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Risk Disclaimer: Buying VEZCOIN tokens involves substantial risk of loss and is not suitable for every investor. The valuation of the CVZ may fluctuate, and, as a result, clients may lose their original investment. Before deciding to invest in CVZ tokens, you should carefully consider your investment objectives, level of experience, and risk appetite.

Abstract

Since the beginning, the goal of myCoinvest has been to create a decentralized savings ecosystem to give everyone the ability to save and invest effortlessly. This extended version of the white paper highlights in detail the solution architecture and roles for the ecosystem's two crypto assets, Vezcoin Cash and Vezcoin Tokens. Over the past 14 months, the myCoinvest team has worked to produce the three (3) major core components to this platform.

1. SMART Savings Wallet (Mobile App)
2. Vezclub Marketplace (DEX)
3. Global Community @ <https://t.me/myCoinvest>

With the key infrastructure in place, the Core Team now looks to scale and disperse Vezcoin Tokens globally, through an initiative called the "Governance Bounty". This is an effort to truly decentralize this global network and create an open source financial platform.

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Token Allocation

60% (Community members)

20% (Core Team)

15% (Reserve)

5% (Community Fund)

VEZCOIN Token Governance Bounty Details

Available at: www.mycoinvest.tech

2018 Distribution Dates: All times listed are in EST

Pre-Release (Core Team) = September 18th, 12:00 PM - September 31st, 11:59 PM

Bounty Program = December 3rd, 12:00 AM - February 15th, 11:59 PM

VEZCOIN Governance Bounty Details

Type of Offer: Bounty

Total Supply CVZT: 10,000,000

Tokens Available CVZT: 6,000,000

Total Supply CVZ: 1,000,000,000 CVZ

Total Available CVZ: 500,000,000 CVZ

Buyback - \$0.002

Token Price: \$1.00 USD or the equivalent accepted currency

Governance Tax Qualification: 500 or more CVZ Tokens*

Softcap: \$500,000

Hardcap: \$6,500,000

Governance Node Packages:

BUY CVZT This exclusive governance sale is only available to > 1,000 CVZ holders

500 CVZ Token = \$500

Includes: Bonus Vezcoin CVZ| Blockchain Fee Collection

1,000 CVZ Token = \$1,000

**Includes: Bonus Vezcoin CVZ |Blockchain Fee Collection| 3 months no ecosystem fees*
| Vezpartner Dashboard**

10,000 CVZ Token = \$10,000

**Includes: Bonus Vezcoin CVZ |Blockchain Fee Collection| 9 months no ecosystem fees* |
Vezpartner Dashboard**

20,000 CVZ Token = \$20,000

Includes: Bonus Vezcoin CVZ |Blockchain Fee Collection| 12 months no ecosystem fees | Vezpartner Dashboard

Max Bonus Discount - 2,500,000 CVZ

Maximum Purchase Per Person: 500,000 CVZT

Holding - 1,000 CVZT + 1,000,000 CVZ = VezPartner SuperNode

BUY CVZT This exclusive governance sale is only available to > 1,000 CVZ holders

Bonus VEZCOIN Cash (CVZ) Available:

CVZT Price – \$1.00 USD

Select any amounts between 25 and 20,000

Bonuses

Orders of \$500 to \$999: 5% bonus CVZT + 500 Vezcoin Cash per \$1 spent

Orders of \$1,000 to \$9,999: 10% bonus CVZT + 800 Vezcoin Cash per \$1 spent

Orders of \$10,000 or more: 15% bonus CVZT + 1,000 Vezcoin Cash per \$1 spent

We accept over 800 Cryptocurrencies as available through coinpayments.net

Additional Early Bird Vezcoin Cash Bonuses:

20% = August 24nd – August 30th – First 30 VezPartners

12% = August 30th – September 5th

9% = September 6nd – September 9th

7% = September 10th – September 19th

5% = September 20th – September 27th

Accepted Coins

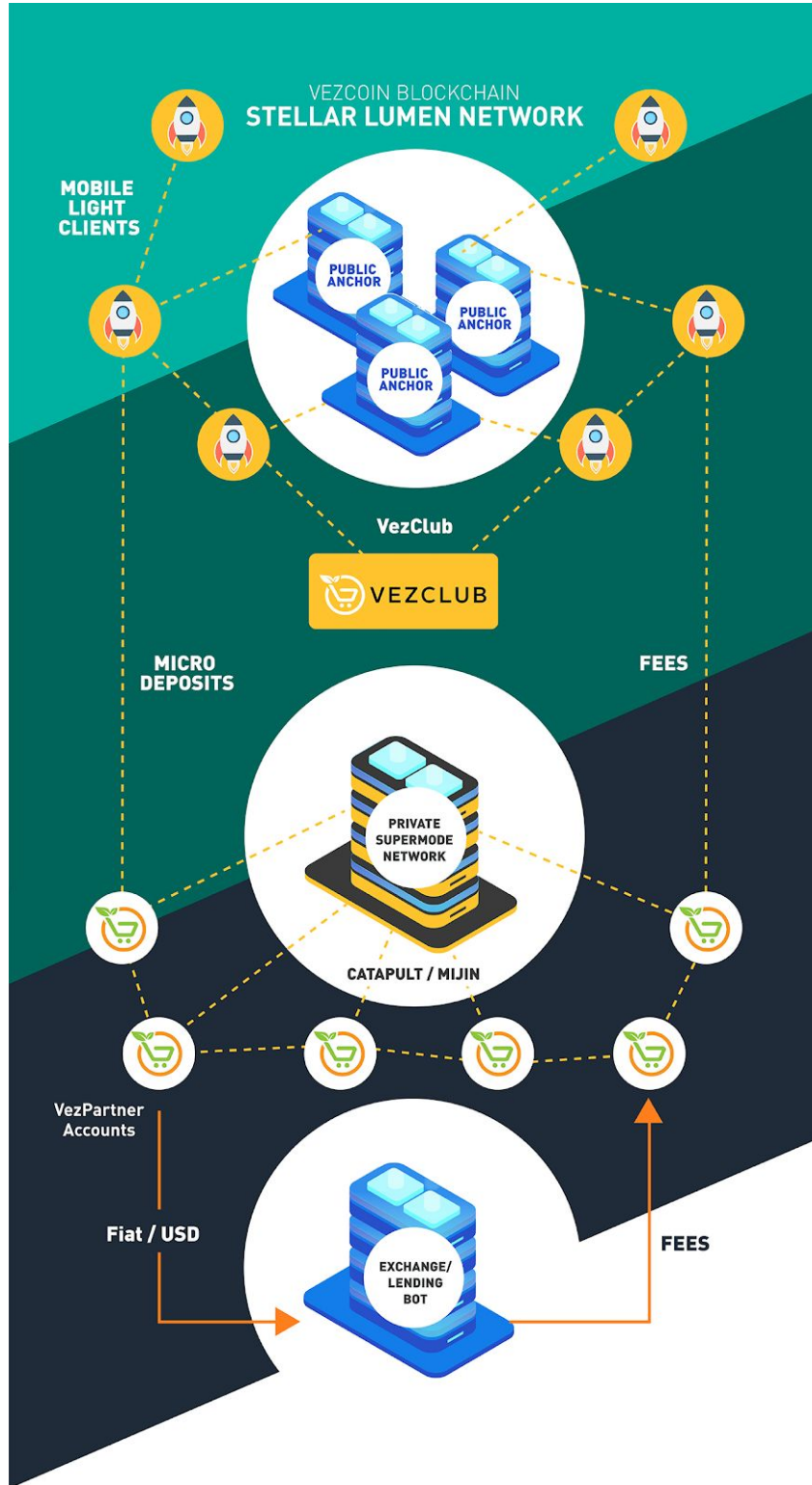


Establishing Voting Quorum

In order to establish governance on our decentralized network we will need to create the initial voting quorum, there will be an exclusive cap of 30 participants in the first CVZ bonus round from August 22nd through August 27th. The first 30 nodes will be added to a whitelist for governance module testing once developed, this will directly influence the establishment of guidelines for the ecosystem. After the initial voting quorum is established, every node that meets the minimum CVZT requirement will be allowed to participate in voting and ecosystem governance. *The minimum amount for governance is 500 CVZT

[The Bonus CVZ offer expires on the last day of the bounty or when all CVZT are claimed]

Distributed Lending Consensus



Blockchain Integration

The decentralized myCoinvest ecosystem will leverage the technology of 2 prominent blockchains, NEM and Stellar. The ecosystem will work in 3 pieces; a light client, public chain and a private administrative chain. The light client and public chain will run on the Stellar network and allow users to transact securely using the stellar lumens open source protocol.

Features

- Native mobile Wallet
- Support for 180+ currencies
- Low fees - \$0.0001 per \$100 transaction
- Fast remittance 2-5 secs
- Easy to use API/ Developer SDK

Vezcoin Cash (CVZ)



A digital asset serving as a medium of exchange on the network

Use Cases:

Any existing company or project can integrate directly into the ecosystem using the light client. Business transactions can be processed and handled using the backend infrastructure of the MCV light clients, which will allow fast integrations and deployments using a financial blockchain

Private

The private chain for the myCoinvest ecosystem will be run on top of NEM's Mijin blockchain. Here, VezPartner nodes will maintain and facilitate the processing of transactions for the public light client as Supernodes.

Features

Catapult - nem.io/catapult

Uses:

Small to medium sized companies will be able to spin up their own governance models and control light clients using the private network. This will allow important information, such as user records and files, to be kept away from the public and administrative consensus, when settling transactions.

Decentralized Process

1. Light Clients deposit fiat onto the blockchain
2. Deposits are sent to the VezPartner Supernode accounts ([Stripe](#)). * Randomized based on capacity and performance
3. Vezpartner receives fiat "block" and manually converts it into BTC and then sends BTC block to lending bot
4. Lending bot generates daily gains to be distributed back to the network
5. Network Send/Receive bot distributes profits back to light client nodes
6. Light clients exchange value P2P (Peer-to-Peer) using the Vezclub exchange

The Vezcoin blockchain will aggregate data at all times and produce blocks of information regarding the status of the chain.

Block Information:

Funds Balance - total fiat amount on chain

Reward Balance - total amount of fees collected

Maintain balance - total amount of funds available to pay for chain maintenance

Reserve Balance - total amount of funds available in reserve in case emergency

Withdraw Balance - total amount of funds available for withdraw

Database (DB) hot/cold balance - Display on/off chain user account value

Active VP - Display active VezPartner supernodes

Open Source Automation

Blockchain - VezPartner Distribution bot: Bot that will distribute fiat randomly based on the designated throughput of the node

Blockchain - Withdraw bot - Processes withdraw requests and fulfills them based on withdraw balance availability.* deposits in hot wallet: Vezcoin Cash address

Blockchain - Publishing Bot - Used to broadcast address balance updates, and ledger changes

VezPartner - Lending bot - Used to automatically lend BTC on global exchanges

VezPartner - Send/Receive bot - Automatically processes lending profits and distributes it to the blockchain management accounts. Receives withdrawal request from DB and sends Vezcoin Cash to Withdraw Balance

VeZClub Marketplace DEX

The myCoinvest ecosystem will have a native DEX or decentralized exchange to provide a UI and marketplace for users on the platform to exchange value and serve as the bridge between VeZPartner (Private chain) and the light client nodes (Public chain)

On this exchange, light client users will be able to demand discounts on millions of ecommerce products easily by transacting in VeZcoin Cash.

BUY CVZT This exclusive governance sale is only available to > 1,000 CVZ holders

Lending & The MCV SMART Wallet

To enter the VeZcoin ecosystem users will need to download the mobile SMART Wallet. This wallet will serve as a native light client on the VeZcoin network.

With a SMART wallet, users will be able to save automatically through micro deposits and deposit funds directly into the network to begin collecting interest. Interest is gained through the deployment of lending bots on several cryptocurrency exchanges, which is then distributed back to SMART Wallet holders in the form of **VeZcoin Cash** deposits.

The SMART Wallet will also support global remittance. Through the Stellar network, users will be able to send and receive VeZcoin Cash in exchange for over 180+ international currencies.

VeZPartner Compensation

Participating in the governance bounty will allow users to become VeZPartners. VeZPartners will serve as supernode holders on the network, and help process transactions for smaller light client nodes. In exchange for providing the network with capacity to process transactions, VeZPartners will also benefit from the collection of fees generated by the ecosystem.

Fee Collection - All users possessing 500+ CVZT will begin to collect fees from the network. These fees will be generated through peer to peer transactions in the ecosystem and paid out monthly.

Partner Dashboard - This will be a desktop application that will allow VeZPartners to set local conversion rates for VeZcoin Cash to other altcoins. As more VeZPartners begin to decentralize the network, Super Nodes will compete to set regional conversion rates, overtime this will lower the cost of converting VeZcoin Cash by creating a true market rate.

Block Rewards - SuperNodes will receive incoming “blocks” (Fiat deposits made from light client users) from the network into their bank account. These “blocks” will be manually processed and converted into BTC by VeZPartners and then returned back to the network.

VezPartners will only be allowed to process “blocks” up to the fiat amount of their owned CVZT. This “block” awarding process will be completely randomized, and determined by the network based on capacity and performance of SuperNode holders. VezPartners will be rewarded for the successful conversion of these “blocks” into BTC with Vezcoin Cash.

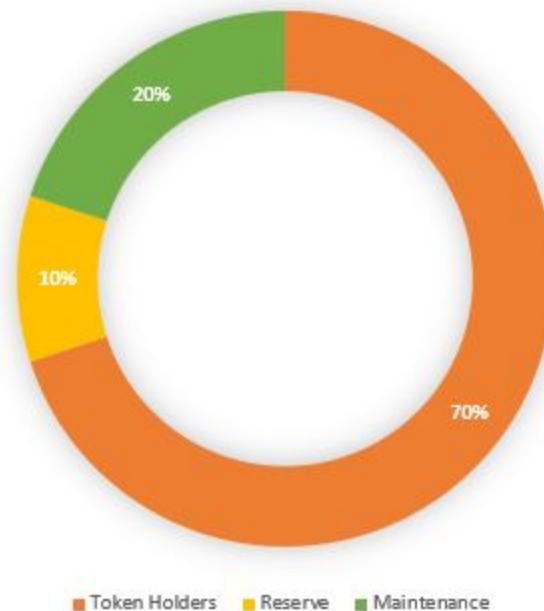
Withdrawal Fault Tolerance - When converting fiat blocks into BTC, VezPartners are free to use whichever service they desire. Since fiat blocks will be less than or equal to the amount of CVZT a VezPartner owns, not returning a block to the network will be considered a user withdrawal.

Voting Bounties - VezPartners are rewarded with voting bounties to participate in Biweekly voting quorums to encourage active community engagement

Fee Structure

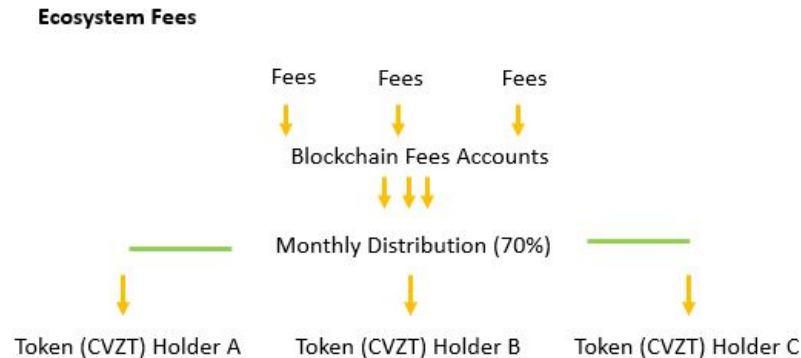
Users with 500+ VEZCOIN tokens (CVZT) will receive 70% of the net fees earned, according to their token percentages, The remaining 30% net fees will be divided between the Network Maintenance the network and Reserve Account (Figure 29). These payouts will be made to the token holders once per month.

Fee Distribution



Transparency of Fees

Fee transfers can be viewed on the ledger, ensuring transparency within the ecosystem. Token holders will be able to view the trails of the commissions that are deposited into their wallets.



Governance

The CVZ Ecosystem, like most blockchain-based services, is decentralized in nature. This presents a governance difficulty due to the absence of a central authority. The CVZ Ecosystem overcomes this difficulty through the process of issuing policy agendas through the VezPartner SuperNodes and voting done by the token holders in the CVZ community. This will create a governing structure on a decentralized platform.

Investor Score - Similar to [NEM's POI](#), users in the ecosystem will have what is called an Investor Score.

This score will be for establishing trust amongst users in the network and will be comprised of:

$$\text{Investor Score} = (\text{Account Balance} + \text{Activity} + \text{Feedback Rating})$$

*Feedback rating = peer to peer review after every transaction

Voting

Voting on the CVZ Ecosystem will be available to token holders once the relevant voting development has been completed. Users will be able to exchange their VEZCOIN Cash for VEZCOIN tokens at any time on the platform for the going exchange rate. These tokens will then give users a chance to vote on key decisions and changes that will affect the platform.

The same voting system will be used for the quarterly town-hall meeting. VezPartners will make proposed changes concerning the ecosystem and token holders will be able to vote for or against these decisions.

The goal of this governance bounty, is to create a globally distributed ecosystem. Successful funding will allow the Core developers to release a platform, that will combine the powerful functionality of Stellar Lumens and the NEM blockchain to become an open source financial ecosystem.

Two types of polling:

Majority- 1:1 vote users will need to come to a majority consensus

Score: Users in the network will come to consensus based on investor score

Redeeming Vezcoin for Vezcoin Cash

Platform users will be able to redeem Vezcoin for Vezcoin Cash once the ecosystem is up and running on the Vezclub exchange. Redeeming Vezcoin for Vezcoin Cash will migrate all users from the existing NEM infrastructure to the Vezcoin blockchain. Failure to redeem by the final migration date will result in lost coins!

Redemption dates: 12/26 - 3/1/2019

Valid mosaics:

myCoinvest: Vezcoin CVZ

myCoinvest: Vezcoin Token CVZT

1 Vezcoin = 1 Vezcoin Cash

Development Milestones

These are the target development milestones for the myCoinvest core team. Once reached, the team will publically open source each component of the ecosystem. All remaining coins after the governance bounty end date, will be returned to the core team and used for buffer reserve / maintenance accounts.

Free - Blockchain tools - open source

Free - iOS / Android App SMART Wallet

100K - Catapult - VezPartner Governance

200K - Light Client SDK

400K - Vezclub SDK / Payment Gateway - open source

500K - Complete Open Source Stellar - NEM integration

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Funding Allocation

