

C EVERTM

THE FUTURE OF
BANKING AND FINANCE

REVOLUTION

THE WORLD'S
FIRST

SINGLE INTEGRATED BANKING, TRADING, AND

INVESTING PLATFORM

PIONEERING

WHITE PAPER

DESCRIPTION OF THE PROJECT



Disclaimer

This whitepaper aims to present EVER, its technology, products, services, business model, and the EVER coiset including EVE, Ever, and eDollar. The main objective of this whitepaper is to offer the potential users information on the company's project, products, and services to let the user make their own decision regarding whether they wish to use EVER set of products and services.

The whitepaper does not establish an offer or call or any other type of sale or use of shares, securities, or assets of the company.

The information given may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to the users or potential token holders to determine whether to undertake a thorough analysis of the company to use coiset.

This whitepaper is subject to revision, correction, addition, or replacement without notice. The EVER's core team has full rights and may publish substantial or minor updates to this whitepaper. Please visit our site for the up-to-date whitepaper and documentation of EVER and the protocol.



Abstract

This whitepaper describes how EVER will disrupt and transform the global payment system, banking, investing, fund management, trading, and the entire financial services industry.

Various problems afflict banking, trading, payments, and investment ecosystems as they exist and function presently. The users of these ecosystems have increased massively after the pandemic. However, the systems and processes of the online service providers are lagging. Meanwhile, users expect ultra-fast, smooth, and highly secure processes and solutions. But the current solutions — based on outdated technology and processes — are expensive, insecure, and complex to use.

Banking, trading, and investment management have become burdensome in the face of growing complexities and the proliferation of products and services. As a result, technological innovation has been secondary. Users have less than ideal transaction experience and suffer from limited options.

EVER is developing an integrated and optimized blockchain-based platform for online banking, investing, and trading. Our platform will include a proprietary payment system, online banking, online trading of digital assets including cryptocurrencies, indices, and securities as well as asset and wealth management.

EVER will be a one-stop global platform with state-of-the-art technologies and solutions, resolving various problems associated with fragmented systems. We have maintained a fine balance between privacy, security, and speed.

EVER has a solid business model applicable to a vast business landscape, ranging from rising sectors like Cryptocurrencies and blockchain to age-old industries and sectors like banking and trading. EVER would have cash flows and monetization from commissions through business generated for the service providers, subscriptions, licensing, and transaction fees.

Our primary target market is the financial services industry.

EVER has several technological and competitive advantages for attracting businesses, companies, service providers, and users. We will implement all the necessary marketing strategies to attract users by highlighting the various advantages and USPs of EVER like zero commission, speed, security, privacy, fairness, and transparency.

EVER is deploying cutting-edge technology. Our technology stack and unique business strategy will give us a competitive edge over rival companies. EVER architecture is developed with the industry's latest design and has advanced components for high-speed performance. It has an optimum blend of security, speed, and scalability. Ever and eDollar are the native token of the EVER blockchain platform and ecosystem, while EVE is a cross-chain token of EVER blockchain and others including ERC20, BEP20, etc.



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Executive Summary

EVER is a multinational company providing an integrated platform for banking, insurance, asset/wealth management, online brokerage, payment systems, underwriting, securities and digital assets trading, . EVER is pioneering and destucting the financial iservices industrial with blockchain.

EVER is a New York, NY-based company providing online services to a global audience. We also have offices in London, UK and Singapore, Singapore serving the EMEA and APAC markets, respectively.

We will be using the zero-commission model for all our trading in cryptos, stocks, indices, ETFs, forex, and commodities.

Our mission is to create a one-stop global integrated platform for online banking, insurance, payment systems, online trading, assets/wealth management, underwriting, and cryptocurrency services.

EVER leadership has observed several problems in the financial services industry as they exist and function at present.

We have developed a unique blockchain-based platform with state-of-the-art technologies and solutions.

The platform will provide an integrated and optimized blockchain-based one-stop global platform for all things money while ensuring convenience, speed, and security for the users.

EVER will issued a coinset: EVE, Ever, and eDollar (eUSD). Ever is the platform's utility coin build on EVER blockchain. EVE is a cross-chain token build on EVER blockchain and other leading blockchains such Ethereum, Binance Smart Chain, Matic, Avalanche, etc. eDollar is a stablecoin, which is pegged to the US Dollar on a 1:1 ratio.

Both tokens are deflationary coinset for EVER platform and ecosystem. EVER is essentially a financial assets trading platform. EVER enables users to buy, sell, swap, and lend crypto coins and tokens. Users can also trade in stocks, bonds, indices, forex, ETFs, and other digital assets introduced to the platform.

With eDollar being the primary currency on the platform, users will have to convert their holdings to eDollar to use most of the services and products on the platform.

EVER has an ambitious yet realistic financial plan as a part of the overall strategy. In its operations, EVER will focus on the bottom line from the very beginning to achieve profitable growth and sustainability.

EVER will adopt a balanced approach to avoid unnecessary risks and better risk management. We will not undertake speculative activities or any other activity that may conflict with well-established rules and regulations. EVER has a solid and realistic financial plan, multi-pronged competitive strategy, highly experienced and qualified management team, and other attributes that will help us manage and mitigate risks.

The EVER management team comprises seasoned professionals with deep domain expertise and experience in all of the domains targeted by our company for disruption. The workforce of EVER will increase further, taking into account the evolving needs with the expansion of operations. The expansion will help us keep the overall costs under control and achieve profitability at an early date.

EVER has a well-planned roadmap and milestones for the future. EVER will launch our products in the first quarter of 2022. Ever expects to surpass revenue expectations in 2023 and become a "Unicorn" company in 2024. We plan to list on NASDAQ through SPACS in the 2nd Quarter of 2025.

Introduction

01

The world of cryptocurrency and blockchain is rapidly evolving. Innovations utilize the power of blockchain to advance the way people work, play and invest. With new projects announced regularly, it can be easy to miss potential opportunities worth millions.

EVER is a multinational fintech and financial service corporation based in New York, NY. We focus on developing blockchain-based technologies and solutions that enable banking, payments, and trading, to be secure, simplified, and automated. Such innovations also protect user privacy and identity when engaged in activities online.

We provide online financial services to a global audience, with a target market of ages 13 to 90 years. Our tagline is "ever with you," — signifying our ongoing commitment to your needs round the clock.

The company has viable products and service offerings. The pivotal part of our platform is a zero-commission model for all our trading in crypto, stocks, and other digital assets services.



1.1 Foreword

Today, I devote most of my time to new ideas and spend the rest running and promoting hundreds of new businesses across the globe. As someone who has founded numerous successful businesses, I can say that becoming rich or successful isn't just about money, but you need to be rich in ideas and courageous to take risks.

I am enriched with a lot of ideas and the courage to take risks. This project is a brainchild of my entrepreneurial imagination. It's an opportunity that is just waiting for exploration. It's what I created with this new opportunity, which I believe will make a great difference to all of our lives.

As someone who started his career as a startup, I've taken enormous risks to establish my companies in unknown realms and uncharted territories, with ample rewards in the end. The financial digital assets industry is my most venturesome dream project with great risks, and unknowns yet promises the greatest rewards.

I ignored the established business theories and strategies when we started our company and were determined to do things differently. The world is constantly changing at a staggering and terrifying pace. The developments on the internet completely fascinate and baffle me.

I have perceived various problems in online banking, digital assets trading, payments, online gaming, and crypto ecosystems—the Ever integrated blockchain-based one-stop global platform. I aim to disrupt everything we touch, fashioning the perfect solution for many problems in these sectors, thanks to the innovative technologies we implement and a fine balance between privacy, security, and speed.

In the end, every successful person must find the heart and courage to take a big leap and tap the wildest opportunities to reap the rewards, whether blockchain or space exploration. It's one theme that appears in all new successful projects around the world.

I have many qualities, both of mind and heart, needed to succeed in a startup and make a small venture grow into a big business empire. I wish the EVER team, including the collaborators, the best and amazing success in this great project.

Peter M. Plange, PhD, Esq.
Founder, EVER

1.2 Our Vision

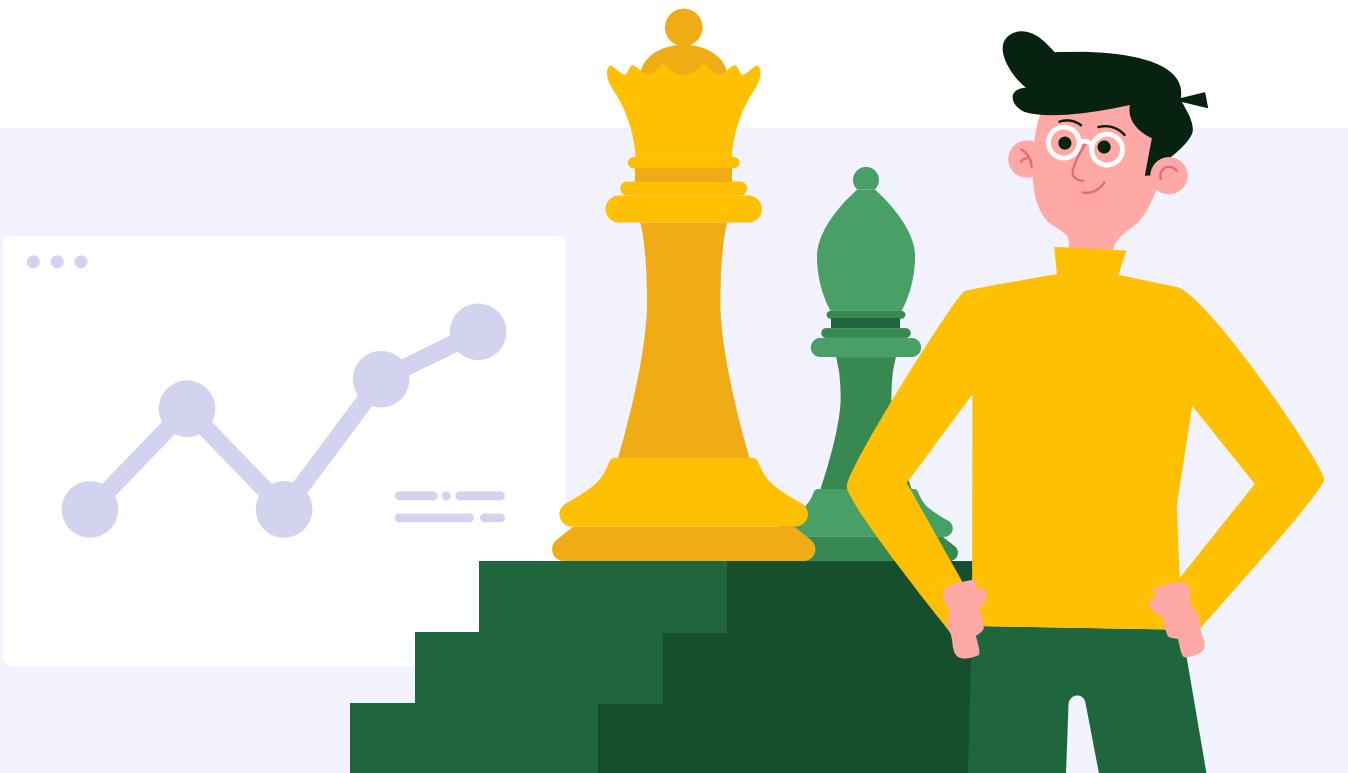


Our vision is to create a one integrated platform for everything money.

1.3 Our Mission



Our mission is to create a one-stop and integrated global platform for banking, payment systems, electronic trading, cryptocurrencies, assets/wealth management, underwriting, insurance, and NFT. We intend to provide blockchain-based solutions that securely automate and simplify online and offline payments. At the same time, blockchain technology will enhance customer data protection, enabling users to pay, play or trade without exposing credentials.

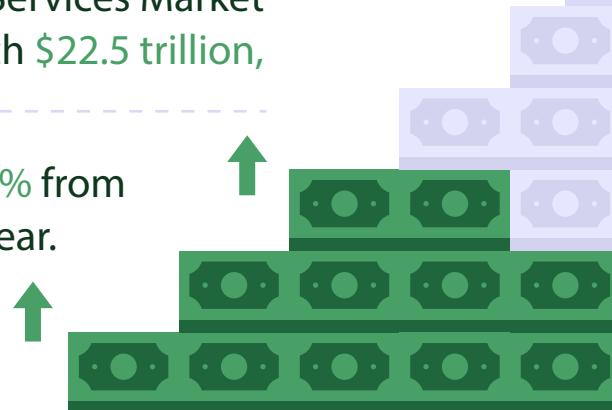


1.4 Current Market Structure

The market estimates project that by the end of 2021,

**The Financial Services Market
is likely to reach \$22.5 trillion,**

**growing at 9.9% from
the previous year.**



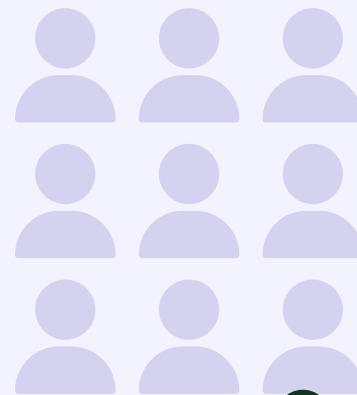
With global GDP expected to reach \$93 trillion in the same year, that would mean that financial services comprise about 24% of the world's economy.

The economy has been moving towards online and automated systems. The coronavirus pandemic broke old habits and sped up that evolution.

In 2019, an estimated 1.92 billion people purchased goods or services online

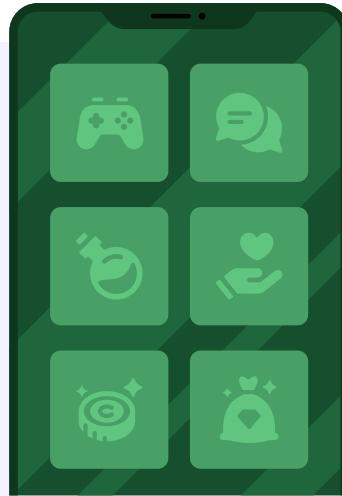
and e-retail sales surpassed \$3.5 trillion worldwide.

The increasing ease and security of online transactions have encouraged many businesses to embrace B2C sales, especially in light of a pandemic that forced many brick-and-mortar stores to close. With the boom, the digital marketplaces accounted for 57% of global online retail sales in 2019.



The biggest marketplaces are well-known leaders like Amazon. However, an increasing number of companies are capturing a slice of the online distribution market. Walmart and Best Buy have both launched marketplaces for third-party product sales. The trading giant Amazon registered over 5 billion unique visitors in June 2020.

Online services are likewise rising in popularity, including everything from streaming services to virtual meetings, online gaming, healthcare and assistance, and so on.



The COVID-19 pandemic continues to have a significant influence on trading and online user behavior around the world. As millions of people stayed home in 2020 to contain the spread of the virus, digital channels have become the most popular alternative to physical stores and in-person facilities. In June 2020, global retail trading traffic stood at a record 22 billion monthly visits with exceptionally high demand for many items and offerings.

Many companies like Amazon are betting on people who dabbled with online ordering to convert into lifelong customers during the pandemic months.

With the acceleration, the forecast and penetration projections for online trading have skyrocketed upward.

In 2019, e-retail sales accounted for 14% of all retail sales worldwide. We expect this figure to reach 22% in 2023. In 2021, over 2.14 billion people worldwide will buy goods and services online. E-retail revenues will grow to \$6.5 trillion in 2022.

As the global pandemic has re-imagined virtual business, many companies have also come face-to-face with the decreased costs of operating remotely.

Alongside the rollout of 5G, blockchain, and improved AI, companies are looking for tech to streamline their processes and keep customers online wherever possible. That includes drones for delivery by Amazon, augmented and virtual reality for product testing by IKEA and Wayfair, and improved payment platforms by Shopify.

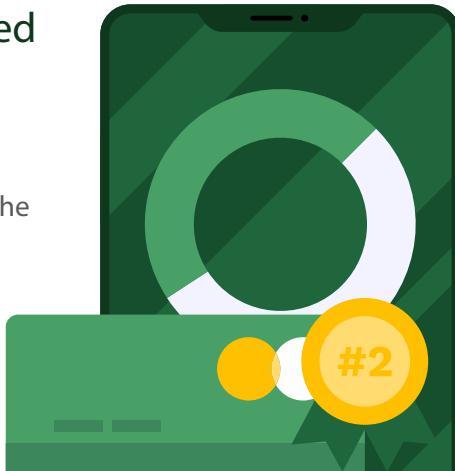
The shift was happening before COVID-19, but the pandemic has accelerated things dramatically towards online and virtual spheres slated for massive future growth.

1.4.1 The Payment Trends

In 2019, digital and mobile wallets accounted for **41.8%** of global trading payment transactions.

That share will increase to 52.2% in 2023, making digital wallets the most popular online payment method worldwide.

Credit cards were ranked second with a **24.2%** market share in 2019.



In Visa's new global "Back to Business Study 2021 Outlook,"

85% of the survey's 5,000 respondents said

they expect service providers to offer digital options when paying in stores.

PayPal is the preferred payment method amongst online customers worldwide, as more than

40% of online customers affirmed using this method.

PayPal's high growth of active registered accounts continued in 2020, growing by nearly 70 million or 22% year-over-year in quarter three of 2020. In total, 361 million active user accounts worldwide brought a net payment volume of \$247 billion. That represents a 38% growth generated through over 3.7 billion transactions.



Tapping a debit or credit card was the top contactless payment options users expected at 62%,



Followed by mobile payment app (such as a retailer's app) at 41% and



Mobile wallets (such as Apple Pay) at 37%.



By the end of 2020,

about 82% of small and medium-sized businesses, or SMBs,

had adopted new forms of digital technology to meet the changing user demands.



74% of SMBs expected users to continue to prefer contactless payments

for in-store shopping even after COVID-19 vaccines are widely available.

An average of **56%** of users made an effort to use contactless payments whenever possible.

Several countries had higher levels of "contactless whenever possible" use,

such as Russia (73%),

Singapore (69%),

Ireland (71%),

and Canada (64%).

EVER can effectively avoid such problems if we promote adopting cryptocurrencies for mass use.



The low average of 56% of users globally,

and the US at a very low average at 38%, requires urgent action.

The US citizens can adopt cryptocurrencies easily at a rapid pace to come on top of the world.

It took roughly 1,100 years to go from paper money to plastic, 50 years from plastic to digital, and just ten years from digital to mobile. Over the last decade, the digital payments landscape has undergone a structural shift. User behaviors are changing—moving towards contactless and cashless transactions.

1.4.2 The Massive Shift to Cryptocurrencies — The Future of Digital Payments

As technological advances continue to unfold, advances in digital payment technologies are creating ripple effects globally. As transactions rise, some other technological innovations could be instrumental to shaping the evolution of digital payments:

While many innovations increase efficiency or ease, cryptocurrency and blockchain have the strongest potential to create a cashless society. Daily average cryptocurrency transactions have crossed one million.



Cryptocurrencies have several striking and differentiating features. They offer many advantages to the users, businesses, and institutions. The users and investors alike can benefit from the shift towards a cashless economy powered by cryptocurrency.



Blockchain is the next ubiquitous technology that could change how transactions are verified, adding a new layer of security to transactions. Instead of using a smartphone, plastic, or cash, people can pay for every purchase with a cryptocurrency in the future.

Because cryptocurrencies are programmable, customizable computer code, developers can design and adapt them for many use cases within the digital economy. In the blockchain-based payments world, blockchain technology will enable the automation of various payments with smart contracts. Many of the world's largest banks are already deep in experimentation with digital currencies.

Today's cryptocurrencies go beyond replacing cash. This new token-based economy evolves with unique solutions emerging in finance, security, identification, social engagement, and ownership.

The cryptocurrency market and blockchain ecosystem have become huge. The cryptocurrency total market cap crossed \$2.15 trillion, with the daily volume of transactions recently crossing the milestone of \$68.3 billion.

The online market has got some momentum behind it following the outbreak of the COVID-19 pandemic. Users have shifted in hordes to online service providers, but the infrastructure and processes of most of the online service providers have not improved at a similar pace.

The online market is growing fast like never before, yet inefficient. At the same time, users expect ultra-fast, smooth, and highly secure processes and solutions more than ever. But the current solutions — based on outdated technology — are expensive, not secure, and complex to use.

There are some problems and challenges to using cryptocurrency for everyday transactions and its mass adoption at the institutional and individual levels



Price volatility

The price of cryptocurrencies, including Bitcoin, fluctuates wildly. Big swings in price make it unattractive for day-to-day transactions.



Slow transaction process

The average confirmation for Bitcoin takes about 20 minutes per transaction right now, and even hours in some circumstances.



High transaction fees

The average transaction costs are high in the case of a majority of operators.



The cryptocurrency market

is seeing the influx of many non-serious companies and persons without a solid business model and no visible cash flows. Many speculators enter the cryptocurrency market to raise funds for even unviable projects.



Slow adoption

of the cryptocurrency and blockchain ecosystem, particularly among the traditional businesses and the masses



Many institutional investors

still consider cryptocurrencies as speculative financial instruments.

These factors are not necessarily problematic at all times – but one can see why these challenges may make crypto less appealing for everyday retail transactions, such as one at the local coffee shop or online grocery store.

Customers are increasingly concerned about their data security, with regular data breaches causing users to lose confidence.

All this hampers the mass adoption of online activities, e-commerce, and cryptocurrency, particularly by the less tech-savvy people and regions.

The existing banking, trading, Payments, and cryptocurrency ecosystem problems require innovative solutions with out-of-the-box thinking.

Today, cryptocurrencies like EVE, Ever, eDollar, offer cutting-edge advances that are diverse and transformative.



Privacy

Private digital transactions, with some offering anonymity. Anonymized transactions protect user data through cryptographic techniques.



Greater Security

Prevents fraudulent alterations from third parties. We are providing immutable, traceable records of security-rich transactional networks.



Borderless

Drastically reduces fees and processing times due to a lack of cross-border restrictions.



Lower Costs

Lower transaction fees thanks to fewer third parties. It improves efficiency with steep reductions in settlement time and efficacy, saving users \$16 billion annually.



Programmable Money

Borderless money enables easy conversion between currencies. Smart contracts could drastically eliminate manual and administrative work — ultimately bypassing them altogether.

In addition, it could also be considered an investment in tomorrow's financial system —decentralized finance (DeFi).

DeFi, an emerging alternative financial system built on public blockchains, enables greater accessibility because anyone can connect to it. Additionally, transactions are publicly visible, enabling greater transparency across the system.

1.4.3 Online Banking

The global banking sector had an estimated **market capitalization of \$8.58 trillion in the first quarter of 2021.**

The banking sector is very large, but it suffers from various deficiencies. Banking services have become burdensome in the face of growing complexities and the proliferation of products and service offerings. Even the revolutionary and very effective online banking model two decades ago has become obsolete and inefficient.



In 2019, digital and mobile wallets accounted for 42% of global trading payment transactions. This share will increase to 52% in 2023. In Visa's new study, 85% of respondents expect service providers to offer digital options when paying in stores. The volume of digital payments has continued to grow by double-digits and surpassed the \$4 trillion mark.

The traditional card payment solution is outdated, expensive, and inefficient. Re-directing the users to 3rd party payment platforms is problematic and time-consuming. Almost 70% of all online users are abandoning their carts. The majority do so due to the hassle of redirection and security concerns. With the EVER cards and payment solution, this is a mitigated hassle and concern.

EVER's primary target market is the financial services industry.

1.4.4 Online Trading

In 2020, global assets under management (AUM) reached \$103 trillion, according to Boston Consulting Group. With total global wealth estimated at \$431 trillion, that means that the banking and investment sector accounts for just under a quarter of the world's assets.

The trading facilities for financial assets don't provide a customized and smooth transaction experience. These companies do not make the adoption of the latest advanced technologies like blockchain with a holistic approach. The users cannot enjoy a wide variety of payment options, including cryptocurrency payments and trading.

The Ever Platform

02

2.1 Summary

EVER is developing an integrated and optimized blockchain-based platform with state-of-the-art technologies to bring highly efficient banking, trading, and payments solutions. EVER payment platform makes the user experience smooth and hassle-free, with maximum security and the ease-of-use.

The primary use case of the EVER platform is to offer an easy solution to customers for different products and services. In our initial use case, the customers will be using eDollar (eUSD) to pay for different products and services. Now our design applies to most business payment solutions. EVER has simple and optimized processes to execute transactions.

On the platform, users can swap, buy, and sell on multi-network based both centralized and decentralized exchanges.

2.2 Website

The company has developed a comprehensive and high-speed website for the EVER platform. The website offers many features and functionalities to website visitors, integrating with the platform as the singular hub for our services.



2.3

Mobile Apps: iOS & Android



EVER is developing customized mobile apps for iOS and Android. The users can use our mobile apps to make payments, send and receive cryptos, trade financial assets, currency conversion, check their account balances, apply for bank accounts, deposit/withdraw funds, etc.

2.4

Desktop: macOS & Windows



EVER is developing customized desktop apps for macOS and Windows. The users can use our mobile apps to make payments, send and receive cryptos, trade financial assets, currency conversion, check their account balances, apply for bank accounts, deposit/withdraw funds, etc.

2.5

Television



EVER platform and apps can also be accessed and used on internet TV and Android TV. The users can use our mobile apps to make payments, send and receive cryptos, trade financial assets, currency conversion, check their account balances, apply for bank accounts, deposit/withdraw funds, etc.

2.6

API



EVER has developed an advanced API for creating seamless and frictionless operations and user experience as well as aiding developers in developing new applications and solutions on the EVER protocol and ecosystem.

3.1

The Solution: An Integrated and Innovative Paradigm

A radically different technology is needed to disrupt existing obstructive legacy systems. Every ten years, new technology drives major innovation, disruption, and opportunity. Now is the time for blockchain technology to disrupt the payments systems, online banking, digital assets trading, and online gaming sectors with multiple opportunities and benefits.

EVER has developed a new integrated and innovative blockchain-based platform. The EVER platform is a modern solution leveraging the benefits of blockchain technology and offers multiple benefits for users and businesses:

The EVER solution focuses on a frictionless user experience while enhancing security. EVER provides a next-generation transaction experience, making it the perfect solution for users and businesses.

3.1

Functionality

- ✓ One-stop solution
- ✓ Pay with cryptocurrencies
- ✓ No hassle to transact
- ✓ High-speed performance
- ✓ User-friendly and easy to navigate
- ✓ High level of security
- ✓ Full privacy

The EVER platform is a game-changing proposition that promotes and further stimulates high levels of activity. It ensures high security and privacy infrastructure that competitors are lacking. An ever-improving user experience will be made possible through the integrated and innovative paradigm of EVER solutions, involving cutting-edge technologies and continuous improvement to our company culture.

The users would have a range of options and be free of any central authority dictating terms externally. They would have optimal pricing, a rational transaction system, and a tokenized reward and loyalty system. The users have full flexibility and ample customization options.

3.3 Cryptocurrency

Despite the concerns, there is much optimism that blockchain and digital assets, including cryptocurrencies, can be a boon to users in the long term. Blockchain and distributed ledger technology (DLT) are still evolving, and people worldwide are working to solve critical issues with integrated and innovative offerings. Blockchain companies are constantly introducing new technologies and features that can decrease costs and increase efficiency.

The new and innovative solutions like Ever would make crypto significantly more appealing to the masses as a form of payment and investment, creating a great blockchain and cryptocurrency ecosystem having multiple network effects and benefits.

Ever intends to use the appropriate techniques and processes to eliminate or minimize the negative aspects of the cryptocurrency while enhancing the benefits for the users and the common people. For instance, we will use a fast conversion process for crypto-fiat exchange to reduce volatility risks.

Ever aims to transform the traditional banking, trading, and payment system and outdated infrastructure and processes with an innovative and unique blockchain-based platform.

3.4 Products Summary

Ever has developed a comprehensive and useful suite of products and service offerings that would be highly convenient and beneficial for users and customers.

The main products are:

- ✓ Credit cards, debit cards, and payment systems
- ✓ Money & Wire Transfer
- ✓ Direct market access to stocks trading, options, futures, indices, commodities, forex, bonds, and ETFs
- ✓ Binaries, SpreadBetting, Commodities trading
- ✓ Crypto exchange, wallet, loans, cards, and insurance
- ✓ NFT Marketplace: Auctions and Buy Now
- ✓ Vault: 18% APR paid on a daily basis
- ✓ Crab: Topup scratchcard to add funds to accounts
- ✓ Dx (Direct-access trading)
- ✓ Perpetual Option Contracts
- ✓ Staking (Decentralized crowd computing)
- ✓ ScoreFi (Credit Ratings)
- ✓ Escrow (B2B payment escrow)

4.1

Vault: Current accounts (An Interest-bearing "vaults")

The current account enables users to get a minimum of 18% APR on the savings in their account paid on a daily basis.

Users will set up recurring payments, withdrawing cash at ATMs, make contactless payments, and use Ever Pay.

There are Personal and Business current accounts. Personal accounts are further divided into three: Standard, Plus, and Premium.

The minimum account opening amount is \$5 for Standard Personal, \$10 for Plus Personal, \$15 for Premium Personal.

Plus Personal account-holders will pay \$2.99 per month for account maintenance, while Premium account-holders will pay \$6.99 per month.

Standard account-holders don't have to pay any monthly account maintenance fee.

There is a fee of \$0.5 for running an account balance less than \$5 in any 24 hours for any of the personal account types.

A Business current account will require companies and businesses to have a minimum opening amount of \$100. The fees include \$25 per month for account maintenance and \$10 for a balance of less than \$100 in any 24 hours.

There's no account ceiling for Personal and Business Current Accounts. Account-holders can save unlimited amounts in their accounts.

Account-holders can hold up to four fiat, example USD, EUR, Pound Sterling, and any other fiat/local currency, and six crypto currencies in their accounts.

Holder can hold cryptocurrencies equivalent to the fiat currency in their accounts. The only cryptocurrency accepted for the Current Account is our stablecoin eDollar (eUSD), Ever (Coin), Bitcoin, and any two other cryptocurrencies. Holders can convert their fiat currencies and other cryptocurrencies to eUSD. The eUSD is pegged to the US Dollar so 1 US Dollar is equal to 1 eUSD. The platform documentation pages will provide instructions to holders and investors.

Users can maintain up to four fiat currency accounts and six cryptocurrency accounts. Users can maintain their fiat accounts with any of these 132 currencies:

- New Zealand Dollars
- Australian Dollars
- Euros
- Sterling
- US Dollar
- Canadian Dollar
- Japanese Yen
- Afghani
- Lek
- Algerian Dinar
- Dram
- Bahamian Dollar
- Bahraini Dinar
- Taka
- Barbadian Dollar
- Belarus Ruble
- Belizean Dollar
- CFA Franc BCEAO
- Bermudian Dollar
- Indian Rupee
- Boliviano
- Pula
- Norwegian Krone
- Bruneian Dollar
- Lev
- Burundi Franc
- Riel
- CFA Franc BEAC
- Escudo
- Caymanian Dollar
- Chilean Peso
- Yuan Renminbi
- Columbia Peso
- Brazil Real
- Comorian Franc
- Congolese Frank
- Costa Rican Colon
- Croatian Dinar
- Cuban Peso
- Cypriot Pound
- Danish Krone
- Ethiopian Birr
- Estonian Kroon
- Fijian Dollar
- Dalasi
- Lari
- Gibraltar Pound
- Quetzal
- Guinean Franc
- Guyanaese Dollar
- Gourde
- Lempira
- Forint
- Icelandic Krona
- Iranian Rial
- Iraqi Dinar
- Shekel
- Jamaican Dollar
- Jordanian Dinar
- Tenge
- Kenyan Shilling
- South Korea Won
- Kuwaiti Dinar
- Som
- Lat
- Lebanese Pound
- Loti
- Liberian Dollar
- Libyan Dinar
- Swiss Franc
- Lita
- Pataca
- Denar
- Malagasy Franc
- Malawian Kwacha
- Ringgit
- Rufiyaa
- Maltese Lira
- Ouguiya
- Mauritian Rupee
- Mexico Peso
- Dirham
- Metical
- Kyat
- Namibia Dollar
- Nepalese Rupee
- Cordoba Oro
- Naira
- Sul Rial
- Pakistan Rupee
- Balboa
- Kina
- Guarani
- Nuevo Sol
- Philippines Peso
- Zloty
- Rial
- Leu
- Ruble
- Ruble
- Riyal
- Leone
- Singapore Dollar
- Koruna
- Somalia Shilling
- Rand
- Sri Lanka Rupee
- Dinar
- Sweden Krona
- Syrian Pound
- Sul Rial
- Pakistan Rupee
- Balboa
- Kina
- Guarani
- Nuevo Sol
- Philippines Peso
- Zloty
- Rial
- Leu
- Ruble
- Ruble
- Riyal
- Leone
- Singapore Dollar
- Koruna
- Somalia Shilling
- Rand
- Sri Lanka Rupee
- Dinar
- Sweden Krona
- Syrian Pound

4.2 Payment Systems

With over 130 currencies and 7000 cryptocurrencies, EVER provides the opportunities that never stop, and your business doesn't either. Keep your business humming with total payment solutions designed around you. EVER delivers the experience your customers expect, wherever and however they want to pay. Same day and Next-Day Payment Funding. Mobile Payment Solutions. Real-Time Reporting. Anytime, anywhere access to your business data. Payments security and compliance support. All major cards, contactless and mobile wallet. EVER Payment System involves payments face to face, online payments, and payments by phone.

4.3 Debit Card

The EVER Debit Card enables current holders to shop, deposit and withdraw funds from their accounts. Customers can hold either our MasterCard or Visa cards, as well as contactless payments for convenience. There will be Personal and Business cards, so holders of the Personal accounts can have Personal Visa or MasterCard cards, and Business account holders can have Business Visa or MasterCard cards.

They can use the cards to convert their cryptocurrencies to fiat currencies and use it online and offline shops worldwide. Holders may use a Ever card to purchase more than 130 currencies at the interbank exchange rate.

It's free to request a card, and we will mail the card to the user irrespective of the location in the world for free. Holders can use the card to withdraw money from any ATM worldwide, but third-party fees will vary.

4.6 Spread

Spread is a buy now pay later product developed by EVER. Here, Ever customers do not pay any deposit to the merchant. The money is spread over 3 to 6 on monthly instalments.

4.4 Credit Card



Borrow money to spend up to an agreed limit and pay it back later. You can either pay back the whole amount you've borrowed at the end of the month or repay the money over a longer time by making a minimum payment each month.

EVER Visa/MasterCard Credit cards also give you protection for goods or services costing \$100 to \$60,000. 5% cashback on select grocery stores. Earn 1.5% cashback on all other purchases aside from grocery stores—no Annual Fee.

4.5 HighPlus



HirePlus is hire purchasing. Customers make a deposit for the item that they want to buy and will spread the rest over 3 to 36 months. HirePlus is backed by our EVER Banking so customers can use their savings and cryptos held in their EVER current accounts to get hire purchases on any item online. Customers have to pay 5 to 30% of the cost of the item and EVER will pay the remaining amount to the merchant. The rest of the money will be paid with interest over 3 to 36 months.

4.7 Bankwire



Secure money transfer from EVER to any bank around the world in just three minutes. Bankwire can take a minimum of a minute or up to five days, depending on your bank. There is no minimum transfer amount.

4.8 Money & Wire Transfer



EVER will enable users to send and receive money from any other peer worldwide in just a few clicks. Users can send funds to their EVER account, mobile phones, or collection points globally. There's a fixed fee of 0.02% per every wire and money transfer.

We provide direct market access and binary options trading on financial assets such as cryptos, stocks, bonds, ETFs, forex, indices, and commodities.

With direct-market access, traders can buy and hold financial assets, but with binary options, traders predict the changes in the prices of financial assets and can buy/sell before the price change.

Traders can buy and sell over 1000 stocks, over 7000 cryptocurrencies, 150 forex pairs, 100 commodities, and more to come. EVER also provides trading contests, copy trading, in-depth charts, practice accounts, and company info and trends. \$5 (or eDollar equivalent) minimum deposit.



5.1 Cryptocurrency

EVER will enable traders to buy, sell, and swap over 7000 cryptocurrencies on our exchange. Traders can also send, receive, and convert cryptocurrencies. Traders can lend and borrow cryptocurrencies.

Fee Structure:

- ✓ 0.003% transaction fee for swapping from one cryptocurrency for another.
- ✓ 0.009% fee for selling and buying cryptocurrencies.
- ✓ 0.007% fee for sending and withdrawing cryptocurrencies.
- ✓ 0.02% on borrowed cryptocurrencies

5.1.1 Exchanges

Trade over 7000 cryptos with just one core cryptocurrency. All the cryptos on Ever Exchanges are paired with one cryptocurrency, the eDollar, so you do not need to convert several currencies. Ever provide five crypto exchanges: Standard, Pro (advanced terminal and trading floor for advanced, professional and enterprise traders), Peer-to-peer (P2P), Derivatives (futures and options), and Defi Swap.

5.1.1.1 P2P exchange



Buy and sell 7000 cryptos directly on the platform with no trading fees or intermediary. Here, traders sell among themselves in a decentralized trading platform.

5.1.1.2 Classic exchange



Buy cryptos from a simple and secure online store layout in only a few clicks with no trading fees. Traders can buy over 7000 coins and tokens daily, weekly, bi-weekly, monthly, or as a one-off purchase. Traders can trade with their local fiat currency such as the U.S Dollar, British Pound, Euro, etc. as the platform will support over 160 currencies.

5.1.1.3 Perpetual exchange



Instant recurrent buying and selling of over 7000 cryptos on the go. EVER Perpetual exchange provides traders and investors to buy cryptos in daily, weekly, quarterly, monthly, and one-off instances.

5.1.1.4 Pro exchange



Buy cryptos with an advanced trading floor with no trading fees. The Pro Exchange is purposely for advanced crypto traders, businesses, and institutional traders. Traders can buy and sell over 7000 coins and tokens. All cryptocurrencies on the exchange pair with eDollar, so traders have to have eDollar before buying any coins and tokens.

5.1.1.5 Margin exchange



Advanced crypto trading platform to increase your trading profits by leverage.

5.1.1.6 Advanced



Trade on the most advanced, comprehensive, and fasters crypto trading platform.

5.1.1.7 Derivatives Exchange



Trade futures and perpetual swaps on Bitcoin, altcoins, and several types of tokens. Enjoy 100x leverage, reliable liquidity, and no trading fees.

5.1.1.8 Prime Exchange



Secured, advanced, and flexible institutional trading of cryptos.

5.1.2 EverDEX

Ever provides an automatic market-making decentralized finance protocol that is used to exchange cryptocurrencies. Ever provides the platform to launch you token, swap tokens, migrate your LP token, you add your token to a liquidity pool (LP), and list your token.

5.1.2.1 LP Migration



Ever enables you to migrate your liquidity from any of the other DEX to Ever at a 0.15% surcharge fee. A portion (0.06%) of this is distributed to the liquidity providers. With Ever Liquidity Migration, you can move your tokens from Uniswap, PancakeSwap, SushiSwap, MDEX, etc to EverDEX.

5.1.2.2 Direct listing:

5.1.3 Offering

5.1.4 Launchpad

5.1.4.1 ILO



Ever ILO simplifies the entire process of raising liquidity for new tokens. As a start, EVER ILO is decentralized and we accept both cryptos and NFTs as mode of payments by buyers and contributors. Project owners can lock their LPs and vesting features are available. Projects owners can also choose when to list their token on the DEX and how and when contributors get their tokens. Auditing and KYC features are provided as optional for each project. There are more features in Ever ILO. Refer to the website and launch the ILO demo.

5.1.2.1.2 | Initial DEX Offering (IDO)



EVER IDO enables project owners that want to list their tokens on EverDEX the fastest and secured way of raising funds. The IDO share the same features of the ILO but the core difference is that all projects participating in the IDO are automatically listed on EverDEX with zero-commission fees. With 21 supported chains, EverDEX has largest number of cross-chains in the DEX market to date.

5.1.2.1.3 | Initial Exchange Offering (IEO)



EVER IEO enables project owners to raise funds before listing on EVER's 7 crypto exchanges, namely, Classic, Perpetual, Pro, Advanced, Margins, Derivatives, and Prime. The IEO also share the same features as the IDO but more information of the token is required and the token is listed on EVER's centralized exchanges and not on EverDEX.

5.1.2.2 | Direct Listing



EVER Fair Launch provides the solid platform for projects that does not want to do a presale or fund raising before listing their coins and tokens directly on EVER's exchanges or EverDEX.

5.1.2.2.1 | Fair Launch



EVER Offer Listing provided an opportunity for project owners to list their already trading coins and tokens on any of EVER's 7+ exchanges and EverDEX.

5.1.2.3 Auctioned Listing



EVER Auctioned Listing is for coins and tokens that the project owners want to auction the price of the token before listing on EverDEX or any of the EVER's 7 crypto exchanges. Buyers help determine the price of the token and coin before it is listed on EverDEX or any of Ever's crypto exchanges.

5.1.2.4 Token Placing



EVER Token Placing is for tokens and coins already listed in DEX and exchanges including those on EVER's exchanges but the project owners want to raise additional funds for project expansion, marketing, etc.

5.1.3 Custody:



EVER Custody provides secure and easy-to-use platform for project owners to build lasting investor confidence on their tokens in the same way enabling token owners to lock their tokens and hedge price fluctuations. EVER provides three Custody products and they include Token Locks, Liquidity Pool locks, and Vesting.

5.1.3.1 Token Lock



Token Lock enable holder of any token to lock their tokens for a particular period. With this process, the price of the token is locked at the time of the locking thereby earning substantially from any price increase in the future as well as curbing price fluctuations.

5.1.3.2 LP Lock



LP Lock enable project owners lock their LP of the token on EVER Custody. This builds trust on the project as investors can be assured there is a real project behind the token. LPs can be locked for any time frame.

5.1.3.1 Vesting



Vesting is locking up investors' tokens for a specific period to maintain a stable long-term value of the token. EVER provides linear vesting and twisted vesting.

5.1.4 EverWallet

Send, receive, swap, and convert over 7000 coins and tokens in a secure and easy-to-use digital and mobile wallet. Our digital wallet suite will include integration for our interest-bearing "vaults," which will provide variable interest rates on staking digital assets. EverWallet comes in 5 versions: online, mobile, desktop, paper, and hardware.

5.1.5 Crypto Loans



Receive liquid funds without selling your cryptos. Borrow cryptos instantly. Borrow up to 85% of your crypto on EVER and choose to pay in three to 48 months later.

5.1.6 Ever Crap



Ever Crap is our crypto topup scratchcard. Customers can buy any of our scratchcards from their local grocery store and top-up on their EVER account. It's instant. The cards starts from \$5, £5, €5, or equivalent to your local currency. The maximum amount on a scratchcard is \$1000, £1000, €1000 or equivalent to your local currency. You get the eDollar equivalent on your account on EVER.

5.1.7 Crypto Cards — Debit & Credit cards



EVER provides crypto debit and credit cards that allow users to create a crypto account and transfer or deposit cryptocurrencies to that account. Crypto debit cards enable you to spend money held in your crypto account with us.

Crypto credit cards enable you to borrow against your crypto current account with us and earn cashback and rewards. You can use your card to shop online and offline. You can withdraw from any ATM worldwide.

5.1.8 Ever Pay



Ever Pay is our digital wallet platform and online payment system developed by EVER team of developers to power in-app, online, and in-person contactless purchases on mobile devices, enabling users to make payments with Android and IOS phones, tablets, or watches. Customers don't pay extra transaction fees when they use Ever Pay to make purchases. Ever Pay accepts both fiat backed accounts and cryptocurrencies but the customer has to have a EVER current account or EVER Vault to be able to use Ever Pay.

5.1.9 Ever POS



EVER is the first fintech company to introduce crypto POS, card readers, and terminals to the world. With EVER POS (readers, and terminals), merchants and businesses can accept any crypto coin and token at their shops, offices, etc on the go. The POS, card readers, and terminals can accept over 7000 cryptocurrencies including eDollars. Customers can pay via their mobile phones, QR Code, etc.

5.1.10 Insurance



Our platform allows users to insure crypto held in EVER Wallet and other online wallets against theft or other malicious hacks. Ours is a new type of liability insurance policy with a dynamic limit that increases or decreases in line with the price changes of crypto assets. Our policy will always repay you (the insured) for the underlying value of your managed asset. That remains true even if the value fluctuates over the policy period.

5.1.11 Crypto ETF



EVER Crypto ETF is the first exchange-traded fund for top 100 cryptocurrency by marketcap. Ever Crypto ETF enables investors to hedge against price fluctuations and possible rugpull of any of the top 100 cryptos by market cap.

5.1.12 Farm



EVER Farming is recognized as an automated market maker (AMM) that allows its users to trade using crypto tokens and hence, provides liquidity. This is different from Staking, which is a process of staking cryptocurrencies that involves buying several tokens of any currency and putting them aside while other transactions are happening.

5.1.13 NFTs Marketplace



The NFT Marketplace enables users to buy and sell exclusive digital assets and collectibles on EVER. Discover the world's largest and most secure digital marketplace for crypto collectibles and non-fungible tokens (NFTs). There is no fee to list collectibles, but there's a 10% after-sale commission on each sale.

5.2 Stocks Trading

Direct market access to multiple traditional digital assets with Ever will enable users to invest and trade stocks from various stock exchanges worldwide in a single platform. You can buy any company stock from the top 70 stock exchanges by market capitalization. Zero commission fees.

Users can directly invest or trade in stocks, bonds, indices, ETFs, commodities, and other digital assets as they become available on the platform. There's no minimum deposit to trade.

Trading the EVER Crypto ETF enables you to hedge the price fluctuations of the top 100 cryptos by market cap.





5.3

Commodities Trading

Direct market access to trading commodities such as gold, silver, crude oil, natural gas and over 100 other exchanged traded commodities globally. There are zero commission fees.



5.4

Forex Trading

Trade over 100 forex pairs in one platform with lower fees.



5.5

Bonds Trading

Buy and sell country, company, and state/municipal-specific bonds at the go. Lower fees.



5.6

Options & Futures Trading

Trade equities, commodities, etc., in one futures and options trading floor.



5.7

Binary Options (CFDs)

EVER will enable users to trade binary options for stocks, cryptocurrencies, indices, commodities, ETFs, and forex. Earn huge returns/rewards if the predictions are correct. There's no minimum deposit to trade.



5.8

CopyTrade

Ever CopyTrade enables traders to automatically copy positions opened and managed by another selected individuals.

Tokenomics

6

The EVE is a meme token for the Ever Network. The token total supply breakdown is as follows.



The total supply for EVE will be
\$EVE 60,000,000.



Our protocol will burn 1% of the total supply
(\$EVE 1,000,000)
on a set schedule,



with the total remaining supply being (99%)
\$EVE 59,000,000.

The total remaining supply of 99% or \$EVE 59,000,000 is further allocated as follows: Charity (1.7%), Development (8.3%), Marketing & Staking Rewards (23.3%), Token Sale (37.3%), Liquidity & Exchanges (7.5%), Team & Founder (5%), Reserve & Treasury (15.2%).

6.1

Private Sale Structure



The softcap for the Private Sale is
0



with a hardcap of
\$9,828,000

There is no minimum contribution for participating in the Seed and Private Sale..

6.2

Private Sale

The Private Sale rate is



\$EVE 0.65



\$1.



The Seed and Private Sale amount raised is locked with 12% TGE, 2 month cliff, 12 months vesting

6.3 Public Sale



Our token PreSale will equal 4% of the total remaining supply
\$EVE 2,240,000.

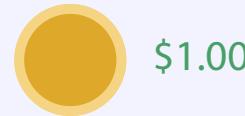


There is a softcap of \$448,000 for the Public Sale



and a hardcap of \$ 896,000.

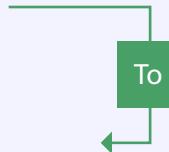
There is no minimum contribution for the Token Sale. The sale rate is as follows:



\$1.00



\$EVE 0.85



6.4 Staking Reward



Tokens allocated for the Airdrop (7%) equals
\$EVE 4,200,000.



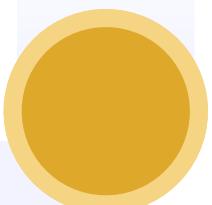
Airdrop & Bounty Phase 1
(Feb 2022)
equals 3% of the total airdrop supply.



Airdrop Phase 2
(Apr 30th, 2023)
equals 2%, and



Airdrop Phase 3
(Jan 1st, 2024)
equals 2%.



Liquidity will be provided via exchanges (8%, or \$EVE 4,500,000), with a liquidity rate of 1.00 EVE to \$1.00. The LP unlock date is 1st Jan, 2100 at 00:00.

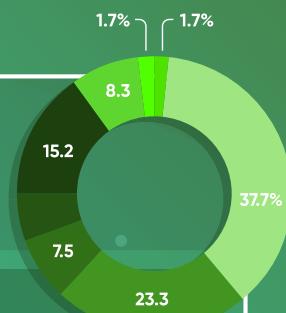
The amount raised in the Public sale will be locked at 100% for 600 days.

The 99% remaining supply will have 7% of transaction fees. Our community-driven project dedicates 2% of transaction fee as reward to EVE holders, 5% is automatically reinvested into liquidity pool, 3% goes to token BuyBacks, and the remaining 2% goes to marketing.

6.5 EVE Token Metrics

EVE Token Metrics

Ticker	Blockchain	Total Supply	Initial Circulating Supply	Initial Market Cap	Public Sale price
EVE	BEP-20	60,000,000 EVE	2,083,014 EVE	2,083,014	\$1



Burn	1,000,000	1.7%	Total amount of initial burned tokens
Tokens for sale	22,400,000	37.3%	Allocate for private and public sales
Marketing, Staking Rewards	14,000,000	23.3%	Distribute tokens as reward for passive income for EVE stakers and ecosystem contributors. Reward is adjustable depend on number of staking tokens or any other situations. Remaining tokens goes to reserver
Liquidity, Exchange	4,500,000	7.5%	18 month fully lock, then vesting for a 18 month
Team, Founder	3,000,000	5.0%	18 month fully lock, then vesting for a 18 month
Reserve, Treasury	9,100,000	15.2%	Reserved for future initiatives and to support community
Development	8,000,000	8.3%	18 month fully lock, then vesting for a 18 month
Charity	1,000,000	1.7%	18 month fully lock, then vesting for a 18 month

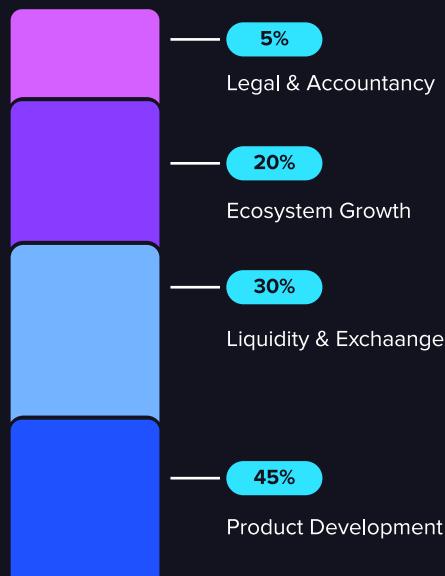
6.6

EVE Token Distribution & Fund Usage

EVE Token Distribution



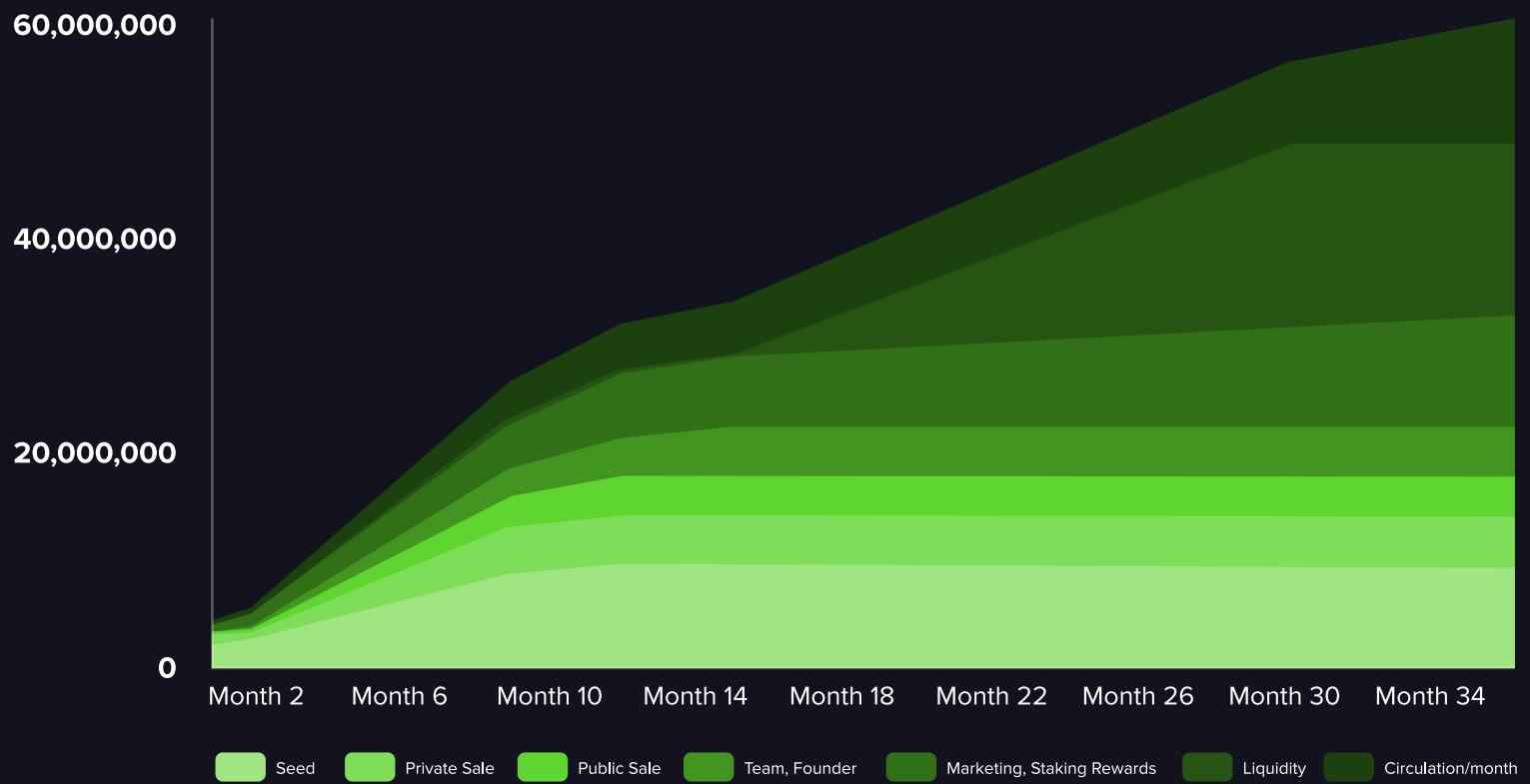
Usage of Funds Rised



6.7

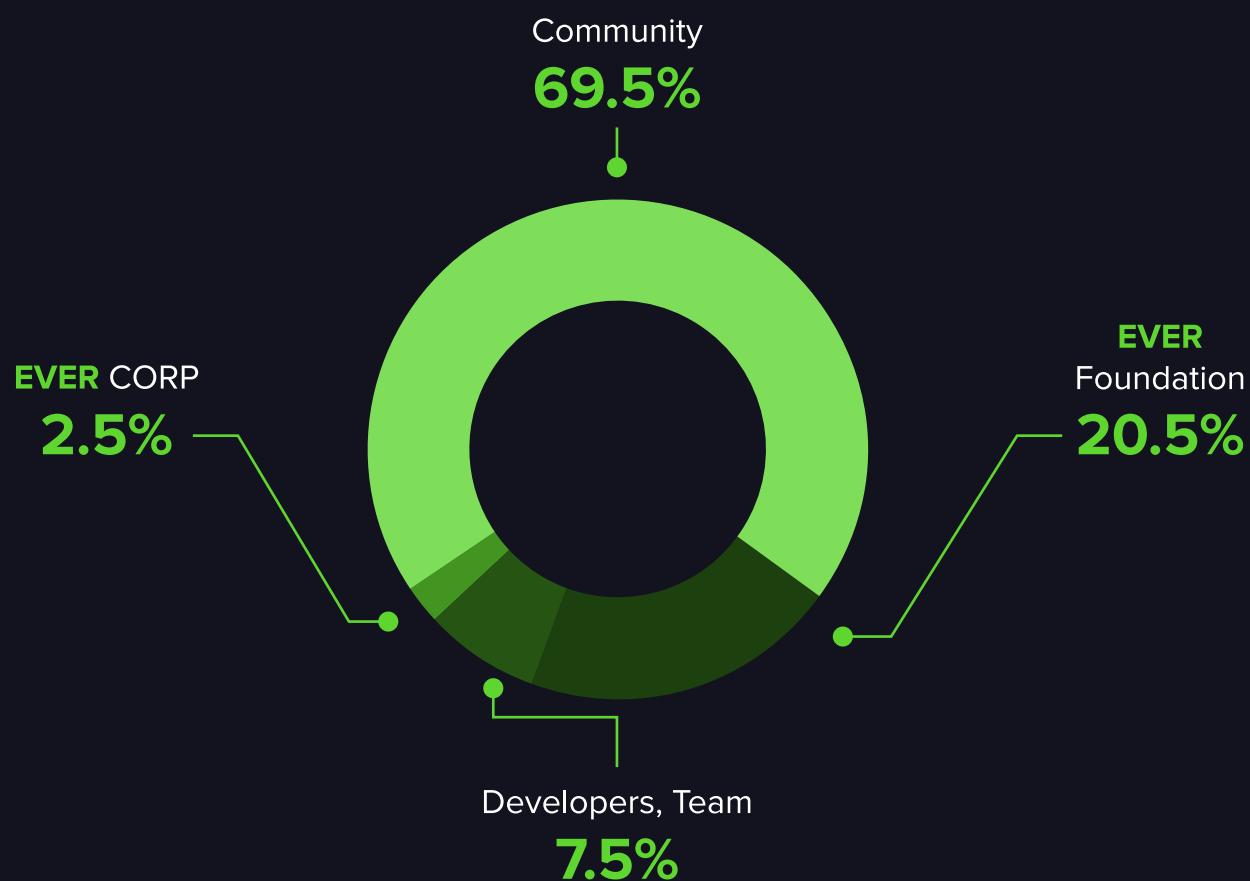
EVE Token Release Schedule

EVE Token Release Schedule



6.8 EVE Community-Led Governance

THE COMMUNITY-LED GOVERNANCE OF EVE



Team

7

EVER has a world-class team

EVER is hiring a group of c-suit, top and mid-level executives, programmers, customer services, etc to join the team. Please visit our Careers page (<https://careers.ever.re/>) to learn more.



JPMorgan Chase



COLUMBIA UNIVERSITY
IN THE CITY OF NEW YORK

Goldman
Sachs

McKinsey
& Company

UNIVERSITY OF
OXFORD

HARVARD
UNIVERSITY



BROWN



Peter Plange has been working in the banking industry for the past 16 and half years. An alumna from both Oxford University and Harvard University, Peter started his banking career in 2005 at Standard Chartered as an analyst. He rose through the ranks to be the head of Research in Financial and Emerging Markets till he left Standard Chartered to start EVER in 2021.

Peter has been involved in crypto since 2017. He is experienced in several crypto businesses ranging from a crypto-focused startup fund to arbitrage among a few others.

Peter M. Plange, PhD, Esq.

Founder

Roadmap

8

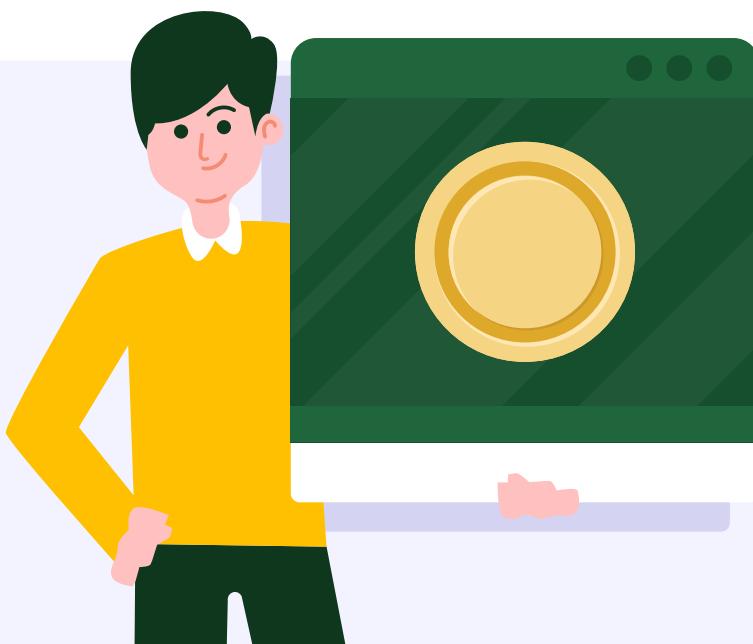
2022 Q1

- ✓ Assemble executive and development team
- ✓ End TGE and list Eve token on DEX and CEX
- ✓ Launch EVER's Gamma and Beta products
- ✓ Launch Ever blockchain, mobile apps, desktop apps, and Linux version



2022 Q2

- ✓ Initiate FINRA and SIPC membership certifications
- ✓ Start Series A funding
- ✓ Launch EVER Wallet and EVER Crab (Topup scratchcard)
- ✓ Launch EVER bank cards and crypto cards



2022 Q3

- ✓ Open London and Singapore offices
- ✓ Start EVER ATMs installations
- ✓ Initiate Money Transmitter licenses certifications
- ✓ Launch banking and investing products

2022 Q4

- ✓ Launch website app v1.2
- ✓ Launch EVER POS and EVER Pay for merchants
- ✓ DAO Governance
- ✓ End Series A funding

Summary

9

EVER is an exciting new venture in the financial services industry seeking to become a one-stop-platform for all things related to banking and finance.

We have the unique value proposition and tokenomics structure to dominate the cryptocurrency and financial services industry, spanning cryptocurrency to lucrative and sustainable decentralized finance yield strategies.

Wrapping it up, EVER is a brand-new enterprise in the financial services industry that aims to be a one-stop and integrated platform for all things money. We focus on building blockchain-based technologies and solutions that secure, simplify, and automate banking, insurance, underwriting, payments, trading, crypocurrency, and asset/wealth management.

Such AI-powered innovations have aided in the protection of user privacy and identity while engaging in online activities. We offer internet services to a significant number of clients across the globe. "It's on" is our tagline, which refers to continuous company operations around the clock and across the world. We are a legitimate business with credible products and services. Our platform is built on a zero-commission trading of cryptocurrency, stocks, forex, indices, ETFs, and commodities.

The EVER management team is made up of seasoned experts with extensive knowledge and experience in all of the domains that our company is looking to disrupt.

EVER discovered several problems in the financial services industry as they currently exist and function. So, it have created a one-of-a-kind blockchain-based platform with cutting-edge technologies and solutions. EVER intend to improve the users' convenience, speed, and security in the financial services industry.

This whitepaper explained how EVER aim to disrupt and change the financial services industry. EVER is working on a blockchain-based platform that is both integrated and optimized. EVER will be a one-stop and integrated global platform with cutting-edge technologies and solutions that will address a variety of issues related to the current fragmented financial system.



No matter the needs and wants of businesses and people in the financial services industry, EVER is poised to provide solutions in our integrated platform for all things money. Moreover, business and people can rest assure that with EVER, we are “ever with you”.