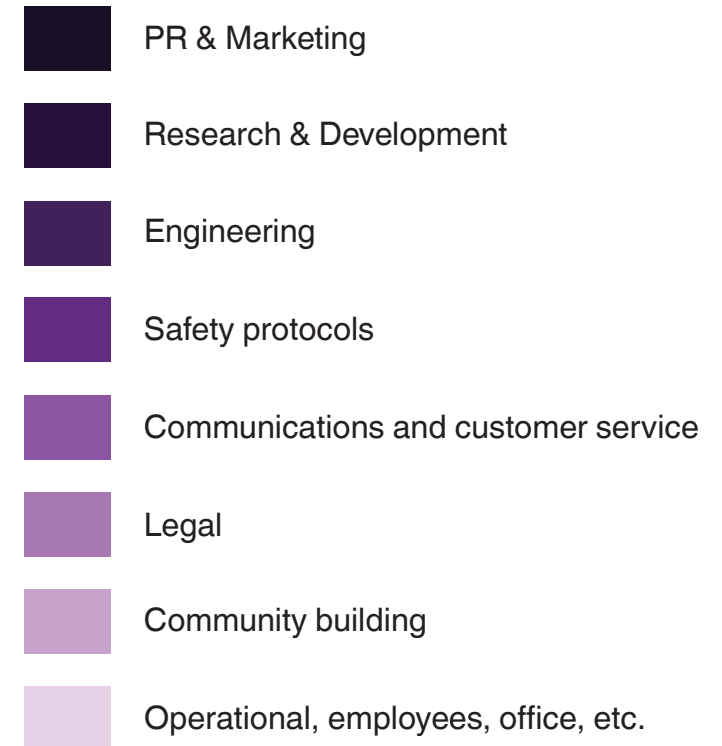
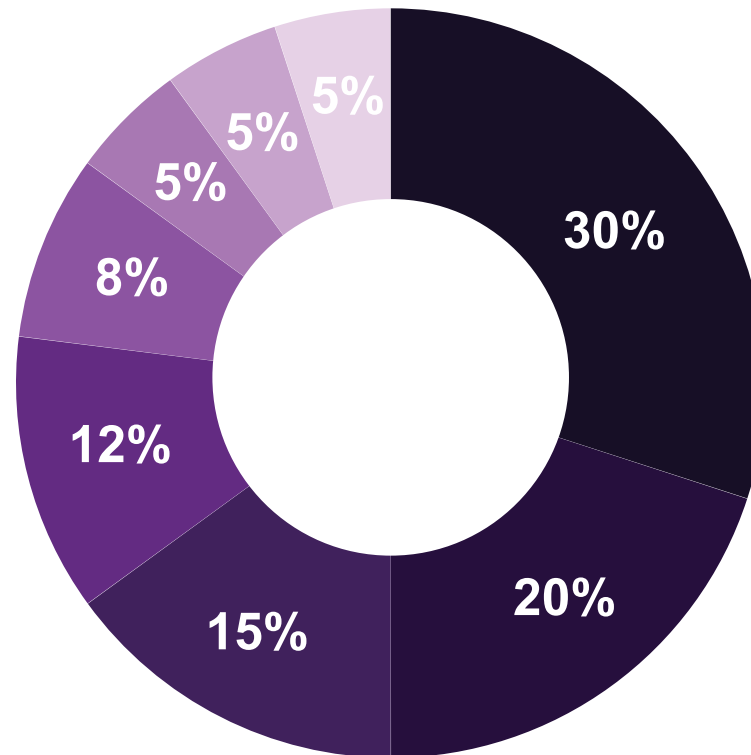
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Total Coin Supply:
50,000,000 VCTR

Coins offered during fundraiser:
40,000,000 VCTR (80% total)



ICO Fund Allocation



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2017

Q1 2017 Vector Origin

Q2 2017 Vector Financial Systems creation

Q3 2017 Core development team discovery + hire, IOS Alpha completion

Q4 2017 Pre + ICO

2018

Q1 2018 Beta IOS/Android begin development, VCTR listed on exchange

Q2 2018 Website launch (fully working exchange) , Beta IOS/Android launch (fully working exchange connected to website account) features added to mobile application: account sign in function, ask/bid/limit orders, price notifications, percentage change notifications, personalize news feed, notification badge personalization (coin price, %up or down, portfolio change % \$ or Btc amount), first vote takes place on new coins added to exchange & features added to future native desktop application

Q3 2018 Re-tool alpha mobile application into dedicated crypto trader simulation app (funnel new traders on this app to real exchange), Native desktop app Alpha completion (mac/windows, macbook touch bar crypto price ticker integration)

Q4 2018 Native app integration with superior charting software (vote) (software included free in native desktop app), fiat purchasing for bitcoin, ethereum, and others

2019

Q1 2019 Vector native hardware wallet release, \$1 million trader competition to promote vector (top 5 traders get tickets to space)

Q2 2019 Further marketing of Vector, system optimization, customer service enhancement, security enhancement, trader competitions to foster a strong community, growing the Vector team, etc.

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Taking into account the factors below, we have decided to open up the Vector token sale to all U.S. participants.

The definition of a security under Section 2(a)(1) of the Securities Act is defined, a security is an investment of money or value in a business or operation where the investor has a reasonable expectation of profits based on the efforts of others. We at Vector, inform all possible contributors to this project that you will not make profit with our VCTR coin. There will be no profit sharing, dividends, or any other return from our company. The VCTR coin will be added onto secondary exchanges for the sole purpose of allowing users to purchase VCTR that were not able to acquire VCTR during the token sale. Whether the VCTR coin price rises or falls on secondary exchanges is entirely out of our control and will be at the sole risk of VCTR coin users.

A good methodology for determining if one's token is a security is by utilizing the "Howey Test". The US Supreme Court case of SEC v Howey established the test for whether an arrangement involves an investment contract. An investment contract is a type of security. In the context

of blockchain tokens, the Howey test can be expressed as three independent elements (the third element encompasses both the third and fourth prongs of the traditional Howey test). All three elements must be met in order for a token to be a security.

1. An investment of money - **yes**
2. in a common enterprise (In the context of an investment contract, a "common enterprise" is defined as an enterprise in which the fortunes of the investor are interwoven with and dependent upon the efforts and success of those offering or selling the investment or of third parties.) - **no**
3. with an expectation of profits predominantly from the efforts of others. - **no**

As one can deduce from the example above: 3 of the 4 prongs in the Howey Test are met with a "no", meaning VCTR coin is not a security.



Official Channels of Communication

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Our official channels of communication are:

- Webpage: www.vectorexchange.io
- Telegram: <https://t.me/vectorexchangegroup>
- Twitter: <https://twitter.com/VectorExchange>
- YouTube: <https://goo.gl/jUSNxK>
- Facebook page: <https://goo.gl/eQcM54>

If you have any further questions you can contact us on our social media accounts.

To experience the Alpha version of our Vector trading mobile application, find it on the **Apple App Store** or check out our website: www.vectorexchange.io or email info@vectorexchange.io



Text VCTR to 94253 to receive ICO updates.



This document is for informational purposes only.

This communication does not constitute an offer to sell, or a solicitation to buy, any shares or securities in any jurisdiction, including, without limitation, an offer to sell or a solicitation to buy, any shares or securities in any related or associated company.

None of the information presented in this document is intended to form the basis for any investment decision or provide any recommendations. You should not consider the contents of this document as legal, tax, or investment advice. To the extent necessary, you should consult your own legal counsel, accountant, and/or business advisor as to legal, tax and related matters concerning the ICO and the VCTR coin.

The VCTR coins are not a security or a currency. The VCTR coins are not an investment and should not be acquired as an investment or for speculative or financial purposes.

There is no guarantee – indeed there is no reason to believe – that the VCTR coins will increase in value.

This document does not constitute or form part of, and should not be construed as any offer for sale or subscription of, or any invitation to offer to buy, or subscribe for, any securities, nor should it or any part of it form the basis of, or be relied on in any connection with, any contract or commitment whatsoever.

Anyone who decides to hold the VCTR coin by participating in the ICO agrees and certifies that they are doing so not for investment but to participate in the VCTR community.

We expressly disclaim any and all responsibility for any direct, indirect or consequential loss or damage of any kind whatsoever arising directly or indirectly from:

- (i) reliance on any information contained in this document;
- (ii) any error, omission or inaccuracy in any such information; or
- (iii) any action resulting therefrom.

IMPORTANT

By holding the VCTR coins and to the extent permitted by law, you agree to not hold Vector Inc. and their respective affiliates, subsidiaries, officers, directors, trustees, agents, partners, employees, shareholders and service providers, now or in the future, liable for any direct, indirect, special, incidental, or consequential losses, damages, expenses, costs or liabilities of any kind whatsoever arising out of, or in any way connected to, the ICO or the VCTR coins.

Disclaimer

NO ADVICE. You agree that we will not provide you with any investment or other advice regarding the suitability of any ICOs or related investment products.

A user will not solicit or rely upon (if given) any such advice from us or any of our employees or agents.

NO LIABILITY. You agree to make your own judgments and decisions with respect to the ICO or the VCTR coins independently and without relying on us. You assume full responsibility for all your decisions. Neither we nor any of our employees or agents shall incur any liability in connection therewith.

NO LIABILITY FOR TECHNICAL ERRORS. You assume responsibility for the technical integrity of the Smart Contract for the VCTR coins.

We cannot and shall not guarantee the integrity and security of the VCTR coins. We under no circumstance will assume liability or be held responsible for the technical failure of the smart contracts for the ICO, which may result in a complete loss of funds and investment.

