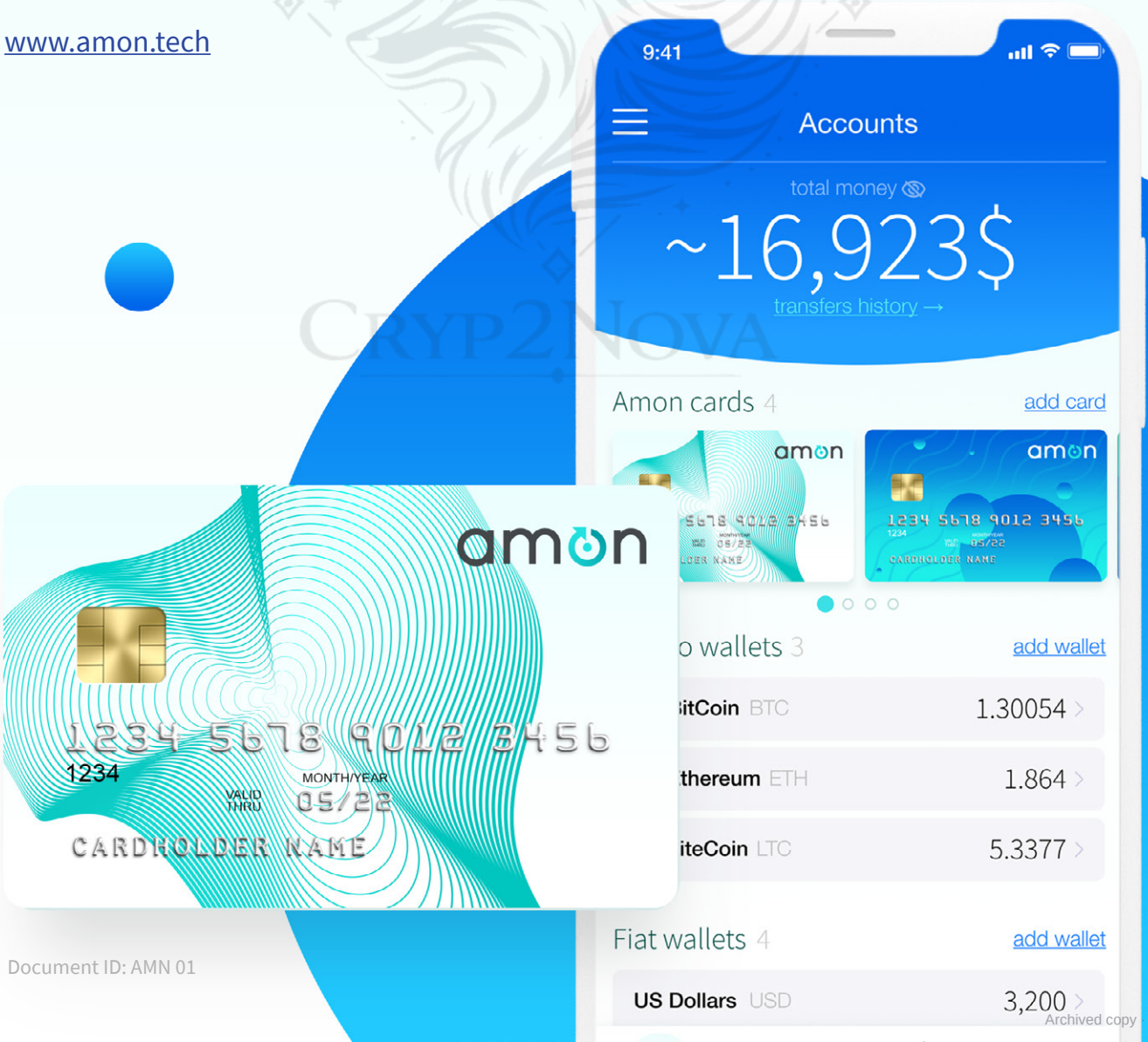
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Amon Card

World's first intelligent Crypto Card with powerful Artificial Intelligence to revolutionize your everyday spending

www.amon.tech



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Table of Contents

Executive Summary 3

1. Amon Card 4
- 1.1 The value Amon brings to the crypto industry and to the end user 4
- 1.2 Target User 6
- 1.3 What is Amon Card and How it can be used 6
- 1.4 Amon Card Project Overview 10

2. Amon Artificial Intelligence System (AAIS) 11
- 2.1 Artificial Intelligence System Real Time payment 11
  - 2.1.2 Real time exchange formula Example 11
- 2.2 Artificial Intelligence system new features 12
- 2.3 Artificial Intelligence System Milestones 12

3. AMN Token benefits 13
- 3.1 Benefits in Card Fees 13
- 3.2 Benefits in Customer Service 14
- 3.3 CashBack 14

4. Cards 15

5. Why Amon is better than competition 16

6. Road Map & Timeline 17

7. Technology Roadmap 18
- 7.1 Cybersecurity, Information Governance and Risk Management 18
- 7.2 Centralized Architecture 23
  - 7.2.1 Decentralisation vision 23
- 7.3 Payment system process 25
- 7.4 Wireframes Examples 26

8. Business Plan 27
- 8.1 Revenue and Transaction 27
  - 8.1.1 Market Share 27
  - 8.1.2 Revenue and Transactions 30
- 8.2 Funds Distribution 32
  - 8.2.1 Marketing – 34% 32
  - 8.2.2 Human Resources – 27% 32
  - 8.2.3 IT & Security – 13% 32
  - 8.2.4 Intelligence System and Finance – 15% 32
  - 8.2.5 Legal and Facilities – 11% 32
  - 8.2.6 Funding allocation Overview 33

9. Partners 34

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Executive Summary

- Amon is a **multi-cryptocurrency debit card for everyday use backed by revolutionary Artificial Intelligence**
- Users in Crypto industry are facing two major problems:
  - ✓ **Using their crypto for every-day purchases when real time conversion is so complex**
  - ✓ **Crypto market's volatility** impedes its mass adoption for routine purchases
- Amon proposes the solutions:
  - ✓ The **Amon Pay** that allows real time conversion for everyday spending, starting with ETH, BTC and LTC
  - ✓ **Amon AI System**, a tool to help users to take decisions against market volatility. The tool is able to calculate the returns of cryptocurrencies within the user's portfolio and suggests the most convenient cryptocurrency to convert in real time
- The **Amon AI System** is using cutting edge AI software to learn the way markets fluctuate. It intelligently learns to predict changes for the future, as time goes on this will "learn" the trades even more accurately.
- The **Amon Wallet** and **Card** are in beta version and will be launched in the market during the Token Sale.
- The **AMN tokens** will give users different benefits such as discounted fees and better customer service
- Amon has partnered with different companies for **card issuance, know your customer (KYC) process, security frameworks and support with a trading algorithm**.
- In our **5-year Business Plan** we based our forecasts on market research studies such as the University of Cambridge (May 2017) and planned the potential market share that we could release in the market.
- In a realistic scenario, Amon will be able to reach during the **1st year 60K** users and hit **590K** users by the **fifth year**. We compared our forecasts also with other competitors such as Monaco and TokenCard and we have chosen a more conservative approach.
- Amon is planning to gain **5% market share** of the potential market. We forecast Revenues to grow from **€6 Million. to €60 Million** over 5 years.

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1. Amon Card

1.1 The value Amon brings to the crypto industry and to the end user

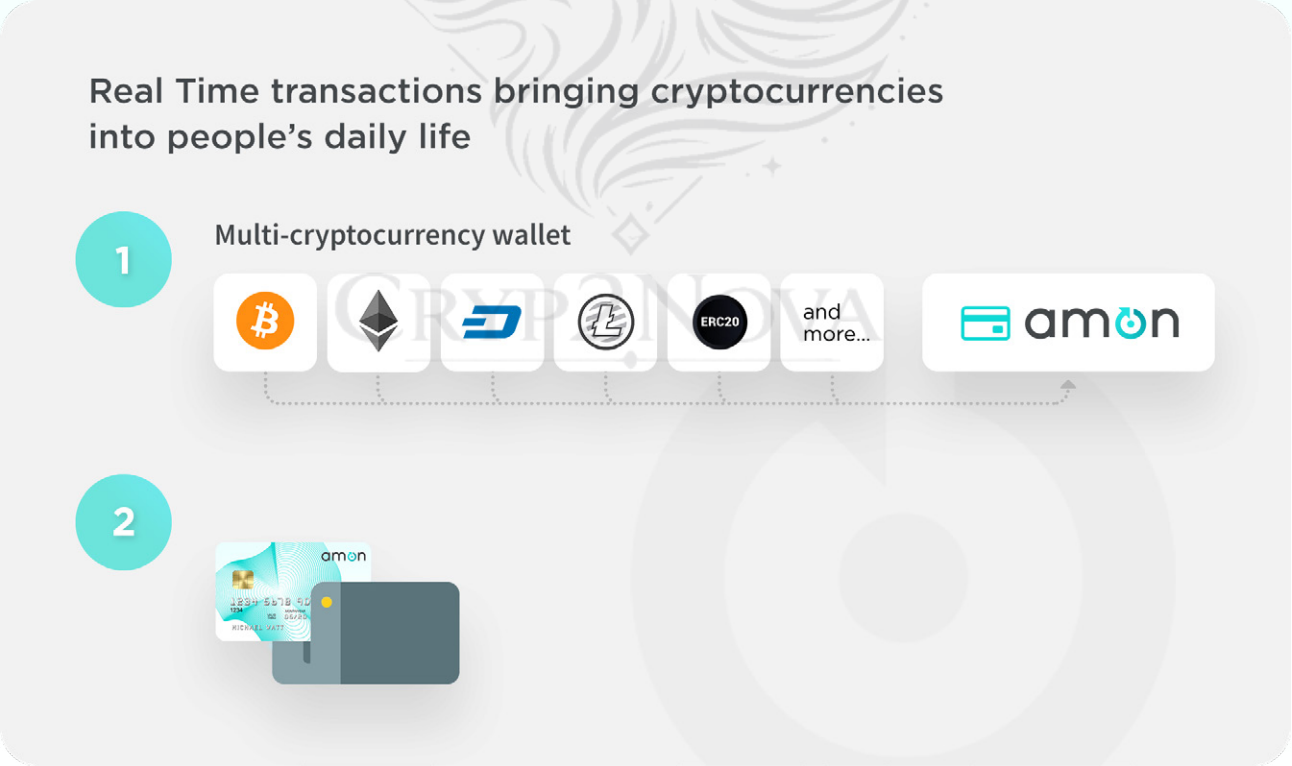
The Amon Card project aims to bring cryptocurrencies to people's daily life through a user-friendly wallet and the support of our Artificial Intelligence system.
Our goal is to help people use cryptocurrencies in their daily life just like they do with Fiat currencies. This will benefit the whole cryptocurrency ecosystem. In fact, by incentivizing the user of cryptocurrencies in their daily life, the industry will gain more acceptance amongst regulators that remain sceptical. In order to reach this goal, Amon card will introduce to the market functionalities, that will spur the user adoption by improving two fundamental aspects of the cryptocurrency conversion process:

1) Real time conversion from Cryptocurrencies to Fiat

Currently the majority of the crypto cards on the market allow conversion only from Bitcoin to Fiat currencies. With this process, crypto currency holders who want to pay using crypto currencies, have to go through a 3 step process. These steps imply that users have to bear different transactions costs and long processes to get their money out of their wallets.

With Amon Card we want to create a smoother process allowing users to make **real time transactions** with a single transaction and single fee. Amon card simplifies crypto use for every day purchases.

Image 1. Real Time transactions bringing cryptocurrencies into people's daily life



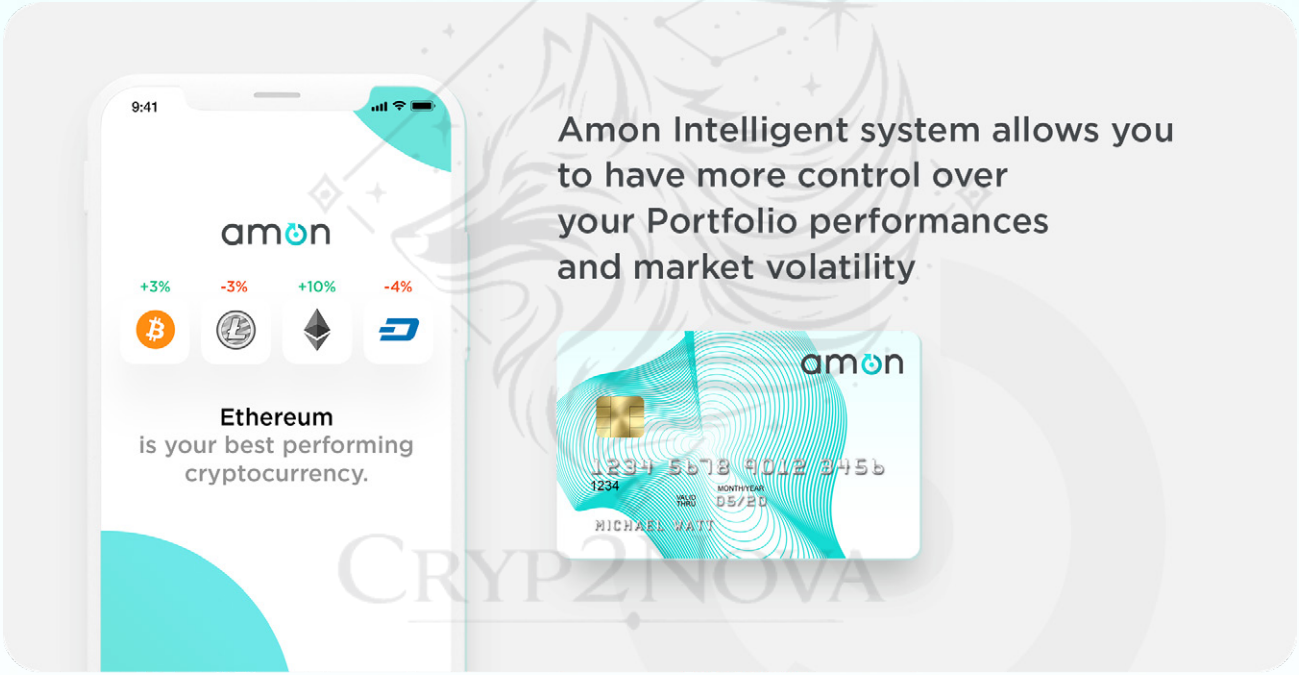
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2) Provide users with our Artificial Intelligence system, to enable them to be able to control their portfolio volatility

One of the most challenging points for crypto currency owners is the **volatility of the market**. It is not uncommon for a crypto currency to drop or gain by as much as 20% within hours. This fluctuating is a real entry-barrier for both current and potential users in using crypto for every-day purchases.
The aim of Amon card is **creating a tool that allows users to have more control over these fluctuations**. With an intelligent system, Amon Card calculates automatically the best performing crypto currency in the wallet. Thanks to the intelligent system, the user can decide which crypto currency to use in performing a payment, not having to check every time the market fluctuations: Amon card will suggest the best conversion.

The intelligent system is also a great tool to improve **profits margins** as it suggests the fluctuations of the crypto currencies of the user's wallet and allows them to optimize profits.

Image 2. Intelligence system in Amon Wallet is a unique added value for Amon users and for the crypto industry



Take Away:

"The Amon Card project will bring crypto currencies into daily life. We are not only creating a crypto card, but also helping users control their portfolios ´ volatility with an in built artificial intelligence. We believe that by assisting users to spend their crypto currencies easily and by supporting them in controlling their portfolio fluctuations, we can incentivize crypto currency usage in daily life. As a consequence, we will help crypto-currency's mass adoption."

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1.2 Target User

The **target market** is represented by any user wanting to spend cryptocurrencies or Fiat currencies with reduced costs. Our main focus will be cryptocurrency users that can use our intelligent system. In particular, we are very much interested in attracting crypto users that have more than one cryptocurrency in their wallet so that they can take full advantage of the Amon features.

We have seen that from 2015 to 2017 (as of May 2017), users investing in cryptocurrencies other than Bitcoin increased from being 15% to 28% of the total market share of the crypto industry.

New cryptocurrencies will keep growing their market share within the crypto industry and we will leverage this growth to penetrate the market with the Amon Intelligence system.

1.3 What is Amon Card and How it can be used

Amon Card is a revolutionary debit card that allows **real time** conversion from cryptocurrencies to Fiat currencies. The card holder does **NOT** need to convert the cryptocurrencies to Fiat before actually spending it. Cryptocurrencies are converted in real time to Fiat currency at the moment of the payment. It works with BTC, ETH, LTC, ERC-20 and more will be implemented with new releases.

Amon Card, is also the first **intelligent Card** on the planet. The crypto currency market is so volatile that is hard to know which crypto currency will maximize value to the user while making real time payment. For this reason, we created an AI system that helps the card user to choose what is the best performing crypto currency in his wallet at the moment of the payment.

The Amon wallet is also flexible as it gives the users the possibility to decide among **three** types of usage options:

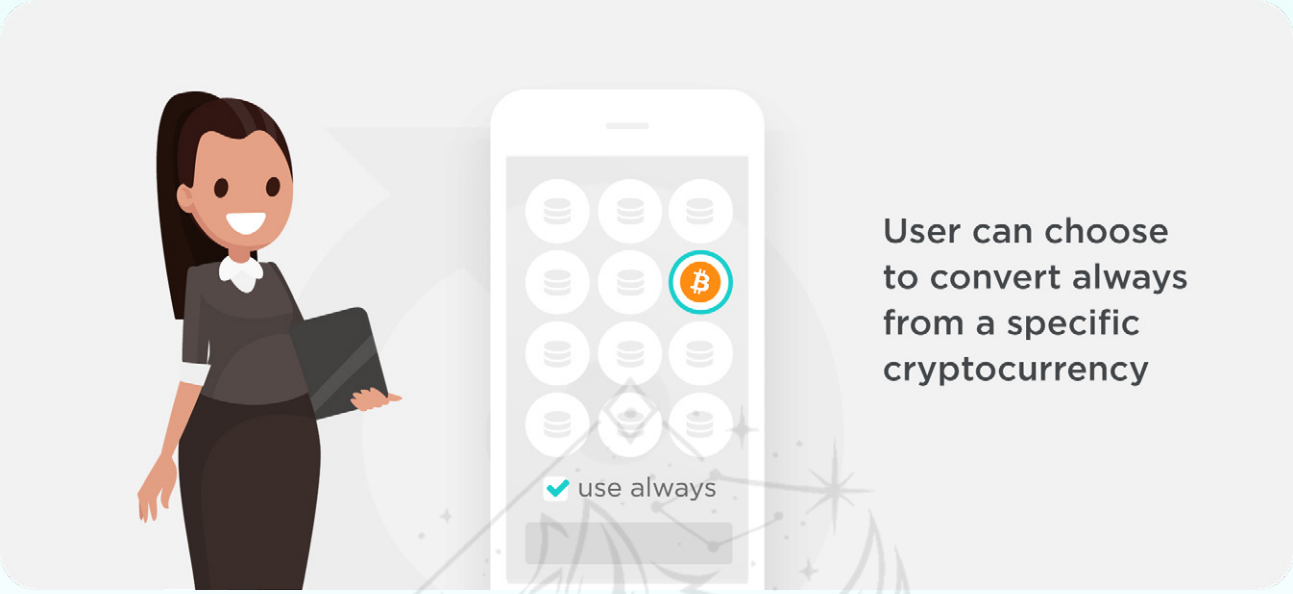
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1) Preferred cryptocurrency: pay always with the same crypto currency

The card holder can choose to pay always with the same crypto currency every time.

Image 3. User can choose to convert always from a specific cryptocurrency



User Scenario 1 – Janet from Australia:

Janet is a 30 year old analyst for a multinational company based in Melbourne. She is passionate about the blockchain technology and invests small amounts of her salary into crypto currencies. After Bitcoin's meteoric rise, she decided to invest also in other crypto currencies while still keeping most of her portfolio in Bitcoin.

Janet does not have any interest in speculation and does not check the crypto market every day, she mainly gets informed on a daily basis about the Bitcoin value.

For this reason, Janet decides to pay with Bitcoin everytime she uses her Amon card for daily purchases.

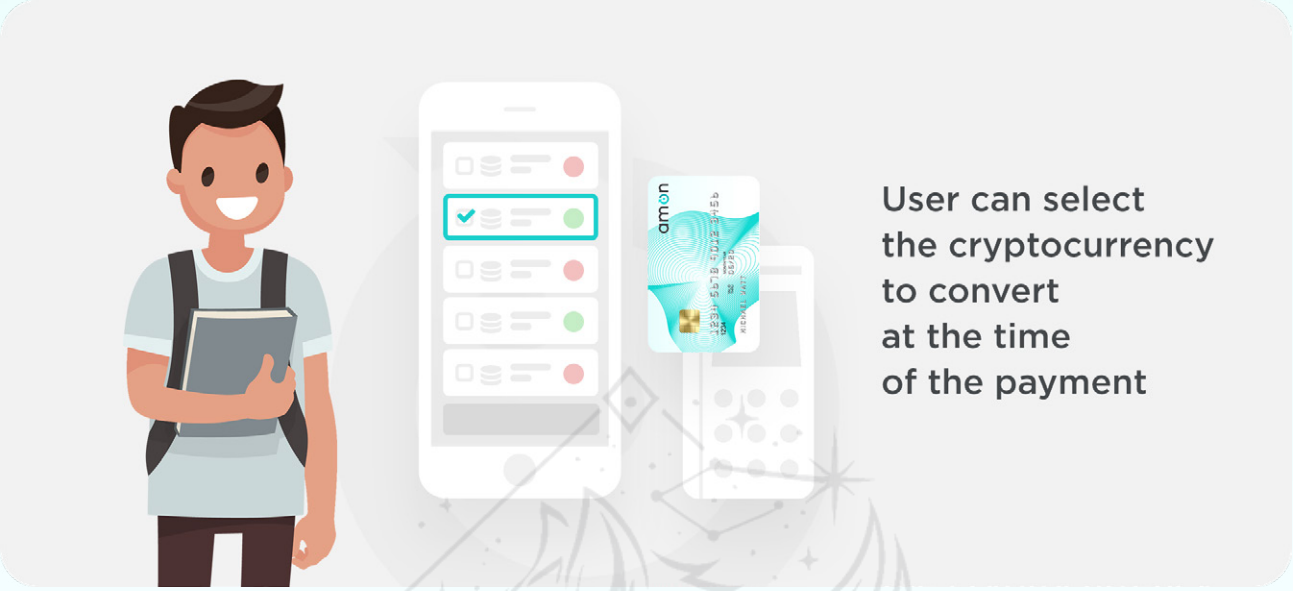
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2) On-the-spot selection: choose at the time of the payment

This option allows the card holder to select the crypto currency before each payment.

Image 4. User can choose to convert always from a specific cryptocurrency



User Scenario 2 – Vladimir from Russia:

Vladimir is a 24 year old student at the Moscow State University. After making some researches about cryptocurrencies and blockchain he decided to put some savings into digital coins.

He heard about Bitcoin from some friends, but he is not an expert of the market. After reading the Amon white paper he understands the benefit of the Amon Wallet and Card and decides to purchase Bitcoin, Ethereum and Amon tokens. He is keen on learning more about the crypto world and therefore checks every day the value of the coins and the trends.

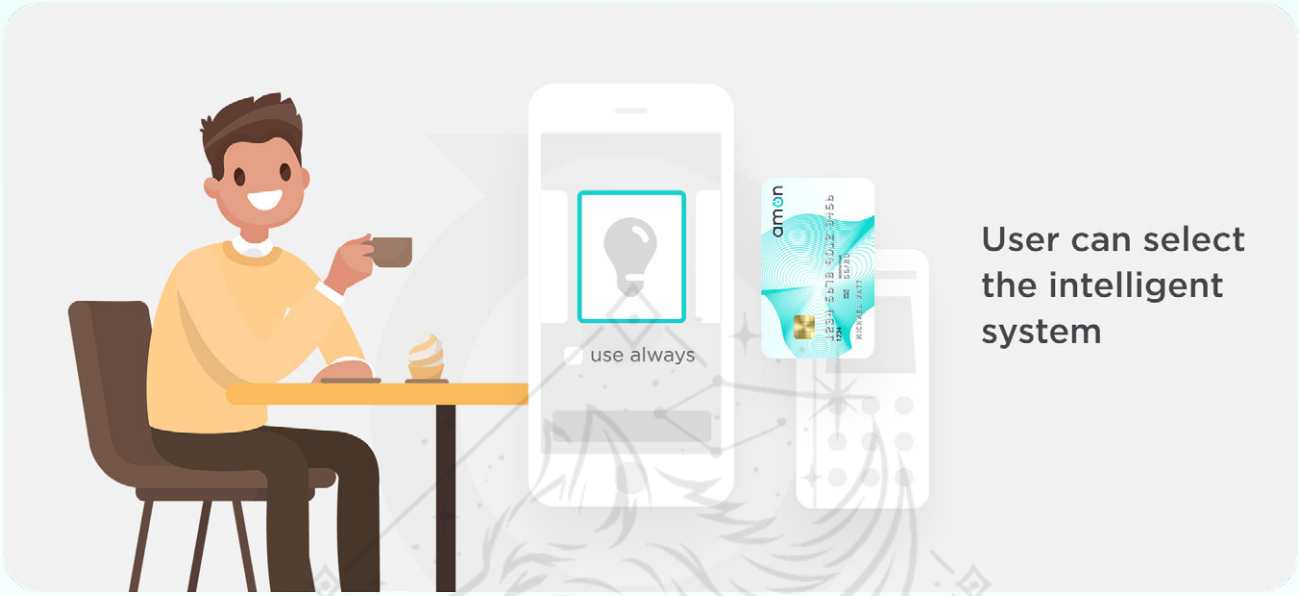
Vladimir chooses the option to select the coin to convert **at the time of the real payment** as he feels this will be the best option to achieve the highest margin and also to keep him motivated to learn about digital asset trends.

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3) Amon Artificial Intelligence System: pay directly with the best performing cryptocurrency chosen by the Amon system

The Amon Artificial Intelligence system chooses the best crypto currency based on maximum value to the card holder at the moment of purchase.

Image 5. User can select the cryptocurrency to convert at the time of the payment



The Amon intelligent Card system works in 3 simple steps, explained in the following example.

User Scenario 3 – John from the United Kingdom:

1) John wants to buy a coffee in a Cafe and wants to pay with the Amon Card intelligence system

2) Amon Card analyses John's wallet and what is the best performing cryptocurrency. Amon card is able to identify the crypto currency with the highest value to the holder if used at that specific point in time based on multiple factors.
That specific crypto currency is shown to John, which John can the accept.

Take Away:

"Amon Card has it all, allows users to choose between three types of conversions: convert always from the same cryptocurrency, convert at the time of the payment and convert with the Amon intelligence system"

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1.4 Amon Card Project Overview

With Amon we will bring added value to users and to the crypto ecosystem. Below you will find an overview of the main added values that we are bringing to the market.

Overview	
Misson	Support the **use of cryptocurrencies in everyday life** with our Artificial intelligence system. Make conversions from Cryptocurrencies to Fiat easier and provide users with a tool to control their portfolio volatility
Added value for Amon Users	1. **Real time conversion** allows users to reduce transaction costs 2. **Amon Intelligence System** helps users have control of their portfolio volatility and improves the profit margin
Target Users	Any cryptocurrency holder can use Amon card but our target audience is mainly **users with more than one cryptocurrency in their portfolio** so that they can benefit from our intelligent system
Blockchain support	In the launch of the Wallet we will integrate **Bitcoin, Ethereum and Litecoin**. Following this, we will progressively add **DASH and other cryptocurrencies**.
AI System	Amon AI System will support a data integration system of cryptocurrency current and expected return with the aim to reduce the negative impact of the market volatility
Three possible card usages	1. Convert from same cryptocurrency 2. Choosing cryptocurrency to convert in real time 3. Convert by using the intelligent system
Wallet APP	MVP available in November 2017 and will be launched during the Token Sale
Debit Card Reach	Available worldwide

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2. Amon Artificial Intelligence System (AAIS)

Amon Artificial intelligence system has been developed to help users to control their portfolio fluctuations. We plan to implement different features to make the system always more and more efficient.

As first feature, the AAIS is able to calculate in real time the best performing cryptocurrency among the ones held in the wallet. Furthermore, we will implement advanced features.

2.1 Artificial Intelligence System Real Time payment

The artificial intelligence system integrated with the Amon card will convert automatically the best performing cryptocurrency supporting the user's choice at the time of the exchange.

2.1.2 Real time exchange formula Example

Catherine has in her wallet, three cryptocurrencies:

- 20 Bitcoin (BTC), purchased as follow:
  - 5 BTC at price of €2.000
  - 10 BTC at price of €4.000
  - 5 BTC at price of €4.500
- 5 Litecoin (LTC), purchased at the price of €45
- 20 Ether (ETH), purchased at the price of €280

Catherine wants to purchase a sandwich in a shop and has chosen to rely on the Amon Artificial Intelligence system. The **current prices** of the cryptocurrencies at the time of the payment are the

- BTC = €2.100
- LTC = €60
- ETH = €350

Amon intelligence system will compute the following calculation to evaluate the best performing cryptocurrency in the wallet:

- For BTC, the system will calculate the volume-weighted average price (**VWAP**) between the 3 values at the time of purchasing. The VWAP of 5 BTC (purchased at €2.000), 10 BTC (purchased at €4.000) and 5 BTC (purchased at €4.500), is **€3.625**
  The current price of BTC is €2.100, therefore to calculate the % of profit the system will compute:
  (€2.100 /€3.625) – 1 = - 42%
- For LTC, the system will compute **(€60/ €45) – 1 = + 33%**
- For ETH, the system will compute **(€350/ €280) – 1 = + 25%**

The intelligence system has calculated the best performing cryptocurrency based on the purchasing and selling price of the cryptocurrency. The system will show Catherine the performance of her wallet:

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- BTC current return is – 42%
- LTC current return is + 33%
- ETH current return is + 25%

The Amon system will suggest Catherine to pay in LTC since it has higher return.

2.2 Artificial Intelligence system new features

The current feature of the Artificial intelligence system is only the initial feature of a more complex system that we will develop. We have started to work on new functionalities to always improve our system with the goal to help Amon users to take better decisions.



The new features will take in consideration volatility, historical data and other variables that we will use to give advices on how the user's crypto might perform. These features don't aim to make exact predictions but are only geared towards supporting user's decisions.

We are planning to introduce further features to our system by Q2 2018.

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2.3 Artificial Intelligence System Milestones

Artificial Intelligent Milestones		
Q1 2018	**Develop and optimize the real time conversion Artificial intelligence system**	Implementation and optimization of the Artificial intelligence system based on user's cost and current price
Q2 2018	**New features of the Intelligence system**	Implement features to support users decisions

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Take Away:

"Amon Intelligence System can merge financial models considering current and expected returns of crypto currencies. It is a tool that will be constantly improved to help users to make decisions, control market volatility and optimize their portfolio´s profit margins while ensuring we don't claim to make any exact predictions"

3. AMN Token benefits

The launch of AMN token will make possible the continual improvements of the Amon wallet and the Amon Intelligence system. We have developed a benefit and extra-services plan for AMN tokens holders.

3.1 Benefits in Card Fees

One of the benefit that AMN tokens holders will receive is discounts on card fees. Our cards will have different fees and limits.

Fee	Amon	Monaco	TenX	Wirex & Xapo	SpectroCoin
Physical Card Issuing Fee	Free (if user holds 100 AMN tokens for 3 months or if make 5 transactions per month)	Free (if user holds certain amount of Monaco tokens for 6 months)	€15.00	$20.00 / 18€/ 13£	€9/€8/£6
Virtual Card Issuing Fee	Free	Free	€1.50	€3.00	€0.50/€0.50/£0.50
Physical Card Annual Fee	Free (if user holds 100 AMN tokens for 3 months or if make 5 transactions per month)	Free (if user holds certain amount of Monaco tokens for 6 months)	Free (€10 with <€1000 spent per year)	€12.00	€1/€1/£1
Virtual Card Annual Fee	Free	Free	Free (€10 with <€1000 spent per year)	N/A	€1/€1/£1

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3.2 Benefits in Customer Service

Customer Service is an important added value that Amon wants to provide to Amon card users. The Crypto industry has such an escalation in the number of users that many platforms have not been able to deal with the growth and started to treat users with negligence and no culpability or assured protection, affecting the growth of the industry as a whole.

In Amon we plan to have a customer service team for Amon card users and a dedicated customer service team only for AMN token holders.

AMN tokens hold by user	Time	Service	Notes
No AMN tokens hold	Office hours 9:00 – 21:00 (CET time)	Regular chat service	We will provide regular and efficient customer service in the indicated hours
From 100 to 1.000 AMN	24/7 line	Regular chat service	We will provide regular and efficient customer service at any time of the day
≥1.000 AMN tokens	24/7 line with priority line	Dedicated team with priority line	We will have a dedicated team at any time of the day

3.3 CashBack

Users of the Amon Gold and Platinum Card will receive 0.5% from each transaction they make with the Amon Card in the form of AMN tokens (similar to how users are rewarded with air-miles). This incentive for users of the Amon Card will have a great benefit to existing token holders since this recurring redistribution of tokens will create an additional demand for tokens in the market.

Take Away:

"Holding Amon tokens will allow users to have benefits and extra-service for the use of the Amon Intelligent Cards"

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4. Cards

Amon will release three types of Cards: **Silver**, **Gold** and **Platinum**.

Only contributors joining the **whitelist** token sale will get the **Amon Gold Card** for free along with special benefits. Follow our Private social media groups to discover the special benefits.

Card Fee: Free
Delivery: Free
Monthly Fee: Free (if holding a minimum of 100 AMN Tokens)
Customer Service: 24/7 Customer service
CashBack: 0.5% AMN token cash back



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5. Why Amon is better than competition

Competitors Overview						
	Amon	**TenX**	**Monaco**	**TokenCard**	**Xapo**	**Wirex**
Multi-Crypto Wallet	✓	✓	✓	✗	✗	✗
Real Time conversion	✓	✓	✓	✗	Only with Bitcoin	Only with Bitcoin
Artificial Intelligent system	✓	✗	✗	✗	✗	✗
Dedicated Customer service	✓	✗	✗	✗	✗	✗
Worldwide reach	✓	✓	✓	Not Applicable	Only EU	Only EU

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6. Road Map & Timeline

Date	Milestone	Description
July 2017	Amon Project Starts	Team Set up and Project start off
November 2017	Card Company Agreement	Agreement with Debit/Credit card issuer based in Gibraltar
	Amon Wallet MVP	Demo Wallet APP integrated with Bitcoin (BTC)
December 2017	First round of Investment & new partnerships	Private investment and partnerships with top companies
	White Paper	White paper ready
Q1 2018	Implementation of LTC, ERC20 and Fiat currencies	Implementation of other cryptocurrencies and fiat currencies based on customer needs
	AI System Real time payments	Implementation of the AI system at the first stage
	Private Token Sale Launch	Only Whitelist contributors can join
	Public Token Sale Launch	Public Token Sale
Q2 2018	Roll out	Release of Amon Wallet to the public and Roll out of Amon Cards starting with whitelist contributors and following with other Amon users
	Release of new features of the AI System	Release of new features of the AI system
Q3 2018	E-money license E-money licencing Application	Application for e-money license
	Decentralization	

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7. Technology Roadmap

7.1 Cybersecurity, Information Governance and Risk Management

The **Amon Cybersecurity and Governance Architecture** has been mostly developed by Ixonn Group, a top IT security company focused in the Fintech market, global banks and exchanges, having among its clients great icons such as the **Reserve Bank of Australia**. Ixonn is a key integral part within **Amon** team to deliver policies and references for the secure management and operation of **Amon** business processes, and these include to the following standards, guidelines and frameworks:

- Secure Code Development Standard
- Information Security Roles & Responsibilities
- Security Testing Framework
- Information Security Framework
- Information Security Risk Management
- Financial Crime Risk Management Framework
- Reputational Risk Management Framework
- Identity Management, Authentication and Access Control Standards
- Information Security Controls Standard
- Operational Risk Management Framework

Amon implements the framework after a detailed evaluation of the current industry posture, and drawing from a concise source list of government and industry adopted standards including: **NIST (National Institute of Standards and Technology) Cybersecurity Framework, ISO (International Organization for Standardization) and IEC (International Electrotechnical Commission) IT 27001 and 27002 frameworks, ISACA, COBIT, PCI DSS and FINRA (Financial Industry Regulatory Authority)**.

The Amon Cybersecurity and Governance Architecture Framework supports informed decisions within the organization to identify and manage cybersecurity risks. The framework defines risk management policies, processes and structures for:

- Definition, implementation and adoption of the governance framework;
- Engagement of executive management and board level on cybersecurity issues; and
- Execution of regular Cybersecurity risk assessments.

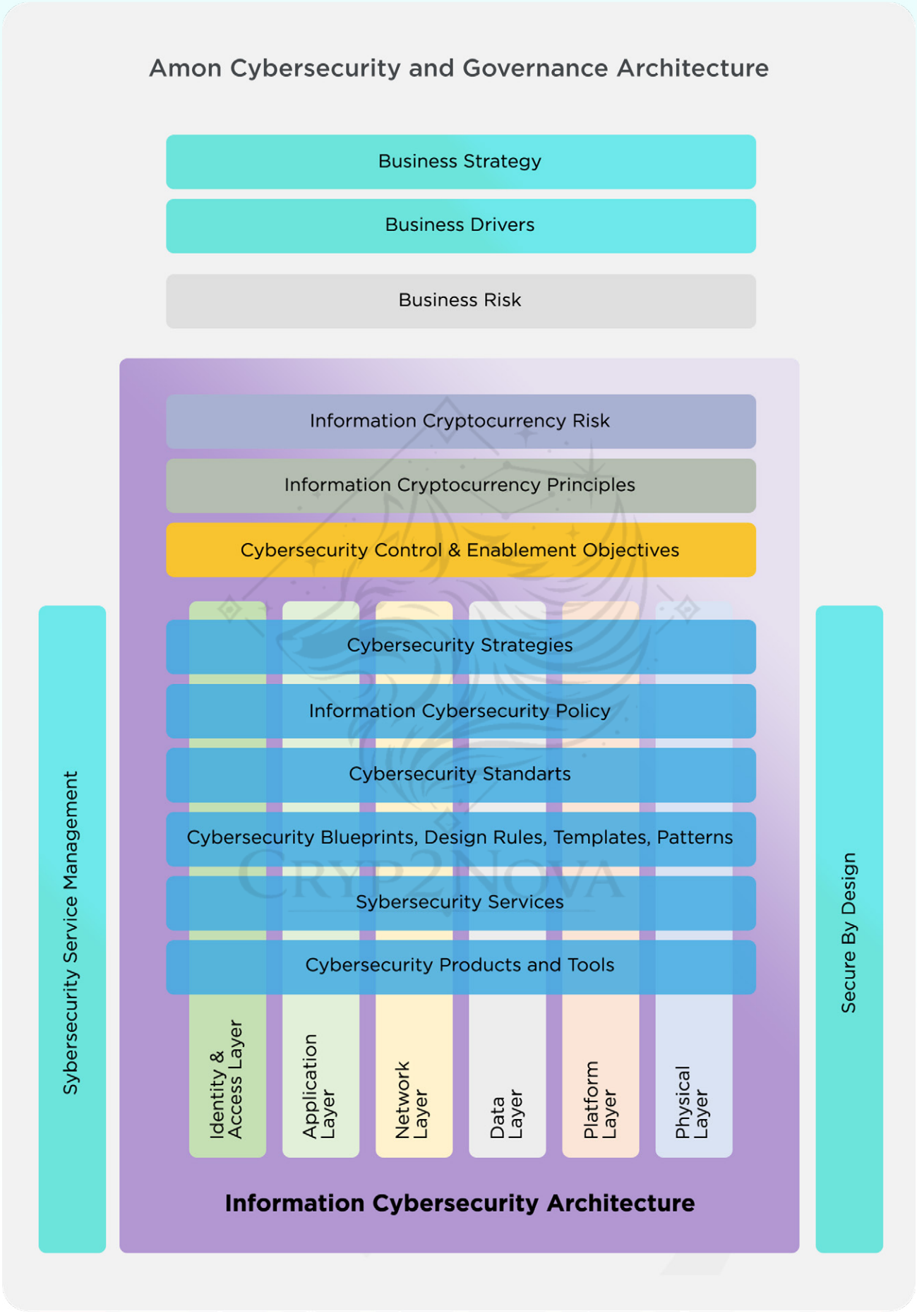
Detailed documents about security frameworks are shared on the Amon website.

The Amon Cybersecurity and Governance Architecture Framework

Based on the **SABSA** (Sherwood Applied Business Security Architecture) framework, Amon has adapted and implemented the Cybersecurity Architecture.

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Image 6. Amon Cybersecurity and Governance Architecture



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The Amon Architecture diagram describes the relationship between the different levels of the framework.

- The business context is the reference point for the Information Security Framework.
- The business risk appetite is applied to security best practices principles, controls and enablers to customise a security posture applicable to Amon
- The security controls and enablers are categorised across six architectural layers: Physical, Platform, Data, Network, Application, Identity and Access.
- Each architectural layer has a strategic direction for implementation of the controls and enablers.
- The Information Cybersecurity Policy provides the charter for the Amon Information Security Group to implement the controls.
- The Security Standards; Blueprints; Design Guides; Templates; Patterns; Services; Products and Tools provide an increasing granularity on how the controls are to be implemented.

Secure Code Development

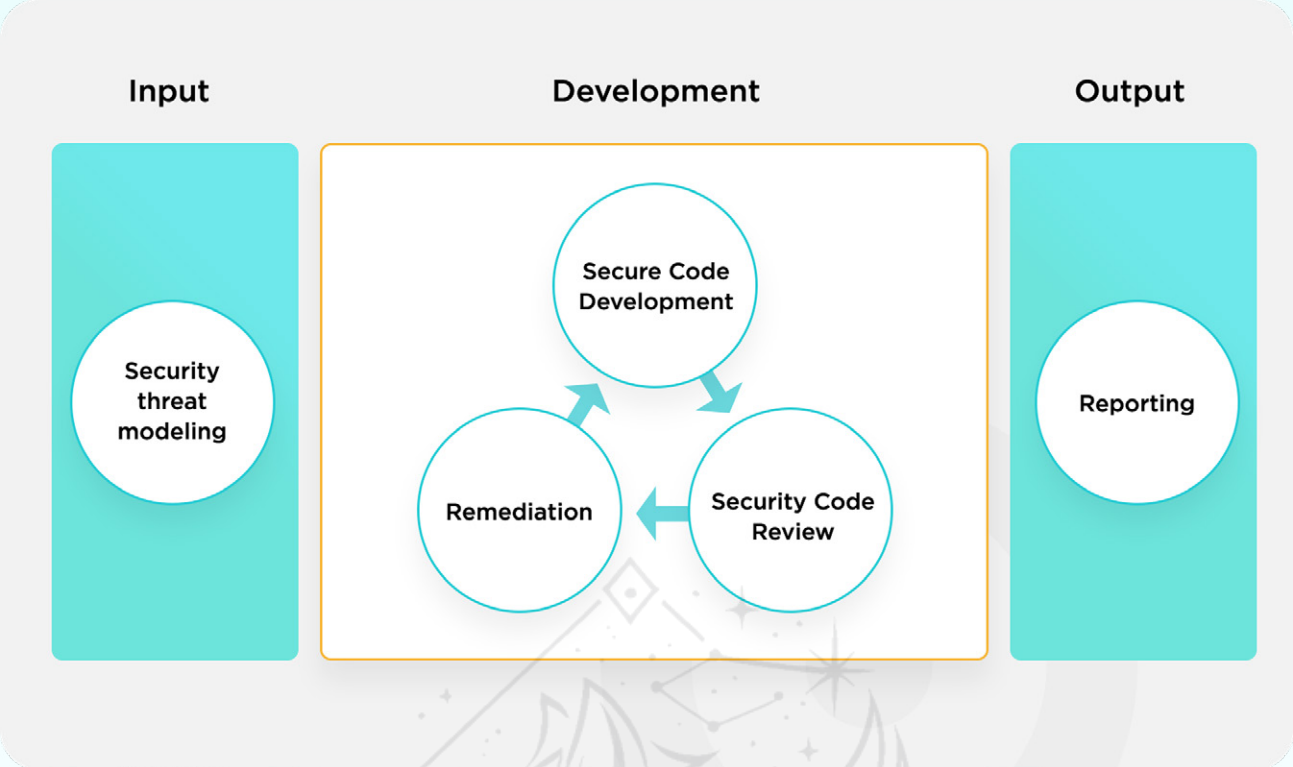
Amon objectives for secure code development is based on standard references, as per industry best practices for vulnerability management (e.g. OWASP, SANS CSW and CERT Secure Coding), used as a common set of criteria that is applied to measure and evaluate application development, its tools and processes.

The secure code development standard established by Amon, defines rules and recommendations to guide the development of secure Amon applications during the build phase of the development life cycle. The purpose of the secure code development standard is to:

- Ensure the development and communication of clear secure code development behaviours/requirements;
- Define a consistent and effective approach to secure code development through repeatable documentation, processes and practices;
- Ensure security issues are identified;
- Ensure all identified issues are remediated or risk accepted;
- Consistent education and awareness approaches to secure code development; and
- Implement oversight and governance to increase visibility of Amon's cybersecurity posture.

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Image 7. Amon Secure Code Development Process



Information Security Roles & Responsibilities Standard

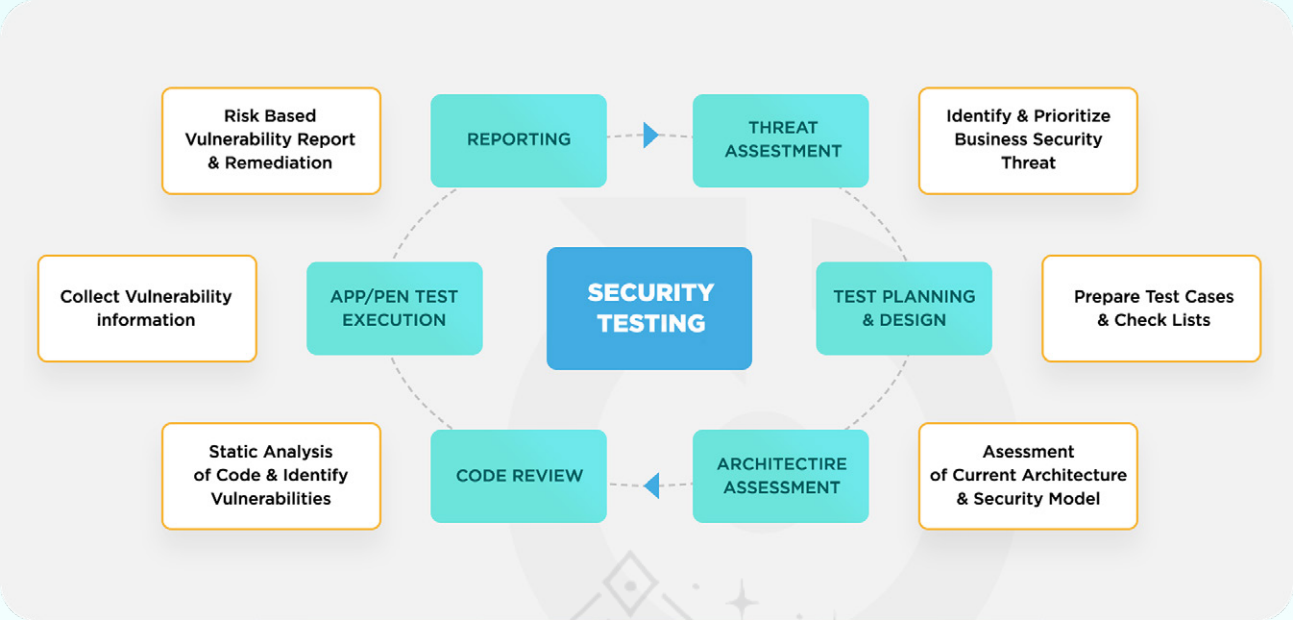
The Amon Information Cybersecurity Policy includes specific roles and responsibilities for personnel working for the Amon Group as a staff member, contractor or consultant. This standard acts as a reference for all team members and provide high levels of awareness for new team members. It describes the line of reporting, RACI structure and escalation for security incident management.

Security Testing Framework

This standard reflects the requirements of the Information Security Policy relating to security testing and it is applicable to all Systems and Applications across all platforms.
The Security Testing process demonstrates steps that must be undertaken prior, during and after testing commences:

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Image 8. Amon Security Testing Process



Information Security Framework

The Amon Information Security Framework (ISF) provides overarching guidance and methods through complementary detailed documents to ensure the overall security of Amon Group information. It establishes a common language for information security within the organisation, define the overall model and reference documents & links to external frameworks outside of the Information Security Group.

Information Security Risk Management Framework

This framework elaborates on the security-related risk and issue management concepts contained in Amon's Information Security Policy and Amon Cybersecurity and Governance Architecture Framework.

Financial Crime Risk Management Framework

The Financial Crime Risk Management Framework sets out the Amon's approach to managing a number of financial crime risks. The framework intends to complement and not replace other relevant frameworks for financial crime including the operational risk, reputational risk and compliance frameworks.

Reputational risk management Framework

The Reputation Risk Management Framework sets out our approach to managing reputation risk. It is an integral part of the Amon Board-approved Risk Management Strategy and is supported by Our Principles for Doing Business and Amon Group Code of Conduct.

Identity Management, Authentication and Access Control Standards

This standard reflects the requirements of the Amon Information Cybersecurity Policy relating to the control of identity & access to IT assets, and is applicable to all Systems & Applications across all platforms. Additionally, the standard also articulates identity & access management design principles that applications are required to comply with under the Identity Management Strategy.

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7.2 Centralized Architecture

Blockchain technologies have been created to decentralize control over user's accounts.

In its first release, Amon system will use a centralized system, as many today's mainstream platforms (exchanges, Coinbase, etc.).

Technically, it means that Amon will be in control of the private keys of their users. In-app transactions (card payment, exchanges) are actually off-chain transactions.

For advanced security, all of the blockchain accounts are using multi-signature and all the keys are encrypted with AES to guarantee that neither malicious hacker or even Amon team, can be in control of any coin.

Despite its centralized system, there are many benefits of this approach:

Usability

Giving users the full control over their accounts implies more responsibility. Users would have to create backup of each wallet they have, and not to lose them.

Amon will rather use a traditional a user/password authentication that enable users to have an account recovery option, thanks to multi-factor authentication.

Instant exchanges

In order to provide instant in-app exchange and card payments, we must use virtual balances. Using on-chain transactions for exchanges and card payments is nearly impossible today with most existing blockchains, because of time and fees. Card spending requires almost-instant settlements, and users want to have quick access to their funds after exchanging from one currency to another one.

Reduced fees

Off-chain transactions are virtually free. Amon only need to create on-chain transaction which implies fees when user wants to withdraw money from their cryptocurrencies wallets. As a centralized service, Amon can bulk these transactions from several users, thus reducing per-user fees.

7.2.1 Decentralisation vision

As cryptocurrency first-adopter, the Amon team strongly believes in the value of blockchain and decentralisation, and this is why we are creating this product, which will help massive adoption of cryptocurrencies.

The centralized system we propose is just the first release that will allow us to bootstrap and spread the project quickly. Decentralization is the first priority in our mid-term technical roadmap.

We already are considering two different approach to reach this goal:

Off-chain blockchain transactions

Although not ready yet, there are some already existing project which aims at solving the transactions time and fees issue. COMIT and Cosmos network are good example for that.

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Basically, they are blockchain-powered networks which can allow secure, cheap and fast transaction between existing blockchains. Both are really good projects and would fit our needs, but they are not ready today to be used in production. Though, our R&D team is already at hard work creating PoC with these tools and trying to think about how they can fit in our business model.

Deporting trust

A different approach from off-chain transactions would be to displace the trust from the user to us. Instead of forcing user to trust us about keeping their money secure, the idea would be that it is Amon that trust the user.

In this scenario, all the users would have decentralized wallet on which amon have zero control.

For the use of the credit card, the user would have a credit equivalent to their actual cryptocurrency portfolio and their previous spendings. Regularly, we would ask the user to pay back Amon depending of their uptake.

In this approach, we would release an open-source wallet, with client-side managed keys. The process of paying back Amon for the card expenses with the user consent would be implemented in-app for ease of use. It would mean that we would have to handle more advanced risk-management and make contracting with the users for the card registration to alleviate fraud.

Technology Milestones

Date	Milestone	Cryptocurrencies
November 2017	Demo Wallet APP	BTC
December 2017	Card integration to Wallet Information security Risk management Framework Secure Code Development Standard & Information Security Roles & Responsibilities	ETH
Q1 2018	Artificial intelligence system first milestone Financial Crime, Reputational risk and Identity Risk Management	Litecoin + ERC20 + Fiat currencies
Q2 2018	Wallet Release & Amon Card Roll Out Release new features of the AI system	Based on users need
Q3 2018	Decentralization	

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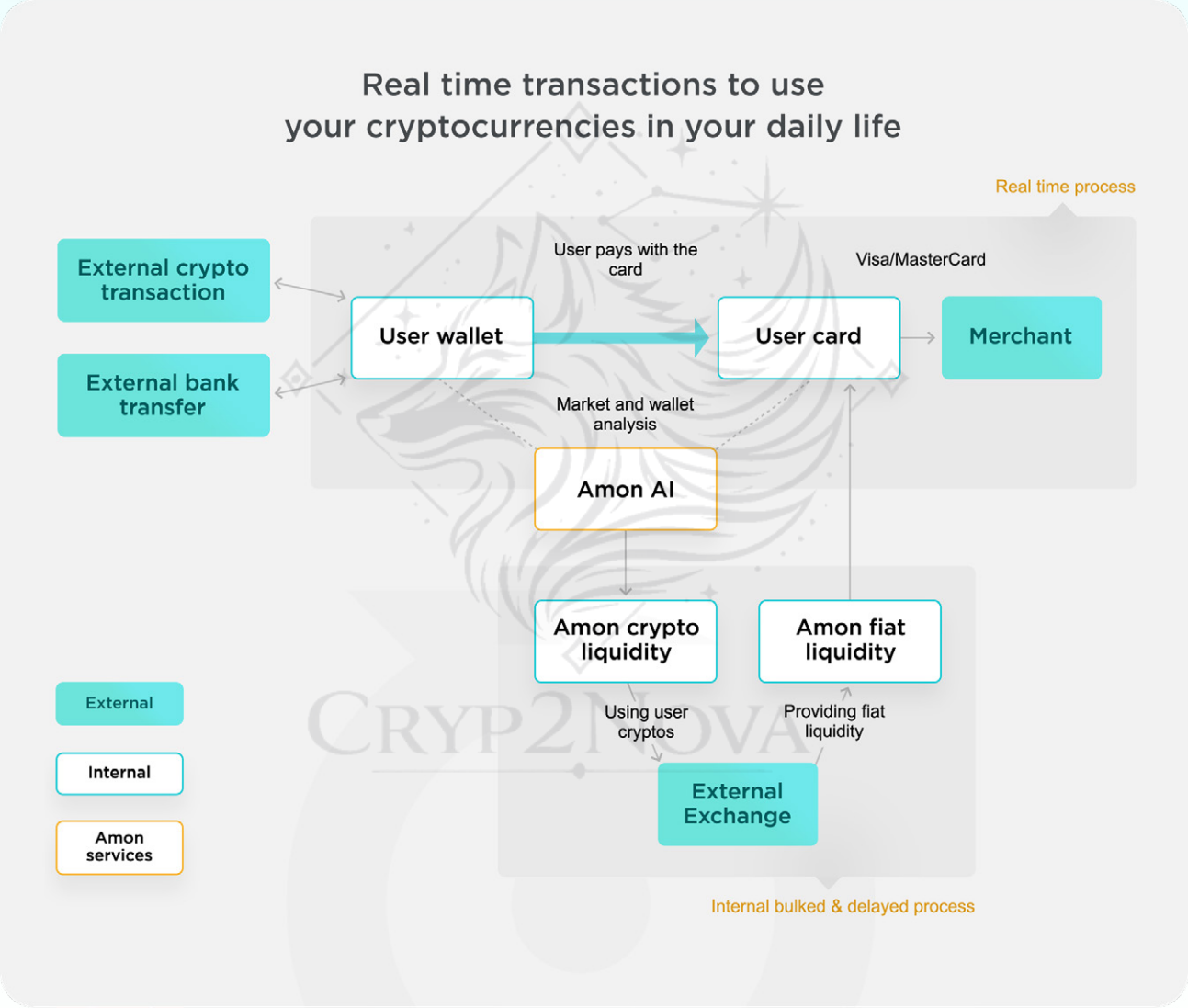
7.3 Payment system process

Amon card gives the possibility to the users to make real time payments without needing to convert the cryptocurrency in their wallet before making the real transaction.

Every time a user spends cryptocurrencies with a merchant or withdraws at an ATM, Amon will provide Fiat currencies in exchange of cryptocurrencies. By doing this Amon will need a consistent amount of daily liquidity that we have calculated in our business plan to cover all the transactions.

The chart below describes the payment flow.

Image 9. Payment process for Real Time transactions

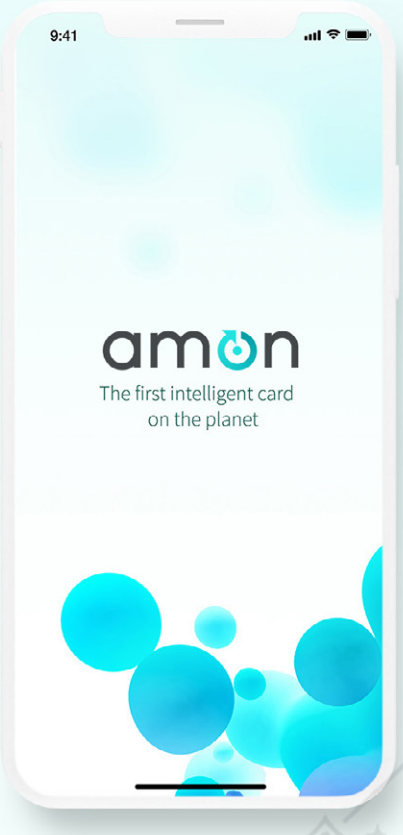


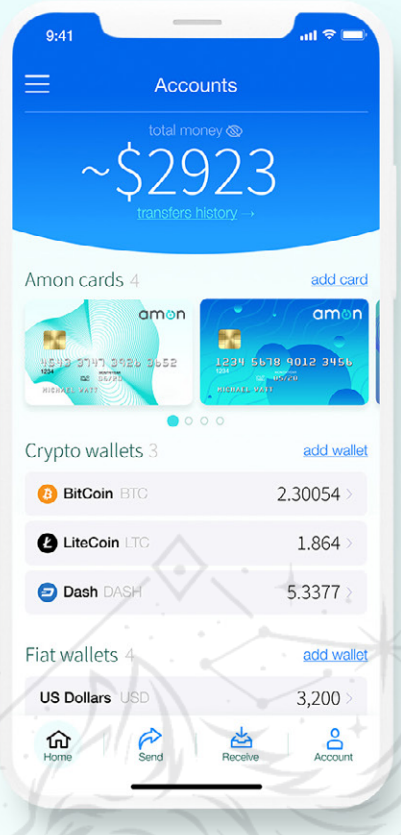
Take Away:

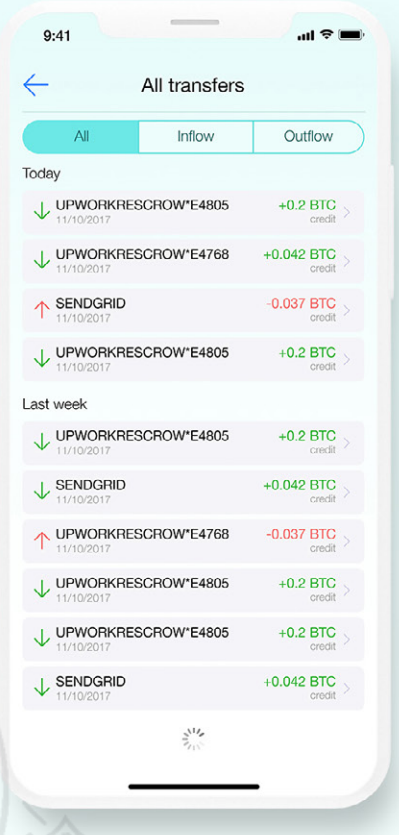
"Amon partnered with a top IT Security company that works already with banks such as the Reserve Bank of Australia. Security protocols and Framework will be applied constantly to guarantee the security of the Amon transactions"

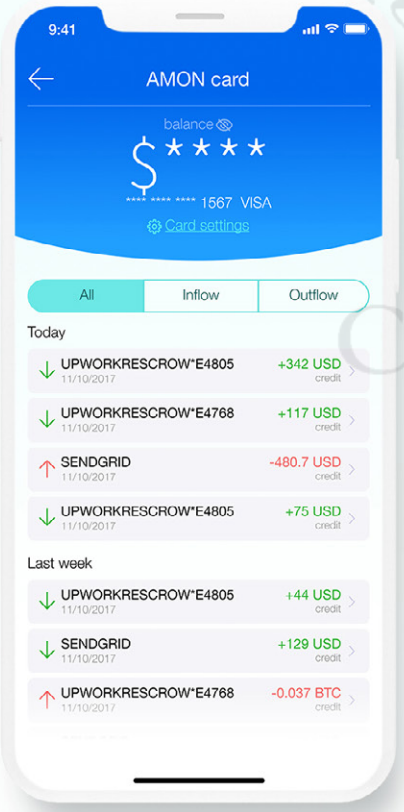
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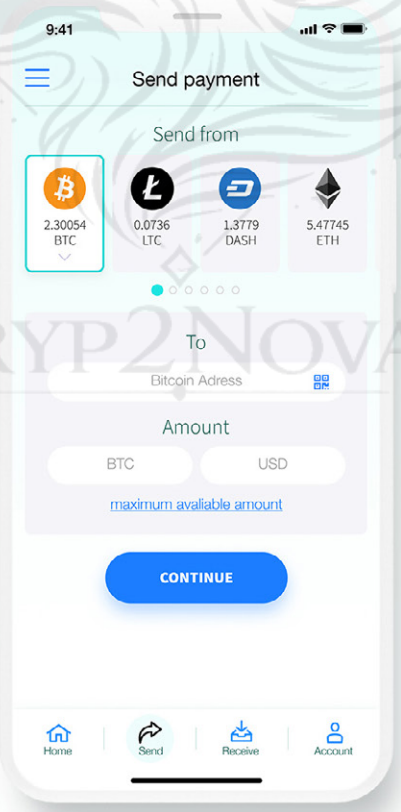
7.4 Wireframes Examples

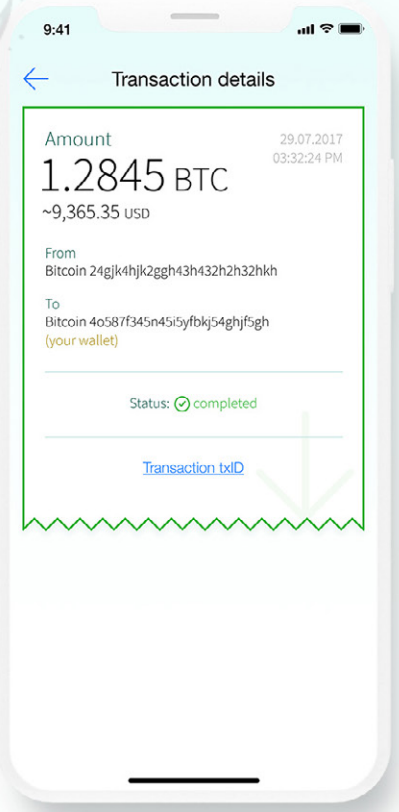












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8. Business Plan

Here we want to shed light on our target market share of the crypto card industry and the expected user-base and volumes in the next 5 years.
Our estimations and assumptions are supported by Market research Analysis made by the University of Cambridge, Pulse Network and by other competitor's analysis.

Revenues are estimated to start from the Market share that Amon is likely to gain within the market and from the number of transactions of Amon users.

8.1 Revenue and Transaction

8.1.1 Market Share

Estimated Revenues are based on the market share that Amon card wants to capturein the Crypto debit card market. In order to estimate our revenue we reviewed market analysis and estimated three layers of market share:



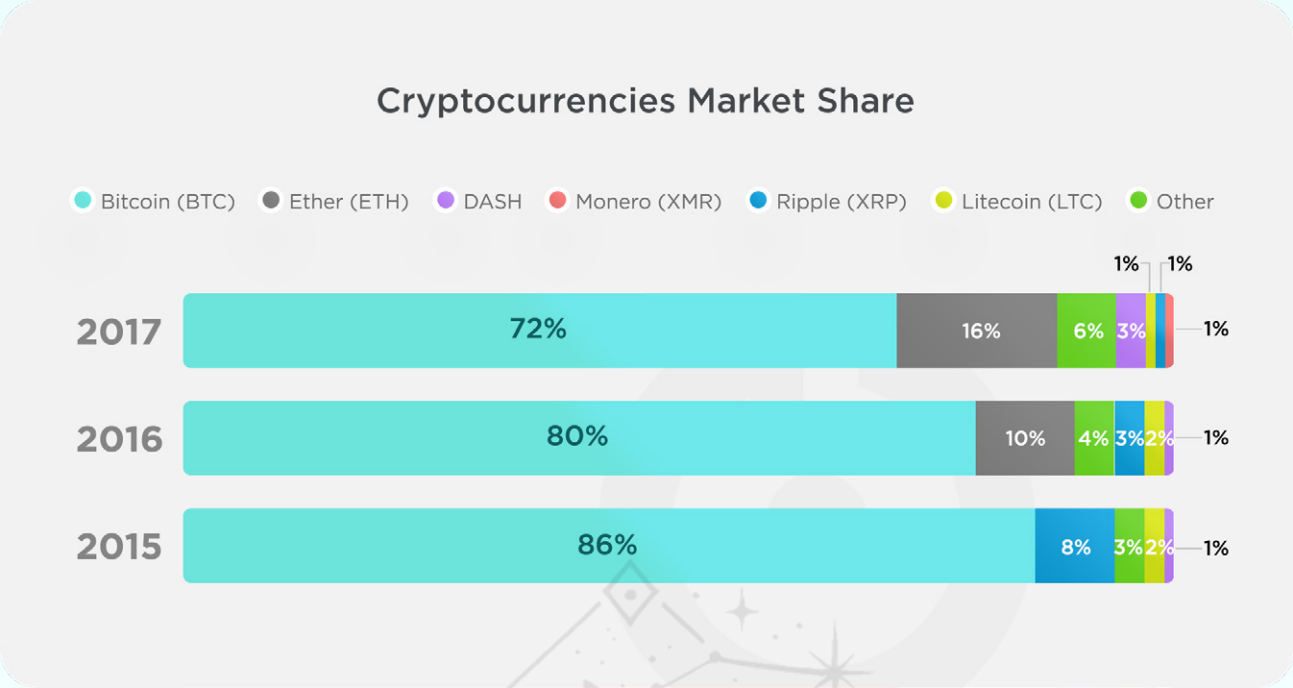
Total Market
The market has been analysed by estimating the number of active users in the crypto industry.
The Market Analysis of the **University of Cambridge** estimates the number of active cryptocurrency users between 2.9 and 6.3 Million (as of May 2017). We have considered their realistic scenario of **4.3 Million** as a **Total number of active users** in the crypto industry.

Addressable Market
From the total market, we are taking in consideration only the users that have more than one cryptocurrency in their portfolio.
Even if the Amon card aims to reach all the users that want to use crypto in their daily life, the company's main target will be represented by users that have more cryptocurrencies because they can benefit from our Artificial Intelligence system.

Considering that **28%** of the crypto users have cryptocurrencies other than Bitcoin, we consider our **"Addressable Market" as 1.2 Mio** potential Amon card users (28% of 4.3 Mio).

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Image 10. Cryptocurrencies Market Share (as of May 2017)



Note: *According to the Market Analysis made by the University of Cambridge, the active crypto users are investing in 2017 for 72% in Bitcoin and 28% in other cryptocurrencies.*

Target Amon Market Share

From the addressable market we estimated 3 possible scenarios: negative, realistic and positive, aiming to reach respectively 3%, 5% and 7% of the Addressable market during the first year.

According to our estimations of our realistic scenario, by reaching 5% of the addressable market we will be able to acquire **60,000 Amon customers** during the first year.

Concerning the user growth, the amount of customers will grow every year for two main reasons:

- Amon market penetration
- Continuous growth of crypto industry: according to the realistic estimation of the University of Cambridge, there are 77% more users every year entering the crypto industry.

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An overview of the Amon Market Share penetration

	Users	Notes
Total Market – Active users in Crypto industry	4.3 Mio	Estimated by the University of Cambridge in their realistic scenario
Addressable Market – Active users having more cryptocurrencies in their wallet	1.2 Mio	Considering as main Amon target, users with more cryptocurrencies in their portfolio, we are taking into consideration 28% of the Total Market
Target Market Share – First year number of Amon Users	60K	According to our realistic estimation, we will be able to penetrate 5% of the Addressable market during the first year

Note:

Debit Issuer Study – Pulse Network

Cambridge University Market Analysis in Cryptocurrency Market

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8.1.2 Revenue and Transactions

Realistic Scenario

In the realistic scenario we are considering a penetration of 5% of the Addressable market. Considering that our competitor Monaco collected an amount of 18,000 card requests during the first 3 months after the ICO, we believe that our estimation of achieving 60,000 users during the first year to be realistic.

Target Market (realistic)	Year 1	Year 2	Year 3	Year 4	Year 5
Card Holders	60,200	106,554	188,601	333,823	590,867
Transactions per year	18,060,000	31,966,200	56,580,174	100,146,908	177,260,027
User Transactions per year	300	300	300	300	300
User Transactions per month	25	25	25	25	25
User transaction per Day	49,479	87,579	155,014	274,375	485,644
Average user spent per transaction	€ 20	€ 20	€ 20	€ 20	€ 20
Average user spent per Year	€ 6,000	€ 6,000	€ 6,000	€ 6,000	€ 6,000
Liquidity Volume per day	€ 989,589	€ 1,751,573	€ 3,100,284	€ 5,487,502	€ 9,712,878
Total Transaction Volume per Year	€ 361,200,000	€ 639,324,000	€ 1,131,603,480	€ 2,002,938,160	€ 3,545,200,542
Transactions in AMN	10%	10%	10%	10%	10%
Transactions in AMN	1,806,000	3,196,620	5,658,017	10,014,691	17,726,003
Licencing Fees Accrued	€ 3,250,800	€ 5,434,254	€ 9,052,828	€ 16,023,505	€ 28,361,604
Revenue	**€ 6,140,400**	**€ 10,868,508**	**€ 19,237,259**	**€ 34,049,949**	**€ 60,268,409**

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Positive Scenario

In the positive scenario we are considering a penetration of **7%** of the Addressable market.

Depending on how our ICO will perform we might be able to reach a higher penetration in the market in a shorter time and therefore reach, in the first year, about 84,000 Amon card users.
If we consider that our competitors have forecasted in their positive scenario to reach double the number of the users that we are forecasting, we can affirm to be very conservative also in our positive forecast.

Target Market (realistic)	Year 1	Year 2	Year 3	Year 4	Year 5
Card Holders	84,280	149,176	264,041	467,352	827,213
Transactions per year	25,284,000	44,752,680	79,212,244	140,205,671	248,164,038
User Transactions per year	300	300	300	300	300
User Transactions per month	25	25	25	25	25
User transaction per Day	69,271	122,610	217,020	384,125	679,901
Average user spent per transaction	€ 20	€ 20	€ 20	€ 20	€ 20
Average user spent per Year	€ 6,000	€ 6,000	€ 6,000	€ 6,000	€ 6,000
Liquidity Volume per day	€ 1,385,425	€ 2,452,202	€ 4,340,397	€ 7,682,503	€ 13,598,029
Total Transaction Volume per Year	€ 505,680,000	€ 895,053,600	€ 1,584,244,872	€ 2,804,113,423	€ 4,963,280,759
Transactions in AMN	10%	10%	10%	10%	10%
Transactions in AMN	2,528,400	4,475,268	7,921,224	14,020,567	24,816,404
Licencing Fees Accrued	€ 4,551,120	€ 7,607,956	€ 12,673,959	€ 22,432,907	€ 39,706,246
Revenue	**€ 8,596,560**	**€ 15,215,911**	**€ 26,932,163**	**€ 47,669,928**	**€ 84,375,773**

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8.2 Funds Distribution

8.2.1 Marketing – 34%

Marketing will be the main expense for Amon due to the fact that costs of advertising in crypto is raising day after day. Therefore, it will take 34% of our funding. We are planning to make outreach, influencers marketing, content creation, social Ads and work on an SEO strategy.

We are also planning to make content such as videos and infographics that will help us explain our mission in the crypto ecosystem to our Amon customers.

8.2.2 Human Resources – 27%

We believe that creating a great team is the key for the success. Therefore, we will allocate 27% of the funding to Human resources. In particular, we would like to create an efficient customer service team since we have noticed that most of the platforms in the market stem from a lack of good customer service.

8.2.3 IT & Security – 13%

IT & Security will also be on our top list taking 13% each of our funding. We are proud to be partnering with a top cyber security company, Ixonn with offices in Australia, Israel, Brazil and USA, that will test our applications to keep them with a world class, certified security. We intend to lead the world in this.

8.2.4 Intelligence System and Finance – 15%

We believe that our intelligence system will help users to control their portfolio volatility and improve their transactions efficiency. Therefore, we are planning to hire top mathematicians and traders to continue to always improve our intelligence system and increase the value of our AI system.

8.2.5 Legal and Facilities – 11%

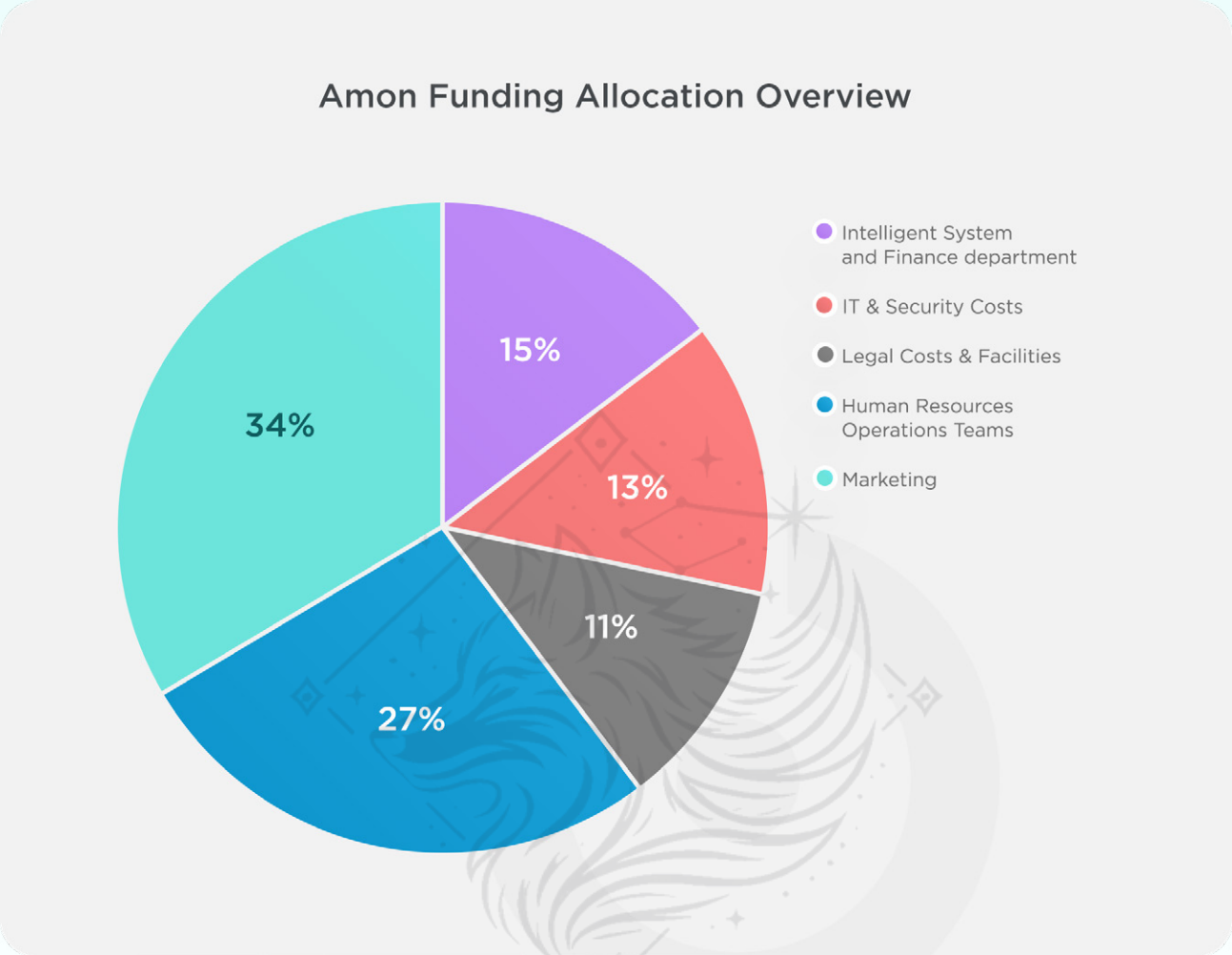
We based our company in a country with a more advanced crypto regulation and we partnered with a top legal company that will support us in the acquisition of the e-money licencing to became an accredited issuer.

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8.2.6 Funding allocation Overview

Image 11. Amon Funding Allocation Overview



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9. Partners

Daneel.io - The most powerful A.I. in cryptocurrency
Daneel is a personal assistant using IBM Watson technology, one of the most efficient artificial intelligence platforms on the market. Daneel has your back, supporting you by offering daily assistance in the world of cryptocurrency.
He will be able to :
- Understand you and interact with you,
- Keep you informed in real-time, with quality and reliable information,

Delicia.io - Decentralized Food Network connecting Food retailers and consumers
Delicia is a decentralized food network powered by Blockchain and AI. It maximizes food utilization and reduces wastage. It offers real-time search for excess food at restaurants, grocery & packaged food stores and helps route them to buyers at discounted price.

Invoxfinance.io - Finance Platform
We are excited to offer small businesses worldwide a solution to their cash-flow problems by providing accessible, low interest financing through our distributed invoice financing platform.

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