CryptoEasy Business Whitepaper V1.5

Summary

1. CryptoEasy Business Whitepaper V1.5
    1. Abstract
    2. Introduction
    3. Value Proposition
        1. Portfolio Designer
        2. EASY Token
        3. DIY Personalized Journey (not part of the initial scope)
    4. User Journey and Detailed Offering
        1. Portfolio Designer
            1. Profile Page
            2. Interests and Values Page
            3. Portfolio Dashboard Explorer
                1. Portfolio Types and Filters
                2. Portfolio tiers - Selection and Basket
        2. CryptoEasy Token (EASY)
            1. Deep Dive - Staking "Proof-of-Return" mechanism
                1. Simplified illustration of user journey leveraging EASY Tokens
            2. Deep Dive - Token Governance and Distribution
                1. Tokeneconomics
                2. Transaction Costs and Stability mechanisms
                3. Pricing and Valuation
                4. Supply and Distribution (WIP)
                5. Technical Set-up (WIP)
        3. DIY Personalized Journey (not part of the initial development scope)
    5. Roadmap and Go-to-market (WIP)
        1. Enhancements to the core services
            1. Security Tokens
    6. Appendix

Abstract

This business whitepaper introduces the DeFi solutions and services CryptoEasy intends to offer its users via its web/ mobile application interface, its partners, and its unique DeFi utility token - *EASY*. It also contains technical requirements and concepts, nevertheless, technical aspects and implementation will be the focus of a later dedicated technical whitepaper.

The ambition of CryptoEasy is to become the **leading open DeFi platform** on Tezos with its unique value proposition offering **exposure** to **personalized multi-asset portfolios,** thus going beyond more traditional DeFi components (e.g., staking pools, farms, etc.).

Introduction

One of the key concerns for investors in the digital asset market is the diversity of technologies (e.g., protocols, platforms, languages) and the resulting thousands of asset types leading to significant complexity to build, share, and manage their desired portfolios. Furthermore, investors struggle to keep a clear overview when exploring, investing in, and storing their digital assets. On the other hand, from the financial services intermediaries' perspective, accessing or offering those portfolios is often hindered by further practical or regulatory constraints.

Specifically, following recurring questions and concerns appear on the user/ investor side, all related to digital asset portfolios:

- What types of digital assets exist and which ones should be part of my portfolio?
- How to build a portfolio of digital assets? What are the key information and dimensions to consider? What proportion/ share should be allocated to each digital asset?
- What are currently the best, most popular/ trending coins, and corresponding portfolios that also fit my unique profile and interests?
- What do other more experienced investors invest in? What coins do they buy/ sell and when do they open positions on the market?
- When and how often should I change/ rebalance my portfolio to reflect new market conditions?
- What brokers, exchanges, wallets, and services can I use to set up and manage my portfolio securely?

- How can I get exposure to my selected portfolios without having to directly invest in and manage all the underlying assets?
- How do I invest in optimal *hybrid* portfolios that also combine Cryptocurrencies with other traditional asset classes (e.g., commodities, securities)?

Addressing those concerns is the mission of CryptoEasy to facilitate for everyone the (financial) access to digital assets, irrespective of their specific applications, platforms, and ecosystems. This includes users with low technological or financial expertise (Note: digital assets are today mostly known as Cryptocurrencies that can be transferred between users or bought on various exchanges/ brokers).

Fundamentally, CryptoEasy will put users in the "driver seat" to navigate the digital asset ecosystem, centering on their desired personalized portfolios, and offering all (financial) services around on CryptoEasy.io.

Value Proposition

We propose **three unique solutions** centered on **digital asset personalized portfolios** tailored to the needs of our users:

1. **Portfolio Designer** to set up your Crypto profile and design/ obtain personalized and popular portfolios and manage them from a single dashboard
2. ***EASY* Token** to get exposure to those portfolios without having to buy or store the underlying digital assets
3. **DIY Personalized Journey** to assist you when implementing selected portfolios yourself, or enabling you to leverage our partners (e.g., brokers, exchanges)

Portfolio Designer

- Users can set up their **Crypto Profile** by indicating their preferences, interests, values, and selecting individual coins to be part of their portfolio, or,
- Directly go to the **Portfolio Dashboard Explorer** listing popular portfolio types and compositions. Portfolios are based and ranked on user profiles as well as popularity, and users can filter the view based on certain attributes (e.g., performance, digital asset composition, risk level). Over time the number of available portfolios will be expanded by the partners and the community of users/ investors.

EASY Token

- A key enabler of CryptoEasy DeFi platform is the *EASY* token. Its main feature is **portfolio staking** enabling users to stake *EASY* tokens to popular/ personalized portfolios listed in the Portfolio Dashboard Explorer. By staking their *EASY* tokens users can earn *EASY* staking rewards equivalent to the performance returns of their selected portfolios. *EASY* token staking can be compared to a "voting reward" and portfolios are only backed up by *EASY* token pools, as neither the users nor CryptoEasy.io hold the underlying portfolio of digital assets. The *EASY* token enables an indirect long or short exposure to digital assets portfolios without the need for users to set up the actual investments. *EASY* tokens offer the option to get this exposure to the performance of these portfolios. It is important to note that CryptoEasy is not a financial advisor, neither an asset manager, but a user interface and DeFi service provider in the digital asset ecosystem via its *EASY* utility token.

DIY Personalized Journey (not part of the initial scope)

- The DIY Personalized Journey assists users by matching their profile with associated **exchanges, wallets, services, dapps,** etc. Concretely users get references, tools, links, and insights to set up and manage the digital asset portfolios they selected in the Portfolio Dashboard Explorer. This DIY path also guides and educates users through the digital asset ecosystem. For instance, it displays users with relevant practical, regulatory information, and distributed services that meet their digital asset portfolio needs. Thus CryptoEasy acts as a trusted interface to help users explore the digital asset ecosystem. CryptoEasy will update its interface continuously through time and partner with ecosystem players to offer the largest diversity of products and services available.
- Or, we will set up a **brokerage/ exchange integration** with our partners enabling users to set up and implement their selected digital asset portfolios directly with brokers and exchanges partnering with CryptoEasy. Note that some of these partners will also be able to manage and rebalance the portfolios actively from the Portfolio Dashboard Explorer.

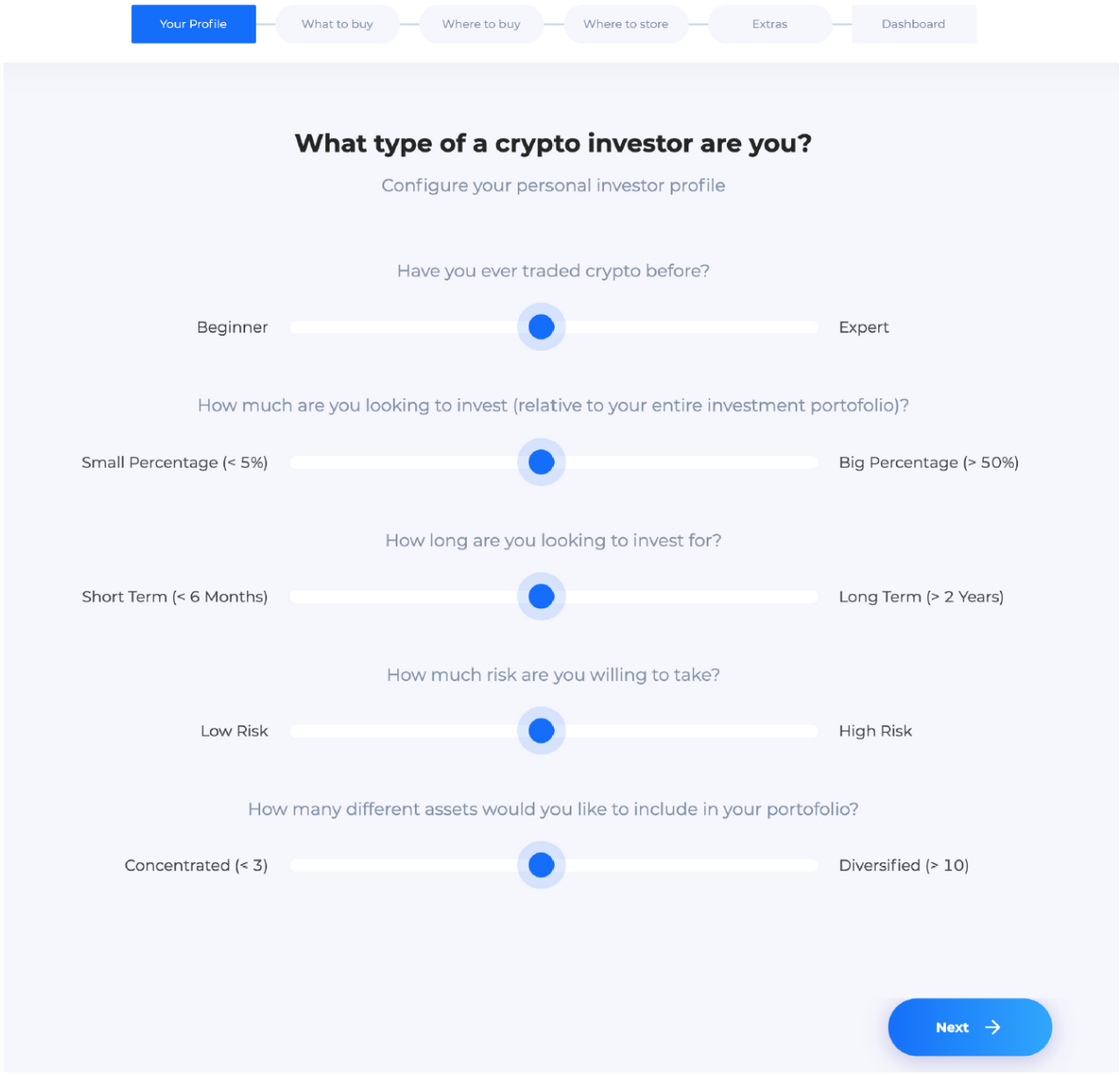
User Journey and Detailed Offering

Portfolio Designer

Our services will be available on CryptoEasy.io where users can first enter their **1) Profile** and **2) Interests and Values** and access the **Portfolio Dashboard Explorer** (see visuals below). Users can also skip the profile configuration pages and access directly the Portfolio Dashboard Explorer where they can discover, filter for, and select **popular non-personalized portfolios**.

Profile Page

(preliminary visuals subject to changes)

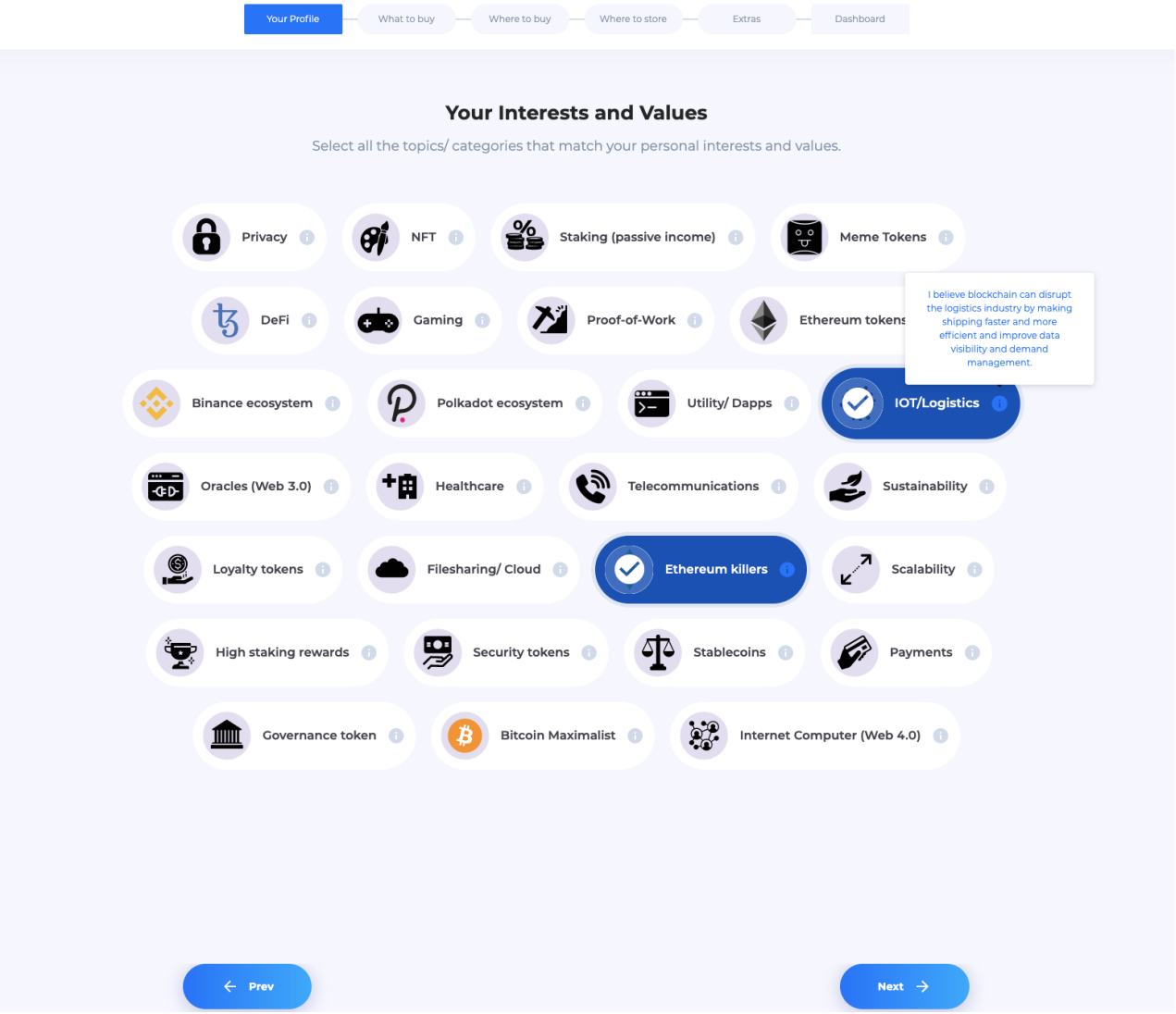


Users will be able to set and self-assess their profile quickly and intuitively based on 3-5 dimensions:

- Self-assessed level of expertise (i.e., from beginner to expert)
- Relative amount they intend to invest in digital assets (i.e., in proportion to their total portfolio)
- Time horizon (i.e., short term - speculative or long-term - "hodl")
- Personal risk profile (e.g., for instance how much they are ready to lose in % of their portfolio)
- Number of assets to be part of their portfolio (i.e., how diversified should their portfolio be)

Interests and Values Page

(preliminary visuals subject to changes)

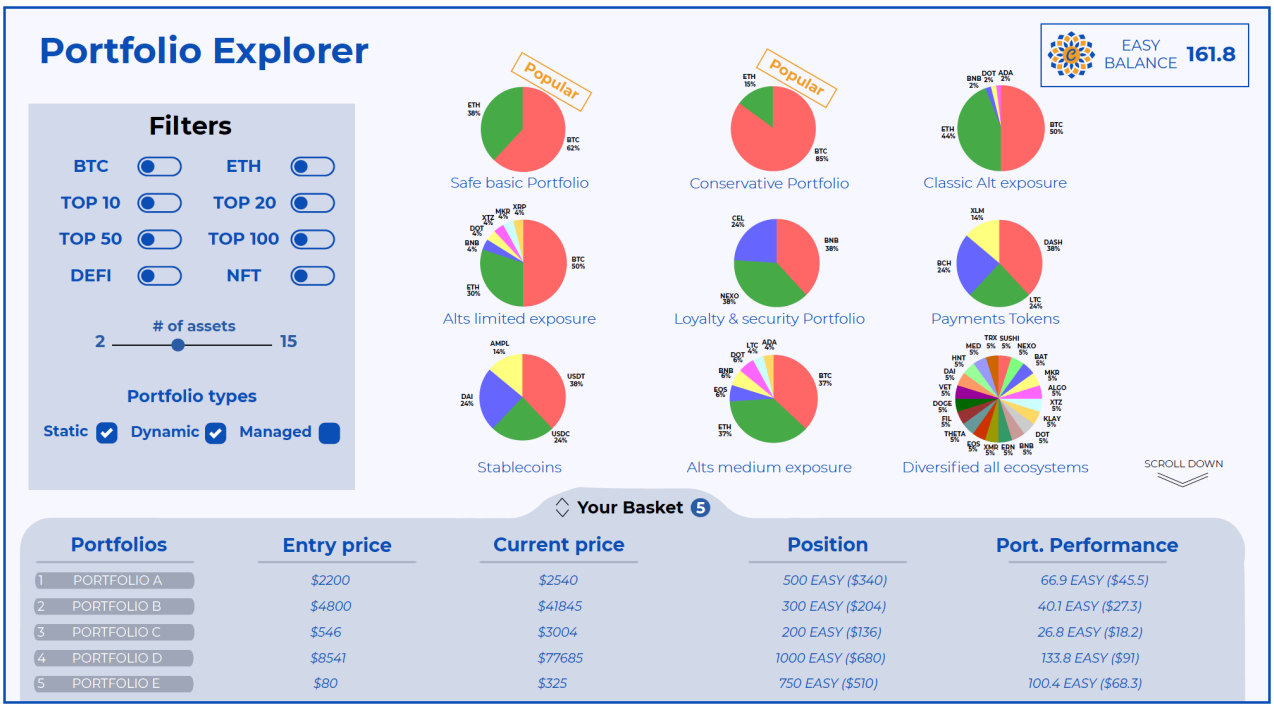


The key idea of this page is to represent the diversity of the digital asset project topics and ecosystems and match them with the interests and values of the users, by letting users select one or many represented values and interests.

Portfolio Dashboard Explorer

Based on the two previous pages of the web interface, in the **Portfolio Dashboard Explorer** users can discover a list of digital asset portfolios based on their personalized profiles as well as on market popularity (based on all other users' selected portfolios).

(preliminary visuals subject to changes)



Portfolio Types and Filters

As shown in the visual, users can also filter the listed portfolios by a set of attributes:

Portfolio filtering options - examples:

1. MUST INCLUDE or EXCLUDE Bitcoin
2. MUST INCLUDE or EXCLUDE Ethereum
3. MUST INCLUDE only top 20 digital assets by market capitalization
4. MUST INCLUDE only top 50 digital assets by market capitalization
5. Other attributes:
    1. MUST INCLUDE or EXCLUDE NFT related digital assets
    2. MUST INCLUDE or EXCLUDE DeFi related digital assets
    3. etc.

Over time, further filtering and selection options will be added to the Portfolio Dashboard Explorer.

Some of the **portfolios types** we could initially propose in the Portfolio Dashboard Explorer are listed in the Appendix (***Table 1***). They will be matched with users based on their profile (e.g., Risk category, Diversification, Time horizon) and users' interests and values. Further (advanced) matching criteria will be taken into account at a later stage.

We want to continuously increase the number of listed portfolios and let users and partners personalize, create, and share portfolios on CryptoEasy.io. Pushing the personalization further we want to enable users to build their **custom portfolios** from the CryptoEasy interface and share them with the community.

Also, the pool of available digital assets to build those (personalized) portfolios will grow over time to include hundreds and likely thousands of digital assets. Once the technical and regulatory constraints are cleared we also want to enable hybrid portfolios/ traditional asset portfolios composed of other asset classes (e.g., commodities, securities).

It is important to note that we want to complement existing portfolio tracking solutions to enable users to connect and share their portfolios from existing apps like FTX.

Portfolio tiers - Selection and Basket

Users can select listed portfolios to display further information about portfolio popularity, performance, asset composition, etc.

We will introduce 3 tiers of portfolios in the Portfolio Dashboard Explorer:

1. **Fixed portfolios**: The asset allocation is fixed through time and neither portfolio originator neither users can change the portfolio composition. These portfolios typically don't incur any transaction costs but the portfolio originator can ask for a fixed performance fee from the users.
2. **Dynamic portfolios**: The portfolio originator can manage and rebalance the portfolios through time affecting the asset allocation and thus the potential performance and associated staking rewards. The benefit is that users don't have to rebalance the portfolios themselves and can rely on the expertise of the portfolio originators. As opposed to fixed portfolios there is typically a management/ performance management fee rewarding the portfolio originators. On the other hand, the benefit for the portfolios originators leveraging *EASY* is that they don't have to invest in the underlying assets and fulfill are related storage and regulatory constraints. Please note that dynamic portfolios determined and managed by partners can bear additional staking conditions via portfolio policy (e.g., minimal amount, freeze period, only long positions allowed). Use case: Partner trading bot rebalancing the portfolios based on a trading algorithm via a management/ performance transaction fee.

3. **Dynamic managed portfolios (to be developed later)**: Like for dynamic portfolios, originators can manage and rebalance the portfolios over time for users. The key difference is that they also invest/ manage in the underlying portfolio of assets and are regulated to do so. This option will be developed at a later stage when exploring the integration with security tokens. Also dynamic managed portfolios determined by partners can bear additional staking conditions via portfolio policy (e.g., minimal amount, freeze period, only long positions allowed). Use case: Partner asset manager investing and managing the underlying portfolio via a management/ performance transaction fee.

The Portfolio Dashboard Explorer will give users **three paths** to continue their investment and user experience on CryptoEasy.io.

1. Stake their ***EASY* tokens** to one or multiple portfolios. As mentioned before *EASY* tokens will not be invested in those portfolios directly but rather linked to the performance of these portfolios determining the variable staking reward credited in *EASY* tokens to users' wallets. Users will be able to stake none, part, or all of their tokens to the portfolio(s) of their choice. Users will be able to retrieve their *EASY* tokens at any time (depending on portfolio policy) but the portfolio staking rewards data will only retransmit the 5min. moving average (MA) price to shield against sudden "flash" price spikes or market manipulation - see deep dive in *EASY* tokens in the subsequent section. When portfolios are selected and *EASY* tokens are staked to them they appear in the **Basket** at the bottom of the page.
2. Continue to set up their portfolio themselves (DIY) by investing in the digital assets directly.
3. Be redirected to partner brokers/ exchanges to buy their desired portfolios with them.

CryptoEasy Token (*EASY*)

The *EASY* token will be at the center of our unique value proposition enabling users to get indirect exposure to popular and even to their personalized portfolios in the Portfolio Dashboard Explorer. The exposure will be in the form of *EASY* tokens **portfolio staking rewards** that will depend on the performance returns of the portfolios that will be updated continuously following the almost real-time performance of portfolios (5min. moving average - MA price to avoid market manipulation). Depending on portfolio types, users will be able to retrieve their staking rewards at any time, transfer them or reinvest them in the same or other portfolios just undergoing transaction costs (see below).

EASY tokens price will be free-floating (determined by the market), available on multiple exchanges, and on CryptoEasy.io users will be able to deposit their *EASY* tokens from their wallets and choose to stake or not, part or all of their tokens, to one or multiple portfolios of their choice. When staked to a portfolio, the assets will be vested and cannot be transferred to another wallet or exchanged. Tokens will immediately ***project*** current portfolio staking rewards based on the current return of the portfolios they have been staked to, but those rewards will only materialize when ***retrieved*** and the exposure to the portfolios closed.

EASY tokens can be categorized as a DeFi utility token that enables to "bet" or "follow" popular/ personalized portfolios without investing in the underlying digital assets. As such, it works as a staking pool where *EASY* tokens are staked and rewards paid out in *EASY* tokens.

Moreover for now we only plan to release *EASY* as a single utility token fulfilling all desired properties/ roles of our platform, to simplify its usage and adoption by users of our platform. As a result, we don't plan to release other types/ tiers of complementary tokens (e.g, governance tokens, stablecoins, vested Tezos tokens, etc.).

Deep Dive - Staking "Proof-of-Return" mechanism

By staking their *EASY* tokens to their favorite portfolios users can earn in the form of *EASY* portfolio staking rewards the returns of their chosen portfolios. Thus getting exposure to digital asset portfolios like a digital asset index or ETF without having to invest in the underlying assets and thus comply with a related regulatory framework. As such *EASY* portfolio staking can be compared to a **"betting option"** as neither the users nor CryptoEasy.io hold the underlying portfolio of digital assets. We introduce this new staking mechanism as **"Proof-of-Return"**.

Practically, users can stake their *EASY* tokens to one or multiple portfolios listed in the Portfolio Dashboard Explorer. As already mentioned, users will be able to allocate none, part, or all of their tokens to the portfolios of their choice. Users will also be able to retrieve their portfolios at **any time** (depending on portfolio policy) and the returns will be updated continuously following the almost real-time performance of portfolios (5 min. moving average price). The "Proof-of-Return" staking mechanism will also enable users to short portfolios to also staking rewards when portfolio prices drop. Enabling shorting is important to facilitate efficient market dynamics.

When the performance of portfolio staking will be negative (portfolio negative returns if users hold a long position, portfolio positive returns if users hold a short position) tokens will also be **"burned"** or destroyed when the tokens are retrieved from staked portfolios. The goal hereby is to reward only good investments and control the supply of *EASY* tokens.

As a result, *EASY* tokens will be minted/ issued via a **“Proof-of-Return”** mechanism equivalent to the return performance of all of the selected portfolios over time.

Simplified illustration of user journey leveraging *EASY* Tokens

Alice staked 50 *EASY* to Portfolio 1 and 20 *EASY* to Portfolio 2 as long positions:

- Portfolio 1 is composed of 3 assets – Digital Asset A (50%), Digital Asset B (30%), and Digital Asset C (20%)
- Portfolio 2 is composed of 2 assets – Digital Asset D (60%), Digital Asset E (40%)
- After a period of time T, Portfolio 1 will have performed a weighted average return of 5 % and Portfolio 2 will have performed a weighted average return of -2% (see table below)

Alice can retrieve her staked tokens at time T on Portfolio 1 and will have 52.5 (50 invested + 2.5 returns) as well as on Portfolio 2 where only 19.6 will remain (20 - 0.4 negative returns)

	DA - A	DA - B	DA - C	DA - D	DA - E	Weigh. returns
Returns at T	5%	-1%	15%	-3%	10%	
Portfolio 1	50%	30%	20%	0%	0%	5%
Portfolio 2	0%	0%	0%	60%	40%	-2%

Please note these reward tokens can only be claimed when *EASY* tokens are retrieved from the allocated portfolio, as if the users would have "sold" their portfolio positions. Retrieval can be done on a continuous basis (depending on portfolio policy for instance of managed or personalized portfolios that can have special freezing times or determined retrieval periods). This means that auto-compounding will not be possible without creating a new position in the same portfolio, after having closed the previous position and retrieved the rewards.

Deep Dive - Token Governance and Distribution

EASY token also has unique properties as a digital currency by itself. In fact, we believe *EASY* tokens can develop into a stable, liquid, and decentralized digital currency not just enabling portfolio investments but also enabling all types of DeFi transactions.

Tokeneconomics

EASY tokens' main initial function will be to enable users to get exposure to a vast diversity of digital asset portfolios without investing in the underlying portfolio. As illustrated above, its main property of "Proof-of-Return" leads to money creation at a "micro-economic" level tight to the performance of each portfolio. The strength and simplicity of the "Proof-of-Return" mechanism are to reward good investment decisions by market participants and "punish" bad investment decisions leaving the success criteria only to the market price dynamics.

Thus the overall resulting monetary emission on a "macro-economic" level should be the average return of all listed and potential digital asset portfolios in the market. For instance, if the total digital asset market capitalization grows by 2% the *EASY* token supply should also grow in a similar fashion by 2%. Conversely, if the digital asset market capitalization shrinks by 2% the same percentage of *EASY* tokens should be burned leading to a smaller supply of *EASY* tokens. In the latter case, the rate of emission of *EASY* will also become negative during corrections or longer bear market trends resulting in an overall net “burning” of *EASY* tokens.

The resulting tokeneconomics should result in an overall emission equal to the average return of all portfolios. This elasticity of *EASY* monetary supply should enable it to become a **"market-neutral"** digital currency. This could lead to *EASY* becoming a **stable digital currency** in the long term following the growth or contraction of the entire digital asset market and well beyond the entire economy represented through all possible portfolios, spanning well beyond the current crypto-market.

CryptoEasy will test and monitor closely the emission of *EASY* via the "Proof-of-Return" mechanisms in accordance with the underlying market (e.g., for instance with quantitative simulations). Moreover, transaction costs and stability mechanisms introduced in the next section should help to stabilize the emission of *EASY.*

Transaction Costs and Stability mechanisms

We have incorporated a safety/ stability mechanism in case the emission percentage of *EASY* diverges too much from the digital asset market growth. For instance when portfolio staking on CryptoEasy is not representative of real market portfolio allocation and related frictions/ constraints, or when coordinated market manipulation on certain digital assets/ portfolios takes place. This divergence could cause an over-emission of *EASY* tokens during certain time periods. This safety mechanism will operate at the level of the transaction costs in the form of a Spread that will not be arbitrarily determined but follow by a market-related formula as explained below.

We define **Spread** as basis points (bps) difference between *EASY* 1h MA returns and 1h MA market returns multiplied by a factor/ function still to be determined. For instance, if during a certain time period the market grows by 2% and *EASY* token by 4% we obtain a 200 bps difference that will be multiplied by this factor/ function still to be determined (e.g., 10^-5). Important to note that this factor/ function will be set at the launch of CryptoEasy and will be readjusted over time transparently by voting by all *EASY* token holders

As a result, the total **transaction cost** (cost per transaction) is composed of three layers:

- Network cost = Base network transaction cost of Tezos network - around 0.01 - 0.05 XTZ per transaction
- Spread cost = Spread multiplied by transaction amount - for instance 0.05% if low Spread conditions (50 bps x 10^-5)
- Transaction fee = Transaction Reward for CryptoEasy and partner - for instance 0.1% - 1% of the transaction amount, depending on partner fees

The Spread will be burned to decrease the excessive supply of *EASY* tokens. This will work as a "break" in case the emission of *EASY* overheats compared to the rest of the market to disincentivize arbitrage/ high-frequency transactions following market manipulation. The Spread will grow even more in the case of a bear market if a majority of shorts leads to a net positive emission of *EASY* (as the absolute difference is taken into account). Conversely, the Spread can also become negative to incentivize transactions if the rate of emission of *EASY* is lower than the rate of emission of the market.

Additional DeFi features like staking pools and liquidity farms should enable to further control and stabilize the emission of *EASY* tokens. These staked *EASY* tokens would be lent to other users, institutions or added to liquidity pools.

Pricing and Valuation

The value of *EASY* tokens will not be backed by, or pegged to, any specific/ general basket asset and thus it will not constitute a security. As mentioned *EASY* tokens will be free-floating and exchangeable on main exchanges. Moreover, the value of *EASY* will not be determined by CryptoEasy, which only maintains its DeFi interface and keeps control/ stability mechanisms around token in check. Eventually, users will be in the "driver seat" from the CryptoEasy.io interface and decide about their investment and transactions without receiving direct investment advice for specific portfolios.

EASY token price will be free-floating and represent a broad set of portfolios investment tools and services. As a result, CryptoEasy will encourage the broad open ecosystem adoption of *EASY* (e.g., integration with exchanges, other DeFi platforms, portfolio tracking tools, and financial institutions). *EASY* utility token will be primarily used for portfolio staking but will also be leveraged by further DeFi functionalities (e.g., pools, lending, etc.) and exchangeable against services on CryptoEasy interface via its ecosystem of partners. Eventually, some governance functions should be attached to *EASY* to enable its holders to vote on key changes (e.g., Spread factor/ function).

What will determine the value of *EASY,* when like other cryptocurrencies it has no direct underlying/ backing? Mainly its market dynamics and network effects derived from its DeFi utility and its unique monetary properties (price stability, liquidity, etc.). Concretely, we expect a steady price appreciation over time as the number of users on CryptoEasy.io increases, as the number of listed portfolios in the Portfolio Dashboard Explorer grows, and as the use cases and applications offered by *EASY* broadens, for instance through partner ecosystem.

Especially in the short term, the increasing listing of portfolios, the growing network effects, and the market demand should lead to a rapid price appreciation of *EASY*. The majority of the initial supply should also be issued at the beginning to match the rapid growth of CryptoEasy. In the long term, and over time by design, the tokeneconomics should lead to stable prices aligned with the growing maturity of the overall digital asset market.

Regarding valuations based on underlying direct investments, CryptoEasy plans to build one or multiple Security Tokens backed by underlying portfolios where regulated partners will invest on behalf of their investors. Both tokens will be separated in usage and function.

Supply and Distribution (WIP)

The **total Initial supply** of *EASY* tokens will be provided upfront to provide transparency on token distribution and enforce scarcity of supply. *EASY* tokens will be initially issued to users/ investors via an **Initial Decentralized Exchange Offering (IDO)**, direct private sales at discount price, as well as airdrops, to reward our most active and engaged supporters. The initial total supply of *EASY* tokens will be determined before the IDO. The remaining *EASY* tokens will follow two modes of distribution. The first mode will oversee the token distributed to team members, advisors, equity investors, exchanges, etc. following a 3-year vesting schedule. The second mode will follow the staking mechanism so that *EASY* are emitted progressively over time either by pre-determined pool staking (e.g., 10% APY) or later via "Proof-of-Return" portfolio staking mechanism.

We propose the following token price and **supply** (see ***Table 2*** in Appendix for details)

- Total initial supply set at **6M** tokens
- IDO supply of **1.5M** tokens with a price set at **0.2$**
- Expected dollar amount raised through the IDO of **300K$**

We propose the following token **distribution** of the total initial supply (see ***Table 3*** in Appendix for details)

- **45%** via staking (either via "Proof-of-Return" portfolio staking or direct staking)
- **35%** initial offering via:
  - 25% for IDO and listing on QuipuSwap
  - 10% for private sales (following lockup period and vesting schedule)
- **10%** for business development (e.g., exchange listings, strategic partnerships) and marketing activities (e.g., Airdrops) - (following lockup period and 3-year vesting schedule)
- **10%** for team and advisors (following lockup period and 3-year vesting schedule)

Direct staking will be offered before the launch of CryptoEasy portfolio staking to reward early investors, assure price stability, and generate enough supply to cover the rapid growth of listed portfolios in the Portfolio Dashboard Explorer.

The limited initial max supply will then be increased transparently and progressively, only if needed, following the "Proof-of-Return" emission mechanism. CryptoEasy will closely monitor the emission of *EASY* following the launch of all its DeFi functionalities

Technical Set-up (WIP)

The *EASY* token will leverage Tezos Blockchain and its Delegated Proof-of-Stake (DPoS) mechanism. It will also leverage its native FA1.2. token framework. Tezos is a very scalable, interoperable Blockchain with a business-minded foundation and ecosystem. Furthermore, the vast experience and maturity available in the Tezos ecosystem, for instance for DeFi use cases, as well as the low fees of the Tezos network, will enable the development of the desired use cases of CryptoEasy.io. The functional code properties of Tezos will enable us to do rapid and secure updates to the Token protocol as well as verifications/ audits to the smart contracts. All those elements are needed to guarantee the stability of *EASY* supply and circulation (e.g., for instance to adjust the Spread formula) and comply with financial compliance rules, for instance as demanded by our financially regulated partners.

The original EASY IDO smart contracts will be developed together with Rocket Launchpad. For the development of further functionalities of *EASY,* we plan to work with an experienced technical partner close to Tezos core project to assist our internal development team and guarantee the full release of CryptoEasy.io functionalities in 2022.

Technically, the major innovative challenge relies on building the "Proof-of-Return" portfolio staking mechanism leveraging oracle data at the level of, and thus specific to, each and every single portfolio.

List of all input data elements needed:

- Entry price (for each user, for each portfolio)
- Current price (avg. 5min on main exchanges to obtain from Oracle)
- Transaction entry burn fee
- Exit price
- Transaction exit burn fee

The following set of **smart contracts** have to be deployed to the Tezos Blockchain:

- FA1.2. or FA 2.0
- Vesting

- DAO
- Spread (optional)
- Msig (optional)
- Oracle (optional)

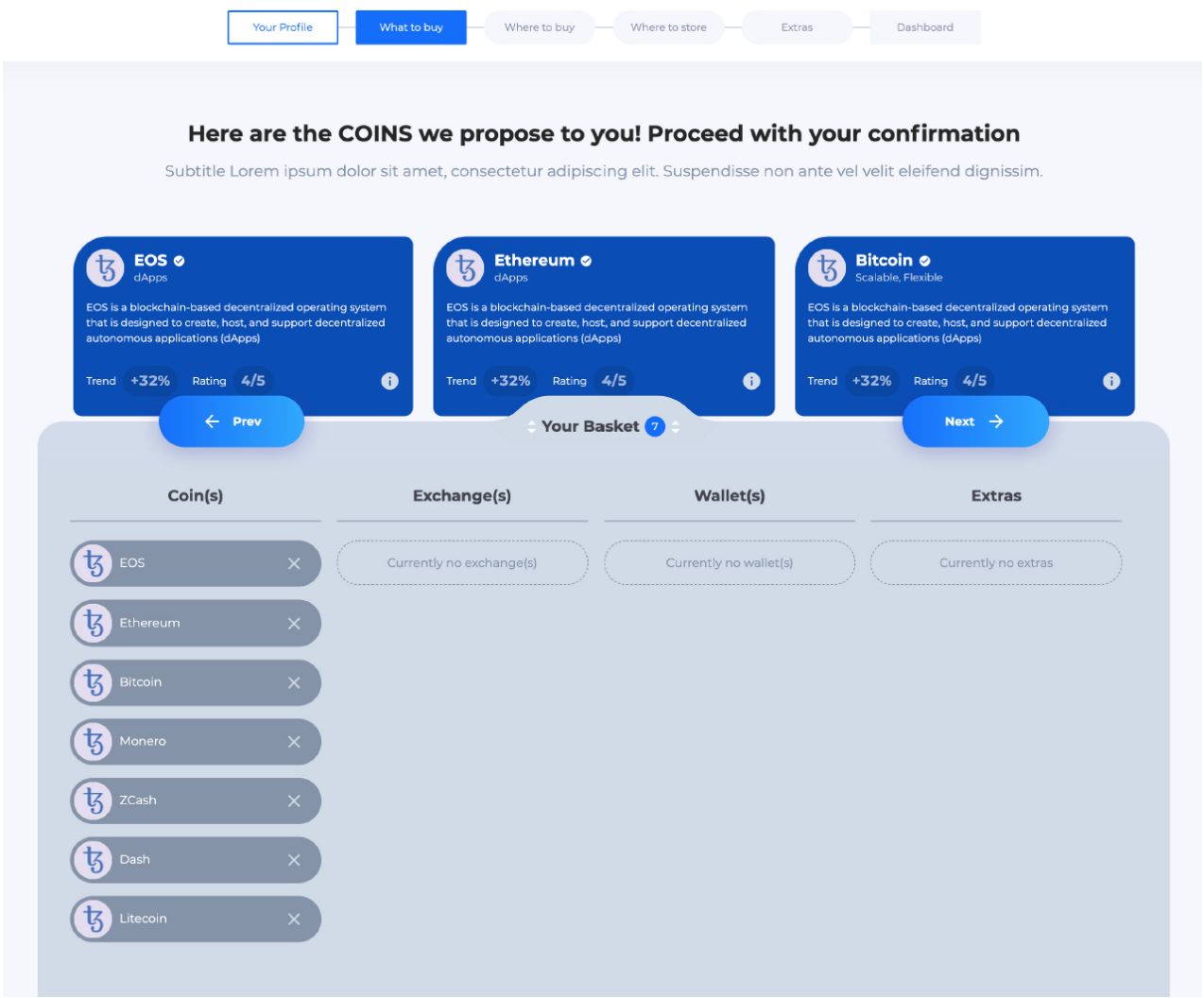
Other smart contract languages compatible with Michelson could also be used like Archetype.

The detailed technical set-up behind CryptoEasy and *EASY* token will be detailed later in a specific dedicated technical whitepaper.

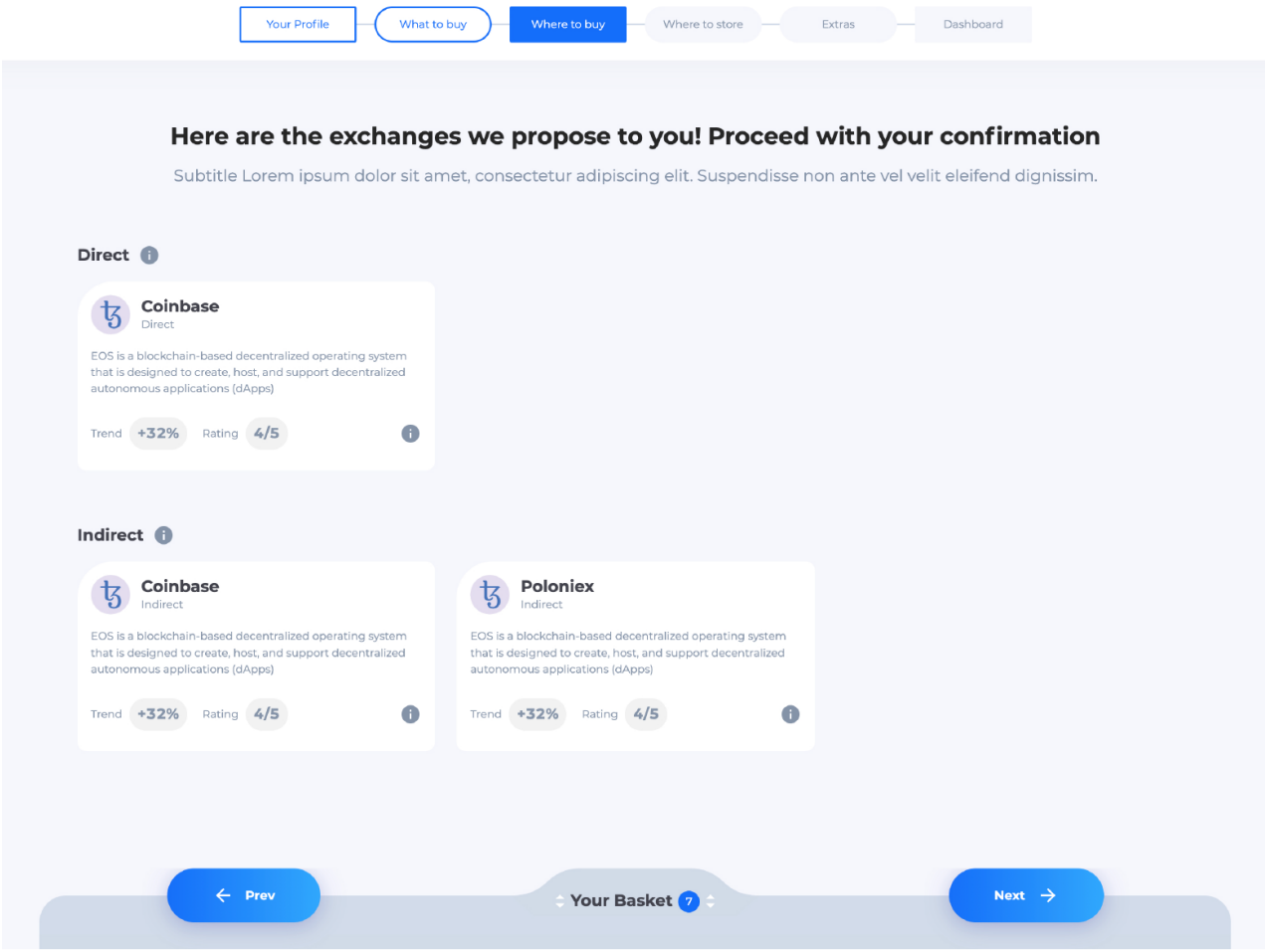
DIY Personalized Journey (not part of the initial development scope)

Following services will not be part of the initial development scope as opposed to Portfolio Designer and *EASY* token. They will rather complement the user journey in the digital asset ecosystem and provide a single dashboard overview. The following pages will provide the users with the **Exchanges**, **Wallets**, and **Services** that match their selected portfolios and digital assets. Users will either be able to set up and implement their investment strategy on their own or leverage our **partner ecosystem.**

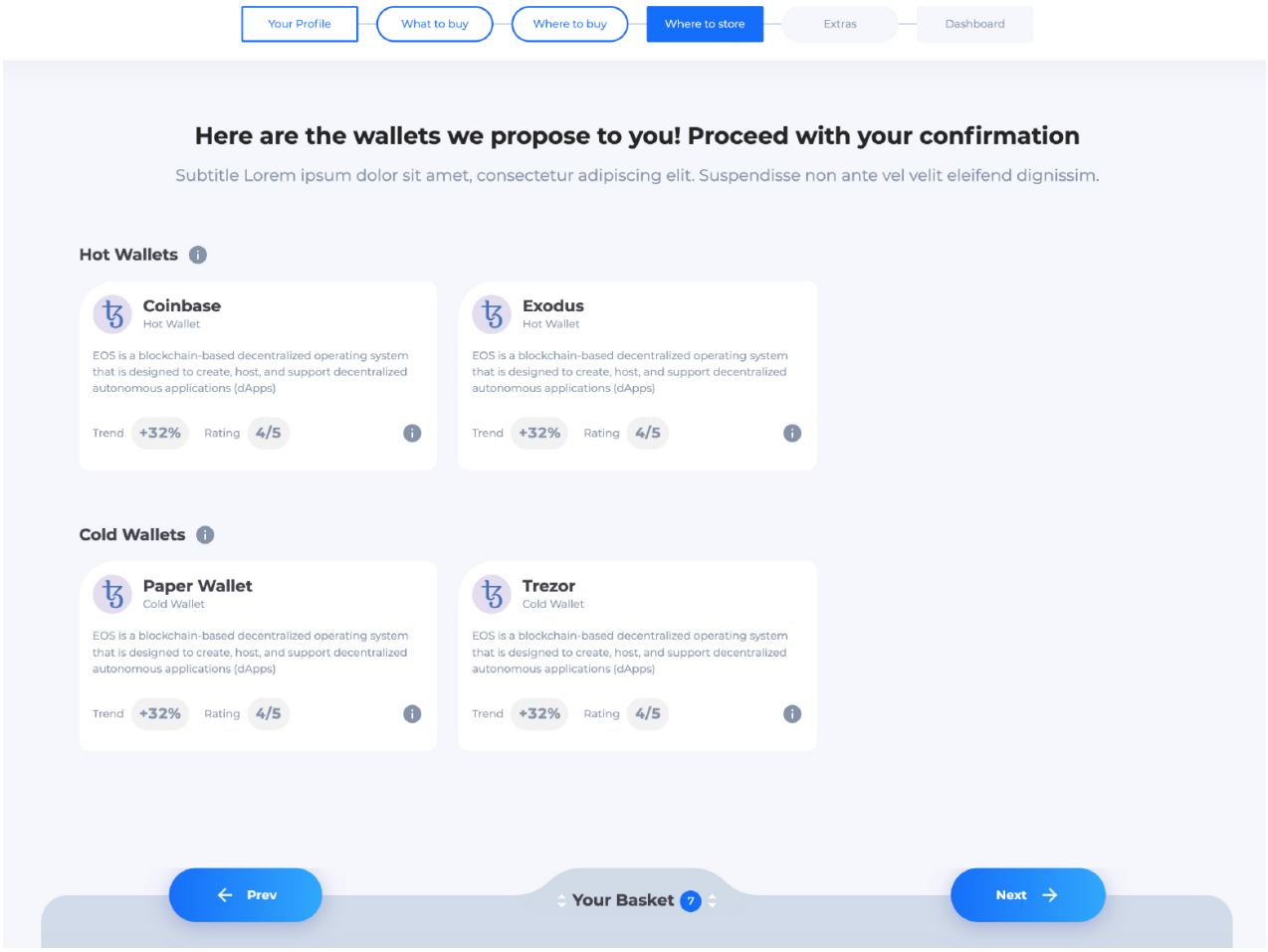
1. Selected digital assets in portfolios: (preliminary visuals subject to changes)



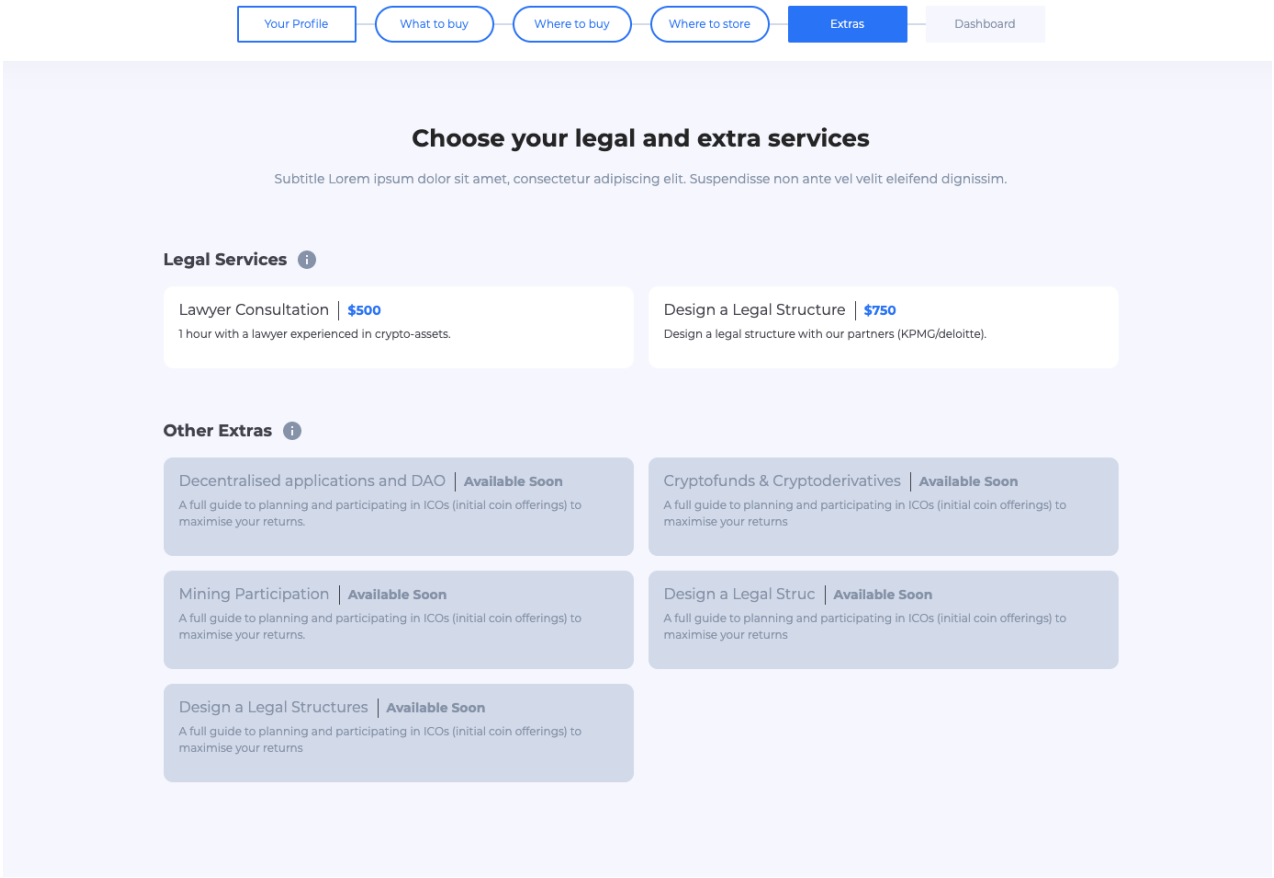
2. **Exchanges:** (preliminary visuals subject to changes)



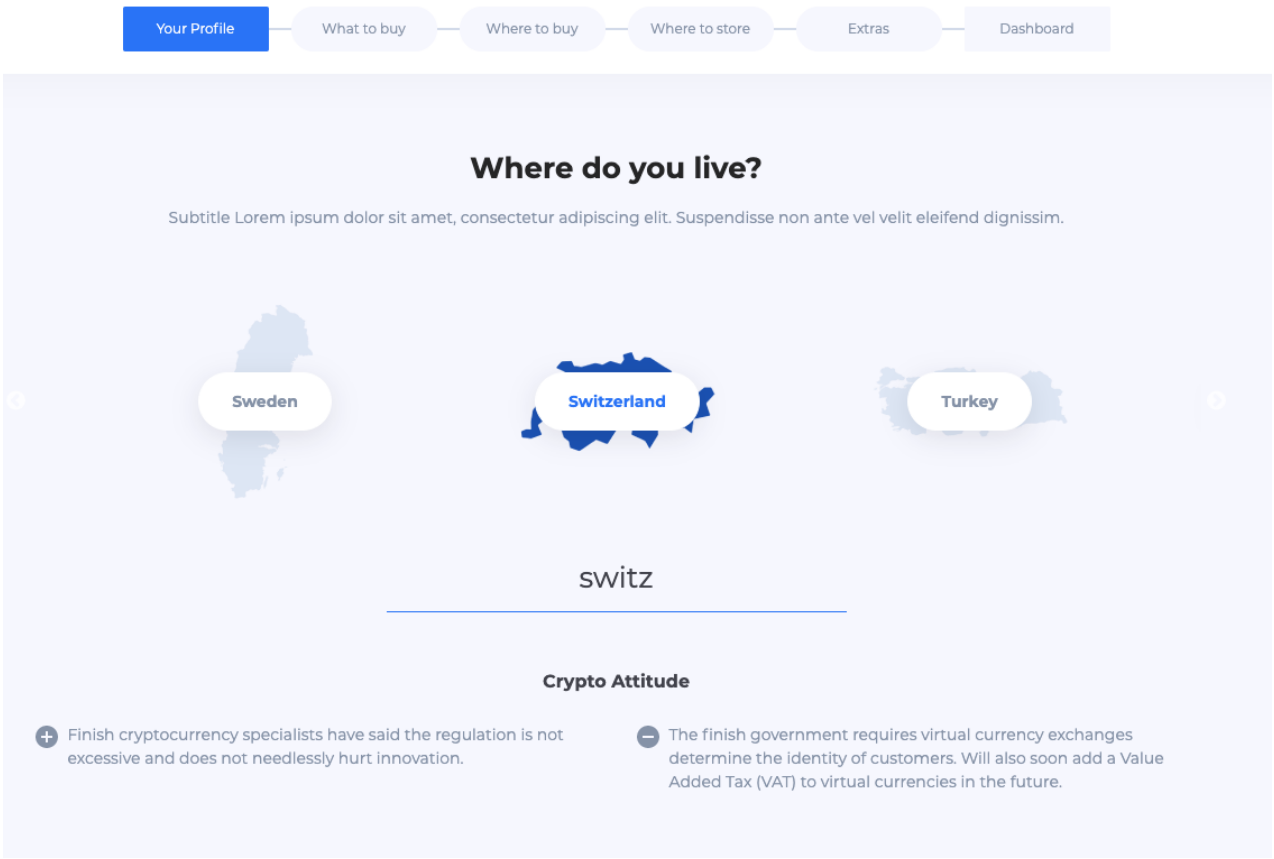
3. **Wallets:** (preliminary visuals subject to changes)



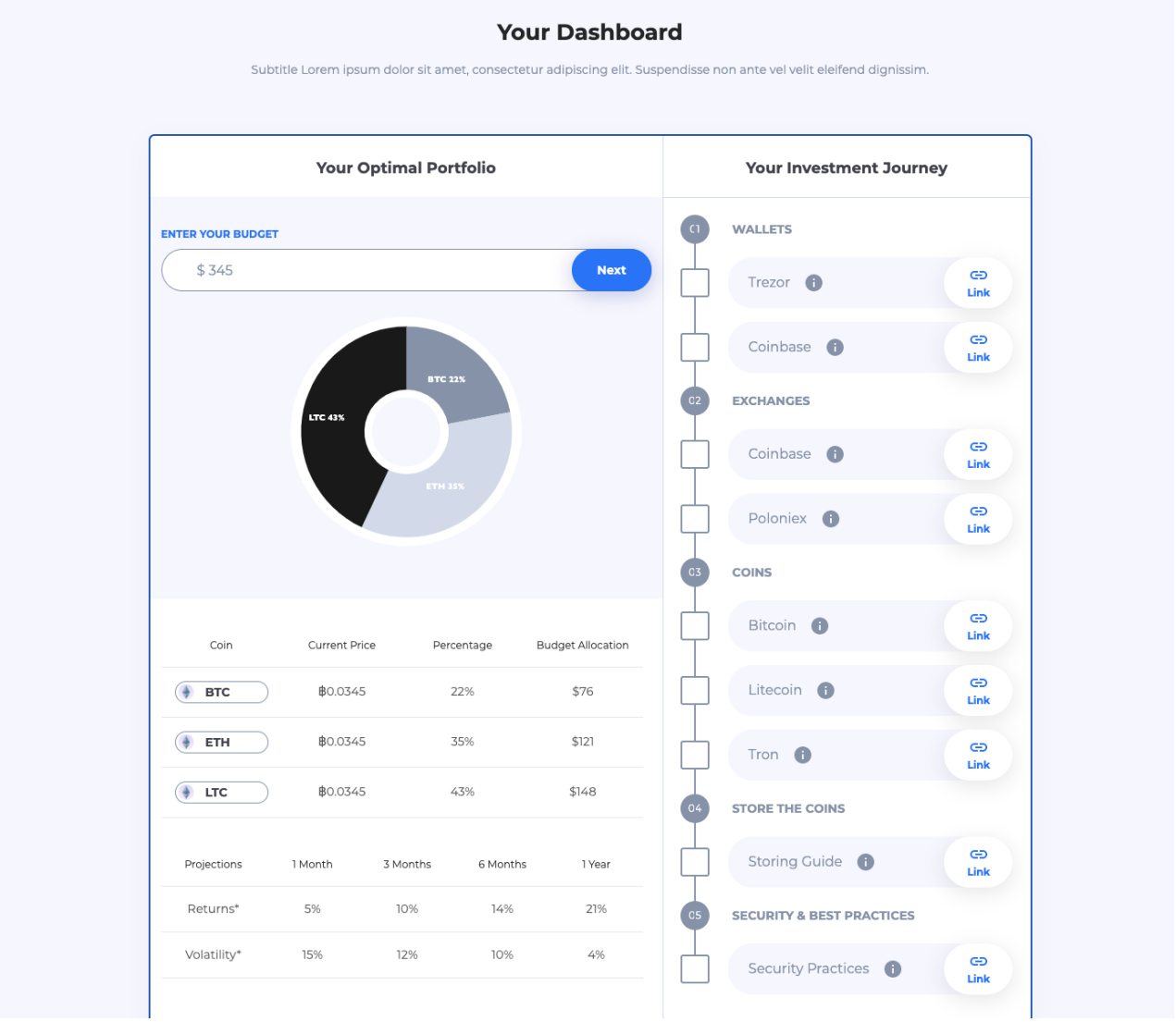
4. **Services**: (preliminary visuals subject to changes)



5. **Regulation** and **taxation** educational information will also be provided to users depending on their country: (preliminary visuals subject to changes)



6. Finally, all information will be wrapped up in a **"one-pager" investment roadmap:** (preliminary visuals subject to changes)



Roadmap and Go-to-market (WIP)

We plan to launch CryptoEasy and issue *EASY* token in Q3/ Q4 2021 and gradually release all core solutions in 2022

Launch Roadmap (blue checked boxes illustrate the achieved milestones - updated 18.08.2021)

- August 2021:
    - ☑ Launch of CryptoEasy.io landing page with the new logo to illustrate our concept
    - ☐ Announcement and kick-off of the partnership with Rocket Launchpad
    - ☑ Discussion with key potential technical partners in Tezos ecosystem to support our technical development on Tezos (e.g., Nomadic labs)
    - ☐ Set-up/ re-activation of CryptoEasy marketing and social media footprint and first posts to create awareness (e.g., Medium, Telegram, Twitter, Instagram)

- September 2021:
    - ☐ Launch of additional sub-domains on CryptoEasy.io to display whitepaper and show some of the core features of CryptoEasy
    - ☐ Onboarding of new team members, partners, and advisors to support the marketing, business, and technical development plan
    - ☐ Collaboration with Rocket Launchpad on IDO campaign
    - ☐ Realization of first *EASY* Token private sales to early investors
    - ☐ Publication of articles in renowned Crypto-specialized news websites (e.g., xtz.news)
    - ☐ Selection of one or multiple partners to support the development of *EASY* token as well as the configuration of the technical backend
- October 2021:
    - ☐ Launch of private token Sales and IDO (Initial DEX offering) of the *EASY* token to enable investors to buy our token.
    - ☐ Launch of "Demo" version of Dashboard Explorer
    - ☐ Announcement of further partnerships with business and technical partners
    - ☐ Creation of CryptoEasy AG in Switzerland with raised funds of IDO
    - ☐ Discussion with institutional investors to raise more capital (e.g., VCs)
    - ☐ Onboarding of further team members with raised funds of IDO
    - ☐ Launch of the first Airdrop cycle
    - ☐ Kick-off of core development of CryptoEasy DeFi platform
- November/ December 2021
    - ☐ First Raise of additional funds with external institutional investors
    - ☐ Initiation of Grant application with Tezos foundation
    - ☐ Implementation of regular technical progress updates with the community
    - ☐ Launch of the second Airdrop Cycle
    - ☐ Enablement of a staking pool for *EASY* tokens on CryptoEasy.io
    - ☐ Initiation of talks with exchanges to list *EASY* tokens
    - ☐ Enhancement of the "Demo" version of the Portfolio Designer
    - ☐ First talks with Swiss regulators to clarify the legal framework if and where needed
- Q1 2022
    - ☐ Launch of an ALPHA version of CryptoEasy Portfolio Designer
    - ☐ Testing of *EASY* Token on the BETA version (e.g., testing in extreme market scenarios)

    - ☐ Announcement of further business partnership to offer dynamic portfolios in the Portfolio Dashboard Explorer
    - ☐ Continuation of the talks with Swiss regulators regarding the legal framework
    - ☐ Initiation of marketing campaigns to prepare the upcoming launch

- Q2 2022

    - ☐ Launch of a BETA version, opened to the public, consisting of the full Portfolio Designer with *EASY* token
    - ☐ Development of further DeFi features (e.g., personalized portfolios, partner portfolios, staking/ farming pools, etc.)
    - ☐ Validation and clarification with Swiss regulators of the legal framework
    - ☐ First live testing of partner managed portfolios in the Portfolio Dashboard Explorer
    - ☐ Intensification of the marketing campaign to prepare the upcoming launch following quarter

- Q3/ Q4 2022

    - ☐ Go-live of full-featured CryptoEasy.io DeFi platform (target July 2022)
    - ☐ Progressive increase of the number of portfolios available in the Portfolio Dashboard Explorer
    - ☐ Initiation of the work on the DIY Personalized Journey solution
    - ☐ Initiation of work on the backlog of enhancements to the core (see below)

- 2023

    - ☐ Further enhancements (see below) and potential launch of the Security token to support the dynamic managed portfolios in the Portfolio Dashboard Explorer
    - ☐ Launch of the DIY Personalized Journey solution
    - ☐ Second raise of additional funds with external institutional investors

This roadmap will be subject to subsequent changes that will be communicated and aligned with our partners, community, users and investors.

Enhancements to the core services

Features to be added to the Portfolio Designer after the initial launch targeted at July 2022 (release dates and prioritization to be defined):

- Customized portfolios "design your own portfolio" interface
- Hybrid portfolios including other asset classes (e.g., commodities securities)

- Portfolio consolidation and visualization tools to consolidate and manage all portfolio positions (single view across platforms)
- Portfolio sharing on social media and across the community
- Dynamic managed portfolios (e.g., dynamic rebalancing) offered by partners/ community (e.g., offered by financial intermediaries dedicated to institutional investors)
- Enhanced Portfolio tracking, testing, and simulation capabilities in the Portfolio Dashboard Explorer
- DeFi liquidity mining functionalities (e.g., staking pools, liquidity farms)

With the launch of the DIY *Personalized user journey* further additional services will be offered by CryptoEasy or by our ecosystem of partners to enable a full-fledged digital asset experience with *EASY*.

- Financing options via *EASY* (e.g., lending)
- Exchange/ Broker platform integration for end-to-end investment experience
- B2B interface or white-label solutions for financial service providers

Security Tokens

Depending on the regulatory and compliance conditions we aim to create one or multiple *EASY* security tokens backed by direct investments in selected portfolios. The direct investments/ custody would be undertaken by our partners. For instance, trading bots on exchanges, regulated funds, or assets managers could leverage the security token to offer dynamically managed portfolios to institutional investors.

Appendix

Table 1

Some of the **portfolios types** we could initially propose in the Portfolio Dashboard Explorer:

NAME	Type of Portfolio	Risk category (1-3)	Divers. (1-3)	Time horizon (1-3)	#of coins	Asset composition (as of 23/06/21)
Conservative Portfolio	Generalist	1	1	3	2	BTC, ETH
Classic Alt exposure	Generalist	1	2	3	5	BTC, ETH, BNB, DOT, ADA
Alts limited exposure	Generalist	1	2	3	7	BTC, ETH, BNB, DOT, XTZ, MKR, XRP
Loyalty & security Portfolio	Specialist	2	1	3	3	BNB, NEXO, CEL
Payments Tokens	Specialist	2	1	3	4	DASH, LTC, BCH, XLM
Stablecoins	Specialist	2	1	3	4	USDT, USDC, DAI, AMPL
Alts medium exposure	Generalist	2	2	2	7	BTC, ETH, EOS, BNB, DOT, LTC, ADA
Diversified all ecosystems	Generalist	2	3	2	20	SUSHI, NEXO, BAT, MKR, ALGO, XTZ, KLAY, DOT, BNB, ERN, XMR, EOS, THETA, FIL, DOGE, VET, DAI, HNT, MED, TRX
Alts high exposure V1	Specialist	3	1	1	5	XTZ, ADA, TRX, MKR, DOT

NAME	Type of Portfolio	Risk category (1-3)	Divers. (1-3)	Time horizon (1-3)	#of coins	Asset composition (as of 23/06/21)
Alts high exposure V2	Specialist	3	2	1	7	ADA, LINK, MATIC, UNI, XLM, FIL, BAT
Alts high exposure V3	Specialist	3	2	1	7	EOS, BCH, ZIL, ZRX, ZEC, ENJ, YFI
Emerging Alts Portfolio	Specialist	3	3	1	10	HBAR, SKL, KNC, AAVE, HOT, SC, CHZ, VET, NEM, IOTA
NFT portfolio	Specialist	3	2	1	6	FLOW, ERN, ENJ, THETA, CHZ, MANA
DeFi portfolio	Specialist	3	3	1	10	RUNE, SOL, UNI, LUNA, CAKE, AAVE, MAKER, SNX, UMA, AMP
Diversified Dapps & Oracles ecosystems	Specialist	3	2	1	6	ICP, EOS, MKR, LINK, KNC, TRX
Diversified all ecosystems V2	Generalist	2	3	2	20	BTC, ETH, SUSHI, NEXO, BAT, MKR, ALGO, XTZ, KLAY, DOT, BNB, ERN, XMR, EOS, THETA, FIL, VET, DAI, TRX, XRP

NAME	Type of Portfolio	Risk category (1-3)	Divers. (1-3)	Time horizon (1-3)	#of coins	Asset composition (as of 23/06/21)
Alts medium exposure V2	Generalist	2	2	2	7	BTC, ETH, ADA, XRP, DOT, VET, BNB
Coins top 10 Market Cap	Generalist	2	3	3	10	As of June 2021
Coins top 50 Market Cap	Generalist	3	3	3	50	As of June 2021

The variables and their values (Risk category, Diversification, and Time horizon) in this table are illustrative but enable to understand how portfolios will be built, selected and proposed based on user profiles.

Table 2 - Token price and **Supply projections**

Market cap projections for EASY	Scenario 1	Scenario 2	Scenario 3	Scenario 4
$ Tezos Price at time of IDO	4	5	6	7
% of Tezos Price	0.05	0.04	0.033	0.029
$ EASY Price at IDO	0.2	0.2	0.2	0.2
$ EASY Price at Private Sales	0.12	0.12	0.12	0.12
Total number of Tokens of TOTAL initial				
Supply	6'000'000	6'000'000	6'000'000	6'000'000
Number of Tokens raised in IDO	1'500'000	1'500'000	1'500'000	1'500'000
Number of Tokens raised in Private Sales	600'000	600'000	600'000	600'000
$ market cap raised by Private Sales	72'000	72'000	72'000	72'000
$ market cap raised by IDO	300'000	300'000	300'000	300'000

Market cap projections for EASY	Scenario 1	Scenario 2	Scenario 3	Scenario 4
$ market cap circulating supply by Nov				
2021 (EASY same price)	324'000	324'000	324'000	324'000
$ market cap circulating supply by Jan				
2021 (EASY same price)	344'000	344'000	344'000	344'000
$ market cap final 2022/2023 (EASY same price)	600'000	600'000	600'000	600'000
$ market cap final 2022/2023 (Easy x5)	3'000'000	3'000'000	3'000'000	3'000'000
$ market cap final 2022/2023 (Easy x10)	6'000'000	6'000'000	6'000'000	6'000'000
$ market cap final 2022/2023 (Easy x50)	30'000'000	30'000'000	30'000'000	30'000'000
$ market cap final 2023+ (same price)	1'200'000	1'200'000	1'200'000	1'200'000
$ market cap final 2023+ (Easy x5)	6'000'000	6'000'000	6'000'000	6'000'000
$ market cap final 2023+ (Easy x10)	12'000'000	12'000'000	12'000'000	12'000'000
$ market cap final 2023+ (Easy x50)	60'000'000	60'000'000	60'000'000	60'000'000

Table 3 - Token Distribution

Repartition	Cadence of payments	Lockup	Vesting schedule	Cadence
Staking	45%	until launch	depending on users	continiuous
IDO	25%	-	25.09.21	-

Repartition	Cadence of payments	Lockup	Vesting schedule	Cadence
Team	10% (or 12%)	3 years	6 months	6 months
Private Sales	10%	3 months	3 months	monthly
Business Dev	10% (or 8%)	3 years	6 months	quarterly

Author:

Henri Dethier

Supporting authors:

Eric Vitrier, Jonas Fort, Christian Kunz

01.09.2021