



MCO

MCO WHITEPAPER 2.0

6 July 2018

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This whitepaper is a working document that is subject to review and changes

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1. Legal Disclaimers

The MCO Token Sale was completed in June 2017. This updated whitepaper is for informational purposes only and does not constitute any legal relations between you and MCO Technology GmbH and its affiliates. This whitepaper is a working document that is subject to review and changes.

Eligible participants

Eligibility for participation in the initiatives described in this whitepaper (if and when completed) is not guaranteed and is likely to be subject to legal and regulatory restrictions. Citizens or residents of Hong Kong SAR are specifically excluded and ineligible to participate in MCO's initiatives.

Licences and approvals are not assured in all jurisdictions

The Company and its subsidiaries intend to operate in full compliance with applicable laws and regulations and obtain the necessary licences and approvals. This means that the development and roll-out of all the initiatives described in this whitepaper are not guaranteed. Regulatory licences and/or approvals are likely to be required in a number of relevant jurisdictions in which relevant activities may take place. It is not possible to guarantee, and no person makes any assurances, that any such licences or approvals will be obtained within a particular timeframe or at all. This means that the initiatives described in this whitepaper may not be available in certain markets, or at all. This could require restructuring of these initiatives and/or its unavailability in all or certain respects. In addition, the development of any initiatives is intended to be implemented in stages. During certain stages of development, the project may rely on relationships with certain licensed third party entities. If these entities are no longer properly licensed in the relevant jurisdiction, this will impact the ability of the Company to rely on the services of that party.

No advice

This whitepaper does not constitute advice to purchase any MCO Tokens nor should it be relied upon in connection with any other contract or purchasing decision.

No representations

No representations or warranties have been made to the recipient or its advisers as to the accuracy or completeness of the information, statements, opinions or matters (express or implied) arising out of, contained in or derived from this whitepaper or any omission from this document or of any other written or oral information or opinions provided now or in the future to any interested party or their advisers. No representation or warranty is given as to the achievement or reasonableness of any plans, future projections or prospects and nothing in this document is or should be relied upon as a promise or representation as to the future. To the fullest extent possible, all liability for any loss or damage of whatsoever kind (whether foreseeable or not) which may arise from any person acting on any information and opinions contained in this whitepaper or any information which is made available in connection with any further enquiries, notwithstanding any negligence, default or lack of care, is disclaimed.

Translations

This whitepaper and related materials are issued in English. Any translation is for reference purposes only and is not certified by any person. If there is any inconsistency between a translation and the English version of this whitepaper, the English version prevails.

Restricted transmission

This whitepaper must not be taken or transmitted to any jurisdiction where distribution or dissemination of this whitepaper is prohibited or restricted.

No review by any regulatory authority

This whitepaper has not been reviewed by any regulatory authority.

Third party references

References in this whitepaper to specific companies, networks and/or potential use cases are for illustrative purposes only. The use of any company and/or platform names and trademarks does not imply any affiliation with, or endorsement by, any of those parties. All references to 'dollars', USD or '\$' are references to United States dollars unless otherwise stated.

Graphics

All graphics included in this whitepaper are for illustrative purpose only. In particular, graphics with price reference do not translate into actual pricing information.

Risk statements

Cryptographic tokens may be subject to expropriation and/or theft; hackers or other malicious groups or organizations may attempt to interfere with our system/network in various ways, including malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing which may result in the loss of your cryptographic tokens, the loss of your ability to access or control your cryptographic tokens. In such event, there may be no remedy, and holders of cryptographic tokens are not guaranteed any remedy, refund, or compensation.

The regulatory status of cryptographic tokens and digital assets is currently unsettled, varies among jurisdictions and subject to significant uncertainty. It is possible that in the future, certain laws, regulations, policies or rules relating to cryptographic tokens, digital assets, blockchain technology, or blockchain applications may be implemented which directly or indirectly affect or restrict cryptographic token holders' right to acquire, own, hold, sell, convert, trade, or use cryptographic tokens.

The uncertainty in tax legislation relating to cryptographic tokens and digital assets may expose cryptographic token holders to tax consequences associated with the use or trading of cryptographic token.

Digital assets and financial products and services carry significant risks. Potential purchasers should assess the nature of, and their own appetite for, relevant risks independently and consult their advisers before making any decisions.

Caution Regarding Forward-Looking Statements

This whitepaper contains certain statements that are forward-looking, by their nature, subject to significant risks and uncertainties. Our forward-looking statements are based on information currently available to us about the business that we operate.

Forward-looking statements may involve estimates and assumptions and are subject to risks, uncertainties and other factors beyond our control and prediction. Accordingly, these factors could cause actual results or outcomes that differ materially from those expressed in the forward-looking statements.

Any forward-looking statement speaks only as of the date of which such statement is made, we undertake no obligation to update any forward-looking statements to reflect events or circumstances after the date on which such statement is made or to reflect the occurrence of unanticipated events.



2. Abstract

The MCO project, formerly known as Monaco, (referred throughout this document as “MCO” or “The Company”) started in June 2016 with the vision to put cryptocurrency in every wallet.

On the date of the original publication of this whitepaper, Monaco announced its rebrand to CRYPTO.com and its consumer services (MCO Token, MCO Visa Card and MCO Wallet App) to MCO.

MCO is redefining how money is being moved, spent and invested. We are powering the Future of Money. Today.

MCO is democratizing blockchain technology by designing beautiful, simple and useful financial services that have a lasting, positive impact on people's lives.

MCO Technology GmbH completed a token sale in June 2017. The project is fully funded. This is not a fundraising document. The objective of the MCO Whitepaper 2.0 is to present our vision, product and strategy.

3. MCO Mission, Vision, Core Values & Competence Areas



Our Mission

Powering The Future of Money. Today.



Our Vision

Cryptocurrency in Every Wallet™.



Our Core Values

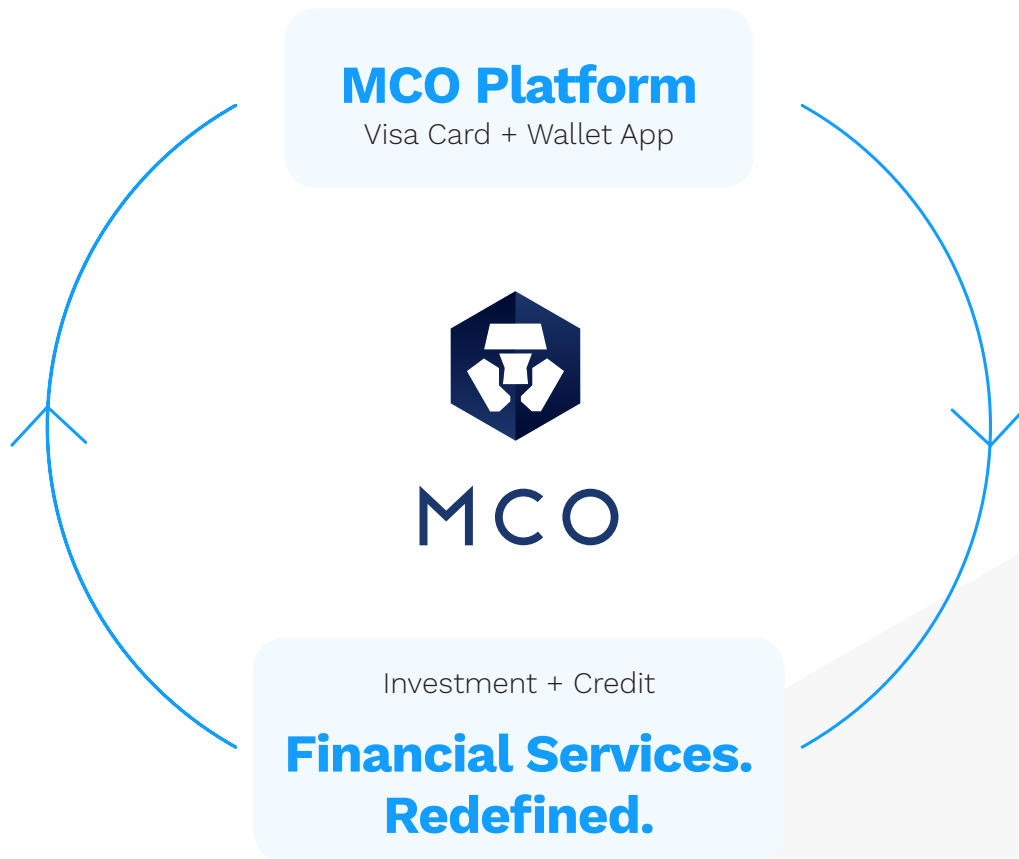
Think Clearly, Be Resourceful, Stay Determined, Dream Big & Be Decisive, Act as Owners, Remain Humble.



Our Competence Areas

Engineering, Compliance & User Experience Design.

4. MCO Strategy



MCO is building an outstanding and defensible platform to **solve access and usability challenges** in the blockchain industry, and **power redefined financial services** to improve our customers' lives.

The MCO platform includes the **MCO Wallet App** (to buy, exchange, send and track cryptocurrency) and the **MCO Visa Card** (to spend your cryptocurrency in the real world).

Leveraging on the MCO platform, MCO is building an innovative investment product **"Crypto Invest"** (to easily buy a basket of cryptocurrency) and a credit product **"Crypto Credit"** (to get credit to spend on your MCO Visa Card by depositing cryptocurrency as collateral).

Our strategy is to use the MCO Visa Card and MCO Wallet app as the distribution platform. We plan to continue re-investing in both products' benefits to make them even more attractive for customers.

5. MCO Track Record

Since its founding, MCO has achieved a number of significant milestones.

5.1 MCO Token Stats

MCO Token Sale began on May 18, 2017 and ended on June 18, 2017.

MCO Token cost on day one of the Token Sale was equivalent to USD 0.60 and the MCO Token price as of July 6th, 2018 was USD 8.00.

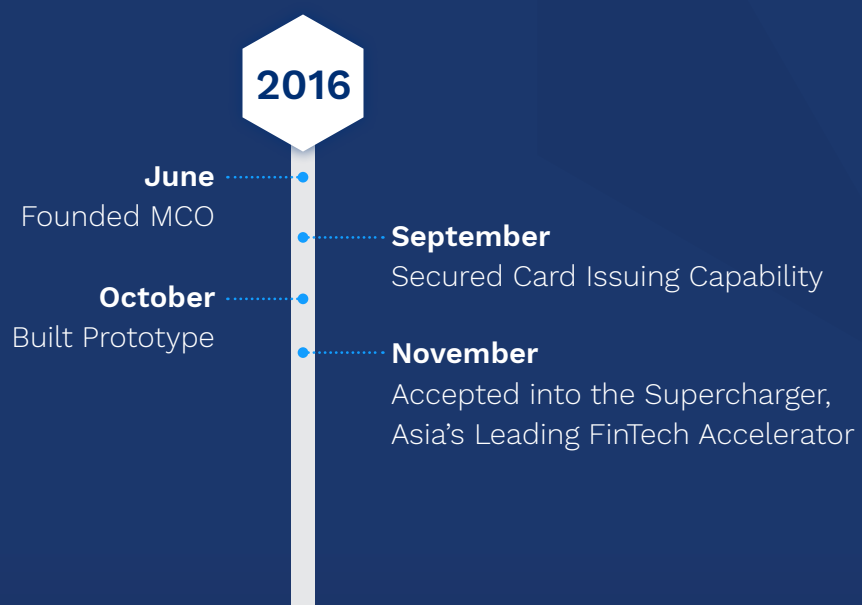
MCO Token is now listed on 21 exchanges, including Binance, Bittrex, Bithumb, Huobi, OKex, Upbit, HitBTC, Qryptos, Bit-Z, Liqui, EXX, Gate.io, BigONE, Livecoin, Yobit, and Cobinhood.

Total trading volume of MCO since July 2017 has been USD 5.0 billion.

On December 6, 2017 following listing on 5 exchanges, MCO was the most traded token in the world with 24-hour trading volume of over USD 200 million.

Following our listing on Bithumb in April 2018, MCO 24-hour trading volume topped USD 750 million for the first time ever, 3.29% of overall cryptocurrency market trading volume.

5.2 MCO Milestones Achieved



2017

February

Accepted into Hong Kong Government Backed Cyberport Incubation Program

April

Graduated from Supercharger, Demo Day at the Hong Kong Stock Exchange

May - June

Launched Token Sale - Raised USD 26.7m

July

Listed on Bittrex, Largest Cryptocurrency Exchange by Volume Globally

August

Listed on Binance, World's Fastest Growing Cryptocurrency Exchange
Pre-Registration Apps Go Live

October

MCO Visa Card Program Receives Green Light

November

Partnership with Gemalto to Produce Metal Cards Announced

December

Launched Listings on 9 Additional Cryptocurrency Exchanges (Total 17)

2018

January

Announced Crypto Credit and Crypto Invest Products on CNBC

March

Global Cryptocurrency App Closed Beta Program

April

Listed on Bithumb, Korea's Largest Cryptocurrency Exchange

May

Global Cryptocurrency App Open Beta Released

July

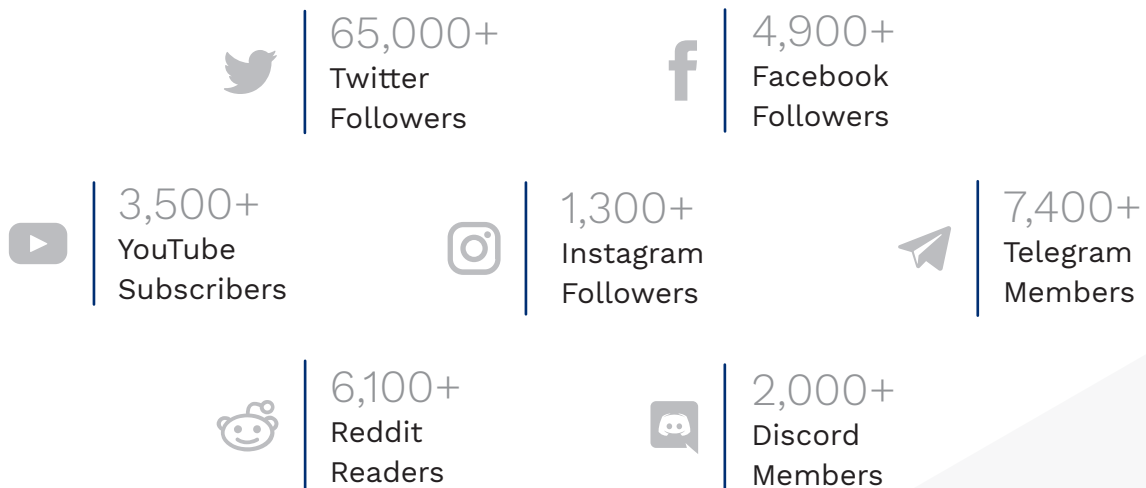
CRYPTO.com Rebrand Announced
MCO Rebranded
MCO Visa Card Line Up Announced
MCO Revised White Paper Released

MCO Staking Enabled

Marketing Campaign Started

5.3 MCO Community

MCO has a very engaged, vibrant community – essential to our brand's long term success.



5.4 MCO in the Media



2017

December 14th

3 Cryptocurrency Exchanges to List
MCO Token on December 15th

December 20th

MCO Adds
LoungeKey™ Airport Lounge Access

December 19th

MCO Strengthens Management
Team with Four Key Hires

2018

January 4th

MCO CEO Discusses the Future of
Crypto and Payments on CNBC

January 17th

MCO Sponsors 2018 Money20/20
Asia in Singapore

March 12th

MCO Begins Closed Beta Testing
for Wallet App, Reveals Details of
Investment and Credit Products

March 14th

MCO Joins the Enterprise
Ethereum Alliance

March 15th

MCO and GOPAX Announce
Partnership Plans at Money20/20 Asia

March 27th

MCO Co-founder Bobby Bao
Named in the 2018 Forbes Asia
30 Under 30 List

April 19th

MCO Token to List on Bithumb

April 24th

MCO Adds Three Key Members to
Senior Management Team

May 16th

MCO Launches Wallet App to Bring
Cryptocurrency to Every Wallet™

May 31st

MCO Hires Former Square Chief
Compliance Officer Stanley Lam

July 6th

MCO Rebrands as CRYPTO.com to
Accelerate the World's Transition
to Cryptocurrency

5.5 Leading Global Cryptocurrency Exchange Partners



“ We are supportive of MCO’s vision to bring cryptocurrency to every wallet. MCO is perfectly aligned with Binance’s mission to allow everyone to exchange digital assets seamlessly. Most importantly, the cryptocurrency community needs initiatives that will drive adoption globally and we are confident in the MCO team’s ability deliver a fantastic product.

We are supportive of MCO’s goal to expand the ecosystem and drive cryptocurrency adoption globally. Mutual support for our tokens is an important first step as we continue to explore ways to broaden our integration.

”

6. MCO Products

6.1 MCO Visa Card



◆ Customer pain points/needs

- Customers who want to buy and spend cryptocurrency face cumbersome processes with long lead times (3-4 days) and a scarcity of places where to do so
- Customers who spend abroad with their regular credit or debit cards are charged significant FX fees (up to 8% of purchase amount) by financial institutions and may not get any additional benefits for their purchase

◆ Value Proposition

MCO provides beautifully crafted MCO Visa approved pre-paid cards for customers:

- Metal card, no annual Fee
- Up to 2% crypto cashback
- LoungeKey™ Airport Lounge Access (selected cards)
- Spend overseas at perfect interbank exchange rates
- Conveniently spend and withdraw the fiat equivalent of their cryptocurrency online and offline at all Visa approved merchants

◆ Pricing

There is no annual/monthly/delivery fee on all MCO Visa Cards.

To get access to MCO Visa Platinum cards, each customer needs to stake MCO Tokens in the MCO Wallet App for 6 months.

Staked amount, card transaction fees and cashback are highlighted below:

					
	Obsidian Black	Icy White	Jade Green Royal Indigo	Ruby Steel	Midnight Blue
	50,000 MCO STAKE	5,000 MCO STAKE	500 MCO STAKE	50 MCO STAKE	0 MCO STAKE
CASHBACK	2%	1.75%	1.5%	1%	0%
ATM WITHDRAWAL FEES	Free until USD 1,000 2% above	Free until USD 800 2% above	Free until USD 800 2% above	Free until USD 400 2% above	Free until USD 200 2% above
FOREIGN EXCHANGE FEES	Free (unlimited)	Free until USD 10,000 0.5% above	Free until USD 10,000 0.5% above	Free until USD 4,000 0.5% above	Free until USD 2,000 0.5% above
Additional card benefits					
AIRPORT LOUNGE (LOUNGEKEY™)*	Lounge access + 1 guest	Lounge access + 1 guest	Lounge access	—	—
CRYPTO CONCIERGE**	MCO Private	MCO Private	—	—	—
SIGN-UP REFERRAL BONUS***	10,000 USD	4,000 USD	400 USD	100 USD	—

* Eligible customers will be able to enjoy unlimited access to over 900 premium lounges in over 450 cities worldwide

** cf. MCO Private section for more details

*** cf. Platinum Referral Reward section for more details

◆ Differentiation

Crypto metal card with no annual fee.

Benefits that challenge world's best credit cards.

Beautiful, simple, secure app that covers all your crypto needs.

◆ MCO Token Utility

MCO Tokens are able to be used and/or earned in connection with this product by eligible persons in the following key ways:

- Enables customers to order MCO Platinum cards (for free) by staking MCO Tokens
- Customer receives Visa Card Cashback in MCO Token each time they transact with their MCO Visa Card
- Enables customers to upgrade reserved MCO Visa Card to a higher tier before their card ships by staking more MCO Tokens

NEW Announcement: Obsidian Black Card *Numerus Clausus* Increase

The Limited Edition MCO Obsidian Black Card will be issued to the first 999 customers of the MCO Token Sale. Each of the cards has a unique number engraved from 001 to 999 accompanied by the words "Founding Member". The priority of the numbers is set according to the following rules:

001-499 – assigned to the top Token Sale contributors

500-999 – assigned to the fastest Token Sale contributors, based on timestamp of their contribution

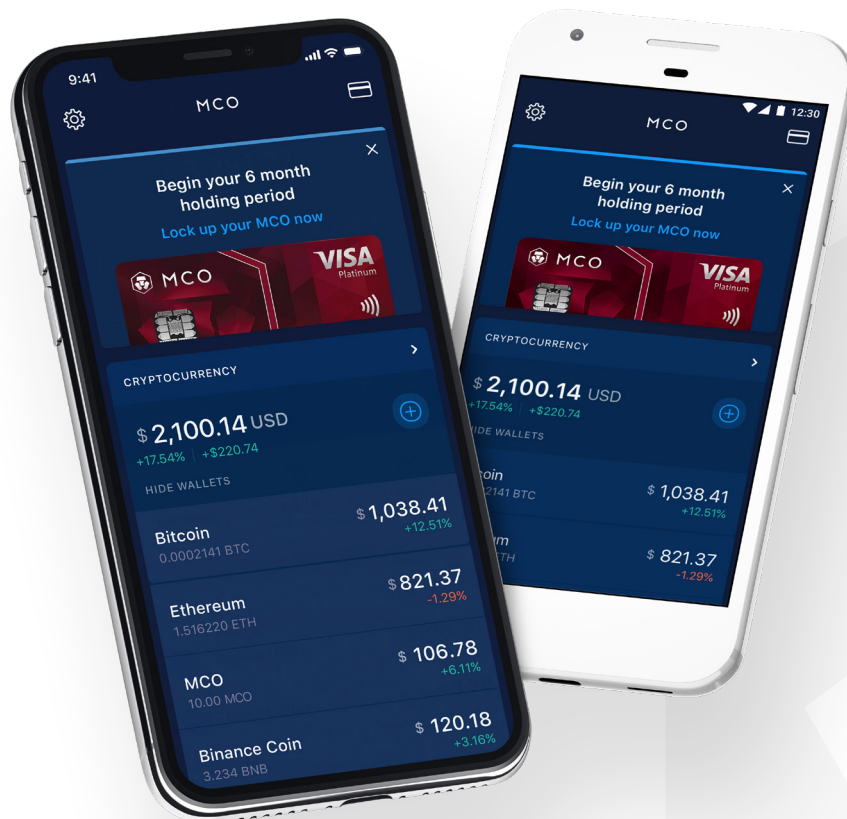
Upon receiving the MCO Obsidian Black Card, the Founding Members are eligible for card-associated benefits, including Visa Card Cashback, Airport Lounge access plus one guest, and the best transaction FX/ withdrawal limits. The Founding Members can stake their preferred amount of MCO Tokens (i.e., 50/500/5,000/50,000) to enjoy other services & benefits including Platinum Referral Rewards, and Crypto Wallet Cashback (cf. section 7 for details) and (5,000/50,000) for MCO Private.

Due to the strong demand and long waiting list for the Obsidian Black Card, MCO has decided to increase the number of Obsidian Black cards **by 99**.

These new cards will be distributed based on a first-staked, first-served basis.

Note For the 99 new Obsidian Black card-holders, continuous staking of 50,000 MCO Tokens is required for the activation of other services/benefits including: MCO Private, Platinum Referral Rewards, and Crypto Wallet Cashback (cf. section 7 for details).

6.2 MCO Wallet App



Customer pain points/needs

- It is currently challenging for customers to buy and manage cryptocurrency on their mobile in a secure and convenient way, and to be able to track prices/movements of their assets
- It is also challenging to spend cryptocurrency in the real world and be able to secure and manage spending through a mobile app

◆ Value proposition

MCO provides a secure, convenient and elegantly designed wallet app for customers to:

- Buy/sell cryptocurrency
- Send/receive cryptocurrency
- Track cryptocurrency prices and set alerts
- Learn more about blockchain (MCO University)

The MCO Wallet App currently supports 4 cryptocurrencies: BTC, ETH, MCO, and BNB. More tokens will be added in the future.

Furthermore, the Wallet App enables customers to manage their MCO Visa Card (once released) and enable spending of their cryptocurrency in the online and offline world at more than 40 million merchants:

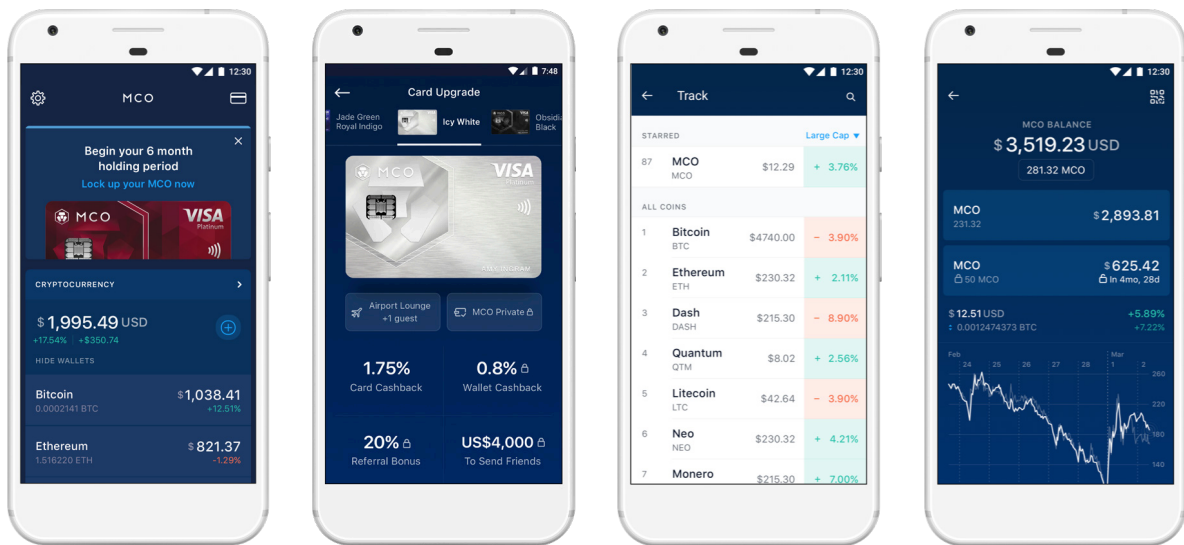
- Convert cryptocurrency into Fiat (USD, EUR, GBP, SGD, HKD, JPY, AUD) - ready for spending
- Enable withdrawal, freeze/ unfreeze card
- Upgrade card tier

◆ Pricing

Wallet App is free as is the transfer of cryptocurrency between MCO Wallet App users through the Wallet App, but MCO charges affordable and market competitive fees for the buying, selling/exchanging and sending of cryptocurrency.

◆ Differentiation

Best-in-class designed app with smooth and easy user experience; attractive transaction pricing, connected to the card for instant access and spending



◆ MCO Token Utility

MCO Tokens are able to be used and/or earned in connection with this product by eligible persons in the following key ways:

- Receive Crypto Wallet Cashback and Platinum Referral Rewards each time you or your friends transact on the Wallet App. Increase benefits by staking more MCO Tokens **NEW AND LIVE**
- Vote for your preferred token to be added to the MCO Wallet using MCO Token **NEW AND COMING SOON**
- Receive ad-hoc token airdrops for selected token listings on the MCO app **NEW AND COMING SOON**

6.3 MCO Crypto Invest **NEW AND COMING SOON**

◆ Customer pain points/needs

- It is difficult for customers to know which cryptocurrency to buy, to hold or to sell
- It is complex for customers to build and maintain a diverse exposure to cryptocurrency tokens

◆ Value proposition

MCO provides a simple way to set up and use an automated cryptocurrency diversification solution to participate in the future of money:

- Start contributing with as little as you like
- Get access to a diversified and individually traded portfolio based on your personal preferences
- Exit anytime without penalty

◆ Pricing

- MCO does not charge any management, exit or entry fees for customers to participate in Crypto Invest
- MCO only charges a success-based fee on generated profit if the portfolio is over-performing vs initial portfolio Net Asset Value (NAV)



◆ Differentiation

Simplicity of use, no fees other than success fee, withdraw any time without penalties.

◆ MCO Token Utility

MCO Tokens are able to be used and/or earned in connection with this product by eligible persons in the following key ways:

- Receive a 50% discount on all fees for Crypto Invest product if you pay with MCO Token **NEW**
- Crypto Invest may include an allocation of MCO to your portfolio **NEW**

6.4 MCO Crypto Credit **COMING SOON**

◆ Customer pain points/needs

- Customer are sometimes expecting long term value appreciation of the tokens they hold, and will want to get value out of those tokens without converting them to fiat

◆ Value proposition

MCO Crypto Credit allows users instant access to cash without the need to sell their cryptocurrency holdings.

MCO Crypto Credit will be a lending platform that allows users to leverage their blockchain assets to secure credit.

Through the MCO Wallet App, users can obtain credit using their cryptocurrency holdings as collateral.

This credit can then subsequently be spent with MCO Visa cards. It can also be used to purchase other cryptocurrencies on the MCO Wallet App.

Different cryptocurrencies will have different levels of collateral required, with the highest credit limits being assigned to users putting up MCO as collateral.

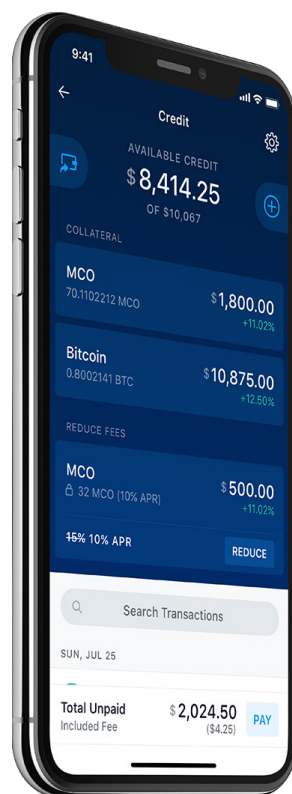
If the price of the collateral decreases to a certain level, a margin call will be triggered and sent to the customer, who will have the option to top up their collateral or let MCO Credit convert a portion of their existing collateral to repay the credit.

Inversely, if the price of the collateral increases to a certain level, the customer will be offered the option to enjoy a higher credit limit.

MCO will use its balance sheet to fund the credit limits.

◆ Pricing

- MCO will charge very competitive interest rates, only on the utilized credit limits



◆ Differentiation

Unique value proposition combining an innovative and price competitive credit product and the MCO Visa Card enabling real world usage

◆ MCO Token Utility

MCO Tokens are able to be used and/or earned in connection with this product by eligible persons in the following key ways:

- ◇ Enable higher credit limits if you use MCO Token as collateral
- ◇ Reduce credit fees by up to 20% if you stake MCO Tokens

7. MCO Services & Benefits

Eligibility To benefit from MCO Private services, referral commissions from the Platinum Referral Rewards program and Crypto Wallet Cashback, customers are required to have the appropriate amount of MCO Token in continuous staking.

To benefit from Crypto Airdrops, customers are required to hold MCO Tokens in their MCO Wallet App to be eligible.

All services & benefits described in this section are forward-looking only (i.e., in effect on and after the date of activation), unless stated otherwise.

7.1 MCO Private **NEW AND COMING SOON**

MCO Private is a high-touch Crypto Concierge service available to holders of Obsidian Black & Icy White MCO Visa Cards while their MCO Tokens are in continuous staking.

Eligible high net worth clients will enjoy exclusive benefits, such as:

- ◇ Dedicated support phone number & instant message service/ access
- ◇ Advice on selected transaction and services
- ◇ Exclusive access to industry events, including meeting industry thought leaders
- ◇ Preferential access to other exclusive crypto opportunities

More details will be unveiled closer to launch date.

7.2 Platinum Referral Rewards **NEW AND LIVE**

To enjoy the Platinum Referral Rewards program, each customer will need to reserve a MCO Platinum Card and have staked MCO Tokens.

Sign-Up Bonus for Referrals After staking MCO Tokens, each customer will be able to invite friends to the MCO Wallet App and gift them a Sign-Up Bonus with special referral links. The number of friends and the amount to gift each friend will increase based on the number of tokens staked.

For security reasons, the referral Sign-Up Bonus will become available for withdrawal 3 months after the MCO Wallet App Activation of the referred friend.

Referral Commission For each new customer referred, MCO will reward the referrer with up to 25% of all net fees (net of 3rd party payment/transaction processing cost) collected on the referred friend's crypto transactions. This commission will be credited weekly and is payable as long as the referrer has an appropriate amount of MCO Token staked (see table below):

	50,000 MCO STAKED	5,000 MCO STAKED	500 MCO STAKED	50 MCO STAKED
Percentage of net fees given as referral commission to referrer	25%	20%	15%	10%
Amount gifted for each friend	100 USD eq. in MCO	80 USD eq. in MCO	40 USD eq. in MCO	20 USD eq. in MCO
Total Amount available to gift all your friends	10,000 USD	4,000 USD	400 USD	100 USD
Number of friends you can invite	100	50	10	5

Further details regarding Platinum Referral Reward will be available at the time of launch of the program.

Announcement In recognition of the contribution of early promoters in our community, we are extending the referral commission to cover referrals made before the activation date of the Platinum Referral Program.

7.3 Crypto Wallet Cashback NEW AND LIVE

For any **crypto purchase**, including crypto purchase with a debit/credit card **or a crypto-to-crypto exchange**, MCO will reward the customer with Crypto Wallet Cashback.

Crypto Wallet Cashback levels will vary depending on the amount of MCO Token customers have staked and will apply on the acquired crypto amount.

	50,000 MCO STAKED	5,000 MCO STAKED	500 MCO STAKED	50 MCO STAKED
Rewards	1%	0.8%	0.4%	0.2%

Customers with MCO Tokens staked for the MCO Visa Card are eligible for Crypto Wallet Cashback. When the staked MCO Tokens for the MCO Visa Card are about to be released, customers will have an option to extend the stake to continue benefiting from Crypto Wallet Cashback.

7.4 Crypto Airdrops NEW AND COMING SOON

Customers holding MCO Tokens in the MCO Wallet App are eligible for receiving ad-hoc token airdrops for selected token listings in the Wallet App.

The airdrop amount each customer receives will be proportional to the MCO Token in-app balance (including staked MCO Tokens).

8. MCO Management Team

Experienced team with proven track record.



Kris Marszalek

Co-Founder & Chief Executive Officer

Seasoned company builder. Before starting MCO in 2016, three-times founder in tech space (e-commerce, mobile LBS app, consumer electronics): CEO at Ensogo, Founder at BEECRAZY (sold for USD 21mm to iBuy Group in 2013). Passionate about working with great teams on consumer products.



Rafael Melo, CPA

Co-Founder & Chief Financial Officer

15 years' experience in finance, deep understanding of risk, compliance and Mobile Payments ecosystem in Asia. Led fundraising efforts as CFO at ASX-listed Ensogo, securing strategic investment from VIPSHOP (NYSE:VIPS) and raising over AUD 50m from blue chip institutions like Fidelity, Goldman Sachs and BlackRock. CFO at Mobile Payment Solution, a MasterCard incubated technology company and Finance Director at Embraer S.A., aerospace conglomerate that produces commercial, military, executive and agricultural aircraft.



Gary Or

Co-Founder & Chief Technology Officer

Hacker, Product Designer, Entrepreneur, 9 years of full stack engineering experience (RoR, Elixir, Golang), Keen interest in Machine Learning and AI. Gary was platform Architect at Ensogo and CTO at EventXTRA, a technology company incorporated in Hong Kong that provides corporate event management software.



Bobby Bao

Co-Founder & Head of Corporate Development

Bobby leads MCO's corporate development efforts in Asia. He was China Renaissance's first employee on the M&A team, working on some of the most high profile transactions, including the merger between Didi & Kuaidi. Bobby is deeply connected within the blockchain industry in the region. Named to the 2018 Forbes' 30 Under 30 List



Sean Rach

Chief Marketing Officer

Sean is responsible for building MCO's global brand and the company's credibility with key stakeholders. Sean joined from Prudential Corporation Asia, where he was Chief Marketing Officer. Prior to Prudential, Sean led the regional American Express account at Ogilvy & Mather, where his team launched the Cathay Pacific American Express card. He also served as Managing Director of OgilvyOne Hong Kong with clients including American Express, Western Union, BlackRock, SmarTone, and IBM.



Erald Ghoo

Chief Operating Officer

Erald's previous experience includes Payreto, which offers payment solutions to financial institutions, where he served as Chief Operating Officer from a single product business to a full-service, global solutions provider. Erald's background also includes leadership roles in operations at Funding Circle, AXA Bank, Equa Bank, and Paysafe. As Vice President of Risk and Financial Ops at Paysafe, Erald led a team of over 100 people responsible for risk, compliance, fraud, payments, banking network, bank relationships, underwriting, chargeback and collection handling, treasury, and reconciliation functions.



Stanley Lam

Chief Compliance Officer

Stanley has more than 15 years of relevant experience in retail banking, payments and financial industry compliance. He previously spent six years at Square, the United States-based financial services and technology company, most recently as Chief Compliance Officer, where he oversaw a global team to ensure adherence to compliance policies. He also served as a lead in the payment and revenue team at Zynga, Inc., where he led efforts that focused on revenue protection and maximization.



Jason Lau

Chief Information Security Officer

Jason is a multiple award winning cyber security professional, and former regional Cyber Security Advisor at Microsoft, with over 16 years of experience holding executive roles, advising international clients such as Credit Suisse, Falcon Private Bank, ETH Zurich, Swiss Air Force, Royal Bank of Scotland, and the Social Security Administration. Jason has completed Executive Programs at both Stanford and Harvard, and holds a double degree, Bachelor of Engineering (Honors) and Bachelor of Commerce from the University of WA. Jason also holds certifications such as, CISSP, CIPP/E, CGEIT, CRISC, CISA, CISM, CEH, CDNA, CSM, ITIL as well as being on ISACA's General Data Protection Regulation (GDPR) Global Working Group.



Brent Diehl

Senior Vice President, International Expansion

Brent has over 20 years of experience in payments and international business development. He founded and served as Managing Director for the Singapore-based Alliance Payment Solutions, a digital payments consultancy firm with clients throughout Asia-Pacific, Europe, United States, and the Middle East. His previous positions have included senior roles at Visa, where he managed Prepaid Partner Solutions, Visa's prepaid consultancy division, for the AP-CEMEA regions; Western Union, where he led international expansion efforts for their prepaid cards; and Home Depot, where he was responsible for card portfolios outside of the United States.



Eric Anziani

Senior Vice President, Group Strategy

Eric is a seasoned tech leader with 12 years of experience in strategy, partnerships and innovation in financial services, retail and technology. Previously, Eric worked at leading global companies such as Goldman Sachs, McKinsey, PayPal and Global Fashion Group (where he ran the CEO's office, special projects and group strategy) in London, Paris, Singapore and Tokyo. Eric completed his MBA from INSEAD in 2012, and has a Master of Science degree from the Ecole Supérieur d'Electricité (Supelec), France's leading graduate institution.



Maggie Ng

Senior Vice President, Head of Marketing

Maggie Ng has a passion for driving new channels, as well as product and partnership innovation. Based in Hong Kong, Maggie possesses valuable skills from her previous positions as Head of Direct Marketing and Direct to Consumer for FWD Insurance and Director of Digital Media for Prudential Corporation Asia. She holds a Master's Degree in Information Science from the Pratt Institute and a Bachelor of Arts in Linguistics and Communication from Hong Kong Polytechnic University.



Weiyi Zhang, Ph.D.

Platform Architect

Weiyi Zhang was most recently VP, Quantitative Trading at AP Capital Management in Hong Kong, where he led the development of an algorithmic trading platform. Weiyi was previously VP of Electronic Market Making at JP Morgan, where he led volatility trading strategies, arbitrage and anti-arbitrage strategies, and market making business. Prior to that, he was Quant Strategist of Equity Derivative Trading at Deutsche Bank. Weiyi had also spent four years as Research Scientist at European Organization for Nuclear Research in Switzerland, where he worked on the LHC-ATLAS experiment to search for the "God Particle". Weiyi holds a PhD in Computational Physics from the University of Pittsburgh.



Cerulean Hu

Lead Blockchain Engineer

Cerulean has a proven track record in engineering streamlined financial consumer products. Experienced in both the blockchain and traditional financial services industries, she was previously Senior Software Engineer at Equichain, Team Lead - Finance and Trading Systems at ANX, implemented blockchain solutions at FINCOVA, and was responsible for developing trading algorithms at HSBC.

9. MCO Roadmap



10. MCO Token

10.1 MCO Token Information

Token Symbol	MCO
Token Contract Address	0xb63b606ac810a52cca15e44bb630fd42d8d1d83d
Token Decimals	8
Token Total Supply	31,587,682.36 Tokens

10.2 MCO Token Utility

MCO Token Utility has been enhanced since its launch.

MCO Tokens are able to be used and/or earned in connection with this product by eligible persons in the following key ways:

◆ MCO Visa Card

- Enable customers to order MCO Visa Platinum Cards (for free) by staking MCO Tokens
- Enable customers to upgrade reserved MCO Visa Card to a higher tier before their card ships by staking more MCO Tokens
- Receive Visa Card Cashback in MCO Token each time they transact with their MCO Visa Card

◆ MCO Wallet App

- Receive Crypto Wallet Cashback and Platinum Referral Rewards each time you or your friends transact on the Wallet App. Increase benefits by staking more MCO Tokens
- Vote for preferred token to be added to the MCO Wallet using MCO
- Receive ad-hoc token airdrops for selected token listings on the MCO app

◆ MCO Crypto Invest

- Receive a 50% discount on all fees for Crypto Invest product if you pay with MCO Tokens
- Crypto Invest may include an allocation of MCO to your portfolio

◆ MCO Crypto Credit

- Receive a 20% discount on all fees for Crypto Credit product if you stake MCO Token
- Enable higher Crypto Credit limits if you use MCO Token as collateral

11. Further information

MCO and MCO Token Information Discussion



mco.crypto.com



https://twitter.com/MCO_Crypto



<https://t.me/MCOCryptoOfficial>

<https://t.me/MCOCryptoOfficialAnnouncements>

<https://t.me/MCOCryptoKorea>



<https://reddit.com/r/MCOCrypto>



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