



**crypto.com**

## **MCO WHITEPAPER 2.0**

6 July 2018

**Version 2.02 - modified on 11 Oct 2018**

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

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# 1. Legal Disclaimers

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

## **Eligible participants**

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

## **Licences and approvals are not assured in all jurisdictions**

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

## **No advice**

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

### **No representations**

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

### **Translations**

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

### **Restricted transmission**

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

### **No review by any regulatory authority**

This whitepaper has not been reviewed by any regulatory authority.

### **Third party references**

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

## Graphics

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

## Risk statements

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

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

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

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

## Caution Regarding Forward-Looking Statements

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

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

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



## 2. Abstract

The company started in June 2016 with the vision of cryptocurrency in every wallet.

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

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

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

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

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



### Our Mission

Powering The Future of Money. Today.



### Our Vision

Cryptocurrency in Every Wallet™.



### Our Core Values

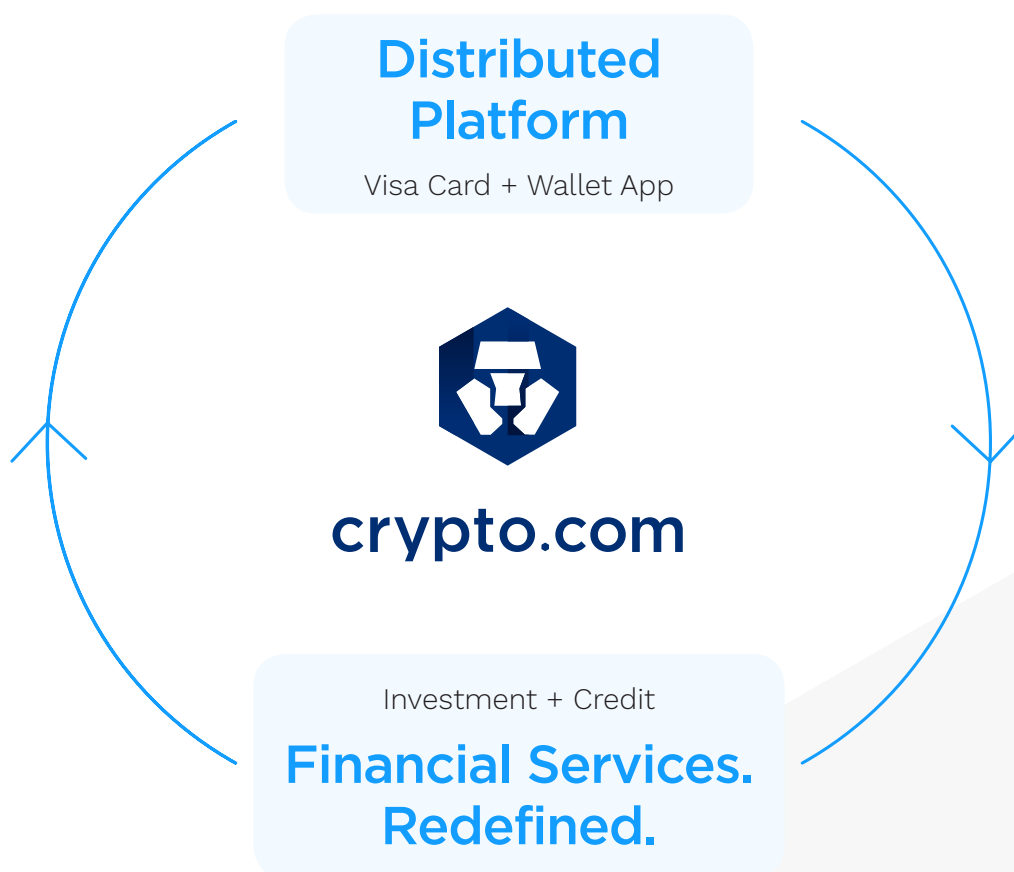
Think Clearly, Be Resourceful, Stay Determined, Dream Big & Be Decisive, Act as Owners, Remain Humble.



### Our Competence Areas

Engineering, Compliance & User Experience Design.

## 4. Strategy



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

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

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

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



## 5. Track Record

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

### 5.1 MCO Token Stats

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

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

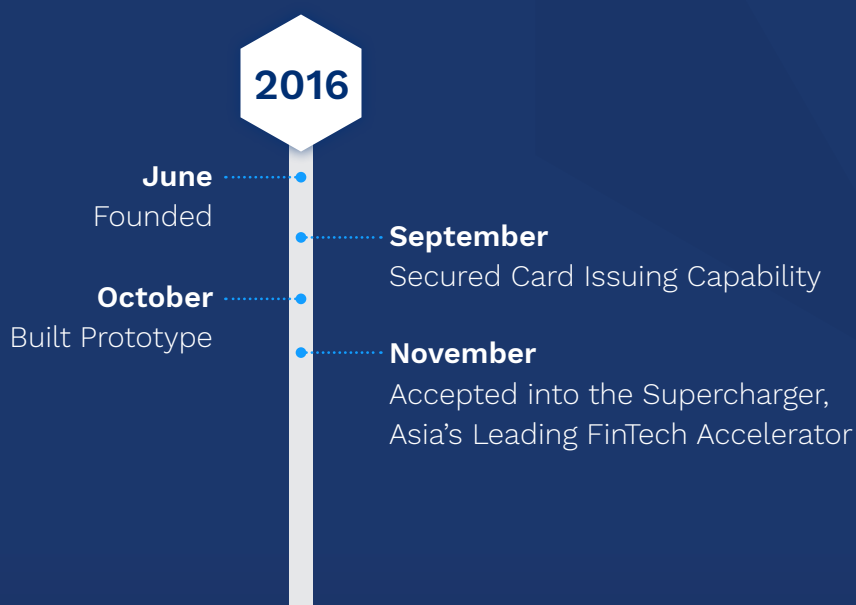
MCO Token is now listed on 21 exchanges, including Binance, Bittrex, Bithumb, Huobi, OKex, Upbit, HitBTC, Bit-Z, EXX, Gate.io, BigONE, Livecoin, Yobit, and Cobinhood.

Total trading volume of Crypto.com since July 2017 has been USD 7.3 billion.

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

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

### 5.2 Milestones Achieved



## 2017

### February

Accepted into Hong Kong Government Backed Cyberport Incubation Program

### May - June

Launched Token Sale - Raised USD 26.7m

### August

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

### November

Partnership with Gemalto to Produce Metal Cards Announced

### April

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

### July

Listed on Bittrex, Largest Cryptocurrency Exchange by Volume Globally

### October

MCO Visa Card Program Receives Green Light

### December

Launched Listings on 9 Additional Cryptocurrency Exchanges (Total 17)

## 2018

### January

Announced Crypto Credit and Crypto Invest Products on CNBC

### April

Listed on Bithumb, Korea's Largest Cryptocurrency Exchange

### July

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

### September

Multi-currency support added

### March

Global Cryptocurrency App Closed Beta Program

### May

Global Cryptocurrency App Open Beta Released  
MCO Staking Enabled  
Marketing Campaign Started

### August

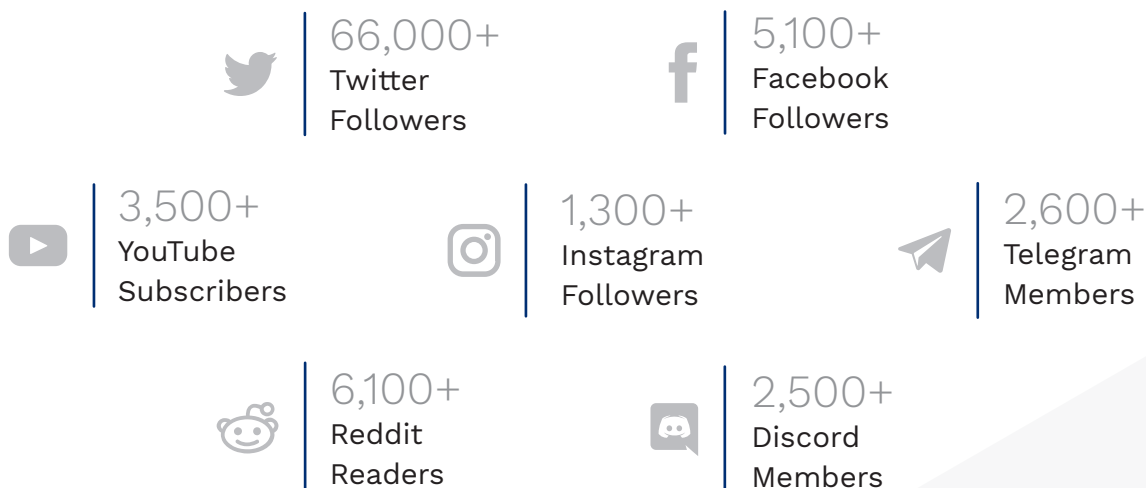
Litecoin Listed

### October

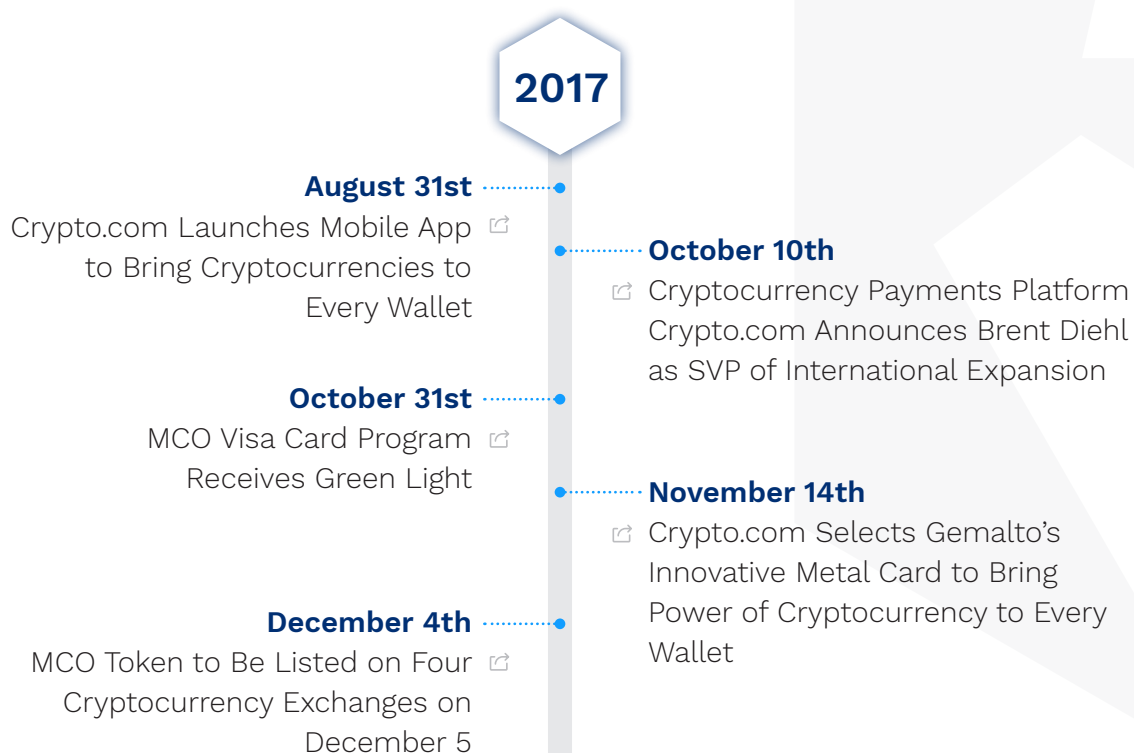
XRP Listed

## 5.3 Community

Crypto.com has a very engaged, vibrant community – essential to our brand’s long term success.



## 5.4 In the Media



## 2017

- December 14th** ..... 3 Cryptocurrency Exchanges to List MCO Token on December 15th
- December 19th** ..... Crypto.com Strengthens Management Team with Four Key Hires
- December 20th** ..... Crypto.com Adds LoungeKey™ Airport Lounge Access

## 2018

- January 4th** ..... Crypto.com CEO Discusses the Future of Crypto and Payments on CNBC
- January 17th** ..... Crypto.com Sponsors 2018 Money20/20 Asia in Singapore
- March 12th** ..... Crypto.com Begins Closed Beta Testing for Wallet App, Reveals Details of Investment and Credit Products
- March 14th** ..... Crypto.com Joins the Enterprise Ethereum Alliance
- March 15th** ..... Crypto.com and GOPAX Announce Partnership Plans at Money20/20 Asia
- March 27th** ..... Crypto.com Co-founder Bobby Bao Named in the 2018 Forbes Asia 30 Under 30 List
- April 19th** ..... MCO Token to List on Bithumb
- April 24th** ..... Crypto.com Adds Three Key Members to Senior Management Team
- May 16th** ..... Crypto.com Launches Wallet App to Bring Cryptocurrency to Every Wallet™
- May 31st** ..... Crypto.com Hires Former Square Chief Compliance Officer Stanley Lam
- July 6th** ..... MCO Rebrands as Crypto.com to Accelerate the World's Transition to Cryptocurrency

## 5.5 Leading Global Cryptocurrency Exchange Partners



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

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

## 6. Products

### 6.1 MCO Visa Card



#### ◆ Customer pain points/needs

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

#### ◆ Value Proposition

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

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

## Pricing

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

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

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

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

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

\*\* cf. MCO Private section for more details

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

## ◆ Differentiation

Crypto metal card with no annual fee.  
Benefits that challenge world's best credit cards.  
Beautiful, simple, secure app that covers all your crypto needs.

## ◆ MCO Token Utility

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

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

### **Announcement: Obsidian Black Card *Numerus Clausus* Increase**

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

- 001-499** – assigned to the top Token Sale contributors
- 500-999** – assigned to the fastest Token Sale contributors, based on timestamp of their contribution

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

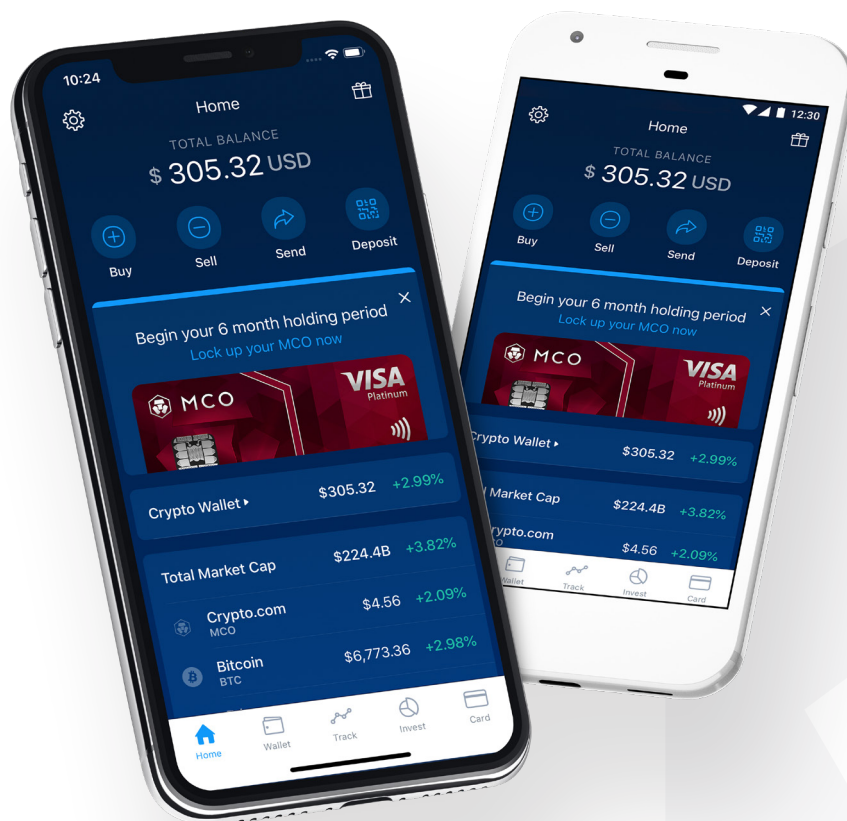
Due to the strong demand and long waiting list for the Obsidian Black Card, Crypto.com has decided to increase the number of Obsidian Black cards **by 99**.



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

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

## 6.2 Crypto.com Wallet & Card App



### Customer pain points/needs

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

## ◆ Value proposition

Crypto.com provides a secure, convenient and elegantly designed wallet app for customers to:

- Buy/sell cryptocurrency
- Send/receive cryptocurrency
- Track cryptocurrency prices and set alerts

Wallet App currently supports 6 cryptocurrencies: BTC, ETH, XRP, LTC, MCO, and BNB. More tokens will be added in the future.

Furthermore, the Wallet App enables customers to manage their MCO Visa Card (once released) and enable spending of their cryptocurrency in the online and offline world at more than 50 million merchants:

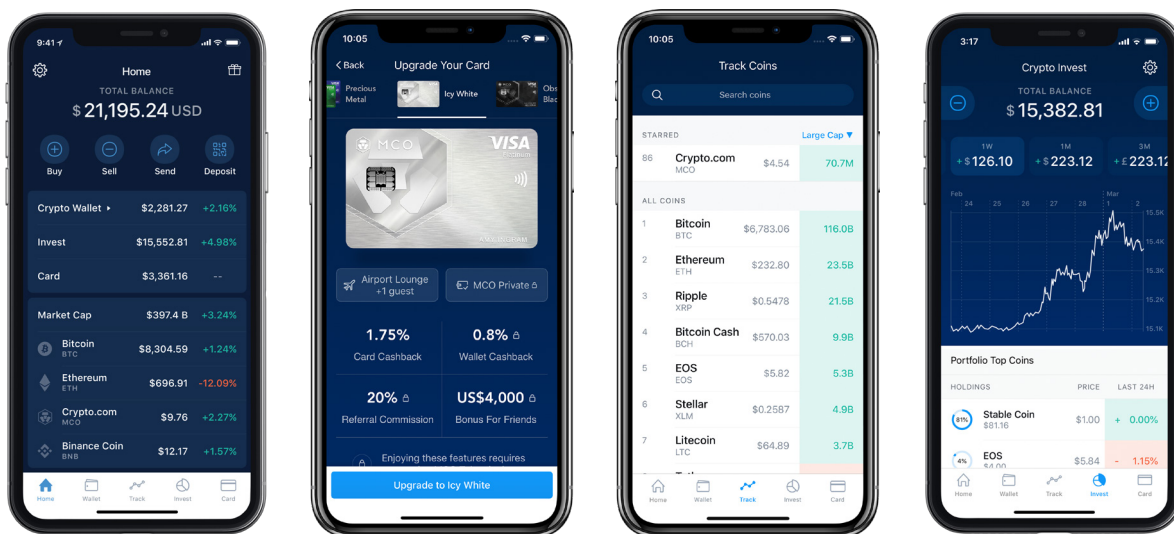
- Convert cryptocurrency into Fiat (USD, EUR, GBP, SGD, HKD, JPY, AUD) - ready for spending
- Enable withdrawal, freeze/ unfreeze card
- Upgrade card tier

## ◆ Pricing

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

## ◆ Differentiation

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



## MCO Token Utility

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

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

## 6.3 Crypto Invest

### Customer pain points/needs

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

## ◆ Value proposition

Crypto.com provides a simple way to set up and a cryptocurrency portfolio to participate in the future of money:

- Get access to quant trading strategies to build a diversified and individually traded portfolio based on your personal preferences
- Start contributing with as little as \$20USD
- Exit anytime without penalty

## ◆ Pricing

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



## ◆ Differentiation

Access to advanced quant trading strategies, simplicity of use, no fees other than success fee, withdraw any time without penalties.

## ◆ MCO Token Utility

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

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

## 6.4 Crypto Credit **COMING SOON**

### ◆ Customer pain points/needs

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

### ◆ Value proposition

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

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

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

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

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

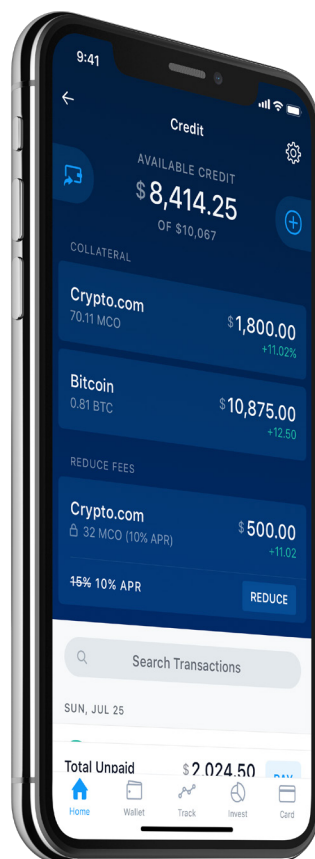
If the price of the collateral decreases to a certain level, a margin call will be triggered and sent to the customer, who will have the option to top up their collateral or let Credit convert a portion of their existing collateral to repay the credit.

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

Crypto.com will use its balance sheet to fund the credit limits.

## Pricing

- Crypto.com will charge very competitive interest rates, only on the utilized credit limits



## ◆ Differentiation

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

## ◆ MCO Token Utility

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

- ◇ Reduce credit fees by up to 20% if you stake MCO Tokens
- ◇ Will make some initial adjustments on whitepaper regarding Credit

# 7. Services & Benefits

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

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

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

## 7.1 MCO Private COMING SOON

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

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

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

More details will be unveiled closer to launch date.

## 7.2 Platinum Referral Rewards

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

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

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

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

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

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



## 7.3 Crypto Wallet Cashback

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

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

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

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

## 7.4 Crypto Airdrops COMING SOON

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

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

## 8. Management Team

Experienced team with proven track record.



### Kris Marszalek

#### Co-Founder & Chief Executive Officer

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



### Rafael Melo, CPA

#### Co-Founder & Chief Financial Officer

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



### Gary Or

#### Co-Founder & Chief Technology Officer

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



### Bobby Bao

#### Co-Founder & Head of Corporate Development

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



## Sean Rach

### Chief Marketing Officer

Former CMO at Prudential Corporation Asia. Led the regional American Express account and served as Managing Director of OgilvyOne Hong Kong.



## Erald Ghoos

### Chief Operating Officer

COO at Payreto. COO at Funding Circle. Global VP Operations at Paysafe, Senior operations at BNP Paribas.



## Stanley Lam

### Chief Compliance Officer

Chief Compliance Officer at Square. More than 15 years of relevant experience in retail banking, payments and financial industry compliance. Former He lead in the payment and revenue team at Zynga, Inc.



## Jason Lau

### Chief Information Security Officer

Former regional Cyber Security Advisor at Microsoft. Certifications such as, CISSP, CIPP/E, CGEIT, CRISC, CISA, CISM, CEH, CDNA, CSM, ITIL as well as being on ISACA's General Data Protection Regulation (GDPR) Global Working Group.



## Eric Anziani

### Chief Strategy Officer

Director of Strategy at Global Fashion Group. Previously at PayPal, McKinsey and Goldman Sachs in London, Paris, Singapore and Tokyo.



## Brent Diehl

### Senior Vice President, International Expansion

Former Head, Prepaid Partner Solutions at Visa. Senior Director at Western Union International Payments. Responsible for card portfolios outside of the United States at Home Depot.



## Maggie Ng

### Senior Vice President, Head of Marketing

Head of Direct Marketing and Direct to Consumer for FWD Insurance and Director of Digital Media for Prudential Corporation Asia.



## Weiyi Zhang, Ph.D.

### Platform Architect

Senior VP, Quantitative Trading at AP Capital Management. VP of Electronic Market Making at JP Morgan, Quant Strategist of Equity Derivative Trading at Deutsche Bank.



## Cerulean Hu

### Lead Blockchain Engineer

Lead Engineer at Equichain, Team Lead - Finance and Trading Systems at ANX, implemented blockchain solutions at FINCOVA, and was responsible for developing trading algorithms at HSBC.



## Ivan Stefanov

### Senior Vice President, Risk Management

Senior risk management roles with Paysafe, Groupon, Skrill and NETELLER, managing large teams across multiple markets and enhance the existing fraud prevention and payments setup.



## Adrienne Wong

### Senior Vice President, Head of Product

Managed global strategy and market launches at Square. Lead on Square Point of Sale and led growth and expansion efforts in the Canada, UK, Australia, and US markets. A former Deloitte strategy and operations consultant.

## 9. Roadmap



## 10. MCO Token

### 10.1 MCO Token Information

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

Regarding the Token Total supply, the maximum supply of MCO tokens is permanently limited to those issued during the ICO. No additional tokens will ever be created.

### 10.2 MCO Token Utility

MCO Token Utility has been enhanced since its launch.

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

#### ◆ MCO Visa Card

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

## ◆ **Crypto.com Wallet & Card App**

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

## ◆ **Crypto Invest**

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

## ◆ **Crypto Credit**

- ◇ Receive a 20% discount on all fees for Crypto Credit product if you stake MCO Token
- ◇ Get credit if you use MCO Token as collateral

## 11. Further information

### Crypto.com and MCO Token Information Discussion



[www.crypto.com](https://www.crypto.com)



[www.twitter.com/cryptocom](https://www.twitter.com/cryptocom)



[www.t.me/CryptoComOfficial](https://www.t.me/CryptoComOfficial)

[www.t.me/CryptoComOfficialAnnouncements](https://www.t.me/CryptoComOfficialAnnouncements)

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