

ECRYPTOSTORE

POWERED BY



FMT

FREE MARKET TOKEN



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1.0 DISCLAIMER

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1.1 ABSTRACT

While the business and social world selectively is embracing crypto-based operations, it is clear that ecommerce businesses to date have not yet harnessed the power of blockchain.

Ecryptostore, developed by an experienced Australian high-tech innovator, addresses this gaping deficit.

Recording its transactions to and from the platform with the powerful NEM-blockchain, Ecryptostore provides a payment gateway using fiat or multiple cryptocurrencies.

Building upon an existing robust, functionally-rich set of features for ecommerce buyers and merchants, for both novice and power users, Ecryptostore will have its own utility token called FMT. (The term FMT - Free Market Token represents the vision of a native marketplace token that harnesses the power of cryptocurrency and allows the users to have freedom to operate as an independent).

Strengthened with sinews of robust functionality and the silkiness of intuitive screen ergonomics, Ecryptostore will appeal to users keen to operate and transact speedily in the crypto payment world.

Not only do buyers and merchants benefit from this platform, equally holders of the FMT token will be rewarded as the FMT utility token grows in acceptance, generating an ecosystem increasing in direct relation to Ecryptostore volume usage.

To determine the passage of its incremental global implementation and functional enhancement, Ecryptostore has a team of highly experienced and capable Advisors and Influencers. Each is attuned to the competitive and commercial reality of new markets, the development of appropriate marketing campaigns and are skilled in ensuring that compliance, governance and regulatory requirements are met and adhered to in each sovereign area.

1.2 EXECUTIVE SUMMARY

Ecryptostore recently launched a feature-packed ecommerce platform. The platform is currently operational on web app, and the much anticipated iOS & Android app releases are expected in June 2018. Ecryptostore is built to list, sell, buy, find and review products and services globally. Transactions are currently available in cryptocurrency through a third-party payment gateway. Traditional fiat currency is also supported.

The FMT token will power the platform's payment system, enabling a peer-peer decentralised, trustless service, designed to protect both buyer and seller. The platform forms a bridge between fiat and a variety of cryptocurrencies and is coupled with a powerful referral reward program to encourage network adoption, and incentivised merchant curation.

Ecryptostore is looking to raise \$12,000,000 USD by offering 300,000,000 FMT tokens for public sale. Funds raised will be used to further develop and integrate the platform's cryptocurrency payment gateway, provide liquidity for the buyer's and seller's protection service and expand features. Global expansion will commence via aggressive marketing and multiple language translations. The goal is to provide a stable platform where buyers and merchants can transact with cryptocurrencies in a peer-to-peer manner with the safety and protection of a central payment processing system.

Ecryptostore is the ultimate link between cryptocurrency and real-world application and provides a simple on-ramp and off-ramp for users. The platform has been designed to be simple enough for a first-time crypto user, yet powerful enough to support experienced crypto enthusiasts and ecommerce merchants. The NEM-based FMT token is backed by the value of actual goods and services transacted through ecommerce; which is a trillion-dollar market annually. The FMT token can be used on the platform to reduce transaction fees, staked in order to elevate seller and affiliate status or exchanged on the platform for goods or services.

A tiered subscription/preferred staking model provides a continual revenue stream for the platform and demand for the token. Ecryptostore aims to provide a gateway of fiat into crypto, enable buyer flexibility, encouraging mainstream adoption and enhance the entire crypto ecosystem. This FMT token sale allows early adopters and supporters an opportunity to secure FMT tokens at a discount rate, open an Ecryptostore merchant account, reduce transaction fees, earn commissions on referrals, and buy/sell goods with cryptocurrency.

Ecryptostore and FMT Token are dedicated to improving the lives of people all over the world. To ensure Ecryptostore and FMT Token help those in need, 15% of all net revenue generated on the platform will be donated to charitable organisations as voted by the FMT community members.

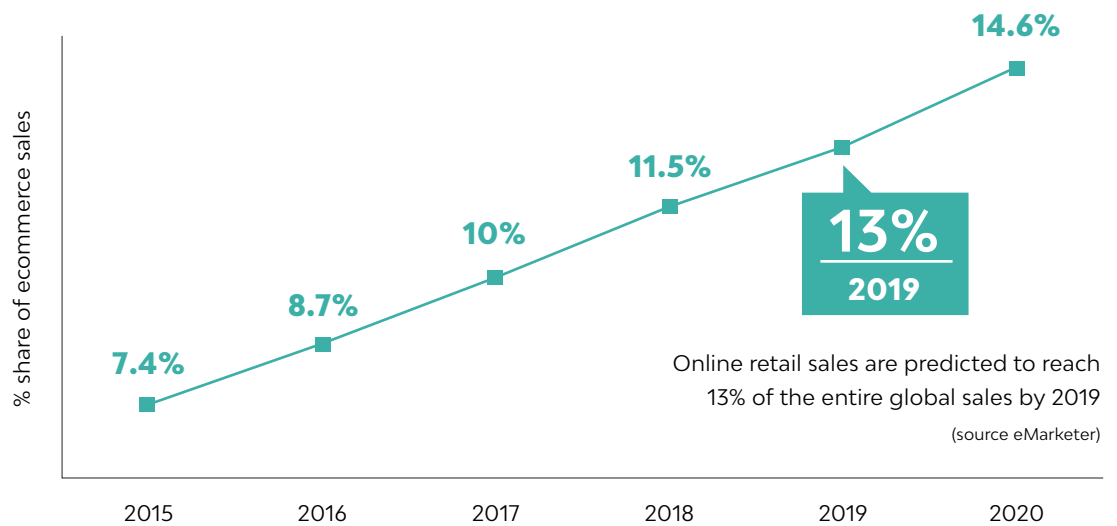
Ecryptostore is committed to abiding by local laws and jurisdictions and will make all reasonable efforts to obtain any relevant licenses and regulatory approval.

2.0 THE ECOMMERCE MARKET

The traditional peer-to-peer ecommerce platform is currently dominated by a small number of juggernauts. Ecryptostore aims to capture a tiny fraction of percentage across the traditional ecommerce space whilst positioning as a dominant leader in the cryptocurrency space.

PROJECTED ONLINE RETAIL SALES 2015 - 2020

(Source - eMarketer, Aug 2016)



\$8.98B
ANNUAL SALES



\$22.9B
ANNUAL SALES



\$135B
ANNUAL SALES



\$10.7B
ANNUAL SALES

Ecryptostore aims to be the #1 crypto-based peer-to-peer marketplace on earth.

Target: 1% of the online buy/sell marketplace

TARGET

\$1.75B

ANNUAL REVENUE

3.0 CORE PLATFORM FEATURES

The Ecryptostore platform is a richly-featured marketplace for the peer-to-peer buying & selling of goods and services that engages users of iOS & Android apps and web app. Ecryptostore includes in-built secure chat, push notification alerts, multiple cryptocurrency payment options, listing management, reviews, inventory control, invoicing, sales analytics, fixed-to-the-dollar pricing, meta-tag searching and more.

- No capital is required to establish a Buyer or Merchant account*. A user verifies their user information, then simply activates the account by listing a genuine item.
- All Merchant accounts are reviewed and verified during setup and to ensure integrity of the listings and protection of the buyer.
- As a Buyer, you can make payments directly from your own crypto wallet. The Ecryptostore wallet will also be released (see roadmap) to securely store FMT tokens and a wide variety of cryptocurrencies all in one secure and convenient location.
- As a Buyer, you can instantly connect with sellers via secure chat and purchase goods and services locally and globally, with minimal fees. Ecryptostore supports all legal peer-to-peer exchanges of products and services. The emphasis is on free-market buying and selling. Users help curate and verify the quality and standard of merchants with the in-built peer-review system.
- As a Merchant on The Ecryptostore platform, you will receive cryptocurrency as payment for the goods and services you make available for purchase. Merchants will have the choice to use FMT tokens or other cryptocurrencies on the platform. Payment for goods will be made directly into the Ecryptostore wallet or an off-platform wallet of their choice^.
- As a Merchant, you can list bulk product quantities or individual items and sell your goods and services to the local, national and global marketplace. Either by setting up a free basic account, paying a small monthly subscription to enjoy enhanced benefits or staking tokens (250 or 1000 respectively) to secure lifetime gold merchant status and increase benefits.
- Buyers will have the opportunity to receive free FMT Tokens from Merchants who advertise on the Ecryptostore platform via Audience Incentivised Gift Marketing.
- Merchants will have the opportunity to engage with, and connect to extremely targeted potential customers via the abovementioned Audience Incentivised Gift Marketing. (See details below).
- Ecryptostore content is primarily user curated and therefore is rapidly scalable. Merchants manage everything from listings of items and services, to organising and dispatching goods independently.
- Ecryptostore rewards Merchants by improving their listing visibility and page position based upon Buyer reviews, feedback and efficiency.

^All payment for goods and services will be deposited in the merchant's Ecryptostore wallet (as default). Pending approval, a merchant who is fully verified merchant and/or meets the instant payment settlement criteria (and has a positive feedback rating) can opt to have instantly settled funds deposited directly to an off-platform wallet of their choice. *A Merchant can secure lifetime Merchant status by simply maintaining a minimum number of staked FMT tokens in the Ecryptostore wallet. (Discussed more in Lifetime Merchant Status below).

3.1 GLOBAL PLATFORM EXPANSION

The Ecryptostore platform has been developed with global expansion in mind. Each new region to come online will require the execution of a strategic marketing plan and support personnel. Technical platform functionality and Token use will remain linear – with the exception of language translation, cultural influence and support personnel.

3.2 USER INTERFACE

SIGN IN/LOGIN

Use a Google Account or Facebook – for quick sign up for buyers and sellers.

SEARCH BY: PRODUCT/ MERCHANT

A fully functional and intuitive filtering system to find the product fast.

VERIFY ACCOUNTS

Via SMS and Email to increase security to users and sellers

CUSTOMISE INTERESTS

User can also choose items in Categories throughout the platform that the user has a personal interest in. The platform learns to identify items that may be of interest to the user and displays them on the user's dashboard. This providing an intuitive and customised shopping experience.

PEER-TO-PEER MESSAGING

Peer-to-peer messaging and chat systems to streamline communications for buyers and sellers.

MY LIKED ITEMS

All Liked items will be viewed on My Liked Items on menu. This can be used to see market trends and personalise the shopping experience

EASY TRACKING

Simple Tracking for Processed Orders can be viewed in 'My Orders'. This allows the buyers to monitor the status of all purchases in one place.

MULTICURRENCY WALLET (SEE ROADMAP)

Simple to use Ecryptostore cryptocurrency wallet will allow users to access a wide variety of crypto's where they can store, spend, send, stake for user benefits, gift to others or pay any platform fees all from one convenient and secure location.

SELECT MODE OF PAYMENT

Merchants will have the option to choose which cryptocurrencies they would like to accept on the platform via Store Settings.

PEER-TO-PEER REVIEW

Easy to use review system allows buyers to rate their shopping experience. Good ratings allow buyers to easily identify Merchants who have demonstrated operational integrity within the marketplace.

SELLERS DASHBOARD

Sellers will have access to sellers dashboard to manage the online store. This dashboard includes: messages, notifications, orders, products, reports, store settings. Easy to use system that gives full control of the store.

QUICKLY ADD PRODUCTS

Add Product in just minutes. A quick add function is built in the app so you can quickly add items with your phone.

Users can identify their current Merchant status, Affiliate status, ID verification level, and Instant settlement escrow status all in one area. Users will also have the ability to upgrade their status simply by completing the next step of status upgrade.

REPORTING TOOLS

Seller reporting tools can be printed and downloaded. Charts gauge the store performance and track profits of each item.

INVENTORY CONTROL

Tools to assist with stock and inventory control to make sure the merchant can easily monitor stock levels.

CRYPTOCURRENCY WALLETS

Easily update wallet addresses to receive payments in a variety of cryptocurrencies.

SHIPPING STATUS

Clear shipping status functions to help with transport and shipping of goods.

API INTEGRATION

API friendly. Ready for integration into external accounting systems, point of sale systems, and eventually other crypto /block chain systems.

MEMBERSHIP STATUS*

4.0 POTENTIAL USE CASES

ECRYPTOSTORE

JODIE - BUYER

Jodie is a crypto enthusiast. In the jurisdiction she lives, Jodie is required (for taxation purpose) to prove that her cryptocurrency use-case is personal in nature. She enjoys shopping on the Ecryptostore platform and using crypto to pay for her goods. Jodie is provided with a clear invoice and record of the transaction for the purchases she makes. Jodie provides these to her accountant at tax time.

SIMON – VERIFIED MERCHANT

Simon wants to sell some household items to build up his crypto portfolio. He lists his goods on Ecryptostore by following the simple step-by-step prompts. Simon chooses to accept Litecoin or Bitcoin for his goods. He enters his wallet address for each token. Simon also has verified his ID (upon original sign-up) to give confidence to potential buyers.

The buyer recognises that Simon is a trusted and verified merchant and decides to purchase his item. Simon immediately receives the net crypto amount directly into his wallet. Simon receives notification of the sale and organises freight/pickup of the goods.

FMT TOKEN

PRADEEP – NEW MERCHANT

Pradeep lives in the outskirts of Kolkata, India. He has limited financial resources, but makes beautiful carved wooden jewellery boxes. He is very enterprising and has some access to the internet. He has heard about the potential of cryptocurrency. His good friend introduces him to Ecryptostore and FMT token. Pradeep takes advantage of the **Lifetime Gold Merchant** promotion (explained later) by establishing his account and listing his genuine item for sale. Pradeep and his friend are both rewarded with FMT tokens from the promotion, and as a result, Pradeep qualifies for Gold Merchant status. He thus enjoys free unlimited listings and reduced transaction fees. Being a reasonably unknown seller, Pradeep's buyers funds are fully or partially escrowed until he builds up his peer reviews.

Pradeep opts to use FMT tokens for platform fees which further reduces costs. Pradeep is now able to reach a much wider audience and earn an income without incurring any cost to get started. As his sales and transaction volumes increase, Pradeep continually tops up his FMT token supply to ensure he always maintains the benefits of Gold Merchant Status and receives the maximum benefits available to him.

4.0 POTENTIAL USE CASES

FMT

SUSAN – ESTABLISHED ECOMMERCE BUSINESS OWNER

Susan is a Power Seller also selling goods on another ecommerce platform. Susan wants to substantially reduce her overheads and desires to accept crypto for goods.

Susan sets up a Power Seller account on Ecryptostore so she can get the benefit of half-price transaction fees, free unlimited listings and additional exposure of her products. She doesn't want to pay any monthly subscription fees, so Susan purchases and stakes enough FMT tokens to comfortably qualify for Power Seller status and cover all her transactions.

Susan also verifies her account so that she has Instant Payment Settlement on all transactions. Susan uses the FMT token so frequently that she decides to accept FMT in exchange for goods listed, rather than other cryptocurrencies.

By listing on ecryptostore Susan now attracts customers from a different market niche. She also saves hundreds of dollars a month in platform and transaction fees so increasing her income.

5.0 TOKEN SALE

There will be precisely 550,000,000 FMT tokens in circulation. There will be a hard cap of 300,000,000 FMT tokens available for sale during the ICO. A further 25,000,000 FMT tokens will be held in reserve and made available to new merchants through the Reserve Pool (see below). The token offering will accept ETH and XEM.

FMT Tokens will be distributed after completion of the ICO.

PRIVATE (SEED ROUND)	50,000,000 FMT Tokens
PRE ICO (ROUND ONE)	50,000,000 FMT Tokens (Max USD\$30,000/person)
PRE ICO (ROUND TWO)	100,000,000 FMT Tokens (Max USD\$40,000 per person)
ICO	100,000,000 FMT Tokens (Max USD\$50,000 per person)

FAIR TOKEN DISTRIBUTION

A contribution cap for each round has been established (see above) as a measure to reduce the effects of whale investors capturing a disproportional quantity of tokens. FMT Token team believes in having a fairly distributed economy during ICO stage.

5.1 PUBLIC SALE

250,000,000 FMT tokens will be sold across the public sale (including Pre ICO sales), which will be conducted over two stages and will commence in April 2018. Participants are encouraged to whitelist wallet addresses for Pre ICO & ICO rounds. Preference will be given to whitelisted addresses (in the event the ICO sells out). In the event of over subscription, tokens will be sold on a first-come, first served basis until sold out. Any extra contributions will be returned to the sender's address.

25,000,000 FMT tokens will be held in reserve for new Ecryptostore merchant accounts. (see Reserve Pool below).

125,000,000 FMT tokens will be reserved for rewards through various results based promotions to influencers, contributors, marketers and through referral programs.

In the event the ICO does not sell out, an audit will be conducted to confirm the final token supply and the remaining tokens will be air-dropped proportionally to all ICO participants. The token allocation for Marketing & Bounty, Reserve Pool and Founders, Advisors & Development will be performed according to the percentages consistent with the token dissemination (see Token Dissemination pie chart below).

PRIVATE SALE

50,000,000 tokens will be sold to strategic contributors who bring long-term value to the project. Early stage contributors will incur vesting schedules of 3 months or more. Private sale investors are also subject to a maximum contribution cap inline with the Fair Token Distribution (see above)

RESERVE POOL

25,000,000 tokens will be made available for purchase at market price (1000 FMT tokens per new merchant) to establish new merchant accounts on the Ecryptostore platform. Ecryptostore will top-up the Reserve Pool token from time to time by purchasing FMT Tokens from the exchanges, thus ensuring circulating token supply remains relatively constant.

The Reserve Pool will ensure that new merchants can always participate in Ecryptostore's platform and eliminate the chance of whale investors monopolising the FMT token ecosystem by purchasing all of the available token supply.

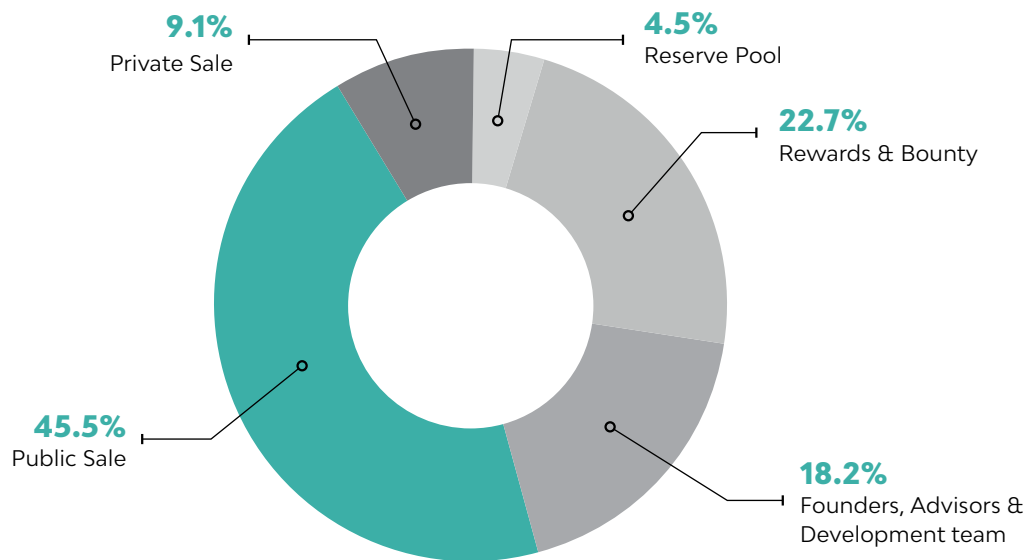
For each new Merchant account activation, a maximum of 1000 new FMT tokens will enter the circulating token supply through the Reserve Pool.

5.2 FMT TOKEN DISSEMINATION

The total supply of 550,000,000 FMT tokens will be disseminated in the following manner:

All founder tokens will be time locked for 12 months. Early contributors will have a vesting period of 3 to 6 months.

CATEGORY	FMT TOKEN (QTY)
Public Sale	250,000,000
Reward & Bounty	125,000,000
Founders, Advisors & Dev	100,000,000
Private Sale	50,000,000
Reserve Pool	25,000,000



The Reward and Bounty pool will initially be used to incentivise merchants and affiliates to populate the site with goods and services. It will also be used for ongoing promotions on the platform and community support initiatives.

5.3 IS FMT TOKEN A UTILITY OR A SECURITY?

FMT Token Management has spent a good deal of time and money in obtaining expert legal advice on the above matter, and this legal advice is that FMT Token falls under the classification of a utility token and not a security.

FMT Tokens have three means of use:

1. Tokens act like a membership coupon that grants the bearer free Merchant subscription and reduced platform transaction fees, with a variety of benefits based on accumulation.
2. Tokens can be gifted or exchanged with others on the platform to achieve the benefits outlined above.
3. Token staking as a form of qualification to unlock instant transaction settlements on the platform

Encryptostore participants buy and sell goods and services on the platform using fiat or cryptocurrency at any time, however, a Merchant will only unlock the benefit of Free monthly subscription fees after they have staked an amount of FMT Tokens in their platform wallet.

Therefore, if FMT Tokens are either held outside the platform's wallet, or the amount staked in the platform's wallet is less than the 250 minimum FMT Tokens necessary to qualify for Gold Level Merchant status, both cases would disqualify a potential participant from having access to the benefit of free monthly subscription fees.

Additionally, FMT Token holders may receive other coupon benefits such as promotions or discounts on future products or new listings.

To summarise, FMT Tokens act as:

- A medium of exchange on Encryptostore's platform and potential partnering platforms.
- A store of value that can be used to purchase goods and services once accepted by third parties.
- A membership key in the Encryptostore wallet, independent of the amount held, that unlocks benefits to the user.
- A membership key providing access to additional Merchant benefits, when and only if at least 250 FMT Tokens are held in the platform's wallet.

5.4 FMT TOKEN ON PLATFORM

Ecryptostore is offering the FMT token to the public for future and on-going use in the Ecryptostore platform.

The purpose of the FMT token is utility based. It will be integrated within the Ecryptostore platform. The token utility will evolve in-line with the roadmap, until it reaches its full functionality and potential (subject to regulatory approval in each new jurisdiction).

- FMT token is a consumptive use utility token on the Ecryptostore platform that allows merchants access to reduced transaction fees. Discounts and transaction fees will vary depending on a Merchant's choice of seller status or quantity of FMT tokens they stake.
- FMT Tokens can be staked in the on-platform wallet as a form of collateral to offset the need to hold funds in escrow and allowing instant fund settlement for transactions.
- FMT Tokens will be used by merchants via 'gift advertising' which will reward potential customers for opening targeted advertising messages.(Explained below in Audience Incentivised Gift Marketing)
- FMT token will be used as a reward for contribution, referral, and bounties to encourage the population of the merchant platform and user base.
- Pending regulatory compliance and licensing (as may be required), FMT will be a token exchangeable for goods and services through the Ecryptostore platform, allowing sellers to receive FMT tokens in exchange for goods/services.
- A store of value.

5.5 FMT TOKEN FUNCTION

- Reduced transaction fees (up to 50% off standard fees)
- Stake tokens to unlock Merchant status levels and access Instant Settlement Payment features.
- Used as a gift to capture the attention of potential buyers
- Trade directly for goods/services
- Use on Ecryptostore and future commerce platforms
- Shapeshift to BTC/LTC/DASH and other crypto (see Roadmap)

5.6 AUDIENCE INCENTIVISED GIFT MARKETING

Merchants will have the opportunity to use FMT tokens as mechanism to capture the attention of their target-market audience by gifting potential customers with a small packet of FMT Tokens which comes embedded in a short marketing piece.

BENEFIT TO CONSUMER

- Instantly receive free FMT tokens for simply opening a direct marketing message, directly rewarding the customer for their engagement.
- Products and services will be relevant to the consumer (based on demographics, purchaser profile, favorited items and interests).
- Consumers will have the right to opt-out of all Gift Marketing campaigns if they desire.

BENEFIT TO MERCHANT

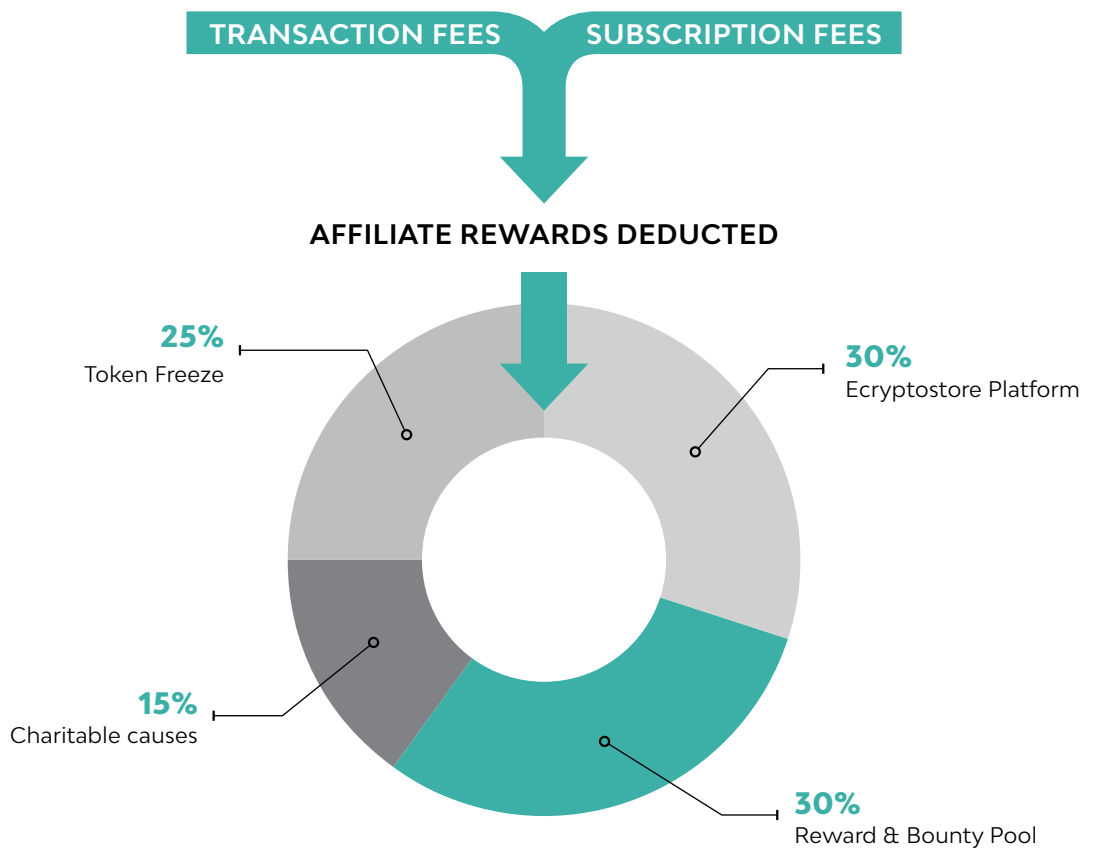
- Extremely targeted marketing - Instantly capture the attention of the audience whilst invoking the law of reciprocity.
- Can be used for branding, community enrolment, direct marketing as well as a way of thanking loyal customers for ongoing support.
- Efficient - Merchants only pay for the advertising when a customer has actively opened the marketing piece and accepted the gift of FMT tokens.
- Cost effective - Merchants can set the parameters of their campaign and choose the amount they would like to gift.

HOW IT WORKS

1. Merchant allocates marketing budget and time frame for 'Gift Marketing' campaign.
2. Merchant selects target market and campaign type based on intuitive parameter selection.
3. Potential customers in the target market are randomly gifted FMT Packets.
4. The Potential customer opens the gift message and clicks to receive FMT tokens as a gift.
5. Tokens are instantly credited to the recipient's on-platform wallet.

5.7 TOKEN CYCLE

TRANSACTION FEES AND SUBSCRIPTION FEES FOLLOW THE BELOW PATH:



Token Freeze - 25% of all net token revenue generated by transaction fees and subscriptions will be frozen for a 24-month period. During this time, the frozen FMT tokens will be removed from circulation and time locked (under smart contract). Upon maturity, the defrosted tokens will re-enter circulated through the above token cycle^.

Charitable causes - 15% of all net revenue generated by transaction fees and subscriptions* will go to a charity or charities, as voted on through social media.

Ecryptostore Platform - 30% of all net revenue generated by transaction fees and subscriptions* will go to the Ecryptostore platform to cover running costs, maintenance and expansion.

Reward & Bounty - 30% of all net revenue generated by transaction fees and subscriptions* will be recirculated back into the Rewards and Bounty pool to continue to incentivise users, promoters and merchants of the Ecryptostore platform.

6.0 ECRYPTOSTORE SOLVES THESE PROBLEMS

Ecryptostore will allow anyone having access to the internet an opportunity to buy/sell goods and services using cryptocurrency directly, without the need to transfer to a fiat currency in order to transact.

- Provide a safe environment to transact with cryptocurrency with minimal risk of fraud^.
- Merchants can avoid the exposure of market price fluctuation and processing delay times associated with typical crypto escrow services^.
- Provide tax invoice proving the purchase of goods in a personal use-case.
- Avoids the hassle of engaging web-developers to build an ecommerce store. Simple to set up storefront.
- Merchant storefronts are conglomerated on one single platform which attracts a wider audience base.
- Accept cryptocurrency locally or from anywhere

6.1 TOKEN SUPPLY AND DEMAND

FMT Token will be subject to multiple factors affecting the supply and demand, these include:

- The amount of merchants on the platform who stake FMT Tokens to meet the criteria for Gold/Power Merchant status.
- The number of merchants who stake tokens to achieve instant payment settlement.
- The number of merchants who use FMT tokens for Audience Incentivised Gift Marketing.
- The frequency at which users decide to withdraw FMT tokens to an off-platform wallet.
- The quantity of FMT tokens that are held in freeze (see Token Dissemination).
- The number of new merchants who purchase their initial tokens via the Token Reserve Pool.

7.0 MERCHANT LEVELS

CASUAL MERCHANT (UNVERIFIED)

- 20 x Free listing per month (up to AUD \$1000 each)
- Transaction fees 5%

Casual unverified accounts are accounts that have been signed up with minimal information about the Merchant. To limit the risk and exposure of fraud to a buyer, funds will be transacted through escrow unless the merchant has enough FMT staked as collateral or the buyer opts-out. A Maximum AU\$1000 for each transaction applies.

CASUAL (VERIFIED SELLER)

- 50 x Free listing (up to the value of AUD \$9999 each)
- Transaction fees 3%

Basic verified accounts are accounts that have been signed up and the Merchant has provided enough personal information to verify that the Merchant is identified a real person or organisation - and who they claim to be. This is achieved by way of KYC and other identification methods during the applicant approval process. This will reduce the chance of fraud. No FMT token stake required for Basic level verified accounts.

GOLD MERCHANT (VERIFIED)

- Unlimited listings, unlimited volume
- Reduced transaction fees (2.5%)
- Transaction fee is reduced to 2% when using FMT tokens to pay for fees.

Gold Merchant verified accounts are accounts that have been signed up and the Merchant has provided enough personal information to verify their identity. Gold Merchant can be achieved by either paying a recurring subscription of \$10 per month or by staking 250+ FMT tokens. If Gold Status is achieved through staking FMT tokens, the merchant status is retained as long as the merchant continues to hold over 250 FMT tokens in their wallet.

POWER MERCHANT (VERIFIED)

- Unlimited listings, unlimited volume
- Further reduced transaction fees (2%)
- Transaction fee is reduced to 1% when using FMT token for fees.

Power Merchant (verified) are accounts that have been signed up, and the Merchant has provided enough personal information to verify their identity. Power Merchant status can be achieved by paying a recurring subscription of \$40 month, or by staking 1000+ FMT tokens. If Power Seller Merchant status is achieved by staking tokens, the merchant status is retained as long as the merchant holds over 1000 FMT tokens in their wallet.

7.1 LIFETIME GOLD MERCHANT STATUS

PROMOTION

(VALID FOR 3 MONTHS FROM COMPLETION OF ICO*)

Lifetime GOLD Merchant Status is achieved simply by opening and activating a new, verified merchant account and listed one or more genuine items for sale on Ecryptostore. Once an account is verified and active with one or more listings, the merchant will be air-dropped 275 FMT tokens. 250+ FMT tokens qualifies the merchant for Lifetime GOLD Merchant Status. The merchant will remain a Gold Status Merchant and continue to receive all benefits for as long as their account remains active.

If the merchant cancels their store, or their FMT token balance hits zero, then the merchant forfeits their lifetime gold status and their seller status defaults to casual seller. If a merchant chooses to be reinstated to Gold merchant status, they are required to stake a minimum of 250+ FMT tokens or pay the monthly subscription fee.

When a merchant's FMT token balance drops below a selected threshold, the merchant will be notified and given the opportunity to 'top-up' their FMT token supply. If the merchant neglects to maintain a minimum stake amount, they will be demoted to 'Casual Verified Seller' status until they meet or exceed the minimum stake requirement.

* Ecryptostore and FMT Token reserve the right to extended, modify or withdraw the promotion at anytime without notice to maintain platform user integrity and listing quality.

8.0 HOW WE STACK UP

COMPARISON ECRYPTOSTORE VS EBAY (AS AT 13/1/18)

Platform	Ecryptostore	Ebay	Ecryptostore	Ebay	Ecryptostore	Ebay
Merchant Level	Basic (Verified)	Private Seller	Gold (Staked)	Basic Store	Power (Staked)	Anchor
Subscription	Free	Free	Free	\$24.95	1%	\$549.95
Transaction Fee	3%	10.90%	2%	6%-9.5%	1%	4.8%-7.6%
Listing Limits	50	40	Unlimited	600	Unlimited	Unlimited

COMPARISON ECRYPTOSTORE VS AMAZON (AS AT 13/1/18)

Platform	Ecryptostore	Amazon	Ecryptostore	Amazon
Merchant Level	Basic (Verified)	Private Seller	Gold (Staked)	Basic Store
Subscription	Free	Free	Free	\$24.95
Transaction fee	3%	6% - 45%	2%	6% - 45%
Listing Fee	Free	\$0.99	Free	\$0 - \$0.005
Additional Fees	No	Some	No	Some
Listing Limits	50	40	Unlimited	Unlimited
Accepts Crypto	Yes	No	Yes	No

8.1 COMPETITION AND MARKET POSITIONING

Ecryptostore is entering two main market arenas, the first being ecommerce and the second being cryptocurrency. As it stands, the ecommerce market is dominated by three main players: eBay, Amazon and Alibaba.

Ecryptostore aims to attract a small percentage of business from each of the incumbent juggernauts.

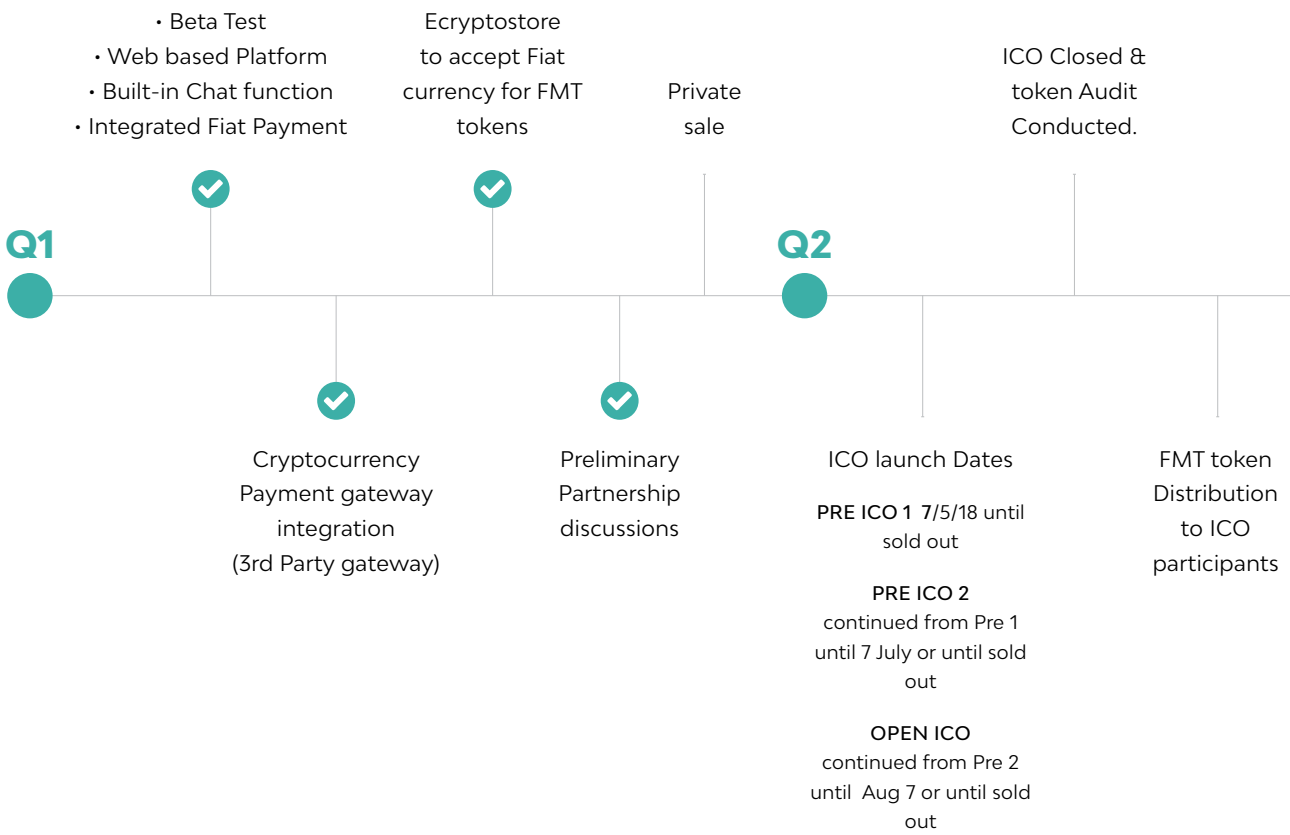
Although cryptocurrency is being rapidly adopted, it seems apparent that combination of existing payment gateway partnerships, lack of general corporate agility and their well-established foothold in the traditional fiat marketplace suggests that the major ecommerce players are not ready to aggressively enter the crypto space as yet.

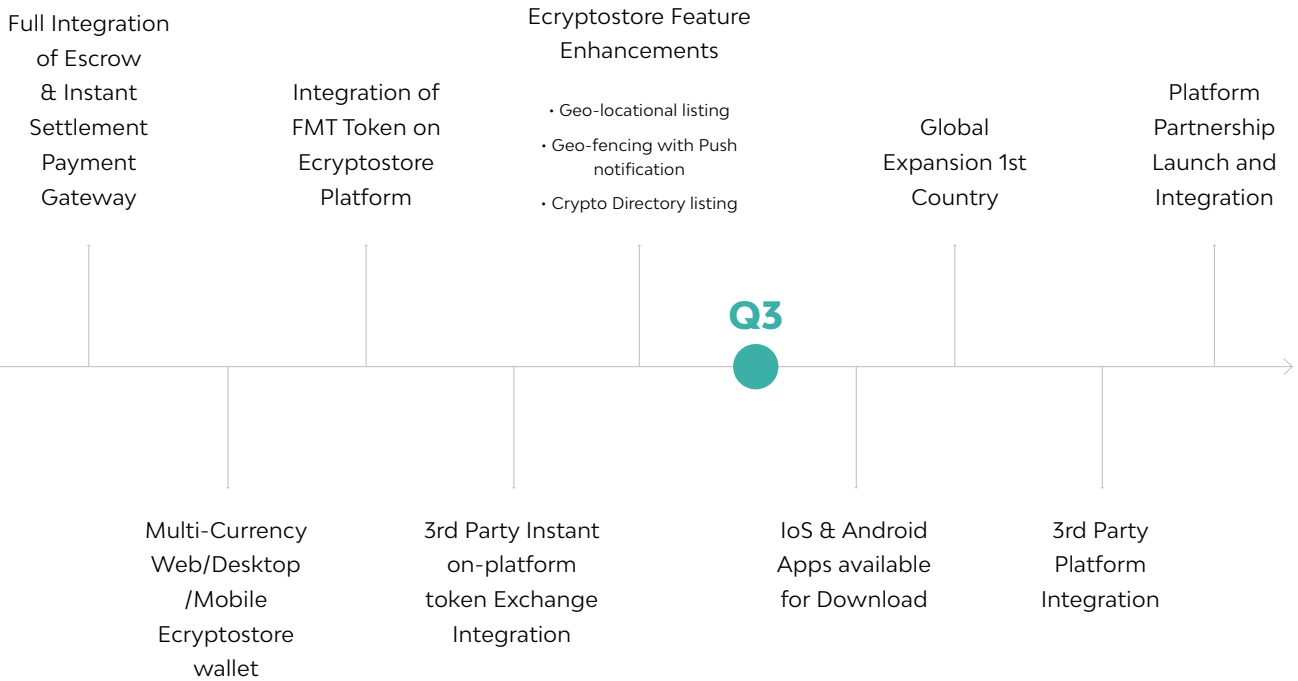
We expect the larger players to slowly edge into the crypto space as the market matures and as the volatility subsided proportionally. Currently crypto may be too volatile, and presents a risk profile outside of their traditional fiat currency business model.

Being nimble and responsive, Ecryptostore has the opportunity to capture a significant part of buy/sell cryptocurrency market and position a leader in the space.



9.0 ROADMAP





10.0 FRAUD AND SECURITY

Stringent Merchant verification processes will give confidence to buyers to purchase from established, verified merchants. Verification of merchants will help to deter dubious merchants and fraudsters. An escrow system combined with peer-review and ID verification of merchants will provide a layer of protection for buyers.

10.1 POTENTIAL RISKS AND MITIGATION

Risk - Fraudulent accounts & Fraudulent listings – With crypto payment the risk of fraud is on the buyer as crypto transactions (for the most part) are non-refundable. We have put measures in place to mitigate as much risk as possible to protect the buyer by ensuring sellers are verified and selling real items.

Listings will be reviewed. Fraudulent listings and attempts to 'game-the-system' for token promotions will be rejected and IP addresses will be blocked.

Unverified Merchants will be able to list items with a ticket price up to a maximum \$1000 per item. If a buyer chooses to purchase an item from an unverified seller, they will do so at their own risk, however, a time-locked escrow will be established (as default) to help protect the buyer. If both the buyer and the seller choose to opt-out of using the escrow service, they do so at their own risk.

Ecryptostore will clearly warn the buyer of the potential risk of buying from an unverified seller and waive any liability. Unverified sellers will be identified as such.

Verified sellers will be clearly identified.

If Ecryptostore deems unverified account fraud to be disproportional, the unverified seller option will simply be removed as an option and ALL sellers will have to be fully verified.

10.2 MERCHANT ID VERIFICATION

INDIVIDUALS

- Know Your Customer (KYC) and Anti-Money Laundering (AML)
- Unique SMS code verification
- Individually verified accounts (Human & computer review)
- IP recording and IP Geo locational confirmation
- Selfie holding ID verification
- Bank Account Verification

Verified sellers will be featured as FULLY VERIFIED to give buyer confidence.

Individuals can choose their level of verification when setting up a merchant account. Merchants will also have the ability to add, remove and edit information from the secure merchant dashboard. Buyers will not be required to verify ID to make a simple purchase, however they may be required to add a delivery address (if applicable).

BUSINESSES

Established 'bricks & mortar' businesses with physical locations can confirm their identity and will immediately qualify for instant payment settlement upon approval. We encourage established business and enterprise to populate the platform.

11.0 ESCROW AND INSTANT SETTLEMENT

Pros and Cons of using a smart-contract based escrow payment system in crypto:

PROS

- Protects the buyer from fraud/theft of funds
- Smart contracts are self-executing based on protocol
- Reduces the amount of manual dispute resolution

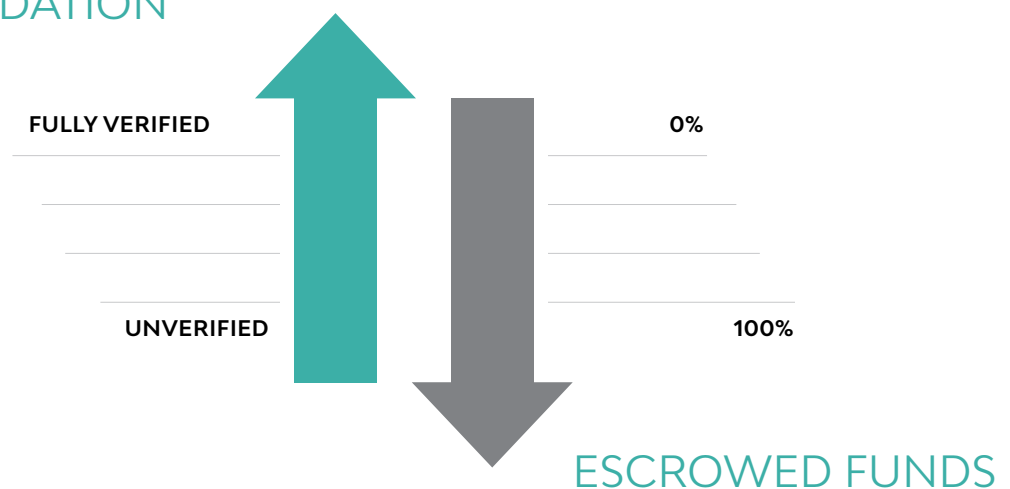
CONS

- Takes time for funds settlement to occur – potentially causes a cashflow issue for the merchant.
- Market price of crypto can fluctuate significantly whilst funds are held in escrow. This exposes the vendor to potential risk.

SOLUTION

Ecryptostore is creating a hybrid of escrow, ID verification and trust to reward legitimate merchants and discourage fraudsters. When a merchant improves their ID verification, has a bricks and mortar business, develops a good transactional history or stakes their FMT tokens as collateral on the Ecryptostore platform they are rewarded with an increased percentage of instant settlement on purchases. This percentage of instant payment varies from 0% (unverified) - 100% (Fully verified/trusted)

VALIDATION



11.0 ESCROW AND INSTANT SETTLEMENT

UNVERIFIED MERCHANT

ESCROWED SETTLEMENT

All purchases made from unverified sellers will be held in an automated escrow to ensure the buyer is protected against fraud. 100% of the buyer’s funds will be escrowed until terms of escrow contract are met and funds are released to either the merchant or returned to the buyer.

VERIFIED MERCHANT

REDUCED ESCROW AND INSTANT SETTLEMENT VERIFIED

A progressive ID verification process is used to validate the authenticity of a merchant. The more percentage points accrued to validate identity or build transactional credibility, the less percentage is required to settle through escrow and can be settled instantly. If a merchant fully verifies their Identity and builds a reputation of trust (through buyer feedback) they can achieve instant fund clearing without requiring escrow.

ID VERIFICATION STEPS & HOW MUCH IT REDUCES ESCROW

Unverified seller	0%	0%	instantly cleared
KYC & AML	10%	10%	instantly cleared
Selfie ID	+15%	25%	instantly cleared
Utility bill verification	+10%	35%	instantly cleared
Bank account verification	+45%	70%	instantly cleared
IP address & geo matching	+5%	75%	instantly cleared
Buyer/Seller Protection	+25%	100%	instantly cleared

Note: Verification for merchants may be a progressive journey.

11.0 ESCROW AND INSTANT SETTLEMENT

MERCHANT REPUTATION (REDUCING ESCROW)

The merchant can also build their marketplace reputation and reduce the escrowed amount by achieving merchant milestones.

MERCHANT MILESTONES:	ESCROW REDUCTION
50 Positive buyer reviews	5%
100 positive buyer reviews	+10%
250 positive buyer reviews	+15%
500 positive buyer reviews	+35%
1000+ positive buyer reviews	+10%

A merchant can combine their ID verification with their transaction history to achieve a maximum of 100% instant fund clearing.

Eg: The merchant verifies through KYC and AML and selfie ID. They are approved for 25% instant funds clearing (75% held in smart-contracted escrow until released). They continue to sell goods under this arrangement until they reach 250+ positive reviews. They now receive 40% instant funds clearing (60% funds held in smart-contracted escrow until released).

STAKING FMT TOKENS (REDUCING ESCROW)

In addition to the above options, the merchant can also leverage against their staked FMT Tokens as collateral against the item they have sold. This action can offset the need to escrow funds sent from the buyer and provide instant settlement and cashflow to the merchant.

The process is governed by a smart contract which executes when a merchant, who does not meet the aforementioned Escrow and Instant Settlement reduction benchmarks, opts-in to stake FMT Tokens as collateral on the platform.

11.0 ESCROW AND INSTANT SETTLEMENT

STAKING FMT TOKENS AS COLLATERAL



HOW IT WORKS

1. Funds (X) are sent by the Buyer for the purchase of the goods listed by the Merchant.
2. The Merchant has opted-in to use their FMT tokens as a staked collateral . A quantity of the Merchant’s FMT tokens (equivalent to between 110%-150% value of the purchase) are “frozen” in the merchant’s on-platform ecryptostore wallet.
3. Funds (X) are instantly released to the Merchant. This significantly reduces the risk of market volatility which may occur during a typical escrow service.
4. Merchant sends the goods to the Buyer .
5. Merchant is notified of receipt of goods.
6. The FMT tokens that were “frozen” (see Step 2) in the on-platform ecryptostore are “defrosted” and the merchant can freely use and access their FMT tokens again.

11.1 PEER REVIEW

As the marketplace matures, the top-rated merchants (based on buyer review and volume) will be clearly identified by their star rating. This will indicate to the buyers how the merchants have established themselves in the market. Merchants may also be 'FULLY VERIFIED - BEST RATED MERCHANT' and the top-rated merchants in each category will be featured.

- **MERCHANT REVIEWS** All Merchants will be subject to review by each buyer via a peer-review system that will help identify the best Merchants based on Communication/service/product accuracy and handling time.
- **FRAUD REPORTING** When an account is flagged as a 'Potential fraud/fake account' it will go to review. If the Merchant has an established and successful review history, they will be given the benefit of the doubt and their account will be reviewed without disruption to service until a decision is made.
- If the Merchant is not well established, the account may be suspended temporarily until reviewed. We expect these cases of fraud to be minimised due to the stringent Merchant validation process.

All Fake accounts will be immediately suspended, reviewed and deactivated, and their IP addresses will also be blocked to reduce reoffence.

12.0 DISPUTE RESOLUTION

We encourage buyers and Merchants to communicate and self-resolve any disputes. As part of our vision and platform culture for Ecryptostore, we want to empower people to take control and responsibility in this area.

We expect that merchants will work to resolve issues and ensure their customers are happy with the products or services offered. Merchants are rewarded by way of feature, exposure and endorsement to strive for outstanding buyer reviews and feedback.

Ecryptostore will not participate in resolutions for transactions between unverified sellers and buyers as Ecryptostore does not endorse the seller to be legitimate, and the decision and risk to purchase from an unverified seller rests solely on the buyer. This is to be made clear to the buyer in the form of an advisory warning note during transaction.

Ecryptostore will make available intuitive FAQ, chat and chatbots to assist in resolutions.

With respect to reported cases of fraud, Ecryptostore will provide authorities with necessary (case relevant) information as required by law of that jurisdiction.

Ecryptostore will monitor a support ticket system and live chat service which will be active at full release. Chatbots will be released later in the roadmap to assist staff with basic resolution enquiries and allow staff to deal with more complex resolution matters.

As part of the roadmap, Ecryptostore will be integrating a Buyer and Merchant protection service which will further reduce instances that require resolution.

Ecryptostore will also direct any unresolved disputes (that are escalated) to third-party mediators.

13.0 AFFILIATE STRUCTURE

MERCHANT REFERRAL BONUS

For each personal referral of an active verified Merchant, the referrer will receive a bonus of 250 FMT tokens. The referred Merchant will also receive 275 FMT tokens.

Once an active verified user has been confirmed by Ecryptostore, the bonus tokens will be issued. This will immediately qualify the new Merchant for Gold Status and Gold Affiliate status.

AFFILIATE COMMISSION

We encourage the community to spread the word about Ecryptostore and we reward any referral with a potential to earn passive income. Affiliates can increase their percentage and earning power by staking FMT tokens.

- **CASUAL STATUS:** Unverified merchants will not earn any affiliate commission on the transaction fees paid by any referred merchants until they are verified as Gold status.
- **GOLD STATUS:** By staking 250 FMT tokens, the affiliate will automatically qualify for 'Gold status'. Gold Status affiliates can earn 15% commission* on the transaction fees paid by any referred merchants.
- **INFLUENCER STATUS:** By staking 1000+ tokens, the affiliate will automatically qualify for 'Influencer Status'. Influencer Status can earn 25% commission* on the transaction fees of any referred merchants.

* The abovementioned commissions will be paid in the cryptocurrency/token used by the merchant to pay the transaction fees.

13.0 AFFILIATE STRUCTURE

INFLUENCERS

Influencers who can refer 100+ ETH equivalent through their networks and groups are encouraged to contact the FMT team to discuss group bonuses and bounties.

FRIENDS AND FAMILY

Earn a bonus of 10% extra FMT tokens* when you refer someone who participates in the FMT token ICO sale.

In addition, if the person you refer to Ecryptostore becomes a verified merchant (who lists one or more items for sale) on Ecryptostore you will earn a bonus of 250 FMT tokens which will be air-dropped. The new merchant will receive 275 FMT tokens. This airdrop will immediately qualify the new merchant for both Gold status Merchant and Gold status Affiliate.

This promotion will be available during the pre-ICO and ICO period.

GROUP PURCHASING BONUS

A 20% bonus pool will be made available to community/social media/buyers groups who collectively purchase 100+ ETH during pre ICO & ICO stage[^]. This bonus will be issued to contributors, pro-rata, based on their contribution.

*10 % bonus is calculated on the number of FMT tokens purchased by the referred person.

[^]Group purchasing will not be required to send their contribution amount from a single wallet address, but rather have referred a combined total contribution of 100+ ETH via their affiliate link.

14.0 DEVELOPMENT TEAM



FELIX CHUA

ARCHITECT / ORACLE DATABASE ADMINISTRATOR / PROJECT DELIVERY

Felix's role is to direct the project with the right architecture as well as lead the Project delivery team from Australia. He has worked in corporations such as Deutsche Bank, UOB Bank of Singapore and Prudential Life of America for the past 14 years and is now working with Fligno, a software development house based in Queensland, Australia., to develop custom software and websites and ensure that they are all delivered with quality and on time.



BRYAN KING

LEAD DEVELOPER AND ARCHITECT

Bryan specialises in various programming languages namely but not limited to PHP/MySQL, HTML5/CSS3, JavaScript, jQuery, AngularJS, Laravel, CodeIgniter, Ionic Framework, Mobile Dev. He has developed more than 20 web applications and about 70+ Wordpress websites from simple to complex, including websites that require custom plugins. Bryan is responsible for managing the other senior developers who will be developing the custom software for Ecryptostore.



RALPH SIASAT

DEVELOPER AND DEPLOYMENT ENGINEER

Ralph specialises in various programming languages including Laravel 5 PHP, Angular and Ionic Framework, He is working on user interface enhancements as well as being an integral part of the development and Quality Assurance team. Ralph also handles update deployment and has a background in deployment engineering.

14.0 DEVELOPMENT TEAM



RICHARD BADLISAN

SENIOR WEB DEVELOPER / TEAM LEADER

Richard specialises with the following programming languages namely but not limited to asp.net, C#.net, JavaScript, CS, jQuery, Bootstrap, umbraco CMS, MSSQL Server, Laravel, Code Igniter and Ionic Framework. For the past 13 years, Richard has worked on various projects including game development as well as the creation of several custom developed softwares.



JAN MARTINEZ

PROJECT MANAGER AND AWS INFRASTRUCTURE ARCHITECT

John has 13+ years of Technical experience in various areas of IT involving project management – planning, implementation, training and support – projects such as, not limited to software and web development: traditional, cloud, and hybrid server and network infrastructures; and database systems for different industries.



JUDE BRIONES

LEAD QA - QUALITY ASSURANCE

Jude has Experience in various areas of IT, support and quality Assurance. She has previously worked with International companies to improve customer experience and implement improvements.



JOEL BAUTISTA

SENIOR WEB DEVELOPER / TEAM LEADER

Joel specialises in the following programming languages C#.net, JavaScript, CSS, jQuery, Bootstrap, Umbraco CMS, MSSQL Server, Laravel, Code Igniter and Ionic Framework.

For the past 11 years, Joel has been involved in high profile projects creating custom software and customising existing platforms. His previous experience in app development is extensive, having worked in PLDT Philippines and other large Tech companies.

14.1 ADVISORS AND LEGAL



DAVID DABSCHECK

INNOVATION AND STRATEGIC ALLIANCES NORTH AMERICA

David Dabscheck is the CEO of GIANT Innovation, which transforms the way organizations and people think and act to become world-class innovators. David has helped a wide variety of Fortune 500 companies, global NGOs, and public sector agencies develop and implement sustainable innovation and creativity programs. He is an advisory board member for several Israeli and New York technology companies, a mentor for many leading accelerator programs and the founder of the Innovation Leaders Round Table, a New York City based gathering of over 100 executive and senior level innovation practitioners. GIANT Innovation's methodology was developed by David together with its Academic Advisory Board and combines the best of design thinking, lean startup, creativity and storytelling principles.

David has served as a Visiting Scholar at Columbia Business School in innovation strategy, an adjunct professor at Columbia University's School of International and Public Affairs, and an adjunct professor for the National Science Foundation's Innovation-Corps program. He is also a thought-leader on innovation topics and his work has appeared in publications such as Fast Company, the Boston Globe, the Observer, and the Stanford Social Innovation Review. David holds a MBA from Columbia University, a MA from the Hebrew University of Jerusalem, and undergraduate degrees from the University of Queensland.



JEFF CHUNG

LEGAL, TAX AND COMPLIANCE - ADVISOR

Jeff is the owner and founder of Dux Roe. He holds a B.Bus, B.Laws (Hons), M.Tax and is a Chartered Tax Advisor. He is passionate about the wellbeing of his clients and helping to guide them through the complexities of law, tax and compliance. Jeff works with fast-paced companies who have a global reach and adds tremendous value to the team.

14.1 ADVISORS AND LEGAL



JOSEPH CHUA

BUSINESS DEVELOPMENT AND STRATEGIC ADVISOR - SOUTH EAST ASIA

Joseph graduated Magna Cum Laude University with a Masters of Business Administration (his thesis focused on “Streamlining distribution chains and organisations to maximise effectiveness and cost efficiency”). Joseph studied Consumer Behaviour in Europe before heading to the Philippines where he was awarded as Youngest Top Management Group for SANYO Philippines, Inc 2005. He has extensive experience in the Philippines market, handling the sales and marketing division for multinational companies, Corporate strategic planning and research of Asian markets in terms of integrated marketing approach. Joseph is also an expert in supply chain management and is experienced in managing industrial companies of Fast-Moving Group Category products (FMCG) in retail supply. Through his vast corporate experience he has developed strong relations in Philippines, Indonesia and Japan and brings a wealth of knowledge, connections and business insight to the team.



PAUL MCCAFFERTY

LAWYER AND NOTARY PUBLIC LEGAL COUNSEL – ADVISOR

Paul was admitted to practice as a Solicitor of the Supreme Court of Queensland with Honourable Distinction on 20 November 1962. Paul is also enrolled as a Notary Public. He is the founding member of a very successful Brisbane legal firm and he practiced in all areas of commercial law, during more than 47 years in legal practice. Paul also served on many company boards, one being the Professionals Real Estate Group. He was elected President of the Queensland Law Society in 1998 and held that position for the statutory period of 1 year, after spending 10 years on the Council of the Queensland Law Society.

14.1 ADVISORS AND LEGAL



MADISON VAN BENNEKOM

BUSINESS DEVELOPMENT, SOCIAL MEDIA AWARENESS, STRATEGIC ADVISOR

Madison leads the way in Australia for effective financial management. He's the Director of both Crypto Revolution Investments and Australia's first retail fund New Dawn. These equate to the knowledge and understanding needed around a developing market from a traditional view with innovative solutions to stringent regulation make Madison a vital adviser to compliment the legal process. His experience in the crypto space can be seen through public eyes on all forms of social media platforms. Madison is part of the administration team of the largest cryptocurrency group in Australia and because of this his reach spreads far outside Australian borders for contacts in this ever changing landscape. His down to earth nature but cut to the chase attitude make him a vital part of the advisory board.



YANNIK HEINZE

BLOCKCHAIN ARCHITECTURE, EXCHANGES AND STRATEGIC - ADVISOR

Yannik is the owner and co-founder of Chainsulting, Germany's leading blockchain experts. He worked for companys like metal-pay.com, is a die-hard Cryptocurrency Enthusiast and a very talented, well rounded blockchain consultant. His Clients are based around the world. He is passionate about the wellbeing of his clients and helping to guide them through a successful ICO and product development.

14.1 CO FOUNDERS



NATHAN BURNS

CO FOUNDER

Nathan has 12+ years in Business and is heavily involved in both cryptocurrency and Blockchain Projects in Australia. He also co-founded the School of Blockchain which aims to provide accredited training to professionals and corporate entities. For the past 10 years he has been operating a successful ecommerce and marketing business.



AUSTIN LEWINSMITH

CO FOUNDER

Austin Lewinsmith is an entrepreneur who's skillsets cover a number of industries. He has the ability to pick up information and quickly and incorporate it in to the successful growth of effective teams.

Austin has mentored many individuals to financial independence and has trained in excess of a hundred-thousand people from stage. He was promoted to Senior Vice President in one of the top direct sales companies globally.

Austin's core skills include leadership, Business development and capital raising for projects in both the Crypto and blockchain space.

He has Cofounded a number of companies over the years including School of Blockchain which is currently developing accredited blockchain courses for the Australian and International markets.

14.1 CO FOUNDERS



RAFAEL BERGOLA

CO FOUNDER & SOFTWARE DEVELOPMENT PARTNER

Rafael is the CEO and founder of Fligno Software , a custom software development and digital services company with offices in Queensland Australia, Manila Philippines and four offices in Cagayan De Oro , Philippines. With over 60 full time technical staff and some clients including DWS, UQ University and HTG. It is one of the fastest growing tech companies in the region. Fligno also has a growing team in software quality assurance testing and implementation and maintenance of AWS and Oracle databases.

Rafael has a background in accounting and finance having worked in insolvency and taxation for over 10 years. He has also been an auditor for various not for profits and large multinationals in regards to acquisitions, mergers and due diligence.

Rafael has also has ownership interest and board positions in over 10 external software applications. has Cofounded a number of companies over the years including School of Blockchain which is currently developing accredited blockchain courses for the Australian and International markets.

14.2 GLOSSARY

Influencers who can refer 100+ ETH equivalent through their networks and groups are encouraged to contact the FOMO team to discuss group bonuses and bounties.

INSTANT SETTLEMENT ESCROW – An escrow service that is established to protect a buyer that can be reduced/offset completely based on the merchant meeting conditions.

These conditions may be;

- ID verification
- Transactional History
- Staked Tokens
- Bricks and Mortar business location/s
- Buyer/Merchant protection.

STAKING – The holding of FOMO tokens in the ecryptostore wallet for the benefit of elevated merchant status, elevated affiliate status or collateral held against sales to offset escrow

SMART CONTRACT – A contract that is established on the blockchain to provide governance to a process or outcome based on pre-defined protocols, without the need for intermediation.

PERMISSIONLESS – A protocol that executes based on the outcomes and does not require human interaction to happen.

USER-CURATED – Each Merchant establishes and maintains the product lines available through their individual Ecryptostore. All content, pictures, pricing and conditions of sale are decided by, and uploaded by the merchant.

