



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.

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## Abstract

Since the introduction of Bitcoin, blockchain technology has grown in leaps and bounds. Blockchain has not only paved the way for cryptocurrencies to flourish, but has opened an unlimited amount of opportunities in other traditional sectors such as financial services. Now more than ever, people are dreaming of financial freedom and the ability for their money to work for them. However in reality, most people don't have the tools or time to make informed decisions involving investments.

Our solution to this age old problem, is a user friendly financial savings ecosystem – an ecosystem that offers an incentivized automatic savings platform powered by blockchain. We also would like to introduce the VEZCOIN (CVZ) cryptocurrency as an integral part in making this possible. CVZ will be the primary mechanism of value transfer on our platform - which allows users to conveniently save for both long and short term financial objectives. Our VEZCOIN ecosystem will comprise of the following:

SMART Saving

Vezting Network

Savings on Demand

VezClub Market Place

All in all, The CVZ Ecosystem, with its low fees and ease of use will empower millions or even billions to save for financial goals, and build passive income through our NEM blockchain network.

# VEZCOIN Release Details

Available at: [www.mycoinvest.tech](http://www.mycoinvest.tech)

**Distribution 2018 Dates: All times listed are in EST**

**Pre-Release (Dev/Testing Team)** = March 18th, 12:00 PM - March 31st, 11:59 PM

**Distribution** = April 1st, 12:00 AM - October 3rd, 11:59 PM

**Our Ecosystem, is comprised of two coins.**

**Veitcoin (CVZ) = Method of value exchange**

**Veitcoin Token (CVZT) = Governance and Ecosystem commission**

## Background on cryptocurrency

The cryptocurrency market has evolved extensively since the birth of Bitcoin. Bitcoin is the most known and valued cryptocurrency in terms of market capitalization. Altcoins, however, have been diluting Bitcoin's market share in recent times. Alt-coins are defined as the alternative coins on the market, simply any coin that is not bitcoin. Most coins specialize in different functions creating a diverse landscape. EX; Ether, Dash, Monero, Litecoin, etc.

### What are cryptocurrencies?

Cryptocurrencies are digital mediums of exchange that utilize cryptography and a shared public ledger (blockchain). These characteristics allow digital coins to be secure, traceable and anonymous. Cryptography and blockchain are also the foundations for the creation, mining, and harvesting of digital coins. Cryptocurrencies are decentralized in nature, meaning that there is no central point of concentration, therefore increasing their desirability for security-conscious users. This also eliminates the middleman, thereby reducing transaction costs.

The decentralized nature of the technology is what makes the innovation so special, this system allows YOU the ultimate control of your own money. Cryptocurrencies are not backed by governments or any other financial institutions, such as central banks, governments, etc. Central banks control the flow of finance within geographical regions and act as individuals within a global financial ecosystem. In decentralized platforms, the users control the flow of finances, data, etc. Individual users operate in a collective manner within decentralized platforms. Their values are determined by perception and other economic factors, such as

supply and demand. The cryptocurrency and blockchain markets are still relatively young, but have potential for exponential growth, leading to new offerings in the market.

## Blockchain Technology

Blockchain technology is the foundation of VEZCOIN and is said to be the next “industrial revolution”. It is a decentralized ledger designed with enhanced security and inexpensive day to day operations. The ledger system allows completely transparent transactions along with enhanced security boasting the brilliancy of a global community or (p2p) networking along with cryptography and database systems.



The combination of these technologies leads to a ledger system that is immutable and irreversible, meaning that transactions cannot be tampered with when signed and transferred. Transactions become final and there is no double-spending. Cryptography can also be used to encrypt messages on the ledger, but is significantly used for the signing of transactions for nonrepudiation. A huge strength of blockchain is that it does not require supplemental security solutions to protect the authenticity of transactions. Blockchains are decentralized and p2p in nature which means that the ledger eliminates the need for the traditional data center and third party authorizations.

# How myCoinvest brings crypto to you

## Our Vision

*myCoinvest strives to be an easy-to-use, low risk savings platform that allows people to conveniently and safely invest in crypto assets while helping to reach financial goals.*

myCoinvest is an investment company working to perfect a life changing financial solution. We offer a simple to use automatic blockchain based savings ecosystem. This ecosystem will allow users to grow wealth, achieve goals and exchange value with other users. VEZCOIN(CVZ) is the heartbeat that powers our interactive solution.

The VEZCOIN ecosystem will offer a plethora of services such as: SMART Saving Wallets, Savings on Demand service, VEZCOIN Networking and the VEZClub Marketplace (VZME). VEZCOIN can also be exchanged into all accepted cryptocurrencies and fiat currencies within the ecosystem.

The project goal is to provide a financial savings solution to consumers with multiple ways to grow wealth and reach financial goals.

myCoinvest's primary function is to help people save more money overall; earning interests at rates higher than traditional financial institutions. To achieve this, we implemented the “**micro-saving**” model, which is the ability to put money away in smaller quantities, so that it becomes a way of life. To make it more tangible we offer a goals-based system, where we encourage users to create short or long-term goals that they can see and be motivated by its progress.

## A Deep Dive Into Our Ecosystem



### 1 - SMART Savings Wallet

This is a state-of-the-art blockchain wallet that allows total control to buy, sell and manage **CVZ** and savings plans. Our wallet is accessible across the globe, 24 hours a day via computers and hand-held devices.

The SMART Savings wallet is a feature that allows a user to round up their checking account transactions to the nearest dollar by leveraging a service called [plaid](#).

Example:

You buy lunch for \$6.50, your smart wallet rounds your purchase to the nearest dollar amount (\$7.00) and the difference **(\$.50)** is invested automatically.



The SMART wallet also allows users to connect and communicate with nodes on the NEM network. The wallet is secure by design, decentralized and can be backed up at any time. The SMART Savings Wallet is also a blockchain explorer for the CVZ Ecosystem; therefore, users have the ability to view everyone's transaction history, creating a simple and transparent ecosystem. All addresses are base-32 encoded and in addition, the wallet is embedded with industry leading 256-bit SHA 3 hashing.

A bank account is not required to own and operate a Saving Core Wallet, however it is strongly encouraged to utilize the full experience. Users can also trade and exchange bitcoins or other major altcoins for CVZ, right from their SMART Wallet address. The wallet can be utilized for personal use through private accounts and simultaneously for large scale business purposes via multi-signature accounts.

Register at [www.mycoinvest.tech](http://www.mycoinvest.tech) to download and test the free myCoinvest App. Users will also be prompted to download the wallet after completing the release registration. After downloading the app, users can create an account and have access to the SMART wallet immediately.

## 1.1 Investments

The money saved from these round ups, as well as any additional deposits a user wants to make, is invested in the form of short term loans. These loans provide liquidity to several cryptocurrency exchanges at a predetermined interest rate. As these loans fulfill, myCoinvest issues returns on a weekly basis which allows a user's savings account to grow as they save.

We will initiate short term loans ranging from 2 to 30 days to crypto traders in exchange for daily interest. We have been very successful with this method averaging 7-15% in annual returns. Gains are updated and dispersed daily to users with the option to withdraw or continue to grow at a compounded rate.

These investment is SAFE; all funds are secured and insured by myCoinvest along with our PCI compliant vendors. You will have:

- 24/7 access to your account
- Inherent security through the blockchain. 80% on chain 20% Liquid
- Freedom to withdraw your money at any time

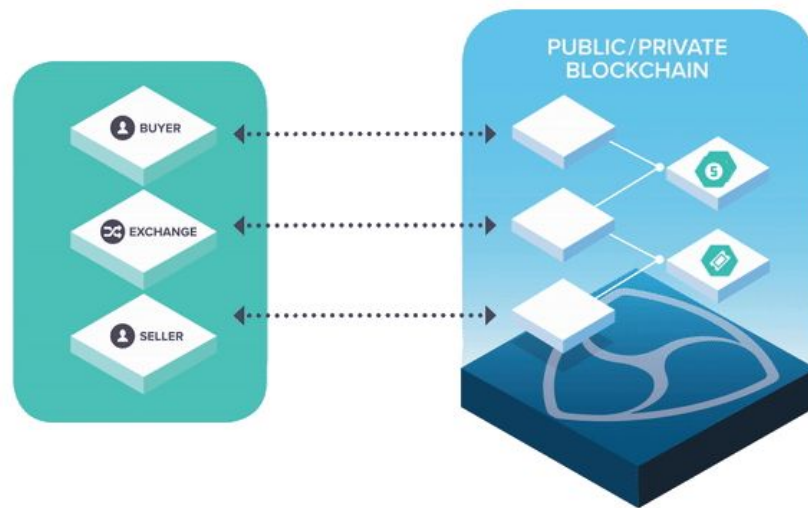
With this solution we seek to create convenience as well as versatility for the less experienced investor. When people are saving in increments less than \$1, it takes away the unnecessary stress of putting money away manually and encourages long term financial wellbeing. We don't expect this to be the only way people save, but it will provide an additional avenue to help people get started or boost their current financial situation.



## 2 - VEZClub Marketplace

This is where the magic happens, our online value exchange platform allows users to create saving plan contracts to be fulfilled in a peer to peer manner. The fulfiller of savings contracts will be able to use a number of payment methods; including cryptocurrencies, rewards points, gift cards and more. This functionality allows any user to exchange reward points and gift balances for cryptocurrency by fulfilling orders!

VEZCOIN also powers this marketplace and allows fulfillers to receive CVZ through the fulfillment of savings contracts in exchange for their reward account balances using SMART contracts. After CVZ is received, CVZ can be converted into crypto or fiat currency through the platform.



### Example:

A user plans to buy an Xbox1 for christmas, the user then establishes a savings goal on our app. Once the required amount is met, the goal is moved into a wishlist queue for fulfillers to order.

Once the order is shown in the marketplace, a buying user will then will then purchase the Xbox from Amazon using their credit/gift card balance, and the order will be shipped directly to the saving user.

This mutually beneficial marketplace will fuel tons of growth by offering premium services. Amazon is just one example, Here's what we're planning for our full production version;

### **Saving Goal Categories:**

- Products - Users will be able to make orders on using companies like Amazon, Walmart, and Alibaba to fulfill savings goals in the network.
- Long Term - Our allows users to create multi signature accounts with transferable ownership for long term savings goals I.E; college funds, trust funds or retirement.  
\*\* Not required to have multisignature account for all long term goals
- Vacation/ Leisure - We plan to offer **CVZ** exchange rates for companies like Delta, Marriott, Hilton, and Enterprise to allow users to liquidate reward points in exchange for fulfilling savings goals. \*\* Coming soon

### 3 - Private Account

During registration, users will have the option to create a private account. Private accounts utilize public and private keys for encryption and decryption. A user's public key is available for everyone to see for easy and convenient communication. Communications are completely secret unless you have the secret key to decrypt the information. Users must ensure the safety of their private keys by making copies of them and storing them in secure places.

*\*\*myCoinvest management does not store copies of private keys.*

*\*\*WARNING: if a private key is lost the encrypted information including the VEZCOIN will be lost.*

When transmitting information or currencies a small fee will apply in the form of a “fee stamp”. Fee stamps are similar to postage stamps charged by the NEM network to process transactions. When user account are activated, each user will be credited 10 free stamps. When the free stamps are depleted, users can purchase more using their SMART Savings Wallet. Users must ensure that they have the free stamps in their accounts; if not, they must contact myCoinvest support as soon as possible. Fee stamps will only be relevant for transferring CVZ, CVZT, and XEM outside of the myCoinvest network. All internal transfers will be free.

### 4 - Multisignature Account



Multi-signature or multisig accounts can be created at a cost of \$5 or fiat crypto equivalent. Since multisig accounts are more demanding on the network they generally have higher fees associated with them. As a bonus myCoinvest will credit the user's account with an additional 50 VEZCOIN.

**Users will be able to create and link multi signature accounts with any user on the network.**

Multisig accounts are best suited for accounts with multiple users with large sums of VEZCOIN, CVZ or other altcoins. A few real world examples could be corporations, non-governmental organizations other similar-sized entities, or even family trusts and assets. Multisig accounts are a great option because users have the ability to choose between majority or unanimous decisions based on certain criteria. Meaning that on some things you can have a majority rules vote and on others you have to get everyone's approval. Co-signatories must provide all required information during the creation or conversion to a multisig account. The number of co-signatories is capped at 25. The addition or removal of co-signatories require the approval of all existing co-signatories, the user being removed does not need to co-sign.

## 5 - Sending Funds

The SMART savings wallet supports instant fund transfer to the many users around the world. Each new transaction is delivered to a node, which is a device on the network that is run by users to maintain the blockchain. When a node receives a new transaction, it places the transaction into its unconfirmed transactions cache and then broadcasts the validated transactions to the network. Unconfirmed transactions are not reflected in accounts until fully verified. All internal cash transfers between users will be free, and not require payment. For external transfers outside of the network, there will be a small fee stamp applied to every transaction



## Recruiting

Introducing “VezPals”, our interactive recruiting solution enabling all users to increase their ROI as well as create residual income. The system is empowered by user collaboration, meaning the more activity and users working together - the higher the earning power.

When you first join myCoinvest you will reside at the “**investor**” level indicating you will only be using the platform for our core features; IE. Regular Savings, Saving on Demand, VezClub market place etc.. However once you enroll into the “Investor agent” role you become an independent node with the ability to recruit new users around the world. At this level you are encouraged to recruit as many people as possible so that your team can grow exponentially. **The more people you recruit, the higher your returns, the more money you can make!** At this level you will also be able to connect new recruiters so that your team can expand even further! Once you have another recruiter under you - you become an “Investor Manager” increasing your returns a little more, while now receiving residual income from users joining at all levels below you. For every new user recruited, they will forever be linked to your ID, therefore helping you advance quicker.

“**NEMble Investor**” is the next level, and to get here you will need to network a bit, this level was created for various “**investor managers**” to bind together and create super teams. At this level your return rates will be even higher and you are able to access weekly payouts.

The last and final level is “**VezPartner**” and at this level you will have bonded with 2 or more super teams and you will now have access to daily payouts from the combined team activity and the highest return rates.

Activity / Vezting + Balance + Referrals

## **VEZ HUB**

The Vez HUB is the highest level in our Vezting network. It represents the union of VezPartners to create multisignature super nodes. The formation of these HUB's will be manual and depend on local partners reaching out to each other to form this relationship. Each block will have a unique ID and be assigned to users based on location or recruitment. Blocks will receive monthly commission based off of user networking and be tasked with top level management of the network and the conversion of **CVZ** to other cryptocurrencies.

## NEM Blockchain Integration

The CVZ cryptocurrency is integrated with the NEM network/blockchain, which is supported by the consensus mechanism called the Proof-of-Importance (POI). The POI is similar to Proof-of-Stake (POS) with the main difference being that it integrates behavior trusted to be positive for the entire economy, while POS derives importance from the user's account balance. POI also has an advantage over Proof-of-Work (POW), another popular system, in that POI does not require large scale computing resources for maintaining the blockchain. The NEM network emphasises security and trust-less computing.



The NEM platform is run by a network of nodes operating together in a p2p configuration. The nodes record and verify transactions that are transmitted on the network. At block time (periodic intervals), these transactions are grouped together and then go through a hashing process that connects them to previous blocks. The network's participants are anonymous and there is no restriction on their calibre, which exposes the network to nefarious participants who can inject hostile nodes into the network, that can distribute invalid information or disrupt the network in some ways. To counter this threat, the network deploys the EigenTrust ++ reputation system to identify hostile nodes and reduce communication with them.

A reputation system has various benefits:

- Nodes can select their communication partner according to the trust values from other nodes,
- Hostile nodes that provide dishonest data and feedback are easily identified,
- The trust algorithm cuts down the percentage of failed interactions even if hostile nodes collude to give hostile nodes a high trust value.
  - NEM Technical Reference – [https://www.nem.io/NEM\\_techRef.pdf](https://www.nem.io/NEM_techRef.pdf)
  - What is POI? - <https://blog.nem.io/what-are-poi-and-ve>

## VEZCOIN Initial Distribution

### VEZCOIN Token (CVZT):

VEZCOIN Tokens follow the standard theme of other cryptocurrencies (p2p, cryptography, etc...) but are uniquely implemented into an ecosystem. There will only be 10,000,000 CVZ TOKENS created and distributed amongst network users, and never listed on any external exchanges. Ownership of CVZT will offer a governing vote and commission based rewards in the ecosystem. The CVZT will be created and issued by myCoinvest to the VEZClub Marketplace and as an incentive VEZCOINS will be included in the initial release distribution of CVZT. After the release they will only be available in the VezClub Marketplace. In order to maintain a constant supply for demand over time, myCoinvest will retain 70% of Vezcoin Tokens during the initial distribution and make incremental releases to the public as demand grows.

### VEZCOIN (CVZ):

VEZCOIN is the lifeline of our ecosystem, It is built using the NEM blockchain, making the coins scalable, low-cost and transparent. The coins contain high confirmation speeds and are 99.99% immune to fraudulent activities. VEZCOIN has an initial quantity commitment of 1 billion coins, with an initial price of \$0.01 each. VEZCOINS will be available on major cryptocurrency exchange(s) and will be permitted to float and be traded p2p. The price of VEZCOIN will be determined by market forces and cryptocurrency exchange mechanisms. Users will be able to buy and sell VEZCOIN using fiat currencies and cryptocurrencies. The VEZCOIN is not an integer and it is available in fractional amounts.

Buys: 0.0180 USD for 1.5 VEZCOIN  
Sells: 0.0220 USD for 1.5 VEZCOIN  
Buys: 0.000018 BTC for 1.5 VEZCOIN  
Sells: 0.000022 BTC for 1.5 VEZCOIN

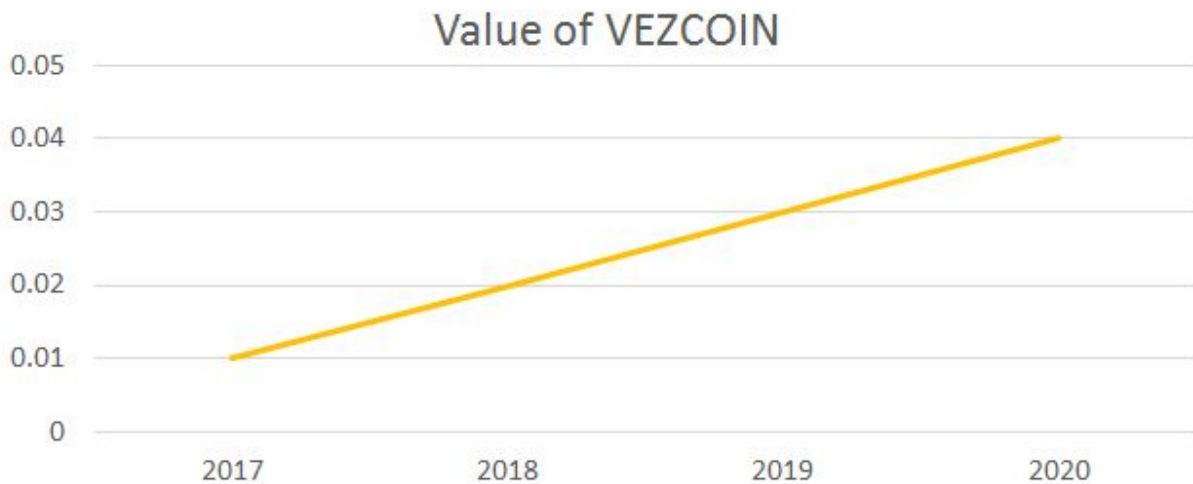


Figure 1 – Example of “Buy” and “Sell” procedure The minimum value of the VEZCOIN is \$0.01. It has no ceiling, making the price increase in value to unprecedented levels, according to market forces

as portrayed in Figure 2. VEZCOIN will be used to exchange value throughout the platform, and be sold against fiat / cryptocurrencies, and rewards commodities. This will enable users the ability to have withdrawal options on returns gained from the platform, and the ease of converting rewards balances into fiat or crypto currency. There will also be no fees associated with the exchange of VEZCOIN against other currencies and commodities. Below is an example of what the exchange rates will look like against the VEZCOIN.

**The converted US dollar amount will be denominated as CVZ USD** (Figure 2).

CVZ USD = \$.01  
 1.50 USD = 150 CVZ USD

Delta SkyMiles = \$.010  
 10,000 SKY = \$130 = 13,000 CVZ

Currently (2017), only the CVZ USD will be available. In 2018, the CVZ will be expanded to include the European Euro, Indian Rupee, Japanese Yen and Chinese Yuan. This expansion of CVZ will be in line with the roadmap target of expanding into Asia during 2018.



## VEZCOIN/FIAT Support



2017  
USD



2018  
EUR  
RUPEE  
YEN  
YUAN



2019  
PESO  
RAND  
POUND

Users within the **CVZ** Ecosystem will be able to utilize the Vezclub marketplace to fulfill savings contracts in exchange for rewards commodities. The demand to convert **CVZ** to other cryptocurrencies (BTC, ETH, XEM) will be handled and fulfilled by the ecosystem of Vezblocks and VezHUBs.

- A** Savings Buyer: 0.98 USD for 1 **VEZCOIN**
- B** Rewards Seller: Rewards/Conversion for 1 **VEZCOIN**
- C** Rewards Seller: 1 **VEZCOIN** for .98 USD
- D** VEZ Block: 1 **VEZCOIN** for **BTC**, **ETH**, **LTC**, **NEM**

## Vezcoin Distribution (CVZ)



In efforts to create a true utility token, myCoinvest will be distributing CVZ around the world through the means of **Vez Tasks** which will be community tasks that will help build the network. We plan to run this distribution from April until October as we build anticipation for the myCoinvest **Go- Live**, or the first day of production for our Vezclub Marketplace! During this time, the myCoinvest team will rigorously test and work on perfecting the ecosystem, while releasing periodic updates to our community to show

continual progress.

Our hope is that supply and demand takes over and sustains the future of Vezcoin and our community supporters are rewarded for their efforts.

## **Payout:**

The amount of CVZ that will be distributed between now and myCoinvest's go-live date is strategically mapped out. User's will receive a proportionate amount of CVZ depending upon the difficulty of task they've completed. Tasks will be divided into 5 tier categories.

Tier 1 tasks: 0-50,000 CVZ payout

Tier 2 tasks: 50,000-100,000 CVZ payout

Tier 3 tasks: 100,000-150,000 CVZ payout

Tier 4 tasks: 150,000-200,000 CVZ payout

Tier 5 tasks: 200,000-250,000 CVZ payout

Difficulty of tasks will be decided ultimately by the amount of time and effort they take to complete along with amount of expertise needed to complete them. Tasks will be divided into the following categories:

- **Advisory**
- **Events**
- **Marketing**
- **Surveys**
- **Testing**

**1,000,000,000** total CVZ will be distributed until October 3rd, which is our "go-live" date. There will be a % bonus on the total amount of coins awarded per task every month, which will decrease incrementally over 6 months. Users are incentivized with higher bonuses by participating in community tasks earlier.

We've calculated the total amount of coins that will need to be distributed every day, per user in order to reach our goal. This number will decrease over time and with increased network volume.



**Bonus VEZCOIN Available:**

- 35% = April 3rd - May 3rd
- 30% = May 3rd - June 3rd
- 20% = June 3rd - July 3rd
- 15% = July 3rd - August 3rd
- 10% = August 3rd - September 3rd
- 5% = September 3rd - October 3rd

Bonus Distribution: 35%

- 1 Level 1: 0 – 50,000 CVZ
- 2 Level 2: 50,000 – 100,000 CVZ
- 3 Level 3: 100,000 – 150,000 CVZ
- 4 Level 4: 150,000 – 200,000 CVZ
- 5 Level 5: 200,000 – 270,000 CVZ

Bonus Distribution: 30%

- 1 Level 1: 0 – 40,000 CVZ
- 2 Level 2: 40,000 – 90,000 CVZ
- 3 Level 3: 90,000 – 140,000 CVZ
- 4 Level 4: 140,000 – 190,000 CVZ
- 5 Level 5: 190,000 – 240,000 CVZ

Bonus Distribution: 20%

- 1 Level 1: 0 – 30,000 CVZ
- 2 Level 2: 30,000 – 80,000 CVZ
- 3 Level 3: 70,000 – 120,000 CVZ
- 4 Level 4: 120,000 – 170,000 CVZ
- 5 Level 5: 170,000 – 220,000 CVZ

Bonus Distribution: 15%

- 1 Level 1: 0 – 20,000 CVZ
- 2 Level 2: 20,000 – 70,000 CVZ
- 3 Level 3: 70,000 – 110,000 CVZ
- 4 Level 4: 110,000 – 160,000 CVZ
- 5 Level 5: 160,000 – 200,000 CVZ

Bonus Distribution: 10%

- 1 Level 1: 0 – 10,000 CVZ
- 2 Level 2: 10,000 – 60,000 CVZ
- 3 Level 3: 60,000 – 100,000 CVZ
- 4 Level 4: 100,000 – 150,000 CVZ
- 5 Level 5: 150,000 – 180,000 CVZ

Bonus Distribution: 5%

- 1 Level 1: 0 – 5,000 CVZ
- 2 Level 2: 5,000 – 50,000 CVZ
- 3 Level 3: 50,000 – 90,000 CVZ
- 4 Level 4: 90,000 – 140,000 CVZ
- 5 Level 5: 140,000 – 160,000 CVZ

[Bonus VEZCOIN END on the last day of the release or when CVZ coins are all dispersed]

**Vezcoin Token (CVZT) Distribution**

Equity: 1 CVZ Token includes 1 XEM| 1 CVZ TOKEN

Tokens Available: 3,000,000

Seculating Supply: 10,000,000

Tokens will be made available for purchase to accredited investors only during private fundraising rounds.

Commissions Qualification: 100 or more CVZ Tokens\*

Token Price: **VARIABLE: (ISSUED WITH XEM MARKET RATE)**

Veitcoin Token

Maximum Purchase Per Person: 999,000 Tokens

Group Structure: Vesting HUB (Marketing/ Governance)| SMART Savings Wallet| VEZClub Marketplace (Trading Platform)

Attachments: VEZCOIN Terms & Conditions, VEZCOIN Prospectus, VEZCOIN Technical Report and VEZCOIN Presentation

*\*required amount of CVZ tokens in order to receive commissions based on the fees generated within the CVZ Ecosystem.*

## Anti-Fraudulent Measures

The anonymous nature of cryptocurrency makes it beneficial for privacy. Simultaneously, it presents its own challenges when used for fraudulent activities – a challenge that many blockchain-based financial platforms will have to contend with. VEZCOIN, like other cryptocurrencies, allows anonymity for its users. Fiat currency to VEZCOIN exchanges will be subject to Know- Your-Client (KYC) procedures. This governance tool will assist in combating money laundering in the CVZ Ecosystem. The KYC due diligence will be carried out by the VEZClub Market Place before it exchanges fiat currencies. To prevent excessive one- time fiat currency withdrawals, withdrawal limits will be set for fiat currencies from the CVZ Ecosystem.

### VEZCOIN Token Implications

The VEZCOIN tokens offer limited real rights as contained in the VEZCOIN release terms and conditions. The tokens represent a set number of VEZCOIN, set at 100 VEZCOIN per token. The CVZ tokens are transferable, are not refundable and are not for speculative investment. No promises of future performance or value are or will be made in respect to the VEZCOIN, including no promise of inherent value, no promise of continuing payments, and no guarantee that the VEZCOIN will hold any particular value.

### Digital (Cryptocurrency) Exchanges

VEZCOIN token holders will be able to exchange their tokens for CVZ in the VEZClub Marketplace through their SMART Savings Wallet. VEZCOIN will also be listed on all major cryptocurrency exchanges and will have a laissez-faire policy for buying and selling. This will cause the VEZCOIN to be recognized and accepted globally as a trusted cryptocurrency. Listing on digital exchanges will also pave way for the VEZCOIN price to increase, leading to substantial benefits for holders.

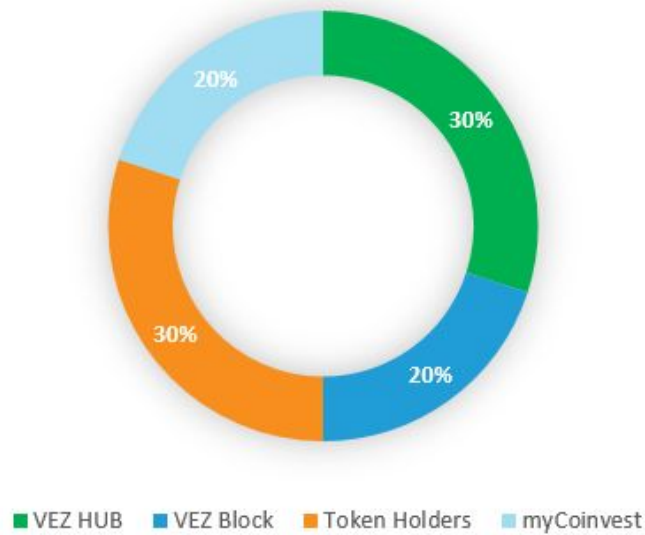
### Blockchain Terrain Implications

VEZCOIN tokens, VEZCOIN and CVZ Ecosystem are blockchain-based platforms that utilize cryptography. The aforementioned products and services will be provided in accordance with the laws of relevant jurisdictions. As such, the VEZCOIN token, VEZCOIN and CVZ Ecosystem may not be immediately available in certain jurisdictions. The team behind the products and services are working aggressively towards obtaining the relevant licences to offer the VEZCOIN tokens, VEZCOIN and CVZ Ecosystem to a wide spectrum of participants.

## Fee Structure

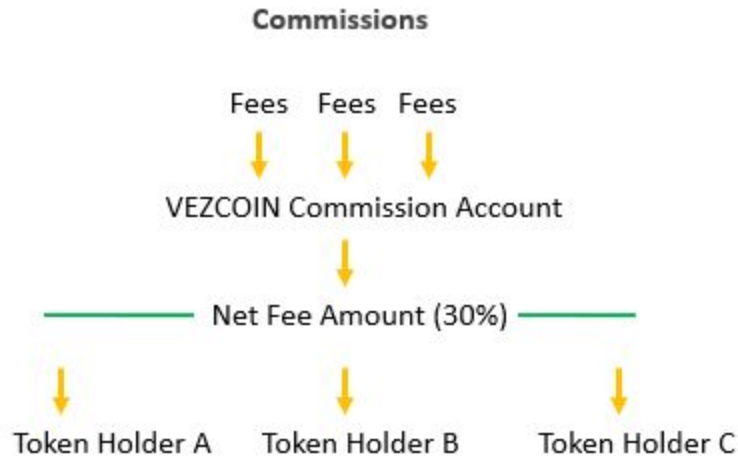
Investors with > 50 VEZCOIN tokens will receive 30% of the net fees earned, according to the token percentages, The remaining 70% net fees will be divided between the VEZTING HUB and VEZClub Marketplace(Figure 29). These payouts will be made to the token holders once per month.

### Net Fee Distribution



## Transparency of Commissions

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.



## CVZ TOKEN Rights

Token Rights	+ 50 Token Holders	- 50 Token Holders
Commission	✓	✗
Voting Rights	✓	✓
Suggestion Rights	✓	✓
Tradable Tokens	✓	✓

## 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 myCoinvest and voting done by the token holders in the CVZ community which will create a governing structure on a decentralized platform.

## 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 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 annual town-hall meeting. myCoinvest will make proposed changes concerning the ecosystem and token holders will be able to vote for or against these decisions. The token holders will also be able send their suggestions to myCoinvest, users will only be allowed 3 suggestions per week to combat spam and malicious suggestions.

All major proposed changes will be available on the myCoinvest website for users to vote on and share opinions. For a proposal to be valid, a minimum of 10% of token holders must participate. If less than 10% those votes and proposed changes become void. For the proposed changes to be accepted and implemented, the participating token holders need a  $\geq 51\%$  "yes" vote count. This is to ensure changes are implemented on a fair basis.

## VEZCOIN Ambassador(s)

Token holders and members of the crypto-community can apply to become a VEZCOIN ambassador. Ambassadors will play a very important role in the growth and awareness of our community. These knowledgeable associates will function as local backers, experts and officials of the VEZCOIN and the **CVZ** Ecosystem in their local regions. They must be informed and enthusiastic about blockchain technology as well as the NEM blockchain. Benefits for ambassadors will be plentiful.

Ambassadors will;

1. become a part of the global ambassador network,
2. receive investment returns of investor manager level,
3. have direct access to the ecosystem and receive priority order fulfilment,
4. become central figures regarding press and communications concerning VEZCOIN in their region,
5. be exposed to various industries relevant to the growth of the VEZCOIN,
6. receive 250,000.00 VEZCOIN monthly as an incentive for being an ambassador
7. Recieve \$100 in XEM/USD equivalent



## Operational Times

The CVZ Ecosystem operates using EST (Eastern Standard Time), except for the VEZClub Marketplace, which operates 24/7.

## Roadmap

