



Whitepaper

SekoPay

A Legend is
born.





DISCLAIMER OF LIABILITY

The purpose of this White Paper is to present Sekopay LTD, Sekopay Platform, Sekopay APP, SekopayEX and SEKO to potential coin holders in connection with the proposed ICO sale.

The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential coin holders for them to determine whether to undertake a thorough analysis of the company with the intent of purchasing SEKO.

Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed by and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors.

SEKO is a utility coin. This product is not a digital currency, security, commodity, or any other kind of financial instrument and has not been registered under the Securities Act, the securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential coin holder is a resident.

SEKO cannot be used for any purposes other than those provided in the White Paper, including but not limited to, any investment, speculative or other financial purposes.

SEKO is not intended for sale or use in any jurisdiction where the sale or use of digital coins may be prohibited.

SEKO confers no other rights in any form, including but not limited to any ownership, distribution (including but not limited to profit), redemption, liquidation, proprietary (including all forms of intellectual property), or other financial or legal rights, other than those specifically described in the White Paper.

Certain statements, estimates and financial information contained in this White Paper constitute forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements.

White Paper can be modified to provide more detailed information.

This English language White Paper is the primary official source of information about the SEKO.

The information contained herein may from time to time be translated into other languages or used during written or verbal communications with existing and prospective customers, partners, etc. While such translation or communication some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language White Paper, the provisions of this English language original document shall prevail.



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1 SEKOPAY LTD EXECUTIVE SUMMARY

1.1 The Future of Digital and Cryptocurrencies

Over the past decade, there has been an explosion in demand for cashless and digital payments. Global transaction volumes grew by 15.2% from 2014 to 2018 to reach 433 billion, an increase partially fuelled by Emerging Asia¹. In the past 24 months, this growth has been enhanced by the introduction of mobile contactless payment solutions such as Apple Pay, Google Pay, Alipay and a whole host of other innovative solutions. Between 2018-2020, mobile proximity payment volume (such as Near Field Communication (NFC) and QR codes) is expected to rise by a compound annual growth rate (CAGR) of 80 percent, which would bring mobile proximity payments volume over US\$4 trillion by 2020².

Similarly, the crypto economy and cryptocurrencies are growing at a phenomenal rate. It is estimated that by 2020 the crypto economy will exceed three trillion dollars³ and that by 2022 it could be equal to 10% of world GDP⁴. Only time will tell whether these predictions are correct, but what is certain is that cryptocurrencies have passed their point of no return. They are here to stay, and their importance will only increase.

On the other hand, universal transaction processing for cryptocurrency against fiat-based goods is practically non-existent. This is an unsatisfied demand across a cryptocurrency capitalization that has already surpassed US\$150 billion⁵.

Sekopay LTD solves this problem with the commercial launch of its global transaction processing platform dubbed Sekopay APP.

1.2 What Is Sekopay?

Providing cryptocurrencies to mainstream everyday users will require dedicated crypto services. Only once a person can use cryptocurrency in the same way that they use any other currency, will all the benefits of cryptocurrency, such as lower transaction costs, the speed of payment, removal of national boundaries and so on, become real. There are already 3 million daily users of cryptocurrencies, a number that is expected to exceed 200 million by 2025⁶. The demand for cryptocurrencies exists now and will grow at an annual CAGR of ~70% for the foreseeable future.

The potential to satisfy this demand is perhaps the most exciting development of the past 100 years and the prize for those who are successful is a place on the global landscape at a rate of growth and a worldwide presence that can never be matched by any traditional development plan.

The Sekopay APP will be the first step in satisfying this demand. It will be made available for download via the IOS or android marketplace and is planned to be ready-to-use on mobile devices immediately. Unlike conventional mobile APPs that take weeks to process and issue cards, the Sekopay APP provides an instant processing engine for both fiat and crypto-based currency transactions while enabling inter-changeability between the two. With Sekopay APP customers will finally be able to use cryptocurrencies to pay for fiat-based goods without transaction limits and with low commission on any of the world's existing 50 million payment terminals and many internet stores and payment points. Sekopay LTD's technology platform is being developed to be based on algorithms that allow for the most efficient exchange rates matching across natural peer-to-peer flow as well as third-party Crypto-exchanges.

Sekopay LTD aims to meet the payment needs of the Cryptocurrency Era.

1 Cap Gemini World Payments Report 2017

2 IDC Financial Insights' 2014 Consumer Payments Survey

3 Insert footnote

4 Deloitte estimations

5 Coinmarketcap

6 Opinions based on current CAGR (Data from Global Cryptocurrency Benchmarking Study, Dr. Garrick Hileman & Michel Rauchs)



1.3 ICO Overview

Over the past 6 months, the team at Sekopay LTD has been building the platform on which its crypto services will be launched. The next stage in our development will be the release of a crypto payment platform that will, in turn, run its own cryptocurrency - SEKO, to feed the transactional process.

This platform will be ready for the release at the end of Q4 2019 - early Q1 2020, and we aim at continued development. This Whitepaper highlights the key stages and features of Sekopay APP payment solution and the future trajectories in which our products will be developed.

Further details of the ICO and the potential benefits of SEKO ownership are provided in this Whitepaper. The binding terms and provision of SEKO Sale will be outlined in the Terms & Conditions provided at <https://sekopay.com/> & <https://www.sekopay.co.uk/> (the "Website")

2 INTRODUCTIONS

2.1 A Brand-New Crypto economy

Global demand for cashless payments continues to rise at such a rate that the end of cash as the payment of choice is now a stark reality. The number of worldwide cashless transactions was over 430 billion in 2017 whilst the rise of mobile payments is expected to exceed \$4.8 trillion by 2020⁷.

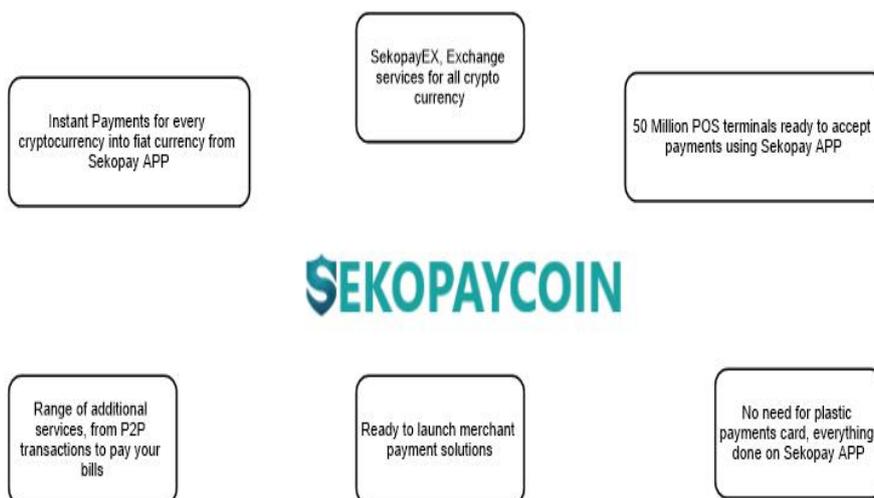
As people change the way that they interact with money, we have also seen the introduction of a brand-new form of money, cryptocurrencies. It is less than 10 years since the creation of the Bitcoin, the world's first digital currency that in turn built a brand-new financial ecosystem called the blockchain. Today there are over 1,500 digital currencies⁸, known as cryptocurrencies, and that number is growing every day.

The advantages of cryptocurrencies over traditional fiat currencies are numerous and impossible for fiat currencies to match. Today a transaction between two people in different countries can still take several days and cost the parties a significant share of the money transferred (the average cross-border transaction fee is 9.45%⁹) as each party in the chain, of which there are many, requires a small margin for their efforts. This can now be done in seconds using cryptocurrencies via the blockchain for practically zero cost and more securely than ever before.

But for many people, even those with a keen interest in new technology and better ways of doing everyday actions, cryptocurrencies are still perceived as an investment instrument. The most critical step in moving benefits from the conceptual and into the practical mainstream is to enable people to use cryptocurrencies in the same way as they can any other currency, and that means enabling instant payments with their Cryptocurrency as if it were cash or money stored in their digital accounts. Sekopay LTD is building Crypto 3.0 for the Cryptocurrency era. People will be able to store, spend, exchange. The Crypto will be the decentralized core that interlocks the restricted financial world we live in today and a future Crypto economy with limitless borderless opportunities

Most of the technology for this economic revolution already exists: Apple Pay, Samsung Pay, Alipay; the world's biggest payment platforms have already installed more than 42 million contactless payment terminals across the globe, a number that is growing rapidly.

Sekopay APP will take full advantage of this global contactless phenomenon, but instead of using it for traditional payment cards using fiat currencies, we will use it for cryptocurrencies through personal smartphones. We can skip generations of dedicated development by some of the biggest companies in the world and adapt that technology to the Cryptocurrency Era within months, or years, but, not decades.



We anticipate that soon practically any cryptocurrency can be instantaneously transferred into any local fiat currency anywhere in the world where cashless payments through contactless payments terminals are possible and in turn can be spent. This will be done quicker, cheaper and safer than any fiat currency has ever been able to achieve. For the retailer, they are none-the-wiser. As far as they are concerned, they were paid in their currency of choice.

It is just a small step from cashless Cryptocurrency payments to additional services, such as cross-border transactions.

Sekopay aim is to start operations by delivering one of the best Cryptocurrency mobile payment application available today. As adoption increases, additional services are intended to be added.

The team at Sekopay LTD have many years of experience building mobile payment solutions.

7 IDC Financial Insights 2014 Consumers Payments Survey

8 The website CoinMarketCap lists no less than 1,037 different types of cryptocurrencies, 626 of which have listed market caps of at least \$100,000 (referenced August 2018)

9 The World: Remittance Prices Worldwide. URL: https://remittanceprices.world.org/sites/default/files/rpw_report_march_2017.pdf (2017), (Accessed August 11, 2018)



2.2 Comparing the World's best Traditional s With A New Blockchain

With the advent of any new market changing technology, the older world order often struggles to adapt to the new world realities. It will be no different for the current giants who even today cannot agree whether or not cryptocurrencies are their future or a passing phase. Whilst they decide, newly dedicated blockchain based Cryptos will take their place in the Crypto economy.

The following table provides just a few examples of the advantages of a new blockchain compared to any leading traditional.

	TRADITIONAL FINANCES	BLOCKCHAIN FINANCES
Currency Conversion	6% Up To 10%	Can Be as Low as 0%
Security	Trust the Banks	Open Verified Ledger
Transfer Values	Limited	Set by The User
Number of Clients	Limited by Systems	Only Technical Limitations
Countries of Operation	Limited by Regulation	Unlimited
Scalability	Expensive & Slow	Fast and Low Costs
Cost of Transactions	5% Up To 10%	Low as 0.5%
Speed of Transactions	From 3 days to 7 days	Immediate/Minutes
Control over Funds	The bank/Company	The Client
Integration of New Services	Slow & Difficult	Fast & Easy
Control	Centralised	Decentralised/Centralised
Withdrawal of Funds	Several Days	Minutes

It is Sekopay team's strong belief that no single blockchain will dominate the new Cryptocurrency sector, but rather than a network of new innovative players will drive the market forward and that within the next 10 years, roughly the same length of time that Bitcoin has been in existence, the leading blockchain Cryptos will be challenging the prominent traditional banks for control over the Crypto economy.

THE SEKOPAY LTD TEAM

Sekopay LTD's management team is made up of highly experienced digital payment professionals from some of the most innovative sectors in UK, who have spent the better part of 10 years developing digital payment and solutions. This team is supported by experienced financial professionals worldwide.

3.1 Our story

Management will be organized in such a way that clear goals are established, with practical strategies to achieve the goals, an appropriate organizational structure to deliver the results and appropriate reporting and controls to supervise performance. Irrespective of the fact that the interests of stakeholders may vary, the corporate governance approach will treat all stakeholders with the same level of concern and respect.



3.1.1 Selected team members

Shahid Chaudhry, CEO, Co-founder.

<https://www.linkedin.com/in/shahid-chaudhry-a26442160/>

More than 10 years of experience in shares and trading cryptocurrency.

Khalid Chaudhry, Co-founder + CTO

<https://www.linkedin.com/in/khalid-chaudhry-engineer/>

An Application Designer / Java Developer / Software Test Engineer with over 16 years' experience in the Banking, Automated Test Engineering, and Semiconductor industries.

The University of West of Scotland. BSc Computing

Faisal Yusuf, Market Analysis

Analyze data using statistical software, Convert complex data and findings into understandable tables, graphs, and written reports, Prepare reports and present results management.

Caledonia University, BA Consumer and Management.

4 MOBILE CRYPTO

4.1 Mobile Contactless Payments

Physical bank branches, plastic payments cards are all things of the past. Now everything is digital, mobile and contactless. Sekopay LTD is building a new digital solution to Cryptocurrency era, that does mostly the same things as the current mobile providers, but faster, cheaper, safer using cryptocurrency on the decentralized blockchain.

As soon as a customer downloads the Sekopay LTD mobile App customers will be able to start to make transactions in current VISA, Mastercard or UnionPay infrastructure practically instantly. Gone are the days when you need to apply for a debit card and wait weeks for it to be delivered. Customers will be able to pay in specific major cryptocurrency instantly (at least BTC and ETH) or in SEKO coins for any product or services at any POS terminals (there are already over 42 million installed throughout the world) that are fitted with NFC (near field communication) via the Sekopay mobile App.

Sekopay APP will use NFC HCE (host card emulation) protocols to coinise the data on the virtual payment card, and in turn, the POS terminal reads the connections as if it were a standard plastic card. Practically any NFC payment service, such as Apple Pay, Samsung Pay, Google Pay and a host of other providers, can now be used to pay with cryptocurrencies and as far as the retailer or online store is concerned, they are paid in the currency of their payment order. This capability possibly extends to ATM cash withdrawals and most other standard financial activities.



Today it is practically impossible to pay for your daily coffee, the morning newspaper, or your utility bill with cryptocurrency.

Of course, a cryptocurrency owner could make an exchange of cryptocurrency on one of the exchanges, wait for confirmation that it is completed, then wait for the transfer of funds to their nominated account and so on. But who in all reality would do that to buy a coffee?

With Sekopay mobile crypto app that changes instantly. The Sekopay mobile crypto app does all of that for the customer.

From any cryptocurrency that are preselected by the user in Sekopay App, perhaps in different percentages depending on their current trading value, Sekopay APP does all the communication and ultimately conversion to and payment in fiat without the user having to do anything other than bringing up their smartphone to the NFC terminal and press go.

Only the exact number of cryptocurrencies in the order and ratio prescribed are exchanged to meet the payment needs.

4.1 Sekopay APP Functionality

Software for IOS, Android or Windows Phone smartphones or tablets with “standard everyday services”, providing opportunity to use (get and transfer specific cryptocurrencies, including BTC and conduct settlements related to fiat currencies.

Examples of such services are:

- Transactions in current infrastructure of trade and services outlets all over the world via international payment system (VISA, Mastercard for example)
- Transactions in infrastructure of trade and services outlets connected to Sekopay APP or being Sekopay APP partners' infrastructure
- Replenishment of personal card or account – International transfers to cryptocurrency accounts or accounts, including cards, without restrictions (other than those applied for anti-money-laundering purposes)
- Special offers for Sekopay APP users in Sekopay LTD partner shops

This type of functionality is planned to be available for use in December 2019 – January 2020



5 SEKOPAY LTD COIN – SEKO

5.1 Overview

Sekopay coin SEKO – is the core of all transactions made in Sekopay LTD crypto platform. No payment can be conducted without SEKO, its main goal, is to stimulate coin holders to use Sekopay in their daily life, and to attract new users to Sekopay in future is planning to list its coins on cryptocurrency exchanges to enlarge userbase and fulfill users' expectations to provide the most comprehensive services.

5.2 Fuel to Power the Engine

Only SEKO coin holders can use the Sekopay crypto platform. Every time a person makes a payment, a fee equal to 0.5% of the value of the transaction in SEKO is taken from the SEKO holder's account for the transaction. Ownership of SEKO creates a reserve that can be used as the fuel for future transactions. Thanks to Sekopay LTD's intelligent proprietary technology, this 0.5% is 100% transparent to the user, carried out immediately, at current exchange rate available. In fact, Sekopay LTD, which is based on robotic algorithms that automatically search for the optimal rate for a given transaction at any given time on all exchanges with which Sekopay LTD has integrated, and the instant formation of a corresponding lot for the purchase or sale of cryptocurrency on the selected currency exchange, will ensure that the customer gets the best conversion rate possible for the whole transaction which will more than likely compensate for the small 0.5% transaction charge that is applied at the time of purchase. Sekopay LTD is naturally aware of services which offer supposedly 0% commission transaction, but this is simply hidden in a wider bid-offer spread (it can be as high as 10%) and ultimately the customer will receive a higher real cost than that which is applied by Sekopay LTD. Sekopay LTD is committed to 100% transparency with the customer, and in the same way that customers are not fooled by the zero percent commission deals in fiat currency conversion, they will not be fooled by such deals in crypto conversion.

5.3 Additional Coin-holder Benefits

Note that for the protection of users, individual users will be able to set their own limits which are lower than those noted above. In addition, inbound operations (updating cryptocurrency purses, the flow of funds from cards, cash deposits at ATMs and such like) are never limited.

- Whilst many core functions of Sekopay LTD will be free to use for all members, future additional services may incur a fee for use, for example concierge services. Upon launch, coin-holders can expect to receive a discount of up to 75% from standard fees (the exact benefits will depend on the service)
- Those coin-holders that are also merchants using the Sekopay LTD payment platform for acquiring will be entitled to fee discounts of up to 50% from standard fees (exact details will depend of the date of launch of the acquiring solutions which as per the road map will come after the crypto payments platform)
- As the company develops, additional coin-holder product benefits are expected



6 SEKOPAY LTD ICO COIN SALE OVERVIEW

6.1 Purpose of the ICO

Sekopay LTD is offering to potential users of Sekopay APP, Sekopay Platform and SekopayEX the right to pre-purchase its own SEKO coins through an ICO event that commences on the 16th November 2018.

The SEKO coin is based on its own decentralised blockchain, SEKO coins are valid indefinitely and are the property of their respective holders.

Sekopay LTD is registered under the laws of UK, with its head office located in London, United Kingdom. It is subject to a market best practice audit in accordance with UK regulations thereby ensuring total transparency and absolute accountability of all Sekopay LTD activities including the publishing of full company statements.

SEKO coins bestow on its holder's special product benefits including increased rewards depending on user activity. SEKO coins are not stocks, securities or their equivalent and therefore do not create the right of ownership or disposal of Sekopay LTD or its assets. SEKO coin-holders do not exert any influence over the decision making of the company or its activities.

SEKO coins will be distributed in direct proportion to the amount paid by the participants during the ICO in accordance with the Terms and Conditions.

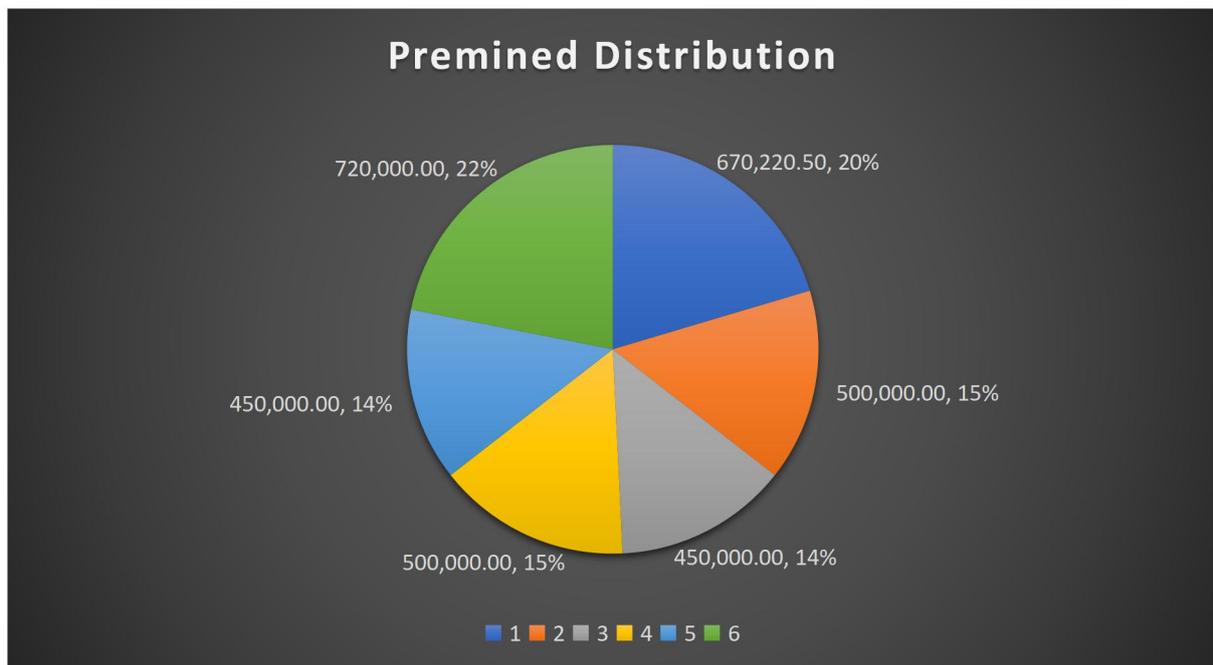
All organisation and implementation processes connected a successful Sekopay LTD ICO have been prepared in accordance with industry best practices. Additionally, The funds received as a pre-payment for service fees using SEKO coins will be used to fund exchanges and further marketing.

6.2 Fixed Coin Value

Upon launch during Phase 1, a single SEKO is valued at 0.00005 BTC (due to the USD equivalent value of a single Bitcoin this is a more convenient measurement of value). For equivalent prices in other cryptocurrencies, the following exchange will be used Coinbase.



6.3 Distribution of Coins



Total 3,300,000 Premine of which 2,579,779.5 SEKO Are held in reserve.

All Un-used coins will be burned after presale.

- 1) SEKO swap from old coins to new coins
- 2) Team reserve
- 3) Master node presale
- 4) Bounty
- 5) Staking pack presale
- 6) Held for late swaps

15% of coins allocated for marketing and loyalty purposes will be gradually released to enlarge userbase and to fulfil Monthly Loyalty Program.

Sekopay LTD is focused on delivering those products that support mass scale adoption as quickly and efficiently as possible and thereby simultaneously delivering value to SEKO holders.

The final 15% of coins will be distributed amongst the project team, advisors and the participants of 'bounty' campaign.



6.4 Bounty Structure

Support is required for many marketing and expert discussion forums such as bitcoin talk, the contribution of opinion leaders, banner ads and participation in selected publications that specialise in Cryptocurrency and blockchain. The exact distribution of SEKO coins for the marketing campaign is managed by the ICO organisers and adjusted regularly, but under no circumstances will it increase beyond 3% of the total issued SEKO.

Contributors 60%

Reserved fund 15%

Founders and Team 10%

Advisors 15%

SEKOPAY LTD FUTURE TRAJECTORIES

Sekopay LTD is a part of the fast-growing ecosystem, which continually develops innovative solutions for users of cryptocurrencies to make their adoption more comfortable and more efficient. The following products are now in the development and are intended to be available for the use of SEKO coin holders in the future.

7 MOBILE CRYPTO 3.0

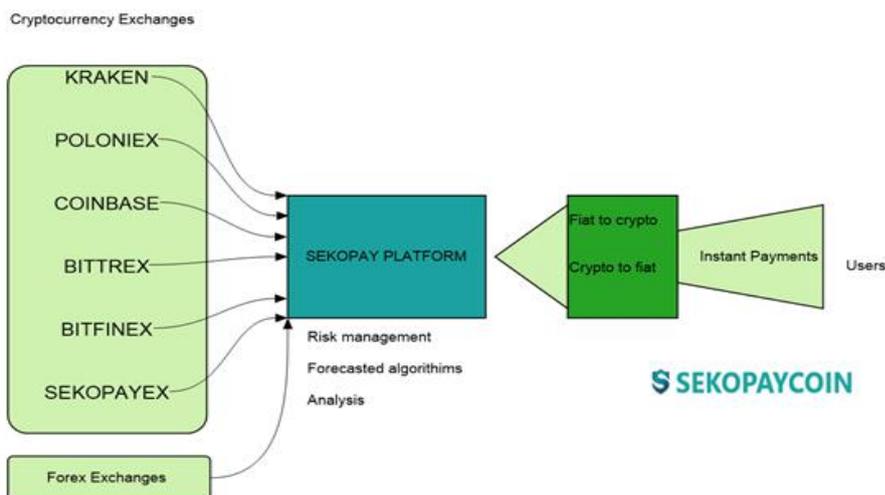
7.1 Crypto wallet

Crypto asset and currencies are contained in digital smart contract wallets. Using currently available smart contract wallet technology, there is no need for customers to move money out of their wallets and into, Sekopay LTD will simply debit the appropriate amount from the wallets in the predefined manner as identified by the payment protocols, and displays the remaining balances to the customer within the Sekopay mobile App.

In this way, the customer will be able to see all their Crypto assets in one place, whilst at the same time being able to spend them in practically any order or mix of their desire, even if the assets are in different wallets, in the secure knowledge that Sekopay LTD has no access to such assets.



7.2 Sekopay LTD (Clever exchange)



7.3 Sekopay APP Functionality

Standard everyday services will include:

- Buy and sell BTC, ETH, XRP, LTC, Dash, XEM, NEO, MIOTA, XMR and many other cryptocurrencies and coins
- International transfers to any blockchain wallet's account, including cards, without limits or restrictions (other than those applied for anti-money-laundering purposes)
- Conversion and exchange between Crypto assets
- Direct payment for services such as telephone, utilities, penalties, loans, taxes, internet, etc.
- Transaction history data (including sorting services such as filters and payment categories)
- Fiat currency transactions

7.4 SekopayEX (Sekopay Exchange)

Sekopay aims to be at the forefront of crypto exchange trading platforms with professional grade engine and third-party crypto exchanges order routing capabilities.

All under one easy to use user interface, enabling a seamless trading experience.

Sekopay technology will be available as a cross-platform and multi-device application.

As the technologies related to major component of our platforms are under development, we are building the ability to rapidly integrate.

SekopayEX will be built on a strong centralized architecture with a matching engine.

The future of SekopayEX technology is based on these essential components:

Identity Validation technology based on the blockchain AI technology enabling robot advisory and decision making API Access to technologies

SekopayEX will provide our dedicated web-based trading front end, or mobile front end as required.

Our user experience offers the retail trader an institutional grade quality trading experience, without compromising the smart trading platform.



Our highly configurable front end is built on the latest technology and supports real-time data updates and notifications.

As we see the evolution of cryptocurrencies, Yet the Cryptocurrency marketplace is full of discrepancies between exchanges. We aim at offering our customers a well-integrated platform that enables them to access full information and accessibility in the marketplace.

We will effectively provide the following:

Full information feeds into the various trading exchanges in one dashboard interface.

Pricing will be presented to the users based on net prices, price and third-party exchange commission and fees, creating a plane level for comparison.

All transactions are transferred to the wallet of your choice for maximum security. Seamless access to all market.

All asset classes, always, granting best execution. Synthesized approach, enabling a real time view and improving decision-making.

The ability to execute trades and access exchanges at the right prices at the right time.

SekopayEX will charge a 0.2% fixed fee per trade.

We will have listing fees in certain cases.

Withdrawal Fee Depending on the Coin or Token.

Other Fees There may be other fees.

Regulated market: Set up a marketplace for utility tokens and digital assets functioning within jurisdictions that make for crypto assets regulations, which include Gibraltar's regulatory framework that is "World Class".

Standards: Formulate a high standard for entry and a supervised environment with regulations for admission and trading, along with obligations and standards of conduct, under the Sekopay rules.

Earn and keep public trust and consensus, to back the ideals of the crypto movement and to establish confidence, credibility, and liquidity to the global crypto community.

Utilize the experience from both the finance and the crypto-industry to allow Sekopay to function as the bridge between the conventional financial industry and the blockchain community, bringing together greater acceptance and inclusion for participants from a unique institutional position.

AML/KYC compliance-users must fulfill AML/KYC compliance before they can open an account, after which they will be able to fund their wallet up to the set limits (based on the assessment of the user at the point of account opening and subsequent review as applicable).

SekopayEX would implement AML/KYC policies and procedures.

For example, when fiat is available, users would only be allowed to withdraw it to an agreed account in the name of the user with a well-established bank.



The AML/KYC compliance process should safeguard the exchange and its users against the usual risks associated with a poorly controlled environment.

Subject to legal and regulatory limitations, SekopayEX expects to on-board retail and professional users who may open an account with fiat (when available) and/or digital assets, depending on them passing applicable on-boarding and AML/KYC compliance requirements.

SekopayEX will use a multisig wallet security system whereby coins/tokens deposited at SekopayEX would be held in numerous multisign wallets; and most tokens would be kept offline in cold storage, while a small portion of the tokens would remain in hot online storage making for faster transactions for users who conduct deposits and withdrawals on the digital asset exchange.

Wallets would be multi-layered and allow for storing and trading between tokens listed on SekopayEX.

SEKOPAYCOIN

8 CRYPTO FOR BUSINESSES

8.1 QR Code Payments

There are two equally important sides of the infrastructure required to ensure the rapid adoption of crypto economy. The ability to make payments and the ability to receive payments.

The Sekopay Mobile App will process the payments which in turn will utilise the vast resources of the world's biggest payment providers by using digital contactless payment technology through supporting POS terminals to receive payments.

Nevertheless, there are still millions of businesses that for a wide variety of reasons are unable or unwilling to connect to this payment network. For example, you will not find many street traders in Delhi that have a contactless visa terminal.

Part of the Sekopay LTD team has more than 15 years of development in banking, actively building alternative contactless payment solutions for business covering all areas of business life from key retail sectors such as restaurants and bars, to street traders and the internet stores. This knowledge and experience will be embedded into Sekopay LTD enabling it to reach a much wider audience than is possible today.

The Sekopay App for business will be a dedicated in-module solution for businesses that can be applied to all sectors. Functions include:

- Cryptocurrency exchange and settlements/acquiring in fiat or cryptocurrency no matter how the payment was made
- Universal web-office with:
 - Transaction history
 - Payment details managing
 - Filter by currencies, payment time, shopping methods etc.
 - New store connections

Sekopay LTD's business solutions generates not only the ability for merchants to accept cryptocurrencies, but also:

- Conversion between cryptocurrencies and fiat money
- Increases the speed of payment, (compared to other than cash)
- Reduced costs. On average payments through the Sekopay LTD infrastructure will be 4 to 5 times cheaper than the cost of card acquiring About 0,5% - 1% depending on turnover
- Flexibility with a wide range of payment solutions
- Reliability, all solutions have been tested during development.



Sekopay is developing a universal solution that has the ability to replace expensive and restricted POS contactless terminals, or simply act as an alternative to those terminals when the merchant has no access to them or would prefer an enhanced experience. To receive crypto payments, the merchant must simply install a special Sekopay App on their mobile device, such as a tablet, which in turn produces QR payment codes containing all the essential payment details.

The purchaser uses their Sekopay APP mobile solution to scan the QR code and the payments are processed practically instantaneously.

This solution has become the overriding leader in many countries, especially China where such methods of payment have almost eliminated the competition. It is estimated that over 70% of payment points are equipped with QR payment solutions, which in turn support the most popular apps Alipay and WeChat. With the support of Sekopay LTD, such mass adoption could easily be extended to cryptocurrencies, for any merchant, anywhere in the world. All they need is an internet connection via a mobile device.

8.2 Sekopay APP-Commerce and Automated Services Solutions

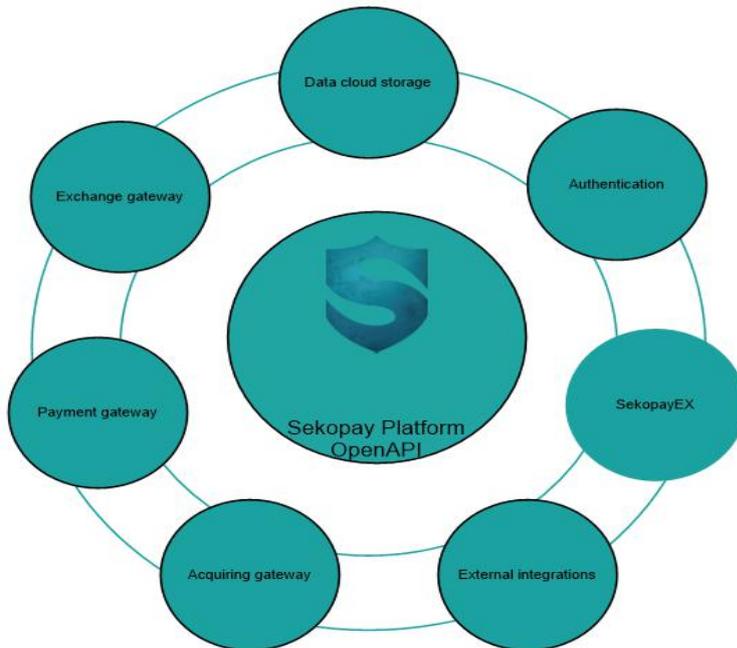
Sekopay LTD developed API will enable any internet store to display a QR code, which in turn can be read by the Sekopay APP mobile customer to scan that code and make a payment using cryptocurrencies in the same way as they could at any contactless payment point. Not only does it enable the same benefits of the mobile app as noted previously, it also simplifies the checkout process by filling in essential payment information such as delivery address, contact phone number etc. when scanning the QR code. This is all done instantaneously at a cost for the merchant which is many times cheaper than they pay today.

Such benefits are also being applied to offline contactless payment points where there is no need for a human interaction, for example to pay for a parking permit or paying for petrol without leaving the car.



9 SEKOPAY APP OPEN PLATFORM

Sekopay believes that the cryptocurrency era will require a much wider development community than just a few leading cryptos. For this reason, Sekopay APP is providing an open platform that enables companies to build their own products using Sekopay APP API. Many of the features of the mobile platform will be made available for developers to use inside their own payment applications and solutions.

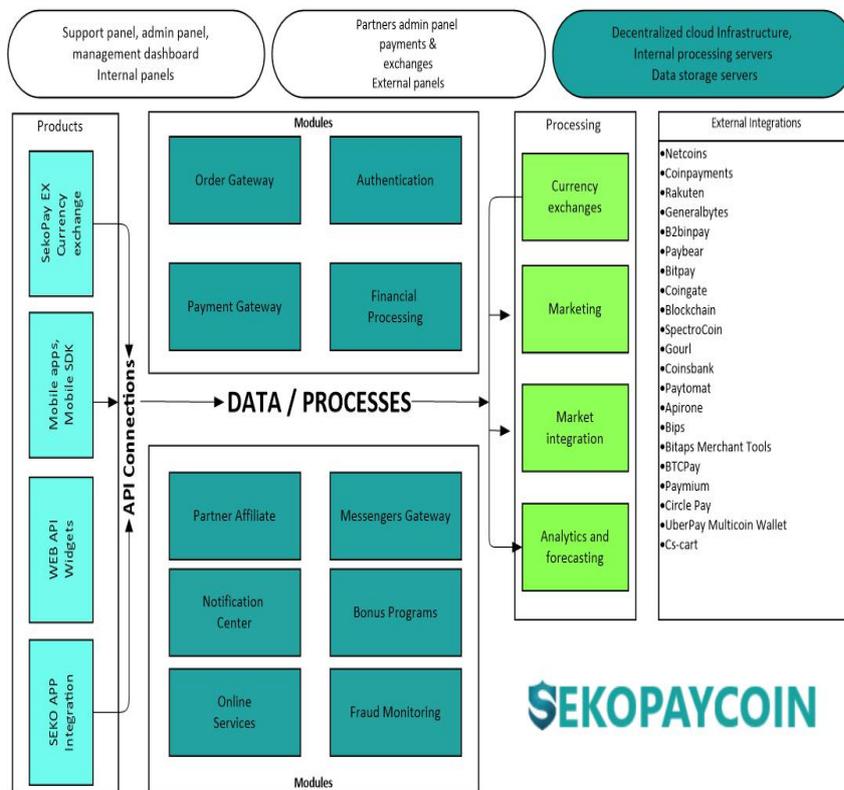


Examples of products and services that can be created and provided through the Sekopay APP API include:

- Cryptocurrency wallets
- Cryptocurrency exchanges
- Cryptosystems for payments on and off-line
- Payments with the use of cryptocurrency and coins
- Information retrieval
- Automated regular payments
- Billing
- Receive automatic notification of transactions



The diagram below depicts the modules that will be available for developers.



Please note that solutions described in this section are not guaranteed and may or may not be delivered in the future depending on the market needs, regulations, the ability of the team to achieve best technical performance and other risks which may be known or unknown to the team now. The Sekopay LTD Future Trajectories are all planned developments and are presented for informational purpose only to show what the team had been working on and how the entire ecosystem may look like if developed. You should not rely on these solutions when making a purchase of SEKO coins because these are planned to be bonus features rather than the essential functionality of the SEKO coin.



10 SEKOPAY LTD CORPORATE VISION

10.1 Corporate Culture

Our corporate culture formed by the years of successful development and achievement of planned results is based on following principles. Not less than 50% of all available resources are distributed for scaling and increase of userbase, this trajectory led us to success most of time. No more than 15% of resources is intended to be used to maintain current operational activities including wages of management. The rest part of all available resources is aimed on research and development and search for new stack of technologies.

10.2 Product Development

Product development and further roll-out is naturally affected by our corporate vision. The following are considered to be our current objectives:

Sekopay LTD Cryptocurrency Wallet with Fiat Settlements – we are planning to provide full stack of innovative technological solutions, including Processing Centre, Fiat-to-Crypto and vice versa instant exchanges, NFS payments support (only for Android devices via card emulation), integrations with third-party Cryptocurrency payment infrastructure, P2P transfers in fiat and crypto currencies.

Sekopay LTD Mobile 3.0 should be the one the best payment solution in the industry including such technologies as Native contactless payment support (Apple Pay, Samsung Pay, Android Pay and oth.), Partnership with banks or financial institutions in every region of financial activities – to guarantee stability and security of settlements.

The next big thing is Sekopay LTD own payment infrastructure, which we plan will cover at least 25 000 POS and online stores around the world. It is rather difficult to estimate marginal expenses on every connection of the store.

We will be creating universal Open API for our products, developing Sekopay LTD in the direction of providing standard services and developing complementary services.



11 THE ADVANTAGES OF SEKOPAY APP ECOSYSTEM

An analysis that compares Sekopay LTD to previously announced cryptos based on the intended functionality of the ecosystem once it is complete.

<i>Features</i>	<i>Market Features</i>	<i>Standard</i>	<i>Other Companies Features</i>	<i>Sekopay Features</i>
<i>A settlement infrastructure that supports instant conversion of Cryptocurrency to fiat cash</i>	No		No	Yes
<i>Platform for affiliate partners to showcase their products & services</i>	No		No	Yes
<i>Open platform for the use of third-party solutions</i>	No		No	Yes
<i>Wide range of cryptocurrencies & digital assets</i>	No		yes	yes
<i>Using payment systems infrastructures for card to card transfers</i>	No		Yes	Yes
<i>For buying & selling cryptocurrency & digital</i>	No		Yes	Yes
<i>Withdrawal & depositing cash at ATMs.</i>	No		No	Yes
<i>Exchanging with other users to develop a private market</i>	No		No	Yes
<i>Ability to use tokens of any finished ICO, those on an exchange</i>	No		No	Yes
<i>Compatibility with the payment systems of Asia</i>	No		No	Yes
<i>Protocol solutions for safe automatic withdrawal</i>	No		No	Yes
<i>Payment calculations within 3rd party mobile pay systems</i>	No		No	Yes
<i>All products can be fully used inside 3rd party solutions</i>	No		No	Yes
<i>Short term cryptocurrency value setting & digital assets for deferred payments</i>	No		No	Yes

11 Actual fees are higher, as transactions are not based on the lowest exchange rate possible

12 Actual fees are higher, as transactions are not based on the lowest exchange rate possible



12 ADHERENCE TO ALL LEGAL AND REGULATORY STANDARDS

The purchase of any coins involves a high degree of risk, including but not limited to the risks described below. Before purchasing SEKO Coins, it is recommended that each participant carefully weighs all the information and risks detailed in this White Paper, and, specifically, the following risk factors.

1. Dependence on computer infrastructure

Sekopay LTD dependence on functioning software applications, computer hardware, and the Internet implies that Sekopay LTD can offer no assurances that a system failure would not adversely affect the use of your SEKO Coins. Despite Sekopay LTD implementation of all reasonable network security measures, its processing servers are vulnerable to computer viruses, physical or electronic break-ins or other disruptions of a similar nature. Computer viruses, break-ins or other disruptions caused by third parties may result in interruption, delay or suspension of services, which would limit the use of the SEKO Coins.

2. Regulatory risks

The Blockchain technology, including but not limited to the issue of coins, may be a new concept in some jurisdictions, which may then apply existing regulations or introduce new regulations regarding Blockchain technology-based applications, and such regulations may conflict with the current SEKO Coin and SEKO concept. This may result in substantial modifications of the SEKO Coin.

3. Taxes.

Coin holders may be required to pay taxes associated with the transactions involving SEKO Coins. It will be the sole responsibility of the coin holders to comply with the tax laws of the relevant jurisdictions and pay all required taxes.

4. extraordinary events.

Sekopay LTD performance may be interrupted, suspended or delayed due to extraordinary event circumstances and circumstances which could not be prevented by Sekopay LTD and shall include: acts of nature, wars, armed conflicts, mass civil disorders, industrial actions, epidemics, lockouts, slowdowns, prolonged shortage or other failures of energy supplies or communication service, acts of municipal, state or federal governmental agencies, other circumstances beyond Sekopay LTD control, which were not in existence at the time of Coin sale.

5. Disclosure of information.

Personal information received from SEKO holders, the information about the number of coins owned, the wallet addresses used, and any other relevant information may be disclosed to law enforcement, government officials, and other third parties when Sekopay LTD is required to disclose such information by law, subpoena, or court order. Sekopay LTD shall at no time be held responsible for such information disclosure.

6. Value of SEKO Coin.

Once purchased, the value of SEKO may significantly fluctuate due to various reasons. Sekopay LTD does not guarantee any specific value of the SEKO over any specific period of time. Sekopay LTD shall not be held responsible for any change in the value of SEKO Coin.

Assumptions with respect to the foregoing involve, among other things, judgments about the future economic, competitive and market conditions and business decisions, most of which are beyond the control of the Sekopay LTD team and therefore difficult or impossible to accurately predict. Although the Sekopay LTD team believes that its assumptions underlying its forward-looking statements are reasonable, any of these may prove to be inaccurate. As a result, the Sekopay LTD team can offer no assurances that the forward-looking statements contained in this White Paper will prove to be accurate. In light of the significant uncertainties inherent in the forward-looking statements contained herein, the inclusion of such information may not be interpreted as a warranty on the part of Sekopay LTD or any other entity that the objectives and plans of the Sekopay LTD project will be successfully achieved.

Please note that the Sekopay LTD project SEKO may be subject to other risks not foreseen by its team at this time, this whitepaper is subject to change at any time.