

Summary

Mass Adoption of Cryptocurrency is Stifled by the Insufficient Security of Web-Based Wallets & Exchanges, Coupled With Their Inability to Adapt to Complex Regulations. Javvy Combines a **Comprehensive Wallet & Exchange Solution** to Overcome Current Hurdles, Using Its Patent-Pending Processes.

The Problem



CHALLENGE 1

Current methods of storing cryptocurrency are insecure. Users have been expected to trust unproven, web-based exchanges and online wallets, most of which have been hacked via common points-of-attack. Users who find 3rd-party standalone wallets have additional steps to access funds and may not find adequate functionality.



CHALLENGE 2

Existing cryptocurrency exchanges are too limited. Users are subject to very low limits, extreme delays for ID verification to increase limits, and a limited cryptocurrency selection. Include the lack of advanced features within most dedicated wallets, and the need for a better solution becomes clear.

The Solution



THE IDEA IS SIMPLE

To Build a Secure, Feature-Rich,
& Intuitive **Cryptocurrency Wallet**
That Incorporates **Javvy's Crypto Exchange**,
Supporting All Cryptocurrencies and a
Hassle-Free, Rapid ID Verification (when needed)
for Nearly Everyone in the World

Value Propositions



Provides simplified* Buy, Sell, & Convert options inside the wallet



Supports all, major cryptocurrencies; not just bitcoin or a select few



Offers an international debit card that is available to nearly everyone



Available on ALL major platforms: Windows, Linux, MAC, iOS, & Android



Not web-based. Avoids the most common point-of-attack for theft and loss



User-controlled private keys. Never stored on our servers or in the cloud

* We provide rapid verification and custom tailor ID verification requirements (only needed for higher buy and sell limits), by country, so customers experience the easiest upgrade process available.

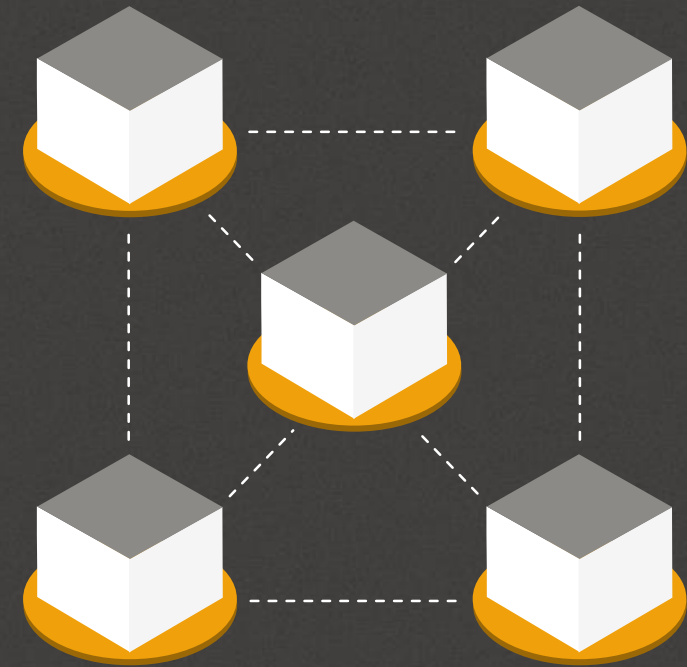
Why Now?

The **crypto market is becoming more mature**, especially blockchain technologies. However, the underlying foundation, the crypto wallet & exchange process, has been stuck with little to no improvements, despite heavy investments.

Even worse, **many of the online exchanges and online wallets have been hacked**, in some cases, repeatedly.

For mainstream adoption, a **consolidated and more secure solution** must be presented, but since this has not yet been realized; **it is time for the Javvy team to build that missing, key component to bridge the gap.**

blockchain technologies

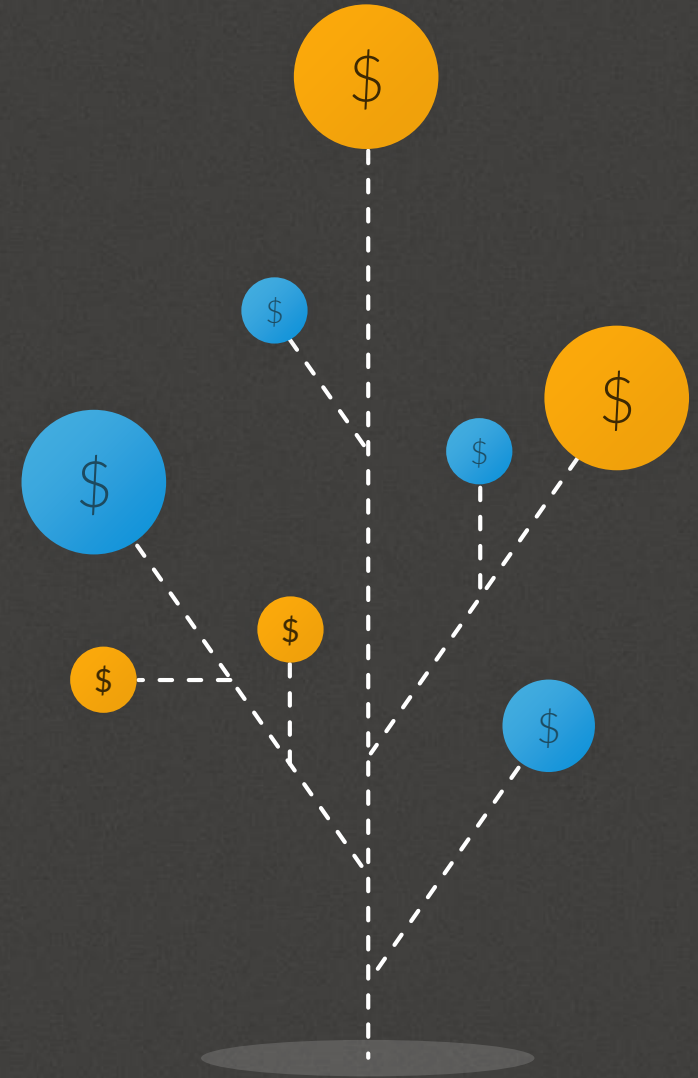


Market Opportunity

As a "digital asset", cryptocurrency appeals to anyone who is looking for an alternative store of value, investment vehicle, or trading resource.

In many ways, digital assets are similar to physical precious metals with the added advantage of being easily divisible and transferable for trading goods and services.

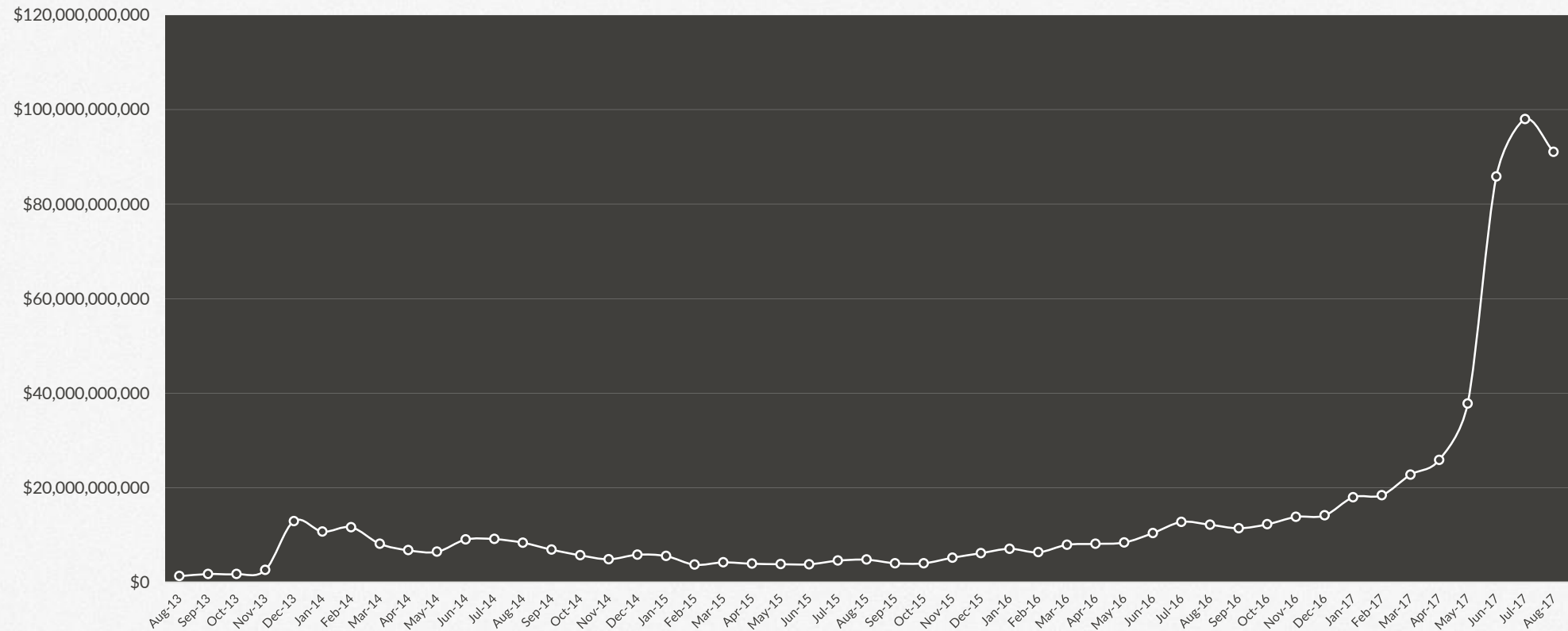
Due to its finite quantities & independence from any government entity, it can be a hedge against financial warfare, national currency failure, negative government decisions on monetary values, and corruption. The growth of the cryptocurrency market is staggering.



Market Opportunity









Total Cryptocurrency Market Capitalization
(Reached \$164Bn as of 29 Aug 2017)

Including Bitcoin for the period 1 Aug 2013 – 1 Aug 2017



Source: coinmarketcap.com

Competitive Landscape

	 javvy Wallet	 Bitcoin Core	 Blockchain	 Coinbase	 Exodus	 Jaxx	 electrum	 bisq
	javvy Wallet	Bitcoin Core	Blockchain	Coinbase	Exodus	Jaxx	Electrum	bisq
Avg. Time Spent Getting Started (Researching)	< 5 Minutes	10-15 Minutes	10-15 Minutes	10-15 Minutes	10-15 Minutes	10-15 Minutes	10-15 Minutes	< 5 Minutes
Integrated Buy & Sell Options	✓*	✗	✓	✓	✗	✗	✗	✗
Buy / Sell Fees	1.25% **	No Buy / Sell Capability	Fee Varies; Limited ***	1.49%	No Buy / Sell Capability	No Buy / Sell Capability	No Buy / Sell Capability	1.00%, if a Seller Accepts Buyer's Offer
Time for ID Verification	< 5 Minutes *	N/A	7-21 Days (if Approved)	7-21 Days (if Approved)	N/A	N/A	N/A	Trade Only: Auction System
Supported Crypto(s)	BTC, ETH, JYV & More Soon	BTC Only	BTC & ETH	BTC, ETH, LTC	BTC, ETH & Many Others	BTC, ETH & Many Others	BTC Only	BTC, ETH & Many Others
Cryptocurrency Conversion	✓	✗	✓	✗	✓	✓	✗	✓
[Optional] International Prepaid Card	✓	✗	✗	✗	✗	✗	✗	✗
Supported Platform(s)	Windows, Mac, Linux, Apple iOS, Android	Windows, Mac & Linux	Web, Apple iOS, & Android	Web, Apple iOS, & Android	Windows, Mac & Linux	Windows, Mac, Linux, Apple iOS, Android	Windows, Mac & Linux	Windows, Mac & Linux
Mobile App Price Change Notifications	✓	✗	✗	✓	✗	✗	✗	✗
Intuitive & Attractive User Interface	✓	✗	✗	✓	✓	✓	✗	✗
User Controlled Private keys	✓	✓	✓	✗	✓	✓	✓	✓

* The Javvy wallet is free and anonymous to use, except for BUY/SELL orders, which require minimal Javvy exchange registration. ** Lowest cost, direct way to BUY/SELL crypto, and will release a marketplace for maker-taker low fee trading, if sufficiently funded. *** Serves only a specific, few EU countries via 3rd-party integration. Specifically, does NOT serve US citizens.

Competitive Advantages



PATENT PENDING 62558597

Automated Conversion using an Intermediary Layer. Javvy patent pending 62558597 defines a method and a process to use an intermediary layer to sell any major cryptocurrency, without having to hold massive reserves of unproven, volatile altcoins. Javvy can **sell all cryptocurrencies**, while funds remain available for other uses.



PATENT PENDING 62543097

Automated Cross-Currency Exchange via Banking APIs. Javvy patent pending 62543097 defines an automated cross-currency clearinghouse using banking APIs (crypto to national currency, and vice-versa) that bridges the gap between cryptocurrency and real-world funds.



SECURITY BY DESIGN

Designed with life-cycle security in mind. Avoids the most common point of cyber attack by not being web-based. Private keys are generated, encrypted, and stored locally on the user's device. This gives users full and complete control over their cryptocurrency and eliminates the risk of theft from mass data breaches.

Competitive Advantages



SIMPLIFIED ID VERIFICATION

Built from the ground up to better adapt to regulatory environment. Higher limits require ID verification. Javvy's corporate structure is designed in a way that allows for tailored compliance requirements based on the AML/KYC laws of the customer's country of citizenship. This, coupled with a simple and rapid ID verification process, provides for a **much faster and less frustrating user experience**.



COMPREHENSIVE CRYPTO SOLUTION

Culmination of years of testing and design. Individuals from the Javvy team have been using and testing crypto exchanges and wallets since 2012. They compiled a list of every major shortcoming, and spent considerable time engineering the most **intuitive and secure cross-platform application** to manage cryptocurrency.

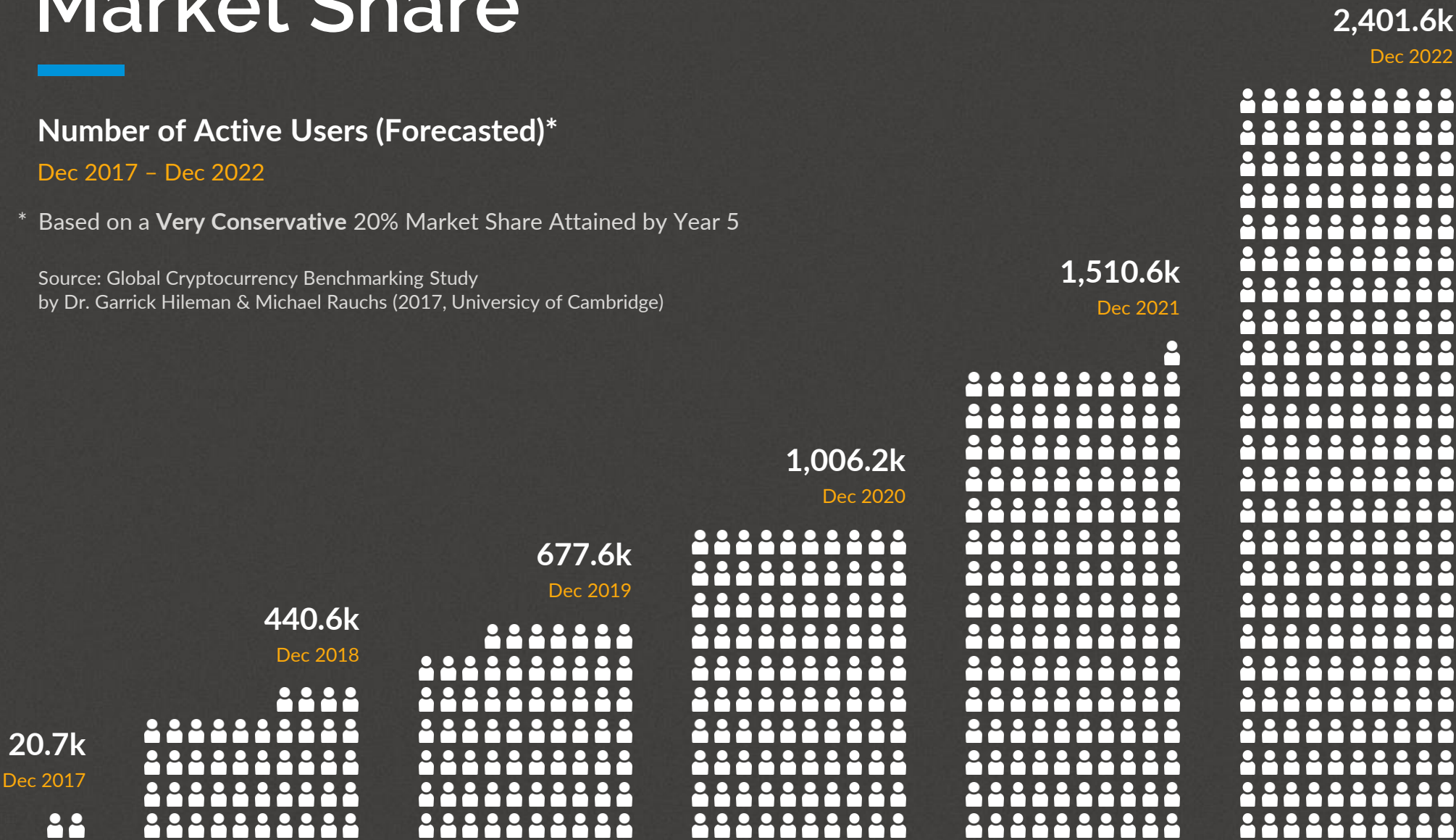
Market Share

Number of Active Users (Forecasted)*

Dec 2017 – Dec 2022

* Based on a **Very Conservative** 20% Market Share Attained by Year 5

Source: Global Cryptocurrency Benchmarking Study
by Dr. Garrick Hileman & Michael Rauchs (2017, University of Cambridge)



Revenue Model



Earns a Percent of Each
Buy and Sell – 1.25%
Conversion – 0.25%



Earns a 0.6% Commission
on Usage of the
International, Debit Card

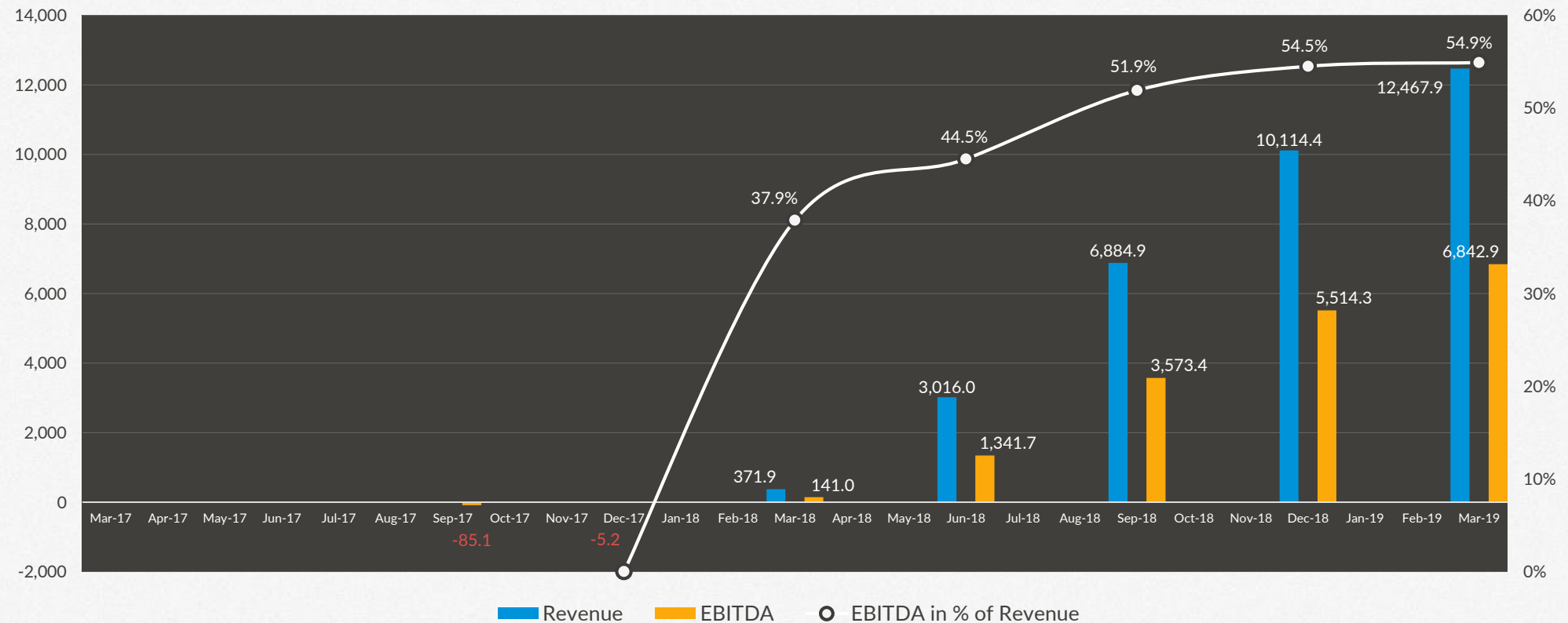


Earns a 1.0% Commission
on Settlement of Processed
Merchant Transactions

Financial Highlights

Revenue / EBITDA (1,000's of \$)

for the period Mar 2017 to Mar 2019



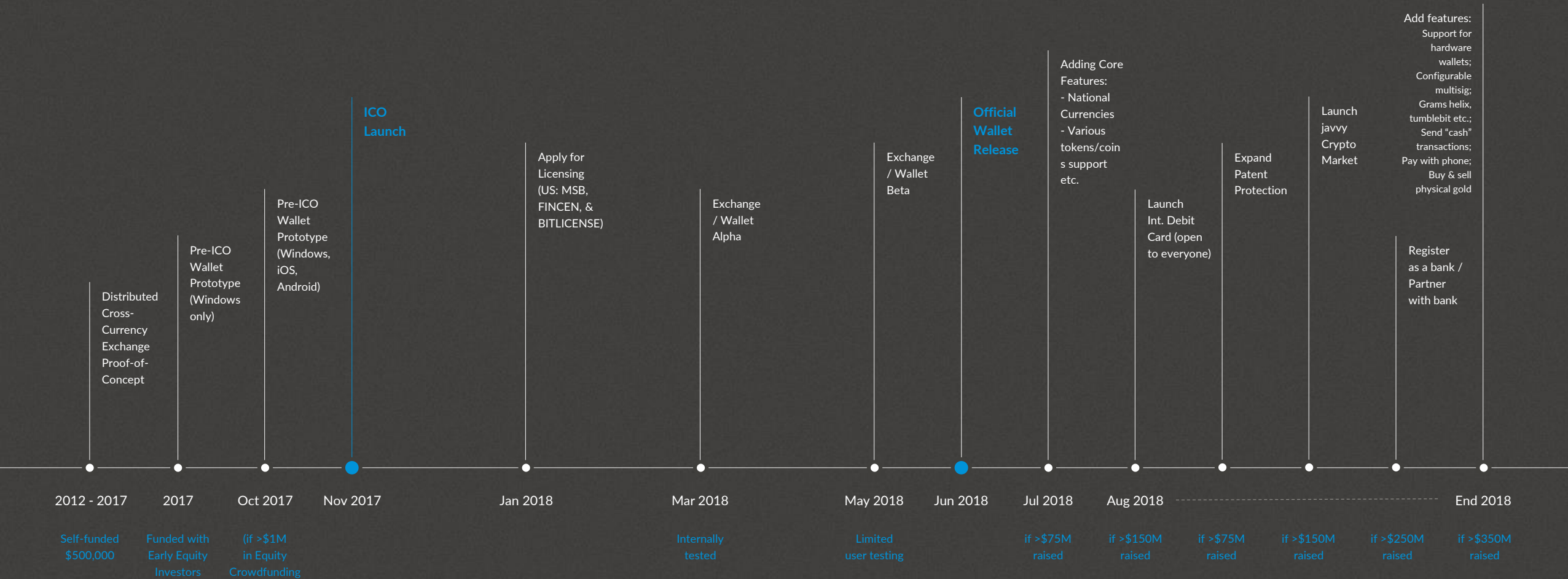
Financial Highlights

Income Statement

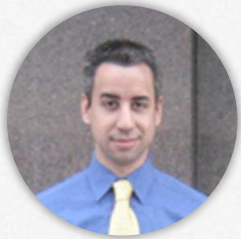
Forecasted Consolidated Statement of Comprehensive Income & Retained Earnings for the years ended 31 December 2017-2020

(\$k)	Dec 2017	Dec 2018	Dec 2019	Dec 2020	Dec 2021	Dec 2022	CAGR ('18-'22)
No of Monthly Active Users (Thousands)	20.7	440.6	677.6	1,006.2	1,510.6	2,401.6	40.4%
No of Wallets (Thousands)	23.5	582.9	1,321.5	2,274.7	3,622.5	5,769.5	58.2%
Average Monthly Revenue per User (\$)	0.0	8.2	11.6	12.7	13.8	15.1	12.8%
Revenue	0.0	20,378.2	69,195.7	127,666.7	208,825.2	353,004.1	76.9%
% Growth		n/a	239.4%	84.5%	63.6%	69.0%	
Cost of Sales	(0.1)	(8,565.5)	(28,458.2)	(52,289.1)	(85,415.3)	(144,314.0)	75.9%
Gross Profit / (Loss)	(0.1)	11,821.7	40,737.5	75,377.6	123,409.9	208,690.1	77.6%
% Gross Profit / (Loss) of Revenue	n/a	58.0%	58.9%	59.0%	59.1%	59.1%	
Other Income	141.2	462.5	206.9	665.2	1,210.3	1,442.6	25.5%
Operating Expenses	(231.4)	(1,713.8)	(2,049.3)	(2,506.5)	(3,653.3)	(6,339.5)	29.9%
Finance Costs	(20.0)	(48.0)	(48.0)	(48.0)	(48.0)	(48.0)	0.0%
Depreciation & Amortization	(7.2)	(30.4)	(32.2)	(21.3)	0.0	0.0	-100%
Profit / (Loss) before Tax	(117.5)	10,492.0	38,815.0	73,467.0	120,918.8	203,745.1	81.0%
% Profit / (Loss) before Tax							
Income Tax Expense	0.0	(1,081.2)	(5,718.6)	(11,211.5)	(18,514.4)	(30,892.5)	
Profit / (Loss)	(117.5)	9,410.7	33,096.4	62,255.4	102,404.4	172,852.7	79.0%
% Profit / (Loss)	n/a	46.2%	47.8%	48.8%	49.0%	49.0%	
% Growth			251.7%	88.1%	64.5%	68.8%	
Other Comprehensive Income	0.0	0.0	0.0	0.0	0.0	0.0	
Total Comprehensive Income for the Year	(117.5)	9,410.7	33,096.4	62,255.4	102,404.4	172,852.7	79.0%
% Growth		(8,109.8%)	251.7%	88.1%	64.5%	68.8%	
Non-IFRS Measures: EBITDA	(90.3)	10,574.4	38,895.2	73,536.3	120,966.8	203,793.1	80.7%
% EBITDA	n/a	51.8%	56.2%	57.6%	57.9%	57.7%	
% Growth			268%	64.5%	64.5%	68.5%	

Roadmap



Management Team



Brandon Elliott

Chief Executive Officer

Mr. Elliott has a rare talent for solving the toughest problems that many other "experts" claim are "impossible." This ability stems from a penchant for learning and gaining expertise, knowledge, and depth of experience across numerous technical areas. His skills were earned from 20+ years in the IT field, attaining a plethora of certifications across several areas, while consulting to small businesses, global corporate clients, financial institutions, and Banker's Banks on network infrastructure, network security, and business optimization. Being able to master so many areas, view problems from the "big picture" perspective, and then drill down to identify a solution is what uniquely qualifies Mr. Elliott to create elegant solutions for today's complex problems.

| CISSP, CCNA, MCSE, MCP+I, MCT, A+



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Nigel Waller

Chief Finance Officer

Mr. Waller has over 30 years of experience in technology, media and telecommunications in different domains, including growth strategy, sales and marketing, product innovation, intellectual property, cost reduction, process and organization redesign, with a strong focus on corporate banking. Having worked on projects across the globe, he brings with him varied and extensive experience. His work on the Javvy financials and projections speaks for itself. Javvy will thrive under his guidance and direction.

| BEng, CEng, CITP, FRSA, MIET, MCIM, FBCS, MAPM



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Management Team



Tony Ogufero

Chief Compliance Officer

Mr. Ogufero has over 12 years experience as a senior consultant in Information Security and IT Audit, as well as governance, risk and compliance (GRC), having provided these services for companies in healthcare, technology, manufacturing, and media and entertainment. He holds numerous certification, and his areas of expertise include evaluating information security risks and vulnerabilities on more than 22 security domains, both at the edge and within internal networks and systems.

| CCSFP, HCISPP, ISACA



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Frank Grogan

Chief Marketing Officer

Mr. Grogan has a wide range of security, risk assessment, and networking experience, which is often consulted on matters that require critical feedback, keen observation, and attention to detail. He has worked in IT for over 19 years, 11 of which has been in information security in the healthcare vertical, securing applications and networks by drafting appropriate policies, and in many cases, implementing the solution from a technical standpoint as well. However, Mr. Grogan has a great understanding of Javvy's unique value proposition and possesses such an energy and eagerness to share Javvy's solution with others, that his role will be focused on spreading the word and communicating with the public, as a product evangelist. His excitement for the Javvy project is infectious!

| HCISPP, Network+, A+



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Management Team



Yasitha Bogamuwa

Chief Information Officer

Mr. Bogamuwa holds a Bachelor of Science in Computer Systems and Networking from Curtin University of Technology - Australia. For the past 7 years, Yasitha has been involved in various projects involving retailing giants such as "Macy's" and "Kohl's", and he has been working as a consultant for companies such as "WebProof.com", "Hire 1 Technologies", and "Shrink The Web." He attained Red Hat certified architect designation and successfully completed numerous other certifications, which include security and infrastructure.

| RHCA Level II, RHCE, RHCSA



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Harley Grouette

Director of Human Resources

Harley is an accomplished Director of Human Resources, having recently completed that position at Northwestel. Harley is a veteran Human Resources Generalist and is considered a subject matter expert in labor, contract negotiations, payroll and benefits as well as organizational development and planning. He has extensive Human Resources experience in dealing with all aspects of people issues and complex project work. He understands the importance of the human capital aspect of business and how to develop and grow business.

Harley's first career was in the RCMP – stationed in British Columbia for 22 years, where he was recognized for his community policing, as well as being awarded the Commanding Officers Award for Bravery. He then moved into Human Resources Management, where he gained experience in the lumber, oil and gas, manufacturing, and telecom industries.

| HCISPP, Network+, A+



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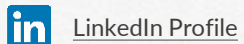
Technical Team



Duane Roumel

Brand Manager

Mr. Roumel attained AML and HIPAA certified status and gained regulatory experience during his years as an independent insurance agent. He then gained years of QA/testing experience working for ShrinkTheWeb, later moving on to found his own IT systems integration firm. Through this venture, he gained management skills & refined his knowledge in the networking domain.



Andrey Verbin

Lead Developer (Wallet)

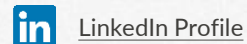
Mr. Verbin has broad experience, of more than 13 years, in mobile and web technologies, as well as internet and mobile marketing. He is a skilled developer, across a multitude of programming languages and frameworks, and he understands the nature of things in a way to translate complex concepts into powerful and functional desktop and mobile applications.



Andreas Pachler

Lead Developer (Multiple)

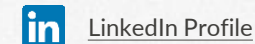
Mr. Pachler is a very accomplished programmer and a bit of a jack-of-all-trades. He has over 11 years of experience and is able to understand complex issues, determine the best coding solution, and then implement the solution; even if that requires learning new programming languages on-the-fly.



Dmitry Evdokimov

Senior Full-stack Developer

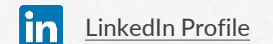
Mr. Evdokimov has a wide array of experience, from C++ to mobile & web technologies, encompassing more than 7 years in the field. He is adept at learning new programming languages, if needed to solve tough issues, and he is capable of defining necessary steps & implementing them or coordinating with others to do the same.



Michael Lu

Lead UX/UI Designer

Mr. Lu is a lead User Experience designer and User Interface engineer with over 10 years of experience in the industry. He has extensive experience earned by working with several Fortune 500 companies. His experience ranges from web, mobile, and desktop but also extends to augmented reality, virtual reality, kiosks, holographics, AI, and IoT.



Advisors



Toshendra Sharma

ICO Advisor

Tosh is listed in Forbes India 30Under30 List of 2016 in the Technology space. Sharma graduated from IIT Bombay (India), is the founder & CEO of RecordsKeeper, a Blockchain-based data security company, and also the founder of Toshblocks, A Blockchain Consulting, Development and Training Company. He is a well-known instructor and speaker in the Blockchain space and taught more than 10,000 students worldwide spread across 145+ countries. He has also worked on numerous cryptocurrencies, ethereum-based coins, and ICO projects.



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Undisclosed

Chief Information
Security Consultant

Our Board Advisor CISO has decades of in-depth industry experience in security, compliance, and risk management. Their background coupled with an impressive degree of knowledge allowed them to attain an array of certifications uniquely qualifying them to handle the challenging areas of regulatory compliance and security in the fast-paced, ever-changing emerging cryptocurrency field. Please respect that, due to NDA, we are unable to divulge our superstar Board Advisor CISO's identity.

| CEH, CNDA, ECSA, LPT, ITIL, CSSGB, NIMS

Advisors



Dustin Moura

Advisor

Dustin Moura is the co-founder and CEO of MenuVenue, an online marketplace and hospitality service that connects people through unique dining experiences around the world. An entrepreneur from an early age, Dustin is most known for his role at Axiom Health Solutions, where he drives the company's vision, strategy, and growth. He is involved in crafting the company culture, innovating future growth opportunities and adapting traditional care philosophies to current and future healthcare initiatives. Dustin also maintains a virtual services business, called Marketing Sumo, for entrepreneurs.



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Geoffrey Doyen

Advisor

Founded Wineta, which uses machine learning algorithms to find the best wines in your online or local store matching your own taste, today's occasion and budget. Mr. Doyen's background is in AI, NLP, and Deep Learning. His startup experience will help guide us, while his data-analysis background will lead Javvy to higher efficiency and security.



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The Ask - Investment Need

Early Investors

pre-ICO,
Traditional Equity

Javvy will be accepting a small sum of investment funding, prior to the ICO, from no more than **2,000 non-accredited investors**. Javvy will have two registered entities, one foreign corporation for primary operations and one US C-corporation. The foreign corporation will be the parent company of the US corporation, with the goal of the US corporation becoming a money services business to serve confirmed US citizens' purchases. The terms of this investment offering will be as follows:

NOTE | Equity offer is based on a company valuation of US \$50M.

Equity Offered

10% (5,000 shares @ \$1,000/share, minimum)

Exit

Equity investors won't be cashed out until IPO, merger, negotiated buyback, or sale

Sale Period

09.25.2017 through 01.25.2018

The Ask – Token Pre-Sale

Initial Coin Offering

ICO, coin as
convertible instrument

Terms of the Javvy token (JVY) offering.

NOTE | This is the secondary fundraiser (called an ICO - initial coin offering).

Maximum Cap

2,000,000 ETH

Reserved Coins

30%

12% for founding partners (vests in 2 years with 6-month cliff)

10% for operational use when buying/selling cryptocurrency in the Javvy wallet

4% for attracting and retaining top talent, post launch

3% for key people, advisors, and influencers

1% for bounty rewards

Lock-up Period

JVY owners may trade at any time after ICO completion

JVY Price per Ether

0.002 ETH / token (500 JVY / ETH @ \$300 /ETH = USD \$0.60/token)

Bonus Tokens

10% (0 - 200,000 ETH), 5% (200,001 - 300,000 ETH)

Emission Rate

No new coins will ever be created

Sale Period

11.01.2017 through 11.15.2017

Accepted Currencies

ETH

Coin Distribution Date

Immediate (but locked until ICO completion)



javy.com