

# STREAMITY

The decentralized cryptocurrency exchange  
for the blockchain generation

WHITE PAPER



STREAMITY

# CONTENTS

---

1.	INTRODUCTION .....	01
2.	WHAT IS STREAMITY .....	03
3.	MISSION .....	04
4.	MARKET ANALYSIS .....	05
5.	HOW DO WE DIFFER FROM OUR COMPETITORS?.....	07
6.	ICO STRUCTURE .....	09
7.	ADVANTAGES .....	11
8.	PROJECT PLAN .....	12
9.	TOKEN DISTRIBUTION .....	13
10.	DISTRIBUTION OF RAISED FUNDS.....	14
11.	BONUS PROGRAM .....	16
12.	BOUNTY CAMPAIGN .....	17
13.	STREAMITY ROAD MAP .....	18
14.	STREAMDESK SERVICE .....	19
15.	STREAMDESK SERVICE MONETIZATION .....	20
16.	STREAMDESK OPERATION MECHANISM .....	21
17.	STREAMDESK TECHNICAL DESCRIPTION .....	22



STREAMITY

# CONTENTS

---

18.	KYC POLICY .....	26
19.	CRYPTOCURRENCY CONVERTER .....	28
20.	INFORMATIONAL AND ANALYTICAL, EDUCATIONAL AND INVESTMENT RESOURCES .....	29
21.	STREAMITY SECTIONS .....	31
22.	STREAMITY PERSONAL ACCOUNT .....	32
23.	STREAMITY MARKETING PLAN .....	34
24.	PROJECT TEAM .....	36
25.	ADVISORS AND PARTNERS .....	39

# 1. INTRODUCTION

The Digital Economy is growing.

The Digital Economy is the economic activity based on digital technologies. The Digital Economy includes the on-line sales of goods and services (e-commerce) as well as the on-line platform and infrastructure for commercial transactions (e-business).

In 2012, the Boston Consulting Group assessed the potential of the Digital Economy of the G20 countries alone at \$4.2 trillion (USD). Furthermore, in 2015, Oxford Economics and Accenture's joint research concluded that by 2020, the Digital Economy will contribute to the global gross domestic product by \$1.36 trillion (USD).

On-line purchases are the new norm and new digital goods and services are being offered every day. These developments spur the growth of the Digital Economy.

Currently, the Digital Economy is the primary driver for the world's economic growth.

The rapid growth of the Digital Economy increased the demand for on-line payments. As such, cryptocurrencies became an increasingly popular solution to meet the requirements of the Digital Economy.

Cryptocurrencies are digital monetary units that operate independently of a central bank and is permission-less to use. Its transaction information, usually stored on a general ledger, is open and available for system participants to view. Furthermore cryptocurrencies generally do not appeal to authorities such as central banks, tax authorities, or judicial systems. This means that, generally, these entities cannot influence transactions of participants in the cryptocurrency payment system. Furthermore, cryptocurrency transfer is irreversible; third-party entities cannot cancel, block, dispute or carry out a transaction unilaterally. Consensus rules and encryption techniques are used to regulate the generation and issuance of cryptocurrencies.



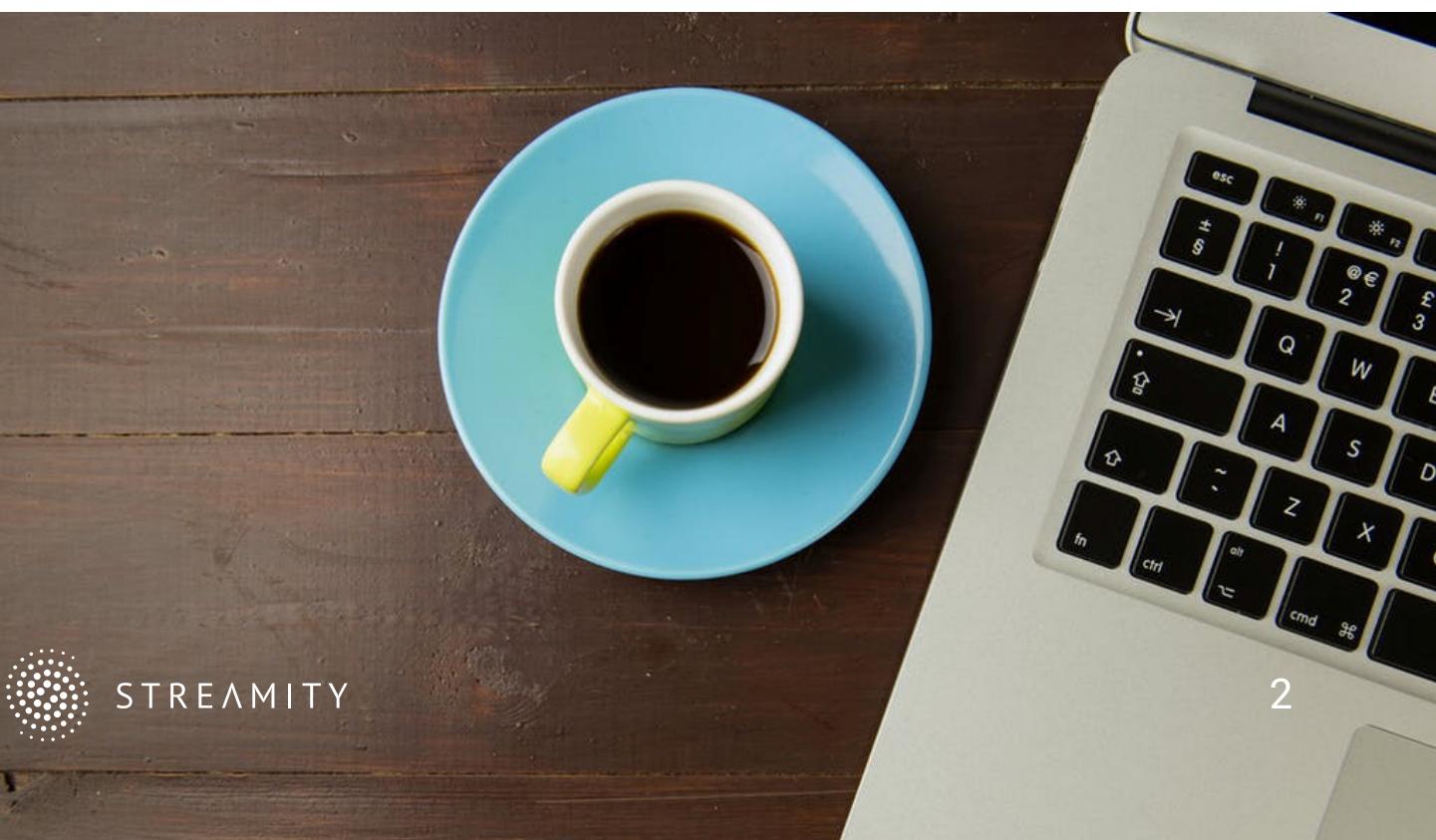
Cryptocurrencies are predominantly obtained by purchasing it from cryptocurrency owners for fiat currency. Usually a digital currency exchange platform is used. Most of these exchanges allow cryptocurrencies to be purchased with fiat currency or other cryptocurrencies. Price quotations can significantly differ based on the platform used.

Most countries lack cryptocurrency legislation. This means that cryptocurrency exchange platforms are not required to obtain money service licenses, and transactions with such exchanges are unregulated. Thus, trading platforms sometimes abuse the trust and confidence of their participants for profit. As this practice is lucrative, there is a surge in emergence of unfair trading platforms.

However, there is defense against such platforms: decentralization. Exchanges should be made directly between interested parties without the use of intermediaries.

At STREAMITY, we believe in decentralization of cryptocurrencies. People should be free to manage their finances without any interference of third parties. The STREAMITY project embodies the idea of honest cryptocurrency exchange between individuals.

The STREAMITY whitepaper outlines our financial and technical aspects of STREAMITY project, as well as our step-by-step plan for development and technology.



## 2. WHAT IS STREAMITY?

The STREAMITY project is focused on creating a powerful cryptocurrency exchange that includes a broad range of services. The goal is to ensure users can benefit from the developments in the cryptocurrency market, while mitigating risks arising from cryptocurrency ownership, transfer, and exchange.

The key element of the STREAMITY project is the STREAMDESK aggregator. STREAMDESK ensures exchange of cryptocurrencies for fiat currencies using smart contracts. The STREAMDESK prototype is available on-line and represents our core concept.

STREAMDESK will ensure the most secure and efficient exchange of cryptocurrencies by aggregating market capitalization and price data from major cryptocurrency exchanges. Thus, cryptocurrency rates will always be bound to its true market rate, and for-profit manipulation of exchange rates will be impossible. All fees are known in advance and will be transparent.

STREAMDESK provides significant advantages to investors and users. There will be a clear display of relevant market data and its fees, coupled with a fair, transparent, and secure exchange .



Furthermore the STREAMITY service will include news, analysis, educational, and investment resources. All the aforementioned services will provide value-added assistance to investors with regard to their management and accumulation of cryptocurrency funds.

Each STREAMITY service will represent an independent business environment and will generate income from its various digital services.

### 3. THE MISSION

Our priority are our users.

Our mission is to contribute to the development of the cryptocurrency community's security.

We will develop a fair and transparent STREAMDESK service that allows for the exchange of cryptocurrencies for fiat currencies without intermediaries. This will help users save money, and will protect them against fraud through the use of smart contracts.



## 4. MARKET ANALYSIS

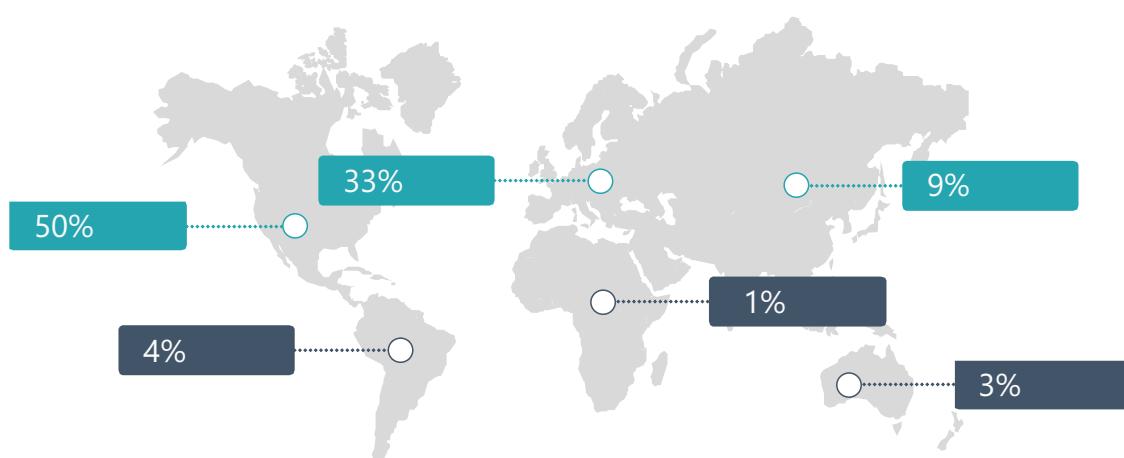
According to CoinMarketCap, the average daily trading volume of cryptocurrency in September 2017 exceeded \$4 billion (USD). Furthermore the market capitalization of cryptocurrencies exceeded \$130 billion (USD).

However, the cryptocurrency market is small compared to the global trade of fiat currencies. For example, the Bank of International Settlements assessed the daily trading volume of the global FOREX market at \$5.1 trillion (USD). By extrapolating the cryptocurrency market's current growth rate, the cryptocurrency market may achieve similar volumes as the FOREX market within 3 years. Therefore, we may soon live in a new reality where the cryptocurrency exchange market will dominate over global fiat markets.

The cryptocurrency markets in 2017 have reached a scale where governments could not ignore the phenomenon. Consequently, cryptocurrencies will soon be legislated by various countries. As more countries adopt and legislate the use of cryptocurrencies, the cryptocurrency market and community will see a greater increase in its growth and development.

The corresponding potential of the cryptocurrency markets means a possibility of rapid growth for businesses serving the needs of such markets.

## CRYPTOCURRENCY DISTRIBUTION MAP





Moreover, as the use of blockchain technology and smart contracts simplifies procedures of traditional markets, we will see a shift away from traditional markets towards cryptocurrency markets. Consequently, now is the best time to join the cryptocurrency movement and utilize its endless possibilities.

Countries developing its regulatory and legal framework for cryptocurrencies, or those that at least do not prohibit its use, are: Australia, Belgium, Brazil, Canada, Columbia, Croatia, the Czech Republic, Cyprus, Denmark, France, Germany, Hong Kong, Israel, Italy, Japan, Ukraine, New Zealand, Norway, Poland, Singapore, Slovenia, South Korea, Spain, Switzerland, Sweden, Turkey, Great Britain, and the United States of America.

There is an increasing trend to utilize cryptocurrency over fiat currency as a payment instrument. Thus, the prospect of the cryptocurrency market developing is significant.

However, there is bottleneck for fair entrance to the cryptocurrency market, especially for exchange services with minimum commissions.

Existing cryptocurrency exchanges are mostly centralized, which means users must trust their money to a third party. According to the Global Cryptocurrency Benchmarking Study conducted by Cambridge Center of Alternative Finance, 49 out of 51 exchange markets are centralized.



Centralized cryptocurrency exchanges are vulnerable to hackers as, by design, there is a single point of failure. This means that hundreds of millions of dollars are at risk from a single security vulnerability of an exchange.

Peer-to-peer (P2P) services may alleviate such risks; however, most of these services function only as a trading platform. Although P2P services may bring users together, it does not solve its underlying security issues.

The cryptocurrency market is volatile. Therefore, creating a low-commission exchange service entails enormous risk. Exchanges do not want to incur such risks, and therefore, charge commissions or inflate its cryptocurrency rates.

We provide a platform where we match users to carry out the necessary exchange. As a result, our platform has minimum commissions, and parties can securely transact through our smart contracts.

## 5. HOW DO WE DIFFER FROM OUR COMPETITORS?

STREAMITY's competitors are primarily P2P cryptocurrency exchange services. As illustrated below, P2P solutions are far from being perfect:

**Local Bitcoins** is a bulletin board that matches interested parties in a specific country. First, this service supports only bitcoins; second, exchange rates are set by the users of the platform; and lastly, there is a lack of secure transactions.

**Changelly** is a platform that supports a few dozens of cryptocurrencies. Although users can buy cryptocurrency for US dollars, they are not allowed to sell cryptocurrency for fiat money. Furthermore, the security of a deal is guaranteed only by the credibility of the team. This assurance is suspect, as the security technology is not transparent.

**Qvolta** is a new service created in 2017 and have raised its funds via an ICO. To date, this platform is still in a “test mode”. Although this service states that customers can use different payment methods, it only supports Bitcoin and Ethereum.



Qvolta claims that their security system will protect its accounts and transactions. However, the development of this platform is still in progress. It is unclear how smart-contracts will be used within this platform, as there is a lack of technical description of its processes.

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

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

Fair cryptocurrency pricing is an integral part of STREAMITY's services. Rates are calculated in real time, aggregating the average weighted price from major cryptocurrency exchanges.

Therefore, STREAMITY users can confidently and securely exchange cryptocurrencies at fair market value.

STREAMITY's services allow users to enter the world of cryptocurrency investments seamlessly.

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

Although these users are generally familiar with on-line payment systems and cryptocurrencies, they require a higher standard for security than initial cryptocurrency enthusiasts.

As the cryptocurrency markets expand, platforms, such as STREAMITY, are poised to service the next wave of cryptocurrency users.



## 6. ICO STRUCTURE

STREAMITY is raising funds to launch its STREAMDESK decentralized application (DAPP): a P2P cryptocurrency exchange platform.

STREAMITY also plans to develop informational, analytical and educational investment resources for STREAMITY.ORG and its services.



STREAMITY Token Symbol

**Token name.** The key element of the STREAMITY ecosystem is the STREAMITY token (STM). STM constitutes the internal currency of the STREAMITY project. This means that payment for all project services will be made in STMs.

**Number of tokens.** STM will be issued on the Ethereum platform. The number of STM is hard-capped at 186,000,000 tokens.

**Start exchange rate.** The cost of one token is priced at \$0.20 (USD). Tokens will be distributed proportionately to investors' contribution during the ICO, subject to any premiums. The token price of ETH will be fixed an hour before pre-ICO/ICO, based on currency rates provided by the Poloniex exchange. ETH to USD exchange rates will be updated every hour.



## **PRE ICO parameters:**

Soft cap on PRE ICO: -

Hard cap on PRE ICO: \$2.8 million USD

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

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

The ICO will be completed upon selling the aforementioned number of tokens.

## **How to buy tokens.**

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

The minimum transaction amount in ETH: 0.1 ETH

All unsold tokens will remain in reserve with STREAMITY's project founders.



## 7. ADVANTAGES

### Advantages:

- The STREAMITY project is a one-stop shop for cryptocurrency services;
- The development of STREAMITY services, and the influx of new users, will create a strong and steady demand for STM;
- STM will be available on major cryptocurrency exchanges, allowing users and investors to trade instantly;
- Due to STREAMDESK's convenience, low commissions, and efficient market rates, STREAMDESK allows for economical conversion between fiat currency and STM;
- The manipulation risk of STM rates is minimized due to its reserve fund; and
- Each user holding more than 1250 STM will receive a set of privileges, including lower commissions on the STREAMDESK platform.

Thus, the STM ICO is valuable to the following market participants:

1. **Crypto investors** may profit from selling STM in secondary markets or holding STM as a low-risk asset in their investment portfolios; and
2. **interested users** of STREAMITY's services can obtain STM at a discounted price.



## 8. PROJECT PLAN

The development of a global P2P platform includes: acquiring state permissions and licenses to exchange cryptocurrencies, engaging with various unions, and cooperating with traditional payment systems.

Our step-by-step plan is illustrated below. Our plan details major milestones following the ICO campaign. Each milestone will be used as a framework for the next, ensuring STREAMTIY to remain reactive and responsive to market conditions. The capital raised from our ICO will predominately be used to acquire licenses, develop and maintain services, expand our team, and market STREAMITY.

**\$0.5 million (USD) - minimum capital required to launch the project.**

**\$1.5 million (USD) - P2P exchange service aimed at Asian and European markets. Development of information and analytical resources.**

**\$5 million (USD) - P2P exchange service aimed at Asian, European and US markets. Development of information and analytical resources.**

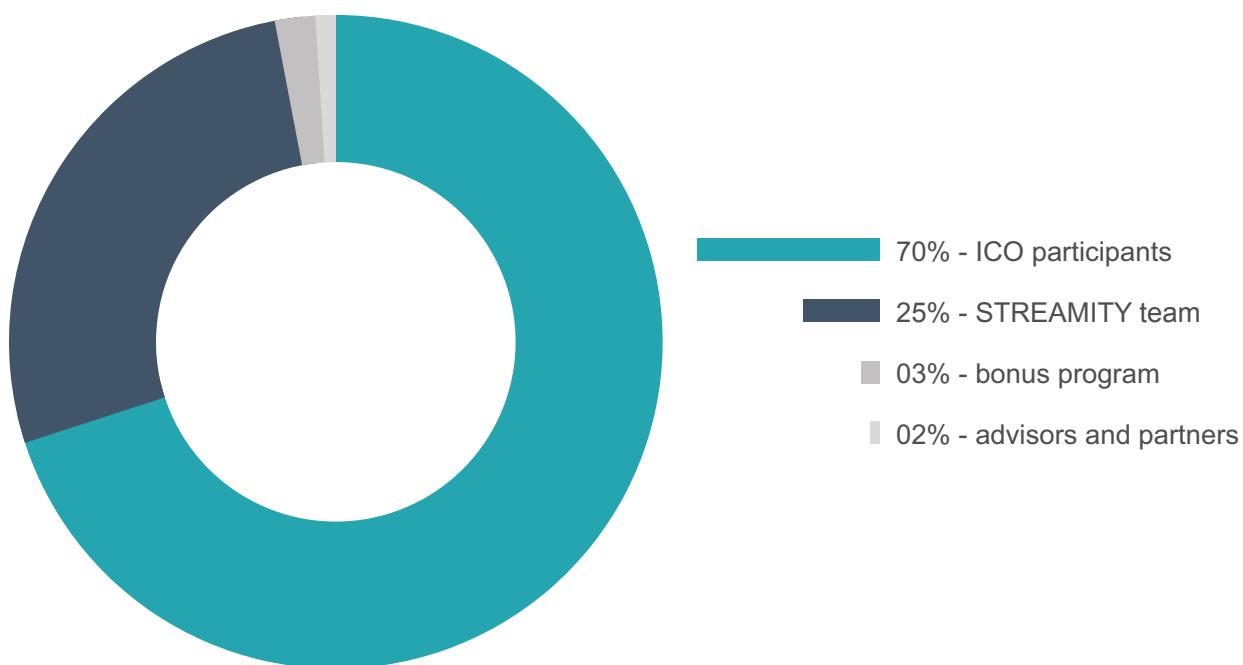
**\$10 million (USD) - P2P exchange service aimed at Asian, European, US and Latin America markets. Development of information, analytical, educational, and investment resources.**

**\$20 million (USD) - P2P exchange service aimed at the world market. Development of information, analytical, educational, and investment resources, translated in 5 to 7 major languages.**

In order to meet requirements of the financial sector, STREAMITY will collaborate with credit card and payment systems, develop identification systems required under relevant regulations, and provide any necessary technical requirements.



## 9. DISTRIBUTION OF TOKENS



### **25%-STREAMITY team.**

40% of the STREAMITY team's share will be held in reserve. This will be used to sustain the development of STREAMDESK service and maintain liquidity within the system.

50% of the STREAMITY team's share will be held for one year, as stipulated by the conditions of smart-contracts. Also this share will be held until the launch of the STREAMDESK mobile application.

10% of the STREAMITY team's share will be paid to staff as gratuities for their accomplished work.

### **2%- advisors and partners.**

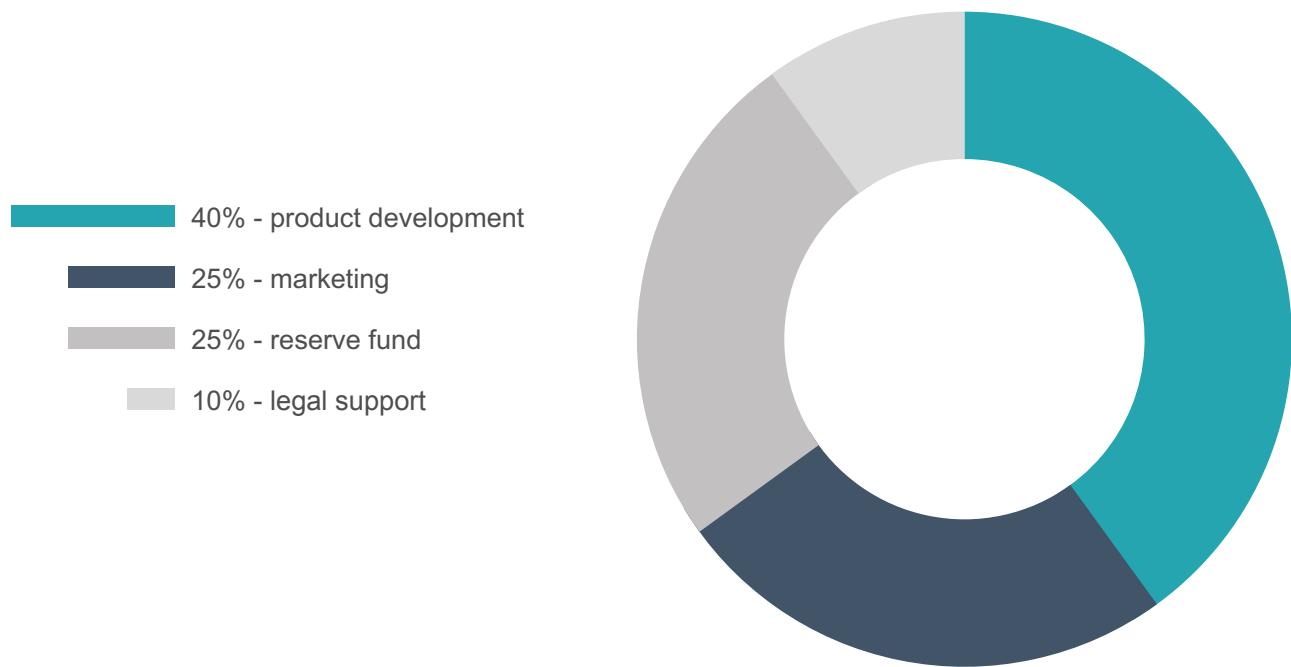
Shares for STREAMITY's advisors and partners will be held for one year, as stipulated by the conditions of smart-contracts.



## 10. DISTRIBUTION OF RAISED FUNDS

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

---



40% of the ICO capital will be used for product development. Main expenditures are: staff recruitment, staff payments, and purchase and maintenance of equipment.

25% of the ICO capital will be used on active marketing. We understand that marketing is a crucial component for a successful exchange.

Laws of marketing are uniform, regardless of the company's location or its economic development.



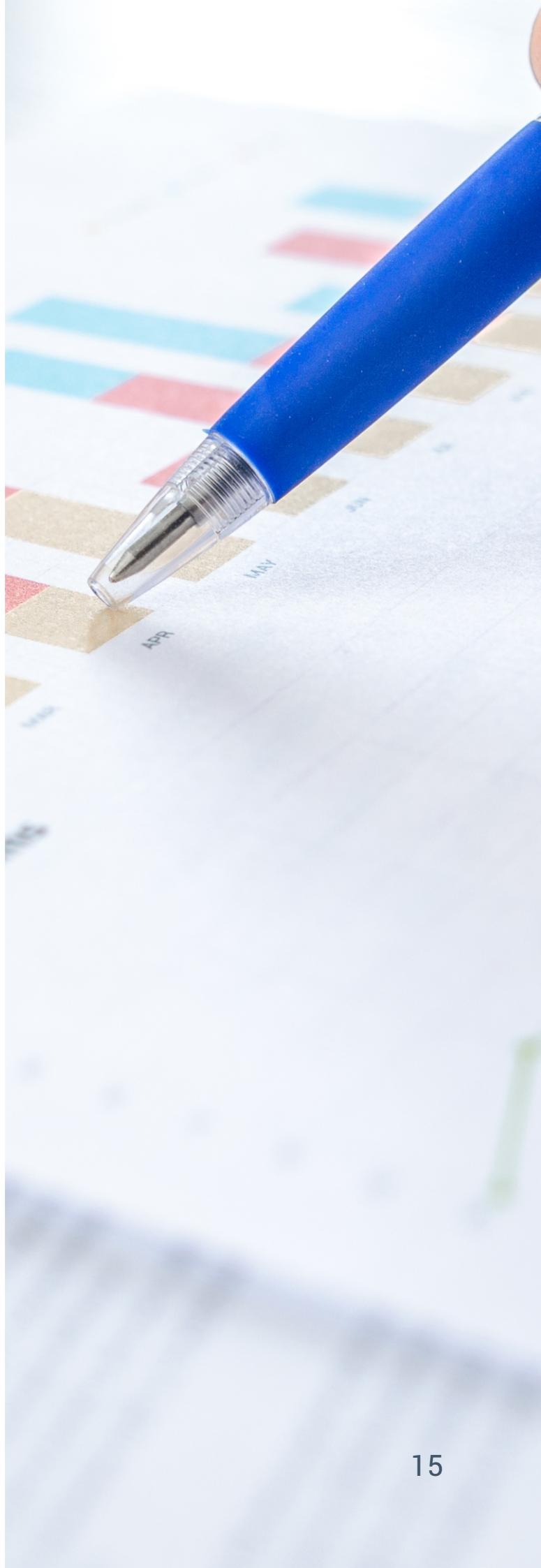
Development of a high quality product is not the only key success factor. Products must be delivered to intended target audiences, clear and regular communication with customers must be maintained, and the brand must be continuously promoted. These activities will ensure excellence in our service and will allow us to effectively compete against our competitors.

25% of the ICO capital will be held as reserve funds. The reserve funds will help sustain the development of the STREAMDESK service, in addition to maintaining liquidity.

Reserves may be used to finance activities such as:

1. Acquisition of licenses and permissions across various jurisdictions;
2. Audits; and
3. Development and access to new markets.

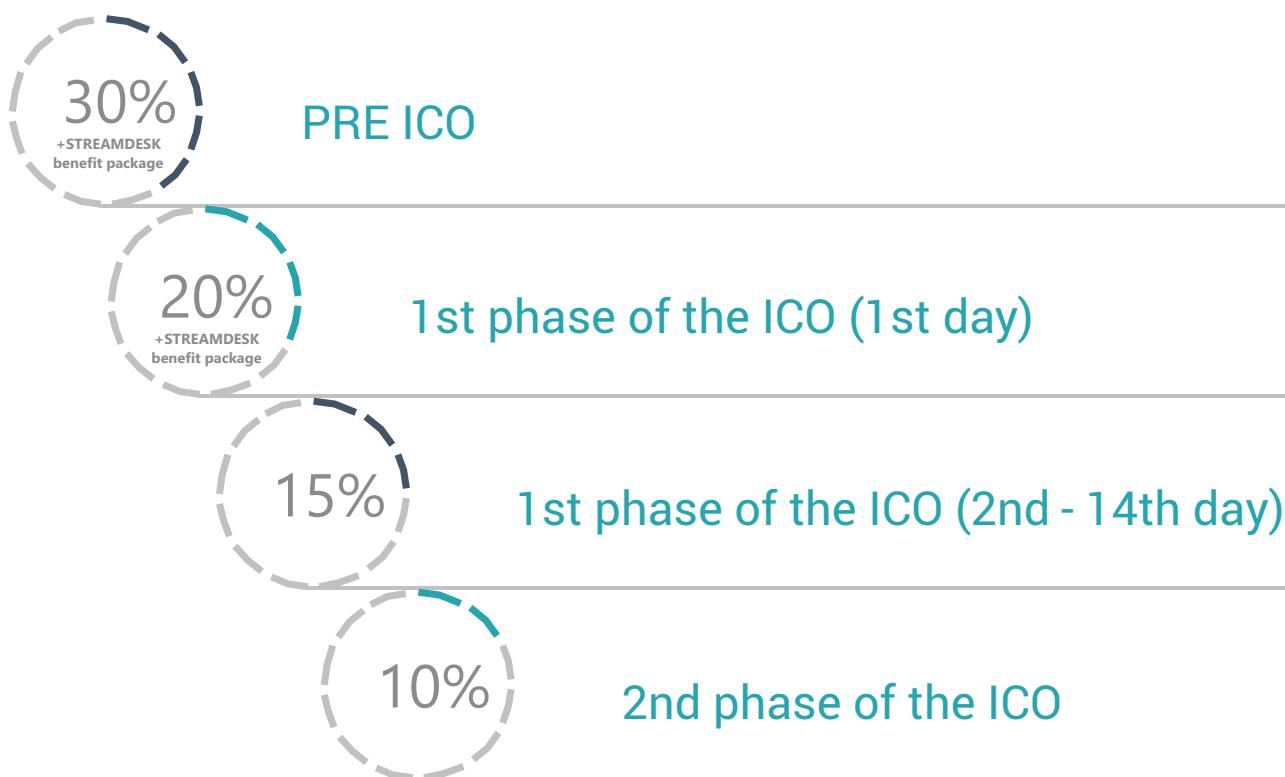
10% of the ICO capital will be used for legal support.



## 11. BONUSPROGRAM

STREAMITY offers special discounts depending on the timeliness of the buyer's entrance when purchasing STM. During the pre-ICO, STM will be discounted by **30%**. Afterwards, the ICO will consist of two phases: phase one and two. On the first day of phase one, STM will be discounted by **20%**. After the first day, phase one, STM will be discounted by **15%**. STM will be discounted by **10%** during phase two.

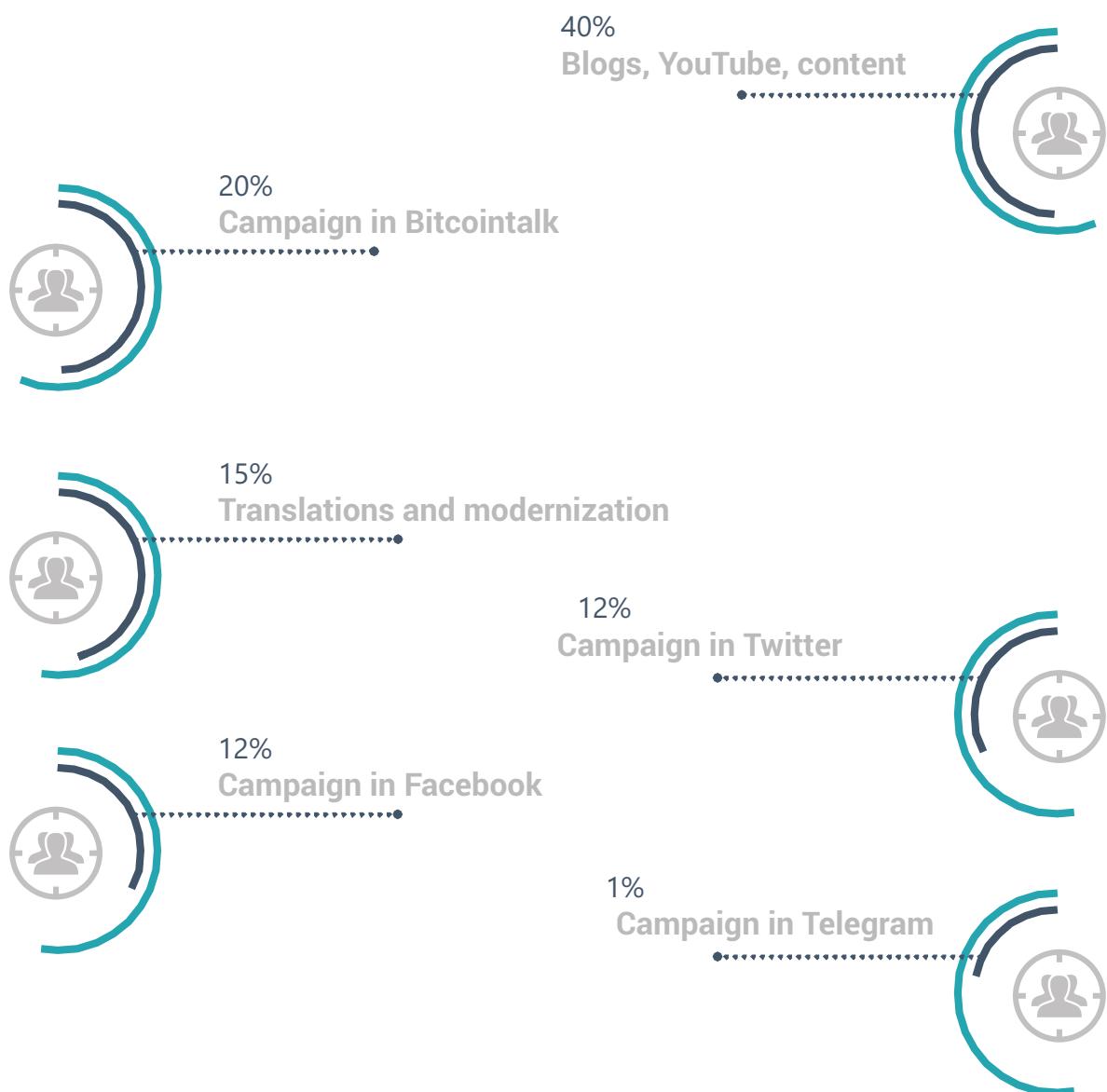
Furthermore, by purchasing at least 1,250 STM at the pre-ICO, or on the first day of phase one of the ICO, purchasers will receive the STREAMDESK service, provided that purchasers maintain a certain minimum balance in their accounts. For example, if a purchaser invests 1,250 STM at the pre-ICO stage, or on the first day of phase one of the ICO, and keeps 1,250 STEM in their account, the purchaser receives the Platinum package, giving them the right to exchange on the STREAMDESK platform at a 0.5% commission. Similarly, if a purchaser invests 7,500 STM, the purchaser receives the Brilliant package. For a 25,000 STM investment, the purchaser receives the Unlimited package. For further information, please refer to Section 15: STREAMDESK Service Monetization.



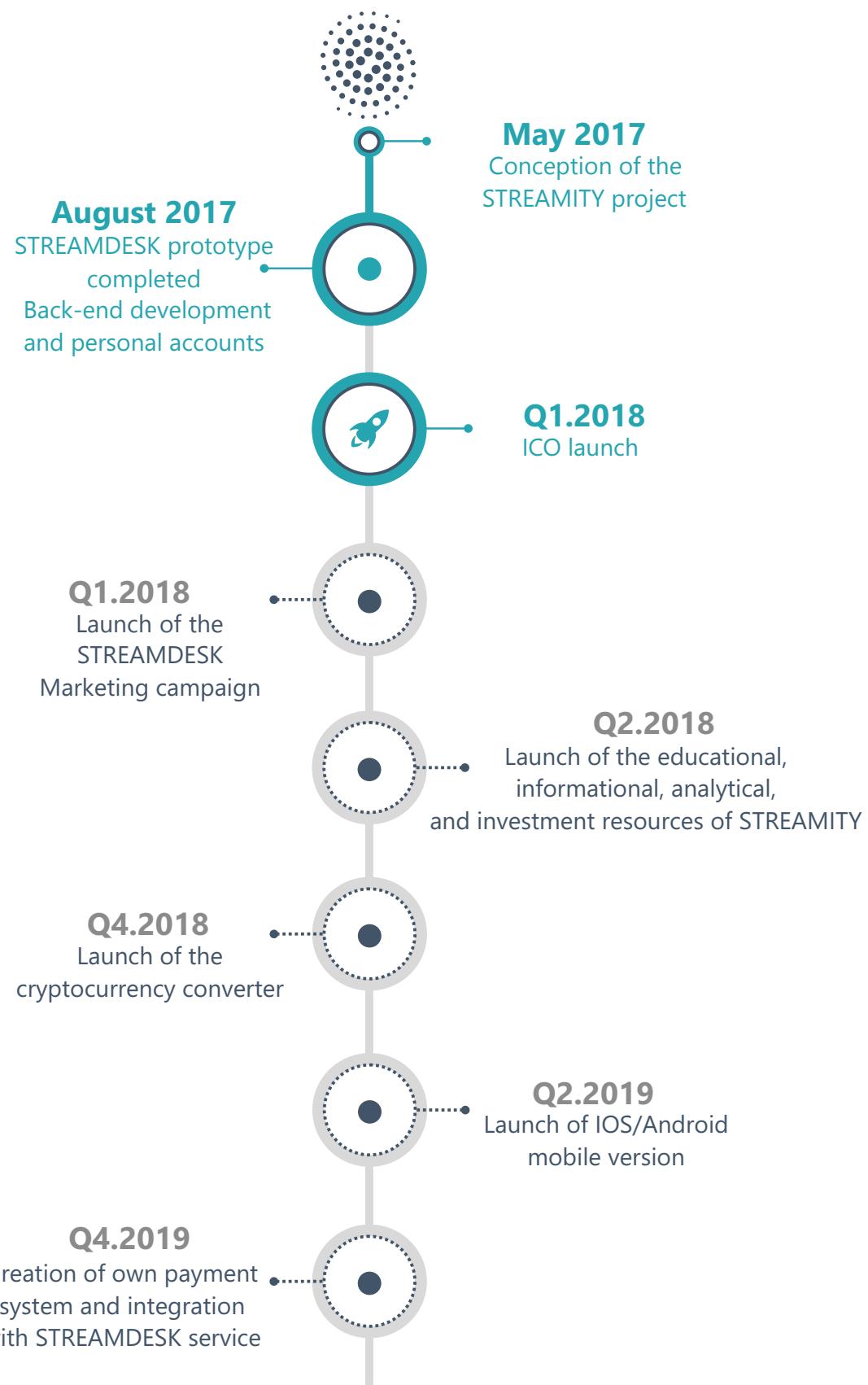
## 12. BOUNTY CAMPAIGN

Bonus shares will be distributed in two phases:

- 1) 3% of the total sold STM during the pre-ICO will be distributed after the pre-ICO.
- 2) 3% of the total sold STM during the ICO will be distributed after the ICO.



## 13. ROAD MAP



STREAMITY

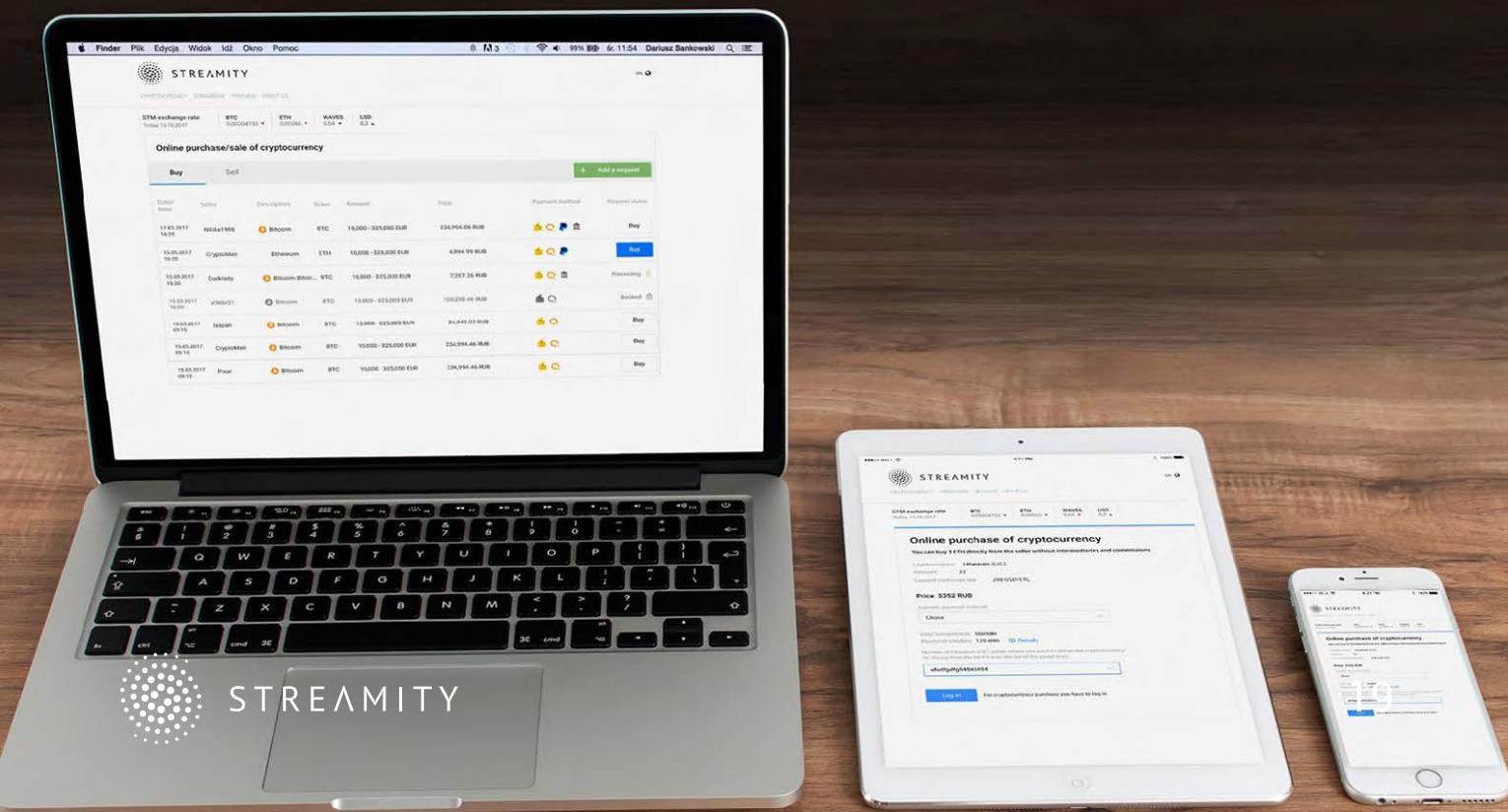
## 14. STREAMDESK SERVICE

STREAMDESK is a service designed to exchange cryptocurrencies for fiat currencies without intermediaries, using smart contracts. STREAMDESK will also ensure immediate, efficient, and secure mutual exchange of cryptocurrencies for most existing cryptocurrencies in the market.

We strive for equal rights of all users interested in buying or selling cryptocurrency without the need for exchange offices, stock exchanges, or any intermediaries. Register, place orders, and exchange cryptocurrencies for fiat currencies in any way that is convenient for you, and we will take care of your security.

We believe in decentralization. Cryptocurrencies should not be subjected to control by any central authorities. People should be free to manage their finances without external intervention.

STREAMITY's fee is as low as 2%. Although we do not deal with fiat currencies, it can be transferred directly between users. Cryptocurrency rates are collected from major exchanges, and will be used to set the market rates for our exchange service. STREAMDESK service embodies the idea of a truly fair exchange between individuals.



## 15. STREAMDESK SERVICE MONETIZATION

- membership fee allows users to exchange cryptocurrencies on our exchange platform free of charge;
- commission will be charged on transactions exceeding the specified package limit; and
- packages offer different sets of benefits (packages are offered at different prices. The more benefits included in the package, the more expensive the package).

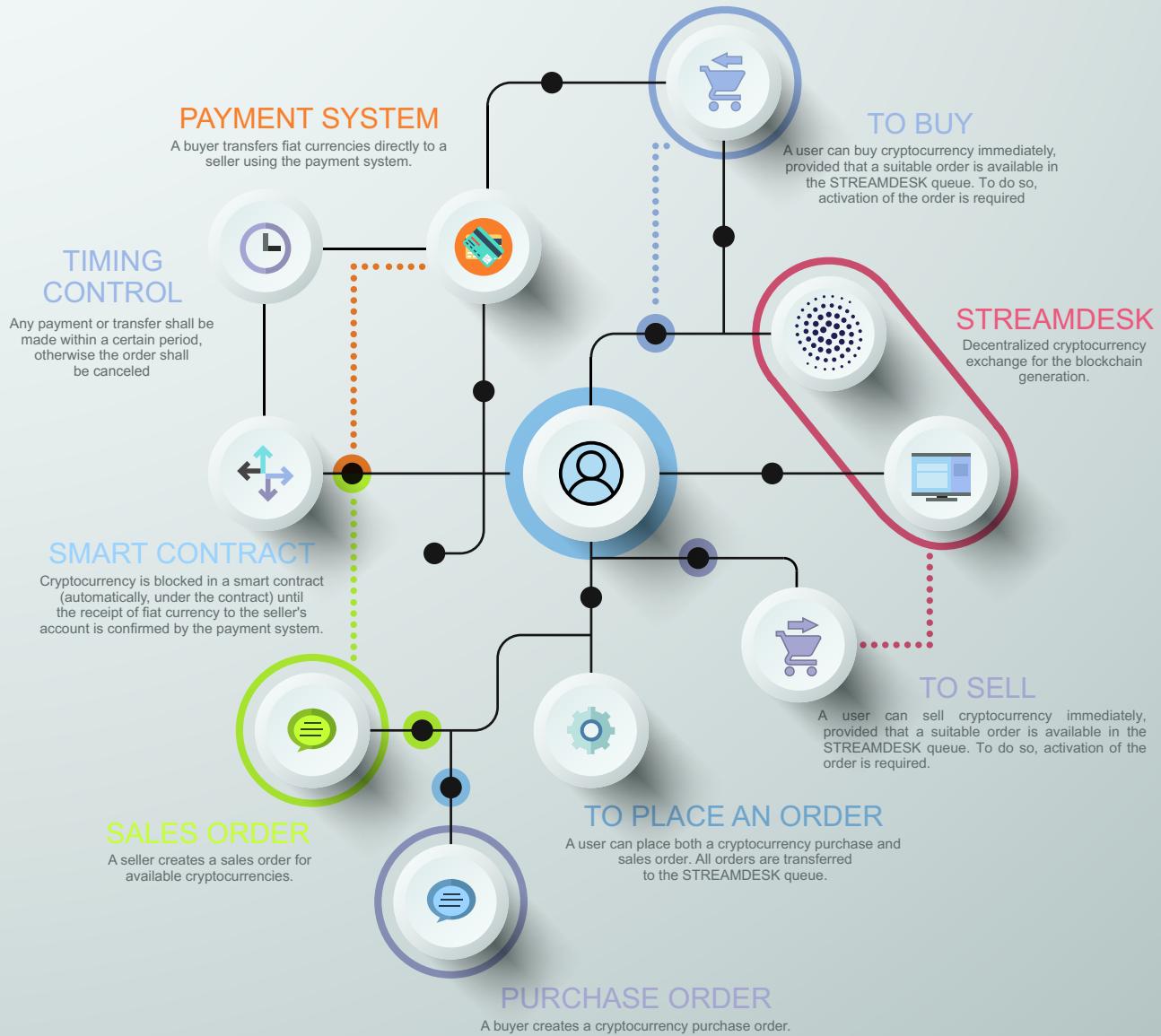
Package name	Benefits	Cost in USD (payment in STM at the exchange rate as of the payment date) per month	Commission for exchange over the limit, %
Basic	Exchange of cryptocurrencies equivalent to less than 100 US dollars per month free of charge	1	2
Silver	Exchange of cryptocurrencies equivalent to less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



# 16. STREAMDESK OPERATION PRINCIPLE

## Practical implementation

The figure below presents the general pattern of the platform



## 17. STREAMDESK TECHNICAL DESCRIPTION

### Terms and types of operations

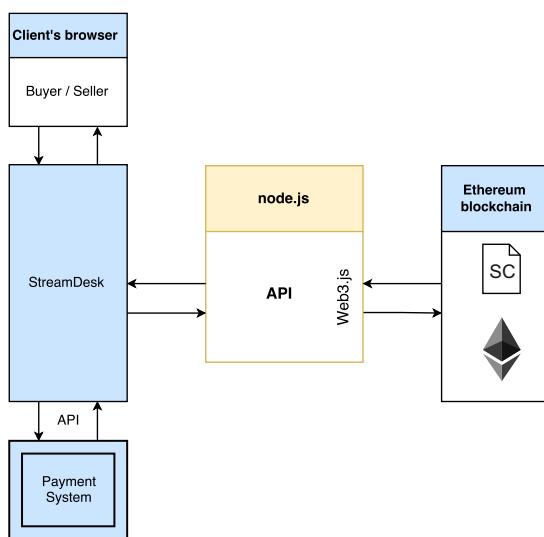
Through the STREAMDESK system you can buy and sell cryptocurrencies. The mechanism for purchase and sale is similar. The roles of the client are different.

1. Cryptocurrency means goods;
2. A **Buyer** means a person buying the cryptocurrency. A **Seller** means a person selling it;
3. The operation of the application is allowed only for authorized users;
4. Each user may act both as a Seller and Buyer; and
5. All request information regarding user participation may be obtained through the user's personal account.

**OAuth** means open protocol of authorization. This allows granting limited access to user's protected resources to a third party without needing to transfer a login and password to the third party.

There are two scenarios where cryptocurrency and fiat money are exchanged through the STREAMDESK service: using **automatic response of the payment system** and the **KYC procedure**.

### Exchange using automatic response of the payment system



*This scenario has been formulated using Yandex.Money as an example. We are also working on integration of STREAMDESK with other payment systems, which we will add to our services in the future. Currently, we are negotiating with QIWI, OkPay, AdvancedCash. Afterwards, we will negotiate with PayPal and Skrill, followed by VISA and MasterCard.*

Using Yandex.Money's API for applications, we can obtain payment statuses from the Yandex.Money server and save users' data for future payments. Under this scenario, payments may be accepted in two ways: from Yandex.Money wallet or from any bank card.

## Request creation

- 1) A purchase or sale request is created on STREAMDESK.
- 2) The request may be created by unauthorized users; however, they will automatically go through an authorization process.
- 3) The following fields must be filled out for a purchase request: selecting the payment method, and entering the wallet number. If the user is not authorized, the application will show a registration form with the following parameters: name, telephone, e-mail, and an agreement for personal data processing.
- 4) After the request is created, the request obtains a **BUY** status and displayed on the STREAMDESK main page.

The screenshot shows the STREAMDESK interface with a circular highlight around the request list. The interface includes a top navigation bar with currency exchange rates (STM exchange rate, BTC, ETH, WAVES, USD) and a green 'Add a new request' button. Below this is a section titled 'Online purchase/sale of cryptocurrency' with tabs for 'Buy' and 'Sell'. The 'Buy' tab is selected, showing a table of recent transactions:

Date/time	Seller	Description	Value	Amount	Price	Payment method	Request status
17.05.2017 16:25	Nikita1988	Bitcoin	BTC	10,000	234,994.06 RUB	Q, P, B	Buy
15.05.2017 16:20	CryptoMen	Ethereum	ETH	10,000	4,994.99 RUB	Q, P	Buy
15.05.2017 15:20	DarkLady	Bitcoin Bitcoin	BTC	10,000	7,287.26 RUB	Q, B	Processing
15.05.2017 10:00	Viktor21	Bitcoin	BTC	10,000	7,287.26 RUB	Q, B	Processing
15.05.2017 09:15	Isapan	Bitcoin	BTC	10,000 - 325,000	298,46 RUB	Q	Booked
15.05.2017 09:15	CryptoMen	Bitcoin	BTC	10,000 - 325,000 EUR	298,46 RUB	Q	Booked
15.05.2017 09:15	Pixar	Bitcoin	BTC	10,000 - 325,000 EUR	298,46 RUB	Q	Booked



## Request acceptance

- 1) Other users may accept the request as a Seller or Buyer depending on the request type.
- 2) The following fields must be filled out in the purchase request: selecting the listed payment method and entering the wallet number. If the user is not authorized, the application will show the registration form with the following parameters to the user: name, telephone, e-mail, and an agreement for personal data processing.
- 3) After the request is accepted, it obtains a **PENDING CONFIRMATION** status.
- 4) The Seller receives a notice that he/she may sell the cryptocurrency.

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

### Online purchase of cryptocurrency

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

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

Price 18054 RUB

Available payment methods

User StreamDesk **Martdn**  
Payment window 120 min

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

For cryptocurrency purchase you have to log in

## Confirmation and smart contract creation

- 1) Having obtained the notice, the Seller must confirm the request again.
- 2) After the request is confirmed, it obtains the **PENDING SMART CONTRACT CREATION** status.
- 3) The system checks parameters and availability of funds in the Seller's account, and creates a smart contract. The cryptocurrency attached to the smart contract is written off from the Seller's account. The request then obtains the **PENDING PAYMENT** status.
- 4) The cryptocurrency is locked in the smart contract (automatically according to its terms and conditions) until notice that the corresponding fiat money has been credited to the Seller's account is verified. The request for the smart contract performance is then complete.
- 5) The smart contract request expires (this occurs when the current time exceeds the valid term of the smart contract, which is three hours).
- 6) After the request obtains the **PENDING PAYMENT** status, the Buyer receives a notice with a payment link.



## Payment

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

## Smart Contract Performance

If the payment is successful (the payment service will indicate a successful transfer of funds), the STREAMDESK application performs the smart contract and assigns the **FULFILLED** status to the request. The cryptocurrency is then transferred to the Buyer's account.



## 18. KYC POLICY

To ensure long-term profitability and success, businesses in the 21<sup>st</sup> century must follow a number of simple rules.

An example of such rule is the Know Your Customer (KYC) policy.

The KYC procedure includes identification of financial beneficiaries, and beneficial owners, as they are customers of financial institutions (which encompasses cryptocurrency exchange services).

Besides initial identification, this information must also be regularly updated.

Strict compliance of KYC policies protects financial institutions and their customers from suspicious money and transaction activities.

As transaction security is one of the main priorities of the STREAMITY ecosystem, we must identify our customers and verify their provided information. In exceptional cases, where a high risk customer is identified, STREAMITY reserves the right to reject access to the exchange platform without giving a reason.

### KYC Procedure

For customer identification, copies of the following documents are required:

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



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

(c) a copy of their bank card;

(d) a selfie in which the face and passport of the customer can be clearly seen; and

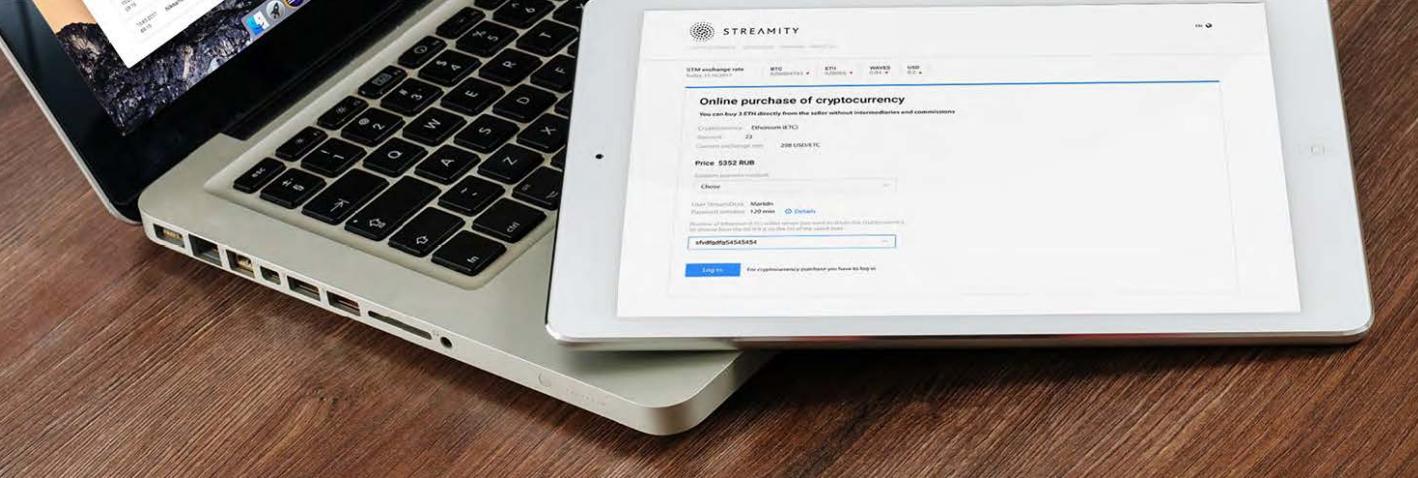
(e) copies of constituent documents (account identification for legal entities).

STREAMITY also reserves the right to rely on the identification carried out by STREAMITY partners (payment systems) **or engage third party specialized services (CIVIC, IDnowIdent, etc.) to carry out its KYC procedure.**

All documents requested for the KYC procedure shall be provided to STREAMITY or its partner company. Furthermore, during the rendering of services, STREAMITY is entitled, based on the KYC policy, to request from the customer any documents to restore the account's functionality, or confirm any other actions or operations. STREAMITY reserves the right to reject customer requests unilaterally and/or terminate further rendering of services to dishonest customers without giving reasons.

To ensure mutual confidence, STREAMITY guarantees its best efforts to keep customer information confidential.





## 19. CRYPTOCURRENCY CONVERTER

Cryptocurrency converter uses STREAMDESK as an immediate, secure, and efficient exchange service, and is compatible with most cryptocurrencies. Cryptocurrency rates will be always bound to the Market section (which collects information from major exchanges and displays the value of cryptocurrencies and its market capitalization). This means that the possibility of for-profit price manipulation does not exist.

### How the service works:

Cryptocurrency converter ensures quick and secure exchange of cryptocurrencies (ex. bitcoins for litecoins).

For example, in order to exchange Bitcoins for Litecoins you should do the following:

1. Select Litecoins in the order "*to buy*" and Bitcoins in the order "*to sell*".
2. Enter the address of your Litecoin wallet in the line *payment destination* and the address of your Bitcoin wallet in the line *initial address*. Then, click "*I agree to the terms*" and "*start the transaction*".
3. STREAMDESK will generate a Bitcoin address for where the Bitcoins will be transferred to.
4. Your Litecoins will be transferred to your wallet within seconds.



## 20. NEWS, ANALYSIS, AND EDUCATIONAL RESOURCES

The cryptocurrency market is developing rapidly. To invest funds effectively, investors need up-to-date information of available cryptocurrencies, its rates, changes to its quotations, as well as general information on smart contracts and the blockchain.

STREAMITY offers users a convenient on-line tool designed for the cryptocurrency market via the news and analysis section of the website.

In this section, users can find comprehensive recommendations and forecasts for cryptocurrency investments. Our resource concept is described as follows: *the whole cryptocurrency market on one website*.

On the STREAMITY website, investors can enjoy the benefits of up-to-date market information, forums, and a user-friendly interface.

Furthermore, streamity.org publishes studies made by STREAMITY and data provided by other participants in the cryptocurrency market. The website also contains news and educational information.



STREAMITY contains all necessary cryptocurrency, blockchain, and decentralization information. Investors no longer need to navigate numerous websites to identify their required investment project, as STREAMITY contains it all: market capitalization of cryptocurrencies using data from major exchanges, on-going and past ICOs with recommendations of experts, news and information resources, convenient and high-quality filters for identifying undervalued cryptocurrencies, expert forecasts, bonus programs and rewards, and other various news related to the blockchain universe.

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

The key feature of STREAMITY is that any Internet user can add and edit its content. All changes made by such volunteers become available to all visitors of the website upon completing an editing process. To accelerate the development of content, STM is used as a reward for providing unique and new content.

Thus, in fact, any user can act as a STREAMITY employee, outlined as follows:

Users will receive specific technical tasks on the website. Every task will have minimal requirements. To start working, a user has to download and fill in a special form. Thats all!

Most content will be community driven. The content will be vetted by professionals, quickly and qualitatively. All information will be publicly available and free of charge.

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

Content will be created in Russian and English languages during the bounty-campaign.

This method will allow us to effectively manage our resources, save time on content creation, enable timely entrance into the cryptocurrency market, and maintain the multilingual nature of our website.



## 21. STREAMITY SECTIONS

**1. Market review.** This section describes the types of cryptocurrencies and its wallets, how to protect users' cryptoassets, current ICO information, and provides recommendations on token purchases.

This section contains brief cryptocurrency information, and is regularly updated.

**2. Market.** This section focuses on market capitalization of cryptocurrencies. This financial indicator is used to valuate blockchain companies and the total value of cryptocurrencies. This section is the most important to investors, as investors can compare various blockchain companies and its competitors. This section also provides general information of companies, the scope of its business, the number of tokens, their algorithms, and its real-time prices on major exchanges.

**3. ICO schedule.** The ICO schedule section helps users invest in crypto startups. This section contains all necessary information to make ICO investment decisions: the ICO project's name, concept description, official website, development plan, bonus campaign, commencement and completion date, and our recommendations.

**4. News.** This section is a news aggregator, collecting relevant information from crypto news portals and social media accounts from crypto companies and its developers. This section will emphasize important information while filtering out unnecessary data.

**5. Ideas.** This section will include recommendations for the purchase and sales of tokens. Furthermore, this section will include expert evaluation of ICO projects and its risks.

**6. Knowledge database.** This section includes an assortment of information of blockchain technologies, cryptocurrencies, and investments in cryptocurrency markets. This section is available free of charge and is regularly updated.

**7. STREAMITY training center.** The STREAMITY training center is a high-performance educational portal regarding blockchain technology and cryptocurrencies. The STREAMITY teachers includes experts in financial and cryptocurrency markets, blockchain technology specialists, lawyers, marketing analysts, and authors who have numerous articles and videos on investment matters.



## 22. STREAMITY PERSONAL ACCOUNT

The STREAMITY personal account is a custom website for both ordinary users and experienced investors. We have paid special attention to security, quality, and mutifunctionality (a personal account includes investment, partners, statistics, wallet, and transaction sections). The personal account fulfills a number of important functions:

1. **Investment campaign.** The section contains all necessary information on the STREAMITY Token Sale, such as instructions on ICO investments, current discounts, user balance, transaction history, and current STM exchange rate.
2. **Referral program.** STREAMITY will have a referral program regarding the sale of STREAMITY's, and its partner's, services and finished products. The remuneration will be made in STM.
3. **Wallet.** The wallet allows users to store their tokens and carry out transactions.
4. **Transaction history.** This displays the user's transaction history.
5. **Investment statistics.** This section contains necessary qualitative information for users' investments (ICO investments, cryptocurrency portfolio, diagrams and graphs, summary tables, trading strategies, intellectual filters and transaction details which can be compared, grouped and summed). This section is a unique and specialized instrument for users' investments.
6. **Store.** Subscriptions, services, and products of STREAMITY, and its partners, are sold in this section. Some items in the store include:
  - 6.1 **Sale of STREAMDESK main service packages.** Packages offer different sets of benefits. For example, the Unlimited package grants the right of free exchange on the platform.
  - 6.2 **Sale of STREAMITY training courses.** Training courses of company partners are offered, along with a calendar of events (training courses, webinars, conferences, briefings).



**6.3 Community for financial traders.** Currently, there are no specialized blog forums for financial traders. Thus, our solution is rather unique. Through the community, traders obtain a convenient service for their professional activities. This platform gives the following advantages:

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

#### **6.4 Trade signals, forecasts, automatic, and semi-automatic trade.**

Advantages:

- signals for various strategies;
- sophisticated custom signals;
- individual orders for writing bots and algorithms;
- default signals from guides and traders;
- interface for both beginner traders and advanced professionals; and
- integration of bot systems in Telegram, Slack, and community website.



## 23. STREAMITY MARKETING PLAN

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

This platform has many advantages over its competitors. We initially expect a coverage of at least 500,000 active users with minimal advertisement and expenditures. This user base will provide us with a solid foundation for future development, and rapidly increase the project's profitability.

We have created a marketing plan that will help us increase the awareness level of the STREAMITY project and gain traction with our target markets. Our marketing plan is based on several key strategies, which will all be applied during the next 3 years.

### **Partnership**

The fundamental pillar of our marketing campaign is our partnership networks, who are all interested in the advancement of the STREAMITY project. STREAMITY's major partners are credit card and payment systems. The STREAMDESK service is designed in a way that allows commissions to be contained in smart-contracts that are paid out only in cryptocurrencies. This means that in a deal that includes two customers, commission will be paid only by the customer who received cryptocurrencies. Partners contracting with the STREAMITY project may charge extra commission from the other customer of the exchange. This process is beneficial to the payment system, and they will have an incentive to advance the STREAMDESK service.

### **Meet-ups and conferences**

We will actively participate and organize meet-ups and conferences for our international community. We strive to be an acknowledged member of the world market.

Key strategies for STREAMITY's brand promotion include visiting and sponsoring major events, as well as participating in conferences dedicated to Bitcoin and blockchain as professional speakers.



## **Social networks and advertising**

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

Constant contact with the community will be facilitated via social networks: Facebook, Instagram, Twitter. These networks will provide the main source of streamity.org's traffic.

## **STREAMITY information-analytical resource.**

The main source of STREAMITY information-analytical service traffic will be visits from search engines. Furthermore, there will be direct visits from returning satisfied users.

## **Educational service**

The main source of STREAMITY's educational service will be from visits of the database section, conducted from search engines. The article authors and translators will receive rewards in STM. Users will visit this section to get educational information on the platform. We will carry out polls to ensure appealing, useful, and engaging content.

## **SEO and content marketing**

Our own SEO team will ensure search engine optimization. We will promote articles and blogs, as well as maintain presence within the target mailing lists, online forums, and groups.

## **Email marketing**

Email marketing is an integral communication channel to engage with our customers. This will foster solid, long-term relations with subscribers. STREAMITY's email subscribers will receive personalized updates every week, which will maintain subscriber's interest in the STREAMITY project.

## **Public relations**

We employ professionals specializing in public relations to maintain STREAMITY's reputation. Also we will ensure wide media coverage regarding international and foreign sectoral organizations, technical resources, and key business directions. In addition, we will maintain relations with investors, have meetings, and create annual reports.



## 24. THE PROJECT TEAM



### Vladislav Kuznetsov, CEO, Founder

Vladislav is a true business professional. He is an insightful and successful business owner who inspires and leads his team. He motivates those around him, is a visionary, and knows what it takes to achieve success. Vladislav's team is captivated by his passionate belief in changing the world and contributing to the development of the blockchain movement. He gathered a team of experts to fulfill his vision. Vladislav has more than 10 years of experience in stock market businesses and asset management. He is also a firm believer of the unlimited possibilities of the blockchain technology. Vladislav's belief, experience, and unique vision of the crypto-era will allow him to break new grounds in this emerging and promising industry.



### Dmitry Martyanov, CTO, Co-Founder

Dmitry is a business owner, software engineer, and web developer with more than 8 years of experience. He participated in the development of major projects, such as Pegas Touristik and Nordwindairlines. Not only does he manage each stage of the product development and the team, he executes complex technical tasks with the highest attention to quality. He, together with CEO, has founded the idea of STREAMDESK, which eventually lead to the launching of the STREAMITY project. As the visionary behind the architecture of the STREAMDESK service, he has focused on spearheading its development. He believes that the company mission, and its team, is the key ingredient for success. Dmitry's deep commitment to the project will ensure that the project makes history in the cryptocurrency world.



### Oles Sribny, Head of Investment

Oles is a trader analyst, a speaker of numerous stock exchange workshops and training programs with more than 6 years of experience, and an asset manager with more than 10 years of active trading in global markets. He has provided professional training to more than 500 traders. Oles has been a lead trader in SDG-Trade since 2011. He has prepared more than 500 videos with on-line trading, training events, workshops, and analytical reviews, all of which are available on-line. He has more than 3 years of experience in cryptocurrency investment, and manages a closed-end crypto fund. He participates in the development of algorithmic trading systems for stock and cryptocurrency exchanges. Also, Oles is a developer of a trading community project. He has a master's degree in finance. He has achieved success in his respective area and is a well-known member of the trading community.



### Maxim Yarushin, Business Development

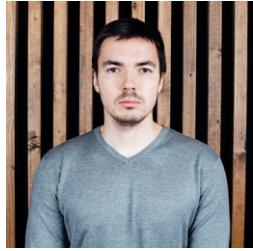
Maxim has more than 5 years of work experience at IBM, and is a leader in business development and market entry. He has successfully developed and implemented a number of projects jointly with various Russian IT companies and integrators. He has a master's degree in business informatics and business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





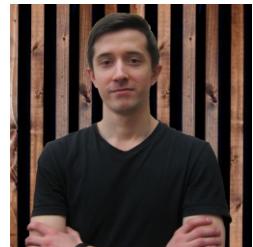
### **Maxim Smirnov, Software Engineer**

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



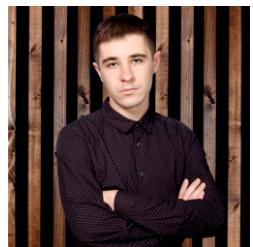
### **Egor Okhterov, Software Engineer**

Egor's professional skills include design algorithms, business processes, computational geometry, discrete mathematics, linear algebra, mathematical analysis, and project management. Egor is a winner of academic competitions in mathematics and informatics, as well as numerous programmer contests. He has developed SVM deployment wizards for Kaspersky Security for Virtualization/Light Agent and Kaspersky Anti-Virus for Proxy Server. These products work on Linux, and integrates with squid proxy server using ICAP protocol. Egor has a bachelor's degree in software engineering from the National Research University Higher School of Economics. He is a rising star in the programmer community. Egor joined STREAMITY due to STREAMITY's challenging and stimulating tasks.



### **Nikolay Stepanov, Blockchain Integrator**

Nikolay is a specialist in the Automation of Business Processes, winner of the SQL professional standard contest, and a developer of C # .NET software. He has a Bachelor of Applied Informatics degree. His main professional interest is to develop and support technology for decentralized applications. He implemented projects regarding integration of educational institutions with federal systems, automation of educational process, integration of educational institutions within the framework of Gazprombank, and the development of a monitoring system for employing graduates using geo-information technologies. STREAMITY posed as an excellent opportunity to apply his knowledge and skills. Nikolay strives to change people's opinion about exchanging cryptocurrency for fiat money.



### **Pavel Bolgarskykh, Blockchain Developer**

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





### Sergey Bevzenko, Backend Developer

Sergey has a master's degree in process automation. He was key member of various popular projects, where he was responsible for its system architecture, scalability, and performance. Also, he was responsible for the development of applications that are used by hundreds of millions of customers. He participated in company projects such as: Auchan, Michelin, Pegas Touristik, and Nordwind. Among others, he contributed to the development of mos.ru website and the server-end portion of the "Active Citizen" application. He became interested in cryptocurrencies 3 years ago, and has determined then that his future will be unquestionably tied to the blockchain industry.



### Olga Prosalova, Marketing & Community

Olga is an excellent marketing expert. She is a community manager with a wealth of invaluable work experience, working with the top Russian high-tech companies. She participated in numerous public and private projects, and is a graduate of several liberal arts higher education institutions.

She has several key roles with the STREAMITY project. She is responsible for social network and blog accounts, brand management, community engagement, and scheduling meetings. Olga is a master of building both on-line and off-line connections. Thanks to her analytical mind-set and aptitude in psychology, she understands the interests, wants, and needs of people. She is an expert coordinator of people and ideas. Olga believes in the value of the STREAMITY project and is focused on communicating its message to the world.



### Daniil Lobov, Content Manager

Daniil is a student of MGIMO University, who has worked in the Russian Ministry of foreign affairs as a translator. He has valuable experience writing documentation and analytical reports, allowing the STREAMITY project to be articulated in a clear and concise manner. He is currently the content manager for the STREAMITY project.



### Sergey Kilomiets, Online Coach & Investment

Sergey is a trader-investor that manages assets. Since 2010, he has been actively trading on US exchange platforms, and from 2013, he has been training professional investors. He was a speaker in numerous exchange seminars and an author of educational programs of SDG-Trade. Sergey leads the charge by getting his audiences to completely understand market processes, and above all, to profit from it. Sergey's outstanding trade history, and its corresponding explanations, are all accessible on-line. Since 2015, he actively invests in cryptocurrencies, as he sees its budding potential for growth. In Sergey's opinion: "an investor must see the potential beyond linear assets; if an investor wants to diversify and attain greater profits, cryptocurrencies are a natural fit."



## 25. ADVISORS AND PARTNERS



### **Andrey Zolin, Blockchain Advisor**

Andrey is a blockchain developer. He participated in the development of the supply system in Sberbank using the Ethereum platform. He has worked on the following projects: Karma.red, Viuly.com, Tripally.world, Stopthefakes.io, Speroid.io. github.com/Hirama.

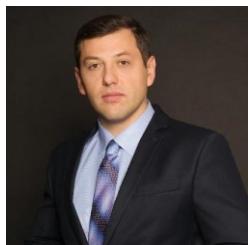


### **Sergey Bogatyrev, SINGEXPERT (Singapore)**

Sergey is a business development specialist and economic advisor of the STREAMITY project.

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

Moreover, Sergey developed proposals for the project corporate structure. In the future, STREAMITY intends to use Sergey's knowledge and experience to identify the economic risks of the project, and find ways to protect against it.



### **Alexey Gayduk, CEO, Founder, Fortifier**

Fortifier is a company with extensive software development experience in the insurance and healthcare industry. Fortifier also helps startups execute. Fortifier has successfully implemented several large projects in the US market.

Alexey believes in the STREAMITY project, and supports its implementation. Furthermore, he helps solve complex technical tasks.



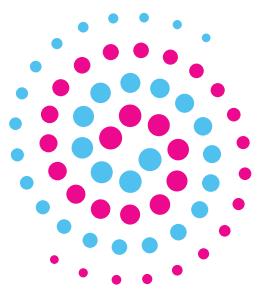
### **Jacob Okonya, Fintech Journalist**

Since 2013, Jacob has been engaged in blockchain technologies, Bitcoin, and fintech. He worked mostly as a blockchain market researcher, fintech journalist, and an on-line forum moderator.

Jacob has contributed to blockchain, Bitcoin, and fintech news articles for Coinidol.com, Bitcoinira.com, and other various channels. Jacob's vision is to disseminate information, contribute to business marketing, and develop the cryptocurrency industry.

At STREAMITY, Jacob will be involved in creating articles and educational content for different project components, explaining how users can utilize the various resources.





STREAMITY