



**Whitepaper  
Version 2**

# The World's First Cryptocurrency Bank

*REDEFINING THE FUTURE OF FINANCE FOR A  
WORLD-CLASS BANKING EXPERIENCE*

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**"zeosX Represents The  
True Purpose  
Of Cryptocurrencies"**

*- Anthony W*





# 1 ABSTRACT

The Blockchain technology is taken seriously by the financial sector, as it can become a major disruptor of the traditional banking sector.

The unchanging and inviolable nature of the blockchain makes it the ideal solution to reduce costs and simplify everything from payments to transactions, securities issues, retail banking, clearing, settlement, etc.

It is becoming clear that the blockchain technology is much more than Bitcoin or cryptocurrencies. While implementations such as payment and monetary systems are certainly disruptive, the greatest disruption could come from other uses of these unique and powerful features.

## THE FUTURE OF BANKING

zeosX is a decentralized crypto bank aiming to revolutionize the traditional banking industry. Our cutting-edge technological system is built based on a powerful finance ecosystem which consists of futuristic banking components.

1. Borrow with or without collateral
2. Superior crypto mobile wallet
3. Luxurious and stunning quality cards
4. Investments, auction, and lending

Taking a cue from cryptocurrencies, we can see, as stated below, the problems it has solved in general.

## 1.1 WHY CHOOSE ZEOSX PLATFORM?



### Real-time military grade security

Platform security will always be our top priority. zeosX consists of multiple layers of protection, providing clients with seamless user experiences.



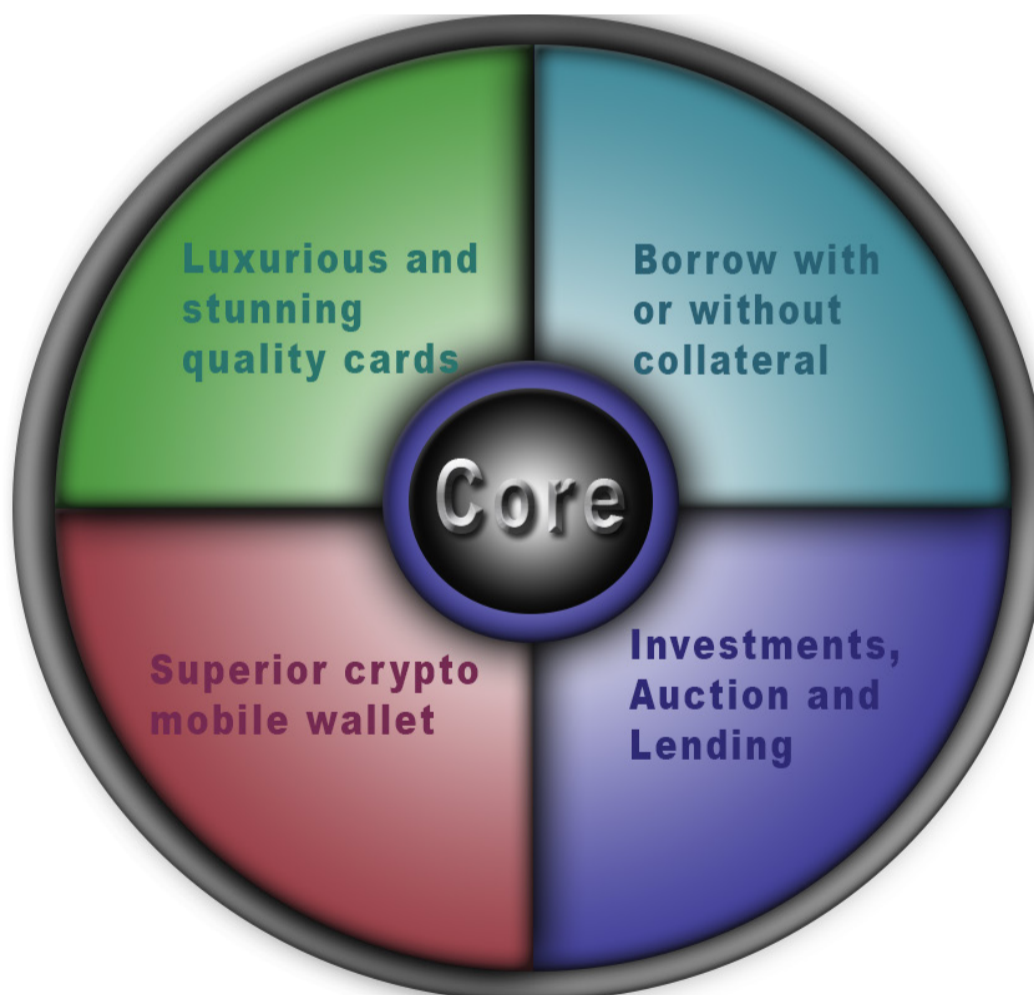
### High-performance crypto fortress

Clients' crypto assets will be safely secured in a cold storage vault. Confidential information can never be accessed by anyone.



### Monthly ZeoAirdrops

Beside producing monthly passive income, ZEOS tokens also offer clients with bountiful benefits such as additional discounts on collateral loan.



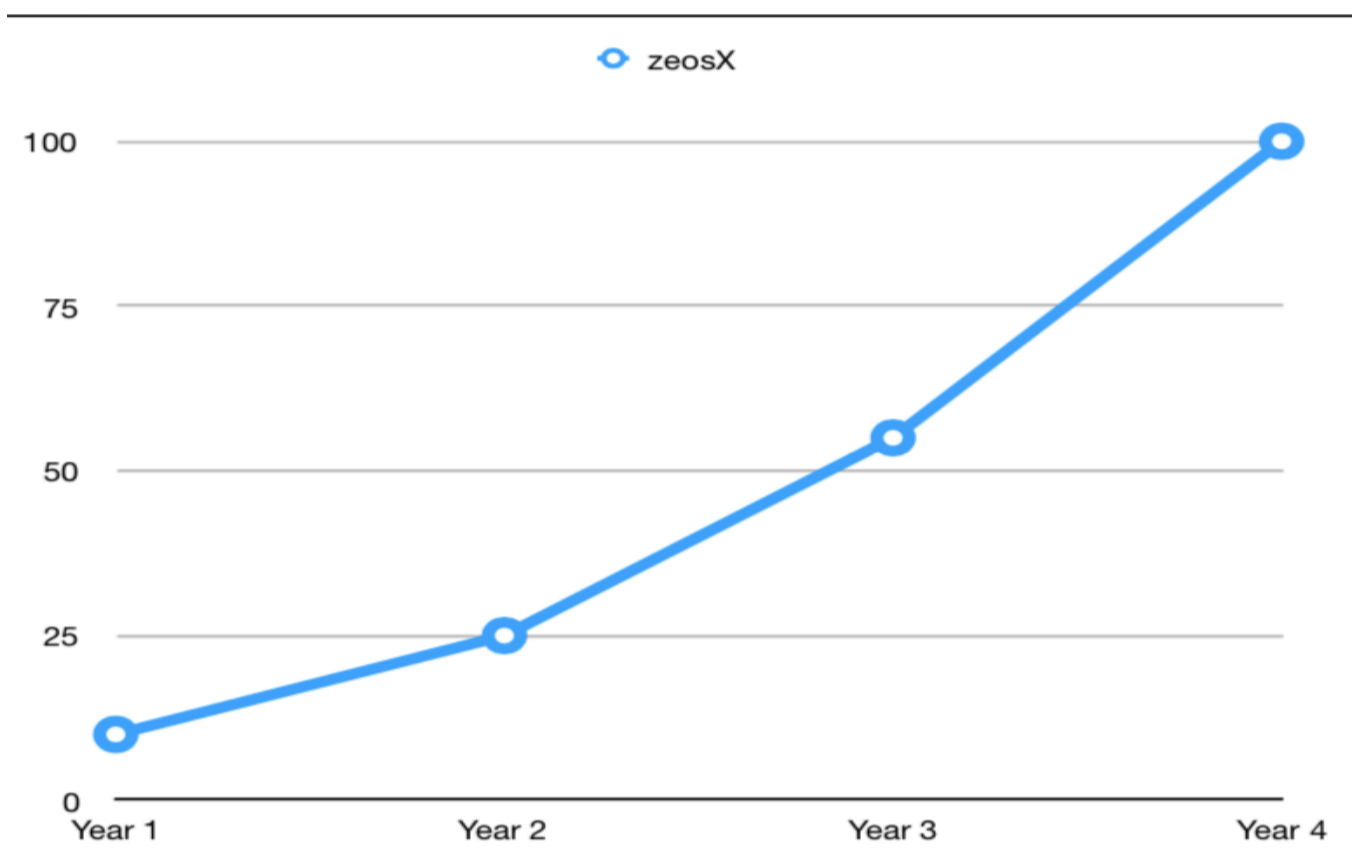
## 1.2 VISION AND MISSION

The reason why cryptocurrencies have not achieved mainstream adoption is that the majority of people still think of them only as another store of value, a risky investment and nothing else. The truth is, Bitcoin and cryptocurrencies are much more than that...

### Vision Statement

Not only does zeosX offer banking security with countless added benefits, but it is also created to rewrite history and to change people perception of cryptocurrencies. With zeosX, there is no need for traditional banks and third-party payment networks anymore as our banking components are equipped with the latest groundbreaking finance technologies. From taking a loan, online shopping to even paying for coffee, we have got everything covered.

With the gradual decline in the number of users using traditional banking, zeosX will expand even at a faster rate as cryptocurrencies continue to grow. We are expecting more than 50 million users in the next 3 years.



### Mission Statement

With zeosX, our goal is to implement Blockchain technology to ultimately achieve a decentralized and cashless society without relying on trusted third parties such as banks. Also, tools such as smart contracts promise to automate many problematic processes in the banking sectors, from compliance and processing requirements to content distributions.

## 1.3 THE NEED FOR BLOCKCHAIN TECHNOLOGY

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### 1. Cross-border transactions and payments

Today, Trillions of dollars are distributed throughout the world thanks to the traditional system of slow payment and additional fees.

If you work in San Francisco and want to send money to your family in London, you may have to pay a \$25 transfer fees, with an additional service charge of up to 7%.

Besides paying all the heavy fees and with the cut-off times between yours and the receiving bank, your family will not receive the money until a week later.

Typical transaction costs for senders are 7.68%, which consist of unnecessary payments such as transfer fees or hidden margin gains. Facilitating payments is very profitable for all the centralized banks which give them very little incentives to reduce their rates. Cross-border transactions, from payment to letter of credit, accounted for 40% of the total revenues of global payment transactions in 2016.

#### **Solution:**

By eliminating the need for agents to approve consumer-to-consumer transactions, blockchain technology could allow for faster payments at lower rates than banks.

### 2. Clearances and settlements systems

The fact that the average bank transfers, as described above, take at least three days to complete have a lot to do with the way in which our slow financial infrastructure was built.

It is not just a pain for the consumers. Moving money around the world has always been a logical nightmare for the banks themselves.

Today, a simple bank transfer, from one account to another, must bypass the complex system of intermediaries and the corresponding banks before arriving at any destinations. The two banks must be reconciled through a global financial system consisting of a vast network of merchants, funds, asset managers, etc.

#### **Solution:**

Blockchain technology and distributed accounting can reduce operating costs and allows transactions in real-time between financial institutions.

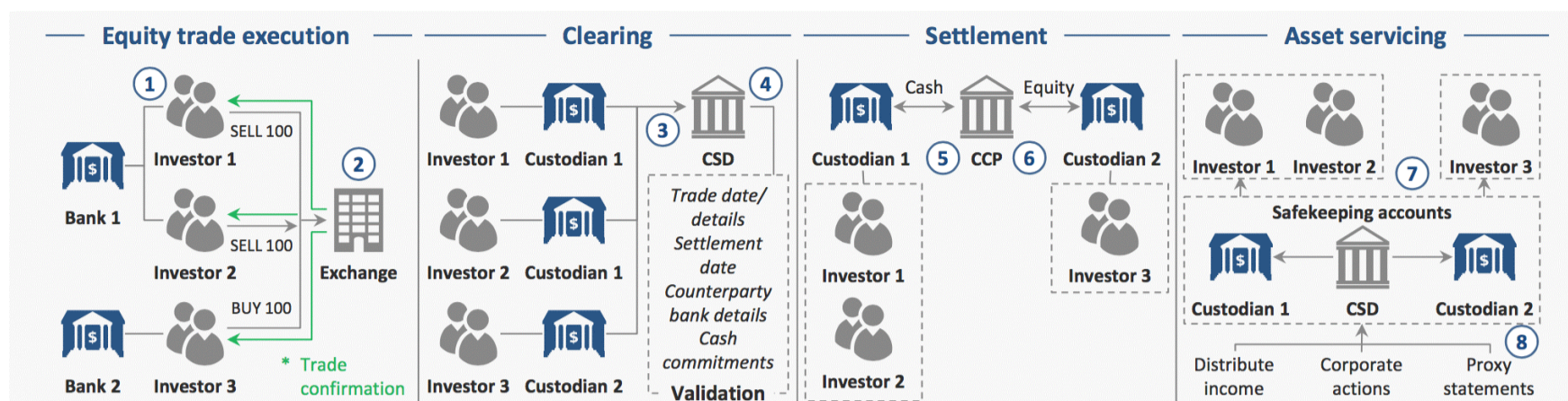
### 3. Securities

To buy or sell assets such as stocks, debts, and commodities, you need a way to know who owns that particular asset. The financial markets today achieve this also through a complex chain of intermediaries, stock exchanges, central security deposits, compensations, and deposit banks. These different parts were built around an obsolete and traditional system.

Suppose if you want to buy some of Apple's stocks, you can place your order through the stock exchange that needs many complicated confidential pieces of information before you can complete the sign-up process. In the past, you have to call the sellers just to buy a certificate of ownership of shares.

This is much more complex when you try to perform the transaction electronically. Thus, we do not want to deal with the daily management of assets, such as the exchange of certificates, accounting or dividend management. Therefore, we have subdivided the deposit actions to the custodian banks. Buyers and sellers do not need to always make the same depositaries of trust as they have to rely on a trusted third party to keep all certificates on paper.





In practice, this means that whenever you buy or sell assets, this order is transmitted by a group of third parties. The transfer of ownership is complicated because each party has to keep their version of the truth in the book.

This system is not only inefficient but also imprecise. Security transactions can take between one to three days to settle because all the books must be updated and aligned at the end of the day. And because many different parties are involved, transactions often have to be verified manually, with each party charging a fee too.

**Solution:**

By tokenizing traditional securities such as stocks, bonds, and alternative assets, we aim to use the blockchain technology to revolutionize the structure of capital markets.

Overall, with the integration of blockchain into the zeosX platform, we will quickly ease the process of banking while disrupting the financial sector at large.

We are giving everyone an equal opportunity to be a part of this financial revolution as we aim to offer the ZEOS token in exchange for cash or fiat currencies from our special investors around the world.



## 2 PROBLEM ANALYSIS

The World Bank is currently an industry of \$134 Trillion. The promise of blockchain as a technology without trust and a mediator is to reinvent the banking industry.

### i. Loans and credits

Banks help with payments, loans, and credits. However, traditional lenders are subscribed to loans based on an inaccurate and unsecured credit reporting system.

When completing a bank loan application, banks must assess the risk that the loans will not be returned. They do this by having complex factors such as credit ratings, the proportion of debt and income and the ownership of properties. To obtain this information, they access clients' credit report provided by one of the three leading credit agencies which are Experian, TransUnion, and Equifax. By using these data, banks can then evaluate the risk of defaults and interests on the loans.

#### zeosX solution:

By erasing the need for middlemen or intermediaries in the loan and credit industry, we aim to make it more secure to borrow money and provide lower interest rates using zeosX loan.

With the zeosX loan, we offer clients with either collateral or non-collateral loan. The collateral loan allows users to get dollars fast without selling any of their crypto-assets. The non-collateral loan also rewards users with ZeoPoints for early repayment.

Users can easily access zeosX loans without going through any rigorous or cumbersome process.

### ii. Centralized banking system

It is safe to say the centralized banking system has been failing because most of its core operations are manipulated by the "greedy and powerful" people within the sector. This has led to corruption in the traditional banks and system and gradually, the fiat currency system will fail. Transparency in this banking system is far-fetched as clients have no insight to what their money is used for as they have no control of it. Thus, the monies kept by clients, which have little or no interest at all, in these banks are used by the corrupt people to enrich themselves.

## Will you get your cash IN A FINANCIAL CRISIS?

When a large number of people withdraw their money from the banks, how much cash do you think is in their reserve? If a bank run is to occur, will you get back your money? The number below might shock you!

JPMorgan Chase Deposits:	\$1,375,179,000,000
Assiniboine CU Cash on Hand:	\$23,873,000,000
JPMorgan Chase Cash To Deposit Ratio:	<b>98.26% of Deposits not covered</b>

Wells Fargo Deposits:	\$1,306,079,000,000
Wells Fargo Cash on Hand:	\$20,729,000,000
Cash To Deposit Ratio:	<b>98.41% of Deposits not covered</b>

Goldman Sachs Deposits:	\$728,919,000,000
Goldman Sachs on Hand:	\$9,070,000,000
Cash To Deposit Ratio:	<b>98.76% of Deposits not covered</b>

Citibank Deposits:	\$698,175,000,000
Citibank Cash on Hand:	\$28,701,000,000
Cash To Deposit Ratio:	<b>95.89% of Deposits not covered</b>

Barclays Deposits:	£455,339,000,000
Barclays Cash on Hand:	£49,711,000,000
Cash To Deposit Ratio:	<b>89.08% of Deposits not covered</b>

Generally, we do know that the banks make money on the interest they charge on loans because that interest is higher than the interest they pay on depositors' accounts. The amount available to lend also depends upon the reserve requirement the Federal Reserve Board has set.

The question to ask is, without any transparent and immutable public ledger, do we really know what they do with our money?



## Weak Link in the centralized banking system banking system

The centralized banking operations are all tied to a single powerful mainframe and database system and this has invited major hacking attempts on the banks themselves.

### Successful hacking attempts:

The national bank of Bangladesh was hit in a highly sophisticated hacking attack, with the attackers taking off with \$81 Million (£58 Million) and attempting to steal as much as \$1 Billion (£710 Million).

“The same group has also attacked banks in Ecuador, Vietnam, and Philippines”, according to investigators.

Hackers are getting more ambitious, spending longer on attacks and demonstrating greater sophistication, experts told Business Insider – and the rewards they are reaping are larger than ever.

### zeosX solution:

We intend to solve the crisis mentioned above faced by the traditional banks by introducing our own zeosX crypto bank.

With the use of an underlying blockchain ledger which is immutable, we would create and offer a decentralized banking system which is fully transparent, giving individuals full access and control to their funds as they can quickly determine how their funds are spent and get the relevant interest on the usage of their funds. With the invention of zeosX crypto bank, we will eliminate corruption as it is impossible for any single entity to manipulate our public ledgers due to its immutability.

There is no single mainframe or database system in our zeosX crypto bank, and this will completely cushion any hacking attempt launched at this revolutionary banking system. In the case where traditional banks still make use of a database which is vulnerable to hacking attacks, zeosX will use decentralized applications (DApps) which will further strengthen our platform security. Our DApps are also designed to be highly efficient while being user-friendly by either the older or younger generations.

## III. Fees and charges

In this section, we aim to cover the problems faced by the traditional banks and third-party payment gateways when it comes to the exorbitant fees and charges for every transaction carried out.

### PayPal

PayPal charges a 2.9% fee from the total amount of payment received and a flat fee of \$0.3 on each transaction carried out. In some countries where debit cards are not allowed for online transactions worldwide, users who do not have credit cards have resorted to asking PayPal third-party providers to top up for them.

These same users have complained of being billed a fee as high as \$50 just for a small amount of only \$1000 to top up PayPal because of the foreign exchange rates and at the same time, being charged as high as almost 5% to make transfers from one user to another. These exorbitant fees are uncalled for and just serve as a way to rob off individuals.

Users who want to withdraw money out of PayPal also have to wait for at least 3 to 5 business days for the funds to appear in their bank accounts.

### Credit Cards

The charges paid by credit card users are really high and this has been a thorn in the flesh for them. We will list out some of the fees being paid by users.

1. Annual Fees: These fees are paid annually and based on our research, it ranges from \$19 to as high as \$500 depending on the credit card issuer.
2. Balance Transfer Fees: These fees are paid whenever user transfer balance from one credit card to another which are usually 3% of the amount transferred.
3. Cash Advance Fees: These fees are paid whenever users withdraw money out of ATM using their credit cards or for cash equivalent transactions. Charges are usually 5% of the cash amount.



4. Expedited Payment Fees: These fees are charged when there are last-minute payments needed to be made by credit card users through the phone to avoid being late. These fees are around \$10 - \$15.
5. Foreign Transaction Fees: Foreign transaction fees are charged when you make a purchase in a foreign currency in addition to the conversion fee. They are usually 3% of the transaction amount.
6. Late Fees: Late fees are paid for failing to meet up the minimum credit card payment when due. These charges can be up to \$38.
7. Returned Check Fees: Returned payment fees are charged when your bank returns your credit card payment. As a penalty, fees are as high as \$35. They are charged every time a payment is returned.

Having outlined some of the major fees paid by credit card users, we can completely see the need to eliminate this card payment system as some of the fees listed above are just put in place to extort clients and credit card users.

Intermediaries such as visa and MasterCard also charge merchants with extremely high interchange reimbursement and surcharge fees which are unnecessary. There are also rules and regulations that merchants have to follow in order to partner with these third-party payment processors.

#### **zeosX solution:**

We will highlight how the features of zeosX banking components would solve these problems associated with unreasonable fees.

Our next generation of payment gateway, ZeoPay, is a decentralized payment system suitable for online transactions. Entrepreneurs can also integrate ZeoPay to take their businesses to the next level. With ZeoPay, not only users can pay with stable coins, but we also promise low and transparent fees. This is beneficial for freelancing platforms because they can reduce enormous service fees too.

Users do not need to pay heavy fees to transfer crypto from one account to another. They can instantly convert their crypto assets to fiat and vice versa. We also offer swift and priority cash withdrawal to other payment accounts whom we have partnerships with.

With our own zeosX Point Of Service (POS) devices and ZeoPay, we will use blockchain to reduce fees to its barest minimum, there would be no need for currency conversion fees as countries with little or no availability of USD can easily transact across borders and even spend their earnings without necessarily converting to USD and transaction fees will be very minimal.

#### **iv. Insurance**

The major problem with insurance in traditional banking is ingenuity and fraud within the system, not to mention that you have to queue long hours and dial countless phone calls to get your desired insurance manually.

#### **zeosX solution:**

Our remarkable ZeoInsure will solve all the above problems. Not only clients will be exposed to a whole new level of insurance in crypto, but we also aim to offer them a seamless and transparent insurance system where they can gain access to different types of insurance for life, accident, etc.



## 3 MARKET ANALYSIS

A thorough market analysis was carried out for the following markets:

- Financial Markets
- Crowdfunding
- Initial Coin Offering
- Growth Of The Cryptocurrency Markets

### Financial Markets

The cryptocurrency market has grown significantly in recent years and is expected to continue growing in value and volume. The primary encryption value is Bitcoin, however, other cryptocurrencies are also using blockchain technology recently. The current market value of Bitcoin alone is estimated at \$19.5 Billion, which is still at infancy compared to other markets.

The total market capitalization of the world is \$80 Trillion and is growing rapidly. The value of the stock market worldwide has increased by 320% since 2009, with the US stocks dominating the global stock markets. However, the dot-com crash and the 2008 financial crisis have severely affected the number of Americans investing in the stock market. As a result, the percentage of American investors continue to decrease from 65.5% in 2007 to only 52% in 2016. Currently, the 24/7 forex market is the largest financial market in the world, both in value and volume, with the US dollar being the most traded currency in the forex market, making up close to 85 percent of all trades.

As more people recognize the potential of the blockchain, cryptocurrency will only continue to thrive and will achieve a bigger market capitalization.

### Crowdfunding

The use of traditional crowdfunding as a method of raising capital has some advantages: Small or medium companies can collect the necessary capital without going through the tedious process of taking a bank loan. It also allows you to obtain feedback from the crowd.

One of the main disadvantages of this approach is the effort and time required. The largest amount of money raised through crowdfunding is in China. It is expected that the number of collective financing campaigns and the value of their transactions will continue to increase by 2022.



## Transaction Value

in million US\$

### Reading Support

Total Transaction Value in the "Crowdfunding" segment amounts to US\$1,041m in 2018.

## Initial Coin Offering

According to reports published by Fabric Ventures and TokenData, Initial Coin Offering (ICO) raised \$5.6 Billion last year. In 2017, a growing number of companies are issuing their own digital currency as a means of raising capital. The ICO market attracts legal attention due to the amount of money it has raised. Both reports found that out of the 913 ICOs created, there are 435 successful ones, which means that 48% succeeded.

The average amount raised was \$12.7 Million, with 3/4 of the funds going into block infrastructure projects. Most of the people who invest in these ICOs projects are retail investors, and institutions are increasingly looking to invest in ICOs.

"On average, tokens have returned 12.8x the initial investment against the dollar compared to 7.7x for ETH and 4.9x for BTC during 2017", the reports said.

The total amount of funds raised through ICOs are close to \$4 Billion, which is twice as much as venture capital investments. Most ICOs use the Ethereum platform, with popular wallet MyEtherWallet (MEW) recording more attempted attacks than Fortune 500 banks.

The total amount raised through ICOs to date is over 9,783,634,561 USD.

## Growth Of The Cryptocurrency Markets

As of 21st March 2018, there are currently 1,568 different cryptocurrencies (654 tokens and 914 coins) available. The first one, Bitcoin, was launched on January 9th, 2009 and various coins were created after that. From December 2013 to the end of 2017, the number of cryptocurrencies increased from 40 to 1,273 which is a 3083% increase.

The number of cryptocurrencies and exchange platforms are also increasing each year. There are 190 exchanges currently, compared to just 70 exchanges three years ago. By 15 March 2015, trading volume has increased tremendously as the number of cryptocurrencies and trading platforms continue to grow.

The number of transactions in the blockchain has also dramatically increased. Bitcoin took only 2 years to make a visible appearance on the charts in 2011, hitting 13,900 transactions on June 14 that same year, according to BitInfoCharts. Since then, transactions had been declining until May 2012 when it officially began its upward trajectory.

On August 8th, 2015, Ethereum was introduced into the cryptocurrency market, recording 2,881 transactions and had been growing in popularity ever since. June 12th, 2017 saw Ethereum overtook Bitcoin in terms of total transactions made in one day, with a record of 292,941, compared to Bitcoin's 268,951 transactions. Bitcoin had not re-claimed the transactional throne ever since, however, it still dominated its market capitalization and total volume traded per day. On December 14th, 2017, Bitcoin hit its peak, with 490,459 transactions recorded on the blockchain. Ethereum's peak came soon after, on January 4th, 2018, with a total of whopping 1.35 Million transactions recorded.



Q1 2018 saw the decline in transactions for both cryptocurrencies, on March 20th, 2018, Ethereum recorded a total of 661,791 transactions. Despite dropping since its all-time high, this is still an increase of 22,870.9% compared to its first appearance on August 2015. Similarly, Bitcoin clocked in 195,041 on the same date, which was an increase of 1,303.2% since June 2011.

Despite the current drop in transactions for both Bitcoin and Ethereum, the cumulative total of all blockchain transactions have been on the rise with no signs of slowing down. As of March 19th, 2018, there were over 305.61 Million transactions recorded in a single day, according to Blockchain.info. This was an increase of 48.27% when compared to the 206.12 Million transactions that occurred a year ago on March 18th, 2017.

### 3.1 MARKET POTENTIAL

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It takes a lot more than creating a cryptocurrency to revolutionize and disrupt the traditional banking sector completely. zeosX is employing a unique approach to transform the financial space using the potency of the blockchain technology and the unique features of our ecosystem to completely utilize every potential available in the \$1 Trillion combined financial and cryptocurrency global market.

We have carefully analyzed the market opportunities available to zeosX under the following markets in the financial and cryptocurrency industry.

1. ICOs:
  - Tokens using Ethereum platform raised over \$18 Million over the course of a month
  - Funds raised in 2017 alone: \$6,073,707,934
  - The first three months of 2018: 32 ICOs raised \$2,710,641,542
2. Cryptocurrency:
  - 12,000 crypto transactions per hour
  - 99,000 Bitcoins sent every 60 minutes
  - Predictions for the global crypto market in 2018: over \$700 Billion
3. Crowdfunding:
  - The total amount of crowdfunding volume worldwide: \$16.2 Billion
  - Launched projects on Kickstarter in 2018 alone: 385,335
  - Amount of funds raised worldwide: \$34 Billion

### 3.2 COMPETITIVE ADVANTAGE

#### zeosX to traditional banks

	zeosX	Traditional Banks
Crypto cards	✓	✗
Rewards Programme	✓	✗
Non Collateral loan	✓	✗
Collateral loan	Crypto	Local Currencies
Approval Time	Immediate	Extremely slow
Credit Checks	No	Yes
Insurance	Simple	Tedious
Hidden Fees	None	Admin Fee, Application Fee, Late payment Fee, Legal Fee, etc.

#### zeosX to payment processors

As mentioned in the problem analysis section, not only Visa and Mastercard charge merchants with unnecessary costly fees, they often have breakdown problems. As a result, The zeosX Cards will not partner with any payment processors and will operate on zeosX POS devices which are powered by ultra high lighting speed zeosX Core.

Furthermore, most of Visa and Mastercard cards users have applied online can't be delivered to certain countries because they are subjected to irrelevant regulations imposed by payment processors. Thus, our Core will enable The zeosX Cards to be distributed to investors worldwide.

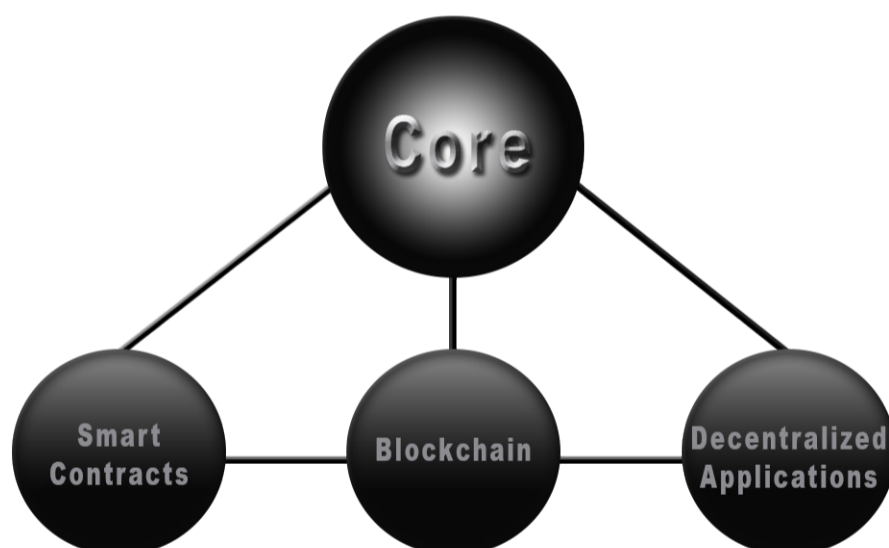
#### zeosX to payment gateways

Our ZeoPay is the next evolution of decentralized payment gateway that enables customers to shop online without any hassle. Merchants are also not subjected to any hidden fees.



## 4 CORE TECHNOLOGY

Our 4 banking components are powered by zeosX Core. It is a unique innovative technology that offers unprecedented performance. zeosX Core consists of Blockchain, smart contract, and DApps which forms an essential part of the whole platform. Besides zeosX Core, every software in each of the components has also been thoughtfully implemented using the latest robust technological system.

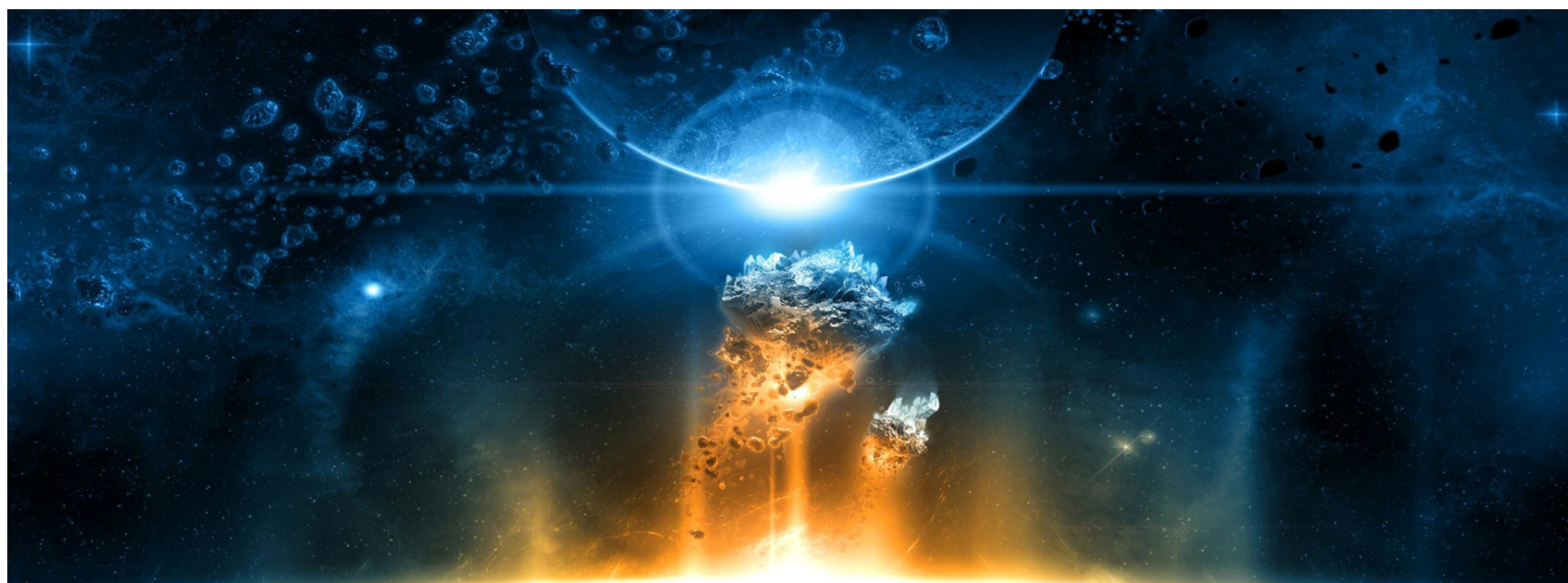


### 4.1 SMART CONTRACTS

zeosX Core will not function without the smart contracts. One of the main reasons we build our Core around smart contracts is because of the accuracy, security, and transparency they provide. zeosX uses countless confidential data to carry out transactions, and there will be many problems if we are to use the traditional way of storing data. Using smart contracts not only eliminate problems such as errors, disputes, miscommunications, and manipulations, but they also provide the platform with the velocious lighting speed it needs.

Each of the banking components is combined into the all-in-one zeosX Hub, a decentralized crypto banking system, which allows non-collateral borrowers to receive loan fundings to even auctioning your properties!





# 5 ZEOSX PLATFORM

This section aims to outline each of the banking components and how zeosX Core works in detail on the platform.

## 5.1 CRYPTO MOBILE WALLET



### Extremely low fees

Borrow, store and spend crypto instantly with very low fees.

### Effortless deposit and withdrawal

Various methods of deposit and withdrawal through local currencies.

### ZeoPay

ZeoPay is a decentralized payment system suitable for daily transactions. Entrepreneurs can also integrate ZeoPay to take their businesses to the next level.

Our Crypto Mobile Wallet has everything that you need, from investing to even tracking your daily transactions.

- Wallet
- Crypto Exchange and Loan
- Debit Card
- ZeoPay

### Wallet

Buying any cryptocurrencies have never been easier with the wallet! Clients can even transfer them to external same address wallets instantly with almost no fees at all. In addition, we have provided various methods of deposit and withdrawal through fiat currencies using local bank accounts or integrated payment networks such as skrill or ePayments.

### Crypto Exchange and Loan

We offer clients with the mobile version of decentralized crypto exchange and loan. Using ZeoStorm which allows interaction with DApps directly from the app, clients can trade main cryptocurrencies and ERC20 tokens in real-time. They can also choose to apply for collateral and non-collateral loan with just a few clicks. Both decentralized crypto exchange and loan are secured because no confidential information will be stored in our database.

### Debit Card

Not only can clients track their daily transactions using our decentralized crypto mobile wallet, but they are also able to top up their zeosX cards using crypto or fiat too. The zeosX cards also offer convenience to clients as they can withdraw cash to local bank accounts or external payment accounts.

### ZeoPay

Our ZeoPay has various benefits for both clients and merchants. In addition to allowing clients to buy online goods effortlessly using stable coins, we also protect merchants from market fluctuations by having the option for them to accept several cryptocurrencies and every payment received will be converted to fiat currencies straightaway.





## 5.2 THE ZEOSX CARDS

Our cards are available in different editions and designs



**Spectral Infinite  
(coming soon)**

**Plasma Sapphire**

**Celestial Indigo**

**Magma Red**

**Dysprosium Green**

**Crystal Blue**



### Monthly savings interest rate

Grow your overall crypto portfolio by holding ZEOS tokens.



### Earn cashback and ZeoPoints

Rewards can be redeemed for various mouth-watering prizes.



### Premium limited edition cards

Get our Plasma Sapphire and Spectral Infinite cards to enjoy complimentary benefits such as exclusive access to zeosX's priority royale solitaire club.



### ***The Spectral Infinite Black Metal Card***

*Our Black Card is the world first most prestigious blockchain cards. For the individuals who demand of what life has to provide, the exclusive elite Black Card is for you! Made entirely using high quality and pure metals, the Black Card offers you with the ultimate and luxurious buying pleasure.*

*However, the Black Card is not for everyone, it is available to only the ultra high net worth individuals to ensure the extraordinary standard of personal service that is available to every Black Card members.*

### **Why choose the impeccable design and uncompromising quality zeosX cards?**

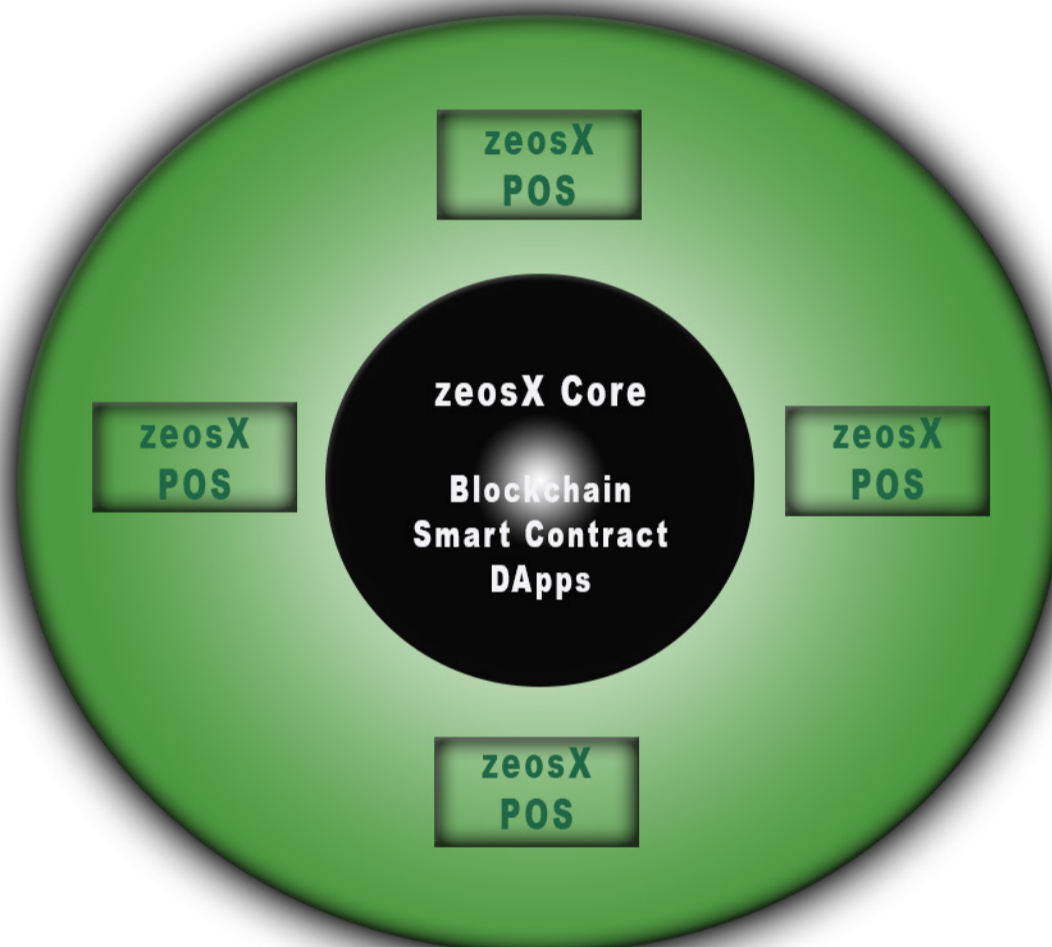
1. Cashback and rewards for every transaction which can be exchanged for various gifts and prizes.
2. Complimentary access to airport lounges worldwide and airline miles welcome bonus.
3. Up to 100% credit (Loan-to-Value) limit and interest-free installment plans will be available.
4. Earn ZeoPoints that can be used exclusively for our marketplace.

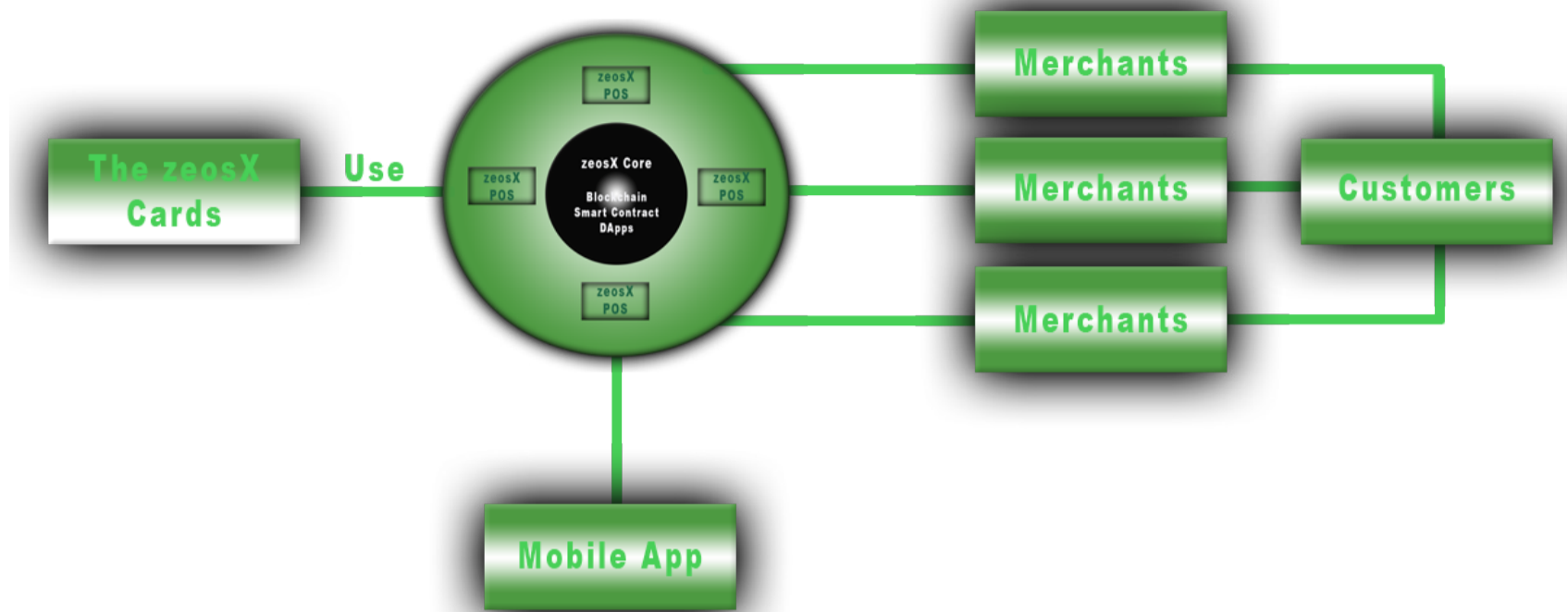
**With all the above benefits, we only charge fees for the following:**

1. Delivery
2. Secondary/Replacement card
3. Inactive/Dormant

### Why operate on zeosX Core?

1. There will never be any breakdowns at all.
2. If customers lose their cards, they can simply order a new one without any worries. Our zeosX Core is designed not to store any confidential information.
3. We can deliver The zeosX Cards worldwide as there will not be any regulations at all.
4. zeosX POS devices, which is powered by the zeosX Core, will be effortless and straightforward to use.

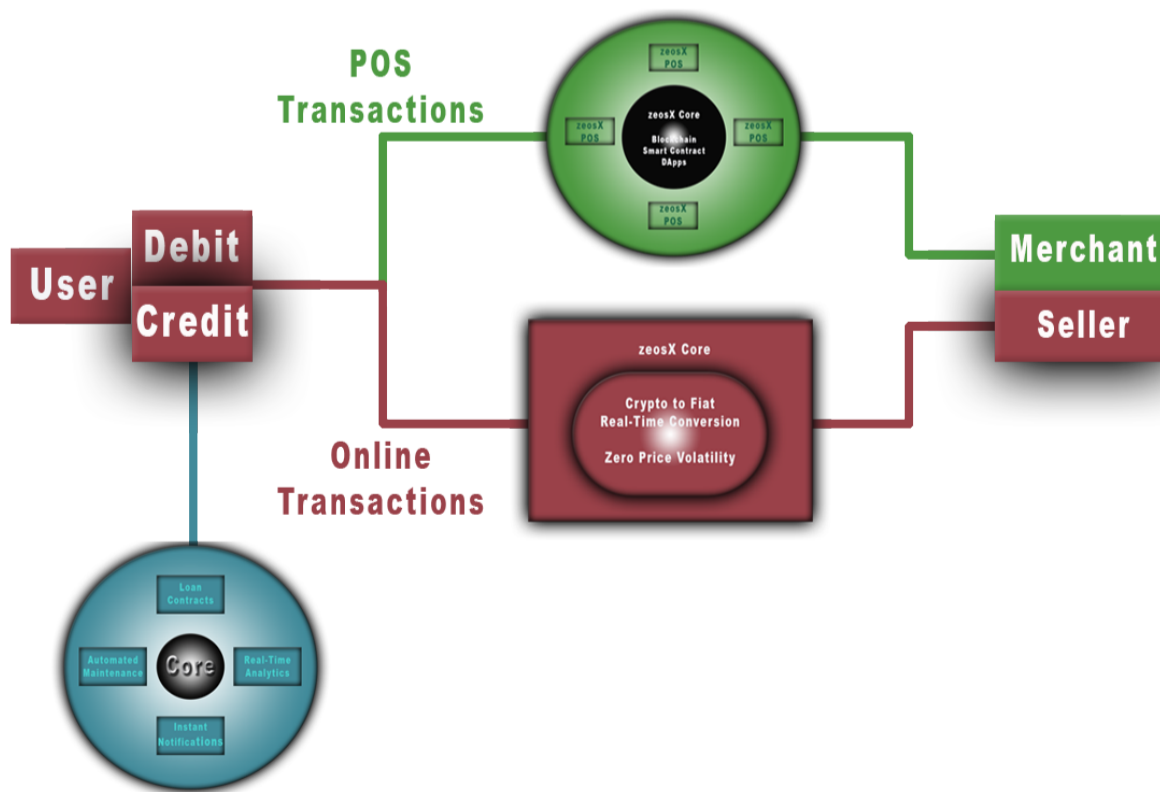




With the zeosX Core, merchants can also use smart contracts to enable the purchase of everyday goods. Every transaction will be recorded on the Blockchain which is broadcasted to the mobile app simultaneously, enabling each customer to track them.

Besides paying in debit, customers can also enjoy up to 100% credit limit based on their collateral's Loan-to-Value (LTV) ratio. Just like zeosX loan, the interest rate will be calculated daily and customers have the option to pay whenever they want. In addition, merchants that have VIP partnership with zeosX offer interest-free installment plans to customers who pay by credit.

To use The zeosX Cards, all you have to do is just to activate it through the mobile app! Whether you want to pay for coffee or shop online, our cards are the ultimate solution to everything.





## 5.3 ZEOSX LOAN

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Clients can choose whether they want to borrow with or without collateral. Our collateral loan allows them to get dollars fast without selling any of their crypto-assets. The non-collateral loan also rewards clients with ZeoPoints for early repayment. Our DApp based zeosX Loan also offers liquidity investors to earn their own income by lending out their crypto-assets to borrowers, aka ZeoLend.

### Features of zeosX Loan

1. Low interest rate
2. Simple Process
3. Fast Approval
4. No hidden fees

zeosX Core also has various critical loan functionalities such as automated maintenance, instant notifications, real-time analytics, and loan contracts.

### **Collateral Loan**

#### **Loan Contracts**

We also use smart contract for the decentralized loan. When clients borrow or lend, transactions will also appear on the Blockchain with no third party services. Thus, loan agreements are clear to both parties, eliminating any disputes and manipulations.

#### **Automated Maintenance**

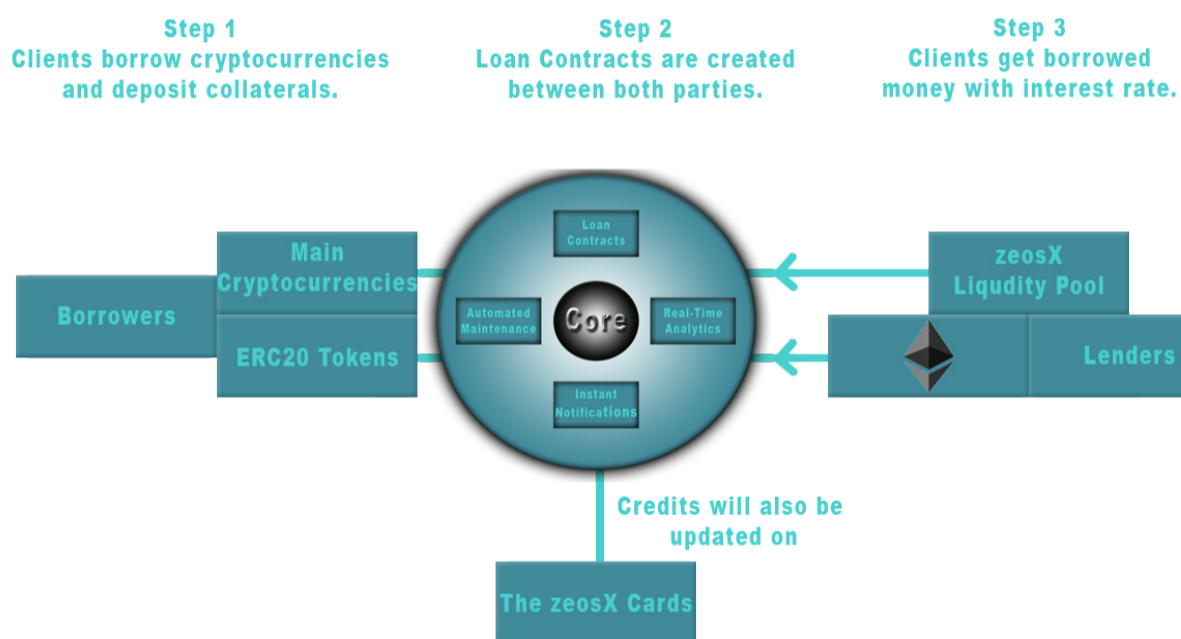
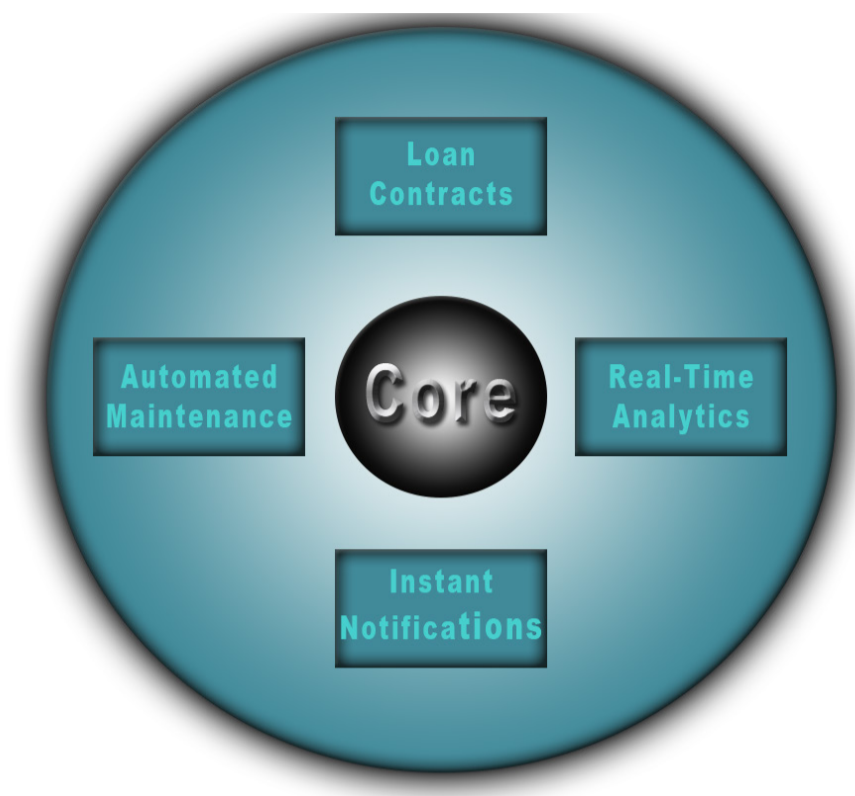
If clients do not repay the loans, their crypto assets will automatically be unlocked and can be claimed by zeosX's loan lenders. Liquidation procedures will also be initiated once clients' assets fall below the minimum LTV ratio.

#### **Instant Notifications**

Daily interest rate will also be updated instantly on zeosX platform with no delays. To maintain loan safety levels, clients will be notified with liquidation warnings.

#### **Real-Time Analytics**

When the value of clients' main assets appreciate in value or after they repay their loans, loan limits will automatically increase and can be withdrawn immediately.



For ERC20 tokens, lenders need to deposit a small amount of ETH to create the loan contract.

As mentioned in the above diagram, clients can borrow in just 3 simple steps with no complicated credit checks at all. The amount of borrowed money they get is updated on The zeosX Cards simultaneously, available to be spent or withdrawn anytime. Clients also have the option to get their borrowed money through the zeosX marketplace.

There will be a 50% discount in interest rate and an LTV boost of 70% when clients pledged ZEOS tokens as a collateral.

## Non-Collateral Loan

We also offer non-collateral loan to clients living in certain countries. They can borrow cryptocurrencies with just a national identification card.

As promised, non-collateral loan has no minimum loan repayments within a month, however, borrowers that do not repay their loans after the end of each month will have to pay late payment fees. If they default on the loans, our debt collection agency will take the necessary legal actions against them.

Borrowing a larger amount of cryptocurrencies will require a more detailed credit check but it will not be as complicated as the traditional banking system. After a loan is approved, it will be posted to zeosX decentralized marketplace where investors and lenders worldwide can invest in that loan with up to 30% lending interest rate per annum.

Loans are determined by smart contract's grades ranging from A1 to C3 with A1 being the safest and C3 is the riskiest.

## 5.4 INVESTMENTS, AUCTION, AND LENDING



### zeosX Hub

A decentralized banking platform with transparent fees, the all-in-one zeosX Hub enables investors to auction their collaterals ranging from valuables such as jewelry to even properties.



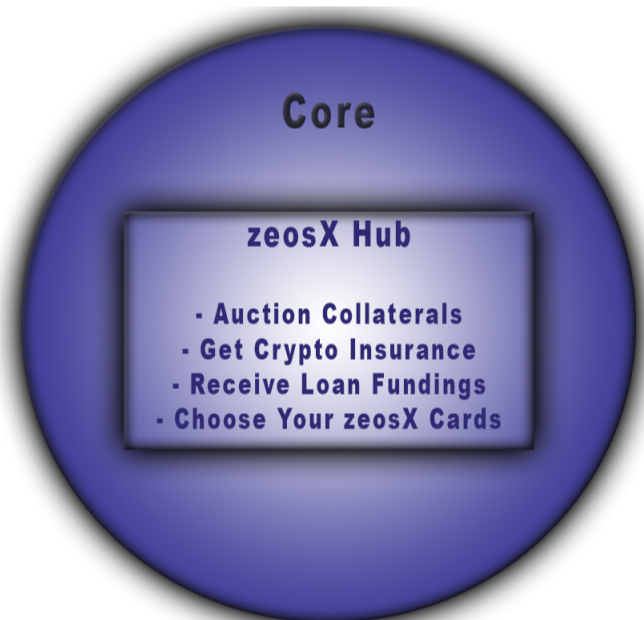
### ZeoInsure

ZeoInsure is a whole new level of insurance using crypto. Choosing the right plan has never been easier with just a few clicks. Secure your future and protect your loved ones now!



### ZeoLend

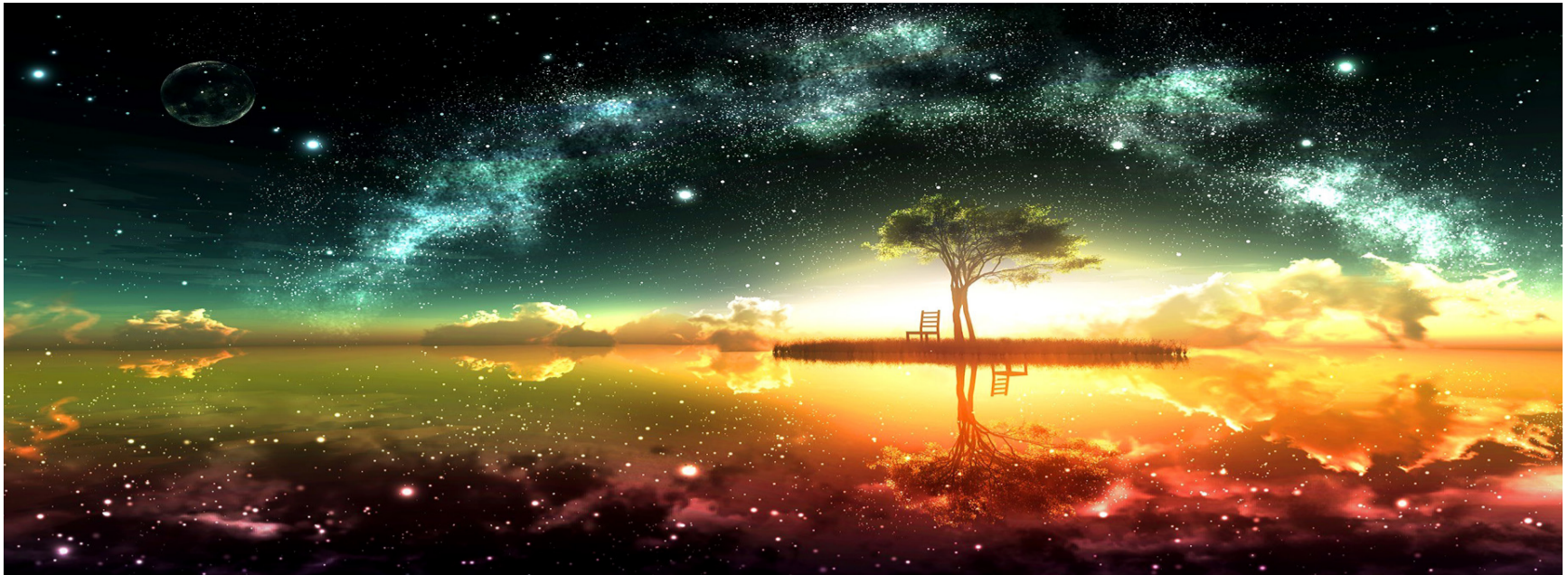
ZeoLend is the next evolution of p2p lending where investors get a higher lending interest rate to lend crypto to borrowers. Grow your crypto portfolio now!



We will also be partnering with reputable companies to offer the best crypto insurance to clients. Furthermore, our smart contract is designed to suggest what are the most suitable insurance for them.

*zeosX Hub connects the zeoniteans community together. The moment you invest in zeosX, you become a part of the revolutionary ecosystem. Join us on this journey together to rewrite history!*





# 6 ZEOREWARDS

Being a member of the Zeoniteans community enables you to gain access to countless exclusive and complimentary benefits.

## 6.1 ZEONITEANS RANKING SYSTEM

We offer investors with 5 tier of membership levels ranging from Beginner to Elite Jedi being the highest rank. In addition to bonus tokens that they receive during each phase of token sales, there will also be massive discounts on the number of tokens required for each rank. Furthermore, they can convert the tokens into collaterals which can be used for credit payment.

Make sure you do not miss out on this, as bonus tokens and discounts will decrease after each stage of token sales!

Beginner	Intermediate	Master	Jedi	Elite Jedi
<b>Crystal Blue</b>	<b>Dysprosium Green</b>	<b>Magma Red/Celestial Indigo</b>	<b>Plasma Sapphire</b>	<b>Spectral Infinite</b>
5% Limit increase on all of zeosX loan	10% Limit increase on all of zeosX loan	20% Limit increase on all of zeosX loan	40% Limit increase on all of zeosX loan	50% Limit increase on all of zeosX loan
3% to 6% Lending interest rate	7% to 12% Lending interest rate	13% to 17% Lending interest rate	18% to 23% Lending interest rate	24% to 30% Lending interest rate
	2x ZeoTickets multiplier for every \$4000 invested	3x ZeoTickets multiplier for every \$3500 invested	4x ZeoTickets multiplier for every \$2500 invested	5x ZeoTickets multiplier for every \$2000 invested
	3% Collateral discount	5% Collateral discount	8% Collateral discount	10% Collateral discount
			Exclusive access to priority royale solitaire club	Exclusive access to priority royale solitaire club
			Top banner for p2p jedi borrowers	Pin-to-top banner for p2p elite jedi borrowers
			Complimentary limited edition ebook written by zeosX Founder and CEO	Complimentary limited edition ebook written by zeosX Founder and CEO
			Complimentary limited edition zeosX t-shirt	Complimentary limited edition zeosX t-shirt
			Complimentary \$300 GiftCards and vouchers	Complimentary \$500 GiftCards and vouchers
				Guaranteed win of 512GB iPhone Xs (While stock last)



## 6.2 ZEOPOINTS

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Accumulating ZeoPoints allow you to exchange them for various zeosX's gifts. Having each ZeoPoint equivalent to \$1 USD also enables you to use it for your next item purchase.

You can earn ZeoPoints from doing certain tasks like:

1. **Item Transactions**
2. **Early repayment of non-collateral loan**
3. **Acquiring The zeosX Cards**

## 6.3 ZEO TICKETS

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During zeosX's lucky draw event, ZeoTickets are exchanged for extravagant prizes ranging from iPhone Xs Max to a first class flight and presidential suite package. Total number of ZeoTickets will be calculated after each round of token sales.

The more ZeoTickets you have, the higher your chance of winning will be!



# 7 ZEOSX ICO

## Why Initial Coin Offering?

This is a non-regulatory means of raising funds for a new company of cryptographic value. Start-up companies use Initial Coin Offering (ICO) to bypass a rigorous and regulated way of raising the capital required by venture capitalists and banks.

At zeosX, we aim to offer a percentage of ZEOS tokens to our investors interested in this revolutionary project in exchange for fiat and other cryptocurrencies. The zeosX's (ZEOS) token sale is required to enable us to raise funds for further development of zeosX platform to completely reinvent the traditional banking industry.

## Why Invest In zeosX?

Firstly, we have a world-class team capable of delivering all of the banking components. Some of them have more than a decade of professional experiences working with top finance companies.

Secondly, a crypto banking service is required to have a mass adoption, hence, zeosX is exactly what the crypto community needs. At the same time, the value of ZEOS tokens will also increase because it will generate a higher demand.

Thirdly, ZEOS token holders will get endless benefits as mentioned previously as we believe in giving as much value as possible to the zeoniteans community.

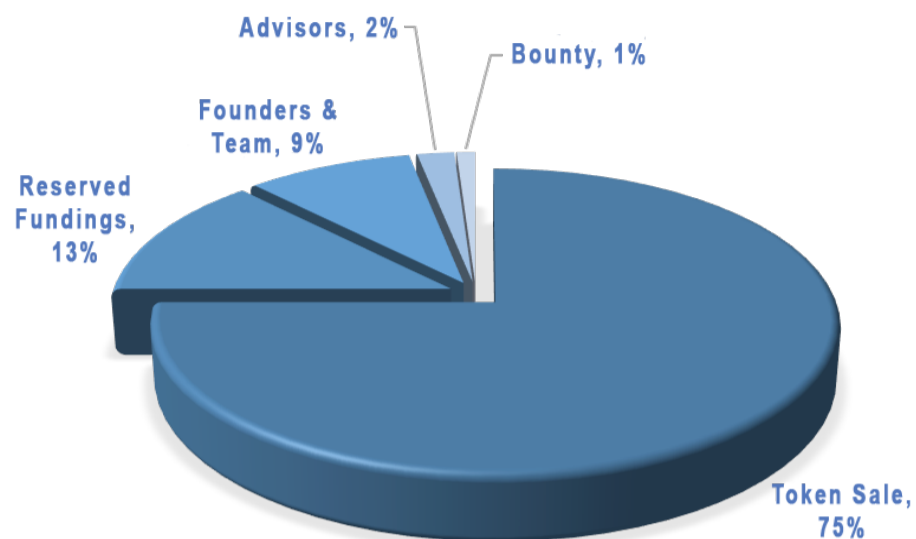
## 7.1 BASIC TOKEN SALE INFO

Total Supply:	3,000,000,000
Start Date:	1st Dec 2018
End Date:	31st July 2019
Softcap:	\$20,000,000 USD
Hardcap:	\$100,000,000 USD
Token:	ZEOS
Exchange rate:	1 ETH = 3000 ZEOS
Project protocol:	ERC-20
Payment methods:	BTC, ETH, LTC

## 7.2 TOKEN DISTRIBUTION

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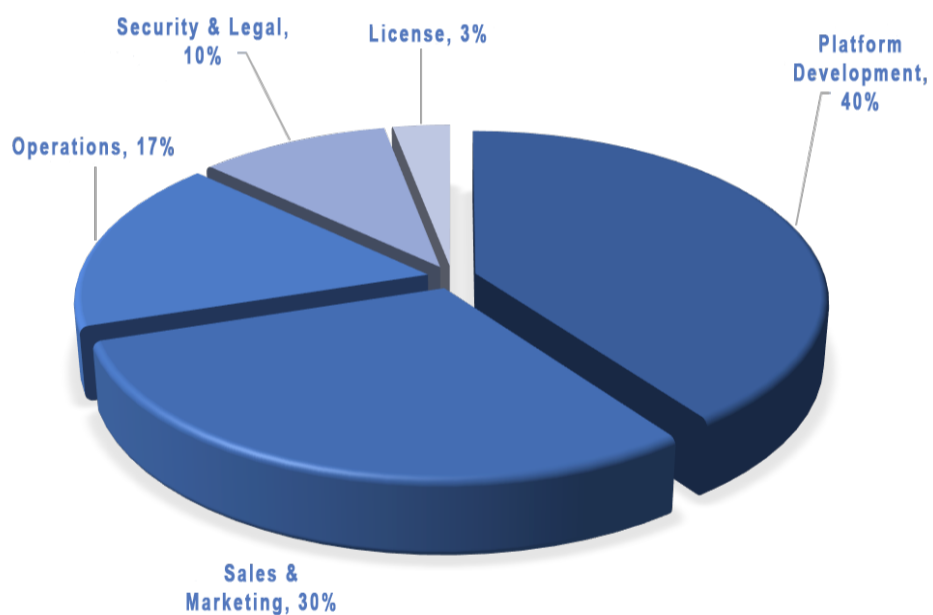
- **75% Token Sale**
- **13% Reserved Funding**
- **9% Founders & Team**
- **2% Advisors**
- **1% Bounty**



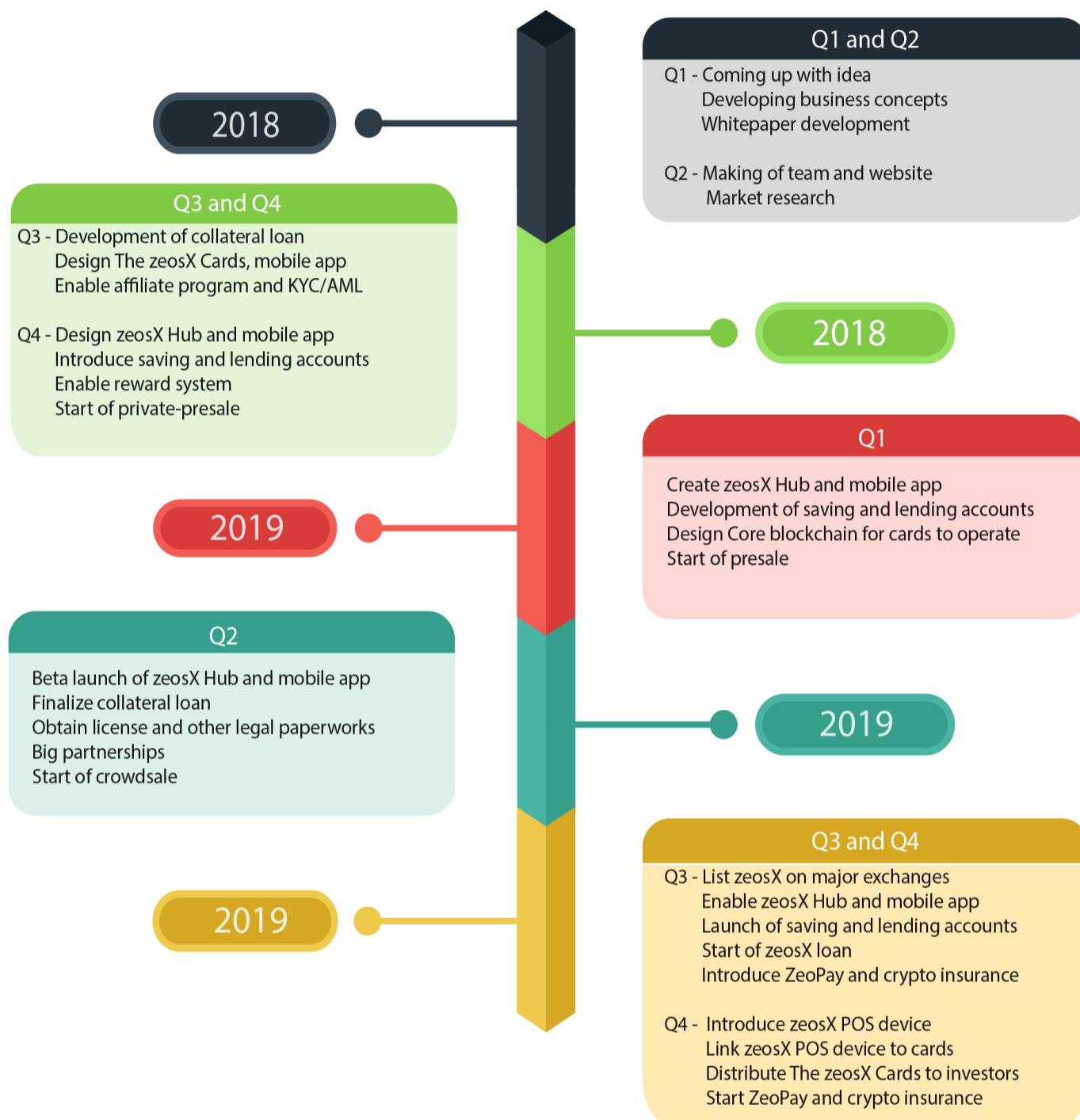
## 7.3 USE OF ICO PROCEEDS

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- **40% Platform Development**
- **30% Sales & Marketing**
- **17% Operations**
- **10% Security & Legal**
- **3% License**



# 8 ROADMAP



## 9 THE ZEOSX TEAM



**Anthony W**  
**President/Chief Executive Officer**

Anthony has vast experience in marketing along with comprehensive entrepreneurial background. He also has a strong trend forecasting ability in developing business ideas and solutions. Thus, the potential of Blockchain technology prompted him to develop zeosX, the world first cryptocurrency bank.



**Ben Wellington**  
**Senior Vice President/Chief Financial Officer**

Ben has 10 years of experience working in the finance sector with a deep knowledge in the credit area. With an in-depth understanding of each client's financial position, he has managed over \$750M portfolio in various type of credits including commercial loans.



**Patrícia de Menezes Barbosa**  
**Executive Vice President/Finance Director**

Patricia has more than 7 years of professional experience in accounting, tax planning and auditing with countless multinational firms such as business consulting, telecommunication, and real estate.



**Rahul Nambiapurath**  
**Banking And Finance Manager**

Rahul graduated with a Master's Degree in Business Administration. He is an experienced manager with a deep passion for financial operations, sales, marketing, and customer relationship.





## **Krishna Prasad**

### **Technical Lead Manager**

Krishna has over 3 years of experience as a software developer with a professional history of working in multinational companies like Infosys and Tata Consultancy services. His expertise include Python, Django, Flask, and blockchain technology.



## **Nitish Kasar**

### **Senior Blockchain Developer**

Nitish is an exceptionally talented software developer who has more than 4 years of experience in website and blockchain technology. His professional expertise includes the development of Ethereum Smart Contracts, DApps, and Web Applications.



## **Ashwani S.**

### **Senior Full-Stack Developer**

Ashwani is a professional full-stack developer with a Degree in IT. Apart from being well-versed with web3.js and geth, he is also skilled in solidity, C++, JavaScript, and HTML.



## **Aileen Cerda**

### **International Digital Marketing Manager**

Aileen is a natural-born leader who has more than 10 years of experience in the marketing sector. She has worked with several prestigious companies to enhance her reputation as one of the best in her field as a marketing specialist.



## **Katrina Velasquez**

### **PR And Communications Manager**

With more than 10 years of PR experience, Katrina has planned and organized major events throughout the years. She is a result-driven woman who has the ability to deliver highly effective and measurable marketing strategies to organize major events successfully.



## **Tian Zhao**

### **Senior Product Manager**

Tian is a skillful designer with a passion in the Blockchain technology. His vast portfolio, ever since 2015 when he met Vitalik Buterin, include several tech startups in the crypto space such as Cryptiv, Privacy Shell, and MLG. Tian strives to drive social innovation and international development through system, design and exponential thinking.



## **N Drissi El Bouzaidi**

### **Senior Product Designer**

Nabil has more than 8 years of experience as a talented designer. He has worked for numerous clients. Nabil has very impressive skills that allow him to turn complex design problems into fully functional web products.



## **Melissa Lee**

### **Compliance Director**

Melissa is a KYC/AML expert with a Degree in Law from University of Melbourne. She has managed international and reputable banking firms such as Commonwealth Bank.



## **Melvin Yung**

### **Business Development Manager**

Melvin Graduated with a Double Major in Accounting and Finance. As an investment consultant, he was heavily involved in various current affairs and economics events. Having been through the Mt. Gox era, Melvin is continuously keeping a close watch on the evolving crypto space.



## **Antonis Hannas**

### **Business Development Manager**

Antonis has more than a decade of experience in the financial sector. He has been active in the financial business development of several companies, including KMG Capital Markets Ltd, Contentworks Agency, Gan Direct Insurance Ltd, ALICO, and ACNielsen.



## **Eric Cristobal**

### **Community And Business Development Manager**

Eric has over 8 years of working experience in customer support and sales sector including Telco and Banking. He is involved in numerous projects related to cryptocurrency too, including OKEx and BitMart.



## **Avdyl Bytyqi**

### **Finance And Community Manager**

With a Master's Degree in Banking and Finance, Avdyl is passionate in the future of what blockchain can do to revolutionize the traditional banking industry. He has 3 years of experience in B2C sales with an emphasis on consumer satisfaction.



## 9.1 ADVISORS

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### **Matt Schrage**

#### **ICO Advisor And Cryptocurrency Enthusiast**

Matt is an experienced research specialist who is also skilled in Sales, English, Account Management, Teamwork, and Inventory Analysis.



### **Toska Mardian Wurika**

#### **Business Advisor**

Toska has been involved in reputable investment and audit firms. He has also assisted companies in countless investment division projects and IPO syndication.



### **Steven Glascock**

#### **Banking And Finance Advisor**

Steven has spent over 20 years in multinational investment firms holding various senior positions in Mortgage, Business and Investment fields.

*Go to <https://zeosx.io/company> to view the complete team members' linkedIN profile.*

# 10 CONTACT AND SUPPORT



<https://www.bitcointalk.org/zeoslabs>

<https://www.altcoinstalks.com/zeoslabs>



<https://t.me/zeoslabs>



<https://www.twitter.com/zeoslabs>



<https://www.facebook.com/zeoslabs>



<https://www.youtube.com/channel/UC8aCApVI3rkF7Nh3gOJ3NZA>



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<https://www.medium.com/@zeoslabs>



[support@zeosx.io](mailto:support@zeosx.io)

## DISCLAIMER

PLEASE READ THIS DISCLAIMER SECTION CAREFULLY. IF YOU HAVE ANY DOUBT, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S).

The information below may not be exhaustive and does not imply any elements of a contractual relationship. While we make every effort to ensure that any material in this Whitepaper is accurate and up to date, such material in no way constitutes the provision of a professional advice. zeosX makes no guarantee and accepts no legal liability whatsoever arising from or connected to, the accuracy, reliability, currency, or completeness of any material contained in this Whitepaper. Investors and ZEOS token holders should seek appropriate independent professional advice prior to relying on or entering into any commitment or transactions based on material published in this Whitepaper, which is purely published for reference purposes alone.

ZEOS tokens will not be intended to constitute securities in any jurisdiction. This Whitepaper also does not constitute a prospectus or offer document of any sort and is not intended to constitute to be an offer of securities or a solicitation for investment in securities in any jurisdiction.

## IMPORTANT NOTICE

Please read the following notice carefully before proceeding to read this document prepared by the Company (the "Whitepaper"). This notice applies to all investors who read this document. Please note that it may be altered or updated. The Whitepaper has been prepared solely in respect of the Company's crowd sale of zeosX tokens ("ZEOS") to be known as "ZEOS tokens". No shares or other securities of the Company are being offered for subscription or sale in any jurisdiction pursuant to the Whitepaper. The Whitepaper is being made publicly available for information purposes only and does not require any action to be taken by the general public or shareholders of the Company. The Whitepaper does not constitute an offer or invitation to investors to subscribe for or register shares of any other securities in the Company.

Presently, the shares of the Company are not being offered to be registered under the Securities Act of any country or under any securities laws of any state. No investor is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of ZEOS tokens. And no cryptocurrencies or other forms of payments are to be accepted on the basis of this Whitepaper.

## ELIGIBILITY

You are not eligible to purchase any ZEOS tokens if you are a citizen or resident of a geographic area in which access to or ownership of ZEOS tokens is prohibited by applicable law, decree, regulation, treaty, or administrative act.

## FORWARD-LOOKING STATEMENTS

Some of the statements in the Whitepaper include forward-looking statements which reflect the Company and/or management current views with respect to product development, execution roadmap, financial performance, business strategy, and future plans, both with respect to the Company and the sectors and industries in which the Company operates. Statements which include the words "expects", "intends", "plans", "believes", "anticipates", "will", "targets", "aims", "may", "would", "could", "continue" and similar statements are of a future or forward-looking nature.

All forward-looking statements address matters that involve risks and uncertainties. Accordingly, there are or will be important factors that could cause the actual results to differ materially from those indicated in these statements. These factors include but are not limited to those described in parts of the Whitepaper entitled "Risk Factors", which should be read in conjunction with other cautionary statements that are included in the Whitepaper. Any forward-looking statements in the Whitepaper reflect the current views with respect to future events and are subject to these and other risks, uncertainties, and assumptions relating to the operations, results of operations and growth strategies.



These forward-looking statements speak only as of the date of the Whitepaper. Subject to industry acceptable disclosure and transparency rules and common practices, the Company undertakes no obligation publicly to update or review any forward-looking statement, whether as a result of new pieces of information, future developments or otherwise. All subsequent written and oral forward-looking statements attributable to the Company or individuals acting on behalf of the Company are expressly qualified in their entirety by this paragraph.

Prospective investors of ZEOS token should specifically consider the factors identified in the Whitepaper, which could cause actual results to differ before making a purchase decision. No statement in the Whitepaper is intended as a profit forecast and should not be interpreted to mean that the earnings of the Company for the current or future years would be as implied in this Whitepaper. By purchasing ZEOS tokens, I hereby acknowledge that I have read and understood the above notices and disclaimers.

## ANTI-MONEY LAUNDERING

Being an active international market player, zeosX pays attention to be in compliance with international Anti-Money Laundering and Combating the Financing of Terrorism (AML & CFT) standards. There will be a certain policy covering AML & CFT requirements in zeosX upgraded on a regular basis to ensure its best fit and compliance with the constantly changing environment of AML & CFT regulations with the best market practices.

On top of that, zeosX will set up a set of regular AML & CFT training for its employees and officers. We welcome any legitimate person interested in our project and supporting it by purchasing ZEOS Tokens. We do not discriminate on the basis of race, color, gender, religion, sexual orientation or any other class protected by law. We are building a sustainable, transparent and safe ecosystem. This is why it is important for us to know our clients and provide them with legally solid solutions. We will implement efficient and high-quality Know Your Client (KYC) procedures, ensure compliance with AML & CFT requirements and best market practices.

# REFERENCES

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