

ETHEREUM PAY

WHITEPAPER

CRYPTOCURRENCY EXCHANGE

**Sell and buy crypto assets around the world
for local payment methods**

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Introduction

In our view, there are fundamentally two different types of exchanges: the ones that deal with fiat currency; and the ones that deal purely in crypto. It is the latter one that we will focus on. Even though they are small now, we strongly believe that pure crypto exchanges will be bigger, many times bigger, than fiat based exchanges in the near future. They will play an ever more important role in world finance and we call this new paradigm Epay; Binary Finance.

With your help, Epay will build a world-class crypto exchange, powering the future of crypto finance.

Token Intro

Known as Ethereum Pay or EPAY for short, the token issued by EPAY Cryptocurrency Exchange Platform maintains a total issuance volume of 98 million. As a decentralized cryptocurrency issued on the basis of Ethereum, also a standard ERC 20 token based on Ethereum blockchain, EPAY supports all the Ethereum wallets

Background

End of 2017, Market value of the global cryptocurrencies has reached \$100 billion; meanwhile the worldwide daily exchange volume has reached an astonishing \$5 billion. Other than Bitcoin, new cryptocurrencies with new technologies and features have been emerging vigorously in recent years. And their total value and exchange volume has gone over 50% of the global market. Currently, the daily exchange volume of each worldwide top 10 platform has already reached \$100 million and maintained the prosperous development. Based on the calculation of 0.1% commission, the daily income of a vibrant platform shall reach \$100,000.

Advantages

Epay wallet benefits



Synchronization

The data in your account will be synchronized in real time. Epay supports all platforms, just one operation to use Epay on different platforms while ensuring the highest security.

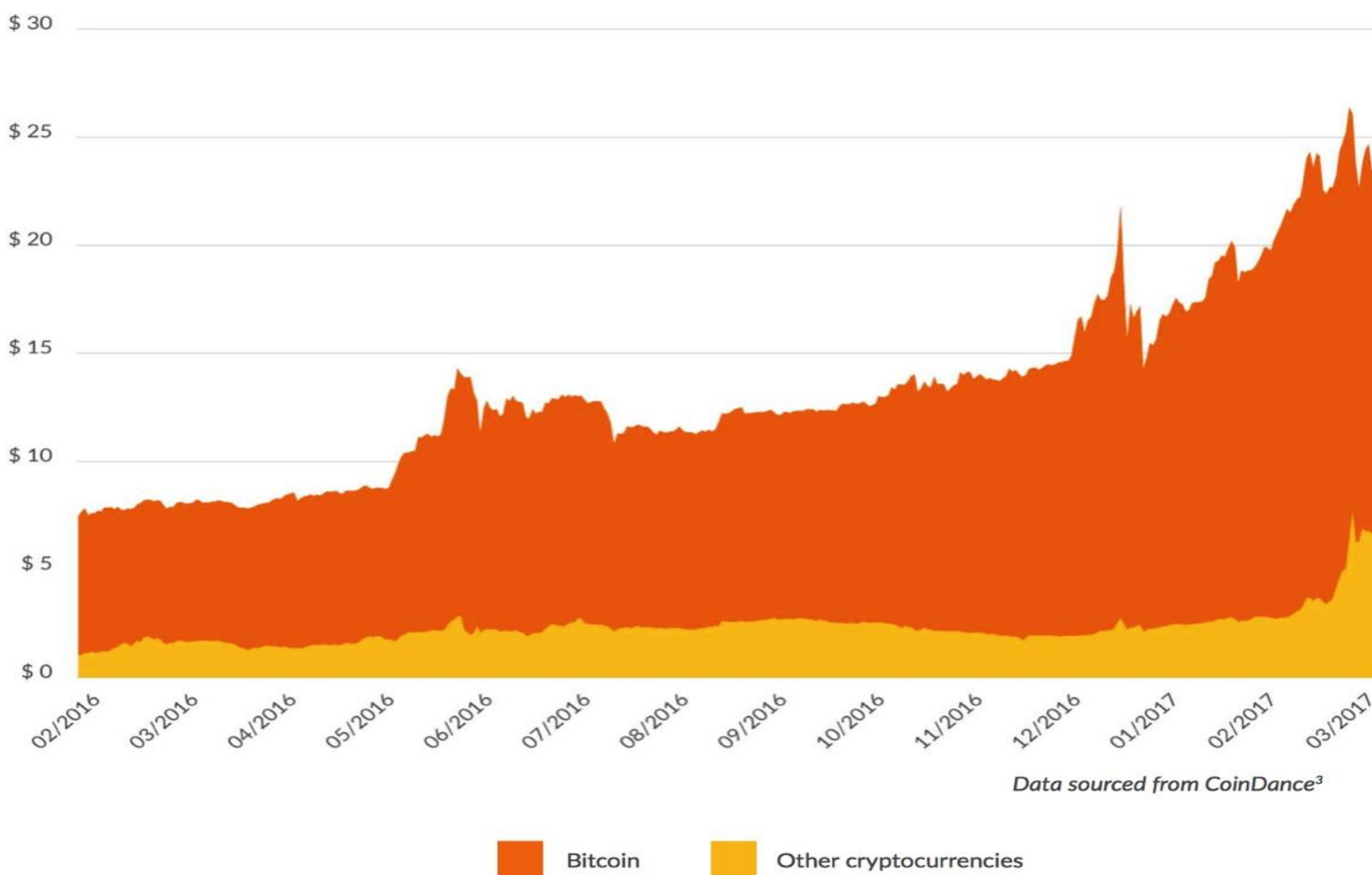
Market analysis

The market of cryptocurrencies is one of the fastest-growing and most promising industries globally. Using the insights from 2017 Global Benchmarking Study conducted by Cambridge University, and supported by additional analytics from key industry organizations, we have outlined below some of the key industry facts and trends.

Cryptocurrency market value & growth

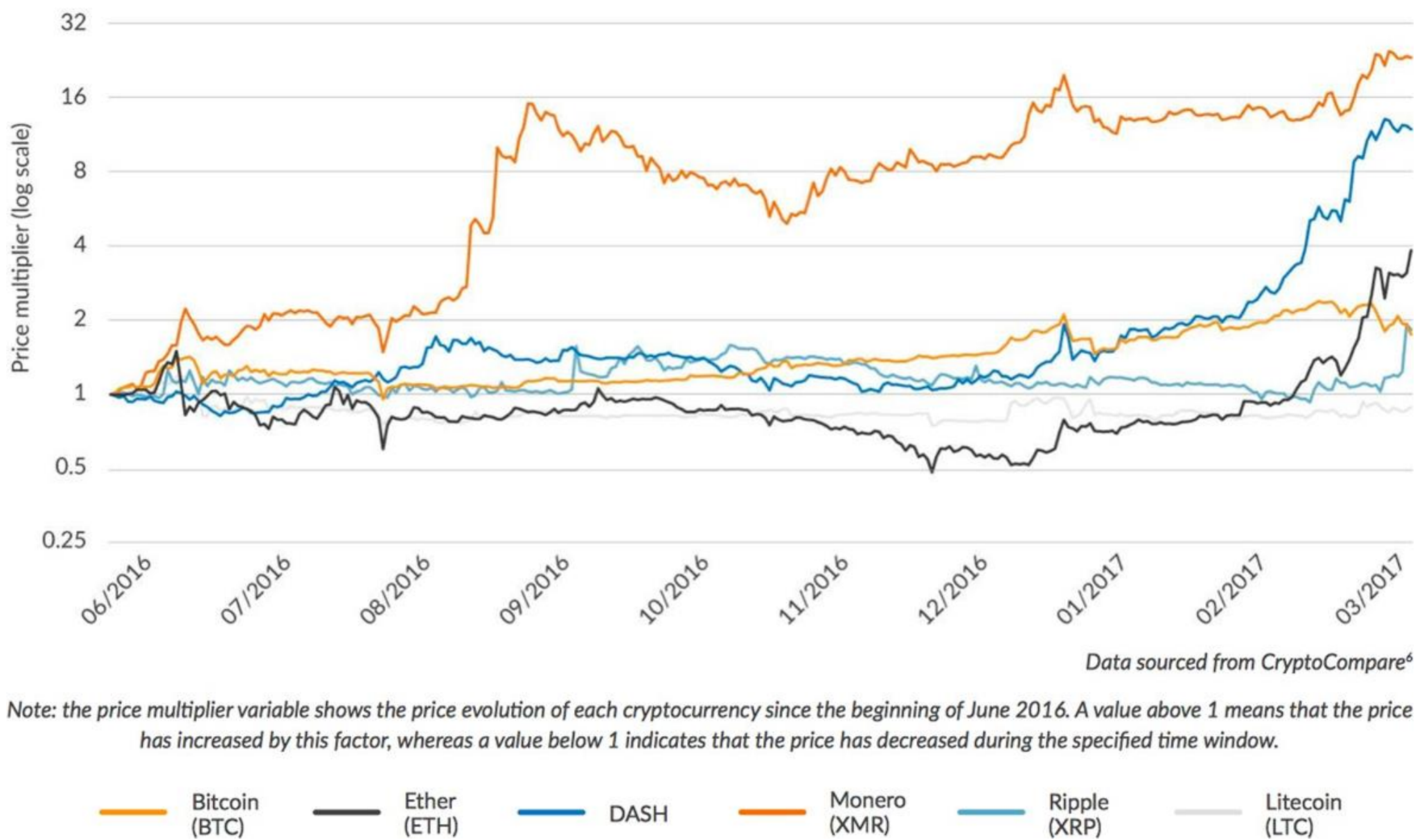
While the markets have long been sceptical about the growth of cryptocurrencies due to lack of regulation and security concerns, 2017 has proven to be a year that clearly shows cryptocurrencies will be a crucial part of the future.

Since early 2016, the total cryptocurrency market capitalisation has increased more than 3x, reaching nearly \$27 billion in April 2017. As of July 2017, total capitalization of cryptocurrencies has increased to over \$100M, posting an unprecedented increase.



Market analysis

The trend has been universal with most of the cryptocurrencies gaining value on the back of the overall positive trend. As of 2015, 0.87% of US consumers are estimated to have owned cryptocurrency, which amounts to around 2.8 million people in the US alone. Based on calculations using their own user data, Coinbase and ARK Research estimate that in 2016 around 10 million people around the world have owned bitcoin.



Currently, the core value of the market continues to lie with Bitcoin; followed by Ethereum and Ripple. However, in the future other cryptocurrencies are expected to consistently grow further, eventually gaining greater share of the overall market.

EPay Exchange

Our matching engine is capable of sustaining 2,000,000 orders / second, making EPay one of the fastest exchanges in the market today. You can be certain, on our exchange, that your orders will never be stuck due to the matching engine being overwhelmed.

Coins

Epay will support trading pairs in the following coins:

- BTC
- ETH
- LTC
- NEO
- WAVES
- EPAY (EPAY Coin)

More coins will be added over time. We generally will only add coins that have strong credibility, user base, and liquidity. If you have a coin that you wish to be listed on EPay later, participating in our ICO will help. We have no plans to support any fiat currencies such as USD, EURO, JPY, RUB, or KWD.

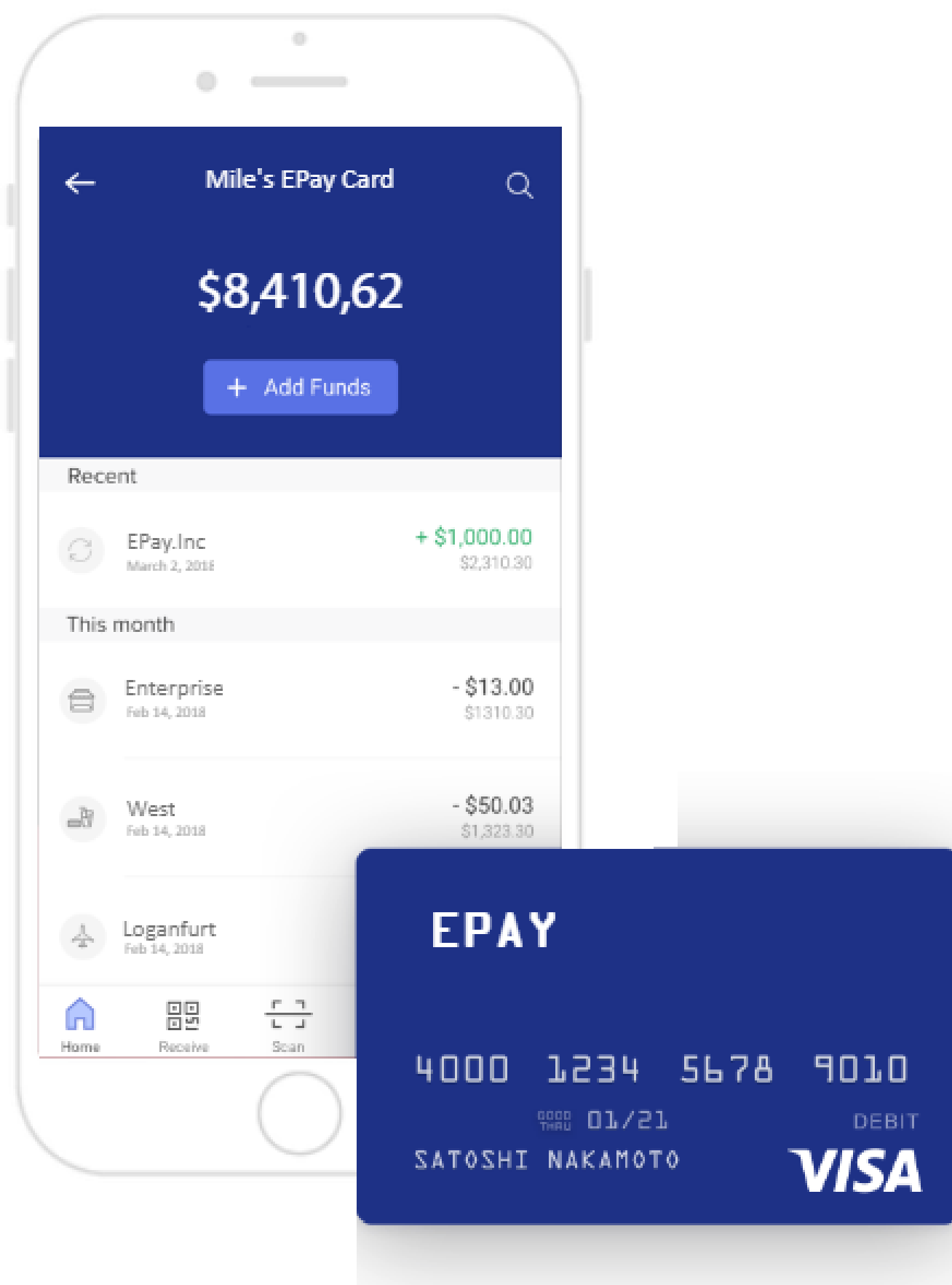
We will provide cross-platform trading clients for:

- Web-based trading client
- Android native client
- iOS native client.
- Mobile HTML5 client (including WeChat H5 client)
- PC (Windows, Mac, Linux) native client
- REST API

Multilingual Support: We will support English, Chinese, Japanese, Korean and more on all of our user interfaces.

EPay Card

Get powerful options for buying, selling, and spending Crypto.



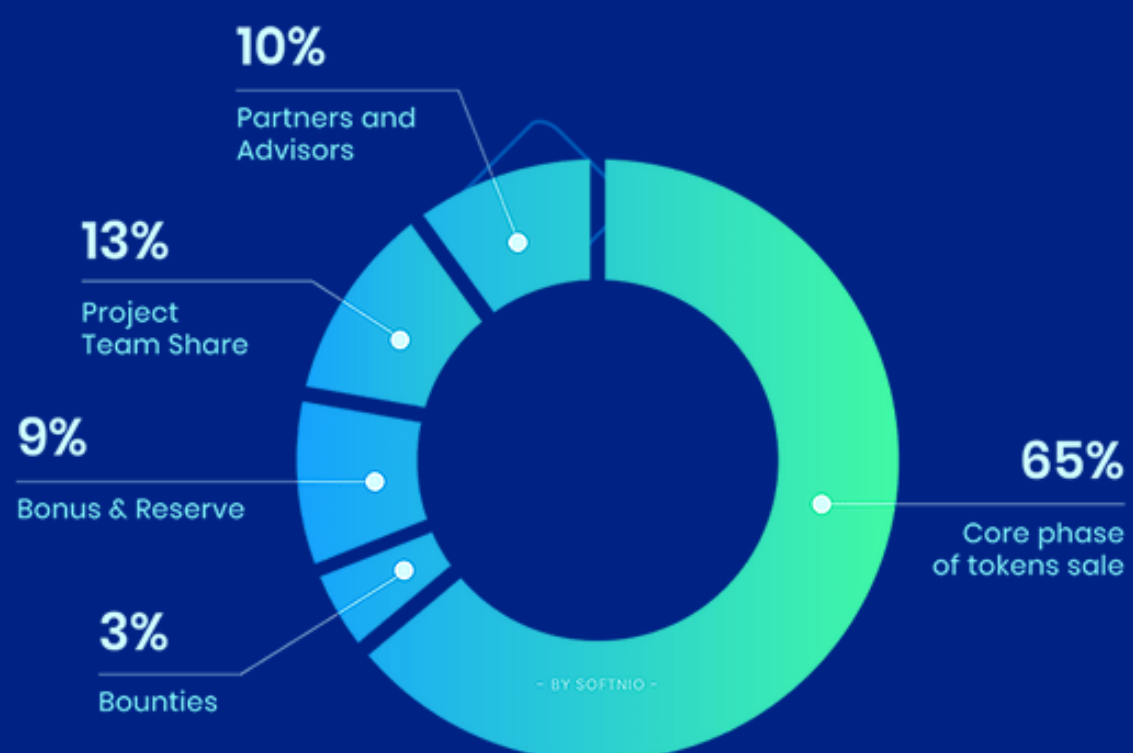
Buy and sell Crypto directly to and from your wallet. Load and manage your EPAY Card, accepted at all Visa® merchants and Visa® compatible ATMs worldwide.

E Pay Coin (EPAY)

We will issue our token coin, called the E Pay Coin (EPAY) or Ethereum Pay (EPAY). A strict limit of 98 Milion EPAY will be created, never to be increased. EPAY will run natively on the Ethereum blockchain with ERC 20.

Allocation

Token Distribution



Max supply: 98,000,000 EPAY

- **Partners and Advisors**
9.800.000 EPAY (10%)
- **Project Team Share**
12.740.000 EPAY (13%)
- **Bonus & Reserve**
8.820.000 EPAY (9%)
- **Bounties**
2.940.000 EPAY (3%)
- **Core phase of tokens sale**
63.700.000 EPAY (65%)

ICO Schedule

The ICO will be done in BTC, ETH and USDT. All times below are GMT +4

Token Distribution

	PRE-SALE	ICO
TIMING	Start 26th May / End 26th June	Start 27th June / End 29th July
BONUS TO INVESTORS	50%	20%
TOKEN FOR SALE	25.480.000 EPAY	38.220.000 EPAY
PRICE	1 ETH = 2000 EPAY	1 ETH = 1200 EPAY
MIN & MAX INVESTMENT	0.1 ETH - 100 ETH	0.01 ETH - 50 ETH
INVESTOR'S BENEFIT	Safe & Hight return.	Safe & Low investment, Hight return.

Countries excluded**

- United States of America,
- People's Republic of China (except for Hong Kong, Macau and Taiwan), South Korea, Cuba, Iran, North Korea, Syria, Crimea Region

ICO will start from 9AM March 20th, investors can purchase EPAY tokens in 3 phases on a first-come, first-served basis until 63,700,000 tokens are sold.

As each new phase starts, the price will increase. Join early will receive a bonus of 40% and gradually decrease to 15%.

Funds Usage

Partners and Advisors

9.800.000 EPAY (10%)

Project Team Share

12.740.000 EPAY (13%)

Bonus & Reserve

8.820.000 EPAY (9%)

Bounties

2.940.000 EPAY (3%)

Core phase of tokens sale

63.700.000 EPAY (65%)

Funds from the ICO will be used like?

- ✓ 35% of the funds will be used to build the EPay platform and perform upgrades to the system, which includes team recruiting, training, and the development budget.
- ✓ 50% will be used for EPay branding and marketing, including continuous promotion and education of EPay and blockchain innovations in industry mediums. A sufficient budget for various advertisement activities, to help EPay become popular among investors, and to attract active users to the platform.
- ✓ 15% will be kept in reserve to cope with any emergency or unexpected situation that might come up.

Risks

There are many risks involved in running an exchange. We understand this and have the skills, experience, and leadership to overcome them.

Security

Many crypto exchanges have failed due to poor security procedures. Most security breaches could have been prevented by taking simple precautions to protect critical resources. Our team has developed Epay with security as the foremost concern in their minds. We strive to ensure that we have followed all the industry best practices when it comes to securing infrastructure and data including ISO/IEC 27001:2013 and the CryptoCurrency Security Standard (CCSS).

Market Competition

We know this will be an ultra competitive space. There are probably hundreds, if not thousands of teams wanting, planning or doing exchanges. Competition will be fierce. But in this age, this is a common risk in any decent concept/startup or mature company. The question is: given our team, track record, experience, industry resources, and product, do you believe we stand a better chance than the rest of the pack? If yes, then please join our ICO.

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