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MCO WHITEPAPER 2.0

26 July 2018

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

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Contents

1. Legal Disclaimers 3
2. Abstract 7
3. Mission, Vision, Core Values & Competence Areas 7
4. Strategy 8
5. Track Record 9
   - 5.1 MCO Token Stats 9
   - 5.2 Milestones Achieved 9
   - 5.3 Community 11
   - 5.4 Leading Global Cryptocurrency Exchange Partners 12
6. Products 13
   - 6.1 MCO Visa Card 13
   - 6.2 Crypto.com App 16
   - 6.3 Crypto Invest 18
   - 6.4 Crypto Credit 20
   - 6.5 Crypto Earn 22
7. Services & Benefits 24
   - 7.1 MCO Private COMING SOON 24
   - 7.2 BG50 (Both Get $50) Referral Program 24
   - 7.3 Crypto Airdrops 25
8. Management Team 26
9. Roadmap 28
10. Token 29
    - 10.1 MCO Token Information 29
    - 10.2 MCO Token Utility 31
11. Further information 32

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1. Legal Disclaimers

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

Eligible participants

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

Licences and approvals are not assured in all jurisdictions

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

No advice

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

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

Restricted transmission

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

No review by any regulatory authority

This whitepaper has not been reviewed by any regulatory authority.

Third party references

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

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Graphics

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

Risk statements

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

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

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

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

Caution Regarding Forward-Looking Statements

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

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

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

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2. Abstract

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

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

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

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

3. Mission, Vision, Core Values & Competence Areas



Our Mission

Accelerating the World's Transition to Cryptocurrency.



Our Vision

Cryptocurrency in Every Wallet™.



Our Core Values

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



Our Competence Areas

Engineering, Compliance & User Experience Design.

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4. Strategy



We believe that it's your basic human right to control your money, data and identity. Crypto.com is building an outstanding and defensible platform to **solve access and usability challenges** in the blockchain industry, and **power redefined financial services** to improve our customers' lives.

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

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

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

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5. Track Record

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

5.1 MCO Token Stats

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

MCO Token cost on day one of the Token Sale was equivalent to USD 0.60 and the MCO Token price as of May 19th, 2019 was $5.10 USD.

MCO Token is now listed on 29 exchanges, including Binance, Bittrex, Bithumb, Huobi, OKex, Upbit, HitBTC, Bit-Z, EXX, Gate.io, BigONE, Livecoin, Yobit, and Cobinhood.

Total trading volume of Crypto.com since July 2017 has been $10.1 billion USD.

5.2 Milestones Achieved

2016

June
Founded Crypto.com

September
Secured Card Issuing Capability

October
Built Prototype

November
Accepted into the Supercharger, Asia's Leading FinTech Accelerator

2017

February
Accepted into Hong Kong Government Backed Cyberport Incubation Program

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

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May - June
Launched Token Sale - Raised $26.7M USD

August
Listed on Binance, World's Fastest Growing Cryptocurrency Exchange

Pre-Registration Apps Go Live

November
Partnership with Gemalto to Produce Metal Cards Announced

July
Listed on Bittrex, Largest Cryptocurrency Exchange by Volume Globally

October
MCO Visa Card Program Received Green Light

December
Launched Listings on 9 Additional Cryptocurrency Exchanges (Total 17)

2018

January
Announced Crypto Credit and Crypto Invest Products on CNBC

April
Listed on Bithumb, Korea's Largest Cryptocurrency Exchange

July
Crypto.com Rebrand Announced

MCO Visa Card Line Up Announced

MCO Revised White Paper Released

September
Multi-currency Support Added

March
Global Cryptocurrency App Closed Beta Program

May
Global Cryptocurrency App Open Beta Released

MCO Staking Enabled

Marketing Campaign Started

August
Litecoin Listed

October
XRP Listed
Crypto Invest Launched
MCO Visa Cards Started Shipping in Asia

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5.3 Community

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

76,000+ Twitter Followers

8,200+ Facebook Followers

6,000+ YouTube Subscribers

8200+ Instagram Followers

7,900+ Telegram Members

3,500+ Reddit Readers

3,900+ Discord Members

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5.4 Leading Global Cryptocurrency Exchange Partners



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BINANCE - Changpeng Zhao, CEO

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

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

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6. Products

6.1 MCO Visa Card



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

- **Value Proposition**

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

  - Metal card, no annual fee
  - Up to 5% back on ALL Spending
  - Spotify & NETFLIX 100% Rebate (Up to $9.99USD and $12.99 USD respectively)
  - Expedia & airbnb 10% Rebate (up to $50 USD/month)
  - LoungeKey™ Airport Lounge Access (selected cards)
  - Spend overseas at perfect interbank exchange rates - no mark ups
  - Conveniently spend and withdraw the fiat equivalent of their cryptocurrency online and offline at all Visa approved merchants
  - [US] Users can top up their cards through direct bank transfers via the ACH Network.

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Pricing and Benefits

To get access to MCO Visa Platinum cards, each customer needs to stake MCO Tokens in the Crypto.com App for 6 months.
Staked amount, card transaction fees and % back are highlighted below:



	Obsidian Black	Frosted Rose Gold Icy White	Jade Green Royal Indigo	Ruby Steel	Midnight Blue
	50,000 MCO STAKE	5,000 MCO STAKE	500 MCO STAKE	50 MCO STAKE	0 MCO STAKE
On-going staking benefits					
% Back in MCO	5%	4%	3%	2%	1%
Spotify	100%	100%	100%	100%	-
NETFLIX	100%	100%	100%	-	-
Expedia	10%	10%	-	-	-
airbnb	10%	-	-	-	-
MCO Private	✓	✓	-	-	-
Basic benefits					
REWARDS	2%	1.75%	1.5%	1%	1%
ATM WITHDRAWAL FEES	No fee to $1,000 USD 2% above	No fee to $1,000 USD 2% above	No fee to $800 USD 2% above	No fee to $400 USD 2% above	No fee to $200 USD 2% above
FOREIGN EXCHANGE FEES	Free (unlimited)	No fee to $10,000 USD 0.5% above	No fee to $10,000 USD 0.5% above	No fee to $4,000 USD 0.5% above	No fee to $2,000 USD 0.5% above
AIRPORT LOUNGE (LOUNGEKEY™)*	Lounge access + 1 guest	Lounge access + 1 guest	Lounge access	–	–

* Eligible customers will be able to enjoy unlimited access to over 900 premium lounges in over 450 cities worldwide
** cf. MCO Private section for more details

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Differentiation

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

MCO Token Utility

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

- Enables customers to order metal MCO Visa Cards by staking MCO Tokens
- Customer receives up to 5% back in MCO Token each time they transact with their MCO Visa Card
- Enables customers to upgrade reserved MCO Visa Card to a higher tier before their card ships by staking more MCO Tokens
- MCO Stake Rewards: Receive MCO at 6% p.a. for 500 and 8% p.a. for 5,000 and 50,000 tiers while these MCO are staked for cards

Obsidian Black Card *Numerus Clausus* Increase

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

001-499 – assigned to the top Token Sale contributors

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

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

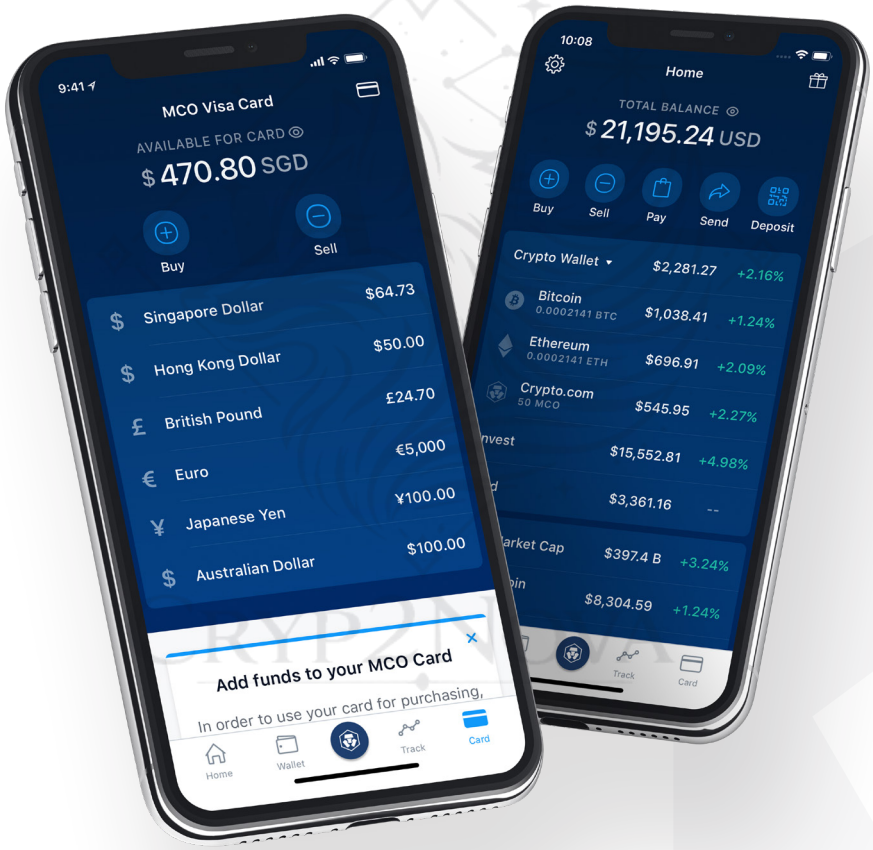
Due to the strong demand and long waiting list for the Obsidian Black Card, Crypto.com has decided to increase the number of Obsidian Black cards **by 99**.

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

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

6.2 Crypto.com App



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

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Value proposition

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

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

Wallet App currently supports 50+ cryptocurrencies including BTC, ETH, XRP, LTC, MCO, CRO and BNB. More tokens will be added in the future.

Users have the option to deposit up to $1,000,000 USD per day through bank transfer, avoiding currency exchange and credit card fees on their crypto purchase. Over 20+ fiat currencies are supported, including USD, EUR, GBP, JPY.

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

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

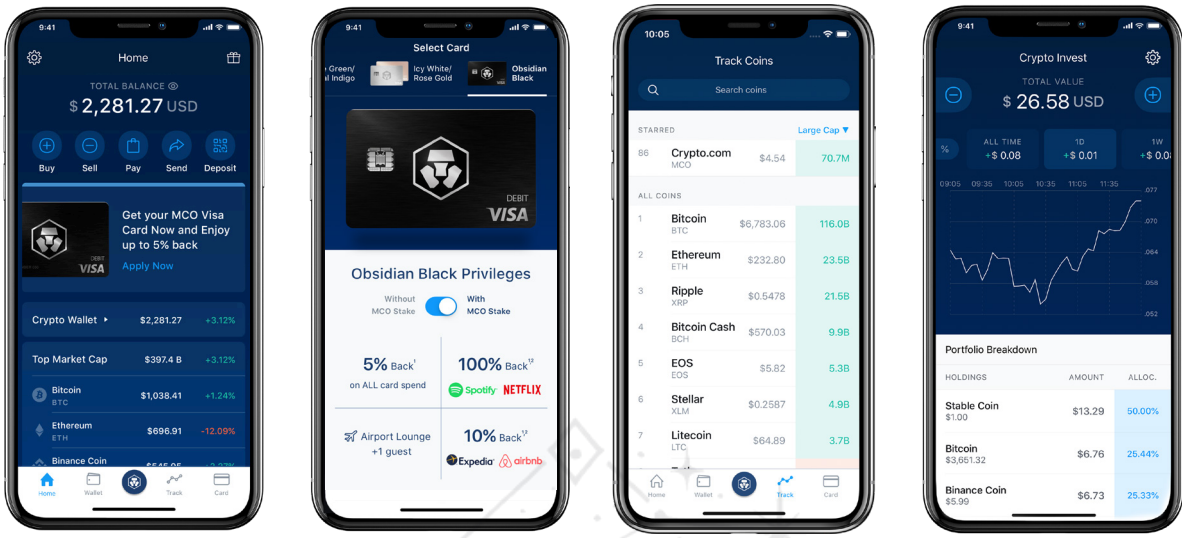
Pricing

Best Order Execution: Crypto.com's proprietary Vortex Trading Engine pools liquidity from major exchanges globally and routes orders to them to ensure the Best Execution Price. Coupled with our increasing coverage of fiat top-up channels and very convenient app interface, this makes Crypto.com App the best place to buy crypto.

Differentiation

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

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MCO Token Utility

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

- Receive token airdrops for selected token listings on the Crypto.com App based on MCO Token staked in app
- Receive higher staking rewards for selected tokens based MCO Token staked in app
- Vote for your preferred token to be added to the Crytpo.com App using MCO Token **COMING SOON**

6.3 Crypto Invest

Customer pain points/needs

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

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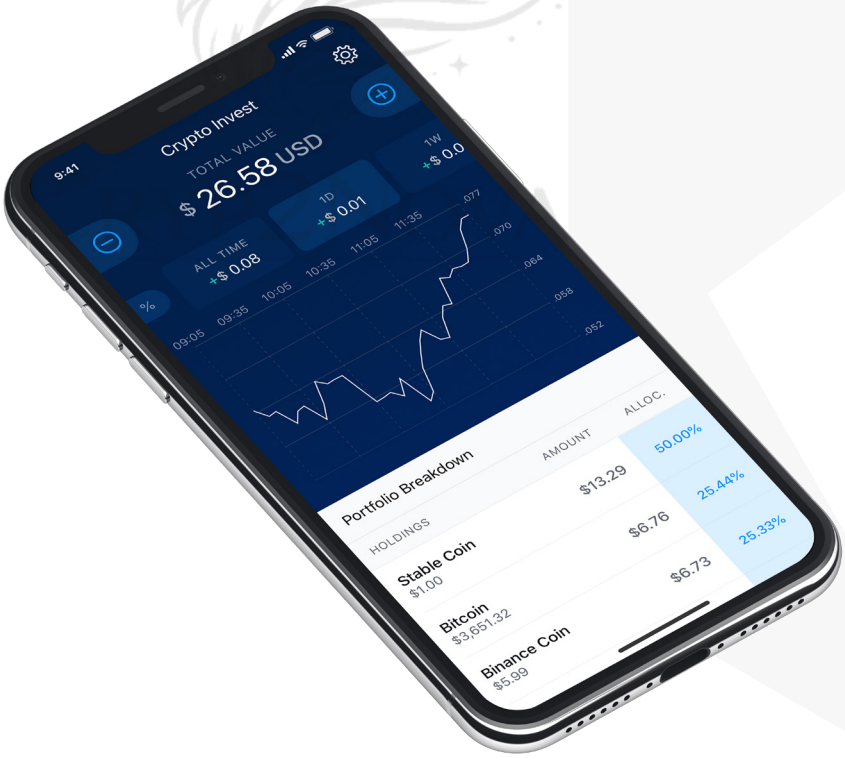
Value proposition

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

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

Pricing

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



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Differentiation

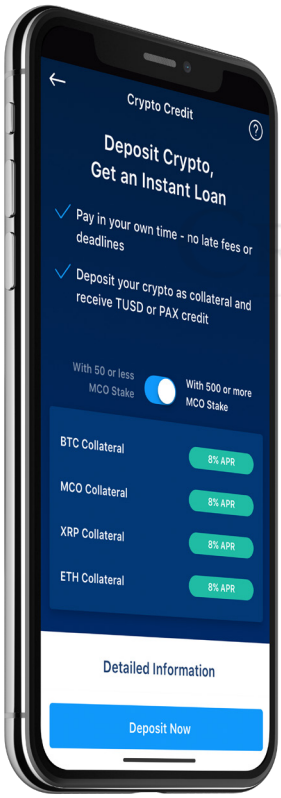
Access to advanced quant trading strategies, simplicity of use, no fees other than success fee, withdraw any time without penalties.

MCO Token Utility

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

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

6.4 Crypto Credit



Customer pain points/needs

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



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Value proposition

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

Crypto Credit is a lending platform that allows users to leverage their blockchain assets to secure a loan.

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

This credit can then subsequently be spent with MCO Visa Cards. It can also be used to purchase other cryptocurrencies on the Crypto.com App. Different cryptocurrencies will have different levels of collateral required.

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

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

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

Pricing

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

- Supported collateral currencies include BTC, MCO, ETH, and XRP. Supported loan currencies include BTC, PAX and TUSD. Loans in more assets will be made available over time. Please visit Crypto.com official communication channels for updates.

Term	BTC Collateral	MCO Collateral	ETH Collateral	XRP Collateral
With 500 or More MCO Stake	8% p.a.	8% p.a.	8% p.a.	8% p.a.
With 50 or Less MCO Stake	12% p.a.	12% p.a.	12% p.a.	12% p.a.

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Differentiation

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

MCO Token Utility

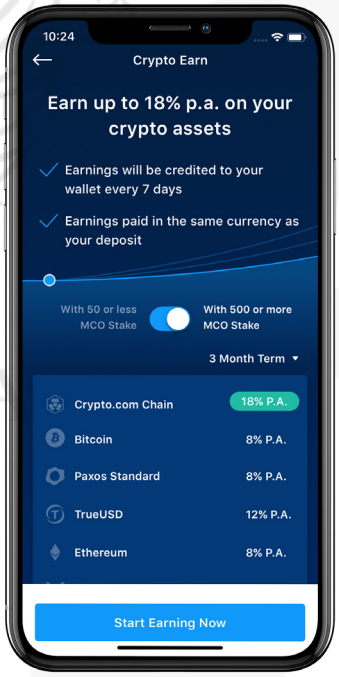
MCO Tokens are able to be used and/or earned in connection with this product by eligible persons in the following key ways:

- Reduce credit fees by up to 20% if you stake MCO Tokens
- Get credit if you use MCO Token as collateral

6.5 Crypto Earn

Customer pain points/ needs

Customers who hold crypto want to capitalize on their holdings while retaining ownership.



Value proposition

Crypto Earn gives users the freedom to grow their crypto assets and earn interest up to 18% p.a.

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Pricing

With 500 or More MCO Stake	3 months	1 months	Flexible
Supported Coins	8% p.a.	6% p.a.	4% p.a.
Supported Stablecoins	12% p.a.	10% p.a.	8% p.a.
CRO	18% p.a.	16% p.a.	14% p.a.

With 50 or Less MCO Stake	3 months	1 months	Flexible
Supported Coins	6% p.a.	4% p.a.	2% p.a.
Supported Stablecoins	10% p.a.	8% p.a.	6% p.a.
CRO	16% p.a.	14% p.a.	12% p.a.

Supported deposit tokens include BTC, ETH, LTC, XRP, BNB, MCO, CRO, LINK, MKR, BAT, PAX, TUSD, DAI USDC, USDT and more assets will be added regularly. Please visit Crypto.com official communication channels for updates.

Differentiation

Through the Crypto.com App, users can deposit into Crypto Earn and:

- Start accruing interest daily;
- Withdraw with no fees, and
- Spend what they earn

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MCO Token Utility

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

- Receive best interest rate (APR) with MCO staked
- Get better annual interest rate (APR) of up to 18% p.a. with MCO tokens staked

7. Services & Benefits

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

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

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

7.1 MCO Private COMING SOON

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

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

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

More details will be unveiled closer to launch date.

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7.2 BG50 (Both Get $50) Referral Program

In our latest referral program, **Both Get $50** - both referrers and their friends receive a $50 USD bonus (in MCO) with each successful sign-up and valid transaction (user staking at least 50 MCO - a metal MCO Visa Card Reservation).

The BG50 referral program packs these key features:

- **No Referral Limits** - You can refer as many friends as possible; you and your friends will each get $50 USD in MCO equivalent after they complete their first valid transaction.
- **Anyone Can Participate** - Available for all eligible Crypto.com App users.
- **Bonus Credited Instantly** - Your friends can use their sign-up bonus immediately after they make a valid transaction on the App.

Notes:
We will continue to honor the referral commission for all your referrals prior to the launch of the BG50 referral program. For new and future referrals (effective 15 July 2019 at 8:00am UTC), you will get $50 USD (in MCO) when your referrals complete their valid transaction in lieu of referral commission.

Limited time offer. Crypto.com reserves the right to change the terms or cancel the BG50 referral program at its discretion.

7.3 Crypto Airdrops

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

The airdrop amount each customer receives will be proportional to the MCO Token staked in-app.

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8. Management Team



Kris Marszalek | Co-Founder & CEO

Serial Entrepreneur in Southeast Asia Internet industry. Three-times founder in tech space (e-commerce, Mobile LBS App, Consumer electronics)



Rafael Melo, CPA | Co-Founder & CFO

15 years' experience in finance, deep understanding of risk, compliance and Mobile Payments ecosystem in Asia. CFO at Mobile Payment Solution, a MasterCard incubated technology company.



Bobby Bao | Co-Founder & Head of Corporate Development

Extensive experience in Technology investment banking; named on 2018 Forbes' 30 under 30 List He was China Renaissance's first employee on the M&A team, working on some of the most high profile transactions, including the merger between Didi & Kuaidi.



Gary Or | Co-Founder & CTO

Hacker, Product Designer, Entrepreneur, 10 years of full stack engineering experience (RoR, Elixir, Golang). Keen interest in Machine Learning and AI.



Sean Rach | CMO

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



Eric Anziani | COO

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

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Erald Ghoos | CCO

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



Brent Diehl | SVP, International Expansion

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



Maggie Ng | SVP, Head of Marketing

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



Weiyi Zhang, Ph.D. | Platform Architect

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



Jason Lau | CISO

Former regional Cyber Security Advisor at Microsoft. Certifications such as CISSP, CIPP/E, CIPM, CGEIT, CRISC, CISA, CISM, CEH, CDNA, CSM, ITIL as well as contributing to on ISACA's General Data Protection Regulation (GDPR) Global Working Group, and an IAPP Fellow of Information Privacy (FIP)



Cerulean Hu | Lead Blockchain Engineer

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



Ivan Stefanov | SVP, Risk Management

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

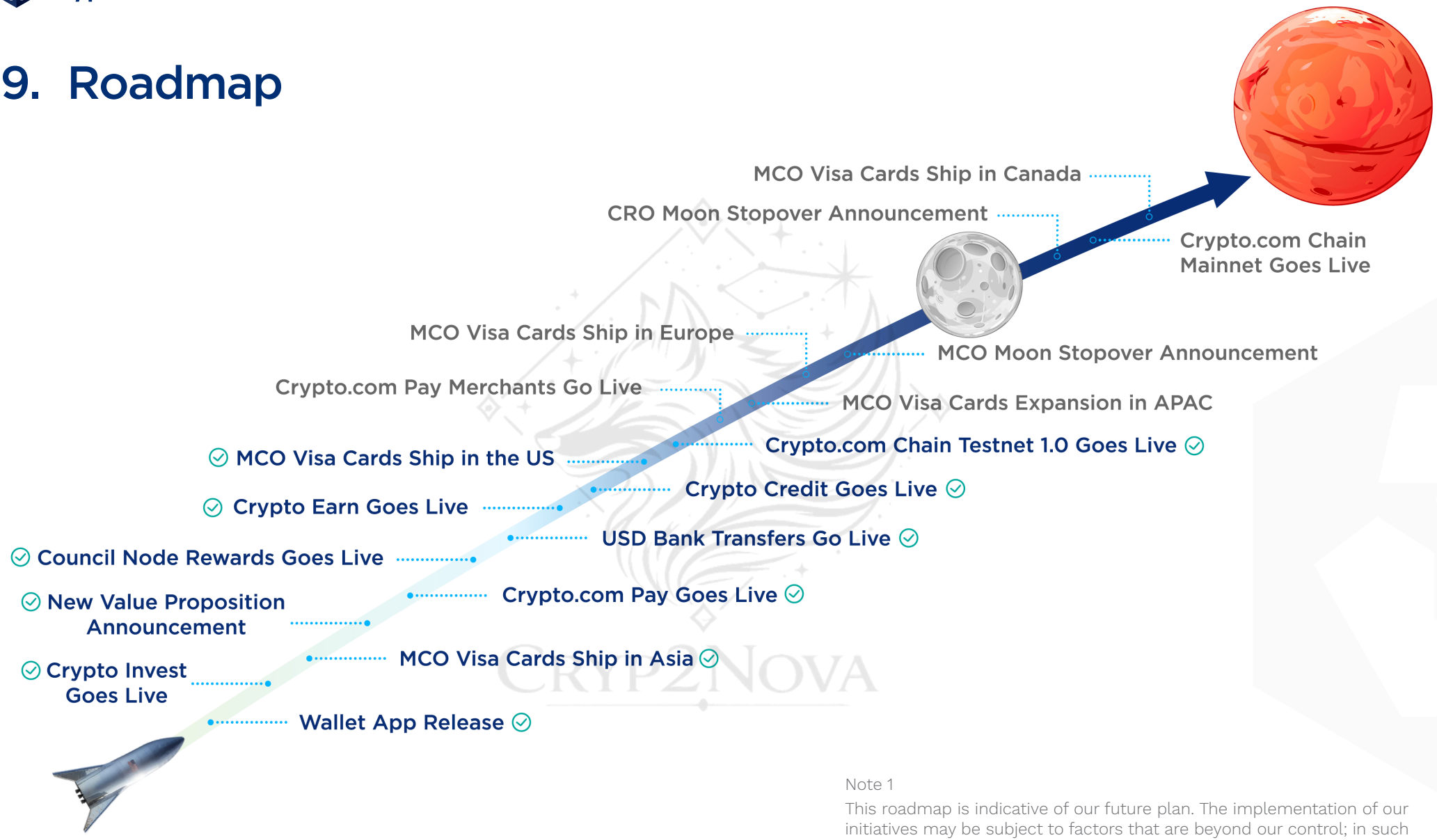


Matthew Chan | CIO

Award-winning CTO/COO at Argent, a global enterprise leader in monitoring, cybersecurity & compliance products. CTO at Striker Capital, multi-strategy asset management

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9. Roadmap



Note 1

This roadmap is indicative of our future plan. The implementation of our initiatives may be subject to factors that are beyond our control; in such case, there may be changes or delay to the delivery timeline.

Note 2

The MCO Visa Card will not be available in the entire regions of Asia, Europe and the US. We will announce the specific markets in due course.

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10. MCO Token

10.1 MCO Token Information

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

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

10.2 MCO Token Utility

MCO Token Utility has been enhanced since its launch.

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

- **MCO Visa Card**
  - Enable customers to order MCO Visa Platinum Cards (for free) by staking MCO Tokens
  - Enable customers to upgrade reserved MCO Visa Card to a higher tier before their card ships by staking more MCO Tokens

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- Receive % back in MCO Rewards each time they transact with their MCO Visa Card
- MCO Stake Rewards: Receive MCO at 6% p.a. for 500 and 8% p.a. for 5,000 and 50,000 tiers while these MCO are staked for cards

Crypto.com App

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

Crypto Invest

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

Crypto Credit

- Benefit from a preferred interest APR (8%) when MCO Token is staked
- Get instant loan when you use MCO Token as collateral

Crypto Earn

- Benefit from a preferred interest APR (up to 18%) when MCO Token is staked

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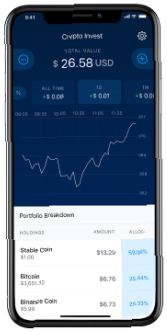


MCO Visa Card

- Receive up to 5% back with each transact on the MCO Visa Card.
- Reserve a metal MCO Visa Card
- Upgrade MCO Visa Card to a higher tier by staking more MCO Tokens
- Receive MCO at 6% p.a. for 500 and 8% p.a. for 5,000 and 50,000 tiers while these MCO are staked for cards

Crypto Invest

- Receive 50% fee discount
- Each portfolio may hold a portion of MCO Tokens



Staking

Staking

crypto.com

Utility of MCO Tokens

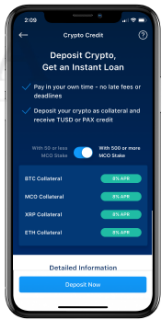
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Staking

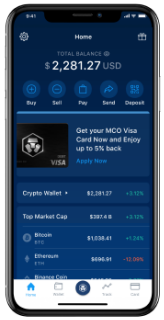
Staking

Crypto Credit

- Lower annual interest rate (APR) at 8% when you stake MCO
- Get instant loan when you use MCO tokens as collateral



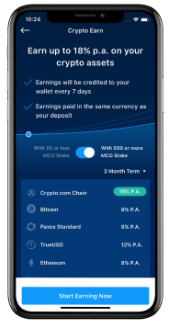
Crypto.com App



- Receive token airdrops for selected token listings on the Crypto.com App based on MCO Token staked in app
- Receive higher staking rewards for selected tokens based MCO Token staked in app
- Vote for your preferred token to be added to the Crytpo.com App using MCO Token COMING SOON

Crypto Earn

- Get better annual interest rate (APR) of up to 18% with MCO Tokens staked



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11. Further information

Crypto.com and MCO Token Information Discussion

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