



VegaWallet

THE COMPLETE
CRYPTOCURRENCY
PLATFORM

WHITE PAPER

2018

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WWW.VEGAWALLET.COM

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EXECUTIVE SUMMARY

Blockchain and cryptocurrency are in their infancy stages and promise to reshape the way finances are spent and transferred globally. The invention and implementation of new processes, services and products will bring these ideas mainstream and will eventually replace money as we know it today. Although buying and exchanging cryptocurrency for personal spending and asset trading is becoming easier it is still in need of several significant improvements.

THE PROBLEMS FACING CRYPTOCURRENCY

Exchange Problems - Services that offer the purchase of cryptocurrency tend to have extended wait times for new member activations, even longer wait times for an exchange, unheard of fees, and numerous security issues. Among these services there is a need for greater security implementation to protect users.

Applications - There are limited ways in which customers can spend their crypto assets in real-world applications. Most cryptocurrencies tend to sit in exchanges waiting to be extracted back to fiat currency once again, which in turn incurs more fees. Until now very little has been done to ensure the average person can take advantage of the opportunity.

VEGAWALLET'S SOLUTION

The VegaWallet platform provides a complete solution. The project comes in several phases with answers to each problem mapped out along the way.

VegaWallet Platform - Our Wallet, Exchange and VegaPay provide a complete and secure solution to streamline a customer's crypto journey. No other company offers a solution to identified problems as thorough and all encompassing as VegaWallet does. VegaWallet integrates the latest security technology and focuses on maintaining a clean user interface.

VegaPay and Point of Sale - An advanced payment gateway for paying with crypto anywhere and anytime, even at places or websites that do not yet accept cryptocurrency. This will be further supported by a Point of Sale Systems which will allow every business from small mom and pop shops to huge internet retailers to incorporate the use of cryptocurrency without any significant fees. Customers of these shops will even be able to buy cryptocurrency at check-out with traditional payment methods.

VGW Token (Based on ERC-20) - Our native VegaWallet Token allows for lower fees and faster transfer times. This technology combined with our advanced platform will allow effortless movement of cryptocurrency for customers to maximize opportunities and profit. The VGW token will also be the backbone of our Loyalty and Rewards Program and Point of Sale System.

WHY CHOOSE VEGAWALLET?

The use of cryptocurrency provides the ability to break borders and promises a prosperous future. At VegaWallet we strive to implement the global usage of cryptocurrency and be the main driving force behind a superior financial system. Our objective is to replace traditional debit and credit card transactions with our mobile application which will allow users to function as their own bank. Substituting our low cost, high-speed cryptocurrency technology for traditional banking allows us to tap into the mobile money market. We take security very seriously, therefore our platform's security features and ease of use will allow us to move into high-end retail and more regulated markets such as healthcare.

COMPARATIVE ANALYSIS

	VEGAWALLET	TRADITIONAL BANKING
CONTROL OF FUNDS	User Controlled	Bank Controlled
COST OF TRANSACTION	0% - 0.5%	Up to 5%
SPEED OF TRANSACTION	Immediate / Within Minutes	Can Take Several Days
SECURITY	Verified Ledgers and "Multi-Sig"	Single Point of Failure
CROSS BORDER PAY	Unlimited, Fast, and No Added Fees	Limited by Regulations and Fees
SCALABILITY & INTEGRATION	Instant and Effortless	Slow and Difficult

	VEGAWALLET	TENX	EXODUS	BINANCE
MOBILE FRIENDLY	Yes	Yes	No	Yes
FIAT SUPPORT	Yes	Yes	No	No
REAL WORLD PAYMENT SUPPORT	BTC, LTC, ETH, VGW	BTC, ETH, DASH, PAY	No	No
FUND SECURITY	Multi-sig P2SH HD(BP-32) & Cold Storage	Multi-Sig P2SH Hosted Wallet	Regular Software Wallet	Hosted Wallet
SERVICES	Buy & Trade Commerce Spending Secure Storage	Spending	Secure Storage	Trading
TOKEN USE CASE	Payments Exchange Fees 0% Transfer Fee VGW Rewards	Payments & Payback	No	Exchange Fees (Discount lowers over time)

MARKET OPPORTUNITIES

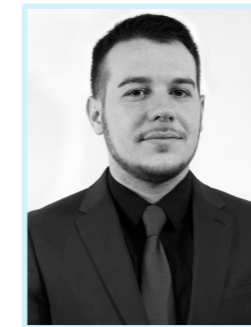
We will create a unique and efficient system by combining several necessary elements of cryptocurrency into one advanced platform. VegaWallet and VegaPay products and services are built for real-world applications and mass adoption. Our services will provide a secure and easy to use gateway for personal and business use anywhere funds are exchanged.

The global market cap for cryptocurrencies, as of this report, currently sits around the \$300bn mark with trading volume in the last 24 hours alone approaching \$20bn. Cryptocurrency exchanges have begun to flourish with billions of dollars flowing through platforms every day with no widely adopted outlet into the real world. Retail is also seeing continued year on year growth with total global retail sales volume projected to be above \$27 trillion in the year 2020. Furthermore, retail is also seeing mobile payments becoming the prominent method of payment. Annually, in China alone, more than 6 trillion dollars of fiat money is transferred between customer accounts and businesses using mobile applications. The crossover of these two markets creates an opening for billions of dollars to funnel through our platform yearly.

LEADERSHIP TEAM



TAREK HAJRI
CHIEF EXECUTIVE OFFICER
FOUNDER



JACOB BALLOU
CHIEF CREATIVE OFFICER
CO-FOUNDER



DEA BELAZI
BOARD MEMBER
LEAD ADVISOR



BILL OLDHAM
BOARD MEMBER
LEAD ADVISOR

THE VEGAWALLET TOKEN

THE VEGAWALLET TOKEN TICKER SYMBOL	VGW
ETHEREUM NETWORK PROTOCOL	ERC-20
TOTAL TOKEN SUPPLY	200,000,000
TOTAL PUBLIC SALE SUPPLY	120,000,000
PUBLIC SALE INTRODUCTION PRICE	1 Ethereum = 1800 VGW
LAUNCH PRICE	1 Ethereum = 1250 VGW
DEVELOPMENT FUND BREAKDOWN	40% Development / 30% Marketing 10% Payroll / 10% Security / 5% Legal / 5% Other



INTRODUCTION

Blockchain and cryptocurrency are in their infancy stages yet promise to reshape the way finances are spent and transferred globally. The invention of new processes, services and products revolving around these ideas will take this technology mainstream and change the world forever.

However with any growing technology or market there is always a need for improvement. The need for a simple and secure platform to guide users through cryptocurrency from start to finish has never been greater. It is essential for a complete platform like this to exist. We can provide the most secure options for buying, transferring, exchanging, and receiving digital assets. VegaWallet will provide a state-of-the-art platform for cryptocurrency enthusiasts to trust with their funds.

Our platform does not just extend to personal use as VegaWallet is also built for business. Our POS and VegaPay systems will solve many problems associated with the shortage of real-world applications in the cryptocurrency market. The creation of these services will allow businesses to accept most cryptocurrencies just as they would cash or credit. This will provide a more fiscally responsible and secure payment method than credit processors are capable of.

In this white paper we will discuss the problems plaguing the cryptocurrency community at the moment and our solution to each problem. Threats to user funds and information will be non-existent with our advanced security features and constant development updates. Through information processing and public outreach we will also teach the public about the real-world applications attached to different cryptocurrencies and how our platform will service their cause. VegaWallet looks to integrate the VGW token and other major coins and tokens into everyday life. The potential for the growth of VegaWallet's complete cryptocurrency platform is driven by our dedication to creating an unrivaled service.

THE PROBLEMS

**Security:
Current Exchange
Usage Problems**





**Global Approach:
Lack of Real World Applications
for Cryptocurrency**



SECURITY : CURRENT EXCHANGE USAGE PROBLEMS

The rise of cryptocurrency exchanges and platforms during the last year shows promising interest in the market. The growth is so significant that some larger competitors have had to shut down account creation to upgrade servers and security on a regular basis. However, most projects are rushed to completion and lack even basic security protocols and features. Recently, you'll have noticed several exchanges have been penetrated leading to massive thefts of user funds. Investors and platforms have lost millions of dollars, and some exchanges have since ceased to operate. Most exchange services attempt to launch updated security protocols but many slow transaction speeds and create problems with account and trade verifications. Users also prefer to leave large amounts of funds off-line or separate from the exchange to create an increased sense of security. By doing this additional steps are needed and with extra steps come added fees and wait times. This practice also creates security issues with wallet address key logging and malicious software sometimes making their way into the process unknowingly.

Although buying and exchanging cryptocurrency for personal spending and asset trading is becoming somewhat easier it is still in need of several significant improvements. There currently aren't enough companies to diversify the purchase of cryptocurrency with fiat money via credit card and bank transfer. Those that offer this service tend to have extended wait times for new member activations, even longer wait times for an exchange, unheard of fees, and numerous security issues.

-  Hacking Attempts and Loss of Funds
-  Account Problems & Unheard of Fees
-  Slow Transaction Speeds
-  Not Enough Focus on Exchange to Fiat



GLOBAL APPROACH : LACK OF REAL WORLD APPLICATIONS FOR CRYPTOCURRENCY

Bitcoin and many other cryptocurrencies were designed as a peer to peer electronic cash system. The market focus, however, has shifted to treat cryptocurrency as solely exchangeable assets. Most cryptocurrencies tend to sit in exchanges waiting to be extracted back to fiat currency once again. This technology promises to change the way payments are made globally yet to this day there continues to be a shortage of applications for real-world use.

Recent surveys reported by Bitcoinist (2018) show that a large percentage of cryptocurrency users did not know the true nature of the coins and tokens they were buying. Although cryptocurrency is treated mainly as an investment vehicle, there is a great need for adoption and application creation by third parties to help users spend and manage these specific currencies.

Of these users surveyed, there was also an immense need present for the creation of more accessible ways to purchase and spend digital assets. Most users, even those among the baby boomer generation interested in this technology, had no idea how to buy Bitcoin and other popular altcoins and were worried about the security behind the purchase gateways.

The most significant problem is the lack of point of sale systems currently accepting Bitcoin and other cryptocurrencies worldwide. This problem presents itself both in the realms of e-commerce and physical retail locations. According to the same article, 75% of cryptocurrency holders have stated that they would spend their funds in real-world applications. Especially, if the technology was developed to make purchasing goods or services as accessible as cash and credit systems. The blockchain and decentralized nature of cryptocurrency make it more secure as the world heads into the next financial revolution. However, end-user transaction difficulty and lack of knowledge prevent the latest financial inventions from being utilized to their fullest potential. VegaWallet understands that cryptocurrencies offer the promise of mass adoption but very little has been done to ensure the average person can take advantage of the opportunity.

Article Sources - <https://bitcoinist.com/merchants-accept-cryptocurrency-survey/> (2018)

- | | |
|-------------------------------------|---|
| Assets Sit in Exchange | Systems Need to Be Easier to Use |
| Users Have No Knowledge of Benefits | No True Point of Sale System for Crypto |

OUR SOLUTION

<p>Security: Current Exchange Usage Problems</p>	<p>Global Approach: Lack of Real World Applications for Cryptocurrency</p>
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SECURITY : CURRENT EXCHANGE USAGE PROBLEMS

Through personal testing of exchange platforms, watching daily operations, and communication with other users we have identified several different opportunities for improvement. VegaWallet will start by promising to be a completely transparent platform offering our customers 24/7 multilingual phone support 365 days per year. Phone support is a rarity in the cryptocurrency market and provides an additional layer of service and security for our customers. Our exchange and wallet platform has been fully developed and tested to handle all security and user needs.

Hacking attempts and DDOS attacks plaguing other exchanges will be no challenge for our platform. With an extensive development and security team continually testing our trading platform we will be several steps ahead of security threats at all times. VegaWallet will use full encryption and other advanced security features to protect user information and funds. The exchange and other services offered by VegaWallet have been built from the ground up to be fully scalable to any DDOS attack. Our platform also adopts ISO 27002 Information Security Standards and gives users the ability to implement several different forms of account and transaction authorization.

VegaWallet uses a trusted and tested third party payment gateway for all fiat to cryptocurrency purchases. By partnering with this payment gateway, we can ensure users personal and payment information will remain safe at all times. Slow transaction times associated with other exchanges and platforms will never be an issue again when combining the payment gateway with our high liquidity order book.

Wallet security is also one of VegaWallet's major concerns when developing our applications and technology. We have partnered with BitGo to implement their cutting-edge Multi-Signature technology in every application offered by our platform. With account information stored securely through our partnership, users are guaranteed that their funds will remain safe at all times. Our BitGo partnership also allows our wallet and exchange to play host to an increased amount of digital assets.

Users wishing to hold their funds off-line or on secure wallets not associated with the exchange will now be able to use VegaWallet's full platform. We are one of the only companies to offer both an advanced exchange and secure digital asset wallet. Funds will never have to leave our platform. Our native ERC20 VGW token will be available for increased transaction speed, security, and transfers without fees.

- | | |
|---------------------------------------|---------------------------------------|
| State of the Art Security Integration | VegaWallet Offers A Complete Platform |
|---------------------------------------|---------------------------------------|

GLOBAL APPROACH : LACK OF REAL WORLD APPLICATIONS FOR CRYPTOCURRENCY

Problems reported by Bitcoinist (2018) and other market-related surveys will be left in the past as the VegaWallet platform continues to fulfill milestones on our road map. The VegaWallet Point of Sale System will be one of the first in the industry to support real-world cryptocurrency transactions. Other companies have attempted to tackle this endeavor by focusing on credit card payments and ATM's, whereas our system focuses on creating a future where all transactions are card free and processed through mobile applications. By combining several different elements of cryptocurrency into one platform, we will create a unique and efficient system.

The Business Wallet and Point of Sale (POS) System will revolutionize the future by providing real-world applications for selling and purchasing goods using cryptocurrency. With a focus on both business and personal use, VegaWallet will capture this untapped market. Cryptocurrency itself is safer to use than any other form of payment. The system will pair with our mobile applications to prevent any lost or stolen cash. Extra security protection will also make clients feel more secure when processing mobile transactions.

The VegaWallet Point of Sale System will provide options for spending your funds the way you want. With implementation into existing platforms and payment gateways, we will help businesses and users with the transfer of goods and services in multiple ways. Payment options will include everything from cash, credit cards, and numerous popular cryptocurrencies. More cryptocurrencies will be added to our platform through updates and changes in blockchain transaction times. Businesses will also be able to select which digital assets they accept. Our platform will also combine with the exchange to provide customers of these businesses the opportunity of buying cryptocurrency upon check-out like any regular gift card.

When implementing technology to make it easier for the end-user to spend their cryptocurrency the way it was intended, we have to think about the businesses that will be accepting this technology as well. VegaWallet will provide a full back office system for companies to keep track of inventory and employee records. API's and advanced developer options will also allow companies to use our platform for e-commerce and mobile application payment gateways. To improve customer retention, our system will also provide businesses with the opportunity to implement a cryptocurrency backed loyalty and rewards program offering tokens instead of traditional limited use rewards points.

Finally, for users wishing to spend their cryptocurrency anywhere and anytime, VegaWallet will introduce our advanced mobile application, "VegaPay." By combining every aspect of our platform, we will be able to provide one of the fastest and easiest options for spending your funds. VegaPay will act like traditional mobile payment applications introduced on the latest generation smart phones. Users will enable Vegapay when at the payment terminal and be able to transfer included cryptocurrencies to fiat instantly. Then in seconds use Near Field Communication (NFC) technology to transfer the correct amount of funds straight to the payment processing terminal. This technology will provide increased options for spending your funds, considering it can be used at locations that do not yet accept cryptocurrency.



SECURITY TECHNOLOGY

VegaWallet's main focus is creating a secure easy to use platform. We remain transparent in the technology used to increase information available to our users. VegaWallet will also use a portion of our ICO and revenue funds to continuously update and invent new security tactics. We guarantee to always be ahead of any possible threats to our platform or user funds. The following security features will be implemented every step of the way to ensure that VegaWallet provides the most secure platform at all times:

Cold Storage Features

Our platform has a reliable, deep cold storage mechanism to keep user funds safe. Cold storage wallets have private keys that are generated off-line with advanced security in place to prevent anyone other than authorized personnel from accessing the funds. (Please keep all cold storage private keys safe, as VegaWallet cannot control real-world events surrounding private keys.)

Multi Signature P2SH

(P2SH) Otherwise known as pay--to--script--hash addresses require multiple private keys to transact. This technology is popularly referred to as "Multi-Signature Implementation." This process eliminates single points of failure by ensuring all keys are stored on separate devices. If a malicious attack were to affect one point of entry the other point of entry would still be needed to gain access. The easiest way to understand P2SH is to compare it to a safe that requires two keys with a third key stored in a separate place in case one of the keys is lost.

Google 2FA Authentication

Google Authenticator 2FA is a software token that implements two-step verification by using a time-sensitive One-time Password (OTP) and HMAC-based OTP Algorithm. These processes help to authenticate users of mobile applications by Google.

SMS Authentication

Another form of optional two-factor authentication, VegaWallet will send an SMS, One Time Password (OTP) to users when verifying any account or transaction activity. Users will have to enter the current OTP in order to complete verification.

Biometric Authentication (In Phase 2 Update)

New generation smart phones use several forms of biometrics as substitutes to traditional pin passwords. These same authenticators will be used in an update to VegaWallet. Biometric technology will allow users to verify log-in or outgoing transactions by using fingerprint or iris scanning.

Third Party Payment Processor

VegaWallet uses a third party payment processor for all fiat transactions to provide extended security on all platforms. Our payment processor uses advanced encryption for all payment and personal data provided to our platform. By using this payment processor, VegaWallet can focus on staying ahead of fraud and preventing problems before they occur. (Please remember during the KYC process that all information given to VegaWallet during account creation must match all information provided to the third party company for fiat operations to be available on your account.)

HD (BIP32) Financial Privacy

BIP-32 is a Bitcoin Protocol where multiple addresses for Bitcoin are derived from a single source seed. Also referred to as an HD wallet (hierarchical deterministic). Our BitGo partnership allows for BIP-32 enhanced security and integration. This process implements a regular rotation of your public key. The rotation of public keys makes it very difficult for people to follow your transaction history on the public blockchain making it essentially impossible to target your wallet and information.

PCI DSS Compliant

The Payment Card Industry Data Security Standard (PCI DSS) is an information security standard for companies that handle major branded credit card companies as payment. The card brands mandate the PCI Standard. These rules were created to increase controls around card holder data to reduce credit card fraud. Our servers and third-party payment processor are compliant with PCI DSS standards and are mandated to remain so.

HIPPA Compliant Certificates

The HIPPA Privacy Rules, or Standards for Privacy of Individually Identifiable Health Information, establishes regulated national guidelines for the security of specific client health information within the United States. VegaWallet's services provide compliance with every facet of HIPPA and will allow VegaWallet to pursue healthcare and pharmaceutical initiatives in the future.

TLS 1.2 / SSL 3.0

This protocol is an industry standard designed to protect the privacy of information communicated over the Internet. TLS 1.2 allows client and server applications to detect and minimize security risks such as information tampering, interception, and forgery. SSL 3.0 implements encryption technology used to secure Web traffic using the HTTPS method.

ISO 27002 Information Security Standards

The VegaWallet exchange aims to be fully ISO 27002 Information Security Standards compliant on launch. ISO 27002 is the standard for Information Security Management. It is a part of the ISO 27000 family of standards which helps corporate entities keeps information assets secure and safe.

Continually Penetration Tested

Penetration testing is the practice of testing a computer system, network or web application to find vulnerabilities that an attacker could exploit. VegaWallet will frequently penetration test our platform and applications to ensure all user information and assets remain secure. Hacking is the leading cause of exchange failure. VegaWallet has learned from our competitors' costly mistakes.

Administration Dashboard

VegaWallet will apply an administration dashboard to assist our security and development team in keeping track of any exchange problems that may arise. This dashboard may also be used in extreme emergency conditions to lock down the exchange to prevent external theft of user funds. The VegaWallet dashboard will also help control and verify all Know Your Customer requirements.



Stay up to date on VegaWallet's security integration.

Visit our Blog!



PHASE ONE THE VEGAWALLET EXCHANGE AND WALLET

The team at VegaWallet is pleased to announce that we will be launching with a working product on August 27th, 2018. While most companies fundraise before they ever make a product, we wanted to show you that we are capable of making some of the best. Our native wallet and exchange have undergone immense development and testing to be the best available option on the market. VegaWallet is serious about development of our ideals and we hope after you try our platform that you will be too.

OUR EXCHANGE

The instant real-time exchange along with VegaWallet will make it appealing to new users and skilled veterans alike. VegaWallet has modeled our native exchange from current successful business models while integrating new and improved security features.

Our goal is to connect the world by making it easy to exchange one cryptocurrency for another (or FIAT) in a timely manner. The exchange will implement user feedback surveys to update and add features to ensure user satisfaction and attract new clients. The exchange will be open to other Altcoin listings after integration to bring greater amounts of asset trading to our platform. Investing will be easy for individuals and companies, knowing their funds are safe with our multi-level security, which will prevent in-house catastrophe or external influence from affecting asset value.

“ We all know good design makes good business. Our team actively listened to the cryptocurrency community during production and the result is stunning. We can guarantee you’ll love it. I know I do!”

JACOB BALLOU
Co-Founder
Chief Creative Officer

VegaWallet will launch our exchange with the following trading pairs

BTC - Bitcoin

ETH - Ethereum

VGW - VegaWallet Token

MAIN FOCUS OF THE VEGAWALLET EXCHANGE

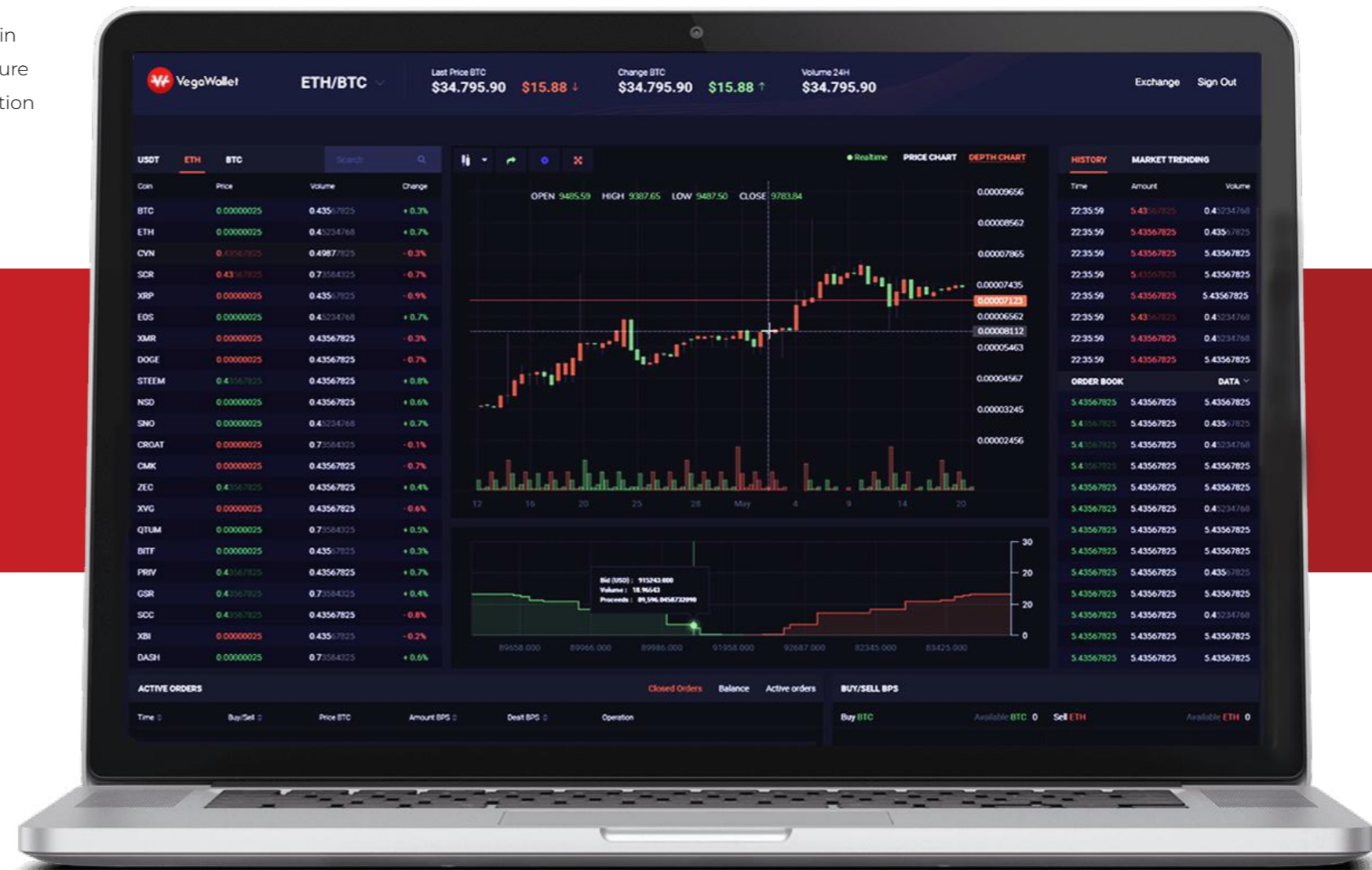
- Full Integration with VegaWallet API's and our VegaWallet Token for easy transfers
- Fast and reliable exchange using formulas to ensure prices are updated by the second.
- Purchase of Cryptocurrency with a credit card or bank transfer in conjunction with VegaWallet (Will require KYC verification to ensure all anti-terrorism and money laundering guidelines are followed.)
- Security is the key to the project, new security features will be introduced in phases.
- Advanced options for market and limit orders with historical price tracking.
- The VegaWallet exchange will continue to introduce more coin pairings each business quarter to increase total exchange liquidity.

OPTIONS TO LIST DIGITAL ASSETS

VegaWallet will create opportunities for other blockchain and cryptocurrency related companies to list their tokens or coins on our exchange. This promotes the growth of not only our platform but the cryptocurrency community as a whole. Some requirements will need to be met, and a brief survey and interview will take place. Our wallet and exchange will also play host to new cryptocurrencies looking for a secure hosting method.

VegaWallet makes no promise that all coins hosted in our exchange will be storable in our wallet application. However, we will do our best to provide the most secure storage platform on the market.

Additions will be based on market cap and the consensus for market demand. VegaWallet also realizes the true nature of most cryptocurrencies and looks to partner in creating further real-world applications.





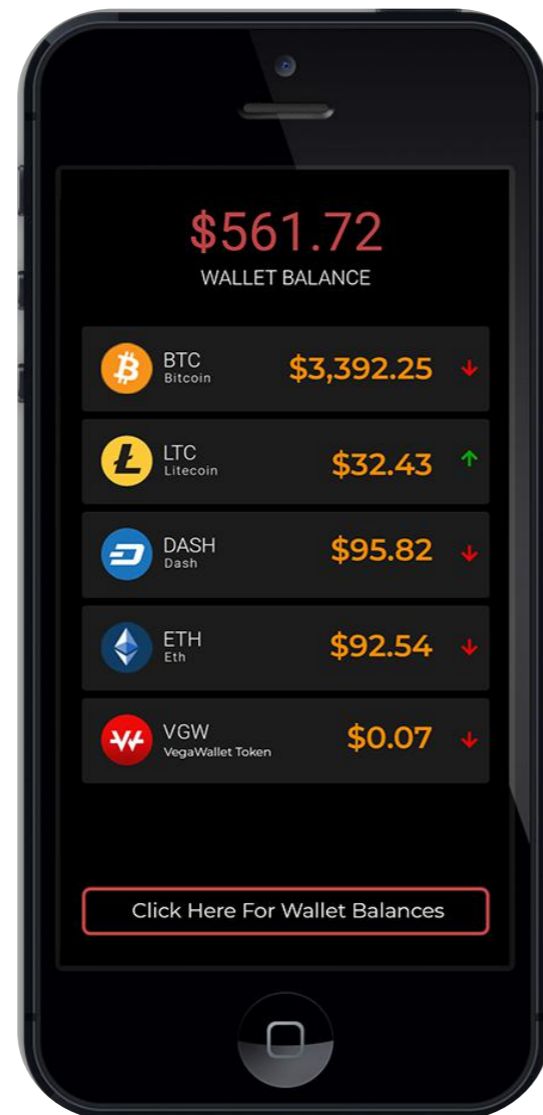
VEGAWALLET'S DIGITAL ASSET WALLET

Our mission is to provide the most secure and reliable cryptocurrency wallet on the market with room for research and development to implement advanced security tactics in ongoing updates. One of VegaWallet's main focus points is to teach the public about cryptocurrency and to show potential users easy to understand methods of making transactions using blockchain technology.

Our platform allows our users to hold, send, and receive digital assets securely. Clients remain in complete control of their assets knowing they are protected. Our software and integrated API's provide our clients' options to manage private keys safely and set various procedures to help remove points of failure. Different from traditional banks or other digital asset wallets we do not hold custody of user funds, meaning users have full control over their accounts at all time.

VegaWallet takes tested market values and combines them into one application making for an exciting and easy to use platform. Our wallet provides live price tracking on multiple cryptocurrencies with continuously updating portfolio management tools. With options to send and receive based on account information or public keys, VegaWallet will also take multiple steps towards real-world applications.

Our platform will allow users to seamlessly manage their digital assets and keep track of spending habits. VegaWallet and the VGW token will also integrate into our exchange and online fund storage for instant and secure transfers from our exchange to your secure private wallet. Our mobile and desktop application will use all security features implemented throughout the entire project and provide the safest storage on the market. VegaWallet uses BitGo API for increased Multi-Signature security. This technology also provides the opportunity for VegaWallet to increase the number of tokens to our wallet in the future.



For Download On:
 Desktop Microsoft Windows Operating Systems
 Desktop Apple Operating Systems
 Mobile Apple iOS Systems
 Mobile Android Operating Systems

PHASE TWO POINT OF SALE AND VEGAPAY

Funds raised throughout the Initial Coin Offering will power Phase Two of our road map. The Business Edition of VegaWallet and our Point of Sale System will be one of the first in the industry to support real-world cryptocurrency transactions. Other companies have attempted to tackle this endeavor by focusing on credit card payments and ATM's, whereas our system focuses on creating a future where all transactions are card free and processed through mobile applications. By combining multiple elements of cryptocurrency into one platform, we will create a unique and efficient system. The use of cryptocurrency provides the ability to break borders and promises a prosperous future. We strive to implement the global usage of cryptocurrency and be the main driving force behind a superior financial system.



“Cryptocurrencies provide great solutions to real world financial problems. Very little has been done to help implement this technology. VegaWallet is here to change that!”

TAREK HAJRI
 Founder & CEO
 VegaWallet







POINT OF SALE SYSTEM

The Business Edition of VegaWallet in Phase Two of our project will receive an update allowing it to become a Point of Sale (POS) System. The POS System will be controlled and editable through the company dashboard. This will allow companies to use our wallet to accept cryptocurrency in real time for retail and service purposes. Customers of companies using our platform will also be able to purchase cryptocurrency through their point of sale system using traditional payment methods such as cash or credit card. This process will be as easy to complete as purchasing a gift card currently is. Customers wishing to do so must have a KYC verified VegaWallet account.

Our wallet will serve as a branch for society to integrate cryptocurrency by remaining usable in everyday situations. This would be accomplished by allowing you to instantly pay your bills or buy your cup of coffee with your stored funds. It will also work internationally for individuals and companies to transfer funds instantly without the need for banks or prolonged wait times. This technology will bring financial stability and banking to places where traditional institutions do not reach. VegaWallet's platforms will help to connect the globe in a secure and timely manner.

FEATURES OF THE VEGAWALLET POINT OF SALE SYSTEM

-  Usable on iOS/ANDROID/WINDOWS / Hardware package leasing available.
-  Free to download and use - Revenue collected through small transaction fees
-  Will work with an external laser scanner
-  Payment of Crypto/lower fees for VGW payment
-  Request payment from other VegaWallet Users through the app or QR code
-  Will include an explanation of Mining and POS fees for users and algorithm to cover the loss of crypto for final transaction
-  Ability to Invoice and set up recurring payments
-  Email receipts (ability to insert company information, logo, and special offers)
-  Accept returns - Either full crypto payment or market value of what was paid
-  Ability to integrate into current systems and accept cash, credit, or cryptocurrency
-  Customers will be able to purchase cryptocurrency through stores that use our platform with cash or other forms of traditional payments upon checkout. This process will be as easy to complete as purchasing a gift card. A KYC verified VegaWallet account is required for customer to obtain cryptocurrency purchase.

-  Enter SKU or style number for product or services sold
-  Ability to adjust prices and provide discounts
-  Ability to display business metrics.
-  Set-up tax information and view fees and expenses
-  Employee numbers, information, and timesheets
-  Transaction history and search options

VEGAWALLET REWARDS AND LOYALTY PROGRAM

VegaWallet's Point of Sale will be offering a rewards system based on the VGW token. Retailers will have the option to sign-up in account settings to provide this program. With each purchase made through our system, they will have the ability to send VGW tokens instead of using a traditional rewards platform.

Loyalty and rewards programs help to retain customers and provide an essential marketing tool in today's world. However, most of these programs can cost thousands of dollars to implement making them out of reach for most small retailers.

VisionCritical (2017) studies show customer retention leads to profit and increasing this statistic by just 5% can increase profits anywhere from 25%-95%. Investments in customer loyalty programs have been steadily rising with the value of these programs becoming well-known. Nonetheless, these traditional platforms fail to keep customers loyal to specific brands because of the limited function related to the points they receive. When you replace these points with cryptocurrency and provide greater functionality to your rewards programs customers will be more likely to return.

The VGW Rewards System will be built into the Point of Sale System. This will allow businesses to use a rewards system without the traditional system limits or costs. An algorithm will be in place to send a certain amount of VGW tokens to the customer's account after every purchase as a Thank You. These tokens can then be spent at any participating retailer or online store, exchanged peer to peer, or used on an exchange. The VGW tokens do not expire like traditional loyalty points, and VGW will continue to rise in demand helping to make potential users of our system more money with increased token demand.

Article sources - <https://www.visioncritical.com/customer-loyalty-stats/> (2017)

VEGAPAY - MOBILE PAYMENT SOLUTION



VegaWallet aims to implement the use of cryptocurrency on a large scale with the creation of our new platform while also integrating the use into existing technology. Most cryptocurrency and blockchain companies in today's world are focusing on creating cryptocurrency backed credit and debit cards. The use of a card is not needed when transactions take place in the most modern point of sale systems with "Mobile Pay" applications.

VegaWallet will introduce "VegaPay" at the end of phase two development. VegaPay, when activated, will verify the transaction and immediately use the VegaWallet exchange to trade the correct amount of cryptocurrency in your wallet account to fiat to pay at any locations that do not yet accept cryptocurrency. The funds will then be sent to the terminal using Near Field Communication (NFC) integration.

For use in lack of physical presence of the payment terminal, VegaPay will create a one-time use credit card number for entrance through the phone or online. This unique number can be treated as a gift card and will be backed by all security protocols offered for the entirety of our platform. VegaPay will use the one-time code instead of providing a permanent number for increasing account security and reducing fraud or hacking attempts related to VegaWallet services.

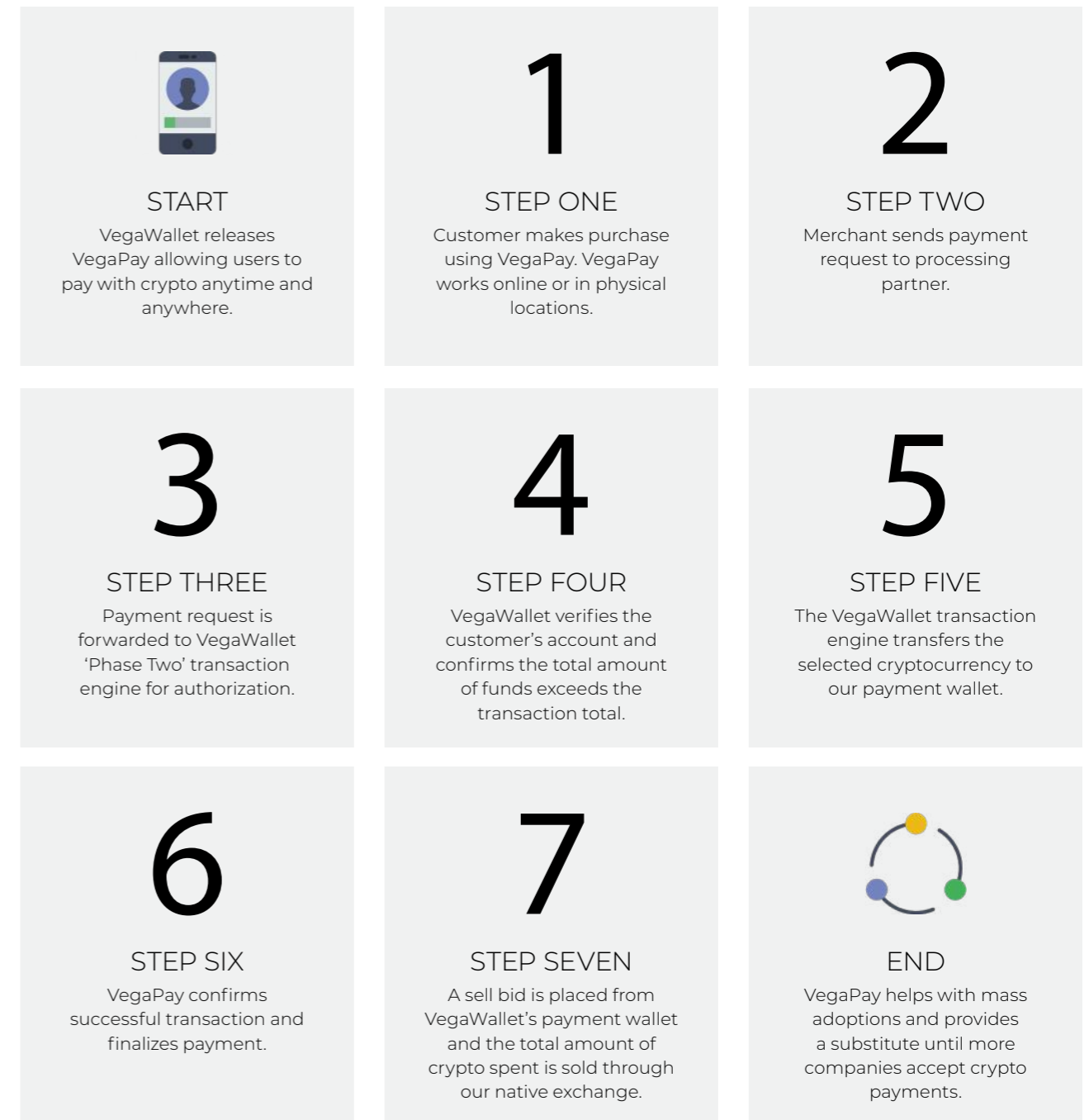
This technology will be as easy to use as other current mobile pay applications without the hassle of bank verifications. VegaPay will open the world to the wonders of cryptocurrency and when combined with different facets of our platform give users the ultimate cryptocurrency experience.

“ VegaPay and our Point of Sale System will revolutionize the way payments are made in every facet of business. From healthcare to luxury vehicles, VegaWallet can support it all!”

TAREK HAJRI
 Founder & CEO
 VegaWallet



THE VEGAPAY PROCEDURE



PARTNERSHIPS

VegaWallet's secure/private network along with HIPPA compliance allow us to pursue healthcare based partnerships. Our goal is to streamline services with a focus on maintaining user well-being. Our tested system will be mendable for use in their pharmaceutical benefit management systems. Through our partnership with AscellaHealth and TechSolutionHub, VegaWallet will also help integrate blockchain technology and smart contracts into existing processes to streamline services. These partnerships will help create some of the first blockchain backed healthcare related companies in the world and help create mass adoption for the VegaWallet platform.

Our partnership opportunities however do not end there. VegaWallet will continue to pursue partnerships in the fintech fields and retail fields as well. Our mendable payment solution provides the perfect addition to any traditional processing terminals. Look for VegaWallet to make many announcements through out the course of our platform launch regarding new partnerships that have been formed. These may include everything from luxury car dealers to established money transfer companies.



AscellaHealth is an innovative Pharmacy Benefit Manager that focuses on providing custom and tailored pharmacy benefit management services to its clients. Focus on the client and their needs are the most important initiatives. Ascella provides dynamic management services for specialty pharmaceuticals and robust clinical programs to stay ahead of the evolving pharmacy practice.

These services combined with state-of-the art reporting and analytics help you focus on what's important. Finally, you can truly control your member outcomes—while better managing your bottom line. Ascella-Health specializes in creating benefit designs customized to fit your specific needs—pick and choose from their Stand Alone options or utilize their Full--Service to meet your goals.



TS&H is dedicated to providing state of the art healthcare information technology solutions to independent community and regional chain pharmacies. We strive to build strong relationships with our customers, business partners, and employees and to provide them with unsurpassed support. We strive to improve the delivery of healthcare and lower the cost of healthcare by increasing the efficiency of our customers and reducing medical errors. We maintain the highest level of honesty and integrity in our business practices and treat our customers, business partners and employees courteously, professionally and with respect and dignity. Technological innovation and service to our customers will always be our highest priorities.

USER INFORMATION

VegaWallet takes pride in being a completely transparent platform. Our dedication to our customers and a better overall service will cement our place in the market for years to come. The following section presents information on Customer Support, our KYC guidelines, and our Fee Structure.

CUSTOMER SUPPORT

Our platform will provide multilingual customer support through multiple outlets. Users will be able to access our support team through our application or by sending an e-mail. For urgent matters or a more personal touch, VegaWallet will be providing 24/7 multilingual phone support 365 days per year. Our phone support feature sets us apart from our competitors as VegaWallet is serious about building customer rapport and keeping our users satisfied. If users feel VegaWallet can improve upon our platform, we will also have customer feedback surveys available in the tools section of our website.

KNOW YOUR CUSTOMER

VegaWallet also aims to abide by all anti-terrorism and money laundering guidelines set forth by international regulations to ensure a safe world for the next generation. Any transactions that involve a credit card or fiat operations on our platform will require more user information for verification. The verification process will be brief and bypass most traditional paperwork. It will only need to be completed once per account unless user information or preferred payment method changes.

All user information on their VegaWallet account must be an exact match to the payment method they have entered for withdraws and deposits. To ensure user information is correct and not fraudulent VegaWallet will be using an advanced third party processor. This company uses artificial intelligence paired with facial recognition to verify credentials loaded by our users. Depending on where the user is located, we will require different forms of identification. We understand that some areas of the world may not have state of the art documentation processes like the United States or European Union. However, we will do our best to verify users based on information and processes available from local governmental agencies and identification services. Know Your Customer guidelines are in place to check for a few main factors when dealing with user information. The main features include transaction monitoring and risk management. This helps to protect both the integrity of our platform and the cryptocurrency community in general. Vega-Wallet, as a registered company in Malta, has to abide by all local laws and regulations set forth regarding cryptocurrency platforms and exchanges. If information on a user is requested we promise to work with governing agencies to have problems resolved.



***Please remember any transactions done relating to a transfer including FIAT payments must pass KYC verification. If your account is suspected of breaking international terrorism or money laundering guidelines VegaWallet will suspend or close your trading account.**

FEE STRUCTURE

VegaWallet's revenue will be generated from transactions on our exchange and POS system. Small commission fees will be assessed towards every purchase of cryptocurrency using a credit card or bank transfer. Fees on our exchange will always remain competitive and subject to change. The VGW token will allow users to move funds between our exchange and wallet without any fees.



(Please note that this does not include network transaction and miner fees. Please research network fees associated with each exchange option before using our system. Some cryptocurrencies can be more expensive to send based on their respective network fees.)

Fees on our exchange will always remain competitive and subject to change. VegaWallet reserves the right to change fees at anytime and will notify the public of any changes made to our platform.

SERVICE	TYPE	AMOUNT
Debit / Credit Card	Ingoing / Outgoing	6%
Cryptocurrency Exchange	Trading / Transfer	0.10%
Cryptocurrency Exchange	VGW Token Trade	0.05%
Exchange Withdraw	Withdraw / Outgoing	0.50%
BitGo / Multi-Signature Transaction	Outgoing	0.15%
Transfer VGW from Wallet to Exchange	Use Case	0.00%



THE VEGAWALLET TOKEN

VegaWallet will introduce the VegaWallet token otherwise known as VGW during our Initial Coin Offering (ICO). The VGW token is developed on the Ethereum ERC20 platform. It facilitates interaction with smart contracts as well as permission applications on the Ethereum Blockchain. VGW will act as the backbone of our platform and provide users with several benefits across multiple facets.

USE CASES FOR THE VGW TOKEN

NO FEE TRANSFERS IN VEGAWALLET

VegaWallet takes security seriously, and the VGW token was explicitly designed to protect user funds in several ways. For the best interests of our wallet and exchange, we have kept the two identities mostly separate. VGW was made for users not wishing to store their funds on our online exchange or who do not want to pay withdrawal fees continually. With other cryptocurrencies, it is difficult to track if they are being withdrawn to a VegaWallet address because of our rotating public wallet keys. However, with VGW we've designed withdraws and deposits to always be free of charge on our platform.

LOWER EXCHANGE FEES

The VGW Token provides a commission discount for using the VegaWallet exchange. All transactions that do not include a trade with VGW involved will incur a small 0.1% fee. However, if a user were to incorporate our VGW trading pairs or decide to trade back into VGW to hold value, the commission fee would be an unnoticeable 0.05%

LOYALTY AND REWARDS PROGRAM

VegaWallet will introduce a Loyalty and Rewards Program to increase public business interest during our Point of Sale launch. Companies using our technology will be able to offer an updated rewards system focused on cryptocurrency. VGW will be the first cryptocurrency provided by this program.

ADVANCED POINT OF SALE FEATURES

Our Point of Sale System launched in Phase 2 of our platform will be free to download and use; however, some advanced features of our platform will involve companies using a certain amount of VGW tokens to unlock specific business tools.



THE 'VGW' TOKEN SPECIFICATIONS

The VegaWallet token has been designed from the ground up on the Ethereum ERC-20 platform. We chose this platform for its security features and smart contract integration. Ethereum is a tested platform with an active team.



EVENT	DATE
Private Pre-Sale / Seed Investments	Until August 13th, 2018
Public Sale Start Date	September 17th, 2018
Public Sale End Date	November 16th, 2018

Note: Project Soft Cap can be amended with vote from the board after public opinion. This protects our platform's development during possible volatile market fluctuation



INITIAL COIN OFFERING

The VGW token ICO will take place in multiple phases alongside the launch of VegaWallet. Funds raised from the VGW ICO will be distributed accordingly and used for development of our platform. This includes and is not limited to development of advanced features, marketing to create an influx of users to better serve the exchange, daily operations, customer service, as well as any legal fees or challenges that may arise, and of course VegaWallet's top priorities: development for real-world use and product security.

The ICO phase will run for exactly sixty days. Consumers can expect a slight price increase at the start of every stage. A token value will be determined based on a current market value of other cryptocurrencies. Within the first stage of our ICO users will be able to purchase 1800 VGW tokens for 1 ETH. USD and Bitcoin prices will vary based on market demand and outside influence. With each stage of the ICO, the amount of VGW tokens (for 1 ETH) purchased will decrease in increments. Each stage will last twenty days, the breakdown follows:



*Token price paired to USD is subject to change at any given moment due to market fluctuations. VegaWallet cannot predict any market changes. For value demonstration Ethereum is valued at \$400.

Note: The ICO is being conducted in Ethereum, payments will also be accepted in BTC, LTC, and FIAT (using a credit card). An algorithm will be introduced for purchase at Ethereum market value, ensuring even costs among all payment platforms. USD pairing to VGW may vary throughout the ICO phase; we cannot predict any market changes at the time of our platform launch.



A STRICT LIMIT OF 200 MILLION TOKENS WILL BE CREATED

120 Million Tokens (60%) will be available for **Public Purchase** during several phases of the ICO; people buying in sooner will receive special promotions on tokens and VegaWallet services and early access to Phase Two products.

20 Million Tokens (10%) will be available for **Angel Investors** during the Private Pre-Sale; this number is subject to change based on growing private or public interest.

35 Million Tokens (17.5%) will be placed in the **Founders Fund** and locked under smart contract for increments of 3 months and 9 months.

25 Millions Tokens (12.5%) will be placed in an **Advisory / Development Fund**. This will aid in the development of the platform's future and help to create equity in the company. This is needed in order to invent and implement advanced security blockchain protocols to ensure the safety of client assets and investments.

Any tokens from the public ICO that are not claimed after the initial coin offering will be used for airdrops, extra bounty programs and future customer contests. Our platform will not block any specific countries from participating; however, it is the responsibility of investors to know their country's rules and regulations pertaining to cryptocurrency. If the ICO reaches hard cap early, the project will start. Expect all VGW tokens purchased through our ICO to your VegaWallet account within two business weeks of ICO end.

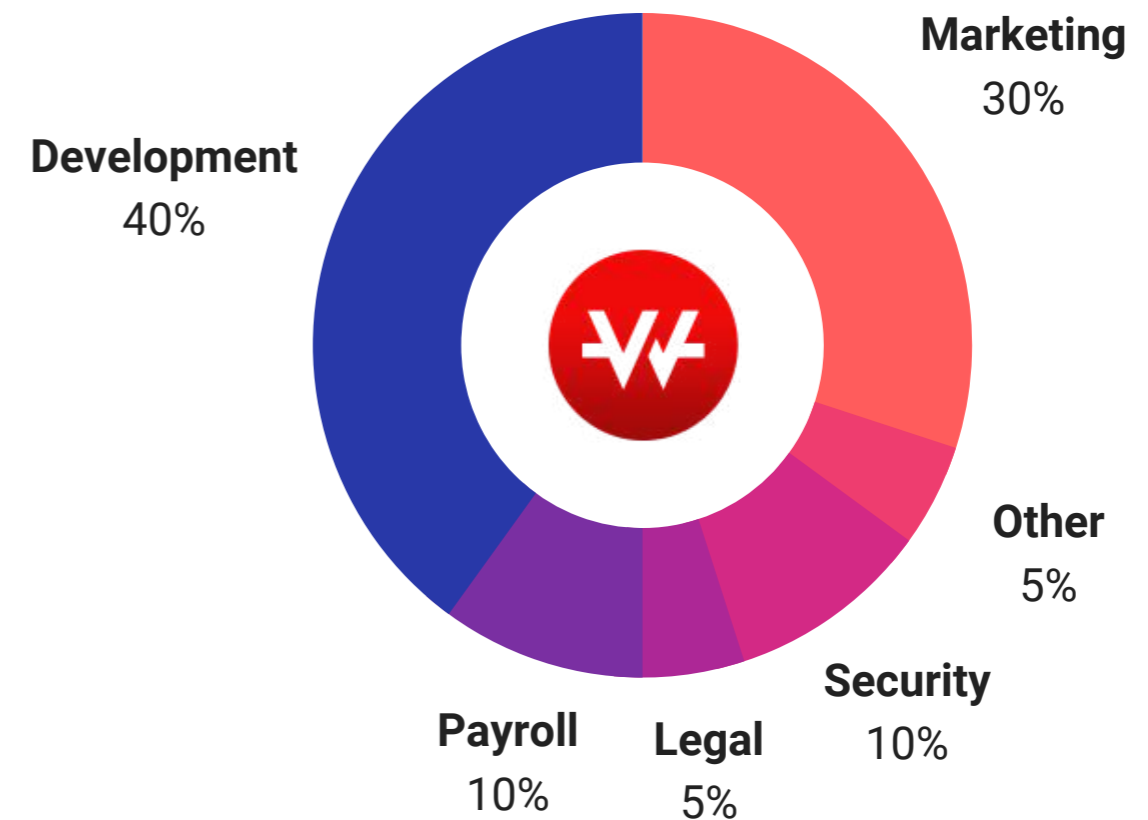
ICO Completion

VegaWallet will be set up and downloadable in advance to ensure all users receive their tokens in a timely and secure manner. Angel investors and public consumers will receive their tokens and be able to use or store them on our platform immediately. The trading price of the VGW token is expected to change with further phase implementation. Long-term holding on the VGW token is recommended.

Founders' tokens will be locked under contract. Founders receive 35 million tokens (which is 17.5% of the available token cap). Our smaller founders fund compared to other similar companies allows us to focus on product and market development.

The funds will be released in two increments. One-quarter of each founder's tokens will be delivered on the three-month mark after the ICO completion. The other 75% will be available at the nine-month mark. This ensures founders tokens remain safe and do not affect the market upon launch.

ICO FUNDS DISTRIBUTION



BREAKDOWN

DEVELOPMENT (40%) - Development funds build the backbone and future of our platform by helping VegaWallet research and test new protocols and features. These funds will be used to build the VegaWallet platform and launch Phase Two of our road map and other upgrades

MARKETING (30%) - Funds will be used for branding and marketing. This includes VegaWallet's plan to educate the public about cryptocurrency and blockchain technology applications. This provides a sufficient budget for VegaWallet to launch and maintain successful campaigns to increase traffic usage of our platform

PAYROLL (10%) - Payroll funds are used to create a budget which also includes team recruiting and training. VegaWallet takes pride in employing one of the most well-cultured and intelligent work forces.

SECURITY (10%) - Security is of major importance to VegaWallet. The security funds will be used constantly for monitoring of our platform, increased security protocol coverage, and continued implementation of the most advanced systems across all facets of VegaWallet

LEGAL (5%) - VegaWallet believes cryptocurrency companies should be legally prepared at all times. VegaWallet is a registered company in Malta, EU. We will be applying for our VFA registration and any other certificates available after laws and regulations become reality.

OTHER (5%) - These funds will be kept in reserve to cope with any emergency or unexpected situation that may arise. VegaWallet can also use VGW tokens out of our "Development Fund" wallet to ensure our platform can handle any emergency situation.



MARKETING STRATEGY

VegaWallet will use a portion of our ICO funds to implement marketing campaigns across several platforms in order to raise awareness for our cause. VegaWallet will make our presence known throughout not only the cryptocurrency atmosphere but the traditional financial world as well. VegaPay and VegaWallet send / receive functions will also be used for charitable causes to raise money. Vegawallet will also host online "crash courses" in blockchain and cryptocurrency.



SOCIAL MEDIA PAGES

FACEBOOK

Follow VegaWallet on Facebook for updates on our platform and links to our "Medium" blog posts. VegaWallet will also host live Q&A events relating to new releases and progress on our roadmap.

YOUTUBE

VegaWallet will regularly post campaign videos on Youtube explaining our platform and the services we provide. Our "crash course" campaigns will be hosted through our YouTube channel.

TWITTER

Twitter is an essential for cryptocurrency companies in today's world. VegaWallet will provide up to date insights on our progress and announce special events and sales through this platform.

BOUNTY PROGRAM



Bounties increase organic marketing across all platforms

VegaWallet will be announcing marketing and bug bounties on our social media pages. We have set aside tokens from the development fund which will be made payable to users and bounty hunters who abide by our guidelines and regulations. Please stay updated through social media and our website for information regarding the release of specific bounty programs. Announcements will be made on BitcoinTalk.com.



LEGAL TERMS

VegaWallet users must abide by all guidelines set forth in this white paper, our Terms of Use, Privacy Policy, and all local governmental laws. VegaWallet does not take responsibility for actions of our users. All users must abide by local laws and regulations set forth in their respective country regarding cryptocurrency and cryptocurrency services.

SPECIFICATIONS OF USE

The VegaWallet "VGW" token is not a digital security, commodity, or any other kind of financial instrument and has not been registered under the securities law of the United States, Malta or any other country. VGW tokens cannot be used for any purpose other than those specified by VegaWallet in our white paper and user agreement. VGW tokens give no rights in the VegaWallet company and are sold as a functional utility for our platform. By using the VGW token users agree the VGW tokens are not securities and shall not be considered such. VGW tokens are not official or legally binding investments in any right. VegaWallet makes no promises of profit for buying any VGW tokens or using our platform. All prices of digital assets are controlled by general market consensus of value.

AIRDROP POLICY

Airdrop policy is designed for existing token holders who are distributed with a new balance of a different tokens based upon their current token holding. Vega Wallet will keep all users up to date with any changes and possible airdrops. VegaWallet looks to remain future proof on the ERC-20 platform; however, if need be Vega Wallet will develop or change to a new blockchain protocol to ensure VGW tokens and our platform remain competitive and secure.

ANTI-MONEY LAUNDERING GUIDELINES

VegaWallet will follow all international anti-money laundering guidelines set forth. VegaWallet does not support money laundering through our platform or any other illegal use of our services. If VegaWallet has suspicion a specific user is using our platform against our Terms of Use in an illegal manner we will suspend that users trading account. VegaWallet also reserves the right to admit that user's information to governing agencies to prevent further incidents. Please check back to "Know Your Customer" for more information on how verification and monitoring works on our platform.

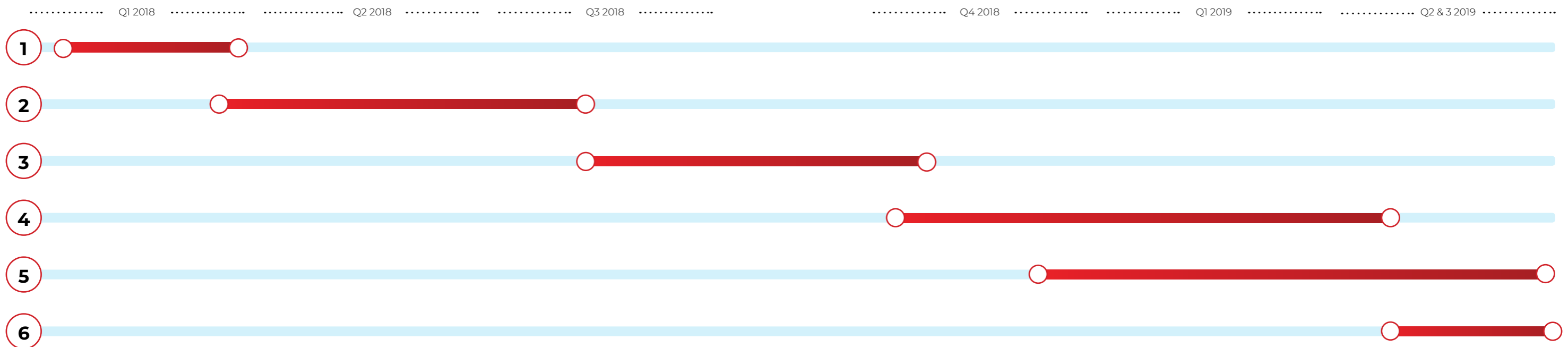
Our Anti-Money Laundering guidelines help to improve understanding of customers and their financial dealings to minimize risk. Provide customer due diligence and control customer identity and share data with governmental agencies when sharing user information is necessary. VegaWallet prides ourselves on helping to create a beautiful world for the next generation. Part of our goal is to help maintain governance and promise that we will continuously check for any irregular movements or activities on our platform which may fund harmful or illegal activities.



THE VEGAWALLET ROADMAP



Stay up to date on Twitter and other social media!



1

- Ideation of VegaWallet Platform
- Create Business Plan
- Secure and Fund Development Team
- Start Talent Acquisition

2

- Development of Phase One Begins
- Secure Angel Investors
- Establish VGW Blockchain Using ERC-20
- Debug and Test Platform Before Launch

3

- VegaWallet Goes Live, Exchange and Wallet Available for Download
- Begin Initial Coin Offering
- List VGW On Several Exchanges
- Development of Phase Two Begins

4

- Add More Coins to VegaWallet Through the "List-a-Coin" Program
- Development of Hardware Leasing Begins
- Secure Partnership for Credit Processing and Mobile Pay

5

- Start Testing Process for VegaWallet Point of Sale and Security Updates
- Accept Beta Test Partners
- Secure Initial Clients for Real World Application of POS System
- Continue To List More Coins and Tokens

6

- Hardware Leasing Begins for VegaWallet
- Launch of VegaWallet's Point of Sale System
- Release of VegaPay Features Allowing Users to Pay With Cryptocurrency Anytime and Anywhere



THE VEGAWALLET TEAM

OUR LEADERSHIP TEAM



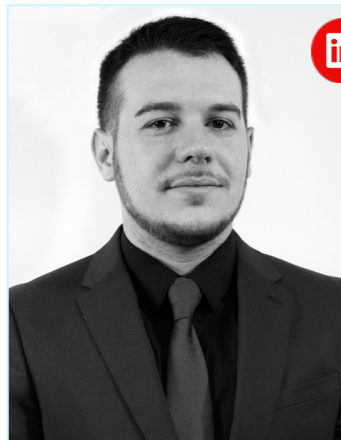
TAREK HAJRI - FOUNDER

CHIEF EXECUTIVE OFFICER

A highly experienced Operations Executive who has demonstrated the ability to lead diverse teams of professionals to new levels of success in a variety of highly competitive industries. Tarek is a well-connected CEO with 18+ years of experience in strategic transitions, corporate strategy, business development and more. Tarek also has a strong background in healthcare and pharmaceutical management and R&D.

Tarek is results oriented with a strong background in enterprise IT and healthcare management, having closed and managed over \$10MM in IT cost savings just last year.

With a keen ability to effectively translate complex operational concepts into tangible action plans, Tarek is a proven leader with a strong executive presence.



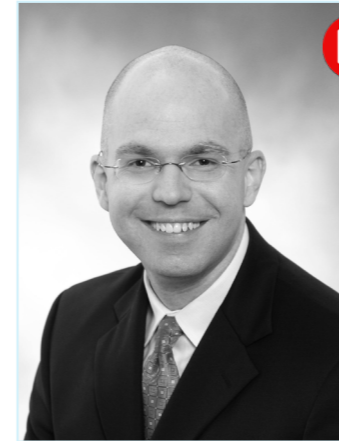
JACOB BALLOU - CO-FOUNDER

CHIEF CREATIVE OFFICER

Jacob's major talents involve the communication of ideals through speech and tastefully designed graphic marketing. With an in-depth understanding of modern technology and computer systems and skills in coding and web design, he can successfully manage both our development and creative teams.

Jacob has 11 years of sales management and retail experience in high end locations. This hands on experience under his belt will help VegaWallet produce our Point of Sale and VegaPay systems. Jacob has also been active in the cryptocurrency community and has been trading and mining digital assets for some time. He has learned what works and what doesn't and how blockchain can be a major driving force behind new global processes.

He also enjoys the role of Regional Director for Dominate Today (DTRL) and actively mentors members in gaining life experience and learning to deal with their problems head on.

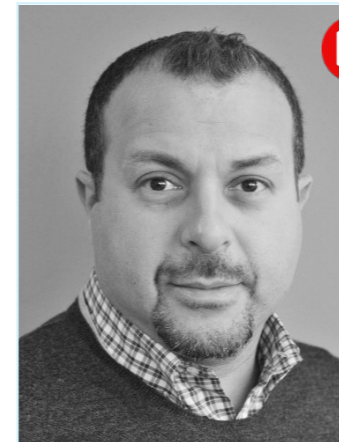


BILL OLDHAM - ASCELLAHEALTH

LEAD BUSINESS ADVISOR - BOARD MEMBER

With experience bringing fintech to the PBM space and building two \$100m companies from scratch. Bill has managed global financial and health organizations and also led teams and projects bringing innovation and technical excellence across geography and industries. Bill sought to bring fintech to health. In 2013, along with a team of two other investors. Bill bought AscellaHealth, a long-term care focused pharmacy benefits manager. With less than \$1m in revenue in 2013, AscellaHealth has grown to manage over \$300m in drug spend and more than \$30m in revenue with strong profitability every year. Bill, through an investment company – Oldham Global, currently supports a number of startups with consulting and board level roles to drive business growth, develop strategy, and manage finance.

Bill also supports charitable initiatives and community projects, as President of the non-profit Thought Leadership and Innovation Foundation (TLI).



DEA BELAZI - ASCELLAHEALTH

LEAD BUSINESS ADVISOR - BOARD MEMBER

Dea currently serves as President and CEO for AscellaHealth in the greater Philadelphia area. His deep industry knowledge and leading business edge have helped to build AscellaHealth from a start-up to a well known company in the PBM industry. Dea has more than two decades of experience in the PBM space making him an expert on the industry. Not only does he have the experience but Dea brings several major connections to the VegaWallet platform as well and can be a major driving force behind mass integration of our payment platform in secure healthcare settings.

At University of Rhode Island, Dea Belazi was a recipient of the Distinguished Achievement Deans Award due to his continued dedication and significant contribution to the pharmaceutical industry, as well as his longstanding involvement with the University.

“ Our Team brings decades of Executive Management experience in fintech, software development, and the healthcare payments fields. We feel our complete combined experience will help develop the best 'A to Z' cryptocurrency solution to date ”

TAREK HAJRI
Founder & CEO
VegaWallet

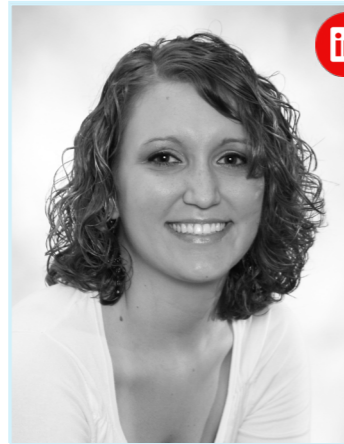
CONSULTANTS & ADVISORS



SHAWN MURPHY

OPERATIONS ADVISOR

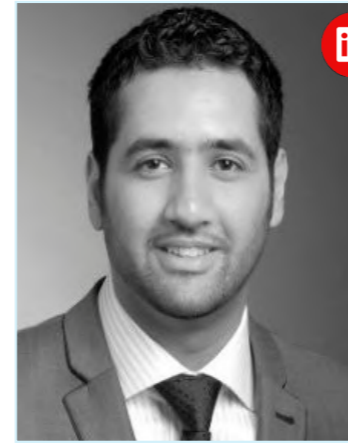
30+ years of project management. Operations professional skilled in Point of Sale and Financial Management, Systems Integration, and Cybersecurity



JENNIFER VERGE

COMMUNICATIONS ADVISOR

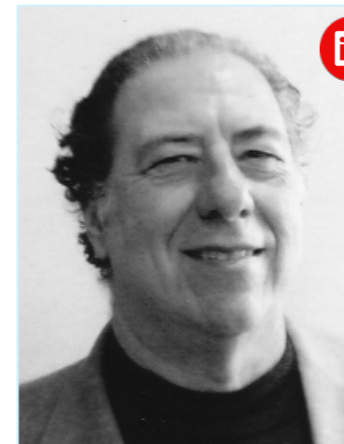
With 15+ years of experience Jennifer specializes in communications management and executive public relations.



ALAE KHALIL

ICO & MARKETING ANALYST

With 16+ years as a Solution and Production Expert Alae brings experienced technology management to VegaWallet.



FRED CECERE MD

HEALTHCARE ADVISOR

A physician with more than 40+ years of experience. Fred participates in process redesign in commercial and Federal healthcare settings.



BRENDA WAITER

LEGAL ADVISOR

Co-Founder of Ascella Health and Experienced Business Counsel. Demonstrated history of working in the pharmacy benefit management industry



DHOUHA SARRAJ

LEGAL ADVISOR

Exemplifies a strong background in international business law. Dhouha helps VegaWallet stay ahead of our legal obligations.

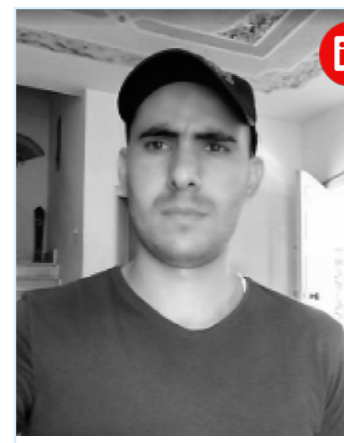
CUSTOMER RELATIONS



KIRAN PATURI

BLOCKCHAIN DEVELOPER

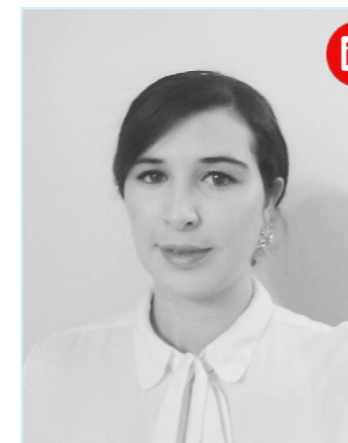
Kiran has worked with several other cryptocurrency startups and will help VegaWallet bring our exchange and wallet to life.



MOEZ CHERIF

INTERFACE DEVELOPER

Moez actively develops user interfaces and will play a huge role in developing our desktop application available shortly.



SAOUSSEN SARRAJ

FINANCIAL ADVISOR

Saoussen has the financial experience VegaWallet needs for implementing our secure platform into traditional financial services.



IAN BOWMAN

DIGITAL MARKETING EXPERT

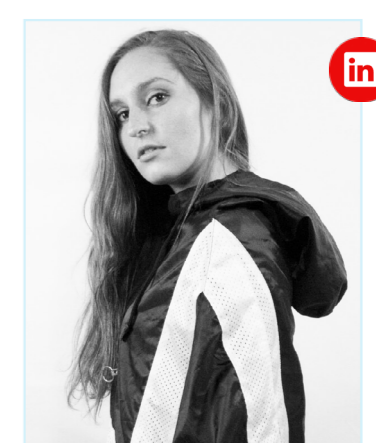
Ian expertly creates new content to spread brand awareness across several social platforms. 5+ years of Production Management.



ISSAM OSMAN

CUSTOMER SERVICE MANAGER

Issam has 11+ years as General Manager of Optima North America and provides only the highest level of customer rapport.



JACQUELINE FOUST

CREATIVE ASSISTANT

Jacqueline assists our creative team by performing market research and completing tasks for our creative team.

DEVELOPMENT TEAM



NIZAR AWLEDOMARA

BACKEND SECURITY DEVELOPER

An experienced full stack developer with a Master's Degree in Science. Will help VegaWallet stay ahead of malicious attacks.



AMINE CHEHAIDER

SECURITY ARCHITECTURE

More than 14+ years of managing advanced systems and security architecture. Amine specializes in server security development.



MAHAMAN SANI

SECURITY ARCHITECTURE

PhD in Advanced Artificial Intelligence Systems and experience implementing state-of-the-art KYC and technical solutions.



RADHOUANI MEJDI

DEVELOPER / DESIGNER

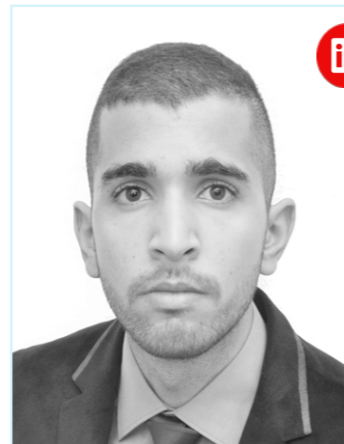
A prolific web developer and content manager with advanced knowledge of Angular and other design languages.



MAHER SAKKA

DIRECTOR OF ENGINEERING

11+ years of advanced systems creation in everything from website to mobile applications. Specializes in optimizing user interface platforms.



HAMDI BNTIBA

DEVELOPER / TESTER

Hamdi has experience as a back-end developer with specializations in Node.js, RoR, and SQL implementation.



MALTA LEGAL PARTNER

Valletta Legal (Business Law Firm) - www.VallettaLegal.com

"From its inception, our firm has adopted a rigorous intellectual approach to the law, as well as a practical understanding of the ever-changing demands of business and individuals alike. We do our utmost to ensure that whatever the case or transaction, our lawyers have the experience to deliver professional legal advice based on sound judgment." - VallettaLegal.com



REUBEN BALZAN - VALLETTA LEGAL

PARTNER AT VALLETTA LEGAL

Reuben graduated in law from the University of Malta in 1993, and has been a member of the Bar since 1994. In 1998 he was elected to the Board of the Chamber of Advocates and was appointed its President in 2011, a position he held until March 2015, the maximum period allowed by the Chamber's statute. He is also the head of the Maltese delegation at the Council of Bars and Law Societies of Europe (CCBE), and a member of the International Bar Association.

He has served as a Director on the Board of the Malta Communications Authority, the national regulator responsible for electronic communications, electronic commerce and the postal sector, between 2001 and 2009. Between 2009 and 2011, he held the post of Chairman of the Malta Resources Authority which was the national regulator for energy, water and resources and was also responsible for oil exploration and climate change. He now sits on various boards of commercial companies in Malta.



ANNAMARIA ZAMMIT - VALLETTA LEGAL

SENIOR ASSOCIATE AT VALLETTA LEGAL

AnnaMaria, Senior Associate at Valletta Legal, joined the firm as a trainee in December 2011 and now works mainly in the corporate department setting up and servicing a variety of companies, some with a significant global presence, including regulated insurance companies, shipping companies, partnerships, and local branches. She serves as Company Secretary of a number of regulated companies. She also forms part of Valletta Legal's Blockchain Team and handles a number of companies involved in distributed ledger technology, cryptocurrencies and digital assets. Other fields of practice include compliance and customer due diligence, trusts and foundations.

She was awarded her Doctor of Laws degree by the University of Malta in June 2013 and admitted to the Maltese Bar in February 2014. She also holds a Diploma in Financial Services Operations and Compliance, obtained in 2015. Apart from continuously researching Blockchain and cryptocurrencies in anticipation of the coming into force of the Virtual Financial Assets legislation in Malta, she will also shortly embark on a qualification in taxation.



SPONSORING PARTNER

TS&H Tech Solution Hub - www.TechSolutionHub.com

Founded in 2008, TS&H provides flexible software solutions and adaptable technology services for healthcare related directives. TS&H focuses on providing technology that enables independent and competitive companies to effectively achieve their business goals. TS&H owns all intellectual properties related to the VegaWallet platform.



PLATFORM PARTNER

AscellaHealth - www.AscellaHealth.com

AscellaHealth is an innovative Pharmacy Benefit Manager that focuses on providing custom and tailored pharmacy benefit management services to its clients. Focus on the client and their needs are the most important initiatives. Ascella provides dynamic management services for specialty pharmaceuticals and robust clinical programs to stay ahead of the evolving pharmacy practice.

