



zeux

The World's First Crypto Mobile Payment and
Investment App

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Disclaimer & Important

DISCLAIMER

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The information below may not be exhaustive and does not imply a contractual relationship. While we have made every effort to ensure that all information in this whitepaper is accurate and up-to-date, the material in no way constitutes professional advice.

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The primary purpose of purchasing ZeuxCoin is for the use of Zeux services. While Zeux has a system in place that may result in the growth in value of ZeuxCoin, and a secondary market for ZeuxCoin may be available, Zeux does not take legal responsibility for any loss in value of ZeuxCoin. Please understand that the ZeuxCoin is not a security but meant for use within the Zeux ecosystem to pay for all Zeux services.

ZeuxCoin may have no value and there is no guarantee or representation of liquidity for ZeuxCoin. Zeux and its representatives are not and shall not be responsible for or liable for the market value of ZeuxCoin, the transferability and/or liquidity of ZeuxCoin and/or the availability of any market for ZeuxCoin through third parties or otherwise.

IMPORTANT

Citizens and residents (tax or otherwise) of Afghanistan, Algeria, Angola, Central African Republic, Bosnia and Herzegovina, The People's Republic of China, Democratic Republic of the Congo, Ecuador, Eritrea, Ethiopia, Guinea, Guinea-Bissau, Haiti, Iran, Iraq, Ivory Coast, Lebanon, Liberia, Libya, Myanmar, North Korea, Republic of the Congo, Somalia, Sudan, Syria, Trinidad and Tobago, Tunisia, Uganda, US Virgin Islands, United States, Vanuatu, Yemen, and Zimbabwe, hereafter referred to as "The Countries", or other Persons of The Countries are not eligible to purchase ZeuxCoin during the public sale.

"Person of The Countries" is defined as a natural person, residing in The Countries, or any entity organized or incorporated under the laws of The Countries.

ZeuxCoin are not a security and do not provide any equity ownership, dividends or otherwise control over Zeux, which is applicable information for citizens, Green Card holders and residents of the United States of America, as well as citizens and residents (tax or otherwise) of South Korea, or Singapore or other Persons of South Korea or Singapore.

"Person of South Korea or Singapore" is defined as a natural person, residing in South Korea or Singapore, or any entity organized or incorporated under the laws of South Korea and Singapore. If you are unsure of the regulatory requirements, which frequently change, consult your legal or financial advisor as to your eligibility to purchase ZeuxCoin in the Token Distribution Event.

Executive Summary

The mission of Zeux is to transform existing financial services by making complex, expensive and burdensome financial management processes simple, convenient and affordable for the customer, thus making the best services accessible to everyone.

Zeux is an FCA regulated entity which has soft launched its product and will officially launch its operations in the EU in 2019. It has the ambition to roll out services to the rest of the world in 2020. With your support for the Zeux project, we will accelerate the development and bring this best-in-class product to benefit millions of users around the world.

By combining blockchain technology, biometrics and artificial intelligence, and by bringing the fiat and crypto worlds together, Zeux provides an integrated solution that offers multiple functions for financial services including; secure mobile payment for both fiat and crypto, decentralized money transfer, access to multiple bank accounts, access to multiple traditional and crypto investment products, a secure personal data vault and a KYC concierge for hassle-free account opening.

On the Zeux platform, a customer can easily manage all their financial portfolios. All transactions using the Zeux wallet will be performed in a highly secure environment that meets the highest standards and uses the most advanced cyber system security protocols. With the support of Zeux, everything can be done with a few simple clicks.

Last but not least, Zeux is a single-entry investment platform that combines the best of traditional investment options with a wide array of crypto investment opportunities. On top of that, the Zeux platform will reward those that opt into the cryptocurrency world by giving them investment fee discount.

Join us now and see just how easy and hassle-free investing and banking service can be.

Financial Service Market still has high potential

Demand

Financial services play critical roles in individual life and business activities. With the growing global economy and fast process of urbanization, there is a growing demand for financial services such as mobile payments, easy remittance and access to investment products. Here are some statistics:

Digital Payments

- Global non-cash transaction volumes grew by 11.2% in 2014-2015 to \$433.1 billion
- This growth was mainly driven by developing markets, which recorded a 21.6% increase in 2015, while mature markets grew by 6.8%
- Contactless payments (NFC) are expected to grow to \$9.9 billion in 2018, an 18% increase over 2017.
- The mobile wallets market is growing steadily, with mobile proximity payments expected to top \$53 billion by 2019
- Debit cards accounted for the highest share (46.7%) of global non-cash transactions, followed by credit cards, with 19.5% in 2015.
- In-store mobile payments are predicted to reach \$503 billion by 2020, reflecting a compound annual growth rate (CAGR) of 80% over 2015-2020.

Remittances

- \$537 billion was sent as remittances in 2016, mostly through firms like Western Union, MoneyGram, and RIA

Investments

- Global assets under management amongst world's biggest 500 fund houses have exceeded \$80 trillion.
- PWC expects global assets under management to rise to \$145.4 trillion by 2025.

Crypto Investment

- In 2017 ICOs raised over \$7 billion, and 2018 YTD has followed pace at over \$12 billion
- To capitalize on what could be a massive opportunity, over 300 crypto funds have formed to invest in tokens and currencies. The assets held by these funds is between \$7.5-10 billion, and about \$2-4 billion is also exposed to crypto through traditional vehicles like ETNs, trusts and futures products

The financial industry is looking to build tokens into an asset class, which would place the current nascent \$300 billion of market cap as part of the \$10 trillion in global alternative investments, and eventually as part of the \$500 trillion representing all securities and assets

Problems in current market

Financial Services - banking, insurance and investment - play important roles in the everyday lives of consumers. Yet most of the products provided by traditional financial organizations have not been designed with ease of access, simplicity in use and affordability in price. Outlined below are the 6 key issues with current financial services products:

Investing is difficult and a lot of hassle

Interest rates from standard savings are minimal in the developed world, yet investing is becoming an increasingly tedious and time-consuming affair for customers. The list of difficulties a consumer faces range from the hassle of creating a new investment account due to the endless paper forms and questionnaires, to the complexity of moving finances between different accounts. This abundance of red tape around investment discourages consumers from investing.



No easy access to crypto investment products

As crypto fund management is still at an early stage, traditional financial services including banks, insurance and asset managers offer very few options for end customers to participate in crypto fund investment opportunities. Without the technical knowledge to purchase, transfer and manage cryptos, ordinary investors have no easy access to purchase crypto fund products and get exposure to these exciting opportunities. There is a great deal of FOMO (fear of missing out) among ordinary investors.



Lack of a point of sale solution for crypto payment

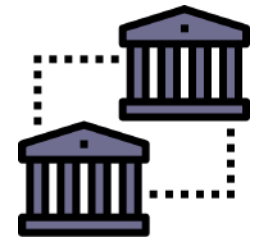
For cryptocurrency holders, there is no easy to solution for them to spend their cryptos easily in their day to day life at point of sale (POS) machines. Users need to sell their cryptos via an exchange and then wait for it to be transferred to their bank account before they can spend it. Even with some solutions trying to integrate the processes in one place, the waiting



time is still at least half an hour. This is unacceptable for any POS transactions for end customers where milliseconds matter.

International transactions are expensive and time-consuming

Banks often impose high charges for basic services such as international transfer and foreign exchange. On average, each cross-border transaction costs consumers 0.5% in fees with a floor at £20, while foreign exchanges usually charge as much as 3% charges. On a £500 transfer this can end up costing the customer up to £35.



Likewise, inter-bank transfers are usually a time-consuming process. Banks take 3 days to process transactions through the Society for Worldwide Interbank Financial Telecommunication (SWIFT). When there is no direct arrangement between two banks, the payment will need to go via a correspondent bank, this further prolongs the time until the transaction can be completed.

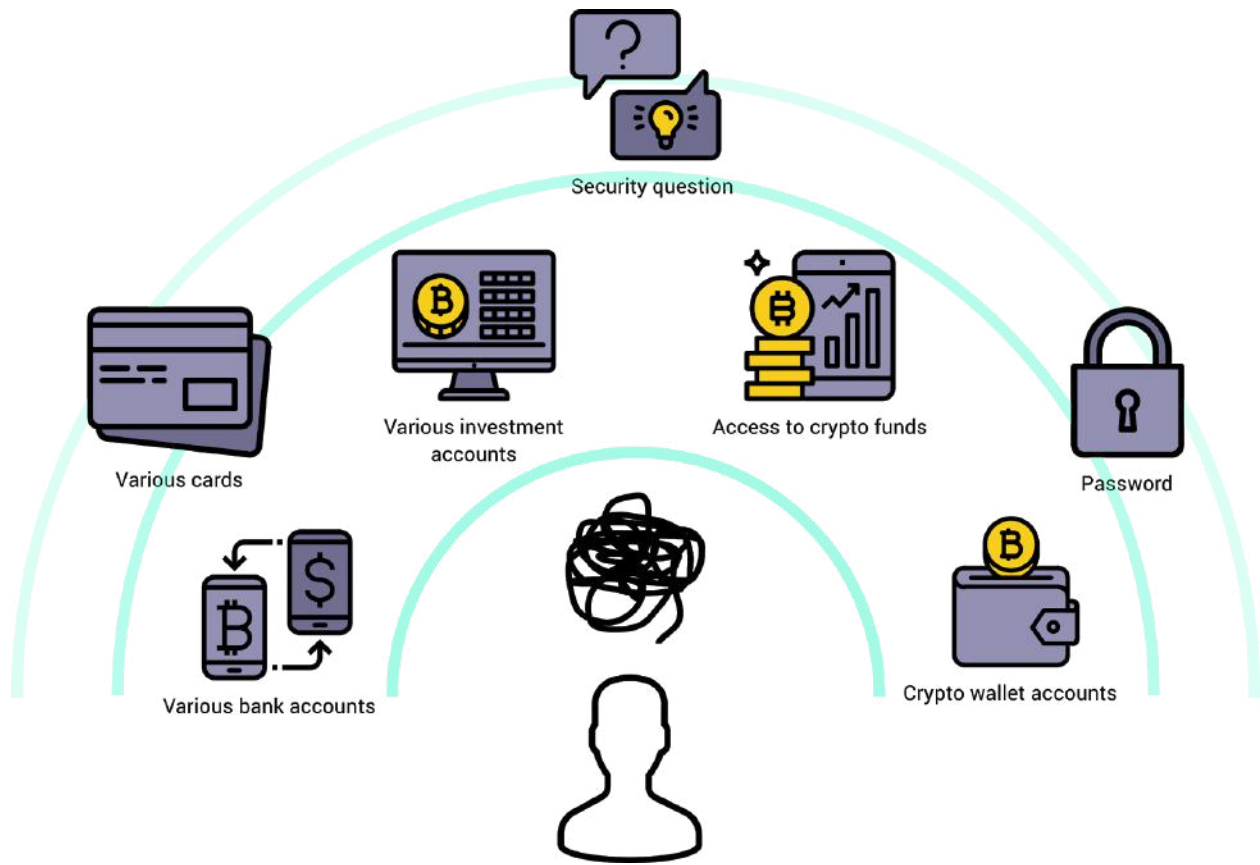
There's no integrated solution for all financial products

Fintech companies are driving innovation to solve the problems mentioned above. We have seen an exponential rise in the use of NFC (Near Field Communication) mobile payment systems such as Apple Pay. Additionally, various fintech specialists are making investment management more accessible by offering affordable solutions to some other issues including crypto payment cards, low fee foreign exchange and international transfers, as well as robotic advisors.

However, these solutions remain disjointed. These specialized solutions require consumers to constantly maintain multiple accounts and cards and to remember different usernames, passwords, and answers to security questions. In addition, the process of moving funds/investments between accounts has become tiresome, often with delays or complications.

These isolated information silos not only leave the user with a huge administration burden, but they also deprive customers of the ability to access all this information in a single view. Many customers are discouraged to begin using these financial services due to the inconvenience of opening multiple accounts.

Figure 1: Administration burdens for customers



The Zeux integrated solution

So why can't we have a single integrated solution for all?

Yes, we can. Zeux will deliver a revolutionary regulated solution, providing a single-entry point platform that enables you access to all your financial product accounts. Zeux leverages secure, decentralized, distributed blockchain technology and introduces its own crypto token to facilitate the secure, immutably recorded account opening and transaction processes. It will be fast, convenient, secure and reliable.

Figure 2: The Zeux integrated solution



Key Services

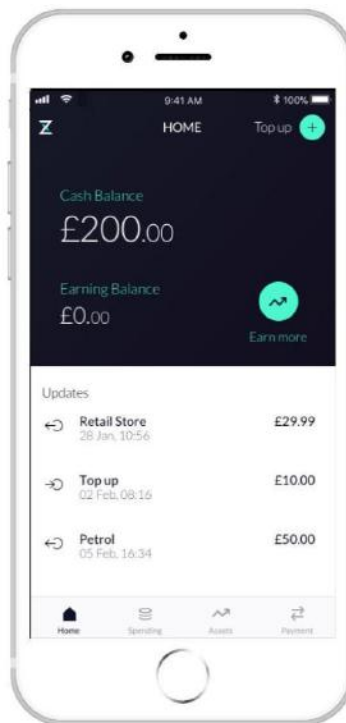
- Aggregated platform to access multiple investment products from different providers in both fiat and cryptocurrency. accounts / cost / value / interest comparison between accounts
- Integrated space where the customer can manage multiple bank accounts (through Open Banking/PSD2)
- Secure, decentralized storage of KYC (Know Your Customer) information with historical records on the blockchain, and concierge service for hassle-free account opening
- Secure NFC mobile payment for major cryptocurrencies and fiat currencies at POS
- No sign-up fee or annual fee

- No fees or commissions for foreign exchange
- Use of the globalized, border-resistant token (ZeuxCoin) for fast, secure and free cross-border transfers

The Zeux Interface

Our service is designed to be intuitive and simple to use, therefore almost anybody can run a Zeux account with ease. The Zeux interface offers users access to all savings/investment accounts with a few easy steps. It clearly shows different banking and investment accounts in one intuitive home screen, enabling users to easily complete all tasks regarding financial operations. Customers give instructions through the Zeux Interface, and simultaneously receive information and communications from multiple providers.

Figure 3: Dashboard of Zeux App (Beta)



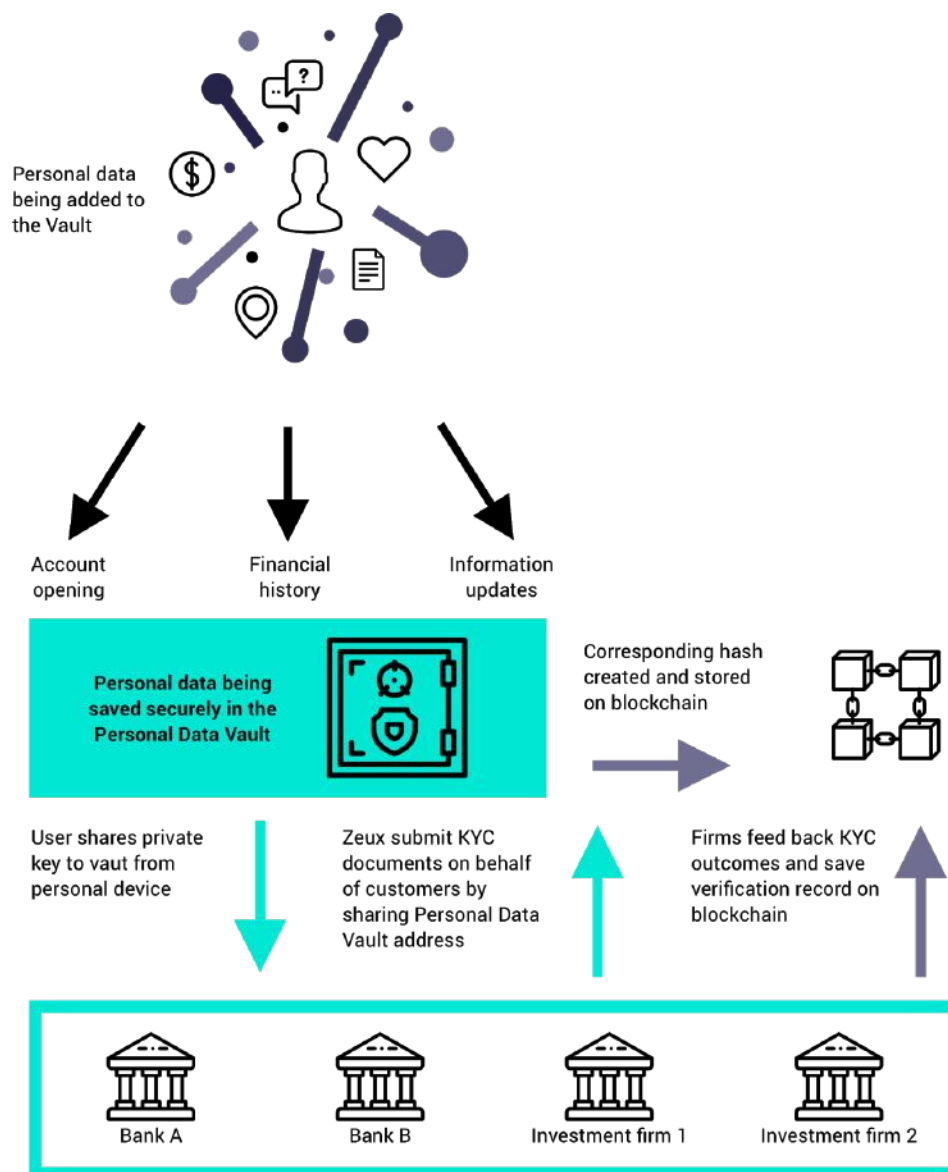
Personal data vault and KYC concierge

At the heart of the Zeux model is our core financial ecosystem platform and the Zeux personal data vault. This feature will let users manage and own their identity in a secure environment built on blockchain. Furthermore, they can re-use the data to open new bank/investment accounts promptly and easily.

Any customer data collected by Zeux during account opening will be encrypted and stored securely in the Personal Data Vault, with a corresponding hash created and stored on the decentralized, distributed blockchain network. Records of a customer's key financial activities within Zeux platform can be added to the Personal Data Vault if the customer grants consent. This can be used for future KYC.

When customers instruct Zeux to open a new financial account with a specific provider, the Zeux concierge service will submit the application on behalf of the customer and facilitate the process of sharing KYC hash stored on the blockchain and a link to his/her personal data vault. This will significantly reduce account onboarding time for the customers.

Figure 4: How does Zeux Personal Data Vault and KYC concierge work?



In addition, when another financial organization completes verification of KYC documents, a record of hash validation will be added on the blockchain. Future organizations may use the previous verification record and focus on checking new data which will significantly reduce business admin burden and speed up the KYC process.

All customer data will be encrypted. Only customers will have the private keys to access this data and the right to share data with services providers. To see details on the underlying technology and how it works, please refer to Section - Technology & Security.

■ **Access to all bank accounts**

Zeux is an authorized AISP (Account Information Service Provider) and PISP (Payment Initiation Service Provider) under PSD2.

The Zeux app will collate all account information and display it on a single convenient dashboard. Users will be able to see balances from all different accounts and perform financial tasks for any of these accounts.

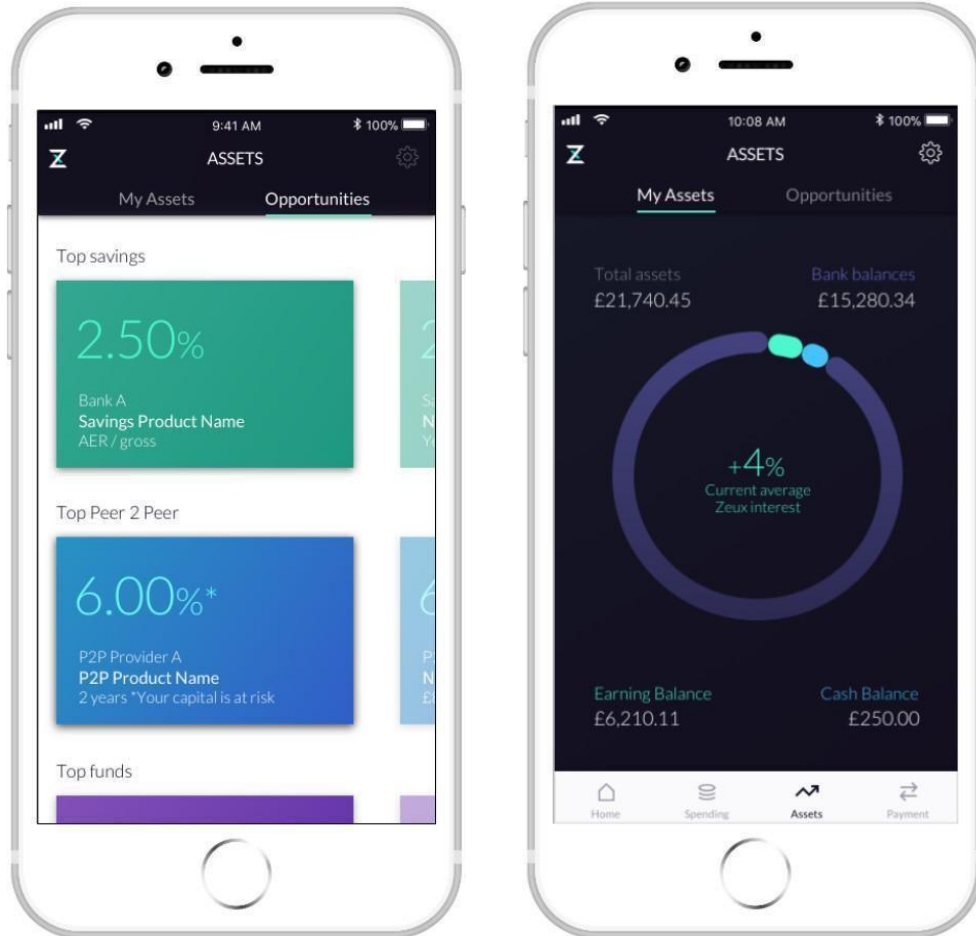
■ **Access to multiple investment products**

Zeux will act as an introducer and aggregator of investment products with available investment products and details listed in the app.

As Zeux is a comprehensive ecosystem, it provides a good picture of a user's financial activities. Therefore Zeux will use Artificial Intelligence (AI) and data analytics to recommend suitable and targeted investment products based on each user's financial profile, investment preference, risk appetite and other financial information that is captured by the Zeux service.

Using the Zeux app, customers can instruct Zeux to open a new investment account with a specific asset management service provider. The Zeux app will provide a view of the user's investment portfolios, with analysis on investment performance and risk indicators. Compared with other investment apps where users must instruct their bank to transfer money into investment accounts, Zeux users can move around funds between multiple accounts and investment accounts seamlessly.

Figure 5: Screenshot of Zeux App - view of bank accounts and investment opportunities



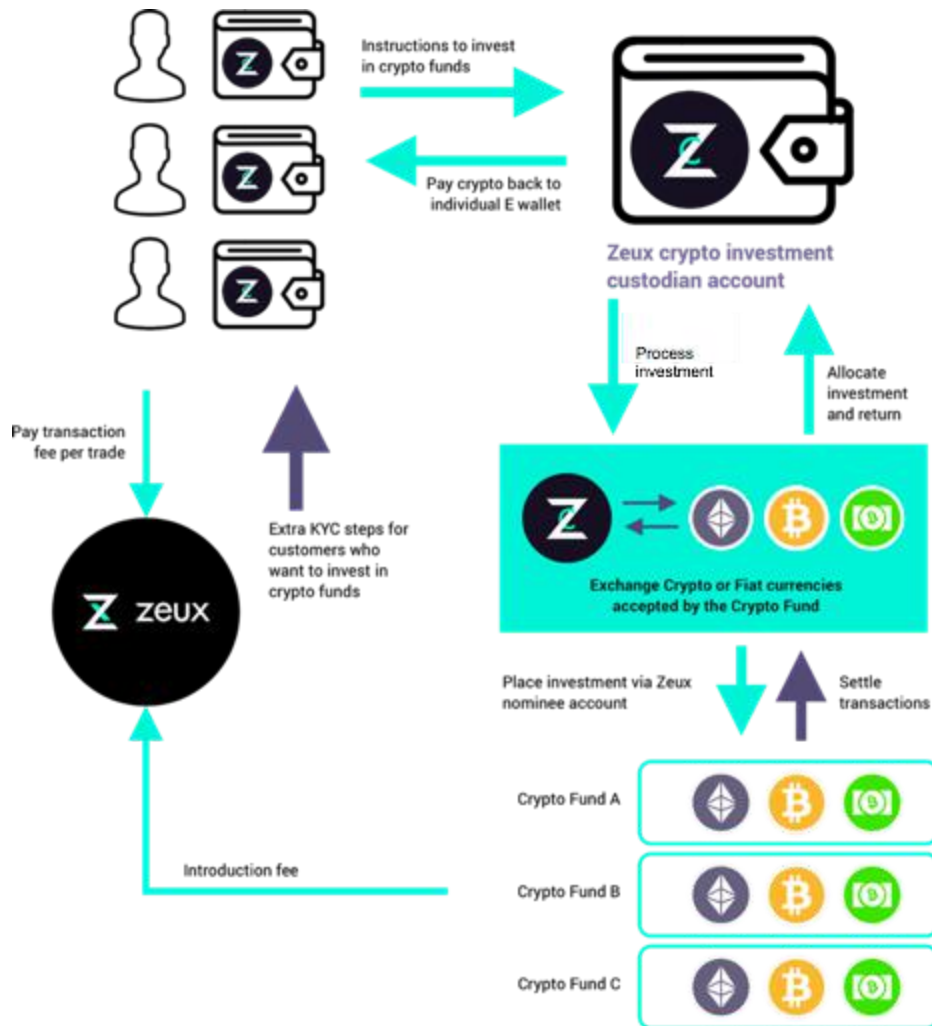
Access to crypto investment funds

Zeux will become the world's first integrated crypto products/funds investment platform, making it easier, more accessible and smoother for the average less-tech-savvy customer to get access to the best investment opportunities out there. To purchase the crypto fund products, Zeux users, without any cryptos, can fund their investment via converting fiat currency to ZeuxCoin in the Zeux app with one click.

Zeux conducts rigorous due diligence and KYC checks on all the crypto funds listed on the Zeux platform to make sure that they have regulatory approvals and can be marketed to Zeux customers in that region. Unlike other investment products listed in the platform, Zeux will conduct extra KYC suitability tests needed to enable end customers to gain exposure to crypto funds.

In the case where a customer invests in existing large financial institutions' products via Zeux, the Zeux platform only arranges the execution of the investment. Investing in crypto opportunities differs because Zeux acts as a pool manager, becoming the custodian of customer funds, providing end customer services and dealing with individual fund settlement. As a pool manager Zeux invests all end customer funds via nominee accounts into the crypto funds. This massively reduces the end customer KYC requirements for the crypto funds. For this service Zeux will charge a transaction fee to the customer in ZeuxCoin, i.e. 3% transaction fees.

Figure 6: Investing in crypto funds



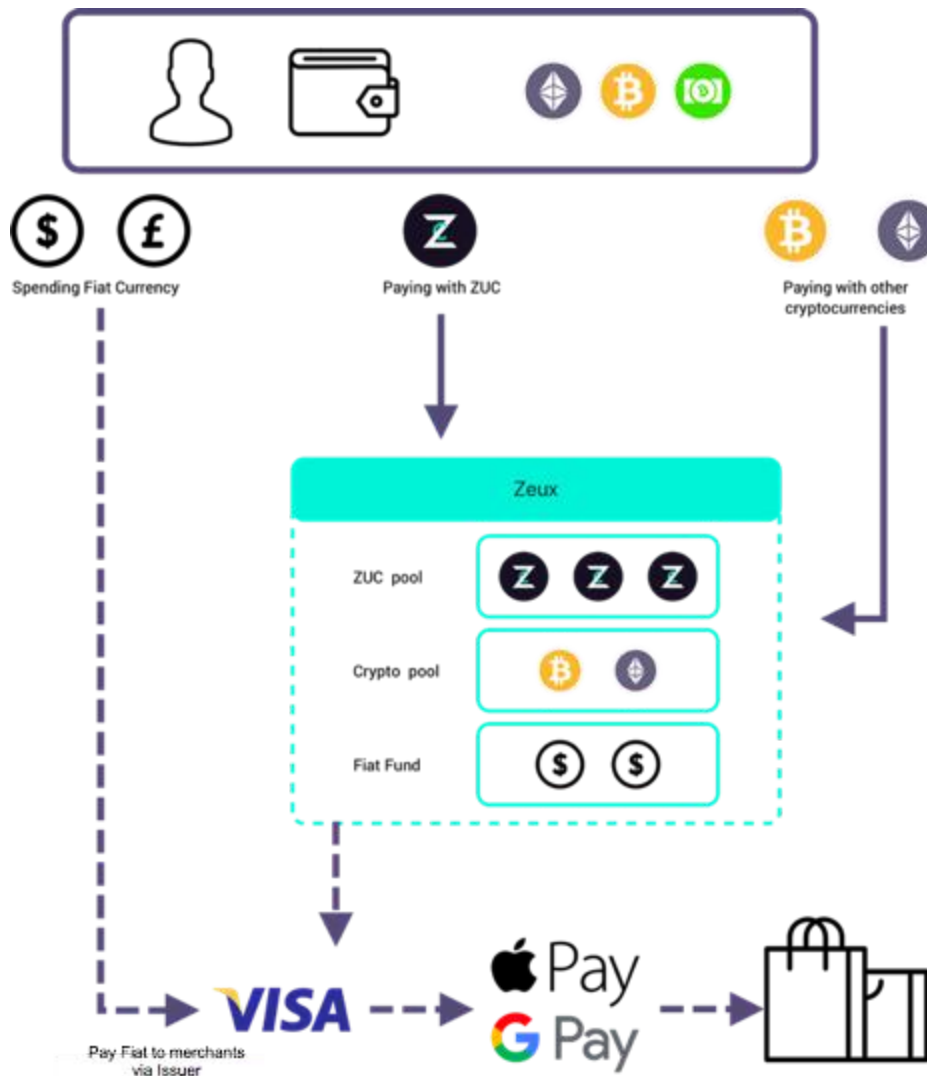
Secure mobile payment for crypto and fiat currency

Zeux App uses NFC payment providers such as Apple Pay, Samsung Pay and Google pay to achieve secure payment that links directly to the user's Zeux account. A Zeux VISA virtual card will be added to Apple Pay/Google Pay by default and can be used to pay in

any NFC location where a VISA card and Apple/Google/Samsung Pay is accepted. As NFC payment requires verification by fingerprint or passcode, this adds an extra layer of security over the common contactless card payment.

Furthermore, if the user chooses to pay with a major cryptocurrency such as BTC, ETH or ZeuxCoin, Zeux will be able to process the payment via the Zeux App and the NFC payment app directly. The conversion of crypto to Fiat currency will happen instantly through the Zeux internal buy-back facility simultaneously sending Fiat payment to retailers. Customers will have the experience of being able to spend their cryptos seamlessly as a mobile payment in any shop.

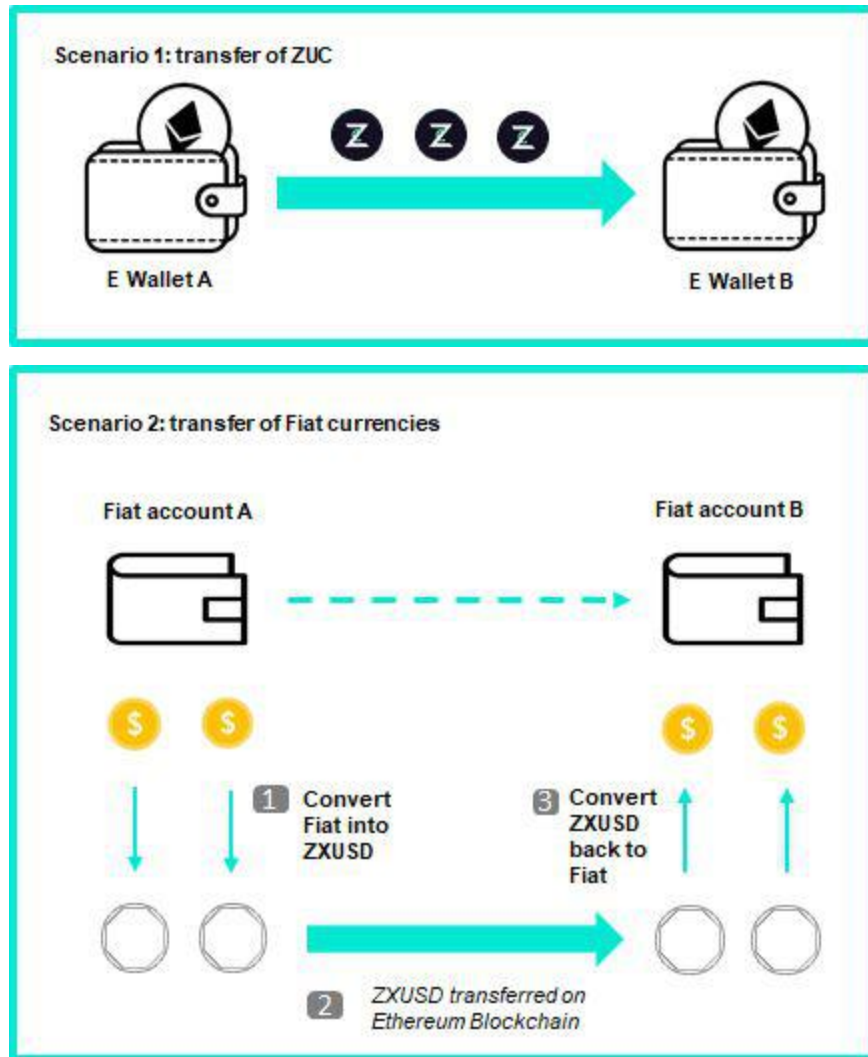
Figure 7: Zeux POS payment solutions



Decentralized transfer system

Zeux will facilitate all transfers using blockchain technology. When a customer wants to transfer their ZUC to another Zeux user, the tokens will be sent to the recipient's e-wallet. For transfers in Fiat currency, the platform will convert Fiat currency into the Zeux internal ledger token ZXUSD and send the ZXUSD token to recipient's ZXUSD account. For details of how the transfer process works, please refer to the section in Technology and Security. This blockchain based transfer allows ledger records to be kept for each ZXUSD or ZUC transaction in a decentralized way, removing the risks of traditional central record keeping such as loss or manipulation of records. In addition, the transfer process will be significantly accelerated as the transactions can be completed within seconds on the blockchain. For cross-border transfers, this will bring great convenience and much lower costs for customers.

Figure 8: The Zeux decentralized transfer system



In summary, the decentralized transfer system on Zeux is prompt and secure, underpinned by blockchain technology, it will improve the whole financial ecosystem. Zeux will not charge any fees for Fiat transfers within the same country, or for transfer of ZeuxCoin between Zeux users. For cross-border transfer, Zeux will charge a minimal fee of 0.1% to cover the network costs for processing these transactions on the blockchain.

Technology and Security

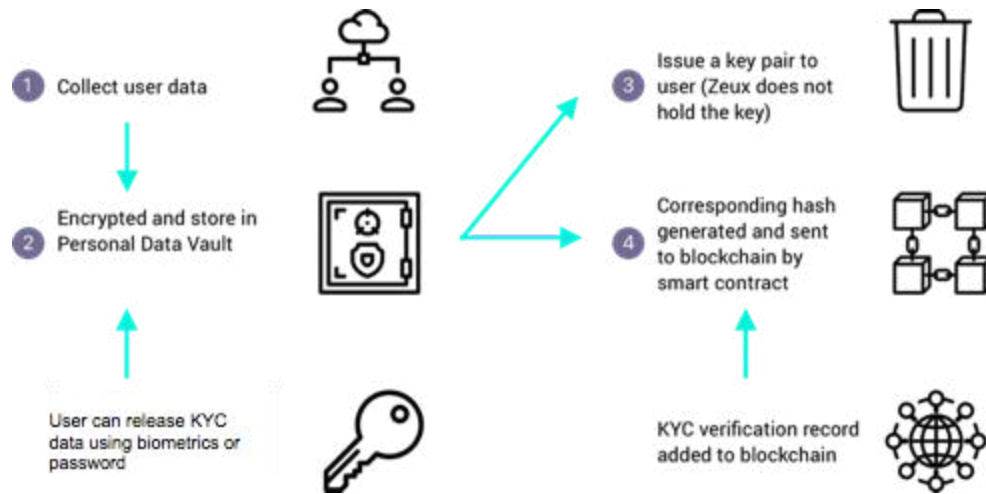
■ Data encryption and storage

When a customer opens an account with Zeux, all personal data provided for KYC purposes will be encrypted into the Personal Data Vault. The vault consists of a database and a blockchain. Every time the customer performs a KYC step, the customer data is encrypted (using a private key on their mobile device) and stored in the database. The smart contract calculates a hash from this data and adds it to the blockchain, guaranteeing the accuracy and authenticity of the customers' data. Once the institution has verified the KYC of the user, a new record of validation will be hashed and added to the blockchain.

The blockchain has a full record of the customer's KYC history. This history data is immutable, decentralized and highly secure. When users instruct Zeux to share personal data to a third-party service provider to open a new financial account for example, Zeux will provide the link for the user's personal data vault address for KYC information to the institution, and the corresponding hash on the blockchain, while the customer releases the private key of the data from their device by using their biometric key or password.

Each customer owns a unique private encryption key for their personal data vault. This is stored on the end customers' devices with a backup copy sent to the users' email. Zeux does not own the keys nor have access to them. This gives customers total control of their personal data granting them full authority regarding access rights.

Figure 9: Data encryption, storage and KYC



Blockchain Transactions

Transactions based on blockchain technology have revolutionized the way of making payments and transfers. The technology allows users to send payments to one another without having to go through a third party such as a bank. Zeux will leverage the blockchain to facilitate transactions.

Scenario 1: Transfer of ZeuxCoin (ZUC) (see Figure. 8 above)

When a user requests a transfer of ZeuxCoin to another Zeux user, the transfer request is checked and verified by nodes in the blockchain network. Once the transaction has been verified, the ZeuxCoin will be sent the tokens to the recipient's ZeuxCoin address and the recipient will be able to view the balance in their Zeux App.

Scenario 2: Transfer of Fiat currencies via Zeux platform (see Figure. 8 above)

(Note: This only applies when users request a transfer via the Zeux platform. It is not applicable when user instructs bank A to transfer money to a particular bank account. To make a transfer via Zeux platform, the user needs to have sufficient balance in their Zeux account.)

When a user tops-up their Zeux bank account, Zeux allocates ZXUSD tokens to the user's digital wallet at a 1:1 ratio. These are used internally by the Zeux platform to conduct transactions. Once the Fiat has been converted into ZXUSD, it then remains at a 1:1 ratio and the ZXUSD balance always reflects the spendable amount the user holds.

Transfer of Fiat currencies (subject to AML rules and monitoring) will then be carried out by sending ZXUSD tokens from the sender's wallet to the recipient's. The payment is checked and verified by the nodes and recorded in the blockchain. Once the transaction is

completed, it will show in the recipient's account as a spendable balance in Fiat.

As all transactions are completed via the blockchain they are highly secure and immutable. Furthermore, it removes the tedious processes between various banks, particularly where cross-border transactions are involved.

Biometric Verification

Each account has an access key that is stored within the mobile device and protected by the phone's biometrics (if available). Because none of the keys can leave the Security Module, hackers can't steal them. Even in the unlikely event of our systems being hacked, the pairing of customer account ID and access key is encrypted using bank-grade encryption.

Multi-Layered Security

Our multi-layered bank-grade security measures include:

Corporation

- Ongoing Training & Recertification Programs for Zeux employees
- Incident Response Plan
- Locked by default access policy
- Never expose root access

Access Control

- Multi-Factor Authentication - to help block unauthorized access to an account
- Strong password policies
- Access Rights Management
- Secure key vaults

Network

- Data transport encryption TLS
- Anti-DDoS (Distributed Denial of Service) Protection
- API gateways with rate limiting
- Application hosting in secure VNets and subnets
- Firewall
- VPN access
- Intrusion Detection & Prevention System

Host

- Security Patch Management
- Operating System File Integrity Monitoring
- Anti-Malware Software

Application

- Defence against OWASP
- Source Code Audits
- Penetration Tests
- OAuth, tokenized authentication

Data

- Encryption - to help protect sensitive information
- Backup Restore and Recovery programs
- Disaster recovery policy
- Data access authentication
- Database firewall

Blockchain

- Activity Monitoring
- Code audits from expert trusted parties
- Crypto security education
- Penetration tests

Figure 10: Zeux security features



Regulation and Compliance

■ FCA regulated entity for payment and investment

Our reputation is everything, which is why we have chosen to obtain the regulatory permissions ahead of our ICO. Being a fully regulated financial institution means that there is no regulatory uncertainty of the business we are going to operate. We comply with rigorous financial rules and procedures to guarantee the safety and security of our customers' finances. We do more to help protect customers' money and deliver a service that customers can depend on. We take our data protection responsibilities (GDPR) seriously and ensure that all personal data stored in the Zeux vault is encrypted and protected using distributed ledger technology on the blockchain.

Zeux will be an authorized payment institution (API), account information service provider (AISP), payment initiation service provider (PISP) and will have license to arrange investment for customers from the UK's Financial Conduct Authority (FCA), and will have the permission to operate in the entire EU based on the financial service passporting regulation.

With the regulator's supervision, we are more reliable than other cryptocurrency services, because:

- Our security measures and IT policies are reviewed by the FCA to reduce the future uncertainties of operating in the financial industry
- Our governance structures are reviewed and approved by the FCA to ensure that all the executive team members have the relevant experience to operate their functions
- We have an in-depth risk management, fraud detection, financial crime process
- We adhere to strict AML and KYC procedures
- Our day to day business operations will be audited by a top accountancy firm
- We monitor all blockchain transactions against many risk indicators as advised by our risk management partners

Figure 11: Zeux Compliance Activities



PSD2 (Payments Service Directive 2) / Open banking

PSD2 in the EU is also known as the Open Banking project in the UK. It underpins Zeux's key offerings - the ability to easily set up new accounts and to execute operations between these accounts. It provides a regulated platform from which we can receive customer data to process financial services. With the introduction of Open Banking, it is much easier for Zeux to roll-out its services. It obliges the big banks to release their data in a secure, standardized form using Application Programming Interfaces (APIs), so that it can be shared more easily between authorized organizations online to process payments and other banking activities.

As well as all the electronic banking features it also makes it easier for users to find banks with disabled access for example or compare the features of different personal and business accounts to get the best deal. The features ultimately make it easier and more convenient to initiate payments and reduce the lag the user experiences while waiting for transactions to complete. In the best cases, it will reduce the wait from days to minutes. This first part of Open Banking went live in March 2017. Zeux will leverage the infrastructure and data to provide best services to customers.

GDPR Regulation

Zeux stores and protects your data information using advanced blockchain technologies ensuring every transaction is stored immutably and validated on the chain through consensus algorithms. Only the customer has access to their own data and only the

customer can forward this information to open new accounts saving time and effort. Zeux complies with all other GDPR requirements such as transfer of data outside the EU.

■ **Anti-Money Laundering (AML) and Know Your Customer (KYC)**

This AML / KYC system allows Zeux to make the ownership and use of cryptocurrencies such as the ZeuxCoin safe and compliant. By following EU standards, we will be delivering a service our customers can truly trust.

This approach enables Zeux to monitor all incoming and outgoing blockchain transactions and check against key AML & KYC risk factors and see if they relate to suspicious activities such as:

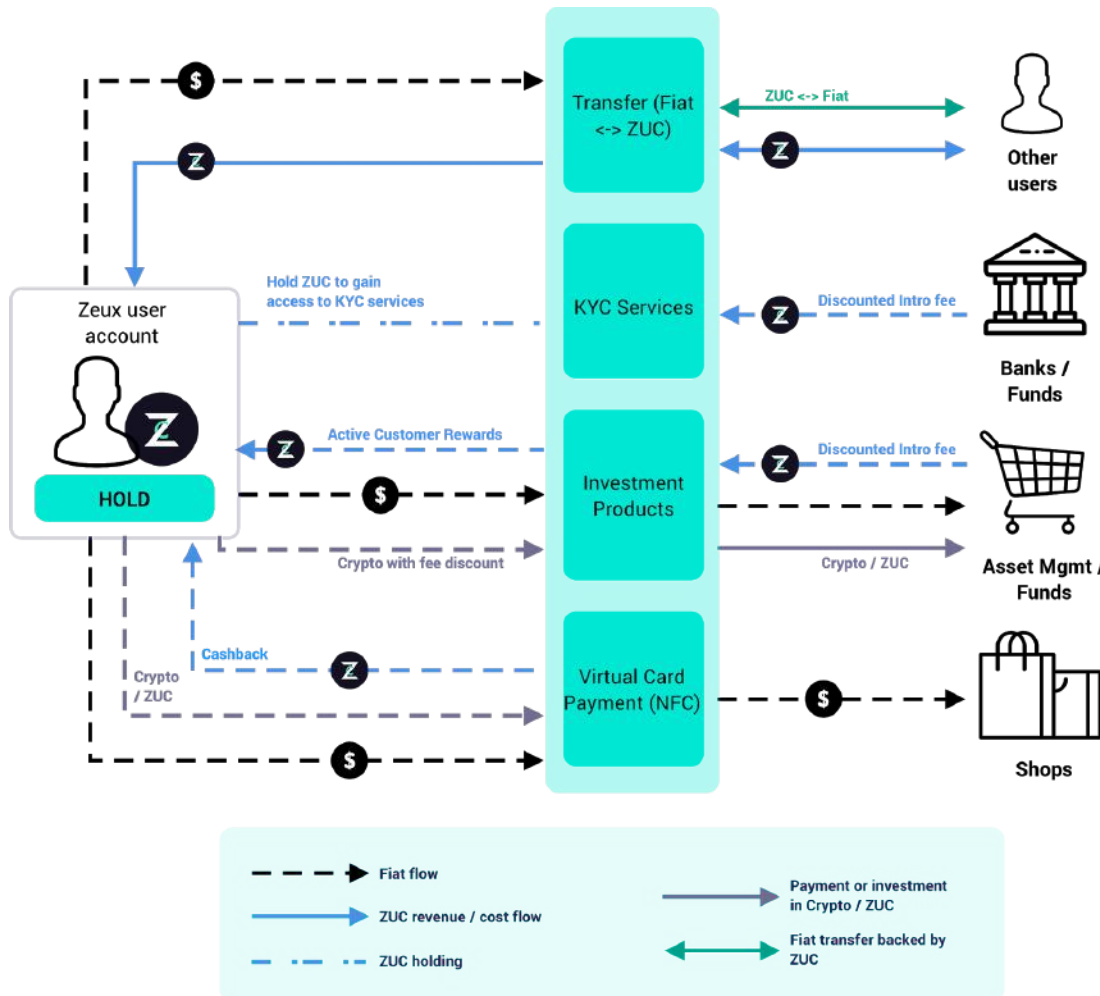
- Dark Net Markets - hidden markets that sell mainly illegal items
- Mixers / Tumblers - Attempts to disguise tainted / stolen tokens. More than 80% of mixing activity is related to other suspicious entities
- Scams - Receiving funds from known scams
- Unlicensed Money Service Businesses - Unlicensed MSBs facilitate money laundering
- Gambling - In some jurisdictions online gambling is illegal

Token

Overview

The ZeuxCoin (ZUC) is the essential liquidity currency underpinning the Zeux ecosystem. All the fees charged on the Zeux platform, all the cashback gained in crypto payment and all the bonuses earned by users will be paid in ZeuxCoin. Only by holding ZeuxCoin can end customers get access to a crypto payment cash back, use the Zeux free account opening service, get a discount in fees for crypto fund investment, and receive benefits from Loyalty Programs. As the business continues to grow, there will be increasing demand and decreasing supply for the ZeuxCoin and token holders will benefit from ZeuxCoin value appreciation.

Figure 12: ZeuxCoin (ZUC) flow in the system



Token Benefits



ZeuxCoin holder benefits

- Get discount on fees: transaction fees, introduction fees
- Get access to free account opening
- Get cashback on all crypto spending
- Receive loyalty rewards

1. Hold ZeuxCoin to get cashback on crypto spending

All the eligible ZeuxCoin holders will be eligible to receive a cashback on their crypto spending via the Zeux App:

	Bronze	Silver	Gold	Platinum
Holding requirement	2k-6k tokens	6k-40k	40k-300k	300+k
Crypto Cashback	0.4%	0.8%	1.2%	1.5%

2. Hold ZeuxCoin to get discount on crypto investment fees and introduction fees

All the eligible ZeuxCoin holders, both end customers or business, will get discount rate for their fees based on the tiers of their ZeuxCoin holding:

Customer	Bronze	Silver	Gold	Platinum
Holding requirement	2k-6k tokens	6k-40k	40k-200k	300+k
Discount	20%	40%	60%	80%

Business	Bronze	Silver	Gold	Platinum
Holding requirement	200k-1mio	1mio-4mio	4mio-20mio	20+mio
Discount	20%	30%	40%	50%

*The holding requirement will be adjusted based on the value of the token

3. Get access to the Zeux free account service

End customers need to hold tokens to get access to the Zeux free account opening concierge service based on the personal data vault. A Zeux customer needs to hold 5X number of tokens to open X number of accounts. Once opened, these tokens will be locked for 1 week and can then be used, transferred or sold afterwards, but if the user wishes to open one more account to X+1 accounts, they need to buy back all the tokens they sold plus two to get to 5X+5 tokens.

Since the number of the services on the Zeux platform will keep increasing, users need to keep increasing their ZeuxCoin holding to get the best deal in the market.

4. Reward currency for Loyalty Program

All the ZeuxCoin holders also benefit from the Zeux Loyalty Program.

The tokens distributed for the Sign Up/Referral loyalty program and Active Customer loyalty program will come directly from introduction revenue Zeux receives. The number of the tokens rewarded will be constantly adjusted as the customer base grows and when the tokens reach a higher value.

A proportion of the tokens Zeux receives from all fee revenues will be allocated to a pool that can only be redistributed through the Loyal Programs. This will be written in the smart contract and hence cannot be changed.

There are 2 types of Loyalty Program for token holders:

- a. Sign Up/Referral Loyalty Program: is awarded whenever a new customer has signed up to the Zeux app or referred a friend to be a Zeux customer.
- b. Active Customer Loyalty Program: is awarded whenever a customer has invested into one of the investment products on the Zeux platform.

Loyalty Programs	Sign Up/Referral	Active Customer
Eligibility	All holders	All holders
Condition	None	Holdings: 1). 0-300 2). 300-1000 3). 1000+
Reward	25 tokens	1). 5 tokens 2). 10 tokens 3). 15 tokens

Source

Zeux fee revenue

Zeux fee revenue

*The reward number will be adjusted based on the value of the token

Token in Circulation

The fee currency of the Zeux platform

The ZeuxCoin (ZUC) is the essential liquidity currency underpinning the Zeux ecosystem. All the fees charged on the Zeux platform such as investment fees, introduction fees, all the cashback earned via crypto payments, and all the bonuses earned by users such as referrals and holdings are denominated in ZeuxCoin.

The introduction fees of business providers will be determined in fiat currency and the fee will need to be exchanged to ZeuxCoin prior paying to Zeux. If the provider does not hold ZeuxCoin, they have the option to transfer fiat payment to Zeux and the company will exchange fiat currency to ZeuxCoin via its internal market making facility. This creates constant demand for ZeuxCoin in the market as it is the only way to get access to all the services provided by Zeux.

The same logic goes for the investment fees for the end customers. If the customer does not have enough ZeuxCoin to pay the investment fees, they have the options to be charged in fiat and Zeux will exchange fiat currency to ZeuxCoin via its market making facility.

The cashback currency of crypto payments

When an eligible ZeuxCoin holders spends any supported crypto currency, including Bitcoin, Ethereum, or ZeuxCoin at a POS machine, a fixed percentage of cashback of the payment currency will be rewarded to the user's e wallet. For example, if a user has spent 100ETH in purchases the user gets 0.6% cash back. An equivalent value of 0.6 ETH will be paid in the form of ZUC. This means the higher the ZUC price is, the less the amount of ZUC a user will receive, vice versa.

Token Supply and Demand

ZeuxCoin will keep appreciating in price due to the constant demand and reducing supply of the tokens:

1. Constant buying demand of ZeuxCoin

- All the paid services on the Zeux platform need to be paid in ZeuxCoin. This creates constant demand from the partner businesses and Zeux customers to buy ZeuxCoin to obtain services.
- All the crypto investment needs to be paid through ZeuxCoin. To participate in crypto fund investment opportunities, end customers need to keep buying ZeuxCoin to get to the right investment opportunity they want.

These two demands will push the ZeuxCoin price higher and higher when there is no active seller in the market.

2. Increasing amount of holding requirement squeezes out the supply liquidity

- Zeux end customers need to hold a small number of ZeuxCoin to get access to Zeux services and get discount in fees. As the Zeux user-base grows, a small holding requirement for an individual user will translate into a significant total holding requirement for all users.
- All the Zeux partner businesses need to hold a significant amount of ZeuxCoin to get a discount to the introduction fees.

Given the finite supply of ZeuxCoin in circulation, these two holding requirements will keep pushing the prices higher by reducing the supply in the market.

3. The more you refer/invest in Zeux, the higher the value each token will be worth

The sign up/referral and active customer loyalty program has created an incentive scheme for customers to be rewarded for more positive behaviour that benefits the Zeux ecosystem.

Whenever either program is triggered, it will:

- Increase the revenue of Zeux which will create further demand by the business services companies and end customers to buy ZeuxCoin
- Squeeze ZeuxCoin out from circulation due to holding requirement.

These factors will drive the price of ZeuxCoin higher.

Any extra tokens awarded, will have already become more valuable. The benefit has a quanto effect.

Token Distribution

Soft Cap

5,000 ETH

Hard Cap

9,000 ETH

Price Level

1 ZUC TOKEN = 0.0002 ETH

Type

Ethereum, ERC20

Token Supply

720,000,000

TDE (Circulating) Supply

78,000,000

% tokens TDE

10%

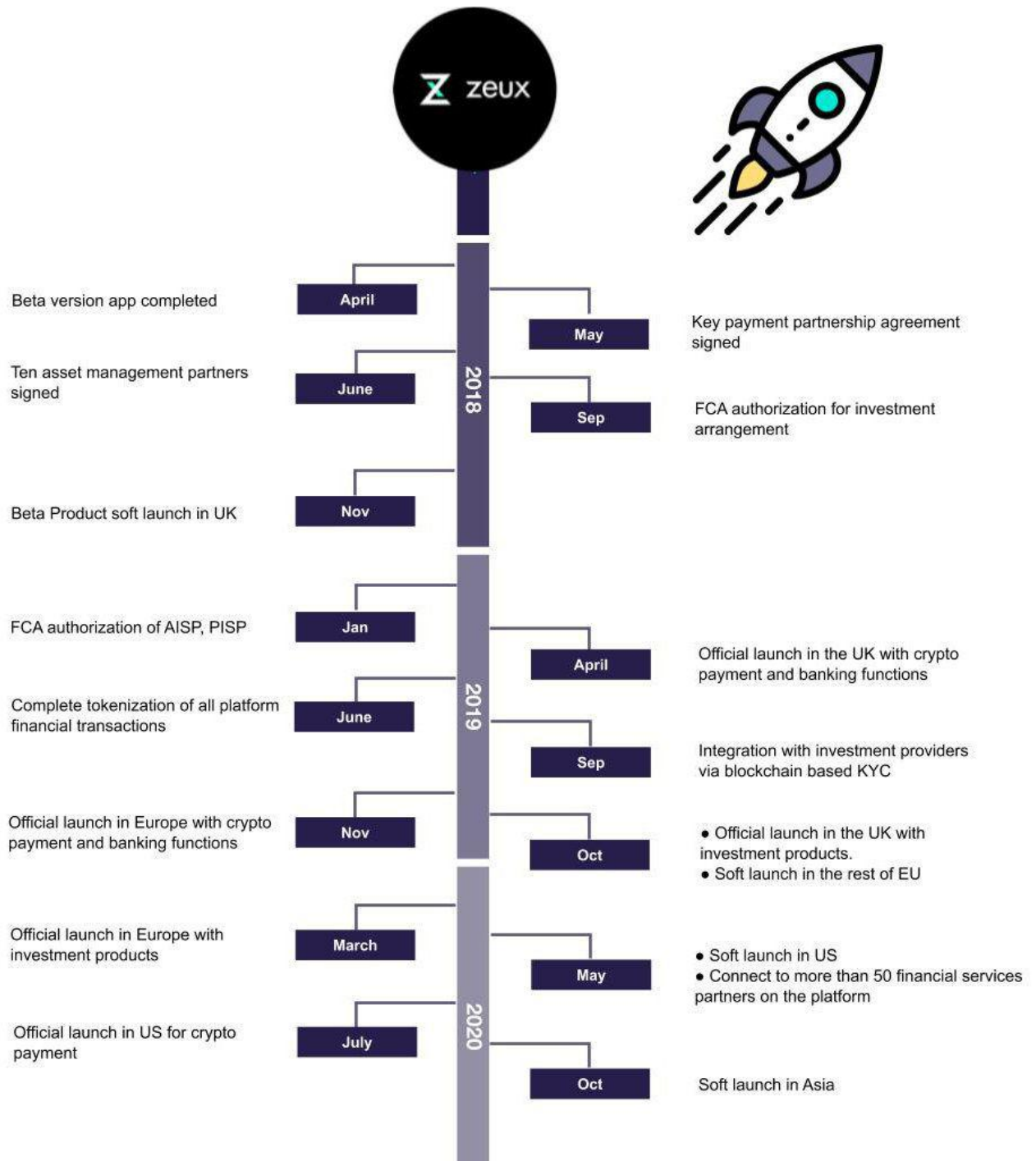
Unsold tokens

All the unsold tokens during the 10% TDE sale will be locked for 5 years. We will decrease the supply of our tokens in the event of not reaching our hard cap to protect the value for all our token buyers.

Category	%	Remarks
Public Token Sale	56%	10% TDE 20% locked for future sale locked for 3 years 26% locked for future sale locked for 5 years
Company / Market making pool	15%	
Team and Advisors	20%	50% locked for 6 months 50% locked for 1 year
Bounty	5%	
Tokens to be burnt	4%	

Zeux Roadmap

Figure 13: Roadmap



Use of funds

Planned Fund Allocation

Most of the funds raised from our TDE will go towards accelerating our growth rate through acquiring customers, expanding our technology offering, licenses and operational development.

Exchange Listing Cost: 10%	To make our tokens more liquid, obtaining the hard cap can help us to list our token at the major crypto exchanges earlier to support the liquidity value of the token.
Licenses and Compliance: 20%	Obtain licenses in different countries to offer our full package of services. Most importantly asset management services take time and require significant license fees. There are significant costs associated with a high level of compliance, including liquidity requirements for licenses. Compliance requires thorough AML monitoring based on an increasing user base, paying auditors and improving systems for our business development capabilities.
User acquisition operation cost: 20%	To grow rapidly, we are implementing a similar strategy to most of fast-growing companies. We charge the end customer nothing at the beginning and warehouse all the processing related operational cost to gain the market share quickly.
Infrastructure: 5%	This includes data centres, computing power, and office space.
Technology Development: 20%	The first release of our product is almost complete at the date of TDE, but we have ambitious plans to integrate more counterparties into our platforms, add new functionality for end customers, internalise payment processing, issuing & acquiring, and expanding to new geographies. This all requires a lot of further development.

Operational Staff: 5%	The Know Your Client (KYC) and Anti Money Laundering (AML) process is integral to client on-boarding and will require additional hires in the operational base. We also intend to hire more members for the executive management team, as well as a market maker for ZeuxCoin.
Marketing: 10%	We need marketing to inform prospective clients of our features & world-class security and compliance. It's our primary means of acquiring new individual clients. Our TDE will bring favourable attention to our product release, but we will need further marketing to keep Zeux ahead of the pack.
Business Development: 5%	We need to hire more sales resource to onboard more clients and businesses to our platform. This needs to be done very quickly across the globe to become to main entry point of the financial world.
Other Cost: 5%	Contingency

Soft cap	Hard cap
While our hard cap would help our business grow more quickly, achieving our soft cap would allow us to meet most of our requirements to start growing organically.	If we can achieve our hard cap, the funds raised will allow us to expand our geographical cover of licenses, marketing, and integrating with local partners and investment providers faster. Additionally, we will be able get our tokens listed on more major exchanges sooner.

■ Airdrop / Bounty Rationale and strategy

The primary function of giving away tokens to a crowd is to help build a community and thus increase adoption.

This would typically be accomplished via the web-site and a Telegram group – where users can sign up, answer a survey (or some other useful task). The user leaves their Ethereum wallet address and gets a marker for x tokens. A bounty of x tokens is offered for referrals. This can quickly grow a healthy group. 10,000 users in a week is possible.

Team

The team

Frank Zhou

Chief Executive Director

Former derivatives trader for the past 9 years. Running G10 FX Options books in Europe for 7 years in reputable investment banks such as Merrill Lynch and Societe Generale;

Prior to that, working at Optiver, a top high frequency trading firm, market making equity index options

Distinction from MSc Financial Economics from University of Oxford; BSc from Shanghai Jiao Tong University; A gold medal in Chinese Physics Olympiad as well as membership of British Mensa

Tahir Adam

Chief Financial Officer

Former Managing Director of Travelport, Chief Operation Officer at DXC Technology Financial Services, Head of Strategic Initiative at Mahindra, and Chief Financial Officer at WNS

C-level Executive in financial industry with a background in operational business transformation, while delivered core P+L and Balance Sheet improvements over the past 25 years

Executive Education from Harvard Business School

Nathan Liu

Chief Technology Officer

Senior software tech lead and lead engineer, 16 years of software development and management experience in various tech leader and financial institutions such as: Just Eat, Investec, Bookatable and Logica

Full stack developer with deep experience in delivering end to end products in the blockchain space, at various start-ups and large tech companies

BSc from University of Melbourne

Tim Mak

Head of Marketing

Former Head of Projects at Big Group, 13 years of experience in advertising industry in renowned marketing agencies such as Oglivy, VCCP and Wunderman

Delivered highly successful products and campaigns for Microsoft, Mastercard, and O2 etc. Specialized in digital marketing, advertising and user acquisition

Fanny Da

Project Manager

20 years working experience of enterprises in market retail and FMCG, Internet applications, business analysis, project management, IT management, marketing technology, new media and social media research and other aspects.

MSc in International Shipping from Hong Kong Polytechnic University

James Bearsley

Website Designer

9 years of experience as digital and graphic designer with various advertising and marketing agency including Big Group, Decibel Digital, and Bloodybigspider

BA in Graphic Arts and Design from Leeds Beckett University

James Zhao

Senior Software Engineer

Co-founder of Thought & Function. 8 years of experience in software development while working in both banks and tech consulting firm such as Barclays and KPMG;

DApp developer with a focus in delivering blockchain projects in the fintech space;

BEng Electronic Engineering from Warwick University

Bruce Xu

Senior Software Engineer

Former Alipay full-stack developer, senior lead engineer with 15 years of experience in software development and project management;

Delivered highly successful products: Sanxindai P2P (peer-to-peer lending) internet finance project; Xingmeihui B2B2C electronic commerce; Bank of Jiangsu internet finance project

Danny Wang

Senior Software Engineer

Former Alipay and Microsoft backend developer, senior software engineer with 13 years of software development and tech consulting experience, deep knowledge about technology ecosystem in the bank industry;

Past projects including: Citibank China Finance system consulting services; Vango car service after-sales and maintenance platform project etc.

The Advisors

Nick Ayton

Blockchain Thought Leader
Crypto Entrepreneur

Founder & CEO of Chainstarter, Chairman of Platinum Circle, and Co Chairman of Crix Security Token Exchange. A globally recognised name in the world of decentralised business, a Blockchain thought leader, crypto entrepreneur and investor.

A veteran of more than a dozen start-ups, and 40 years of experience in the technology sector as a senior executive.

Ranked Top 5 Influence Fintech 2018. Top 5 Global Blockchain Thought Leader. An accomplished writer, speaker and blockchain business architect.

Ian Maddison

Chairman
European Blockchain
Association

Blockchain and cryptocurrency veteran; Supported many successful TDE projects during his time in EPA such as: Bitgame, Neurochain, Gimmer, Xtrade, Biotron, Coti, TPP, Cashaa, etc

40 years in the IT sector. Worked as in senior positions in over twenty blue-chip organisations including Vodafone, BBC, Saudi Royal Family and American Express.

David Parker

Chief Executive Director
Polymath Consulting

CEO of Polymath Consulting and Co-founder of Konsensus. Payment industry veteran, particularly well known for his work on E-money & Emerging Payments.

European Payment Power 10 for 2016, 2017 and 2018, also as the only payment consultant to be named on the list of 2018.

An active business mentor, NED, and advisor to boards with various fintech startups in the payment space.

Andrew Dawson

Chief Executive Director
Dawson Global

CEO of Dawson Global (a C-suite advisory firm, working across FS, PE and technology), with previous leadership roles at PA Consulting (Head of FS Strategy) and PwC

Extensive strategy, M&A and operational experience; coupled with senior profile (e.g. having presented at Davos and the Asia FS Symposium)

Alexandre Dube

Head of Financial Markets
TOTAL

Senior FX derivatives trader, IR derivatives trader, commodity derivatives trader, managing all financial market exposure risks in all asset class for TOTAL

16 years of trading and market making experience in various asset class, including more than 20 currencies for their IR and FX derivatives products