C.O.S.S. PTE. LTD.
1 Clementi Loop, #06-01
Singapore, 129808

JULY 1, 2017

BUSINESS PLAN

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EXECUTIVE SUMMARY

This is a preliminary business plan of C.O.S.S. PTE. LTD. (aka COSS), a company registered in Singapore in November 2016. The plan starts with the year 2018, and is intentionally formatted as a Pitch Deck due to the infant stage of the project's business planning. The extensive business plan will be elaborated when a more mature stage of the company's product development, a Crypto One Stop Solution (COSS), is reached. COSS represents a multifunctional platform for cryptocurrency users at coss.io.

Although Bitcoin was launched as early as 2009 presenting the first use-case of the Blockchain Technology, the position of both the Cryptocurrencies and the Blockchain in the financial market is uncertain, and has yet to reach the masses around the world. This is so due to several reasons, however, one of the main reasons is the versatility of the development opportunities. The cryptocurrency- and blockchain-related products and services are launched to target individuals that already have, or are very interested in acquiring the advanced technical knowledge about the above-mentioned technologies. For the novice or entry-level consumer, the cryptocurrency world can seem too technical and too complicated, and in addition finding information about it can be quite a challenge for the “non-technical” person. As a result, the entire market of opportunities is available mainly to the “Cryptocurrency Community”.

The aim of COSS is to initiate changes within the market so that the wide range of non-technical customers could take advantage of the various opportunities that the cryptocurrency and the blockchain industries have to offer. This goal is being accomplished by COSS through its top-of-the-line products and services implemented into one user-friendly platform, the only limitation of which, is the development time.

The development of the COSS project started in 2016, and on April 1, 2017 the platform was officially launched in beta version, equipped with a Payment Gateway, a Cryptocurrency Exchange, Merchant Listing and a Market Cap listing. The objective of the soft launch was testing the early version of the marketplace as well as the other features within the COSS system, and preparing for next developmental stage in accord with the pre-defined strategy.
The COSS platform has all the prerequisites to succeed and to occupy a leading position among the industry players thanks to its thorough strategic planning, and the creative and dedicated founding team. The cornerstone of the platform’s development is the due attention to the users / customers, and addressing their needs with the highest priority. The next stage of the project’s development is the launch of a self-sustainable COSS Token and together with a reward program, during which 50% of all transaction fees (Exchange fees and Payment Gateway fees) will be shared with the holders of the token.

The interest in the COSS platform and its "beta" services so far has been overwhelming, which inspired us to expand the number of available products, services and features, to extend the team, to increase the quality control, to introduce the customer service department, and to pursue a faster pace of development backed-up by a thorough strategic planning. Up until now COSS has been a totally self-funded project, however, to leverage its next massive developmental curve we are now inclined to seek the Primary Business Funding via the COSS Token Swap (ICO aka Initial Coin Offering).

THE PROBLEM

The notion of cryptocurrencies is relatively new, whereas the market represented by crypto is limited to a relatively small community of people who have specific interest in this technology. The number of cryptocurrency-related services offered on the market today is vast, but for the entry-level user navigating within this diversity is very difficult: e.g. defining the high-quality services from the low, figuring out how they work, and how to take advantage of the opportunities that the cryptocurrency innovation presents. We believe that all of the above-mentioned result the greatest challenges for the cryptocurrency business growth.
OUR SOLUTION

We aim to bring the cryptocurrency and the blockchain products and services to the masses by providing an easy-to-use one-stop-solution suitable for individuals and businesses, regardless of their experience level.

TARGET MARKETS

- The average consumers: No limits, Global
- Merchants: Physical Retailers and e-Commerce, any size, any category, Global
- Blockchain developers: Established Products or Services contributing to COSS, Global
- Start-ups: ICO’s, Blockchain/Cryptocurrency systems, Global
- Cryptocurrency traders: Age: 18-54, Gender: Males (90%), Females (10%) Global (Today Male: 97%/Female: 3%)
The individual products and services on COSS have various competitors, however the platform itself occupies a unique position in the market in many respects, which gives us confidence in its abilities to become a global market leader of the cryptocurrency and the blockchain industries.

<table>
<thead>
<tr>
<th>Category</th>
<th>Main Competitors</th>
<th>Their biggest strengths</th>
<th>How does COSS stand out</th>
</tr>
</thead>
</table>
| Payment Gateways, POS and Merchant Tools | • gourl.io  
• Coinpayments.net                                      | • Traction  
• Wide selection of Merchant Tools  
• Wide selection of supported cryptocurrencies | • Customer loyalty optimization enabled through a self-sustainable token and a reward program (FAIR SHARE)  
• Merchant Agent system designed to acquire the new merchant sign-ups at a faster rate  
• Complete Tool Box for Merchants, including a selection of full Website w/eCommerce systems  
• Merchant Marketplace for both C2C and B2B (in the pipeline)  
• Top-of-the-Line Technical Support for Merchants |
| Cryptocurrency Exchanges        | Coinbase, Kraken, Shapeshift, Poloniex, Bitstamp, Bitstamp, Bitsquare, CoinMama, Gemini, C-Cex, Livecoin | • Traction history  
• Customer Base | • Features aimed to benefit a broader market, including high focus on the entry-level users and businesses (One-Stop-Solution)  
• Market Cap listing  
• Payment Gateway |
COSS has been designed with inherent flexibility to enable integration of any features, either self-developed or external to the core system of the platform. Ready-made products or just ideas addressing the needs of the cryptocurrency or the blockchain community as well as companies, startups and businesses looking for ways to monetize their services are welcomed to collaborate with COSS by plugging-in onto the COSS ecosystem. By being operational in Beta since April 1, 2017 with a fully-operational Payment Gateway supporting multiple cryptocurrencies, an exchange, a market cap ranking, and a merchant list, COSS has already gained traction aiming for a tremendous increase in popularity in the future.

FUNDING

The funding of COSS is divided into two stages:

1. Initial Development Funding: Up until now, COSS has been 100% self-funded;
2. Primary Business Funding: When COSS initial products (Beta) acquire traction, the company will enter the primary funding stage, when it will seek crowd-funding in the form of an Initial Coin Offering (ICO) – Token Swap (ICO).

BUSINESS MODEL

The COSS business model implies combining the top-of-the-line products and services with an incentive-based marketing model.
**Main Revenue Streams (Fees):**
1. POS: Payment Gateway and POS;
2. Trading: Fees from trading on the Exchange;
3. IMP: Implementation of the Payment Gateway/POS.

**Other sources of Revenue:**
- Advertising: Ads, Banners, Featured Merchant listing on coss.io;
- Agent Licensing: Training courses and licensing of the Merchant Agents;
- Shared revenue with the plugged-in external providers.

The COSS Token holders can look forward to a steadily growing return over the 5-year time-period through the revenue-sharing from the Cryptocurrency Exchange Fees and the POS Transaction Fees. Thus, the COSS Token Owners can receive a return added on-top of the token value appreciation.
The infographic above does not represent the trading value of the COSS token, only the projected return per token on top of any token value appreciation.
SALES AND MARKETING

All products and services are sold through COSS, offering payments both in a broad selection of cryptocurrencies, and in FIAT.

- FIAT will be added at a later stage. Fees paid in FIAT will not be distributed to COSS Token Holders.

Marketing:
At COSS, we are convinced that the most effective marketing strategy for the type services we offer, in an extremely fast-evolving technology-driven market is:

1. A one-tier Merchant Agent Program
2. Revenue sharing with customers through the FAIR SHARE program (see a figure below)
3. Digital Media (News web-sites, Blogs, etc.)
4. Social Media (Facebook, Twitter, Instagram, LinkedIn, YouTube, etc.)
FAIR SHARE

PAYMENT GATEWAY /POS

BUY

EXCHANGE TRADING

Transaction Fees

The fees from each cryptocurrency are shared equally between the holder of the COSS token and COSS

All Crypto Transactions (Trading and POS) generate a fee from the appropriate Cryptocurrency

The users' share of the fees goes into the DAO (Distributed Autonomous Organization)*

50%

50%

50%

COSS.IO

DAO

50%

CROSS.IO

DAO

USERS' CRYPTO WALLETS

All users have a COSS wallet to store each cryptocurrency traded on COSS.io

The fees are distributed to the users' wallet in the cryptocurrency in which the fees were collected.

On a weekly basis the users' total share is distributed by the DAO to their COSS wallets, based on percentage of the total COSS Tokens owned by the individual.

*The DAO is a defined collection of Smart Contracts on the Ethereum platform that makes the FAIR SHARE distribution safe and secure for all parties.
ROADMAP AND MILESTONES

A project as huge as COSS would not succeed without a thorough strategic planning and expansive vision. Therefore, we put so much emphasis on writing every milestone down, and having reached it, proceed to the next one already pre-planned. Having a roadmap is very important for COSS, as it keeps us focused on the present moment, and allows us to zoom into the future, once the targeted milestones are reached.
**PHASE 1**

- **January 2016 – COSS Idea**
  From 2009 and up until recently, using cryptocurrencies has been a lengthy and cumbersome process from the usability perspective. A thought of a universal platform combining all the necessary features in one place: e.g. a wallet supporting multiple cryptocurrencies, an exchange and a marketplace, started crossing the minds of the digital currency users. We thought about it too.

- **May 2016 – Idea Validation – MIT (Scored 100/100)**
  In its early shape, COSS was conceived during MIT Fintech course modules taken by Rune Evensen. In the beginning, the concept seemed rather too obvious, however having done the necessary research Rune realized that no one attempted to create an integral one-stop solution platform for cryptocurrencies before, or at least wasn’t successful in bringing it to life. Feedback, encouragement and support from the course participants convinced Rune to move on with Crypto-One-Stop-Solution.

- **June 2016 - Whitepaper v1.0**
  The first detailed COSS outline on paper.

- **August 2016 – Team Consolidation and Dev. Start**

- **October 2016 – Whitepaper v1.1**

- **November 2016 – C.O.S.S. Pte. Ltd. Incorporation**
  COSS was registered in Singapore as a company.

- **December 2016 – Dev. Server Environment Created**

- **January 2017 – Pre-Marketing to Strategic Partners and Merchants**
  We started speaking about COSS publicly, promoting it on social and networking events, and attracting the first partners and merchants on board.

- **1st April 2017 – Beta Launch – COSS is Live**
  The COSS platform saw the light of day for the first time with a fully operational cryptocurrency exchange, newsfeed, market ranking, e-wallet, APIs, coin listing, proof-of-development and the first set of merchants' services.

- **May 2017 – 100 Merchants and 600 Users on board COSS**
• Partnership with the International Chamber of Commerce and Industry of Romania (CCIR)

• Partnership with the Chamber of Commerce and Industry Romania – Israel (CCIRI)

• Collaboration with Attores

• June 2017 – Strategic Partnerships and MOUs

EVA Energy - MOU
Cardblue - MOU
Coinfirm - MOU
Coinpip - MOU
Satoshi Citadel Industries - MOU
- **June 8, 2017 BlockCon – Disruptive Innovation Conference** (Romania, Bucharest) – Hosted by COSS and CCIR
  An event dedicated to blockchain, cryptocurrency, smart contracts, financial technologies, IT, innovations and business where Crypto-One-Stop-Solution was presented in Europe for the first time since the official launch.
PHASE 2

IMPLEMENTATION OF THE NEW COSS FEATURES

- B2B remittance via CoinPip
- Enhanced AML functions via CoinFirm
- Digital signing of documents & certificates via Attores
- P2P remittance via SCI
- Community channel via Howdy
- Issuance of COSS prepaid cards

RELEASE & TRADING OF COSS TOKENS

- 20 SEP 2017
- 6 SEP 2017

TOKEN SWAP

- 8 AUG 2017

FIRE SWAP

- 10-13 JULY 2017

TOKEN SWAP ENDS
PHASE 2

- **July 10-13, 2017 - the COSS Token FIRE SWAP (Pre-ICO)**
- **August 8, 2017 - COSS Token Swap (ICO)**
  The start of the Token Swap (ICO) campaign for initial token distribution and offering
- **September 6, 2017 - Token Swap (ICO) ends**
- **September 20, 2017 - Release and trading of the COSS tokens**
- **The Implementation of the new COSS features:**
  - COSS Affiliate Program (CAP)
  - Issuance of COSS prepaid cards for easy deposit/withdrawal in association with CardBlue
  - P2P remittance via SCI
  - B2B remittance via CoinPip
  - Enhanced AML functions via CoinFirm
  - Community channel via Howdy
  - Digital signing of documents and certificates via Attores
PHASE 3

COSS is a living project that aims to evolve and develop in the same trajectory as the rapidly-changing Fintech industry. To be able to keep up with the industry trends, throughout 2018 and 2019 we will be looking for:

- Strategic Partnerships with innovative companies from the Fintech, the blockchain and the related areas to help bringing their disruptive ideas to fruition, and to develop the new solutions by means of the COSS infrastructure;
• Mergers and Acquisitions: start-ups that have powerful concepts and the potential to increase the technological and the market value will be able to merge with or be acquired by COSS;
• Incorporation of COSS as entity in different locations of the world for the sake of the strategic and the optimized efficiency. Our Business Development Plan implies establishing the COSS Regional Offices worldwide in accord with the Team growth;
• Development of the new features: the flexible structure of COSS allows adding new features to the system continuously and always staying up-to-date with the industry’s requirements and the customers’ needs.

THE TEAM

COSS has an international team spread across the world with the managing board based in Singapore, and branches in New York and Bucharest (development team). Apart from having the core team members residing in the above-mentioned locations, we take a great advantage of being decentralized and inclusive at the same time by having team members spread across the world and contributing to COSS remotely.

Dan Cearnau, Team Leader and co-founder
LinkedIn, Twitter

Dan manages the technical aspects of the COSS system including the intricacies of the development and the security of the project’s information. He is cryptocurrency enthusiast, blockchain developer and experienced entrepreneur with background in advising, consulting and IT development of diverse products enhancing the efficiency of startups, companies and organizations. Dan owns a full-stack development company that has worked with FinTech startups, and successfully implemented smart-contract applications on Ethereum as well as within the other frameworks.
Ioana Alexandra Frincu, Team Coordinator
LinkedIn, Twitter
Ioana manages the COSS development team and keeps it focused on high-quality performance and achievement of the short- and the long-term goals. She is a Computer Science and Information Technology Engineer with knowledge of ETL processing, Big Data and Machine Learning. Ioana has successfully coordinated the creation of software products, acquiring experience and expertise in various fields, ranging from Information Technology to Communication including projects in Fintech, Retail, Business optimization and Sports. Ioana's main objective is bringing innovation towards the end-user through software products. She dreams of designing comprehensive software capable of addressing the world's needs.

Iulian Oprea, Technology Officer
LinkedIn
Iulian manages the technical design and setting of COSS. He is a Computer Science Engineer with a six-years' experience in delivering software products. Iulian is highly-skilled in Software Project Management, Software Development and Financial Management. He has been a developer for several years having successfully created and delivered a large number of software products to small and large companies.

Desmond Sieow, Financial Manager
LinkedIn
Desmond manages accounting, bookkeeping, payrolls and reports. He is a financial professional with 10+ years of expertise and specialization in full sets of accounts, financial and management reporting, data analysis, human resource experience in payroll, HR administration, staff permit application. Desmond is IT-savvy, and is on the short leg with the accounting software, possessing a strong business acumen at the same time.
Rune Evensen, Visionary and co-founder
LinkedIn
Rune is the project's champion directing and supporting the team. He is a business and start-ups consultant, entrepreneur and public speaker, who founded and co-founded multiple Internet companies throughout his career, which includes a 18-year experience in the top field leadership in collaboration with the multinational teams. Rune's expertise lies in the field of the New Marketing Strategies, sales and marketing. Rune professionally assists businesses in developing business plans, in applying market strategies, incorporation and licensing.

Andrei Popescu, Experience Officer and co-founder
LinkedIn
Andrei takes care of the overall user experience and support of the COSS customers, as well as the platform’s operations. He is a vision-driven entrepreneur with career-long record of business growth and innovation. Having navigated several business ventures through the economic crisis of 2008, Andrei achieved the maximum operational output with the minimal resource expenditure and learned how to adapt, to survive and to grow in the challenging and the rapidly-changing markets. At the moment, Andrei is focused on the blockchain-related technologies and the SaaS (software as a service) in finance, investments and payments.

Christopher Bridges, Compliance Officer and co-founder
LinkedIn
Christopher ensures the compliance of the COSS policies with the applicable state, federal and local laws and regulations. He has over 27 years of experience as notary public, commissioner of oaths and litigator. His field of practice as a General Litigator is wide and varied ranging from Shipping Law to Criminal Law. He is accredited on the List of Leading Counsel maintained by the High Court of Singapore. Christopher has served in various sub-committees in the Law Society of Singapore,
and has been recognized by the Criminal Legal Aid Scheme for his contributions. His is also involved in the Academic Field as Adjunct Lecturer with Murdoch University where he teaches the Law Modules, and is a member of the Singapore Institute of Arbitrators.

Andras Kristof, Corporate Blockchain Analyst

Andras is in charge of the overall security of the platform, the way the blockchain technology is used and implemented to match the COSS needs. With over 20 years’ experience in IT, building scalable systems, he has collaborated with the biggest players of the digital currency world such as Bitcoin, Ethereum, Ripple on the blockchain implementation, and co-authored David Lee Kuo Chuen in writing the Handbook of Digital Currency. Andras has entrepreneurial and technical background in a number of projects, such as: Viki.com (worth $230M), Yahoo Southeast Asia, Tembusu, Smartgrow and Yojee. Andras is CTO of a Singaporean startup named Yojee, which caters distributed logistics services for collaborative economies. The level of expertise that Andras has acquired throughout his career as IT professional, entrepreneur and founder of numerous companies makes him a very knowledgeable specialist in the sphere of distributed technologies and cryptocurrencies.

Haarek R. Andreassen, Research and Development Officer

Haarek is responsible for the product development of COSS and the research related to it. He has technical educational background, and 25+ years of combined experience within Business Development, R&D, Process Development, IT Development, Project Management and General Management in several industries. Haarek acquired a high level of Technical, and Project understanding from working within several areas of Project Management, Project Control and
Project Planning in Oil & Gas and IT. He is expert in EPC Planning, General Project Planning Techniques and Processes, Process Management (Development, Assessment, and Analysis).

**Eystein R. Lyche**, Marketing Officer
[LinkedIn](#)

Eystein manages marketing communications, brand and sales management, advertising, promotion and distribution of the COSS services. He has 20+ years’ experience in business development, management, brokering and trading, establishing and developing successful international companies, both on the owner and the operations’ sides. After many years in the brokering market, Eystein has moved on to the owning side of the offshore market. Having worked in brokering companies on and off since 1997, both in Europe and Asia, he has gained significant experience across all areas of the industry. Eystein has also held several senior management positions focused on project finance and syndication in the well-renowned companies, predominantly across Europe and Australia. He has management skills across an extensive specter of industries and businesses including shipping, finance, sales and business development, financial management, client recruitment, customer service skills, implementation and evolving of the new and the existing brands, products and services, recruitment and personnel development, establishing and driving market units.

**Fitro Hermawan**, User Experience (UX) Manager
[LinkedIn](#)

Fitro creates the graphics and manages the usability improvement of the COSS system. He has 12-years’ experience developing multiple design platforms consisting of the web, the print, digital media and advertising. He is an experienced graphic designer with a BA in Visual Communication Design.
Maria Popova, Content Manager

[LinkedIn]

Maria converts the COSS vision into the written words, manages the content and promotes the company in the media. As a non-technical person Maria has always been fascinated by innovation, and started following the cryptocurrency agenda in 2014, when she was asked to write for a bitcoin news website part-time. She knows how to make the complicated technical terminology comprehensible for the non-techie people.
In our desire to bring cryptocurrencies to massive adoption we are eager to learn from experts in a variety of spheres such as business, IT, banking, finance, technology, innovation and marketing. We do not claim to know everything, but we ask the right people the right questions to bring the end-users services that are beyond their expectations.

Stefan Neagu, Blockchain Technology Advisor

[LinkedIn]

Stefan worked for ABN Amro and RBS as IT Infrastructure officer gaining extensive expertise in banking-related applications like the core banking, payment systems, card management and the internet banking. Stefan re-discovered crypto during the Ethereum ICO and the emergence of Lisk. Seeing blockchain as the next revolution, Stefan started to get more and more involved into the blockchain ecosystem, now acting as Lisk Country Ambassador and part of the team that launched the ARK blockchain platform in just 4 months. Stefan is Innovation Enabler for Societe Generale Shared Service Center in Bucharest, Blockchain Consultant, Innovation Banking and Business Strategy Advisor.

Mike Costache, Strategy / Investments

[LinkedIn]

Mike always liked out-of-the-box thinking, so the last 20 years he kept himself busy as entrepreneur, investment banker, author, professor, speaker, angel investor and charity fundraiser. Currently, as founding CEO he has been engaged into Krowd Mentor (crowdfunding project), Chargeback Armor (credit card chargeback representation & analytics platform) and TimeWare Solutions (smart home & office automation). Mike is on the Advisory Board of Token-as-a-Service (TaaS), the first ever tokenized closed-end fund dedicated to investments into the blockchain assets. TaaS tokens are currently traded on Liqui, LiveCoin, HitBTC. Since 2011, Mike is a member
of Tech Coast Angels (TCA), a network of 300 angel investors who have invested $175 million into 300 deals and raised over $1.5 billion from VCs. From 2006 to 2011, Mike was the President of Leo & Leo, which represented brands such as Maserati, Segway, NetJets, PrivatSea, Sunseeker Yachts, NetSuite, Marsh, Orgil Greenhouses, Miss Universe, and Rockstar Energy Drink, with the total sales amounted to €60 million. From 2000 to 2006, Mike served as founding CEO of Pioneer TeleCare, an e-commerce firm with total revenues of $4 million. From 1998 to 2003, Mike was an Associate at WestPark Capital, The Interlink Group, Millennium Capital Partners.

Professor Tan Kim Song, Financial Advisor

Prof. Tan Kim Song is currently a faculty member at the School of Economics, Singapore Management University, specializing in international economics and international finance. Prior to his present appointment, he was a Managing Director at Fleet Boston Bank, having also worked at other investment banks including Chase Manhattan Bank and others. He was involved in various aspects of the fixed income business. Before that, he was a senior journalist at the Straits Times in Singapore, covering political, economic and business issues in Singapore and in the region. Prof. Tan has been active in various businesses in the region. He is currently on the board of a number of companies in Singapore and Myanmar, including a company listed in SGX. In his capacity as an advisor/consultant over the past few years, he has worked with various entities from the private and the public sector of the region as well as multilateral organizations such as the IMF, the World Bank and the ADB. He is also active in public service, having served for many years as the Vice President of the Singapore Economic Society, and as a member of the Appeal Board of the Singapore Competition Commission. Prof. Tan holds a PhD in Economics from Yale University and a Bachelor of Economics (First Class Honors) from Adelaide University.
Peter Sundström, Disruptive Technology Advisor

Peter is a Solution Architect with focus and skillsets at finding disruptive technology trends, in many cases decades before the others. He has been in IT since 1985 and has a wide and deep knowledge in Development, IT infrastructure, Virtualization, Security, Cloud and Leadership with a long list of professional certifications. Peter has successfully directed development teams building $200m solutions for one of Sweden's largest and most successful retailers, the lead task-force team that saved a Bank from losing its license, designed IT security in military-oriented organizations. Peter's goal is helping both people and organizations to reach higher knowledge levels enabling them to find the real business values in the new technologies.

Anson Zeall, Blockchain Industry & Community Advisor

Anson is the Chairman of ACCESS, Singapore's Cryptocurrency and Blockchain Industry Association and a committee member of the Singapore Fintech Association. Anson is also the Co-founder/CEO of CoinPip, a payout service leveraging on the blockchain technologies. CoinPip is backed up by 500 Startups, one of the most prominent venture capital firms in the Silicon Valley. He is an instructor of blockchain 101 at the General Assembly of Singapore. Prior to CoinPip, he ran a private family office in Singapore managing various asset classes, equities, derivatives and real estate.

Ionut Scripcariu, Payment Gateway and Card-Solutions Advisor

Ionut is currently a Managing Partner at CardBlue, the company issuing prepaid MasterCard. He has 10+ years' experience in management within the payment industry at companies such as Union Card Services and Smart Paynetwork.
Cristian Hagmann, Corporate Strategy Advisor
Cristian has 20+ years’ experience in the energy sector with focus on the medium voltage networks, IT energy services, network automation research, energy market analysis and energy supply. He started his career in Vienna by providing medium voltage networks management. In 2010, he was invited to speak about smart networks at an industry-related conference in Romania, where he launched a company catering IT energy services and network automation research soon after. To define the company’s strategy, Cristian’s team conducted the energy market analysis in Romania, and discovered that the demand for smart metering was strong. The outcomes of the analysis inspired Cristian to launch the energy supply company named Eva Energy becoming pioneer in the subscription-based energy supply in Romania with the innovative approach to portfolio structuring that Cristian applied to boost the development of his business.

John Chrissoveloni, Equity and Trading Advisor
Throughout his career John has been president and shareholder of a few companies in Bucharest in the spheres ranging from real estate and IT to finance. He began as mechanical engineer in the late 1960s, and since then has built his career up to CEO’s position, having worked as General Manager, International Business Advisor and Consultant in between. John is highly-skilled in strategic planning, management, operation, consulting, finance and investing. Since the year 2000, John has become involved into the IT and Fintech industries as president, founder, and shareholder of a company processing card services. Currently, he is CEO of Cardblue, a company that is leading the catering of prepaid MasterCard and services in Romania.
Zach Piester, Strategy / Investments

Zach Piester is an innovation, digital transformation, venture investor, growth executive and public speaker. He brought together strategic, creative, and technical skills to assist the industry leaders in grasping the innovation, digital capabilities, and organizational design in order to transform and sustain their positions at the forefront of their industries. Zach is an early stage investor in Blockchain, DLT, Digital Health, IoT, Data & Analytics, Sensors, deeply involved in the organizational design and growth of a variety of FinTech, InsurTech, & non-financial blockchain, distributed ledger, and emerging technology co's. He is a regular global public speaker sharing his strategies and insights about the technology trends shaping the global business across the future of work, organizational design, blockchain, Ethereum, Hyperledger, FinTech, RegTech, insurance, economic policy, human resources, innovation & emerging markets of Asia.

John Bailon, Crypto Adoption Ecosystem Advisor

Since 2014, John has been building a Bitcoin ecosystem in the Philippines with the help of the like-minded partners. John leads the team as CEO, guiding the vision of the company and the development of the SCI's products. The rare combination of technical expertise alongside the business acumen allowed him to lead the company's rapid growth, and his passion for developing the Bitcoin technology is reflected in the SCI's successful lineup of products and services today. John is convinced that money transfers is an enormous opportunity in the Philippines, with at least US$30 billion entering the country in 2014 alone, and another US$40 billion in internal remittances. More importantly, he sees Bitcoin as the breakthrough technology that will revolutionize this industry. John is an entrepreneur and a software developer. The two key skills that allowed him to build his first venture, Baicapture Inc., from an idea in 2006 into a profitable company today with presence in the Philippines and Singapore. His unique skill set has enabled him to leverage technology to build products that are lucrative and popular. John understands technology, recognizes business opportunities and combines them to create the winning products.
Miguel Cuneta, Crypto Adoption Ecosystem Advisor

LinkedIn

Miguel is co-founder and the Chief Community Officer of SCI. His background is in human resource management, marketing, and business management. Miguel is a founding member of the Bitcoin Organization of the Philippines and is an active voice in the Philippine Bitcoin/blockchain community. He is also currently interested in the renewable energy sector.

David Zhou Yi, Legal Advisor

LinkedIn

David’s experience arises out of the service in the first joint-venture of China, during which he got acquainted with the working manner and the mentality of the domestic and the international clients, to whom David’s team provide the long-term and the ad hoc legal and counseling services. His legal career started with the contentious and the non-contentious issues related to trade and the shipping industry. Since the late 90’s he specializes in insurance, cross-border investment and transactions, litigation and arbitration. David advises foreign clients from the US, Europe and the ASEAN nations, who are representatives of diverse industries, on investing in China, prosecuting and enforcing their rights and interests nationwide. David is very active in dispute resolution related to civil and commercial matters, and has been appointed to shed the light on the courts and arbitration tribunals, and the law-related issues in and out of China.

As an individual recommended by Legal 500, a leading legal practitioner in China acknowledged by Euromoney, a highly recommended leading lawyer in China acknowledged by the Chambers Asia-Pacific and a representative of various associations, David retains an extensive and close relationship with numerous professional organizations and the law offices worldwide. As a qualified practicing Chinese lawyer, David has vast experience in protecting and enforcing the foreign clients’ rights in China. With his vast local expertise and knowledge, David interprets the cross-cultural issues and provides practical solutions to foreign clients when they have legal needs pertaining to China.
STRATEGIC PARTNERS
COSS TOKEN SWAP (ICO)

The COSS ICO is based on the TOKEN SWAP.

The COSS Tokens Allocation Plan:

Maximum Supply – 200,000,000 COSS Tokens (200 mil)
- 25,000,000 COSS Tokens – Fire Swap (pre-ICO) (25% Bonus – 50 ETH minimum buy-in)
  - The Fire-Swap (pre-ICO) will open on 10th of July 3 PM SG Time
  - The Fire-Swap (pre-ICO) will close on 13th of July – 3 PM SG Time
- 130,000,000 COSS Tokens – COSS Token Swap (ICO) (minimum amount is 0.001 ETH)
  - The Token Swap (ICO) will start on 8th of August – 08:08 PM SG Time
  - The Token Swap (ICO) will end on 6th of September – 08:08 PM SG Time
- 30,000,000 COSS Tokens – Developers, Staff, Strategic Partners***, Operations
- 10,000,000 COSS Tokens – CAP (COSS Affiliate Program)
- 5,000,000 COSS Token – Shareholders***/Board of Directors***/Advisory Board**

** COSS Tokens allocated to the Advisory Board will be locked for 90 days.
*** COSS tokens allocated to Developers, Staff, Strategic Partners, Shareholders and Board of Directors will be locked for 180 days.

TOKEN SWAP FUNDS DISTRIBUTION MODEL (ICO)

Fund Distribution Plan:
- 50% - IT Development, User Experience, Roadmap Completion
- 25% - Mergers and Acquisitions
• 10% - Marketing Plan
• 10% - Operations
• 5% - Shareholders, Board of Directors, Advisers

COSS Token Swap Scaling Bonuses:
✓ The COSS Tokens will be swapped according to the progressive bonus scale stated below:
  o First 5 days – 15% Bonus
  o From the 5th day to the 10th day – 10% Bonus
  o From the 10th day to the 15th day – 8% Bonus
  o From the 15th day to the 20th day – 6% Bonus
  o From the 20th day to the 25th day – 4% Bonus
  o Last 5 days – No Bonus will be granted

REVENUE PROJECTIONS (BASED ON THE CURRENT FEATURES)
The COSS Token Revenue Share Distribution:
Every participant in the COSS Token Swap (ICO), will be rewarded with COSS Tokens, equivalent to the progressive bonus scale upon joining the Token Swap (ICO). Therefore, every COSS Token can be considered as an asset, bringing value to its holders. The COSS Token Holders will be rewarded in accordance with the following revenue-share distribution plan:
✓ 50% of the COSS Platform’s Entitled Fees
  o Payment Gateway/POS Fee – 0.75% Fee
    The COSS Payment Gateway is a tool that allows businesses to manage cryptocurrency payments. Enabling the POS to start accepting payments in Cryptocurrency by plugging-in the payment gateway (for online stores), or installing the COSS Point-of-Sale application (web-based and Android app), takes a few minutes.
  o Exchange Fees
    All users start from a standard trading fee of up to 0.2% (both, buyer and seller, all the trading pairs on Exchange).
  o 3rd Party Services’ Providers are charged a Shared Fee from the COSS platform.
A screening procedure of the COSS Wallets will be done weekly, and based on the amount of the COSS Tokens held by individuals, their revenues will be automatically calculated and payed-out.

**Roadmap and the other Revenue Streams**

COSS likely to become a 'living' project, or 'a smart contract with no expiration date' that can endure many technological and social changes; its possibilities are literally infinite.

The New Revenue Streams and the Roadmap:

- **Crowdfunding**
  - Ideas Bank
  - Start-ups Assistance/Consulting
    - Consulting for Eva Energy

- **Market Place**
  - Global Payments
    - Implementation of the Card Solution with CardBlue
  - Remittance
    - Implementation of P2P remittance with Satoshi Citadel Industries (SCI) – Philippines
    - Implementation of B2B with CoinPip - Singapore
  - P2P Lending
  - Microfinance
  - E-Commerce as a Service

- **Smart Contracts as a Service**
  - Agreements and Contracts/Notarization
    - Cooperation with Eva Energy (70,000+ Clients)
  - Digital rights
  - Wagers
  - Trustees
  - Title deeds
  - Title records
- Intellectual property
  - Ownership
  - Healthcare
  - Voting
- ICO as a Service
  - Decentralized ERP System on the Blockchain (Project under evaluation for ICO – Powered by COSS)
- AML/KYC
  - AML Compliance
    - Implementation of Wallet Screening for Enhanced Security with CoinFirm
    - Compliance Courses to be provided for our Compliance Officers
  - KYC/KYB
    - Implementation with Intrepid Ventures (Zach Piester)
- Incorporations
  - Payroll System
  - BOD Dashboard
- Mergers and Acquisitions
  - All new Fintech/Blockchain Start-ups that will be vetted by COSS
  - Strategic Partnerships
    - Collaboration with Attores
C.O.S.S. PTE LTD (also referred to as COSS) is an Exempt Private Company Limited by Shares, founded in Singapore on 25th November 2016.
COSS stands for Crypto One Stop Solution, and it’s a corporate member of:

- ACCESS – The Singapore Cryptocurrency and Blockchain Industry Association
- Singapore Fintech Association (SFA)
- Chamber of Commerce and Industry of Romania (CCIR)
- Chamber of Commerce and Industry Romania – Israel (CCIRI)
What is COSS?

COSS stands for Crypto-One-Stop-Solution, and represents a platform that encompasses all features of a digital economical system based on cryptocurrency. The COSS system consists of website payments, seller tools, a marketplace, financial module, e-wallets, coin facilities and a mobile platform. COSS is designed as a living project with infinite possibilities for extension, aimed to bring cryptocurrencies to the masses by adopting and facilitating all the existing crypto- and the blockchain-related services and products into a user-friendly, intuitive and easy-to-use environment.

Mission & Vision

The main goal of COSS is bringing cryptocurrencies to the masses. What COSS aims to cater to its users is a complete and seamless experience of accessing the available cryptocurrency services and products in the same place. From the very first moment a customer decides to use cryptocurrency he/she is guided through the platform and its features. Protected from any unwanted negative experience, the user will continuously find the new possibilities to use the platform and to interact on it. By means of this integrative approach to virtual currency services, the COSS platform aims to become the most preferred medium, familiarizing the COSS customers with the cryptocurrencies and the ways of using them. For this purpose, the COSS platform is equipped with its own token, a wallet, an exchange, a merchant platform, payment gateway / POS and a list of features that are closely related to the use of crypto.

The COSS team is visionary in the way it approaches the development of the Crypto-One-Stop-Solution. On the track to the massive cryptocurrency adoption we do not allow the limiting belief systems to interfere with the development of the COSS
platform. We accept the changes that the rapidly-evolving technologies bring, and welcome innovation on any and every level. We plan our success with determination and implement it into our strategy that implies the following steps:

- providing for all the cryptocurrency users' needs via one-stop-solution services;
- rewarding users for bringing new merchants and affiliates on board;
- establishing a marketplace, where cryptocurrency users and merchants can meet each other seamlessly;
- issuing tokens with real value;
- expanding the network of customers by providing the high-quality services;
- enhancing the security of the system;
- adopting the disruptive innovations.

Market Presence & Position

With over 800 cryptocurrencies on the market and hundreds of exchange websites and services there is hardly any coin that does not suffer from any adoption or usability issues, or an exchange convenient enough for frequent everyday use. With an obvious unoccupied lacuna in the market of cryptocurrency services up until now there isn’t a competitive and wholesome provider for the major cryptocurrency users’ needs. Thus, COSS has taken a vacant and an extremely advantageous position in the market by combining the cryptocurrency-related services on a single platform that can be accessed with a single account.
Customer Base & Perception

COSS is exceptionally inclusive, that’s why it supports both crypto and fiat currencies, allowing customers to choose the most appropriate payment method for themselves. At COSS, we deliberately avoid any complex technical vocabulary so that an average individual understands how to use the platform and its services instantly. Apart from the promotion of the massive adoption of cryptocurrencies, we also provide users with a variety of ways to spend them, establishing our own marketplace with an internal supply and demand. In this marketplace, there’s a place for everyone.

Growth History

COSS was conceived during MIT Fintech course modules taken by the company’s visionary and co-founder, Rune Evensen, in 2016.
Having done the necessary research, Rune realized that no one came up with the idea of an integral one-stop solution platform for cryptocurrencies before or at least wasn’t successful with bringing it to life. So, he decided to do it himself once he received feedback, encouragement and support from the course participants and experts.

The design of the first raw draft followed by thorough detailed planning and months of building and creating came after. Finally, on April 1, 2017 the COSS platform was soft-launched in beta, equipped with a fully operational cryptocurrency exchange, newsfeed, market ranking, e-wallet, APIs and the first set of merchants’ services.

Drive & Ambition

COSS is meant to propose a means of improving the overall cryptocurrency user experience, shaping the foundation for a community of cryptocurrency users: companies, startups, traders, customers and merchants into a viable market. All of the above-mentioned are the essential elements required for the mass adoption of cryptocurrency.

COSS aims to resolve usability issues related to virtual currencies in an innovative way. The platform gathers the most popular cryptocurrency services and products into one portal allowing users to gain access to financial services, manage transactions, integrate merchants’ payments, deposit funds and so much more.

COSS has a very wide range of possibilities for development within the cryptocurrency industry. One of the main objectives of COSS is to create an environment in which the community of cryptocurrency users will continually expand. Therefore, COSS invites startups onboard to create a vibrant market with a financial model that everyone can benefit from. The first step to building the market is realized through the following features:

- Smart contracts as a service with functions such as crowdfunding, peer-to-peer funding, etc. Smart contracts are offered as standardized templates to be signed on the blockchain for a fee, enabling agreements between people, regardless of location;
- Easy incorporation: transformation of ideas into companies, startups and funding solutions by incorporating companies in different jurisdictions;
- Cross-border transactions / remittances: COSS is compatible with the most used crypto and FIAT currencies.
The number of features, that can be implemented into the COSS platform is potentially infinite, which gives us confidence in the future success of the project. We are looking forward to joining forces with enterprises sharing our vision to make the platform more global, and boost the massive adoption of cryptocurrencies.

Industry Description

The cryptocurrency industry has given birth to an entirely new market, or a set of technology-driven markets, which have the potential to disrupt the existing strategies, approaches and the conventional business practices. Like many others, the industry faces a number of obstacles slowing down the natural dissemination of digital currencies among the non-technical
users, with the main challenge residing in the absence of a one-stop-solution capable of combining the existing services into a single user-friendly ‘ecosystem’.

In 2008 Bitcoin was introduced for the first time by Satoshi Nakamoto. Soon after, it became the first world-known decentralized cryptocurrency, introducing lots of new solutions to the existing electronic payment systems. Thanks to bitcoin large banks, corporations and governments started recognizing the great technological value of cryptocurrencies: the decentralized peer-to-peer public ledgers, the blockchain, the new ways to approach security and anonymity, which have spread to a great variety of fields. The fact that cryptocurrencies are censorship-resistant and almost impossible to shut down by a centralized institution or entity has increased the amount of trust people have in this technology.

The design model of cryptocurrencies has made traditional financial institutions obsolete by bringing new capabilities to individuals and organizations adopting them, such as:

- Facilitation of monetary and legal transactions without the third parties;
- Transfer of money in a more secure or completely anonymous way, which protects users’ personal data;
- Access to banking and the global financial system with any device connected to the Internet, improving the quality of users’ lives;
- Avoidance of substantial transaction fees, such as those charged by credit card companies and centralized payment processors;
- Reduction of inflation risk and the risk of speculations on the price of a cryptocurrency.

In terms of their impact on banking, cryptocurrencies have generated a technological revolution similar to those the Internet and the email technologies once brought about, thanks to the blockchain. Bitcoin was the first use case of the blockchain, but it had not received much attention up until 2014, when the technology undergone a tremendous re-evaluation and became one of the most widely-discussed topics in the Fintech, the IT worlds and further.
Market Capitalization

The most common criteria to analyze the cryptocurrency market size is via market capitalization rankings, however, when the market is not backed up by any fiat currency as most cryptocurrencies are, and its value is prone to volatility, analyzing it may not be easy.

The financial system as such is very volatile and prone to hyperinflation, which undermines the trust of the people in it. This is the main reason for a tremendous rise in the popularity of cryptocurrencies within a relatively short period of time, and the growth of the cryptocurrency market in general. The best illustration for this are the cryptocurrency market cap rankings displaying the total market value of a cryptocurrency in dollars at a specific timestamp derived from the daily average market price, the volume of transactions and the cost of all cryptocurrency tokens in circulation.

As of today (May 25, 2017) the market cap of Bitcoin is over $42 billion, of Ethereum - over $17 billion, whereas the joint market cap of all cryptocurrencies combined is over $87 billion, according to coinmarketcap.com. Let's not forget that Bitcoin, invented in 2008, had almost no real value up until 2014.

Competitive Landscape

Right now, we can compete with a number of other cryptocurrency exchanges, but at the same time have no competitors offering the same functionality. Although the competition will increase in the future, we are determined to improve the quality of our services continuously so that the competition will not be an issue. We are very keen on remaining technologically advanced, and will continue doing so to the best of our effort.
Industry Trends & Dynamics

Within the last few years the blockchain technology has experienced a great re-evaluation in the tech world. One of its most prospective applications is a Decentralized Autonomous Organization (DAO), which according to prognostications will become one of the most disruptive inventions overshadowing the blockchain and the cryptocurrency. DAOs are considered to be a new form of legal structure, in which management and control are carried out by means of smart contracts, the so-called self-executing agreements on the blockchain.

The number of blockchain applications is increasing and expanding further away from the domain of cryptocurrencies to other industries such as accounting, real estate, data storage, etc.

The same tendency is true for most cryptocurrency platforms limited to a small number of services and products. Despite the increasing popularity and the wide dissemination, the existing cryptocurrency platforms that currently limited to a small number of services and products. However, the use of these platforms is directly tied to several applications, which customers need to run intermittently to be able to use cryptocurrencies, e.g. to buy, to sell, to exchange, to spend, to trade, to fundraise, to donate or to invest. Due to that, an ordinary payment in cryptocurrency takes an extended amount of time required to switch between these applications and to complete a lengthy registration process on each site before being granted access to its functions. This results in an unpleasant user experience and poor adoption of digital currencies among the masses. It also explains the increasing need for user-friendly products and services, such as a one-stop-solution platform. Large organizations, including the Big Four companies, as well as technology corporations, are now looking for ways to develop such products and solutions.

Links

www.coss.io – Crypto-One-Stop-Solution
www.access-sq.org – ACCESS Singapore
www.singaporefintech.org – Singapore Fintech Association