VAULT Investments Platform Userguide

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Author: VAULT.Investments

2
3
5
6
9
12
14
15
15
17
19
20
21
21
22
23
24
24
25
26
29
29
30
31
32

INTRODUCTION

Welcome to the VAULT Investments Platform. In this User Guide, we will present you with a brief description of what makes Vault special in the hosting space, as well as provide a complete tutorial showing the ease of use built into our User Interface/User Experience (UI/UX) format.

While the Vault Investments Platform (VIP) has many features in common with existing hosting platforms on the market, we would like to take a moment and share what makes us different. VIP was created to allow holders of our PAWS coin the ability to enjoy free hosting, for life. Hence, regardless of market conditions, PAWS owners will never have to consider the cost of hosting their masternodes into the profit/loss equation, as there is none. This helps encourage holding PAWS masternodes, even in bear markets, while simultaneously eliminating those former PAWS fees from entering the market to be sold, which results in a lower average daily supply. Utilizing this concept, PAWS users can repurpose those former cost obligations into funds that further build their investment portfolio, or however else they see fit. We did not stop there, however. Upon laying out our initial vision, it became clear that existing services failed to provide several key, common sense features, so we expanded VIP into our own, full-fledged hosting platform.

New users will note VIP uses a much cleaner, simpler interface than the typical hosting service, providing all the important functions while removing all the unneeded distractions. First impressions are important, so we conceptualized a design that is welcoming and user friendly, even for people new to the Masternode space.

We also know time is a valuable resource, and that too much of it gets wasted due to poor application design. This inspired us to create the autopay system, which automatically deducts fees from running nodes, either in the native coin, or with a discounted option, using the Vault coin (more details on that below). Now masternode owners can check in to track and modify their portfolios as they wish, instead of being forced to check in just to make a payment. (Or worse still, forgetting to make a payment, only to have their nodes go offline.)

We have incorporated some of the best industry ideas as well, such as Instant Masternodes. This system starts earning masternode rewards from the moment you invest, regardless of how much or how little is invested. This is combined with our unique system of reinvest/withdrawal options: all automated, all set up by you, all adjustable anytime you want to modify your rewards disbursements. It all works together to form a truly simple, yet flexible platform.

Finally, all of the above is meaningless if funds are stolen, which is why we took security to the next level. With Vault, there is a trust factor involved, as we store your coins for you, so the one downside risk is straightforward: you have to trust us. The benefits are multifold, however, as you no longer need to download wallets, update wallets, maintain nodes, remain vigilant 24/7 on your own security, etc. Our security of your funds takes a multifaceted approach.

First, we require logins onto the Vault platform to be cross-referenced to your Discord or Telegram account. Secondly, we have added 2FA security activation options, which further protects the account from malicious attacks. Thirdly, while regular, small withdrawals are automated by our system, larger withdrawals are manually reviewed each day by the team, before processing. This ensures no one with ill intent can wipe out funds due to an exploit of the system.

VAULT Masternode

VIP has created its own coin, which will be the currency of the platform and have VAULT as its ticker symbol. This currency will be used to pay for the listing fees of other coins we host and as a means to offer reduced costs for hosting these other coins. Masternode holders of VAULT will have many other benefits and rewards, which we will explain in more detail later.

VAULT Masternode will launch with a full working platform (utility) and use case as the platform currency. It also has further use as its holders will have exclusive rights to the presale of all future CRYO listed projects, and it gives membership access into the CRYO Club, which is an exclusive private club for long-term investors. Only CRYO members will have access to purchase presales of the vetted, quality projects that will list in the CRYO program.

Thank you for taking time to learn more about the project. Let's move on the Vault Investments Platform (VIP) User Guide:

Registering on the Platform

At this point in time, users will have to register on the platform with either their Discord user or their Telegram user. Discord has the option to enable 2FA on the Discord accounts.

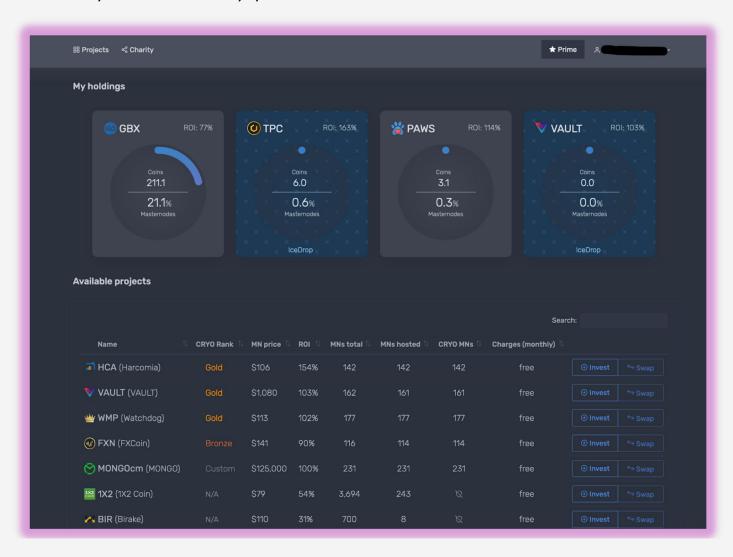
To access the platform, please visit our website as follows:

https://www.vault.investments/

And can then choose the LOGIN button in the top right corner. Alternatively, the platform can be accessed directly by entering the following URL:

https://my.vault.investments

Followed by Enter. Either way, you should now see the screen below.



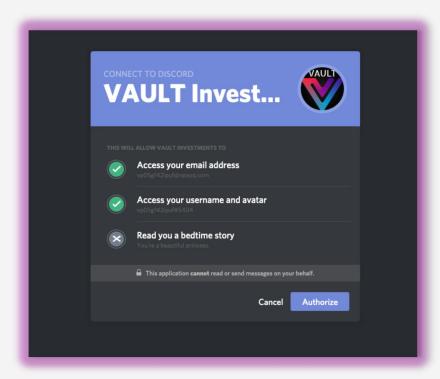
You can now choose "sign in" in the top right corner, or simply click "Start Investing" behind the coin you would like to invest in.

How to register on the platform with your Discord user

The first time you are accessing our system, and neither your Telegram or Discord usernames have been registered, you will have to go through our registration process. Please choose "Sign In" when first opening the VAULT Platform in the web browser. You will see the following appear.

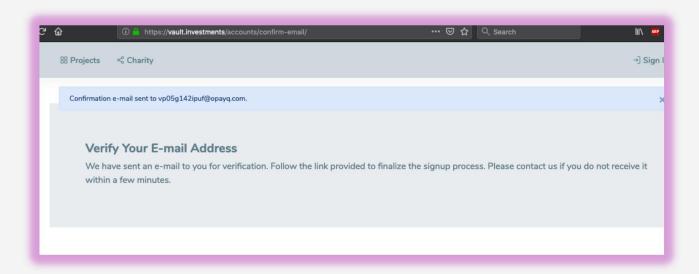


Choose Discord, to register on the platform with your Discord user. You should now be asked to login with your discord credentials, shortly followed by the following dialog:



You need to authorize the VAULT Platform to use your Discord user, so to proceed you choose "Authorize".

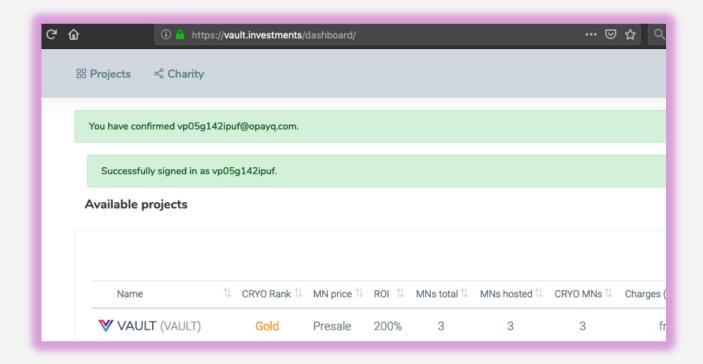
You will now be presented with the following screen in your browser window. A mail has now been sent to the email registered with your discord account. You will have to confirm that you have access to the mailbox by clicking on a link in the mail that we have sent to the email address.



By clicking on the link, you will be directed to the page below...

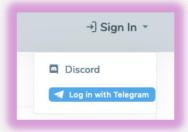


Please click on "Confirm" to confirm that you have received the mail and that you are the owner of the mailbox. After that, you will be redirected to the dashboard of the VAULT Investments platform seen below:



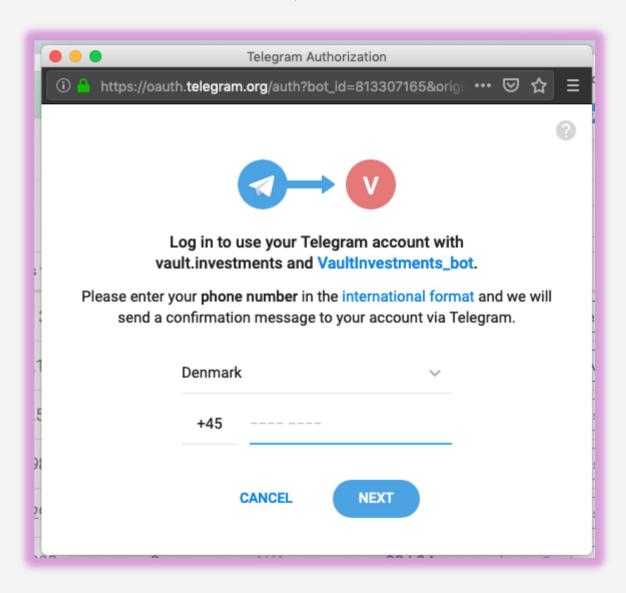
How to register on the platform with your Telegram user

It is also possible to use the investment platform by using your Telegram account. Many investors are not active on Discord, but only use the Telegram platform. To register using your Telegram account, your should also choose "Sign In" in the top right corner.

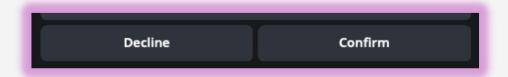


Please choose "Log In with Telegram", to initiate registration of your Telegram account with the platform.

A new window is opened, as shown below:

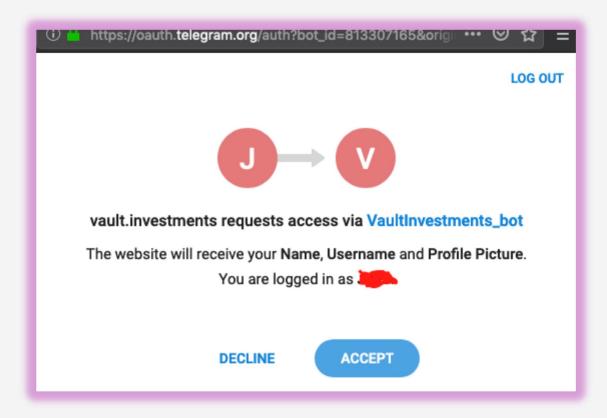


Please identify your account by entering the mobile number associated to your Telegram account. A message will now be sent to your Telegram client, on your mobile and on your desktop client if you have installed it.



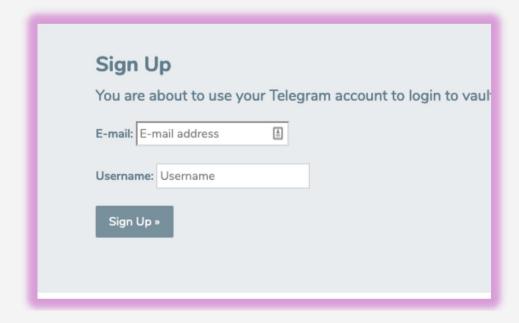
Please select "Confirm" on your mobile or desktop client.

The window on your computer will now change as follows:



Please select "Accept". A telegram message will be sent, confirming that you have successfully logged on to our platform.

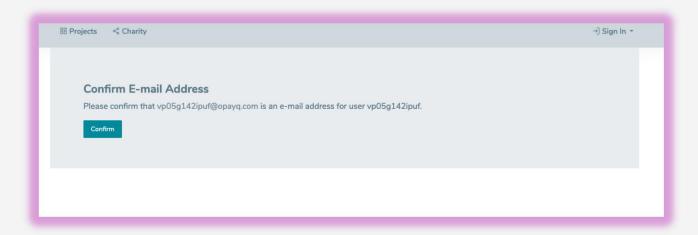
Since we cannot obtain an email address from telegram, you will not be presented with the following screen as part of the registration process on the platform:



Please enter a unique email address and account. If you for example already registered with Discord, using the same email address, the platform will tell you that this email address is already registered.

Once you have entered an email address and username, the process will be similar to the email verification process for Discord.

You will receive an email on the address specified. In the email, there is a link, on which you need to click. A new web page opens as shown below:

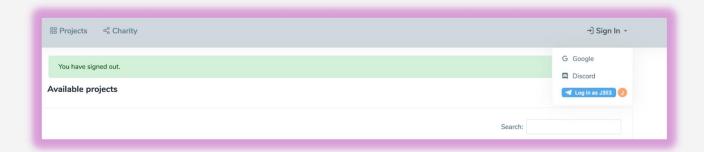


Please choose "Confirm". After that, the dashboard of the platform is shown, and you can start investing.

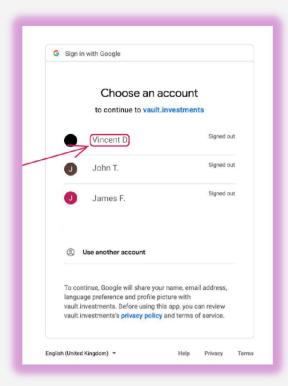
How to register on the platform with your Google Account

The newest feature on our platform allows for people to register and login to our platform with their Google account. Anyone with a gmail address will be able to register and login to our platform. No confirmation email is required, since google knows and authenticates your gmail email address.

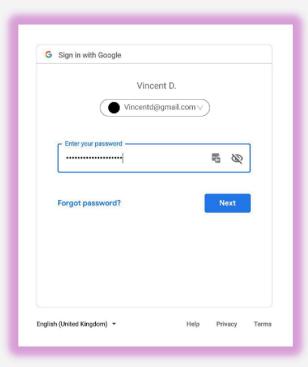
To register using your Google account, your should choose "Sign In" in the top right corner as shown below:



Make sure you pick "Google" from the list. On the next screen you will see a familiar list of gmail accounts your browser has been logged on to before. Just pick the one you want to use with VAULT.investments:



Once you have picked the account you want to use, you will be asked to type your password:



Once you have entered your password that belongs to the selected google account, you have logged into the platform and are ready to invest. No confirmation procedure is required, as Google has confirmed the email is yours.

Security questions

Any user that creates an account on the platform, will be confronted with providing 3 security questions. Those security questions will be used to identify your identity when you need your password reset or 2FA removed when you for example have lost your authenticator or mobile phone. It is very important that you know the answers to all 3 mandatory security questions, if you ever need us to unlock your account one way or the other.

This means that the answers should not be easy to find online or by looking into your families names and birthdates. On the other hand, you should not provide answers you cannot remember when you need them the most. Treat this with great care, as it might be your last option to unlock your account...



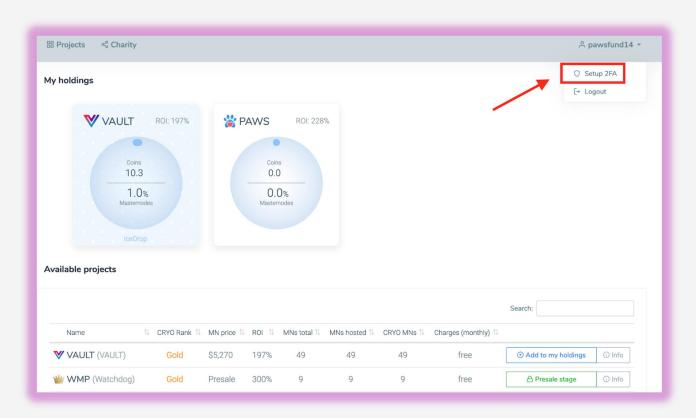
Enabling extra security

We recommend that all users enable 2 Factor Authentication (2FA) as an extra security measure. When 2FA is enabled, a user will not be able to change the withdraw address for an asset or make a withdrawal without entering a code generated by the authenticator used to setup 2FA.

It is very important that you make a note of the backup codes during the setup process. Those codes can be used to disabled 2FA, when your authenticator is lost or otherwise no longer working. We will normally not provide help in disabling 2FA if you have lost access to the authenticator and don't have access to the backup codes.

Enabling 2FA on your account

Enabling 2FA on your account after registering or at any later point in time, can be done by clicking on your username in the top right corner of the dashboard. See below:



You will now be redirected to the setup screen as shown below. In short, you will be asked to install an authenticator on your telephone or tablet. It suggests 2 different apps, that are available for iPhone and Android, but any authenticator will do.

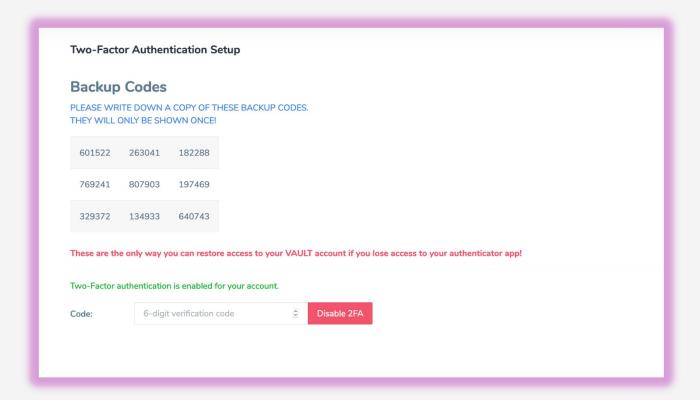
Once the authenticator app is installed, you can either scan the QR code show on the setup screen or you can select "enter your secret key manually" to set up the authenticator manually. In most cases setting up the authenticator using the QR code is very easy.



Once you have scanned the QR code into the authenticator, it will start generating a 6 digit number. Each minute, a new number is generated, which is providing the security we are looking for. There are no other authenticators that are generating the same numbers at the same time as the one on your phone or tablet.

To complete the setup, we need to initialise the platform with your authenticator. You do so by looking at the 6 digits it displays, and then type those in the "code" field shown in the screen above. You complete the 2FA setup by clicking on the "Verify" button.

2FA is now setup on your account, and you have to make a copy of the screen that comes next, in order to make sure that you can access your account with the assets on it, in case you lose your authenticator. For example if your phone gets lost or breaks.



The 9 backup codes will function as fixed 6 digit codes that will work even if your authenticator app that generated dynamic codes is lost. You will need those codes to disabled 2FA and set up a new authenticator in that case.

You can also disabled 2FA in this screen, by entering any of those 9 codes or the codes from your authenticator app, and select Disabled 2FA.

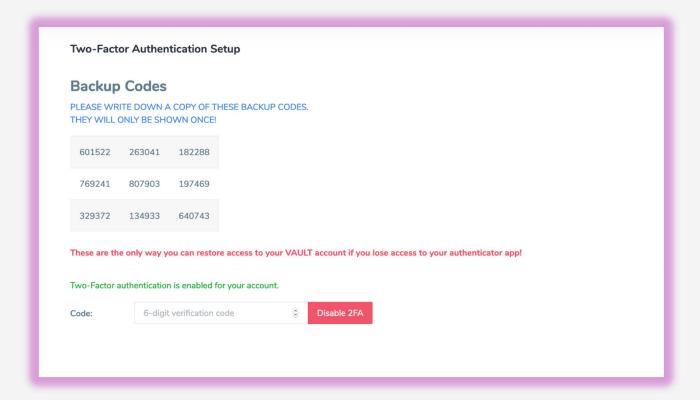
Disabling 2FA on your account

The only way to disable 2FA from your account, is by selecting "2FA enabled" from the menu that appears when you click on your username in the top right corner of your dashboard.

The screen is shown below. You will need to enter a code generated by your authenticator, or any one of the 9 backup codes that were generated during setup. That is why it is very important to make a copy of the backup codes.

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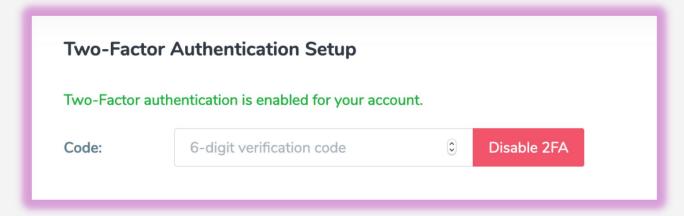
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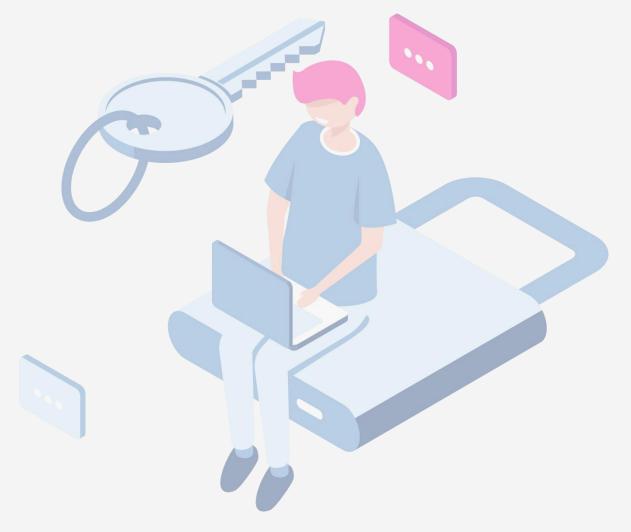
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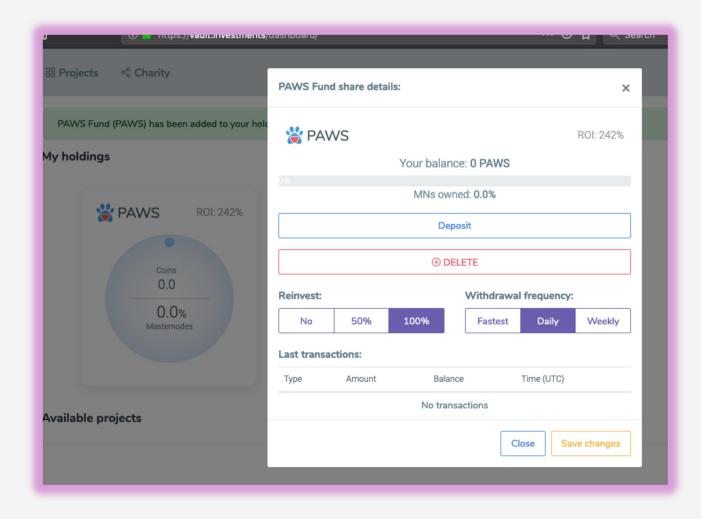
The screen is shown below. You will need to enter a code generated by your authenticator, or any one of the 9 backup codes that were generated during setup. That is why it is very important to make a copy of the backup codes.





Controlling your coins

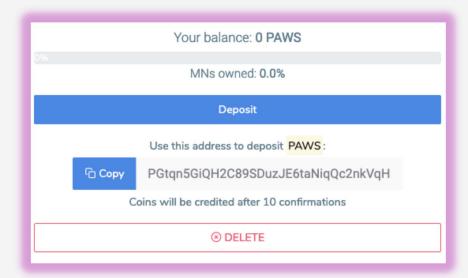
By clicking on the square for your coin under "My holdings" you can open a control panel to control your funds. Here you can withdraw, deposit and modify reinvestment and automatic withdrawal options, as shown below.



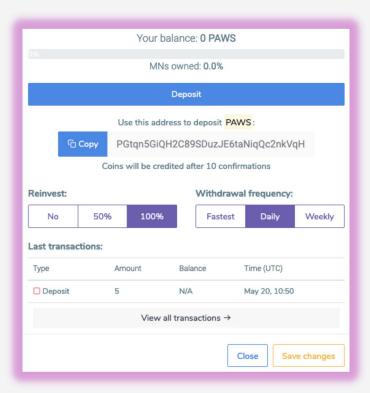
Remember to save your changes by clicking on the "Save changes" button after making a change.

Making a deposit

Making a deposit can be done by selecting the "Deposit" button on the control panel. A section will slide down showing the deposit address that should be used for your account.

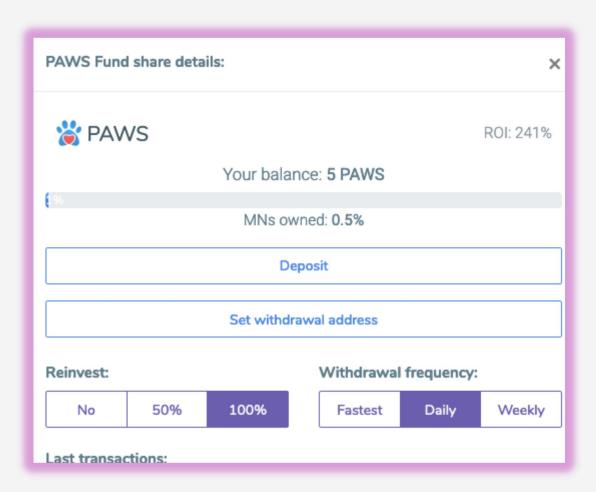


User the copy button to copy the deposit address, which you can use to transfer coins into the platform. It will take 10 confirmations before the coins are available on the platform, but you will be able to see the incoming transaction before then, marked with a red square. The delete button will disappear at that stage.



Making withdrawals

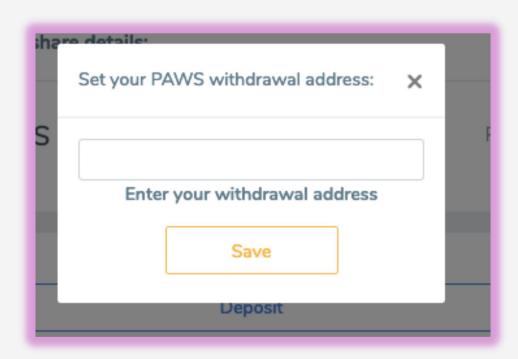
As soon as the coins have been confirmed 10x, they are active on the system and collecting rewards. Rewards are collected and deposited on your account 2x a day. As soon as the coins have been confirmed 10x, you will be able to withdraw them again and a new button will appear in the control panel called "Set withdrawal address".



Making your first withdrawal

Before you can make your first withdrawal and use auto withdrawal, you have to set a withdrawal address. Until you set a withdrawal address, you cannot withdraw coins from the platform and there will be no button available to withdraw coins from the platform.

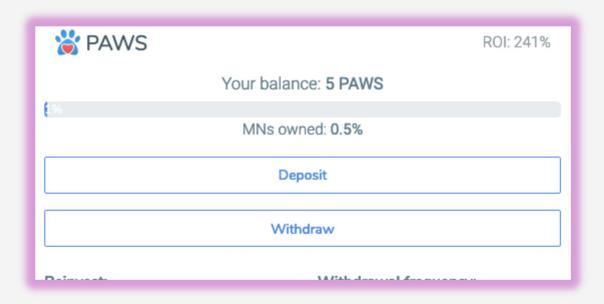
Before making your first withdrawal, you have to choose "Set withdrawal address", as shown above. You will be presented with a dialog box as follows:



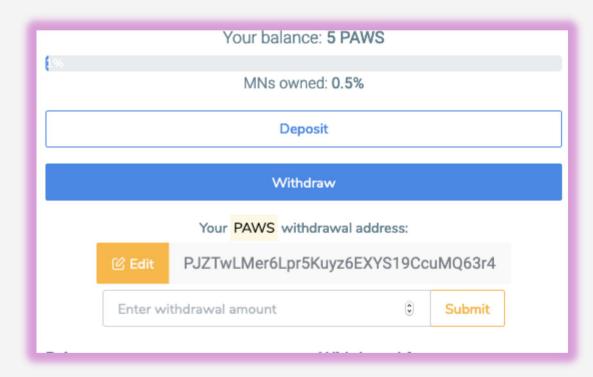
Enter the address you would like to withdraw your coins to. This address will also be used for automatic withdrawals if enabled.

Making subsequent withdrawals after that

After the withdrawal address has been set, the "Set withdrawal address" button will have been replaced with a "Withdraw" button. Future withdrawals can be performed, by clicking this button.



In the same way as when pushing the "Deposit" button, a new section will slide into place, showing the withdrawal address and an input field to enter the amount of coins you would like to withdraw.



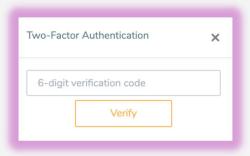
Please press submit, after a number has been entered to execute the withdrawal.

It is also possible to change the withdrawal address at this stage by clicking on "Edit". It will open a dialog box allowing you to enter a new withdrawal address.

Making a withdrawal with 2FA enabled

Making a withdrawal, or changing your withdrawal address, is only slightly different when 2FA is enabled. Either action is not possible, with having the authenticator used to set up 2FA available. This provides security against theft of your password, as the attacker would need access to your phone at the same time. For this reason, we do not recommend that you use an authenticator on your computer, such as the authenticator app that can be installed in Google Chrome.

The only difference in changing your withdrawal address and making a withdrawal with 2FA enabled, is that an extra popup appears before the platform actually executes the withdrawal or change. The popup looks like this:



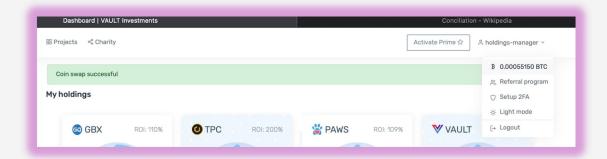
Using the Coin Swap

The platform contains a built in Coin Swap feature. Currently you can swap BTC for all available coins on our platform, without the hassle of having to transfer coins back and forth on exchanges but more swap options are planned. The process is simple enough:

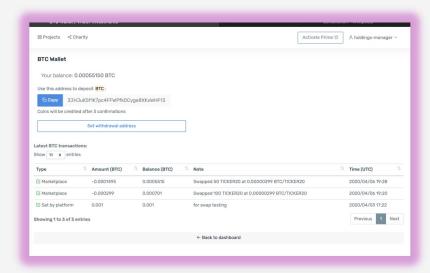
- Deposit BTC on the VAULT.investments platform
- 2. Pick any coin for your liking to swap for BTC.
- 3. Enter the amount and accept our terms and conditions
- 4. Press the SWAP button and voila, you have added the requested amount of coins to your portfolio.

Deposit Bitcoin (BTC) on the platform

Everything starts by transferring Bitcoin to the platform. Log into the platform as usual and then click on your username in the top right corner to fold out the menu as shown below:



The first item is your Bitcoin balance you currently have on the platform, which can be used to swap for any coin listed on the platform. Clicking on the Bitcoin amount in the menu, will take you to the Bitcoin deposit and Withdrawal window as shown below:



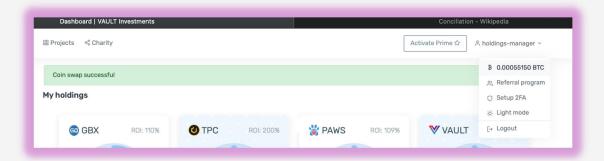
The windows look similar to the familiar deposit and withdraw screens elsewhere on the platform. Depositing will only require you to copy the deposit address by clicking on the blue button and paste it in the wallet you will be transferring the Bitcoin from. After 3 confirmations, the Bitcoin will show as deposited in your wallet.

The window shows the Bitcoin deposits and withdrawals history as well as coin swaps that have taken place for your reference. It will show when the transaction took place and which amounts were deposited, withdrawn or swapped for each.

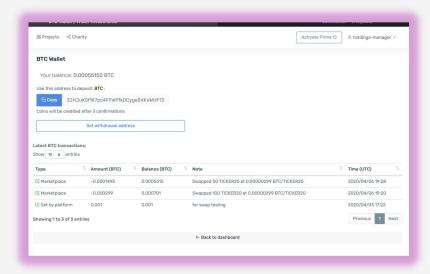
By clicking "Return to Dashboard" at the bottom, the main panel will be shown.

Withdraw Bitcoin from the platform

Log into the platform as usual and then click on your username in the top right corner to fold out the menu as shown below:



The first item is your Bitcoin balance you currently have on the platform, which can be used to swap for any coin listed on the platform. Clicking on the Bitcoin amount in the menu, will take you to the Bitcoin deposit and Withdrawal window as shown below:



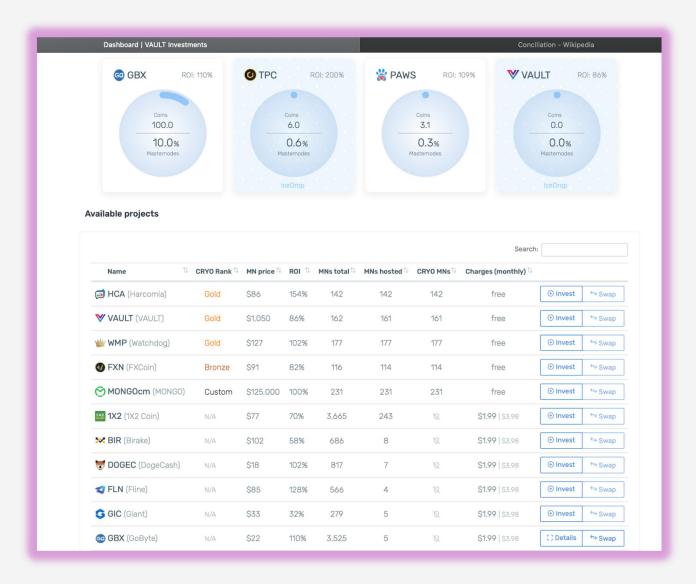
Before you can make your first withdrawal, you have to set a withdrawal address. Until you set a withdrawal address, you cannot withdraw coins from the platform and there will be no button available to withdraw coins from the platform. The process will be similar to withdrawing other

coins from the platform. Subsequent withdrawals will remember the address but can be changed in a similar fashion as for other coins on the platform.

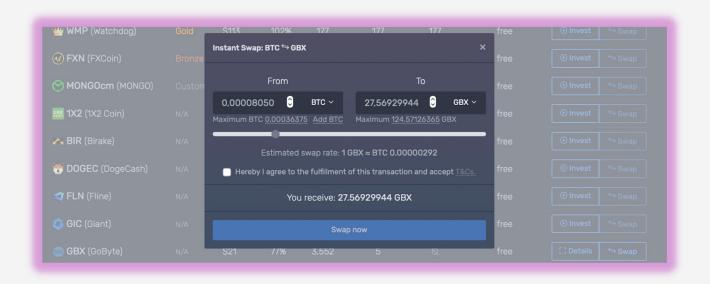
If 2FA is enabled, the process will be similar to withdrawing other coins as described in **Controlling your coins**.

Performing a Coin Swap

Performing a Coin Swap is easy, once Bitcoin has been deposited on the platform. On the main panel showing listed projects and coins, you will be able to select "Swap" for each of them as shown below:



The example above, shows that coins are available for swapping for GoByte only. In most cases Coin Swapping will be available for all listed projects. Once you have selected the project you would like to collect more coins of, select "Swap". A new dialog box will now appear as shown below:



The options available are as follows:

From coin type: This is the currency you want to use to swap for another currency. This will currently only be BTC, but might be other coins listed on our platform in the future.

From amount: Here you enter the amount of coins you want to swap with. Once you click in the **To amount** field it will update how many coins you will receive once the swap completes using the **estimated swap rate**.

Estimated swap rate: The estimated swap rate is the current rate at which coins will be swapped.

To coin type: This coin type can be any of the coins listed on our platform, provided that coins are available to be swapped. By changing this to another coin type you can actually change your mind if you initially wanted to get some VAULT but now instead want some GBX.

To amount: This number will be populated automatically, when you entered the **from amount** field. However, you can also specify the amount of coins you want to receive here which will cause the amount on the left to be changed according to the **estimated swap rate**.

Maximum: You can at any time press the **Maximum <from>** or **Maximum <to>** links and it will populate the associated field with the maximum available from coins available for the swap.

Add BTC: This link can be used to navigate quickly to the screen to add Bitcoin, in case you do not have enough and need to add more.

Slider: The slider shown above the swap rate can be used to quickly specify an amount you want to swap. Sliding the swap to the middle of the scale will let you swap half of your BTC for the desired coin specified.

Checkbox: This checkbox has to be checked before the "Swap Now" button is enabled. By checking his box you accept our Terms and Conditions that apply to the Coin Swap. You can read the Terms and Conditions by clicking on the link.

Swap Now button: The Swap Now button becomes available once the checkbox is selected. Clicking the checkbox will start the swap. In this case BTC is deducted and your balance of coin type specified on the right is increased.

You will now be returned to the main list of coins, from where you can use the Coin Swap feature again on any listings where the Swap button is enabled.

<u>withdrawal for 12 hours</u>. This applies for deposits as well as deposits, due to a completing a Coin Swap transaction. The reason for this 12 hours delay is that all coins in a users account are immediately eligible for rewards for the entire period since the last rewards distribution, which typically happens every 12 hours. Technically you would be able to receive rewards for a 12 hour period by depositing coins 5 minutes before distribution. To compensate for this, we require that coins are in your account for at least 12 hours.

Fine tuning options

The system has 2 additional options for fine-tuning automatic payment of rewards. Those will be described in more detail below.

Automatic withdrawals

Automatic withdrawals can be controlled with the reinvest and withdraw frequency controls. There are 3 possible settings with regards to how much of the rewards have to be withdrawn automatically.

- If reinvest has been set to 100%, there will be no auto withdrawals at all, and all rewards will be reinvested on the platform.
- If reinvest has been set to 0%, all of the rewards will be withdrawn from the platform to an external address.
- If reinvest has been set to 50%, half of all rewards will be withdrawn, while the other half will be reinvested on the platform.



If 0% or 50% has been selected, the Withdrawal Frequency settings will determine how often rewards will be transferred to an address external to the platform. The following options are available:

- Fastest: This means when the rewards are deposited on your account. We collect and
 process rewards twice a day and therefore this option means that rewards are
 withdrawn as they come in, twice a day.
- Daily: Rewards are withdrawn one a day.
- Weekly: Rewards collected are withdrawn once a week.
- Monthly: Rewards collected are withdrawn once a month.

A slower frequency will obviously save on transaction costs. Withdrawal frequency is diabled and "grayed out" when 100% reinvest is selected. You will have to change the reinvest amount to No or 50% and **Save the settings**, before the Withdrawal frequency can be changed. Make sure to save the settings after making any changes to these settings.

Viewing transactions

You will at any moment in time be able to see the latest transactions at the bottom of the control panel. If you want to see all your transactions, you can click on the "View Transactions" button right at the bottom.

It will open a new screen, where you can browse through all transactions as shown below.



Request a password reset or disabled 2FA

While most people take security seriously, we also know that even the most serious investors can lose their phone with the authenticator app that is used with 2FA. If you don't use your account very often, you might even have forgotten your password.

If you ever need our help to gain access to your account, we ask you to contact VAULT.Investments support via the contact form on the platform. The contact form can be accessed from the "Contact" link in the bottom right corner on the VAULT.Investments platform.

When we receive a request to unlock an account, we will contact you on the email provided when you signed up and ask you to answer the 3 security questions that you provided when signing up on the platform. If all 3 questions are answered correctly, we will remove 2FA 7 days after. The delay is built in to allow for the real user to intervene, in case it is an imposter trying to gain access.

Questions and comments

If there are any questions or comments, please contact us in the VAULT Discord server or on our VAULT telegram group:

Discord:

https://discord.gg/FA74sGP

Telegram:

https://t.me/vaultinvestments

