



EO Ecosystem

WHITEPAPER

eo.trade

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Introduction

The EO ecosystem was designed to bridge the gap between traditional online trading and Crypto investments.

The EO Coin will power three platforms: an exchange, a wallet and online trading on derivatives. All three platforms will allow fiat and crypto transactions.

Currently the 5 trillion dollar per day online trading market and the multi-billion dollar crypto market are still separated. Making the jump from online trading to crypto is complicated and managing fiat finances is difficult for crypto investors.

Our project will create a financial management hub with a seamless process where buying, storing, exchanging and trading on both fiat and cryptos is available.

In short, investors can manage all their fiat and crypto finances on the same platforms, with major benefits for EO Coin holders.

This whitepaper will describe the products, details and vision of the project and explain how we will make it become a reality.

ExpertOption

ExpertOption has been a leading broker in online trading for years. Our success has been achieved by a strong team of professionals who have excelled in the development of the platform, the marketing which has turned the company into a global giant, the support of millions of clients around the clock and the overall management of such a large institution.

Our confidence and hard work has resulted in a unique award-winning platform with close to 8 million registered accounts from more than 150 countries and featured in more than 15 languages.

Our operations have resulted in having more than 100 employees with offices in six different countries; Estonia, Cyprus, Russia, Ukraine, Thailand and India.

The ExpertOption platform won the Best Trading Platform award at the China Forex Expo Shenzhen, in May of 2017.

The platform is available in multiple forms including Web, Windows, MacOs, iOS, Android and PWA. The app has been downloaded on iOS and Android more than 3,500,000 times.

From the very beginning we believed in the power of crypto and so have designed a platform which accepts crypto payments and offers trading on Bitcoin, Ethereum, Litecoin and more than a dozen altcoins, therefore making us one of the first brokers to put cryptocurrencies at the forefront of trading.

The platform offers more than 100 assets to trade, including the world's most precious commodities; gold and oil, the biggest stocks like McDonald's and Coca-Cola, and the most liquid currencies including majors, minors and exotics.

ExpertOption continues to be a leading global brand for online trading with millions of traders.

The creators of the ExpertOption brand and the team who lead it to success are going to design and work on the EO ecosystem and all its platforms.



2014

Company founded

6

Countries

100+

Employees

7 500 000+

Accounts

100+

Assets

30 000 000+

Deals executed monthly

PARTNERSHIPS

Google

facebook

Available on Web, PC,
Mac, iPhone, iPad
and Android

Licensed and Regulated Broker



The EO Ecosystem

Following the success of the ExpertOption brand and platform we are now creating an Ecosystem around both crypto and fiat trading, which will act as a one-stop-shop to buy, store, sell, exchange and trade on fiat and crypto currencies. The ecosystem will be fuelled by the EO coin, built on the Ethereum network and designed for four platforms. The coin will have real-life value and offer its holders benefits on the ExpertOption trading platform, EO.Finance and EO.Trade.



The ExpertOption Trading Platform

The ExpertOption trading platform offers trading on more than 100 assets including currencies, stocks, commodities and cryptos with high profit percentage on trades. The EO coin will introduce token-based accounts which are fully funded by cryptos but will allow trading on all asset classes. Additionally, token-based accounts will have higher profit

EO.Finance Wallet

We will build our own crypto wallet which will support more than 20 cryptocurrencies and allow instant transactions through a web, desktop and mobile app, both designed to make blockchain transactions simple. The wallet will allow fiat to crypto transactions.

EO.Trade Crypto Exchange

Our biggest project will be the design and creation of a new crypto exchange that the blockchain world has yet to see. We will build an exchange made for the current and future demand of the market which will continue to add pressure on platforms.

EO.News Portal

We will develop a pristine news portal which will provide reliable and continuous updates on both market and crypto news, on technical analysis and also on a large number of financial tools to ensure support for all types of investors.

Milestones

Our vision is to create four platforms which will form a fully rounded financial hub for crypto and fiat investors. We will only deliver the highest quality platforms on the market which will require an adequate amount of funding. This is why we have set milestones for our sale. Every milestone will allow us to develop a further layer of the project. The order of the platforms is entirely based on the funding each will require.

Soft cap \$10 million

We have set a soft cap at \$10 million. The project must reach this amount in order to proceed with any parts of the ecosystem. If the soft cap is not reached all funds will be returned to investors.

1st Milestone - \$10 million

EO.Finance Wallet

EO.Finance will be an all-inclusive financial wallet which will allow the direct purchase of cryptos with fiat currencies. The wallet will host 20 cryptocurrencies and act as an online wallet for fiat currencies. It will allow investors to manage their fiat and crypto currencies from the same place. EO.Finance can be used to buy, store, exchange and pay with crypto and fiat currencies. EO Coin holders can pay 50% lower commission on transaction fees with the EO coin.

2nd Milestone - \$35 million

EO.Trade Exchange

EO.Trade will be the fastest and strongest crypto exchange on the market. Its ability to handle the rapidly growing market demand, which has broken many crypto exchanges, will make this exchange truly stand out. Our engine will be designed not only for the present market, but also for the anticipated size the market will grow into throughout the next few years EO Coin holders can pay 50% lower commissions on transaction fees with the EO coin. EO.Trade will offer the fastest KYC and withdrawal process in the current markets, which is thanks to our skilled back office team which is also be prepared to expand when needed.

3rd Milestone - \$40 million

EO.News portal

We will design, develop and market an online news portal for the financial markets and crypto world. The platform will include technical analysis, market updates and financial tools which will support every investor and trader around the clock.

4th Milestone - \$45 million

Token-based Accounts

Token-based accounts will be added to the ExpertOption existing trading platform. These accounts can be opened with the EO coin. Token-based accounts will allow the full security of blockchain. Deposits and withdrawals will be instant. Profit percentages on the platform will be higher.

5th Milestone - \$70 million

Licensing and Supervision

If we reach the \$70 million mark we will use the additional funds to apply for two licenses: The Electronic Money Institution and The EU Payment Service Provider

Hard cap \$100 million

We have set a hard cap at \$100 million. This is the amount we need to develop all parts of the ecosystem. Once the hard cap is reached the sale will end, even if it is prior to the set date. The level the project reaches is entirely determined by the investors of the EO coin.

We have already envisioned an ecosystem where the four platforms work hand-in-hand to create a one-stop-shop for both fiat and crypto investors. With enough confidence from investors we can make it a reality.

Online Trading Market

The online trading market has an average of \$5.2 trillion in daily turnover making it is the biggest industry in the world.

Online trading continues to excel in growth based on its technological advancements. Without the rise of the internet it would have remained a privileged investment for the rich, controlled by stock brokers who manipulated market prices and had full control on traders' orders. But at the dawn of the internet in the late 90s, trading relocated from physical trading floors to independent online platforms, which then allowed any individual to open an account within minutes, control their own trades and make profits directly from the global market with small initial investments.

The rise of cryptocurrencies offered an additional set of assets which could be traded online through traditional brokers. Bitcoin, Ethereum, Litecoin and hundreds of altcoins started becoming available for online trading, therefore attracting a new wave of traders who have tuned into the block chain era and are becoming more familiar with cryptocurrencies than traditional trading.

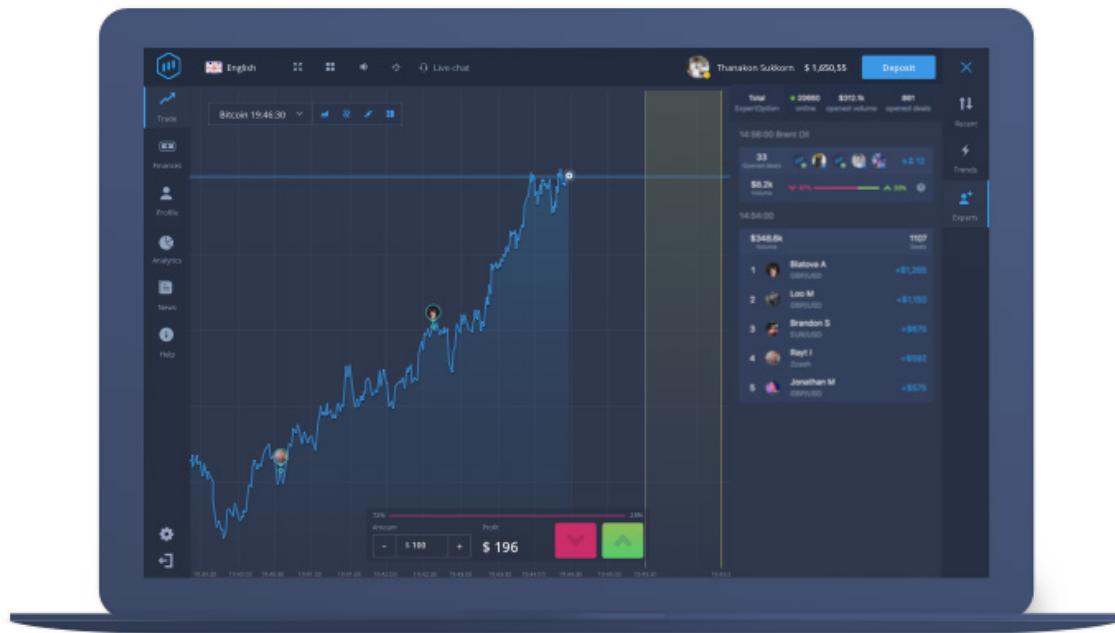
After all, cryptocurrencies cannot be taken lightly; they are an economic innovation with the potential to revolutionize the economic structure and the way all financial assets operate.

As an industry which has always stood at the forefront of innovation, online trading will naturally evolve as the market demands. More brokers are now accepting payments for trading accounts with cryptocurrencies, and are adding cryptos to their trading options.

At ExpertOption we are ahead of the crowd, integrating crypto payments and trading derivatives in cryptocurrencies on our platform. Our early experience in digital assets has enabled our management and teams to gain enough experience. We are now ready to make our platform match present demands of the market and be ahead of future demands as the market inevitably grows.

ExpertOption Platform

The ExpertOption platform was developed and implemented in-house, providing a web based platform, as well as a desktop and mobile application. It supports more than 100 trading assets which include currencies, commodities such as gold and oil, stocks and of course cryptocurrencies.



The award-winning platform has built-in trading tools, video tutorials, social trading and supports more than 30 funding methods including Bitcoin payments.

User experience was of utmost importance in its design, which is why all functionalities are simple and understandable even to the least experienced trader. The platform is also equipped with all the features required for experienced investors.

Multilingual support is available around the clock and withdrawals are among the fastest in the market thanks to our professional team who is prepared to operate smoothly even through the busiest times.

Token-Based Accounts

The ExpertOption platform will advance to offer token based accounts lead by the use of our very own EO coin.

Currently, online trading is an advanced version of currency exchange which has existed since the beginning of the economic system. Through online platforms traders have access to control their trades, enjoy much faster execution and full transparency. Today we are moving to an even more advanced version of trading; block chain.

Token-based accounts can be opened using the EO coin and will offer the benefits of block chain transactions with instant deposits and withdrawals.

ExpertOption traders will always have access to traditional trading accounts but the option to trade on token based accounts will offer extra benefits:

- **Higher profit percentages**
- **Instant deposits and withdrawals**
- **Much higher speed of execution**

Token based accounts will allow trading on any of our 100+ assets including currency pairs, commodities, metals, stocks and cryptocurrencies.

Altcoins have always been an important part of the ExpertOption platform and we already accepted payments through cryptos on our traditional online trading accounts. Now, our traders can own the EO coin and enjoy a fully immersed block chain experience with our token based accounts.

Payments on the ExpertOption Platform

The ExpertOption platform offers 7 base currencies with which accounts can be opened. Other currencies are accepted for payments but will have to be transferred to one of the base currencies in order to be used on a trading account. The base currencies are subject to change when we deem it more effective and helpful for our traders.

The current base currencies on the ExpertOption platform are:

USD US dollar

CNY Chinese Yuan

IDR Indonesian Rupiah

INR Indian Rupee

THB Thai Baht

KRW South Korean Won

VND Vietnamese Dong

The EO coin will become the base currency for token-based accounts. When using the EO coin accounts can be opened purely with crypto and be used to trade derivatives on currencies, commodities, stocks and other cryptos.

Evolution of the ExpertOption Platform

The ExpertOption platform has been offering exceptional conditions for online traders, including trading derivatives on cryptocurrencies. More than 7 million traders have chosen ExpertOption as their trusted platform, and now with the platform's evolution, traders can own the EO coin to trade on token-based accounts and receive special benefits on the platforms.

The ExpertOption platform will offer traditional online trading on more than 100 assets. In this case traditional trading means opening an account with one of the fiat base currencies and using fiat to trade on other assets.

At the same time the platform will offer token-based accounts using the EO coin. Token based accounts can be opened with the EO coin and the EO coin can be used to trade derivatives on the same 100+ assets which are offered on the platform.

ExpertOption App

The ExpertOption trading platform is a web, desktop and mobile app. Our app was built in-house in native iOS and Android and has been the primary choice for our traders.

Knowing that we live in a time where apps are at the forefront of any company, we have made sure that our app was designed to support all the features and allow a full rounded trading experience. This includes the, opening, adjusting and closing of positions, account

account history and details, deposit and withdrawal methods and all types of charts, indicators and trading tools.

As the platform advances so does the app. All the functionalities which will be applied to the existing ExpertOption platform, including token-based-accounts, will be upgraded in the app. Existing and new traders can perform all their trading through the app.

EO.Finance

EO.Finance is a crypto-fiat online wallet designed to integrate the shift between traditional online investments and the block chain revolution.

Crypto Investors

The financial world has been experiencing a shift from traditional bank accounts to crypto wallets. That is of course due to the increasing use of cryptocurrencies. Cryptocurrencies however do not eliminate the need and use of fiat currencies.

Fiat Investors

Investors who want to buy cryptos for the first time need to invest in one of the big digital currencies such as Bitcoin or Ethereum first, and buy another altcoin using their BTC or ETH. This makes the process lengthy, expensive and complicated for a newcomer to crypto.

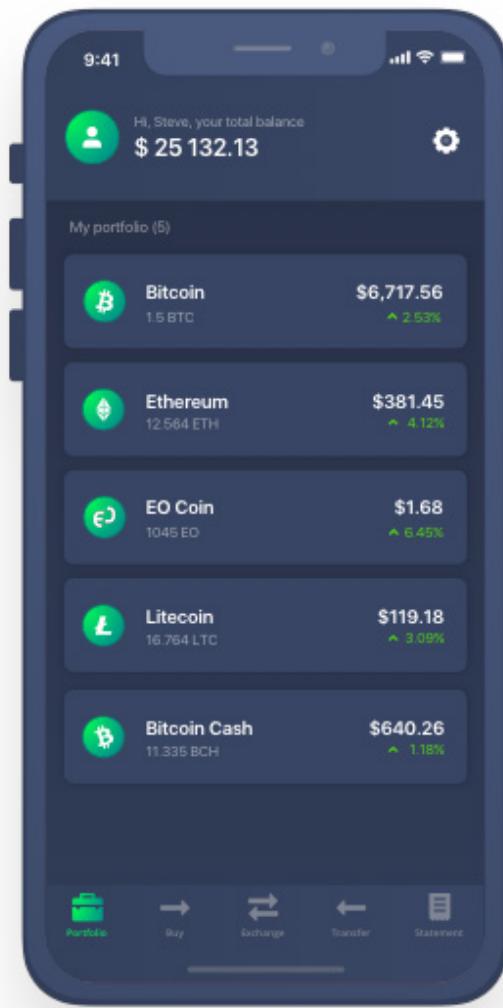
Crypto and Fiat Investors

Investors who choose to use both fiat and cryptos need two separate wallets to manage their finances.

EO.Finance

EO.Finance is an online wallet which will be designed with an easy and user-friendly interface, offering both fiat and cryptocurrency management and making block chain transactions simple. Furthermore, the EO wallet will allow investors to buy cryptocurrencies using fiat currencies and withdraw cryptocurrencies into fiat currencies. Holders of the EO coin can use the coin to pay 50% lower commissions on transaction fees.

The wallet can be used to store more than 20 cryptocurrencies (Bitcoin, Ethereum, Litecoin, EO Coin and more) which can be used to make payments anywhere online for any products, services or investments. At the same time investors who choose to open accounts on multiple EO platforms will only need one set of credentials for ease of use.



The EO.Finance wallet will be used to buy, store, exchange and pay with both crypto and fiat currencies. The wallet will not be crypto-to-crypto and fiat-to-fiat based. All currencies, both fiat and digital, will be interchangeable making all financial transactions easy and seamless.

EO.Finance is a valuable wallet which can be used by fiat investors, crypto investors and anyone who uses both or would like to transition from one to the other.

Currencies on EO.Finance

In the beginning the wallet will support 20 cryptocurrencies and a large number of fiat currencies. The cryptocurrencies will be carefully selected based on currency liquidity and demand to ensure that all the cryptos on EO.Finance are highly active and valuable to users of the wallet. In the future, based on market needs, we could expand the number of currencies the wallet supports.

What Makes EO.Finance Special?

EO.Finance is designed to make block chain transactions easy for everyone.

Cryptocurrencies are leading the future and everyone wants access even though many parts of the process can be confusing for inexperienced investors - after all it is a new technology and most investors are indeed inexperienced. EO.Finance will be an easy platform where all functionalities and payments are clarified and made simple.

EO.Finance will be a financial hub where investors can manage all their crypto and fiat finances. EO.Finance will offer the following uses:

- **Buy cryptocurrencies with fiat currencies**
- **Withdraw fiat from cryptocurrencies**
- **Buy fiat and cryptocurrencies**
- **Store fiat and cryptocurrencies**
- **Make payments with fiat and cryptocurrencies**
- **Exchange fiat and cryptocurrencies**
- **Pay 50% less commission with EO Coin**

The wallet will be available globally in a large range of languages. Once an investor has an account with EO.Finance they will receive instant access to round the clock 24 hour support by our experienced team who is ready to assist with all transactions and questions.

Additionally, we will prepare video tutorials explaining all the processes to ensure that all our investors are fully comfortable with making secure and fast block chain transactions.

EO.Finance App

Most crypto wallets are web-based whereas the EO wallet will be one of the few designed as a mobile app too, so users can have access to their cryptocurrencies wherever they are.

iOS and Android apps will feature all functionalities of the wallet including live market rates, buying, selling and withdrawing.

Cryptocurrency Market

No one can argue against the strength of the existing Cryptomarket. At the time of writing the article the market cap was valued at 263 billion dollars.

Cryptocurrencies challenge existing economic structures, and allow instant transactions without the interference of any third parties like banks or governments. The largest cryptocurrency is still the very first one, Bitcoin. Its value had spiked to \$20,000 in 2017 and during the first couple of months of 2018 it has been fluctuating around \$10,000.

Considering the magnitude of cryptocurrencies, crypto exchanges have risen accordingly. Once these cryptos go into the market they become tradable on an exchange a lot like traditional exchanges for fiat currencies and other assets.

Demand for this market is high, some crypto exchanges have hit more than a billion dollars in daily turnover over a couple of months. This proves how a young market is climbing the financial ladder much faster than any of its predecessors.

EO.Trade

The EO.Trade Crypto Exchange will redefine crypto trading. Might sound too ambitious but this is the only reason we decided to introduce a new crypto exchange to a market which is flooded by malfunctioning exchange platforms that are lagging the evolution of crypto trading.

Our exchange will provide a much better and user-friendly interface with advanced graphs. A much faster service which will never delay orders or withdrawals. A much stronger engine which can handle existing and future market demand without faltering.

The platform will be designed by an experienced development team, which has already developed the successful ExpertOption platform, and who understands the product and the industry.

Our team has already developed a solid plan and an architecture based on which EO.Trade will be built in order to be the robust platform we promise.

EO.Trade will be a powerful crypto exchange which is merged in a crypto-fiat ecosystem and surrounded by multiple platforms including a trading platform, a wallet and an advanced news portal.

Given all the above, we are confident that EO.Trade will stand out among its peers in both the crypto and finance world.

Why Develop a New Crypto Exchange?

Crypto trading is a much bigger financial evolution than the public has fathomed so far. We know that because we have witnessed the previous financial revolution at the dawn of the internet when online trading emerged. It took years until the world realized that online trading was no longer the 'next big thing' but it had already become the biggest industry in the world. While everyone keeps calling cryptos the next big thing, we are preparing for this industry to be the current biggest thing with the biggest market in the world. How is this relevant? This means we are building an exchange designed for the existing vast market and all its demands.

With ExpertOption we provided traders with a strong, user-friendly, fully equipped platform to help them succeed. Now, we can see investors being let down by their Crypto Exchanges

simply because they were not built to handle this market. We are working hard to create the EO.Trade exchange to offer every investor around the globe the reliable exchange they need and deserve to manage their crypto trading without any worries. EO.Trade will allow investors to rely on a crypto exchange the same way online traders can rely on their trading platforms.

The Market Gap

The market is that big that there are over 200 crypto exchanges online at the time of writing this article, yet demand is still exceeding supply. A large number of crypto exchanges were nowhere near prepared for the magnitude of the market, even the biggest exchanges out there have faced big problems because of the amount of users.

According to the Financial Times article, released on the 8th of February 2018, the biggest crypto exchange currently on the market had to close down due to the large volume of users. The company stated "Due to a significant increase in users and trading activity, [we] will need to extend the system upgrade. Withdrawals and trading during this period will remain suspended".

Current exchanges on the market are clearly struggling to address the exponentially increasing demand from investors. This is due to extensive pressure from users on the platform, with delays being prominent for account opening and withdrawals, due to strict Know Your Customer (KYC) and Anti-Money Laundering (AML) systems which have to be implemented on exchanges.

KYC and AML procedures are important to maintain the security of accounts and works for the customers and not against them. Failing to segregate fraudulent accounts from legitimate users could lead to an unreliable trading environment, This however means that each user application must be manually approved and verified, which requires significant effort from employees of the exchange.

Up to 100,000 users have been added to an exchange in one day. Using this example adds up to an average of hundreds of thousands of account approvals per month. This takes up a large amount of employee hours and the numbers are continuously growing.

This is making it very difficult for existing exchanges to keep up and maintain a steady and reasonable registration and withdrawal time and near impossible for newcomers to keep up.

How will EO.Trade Overcome These Obstacles?

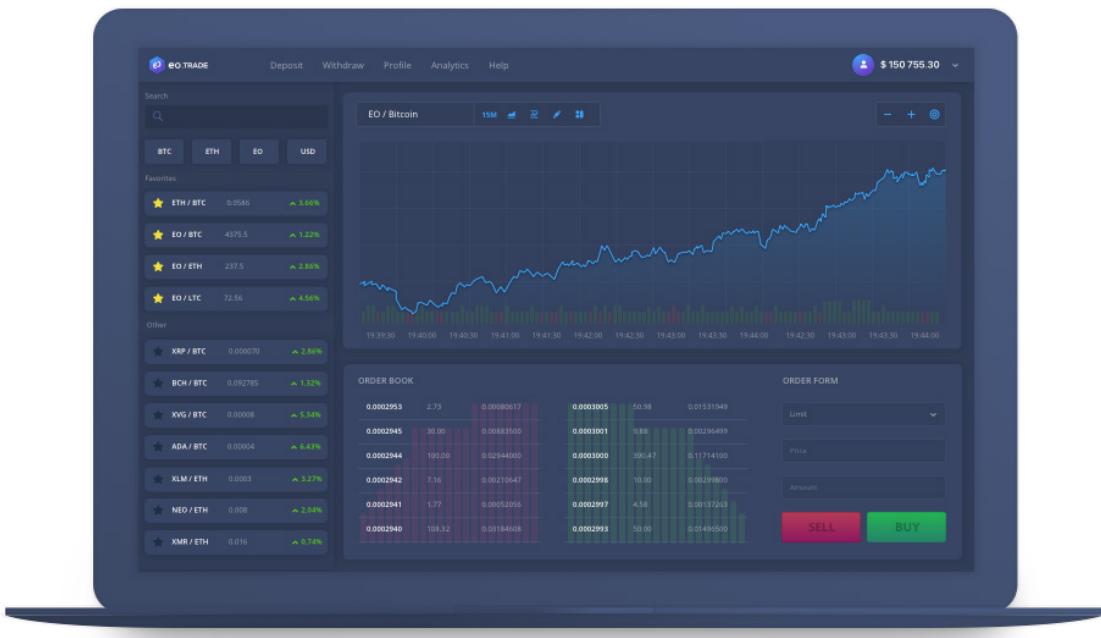
When we developed and launched ExpertOption we dealt with an overwhelming number of new users, which quickly taught us that our customer support is like an elastic band which should always be ready to easily expand based on supply and demand and always fit customer needs like a glove. That is why the ExpertOption client care team is made up of more than 30 individuals in six different countries covering more than 15 languages.

With the upcoming crypto exchange we are ready to double, triple, and expand the team to any size necessary to ensure quality is balanced with quantity.

Meanwhile, our development team has also observed existing exchanges and the challenges they face. The team has learnt from our predecessors mistakes and has already built a solid plan to create a much stronger platform.

Our experience has prepared us to take on this challenge and succeed.

Better. Faster. Stronger



Better

The definition of 'better' is more desirable, satisfactory, or effective. We plan to be more of all three. This is a big statement to make considering the market already has highly successful crypto exchanges however 'better' comes from acknowledging an existing state of being and deciding to add onto it.

We acknowledge existing crypto exchanges and the benefits they offer investors we just don't think it's enough. EO.Trade will be a web, desktop and mobile app designed for easy and user friendly transactions in both crypto and fiat currencies powered by the EO Coin.

We have learnt from our predecessors' mistakes and have combined the knowledge, along with our experience in designing and developing the ExpertOption platform - which has led to a list of pros and cons, to continue to build on making our platform superior to existing platforms and better than anything we have ever built before.

Special Benefits with EO Coin

Paying commission on transaction fees with the EO Coin costs 50% less. In addition, the EO Coin will be highly supported by its increased use on the exchange.

Access to New Altcoins

New altcoins can be listed on EO.Trade after a scanning process which will determine their authenticity, security and potential in the market, as well as through a voting process.

Access to the Best Altcoins

Investors will discover only the best of the newest altcoins on EO.Trade. While we will encourage new altcoins to be listed on our platform, we will ensure they are liquid, active and have potential.

High Liquidity

We will progress to become an exchange with one of the largest volumes in the world, where buyers and sellers can make fast transactions at market price.

Airdrops

We will reward our investors with airdrops and extra free EO Coins.

More Currency Options

We plan on integrating a large number of both fiat and cryptos and will continue increasing this number based on market demand to offer the biggest exchange options.

Affiliate Program

We will launch an affiliate program on the platform which will allow affiliates to benefit from referring new users to EO.Trade.

Faster

Speed is an important factor for investors. Speed in everything related to their investments; registering, getting approved, placing orders, support, withdrawal and everything in between. One second for an investor is measured differently than in the real world. Every delay is a potential expense.

EO.Trade will cover all investor needs by ensuring all parts of the process are as swift as possible.

Fast KYC Process

The KYC process which can take up to 1 week on most existing crypto exchanges will require a much shorter time frame with EO.Trade.

Fast Withdrawal Process

Withdrawals are delayed in most existing crypto exchanges as they pend approval. We will offer the fastest withdrawal process among crypto exchanges thanks to a large and experienced team we have onboard.

Seamless Interface

Lagging, delays on chart data and notifications, freezing screen, slow functionality or any such problems are already addressed in the development and will continue being monitored to ensure their complete elimination.

No Delay in Orders

We are building the architecture of our system adhering to the principal of unlimited horizontal scaling which means we can adjust the amount of hardware required as the number of users expands, therefore ensuring that orders are always made on time.

Stronger

A crypto exchange requires strong technical back up to handle hundreds of thousands of users per day and millions of active users at a time. It's a challenging web operation which requires a powerful dedicated server cluster and constant maintenance to make the platform scalable for hundreds of millions of users. This doesn't just include registrations but also ongoing use of the website and constant transactions of all types.

The platform has to be built right from the start in an efficient and practical manner, which allows it to handle the pressure but also have a manageability system which is easy to operate, maintain and update. This way any potential problems will be easy to diagnose and fix before they affect users.

EO.Trade will be the strongest crypto exchange based on an efficient and practical platform which will ensure the highest quality of trading.

Availability

The website and platform will always be available, regardless of how many users are simultaneously registering or making transactions. We do not claim to know the future, but we do know that technology only fails those who fail to prepare.

Performance

The platform will be completely scaled which means its behaviour is maintained as the load increases. This is achieved by network and server utilization.

Reliability

The platform will always be reliable for users. This doesn't only include availability but also trusting that when information is stored in the system it will be there for them to access again without any glitches.

Latency

The platform will have ultra-low latency thanks to a strong hardware and software architecture which will ensure users never face glitches or freezing, which could affect their experience and most importantly transactions.

Back-end support

Back-end processing needs to be performed to create the contents of the page and process requests of users. Back-end has to always be supported to keep up with user demand.

Cost

Ensuring a platform of this magnitude achieves the above includes big costs for development, operation, maintenance, adding more servers in the future and more. We have predicted the expenses and added a flexible increase for the expected expansions we will have to make as the platform grows.

Fastest KYC Process

KYC (Know Your Client) is a standard security procedure of identifying and verifying the identity of clients. In this process companies filter their customers to ensure there is no fraud on their platforms. The EO.Trade crypto exchange will require a KYC process to maintain a safe environment for all investors.

Current crypto exchanges are facing criticism for their lengthy KYC process which delays investors from accessing the platform, and withdrawing their money. Due to overwhelming demand some clients have had to wait up to a week to get verified. In traditional online trading platforms the process does not require more than 48 business hours.

The KYC process is manual and in order for it to be secure, details have to be checked by a real person rather than an automated program. Logically this makes it a lengthy process

when hundreds or thousands of documents are pouring in on a daily basis. Any ill-prepared project would struggle under such pressure.

EO.Trade will promise the fastest KYC procedure by eliminating all and any delays for investors. The crypto world is rapidly expanding and should offer the same benefits as online trading and cease to keep clients waiting a week or even several days for their documents to be checked.

How will EO.Trade achieve this timing when some of the biggest crypto exchanges can't? It is simple. We will expand our team as much as needed to ensure all areas are covered and there is enough manpower to support manual work.

Most crypto exchanges surfaced on the crypto market without any previous experience in client care. They jumped on the bandwagon and in some cases succeeded. Our team has years of experience in supporting ExpertOption clients and going through millions of KYC documents. We understand the process because we deal with it on a daily basis and we know exactly how to level out supply with demand.

The EO.Trade exchange will offer processes which match and exceed traditional trading platforms, making investments in crypto as seamless as any other investment.

Proven Customer Care

Support is one of the most vital departments in any company, even more so in an exchange where the KYC process delays registrations and withdrawals. Most crypto exchanges currently on the market emerged out of an ICO which means their support teams were built for the specific projects and were thrown into the deep end as soon as the platform was launched. They have had no experience in dealing with millions of clients on a daily basis. When the concept of the EO project came about, we consulted with our team to ensure they have enough resources to support large numbers of new clients.

The existing team has been prepared and organized to manage all aspects of support and ensure a fast KYC and withdrawal process. Most importantly a strategy has been put in place to allow the expansion of the team in a very short time. This way we will always keep up with client demand and offer high quality services.

Coin Listing Process

We want to create an exchange which offers a large variety of crypto and fiat currencies while maintaining a highly active trading volume.

We will set requirements for accepting new altcoins to ensure we keep our exchange liquid.

Applicants must go through a verification process to identify the creators of the coin and the authenticity of the project.

Applicants must also go through a due diligence process for a comprehensive appraisal of the business to establish a clear understanding of its assets and liabilities and evaluate its potential.

Every established and new token can submit an application to be listed on EO.Trade.

Additionally, we will include the crypto community in the selection of new altcoins to be added to the exchange. This will happen through a voting process during which existing members of the exchange can vote using their EO coin.

EO.Trade App

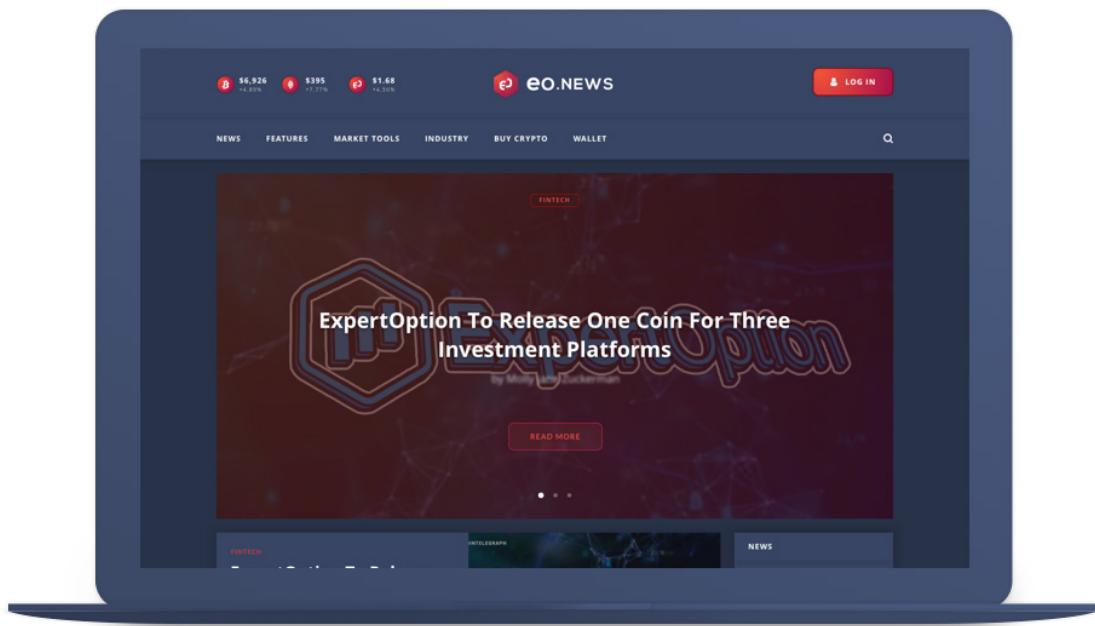
The EO.Trade crypto exchange will be designed as a native app for iOS and Android.

The EO.Trade app will include all functionalities of the platform in a user-friendly app downloadable on all devices. This includes full charting options optimized for the app. Market watch. Buying and selling fiat and crypto currencies. Deposits and withdrawals. Customer service. And all other functionalities.

We have taken into consideration the fact that a large percentage of our users will come through the mobile app and hence we have built the app to equally withstand large numbers of active users as the web platform.

EO.News

EO.News is a platform we will develop to provide news for the trading community. The news portal will be pumped with up-to-date market news, analysis, streaming quotes and charts, technical data and financial tools to keep investors updated about the global financial markets.



The platform will not be bound to crypto or fiat but much like the concept of our whole ecosystem, it will help all types of investors and give them a portal to the markets to reinforce their trading and investments.

EO.News will be available for viewers from across the globe with no charge or the need to be associated with the EO ecosystem. It will be an open news source with the purpose of helping investors make better trading decisions.

In the future we will include more languages to make it easier for international audiences to follow up the news.

As a one-stop-shop the EO ecosystem will benefit from a powerful financial tool which will grow to become one of the most trusted sources of market news in the world.

The EO Coin

The EO coin is a utility token built on the Ethereum block chain and follows the ERC20 token standard.

The coin has three forms of utility on three platforms: the EO.Trade crypto exchange, the EO.Finance wallet and to power token-based accounts on the ExpertOption trading platform. Most prominently it will be the underlying gas to power the EO ecosystem.

The EO coin will be listed on the EO.Trade exchange and it will be paired with all other currencies, cryptos and fiat. This will make the exchange to any other currency using EO Coin simple.

The EO coin is a strong coin which will enable its holders to trade on the EO.Trade crypto exchange and use the EO.Finance wallet with 50% discounts on transaction fees. The coin will also offer higher profit percentages to traders on the ExpertOption platform.

The coin can be used to pay for practically anything related to crypto on our platforms. A few of these functionalities are:

- **Buy cryptos on EO.Trade or EO.Finance**
- **Open trades on token based accounts on the ExpertOption platform**
- **Pay fees for transactions on the EO.Trade exchange**
- **Pay fees for transactions on the EO.Finance wallet**
- **Pay online for any product or service which accepts cryptos**

EO Coin Discount Structure

Paying commission for transactions with the EO coin comes with discounts on EO.Finance and EO.Trade. The discount amount will be reduced annually in the following manner:

	1st year	2nd year	3rd year	4th year
Discount Rate	50%	25%	10%	5%

On the 5th year the discount will be eliminated.

The years are counted based on the launch of the products.

EO Coin sale schedule

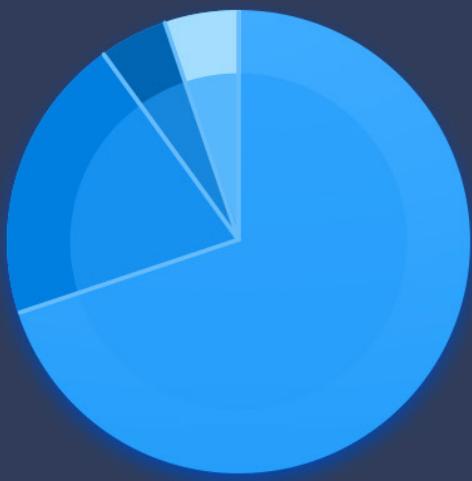
30.03 - 12.04
private presale

16.04 - 29.06
crowd presale

16.07 - 30.08
crowd sale

The **EO coin** falls under the classification of a utility coin not a security coin. Utility coins are designed to be utilized on a specific platform or app not as an investment. The **EO coin** was designed to be used on our platforms to offer a seamless trading process.

EO Coin distribution



Crowdsale	70%
Company	20%
Bounty	5%
Team <small>(locked till 1 Jan)</small>	5%

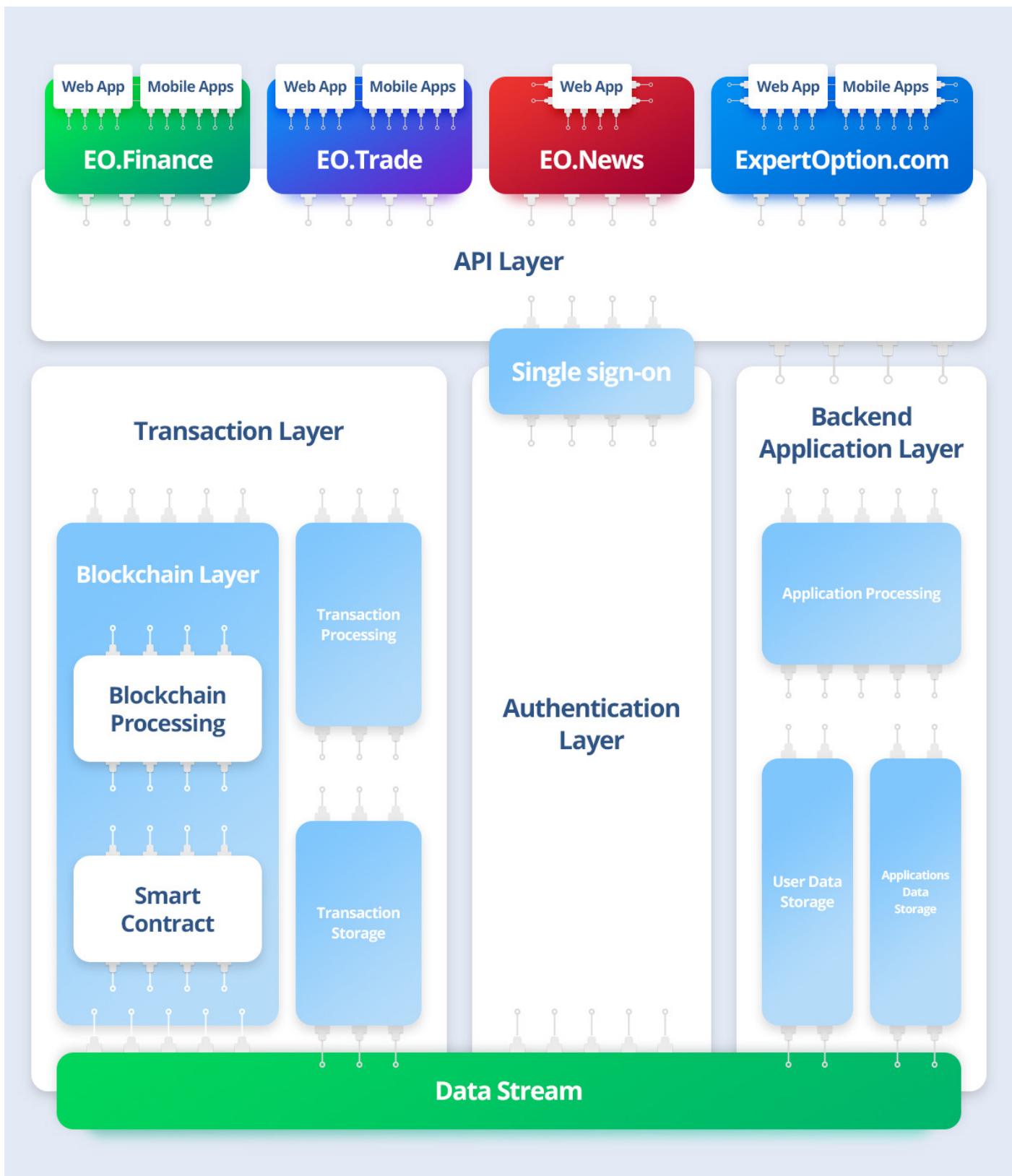
Total supply 1 000 000 000 coins.
All unsold coins will be burnt.

1 EO = \$0.20
during sale

500 EO
minimum purchase

EO Technical Structure

We use a huge variety of technologies. The main goal for us is to be secure and fast. We don't rely on white labels and outsourcing. Everything is built in-house so we are prepared to make this project happen.



The EO Ecosystem consists of several layers:

Front-end

The core approach of building client-side implementation of the platform is a single page application (SPA technology). This ensures several aspects of the project including the following:

Fast loading

Application loads fast, even on a poor 2G internet connection

GPU rendering

Our web application uses WebGL technology for drawing charts, it works very fast and reduces the CPU load. And makes our interface responsive, and user experience more fluent.

Reactive interface

We care about great user experience, no more waiting for loading pages.

Offline first

Applications can run without internet; you can access your data when you offline.

Cutting Edge Technologies

In our development we use cutting edge technologies such as; WebGL, WebSocket, Webpack and TypeScript. Our web applications use high performance modern stack of technologies, patterns and libraries. That gives the best experience to our customers and ease of fast production to our web development team. The heart of all of our web applications is Facebook's React framework.

WebGL

WebGL is a Javascript API for direct communication with graphics processing units. This graphics library allows us to take maximum control over 2D and 3D rendering to get fast responsive user interface, which determinants fluent user experience.

WebSocket

To ensure a reliable high-speed full-duplex communication channel between the service and clients, WebSocket is used to guarantee the delivery of messages, to ensure minimum access time, customers choose the fastest access point from the geographically distributed

pool. Thus each client is guaranteed to be connected to the most optimal access point in terms of the speed and quality of the channel. The WebSocket protocol was standardized by the IETF as RFC 6455 in 2011, and the WebSocket API in Web IDL is being standardized by the W3C.

React

We use React library which helps us implement the View part of MVC pattern (Model View Controller). React allows us to create large web-applications that use data and can change over time without reloading the page. It aims primarily to provide speed, simplicity, and scalability.

Obfuscation Algorithms

Helps us to keep code confidence, and protect code from compromisation. It enables the detection and removal of code injections, Man-In-The-Browser (MITB) attacks, DOM-tampering and data exfiltration on the client-side in real-time.

Mobile Applications

We use the most progressive technologies for building our mobile applications:

- **OpenGL and asynchronous GPU rendering for smoother user experience**
- **Kotlin on Android and Swift/ObjC on iOS**
- **Code sharing via writing some parts of our apps in C++**
- **Realm mobile database**
- **Asynchronous interface via Texture for achieving superior performance**
- **For several applications we use React Native framework, where fast variability of code is vitally important.**

Backend

The system is designed for high load and international audiences, and also requires rapid response and continuity in the operation of services, so we strictly follow several basic architectural principles. The basis is a micro-service architecture, which allows to improve and update key nodes of the system without loss of the provided service. The system is designed with the possibility of unlimited horizontal scaling to avoid indeterminable bottlenecks. We use a geographically distributed network of front-end nodes for the fastest possible delivery of content to users anywhere in the world. We stick to the asynchronous model of interaction between client applications and servers. This allows to achieve high

performance and responsiveness of communication channels.

- For data storages we use both relational databases and NoSQL solutions, like PostgreSQL, Redis, Couchbase, Elasticsearch. We use Hadoop Framework for Big Data, and processes it through machine learning based on neural networks.
- Backend implementation is based on a set of solutions: Python, Go, NodeJS, Java and C++ in sensitive places.
- Blockchain layer is serviced by Geth and Parity.
- The basic mathematical algorithms are realized on the basis of modern highly effective mathematical frameworks and libraries, such as TA-lib, NumPy, Pandas, SciPy, scikit-learn.

Most of the calculations are performed in concurrency mode to increase the calculated system capacity, including on many servers (within a cluster consisting of several servers). Architecture is initially designed to take into account further expansion. All bottlenecks are organized with the possibility of parallel execution on multiple servers. That is what helps us to organise horizontal scaling.

Deployment, Testing and Security

We use a set of DevOps practices, aimed at actively interacting developers with IT specialists and the mutual integration of their work processes into each other. It is based on the practices of world leaders in software development.

Our team has successful extensive international experience in ensuring the quality of software products. We have a strong competence in secure storing user data and financial information.

The platform testing takes place at expert level and corresponds to ISO / IEC TR 19759: 2005. The testing process includes:

- **functional testing**
- **system testing**
- **performance testing**
- **regression testing**
- **security testing**
- **localization and usability testing**
- **automatic and unit testing**

Our data centers have Tier III (availability of 99,982%) and Tier IV (99.995% availability) certification.

Timely and fast software updates to exclude the possibility of exploiting vulnerabilities, including 0-day vulnerabilities

Our goal is to eliminate the human factor as much as possible and use automatic monitoring systems. We use trained neural networks to detect deviant behaviour of systems, including services, processes, and user activity. But we also have security monitoring personnel, who works along with automatic monitoring systems.

To ensure security, all servers use full data encryption compatible with AES FIPS PUB 197

HTTP/2: We use the most advanced http protocols to increase speed, availability and security

For API layer we use HTTP Secure through TLS connections only. This means that all data transferred between client-side applications and servers is encrypted. We also use websocket with binary data, to avoid man-in-the-middle vulnerability.

Geographically distributed CI system, ensuring the timeliness, security and integrity of deployment of the developed software.

We obfuscate core client-side scripts to reduce potential attacks to client applications and to keep internal user data processing secret and secure.

Two factor Authentication helps us make our applications more secure.

EO Marketing

Marketing a product always derives from its sellability potential and the gap it fills in the market, if there is one. A product must offer value and fulfill a need or desire in consumers. An existing market makes targeting much easier. Our marketing efforts are covered from all sides.

Market Gap

The market is not lacking trading platforms, wallets, crypto exchanges or coins, we know that. What the market does not have is a series of all four in a connected ecosystem where both fiat and cryptocurrencies are interchangeable and can be managed, transferred, exchanged, bought, saved and traded using the same coin.

Consumer Need

Traders who want to switch from fiat to crypto need a platform through which they can do it when they still do not own any cryptocurrencies, and have no experience in doing so. EO.Finance will offer direct access to buy cryptocurrencies with fiat.

Consumer Desire

Traders who manage both crypto and fiat in most cases do it on separate platforms. With our ecosystem they will no longer need separate wallets. They will be able to use our platforms to manage all their finances seamlessly.

Existing Market

Traditional online trading has the largest market in the world. In 2016 it was officially announced that the industry makes an average of \$5.2 trillion in daily turnover. This number has been consistently growing over the past three years. Online trading is a tool for the largest financial institutions including central banks like Deutsche Bank which provides 21% of market liquidity.

On the 11th April of 2018 coinmarketcap.com reported a market cap of \$270 billion in the cryptocurrency market.

Marketing Strategy

Based on sellability factors and our target audience we will market the EO ecosystem to investors and traders in both online trading and crypto investments.

We will utilize all marketing channels, both organic and paid.

Our community managers will expand our organic reach within the crypto community, starting with existing ExpertOption traders who have already trusted our company and experienced our superior and extensive services which have never failed them. We will inform the community about our work through Telegram, Medium, Bitcointalk, Facebook, Twitter and Reddit to begin with. We will use these platforms to communicate with traders and investors allowing our client care to help interested parties understand our ecosystem and its products.

Our marketing team will take over the creative development of the brand which will determine our positioning in the market. Through digital marketing we will push the ecosystem internationally with well-crafted, consistent messages directed at the right audience. Relationship marketing and PR will reinforce organic marketing.

Affiliate Program

ExpertOption runs a successful affiliate program which has attracted more than 8730 affiliates so far. The program is designed to invite anyone from across the globe to sign up at no cost and make profits for every investment made from their referrals.

The affiliate program helps in spreading the word about the brand through thousands of people, each of which will promote the brand to thousands more people rapidly expanding the circle. This has worked successfully for ExpertOption.

We will run similar affiliate programs for both EO.Trade and EO.Finance encouraging investors to attract new clients and get rewarded for it.

The program will support affiliates with promotional and marketing material as well as customer support. All affiliates will have accurate tracking of their referrals. Affiliates will be rewarded from direct clients and clients of their sub affiliates. Rewards will be CPA based.

A Strong Marketing Team

Our marketing team is made up of handpicked specialists and experienced individuals who single handedly led ExpertOption to global success. We confidently state that our marketing team can compete with any global marketing agency in all aspects of marketing.

The team covers all areas of digital and direct marketing allowing us to control everything in-house ensuring brand quality, clarity and accuracy of the messages we send through carefully managed high quality brand and community management.

Our marketing team consists of several well organized segments. The segments are divided by focused tasks but united in one big open-plan department as one team. The team has already proven its success with the ExpertOption brand.

Below is a simplified version of how the segments of our marketing team work.

Digital Marketing

We have a highly capable group of marketers who have mastered the beast known as digital marketing. Online digital marketing enables us to have global reach and target the right audience. It requires creative, technical and analytical skills wrapped with marketing intelligence. Our Google, Facebook, media buying, analytics, SEO, campaign, and BI experts are masters at their profession and have developed their abilities around the ExpertOption brand magnifying the results of their work.

Creative Development

Our creative team is responsible for every audio-visual aspect of the brand. Creative development has expanded a lot in the last couple of years and marketing has become highly immersed in video and visual production. In order to keep up with today's marketing demands, the creative team has to be artistic, corporate, and highly technical. Luckily we have gathered a group of individuals who are young and creative but also aware of corporate needs and branding. Graphic design, video production, video editing, motion graphics, art direction and content writing collaborate to deliver the brand of EO.

Relationship Marketing

Our relationship marketing team is a savvy and well connected one. Relationship marketing smoothly builds a bridge between marketing and customer care ensuring branding and brand quality is translated in every form of direct or digital marketing. Under the umbrella of relationship marketing we include inbound marketing, social media, public relations and

brand awareness. Our community and social media managers, email specialists, and public relations officers maintained the ExpertOption brand for years and they are onboard the EO project to do the same.

Helping Investors

Strong marketing does not only work in the best interest of the company but also in the best interest of investors. When EO has a strong marketing team, every EO Coin holder is backed by the same team which is working hard to maintain and increase the success of the EO ecosystem and coin. And that works in the best interest of everyone who is part this community.

Marketing is important for any successful business. It helps introduce a product or service to the market but also to continue promoting it to any potential customers. Successful campaigns keep investing in marketing and we will do the same for the EO ecosystem.

We intend to become the most successful in every section of our ecosystem, and build a new community of investors who are looking for a place to manage their finances both fiat and crypto in one place. Our marketing will boost our name, reputation, sales and overall value.

Our marketing team has your back.

EO Bounty

The EO bounty program will consist of two sections, a referral program and airdrop. 5% of overall coins will be allocated for the bounty.

Referral Program

The EO referral program will allow all registered users to refer the EO coin through any online means and make a profit out of their referrals' investment. The link can be shared through social media, on a private website or anywhere online.

Every link will have a unique identifier code. When a registration comes from the link it is automatically placed under the referrer's name.

When an investment is made, the referer receives a bonus.

The bonus is extra EO coins added to his/ her account. The amount of tokens will be calculated as 10% of the investment made by the referral. The amount will not be taken from the referral's investment. It will be extra tokens added to the referrer's account from EO.

The referral program does not cost anything for the referrer and can be used by registered clients even if they have not made an investment in the EO coin.

Airdrop

Airdrops will be scheduled in Q4 2018 to offer investors who have bought the EO coin extra free coins as a reward. The airdrop amount will depend on the performance of the referral program.

Fund Allocation

Funds will be allocated based on our cost expectation and ensuring all sectors of the project are supported.

The sectors will be funded as follows:

Software Development 50%

50% of funds will be dedicated to developing the three new platforms, EO.Trade, EO.Finance and EO.News as well as developing token based accounts on the existing ExpertOption platform.

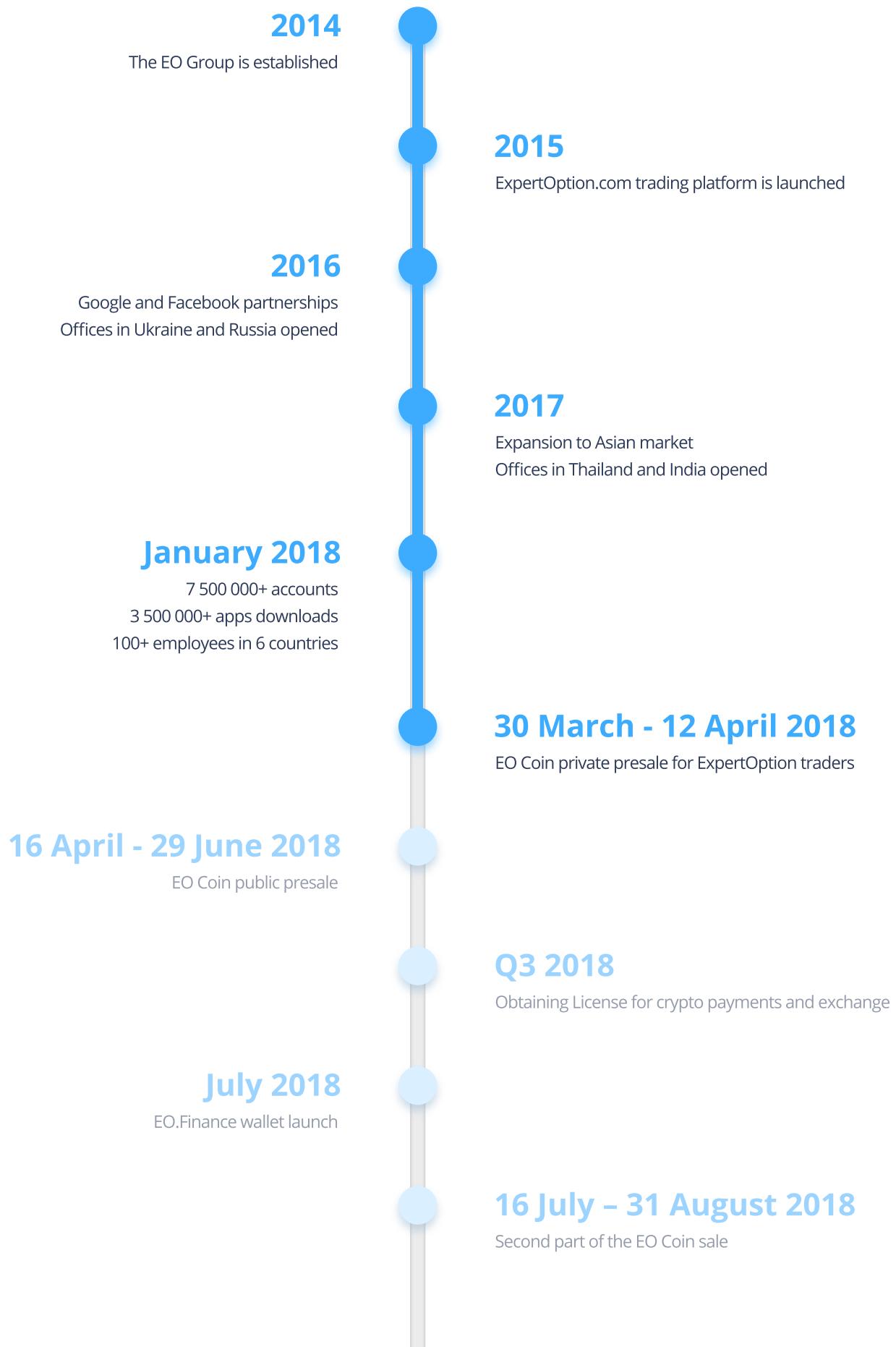
Marketing 35%

35% of funds will be dedicated to marketing costs including but not limited to media buying, brand awareness, public relations, ad campaigns, social media campaigns, newsletters, videos, and any other forms of marketing deemed necessary by our marketing strategy, to expand the brand and reach our goals.

Operational Costs 15%

15% of funds will be dedicated to operational costs which will cover the costs of applying for and obtaining licensing and day-to-day operations for expanding our teams in order to offer an optimal and fast experience for all our investors.

EO Roadmap



December 2018

EO.Trade crypto exchange launch

Q4 2018

Airdrop release

January 2019

EO.Trade iOS and Android apps
launch

Q1 2019

ExpertOption.com
Token-based accounts launch

Q2 2019

EO.News market news portal launch

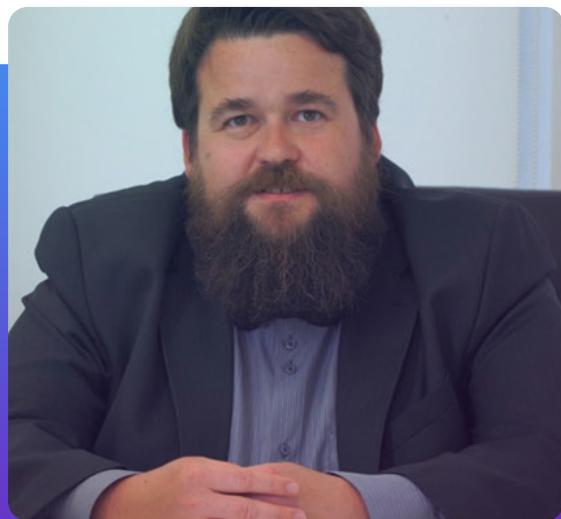
EO Group Management

The EO team is made up of more than 100 dedicated professionals with experience in the industry and with each other. The same team worked on the highly successful ExpertOption brand and are now developing the EO ecosystem. Their proven commitment and measurable results are a testament to the effect they will have on our new products and the ecosystem as a whole.

Ivan Opriya

CHIEF EXECUTIVE OFFICER of EO group

Ivan Opriya is the CEO of the EO Group and the mastermind behind the ExpertOption brand. His vision lead to the award winning platform with millions of clients and his vision is leading the creation of the EO ecosystem.



Heinz Grünwald

GLOBAL MARKETING ADVISOR

Grünwald is a world renowned marketer and an advanced crypto advisor and investor. With more than 12 years of experience in digital marketing Grünwald has become an expert at driving growth in any business, especially in blockchain related ventures. Grünwald is the founder of several companies including New Challenge.



Kenji Cheung

ASIAN MARKET ADVISOR

Cheung is an entrepreneur, founder and renowned crypto investment advisor. He co-founded and launched two successful companies; Space Capital Group Limited and Crypto28. Prior to that he mastered the financial industry through high ranked jobs for close to a decade. Cheung is considered one of the top advisors for the blockchain industry.



Ivan Dashkevich

CHIEF TECHNICAL OFFICER

Ivan Dashkevich is the technical leader at ExpertOption and the EO platforms. He has more than 5 years experience of building and leading effective development teams (up to 50 developers). He developed successful proven high load projects with multi-million daily active audience. He is also a crypto expert with more than 3 years of experience in blockchain.



Vladimir Arsenev

CHIEF MARKETING OFFICER

Vladimir Arsenev is the marketing leader at ExpertOption and EO. He is one of the brightest minds in marketing who helped turn ExpertOption into one of the biggest fintech platforms on the market. His savvy technical knowledge combined with his natural creative instinct has lead to measurable results which prove his abilities.



Dmitrij Nikitin

HEAD OF CUSTOMER CARE

Dmitrij Nikitin leads the EO customer care team and overlooks support quality and customer satisfaction at all stages of the process. He has a history in the investment banking industry and excels in many sectors. His vast knowledge enables him to combine knowledge from all the departments to handle all customer queries. Dimitrij lead the ExpertOption team to handle more than 7 million traders and will do the same for EO.



Dmitry Ochkas

CHIEF HR OFFICER

Dmitry leads the EO Human Resources department and focuses on talent acquisition which he excelled at when handpicking the ExpertOption team. He has more than 10 years of experience in helping businesses build efficient teams in the gaming and fintech industries. His personal interest in cryptos enhances his contribution to the EO project.

Risk Disclaimer

Trading comes with a high level of risk, and its execution can be very risky. In case of purchase of financial instruments offered by the Website and the Services, you may incur significant losses of investment or even lose all funds on your Account.