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Executive Summary

The spread of cryptocurrency and blockchain technology has been rapidly increasing over the past couple of years. Several projects have promised exceptional breakthroughs in blockchain utilization, but facts suggest that truly outstanding achievements have yet to be implemented. Based on current trends, tokenization and off-chain approaches have become the most widespread adoptions of these technologies. The problem is primarily connected to overcoming developmental difficulties. Most of the projects that start out with tokenization never actually get to the point of developing their own systems. The innovative solutions of leading technological companies are partially incomplete and limited in terms of the widespread usage possibilities of their respective blockchains. There is, indeed, demand for decentralized applications in the market. Yet, the market continues to experience difficulties with security and stability and has been able to produce very few breakthrough results in the practical utilization of cryptocurrency.

Five7 will be a profitable leader in the emerging cryptocurrency and digital currency industry by assembling and configuring technology, sourcing the lowest hosting, and providing the greatest value and investment opportunities possible for its members. Our company implements an approach that places direct emphasis on safety and efficiency while giving rise to a blockchain project where the dependence on external factors can be minimized. The value of stability creates a community where Five7 owners are committed to supporting developmental productivity while ignoring short-term, relative gains delivered by speculative results.

Five7 is offering a fundamentally innovative product that combines three services in a single closed-loop ecosystem:

Five7 Crypto Exchange platform

Five7 Payment Gateway

Five7 Multi-currency Wallet.

The payment tool used will be the F7 token, of the TRC-20 standard, created by Five7 based on the TRON BLOCKCHAIN platform as the most popular core for building blockchain systems. Firstly, this solution will merge the three above mentioned services in one ecosystem. Secondly, it will create a marketplace in the cryptocurrency industry to make the Five7 token an asset that will be in demand by the customers.

A description of our products – the results of the joint creative work of professional programmers, developers and experienced team members who work full time – is presented below.

Multi-currency Wallet

The salient features of Multi-currency Wallet are as follows:

- Multi-currency Acceptability
- Instant Currency Conversion
- Shell Secure
- Virtual Debit Card
- Payment Code IDs
- Payment via Email
- SPV Security

- Crypto Payments
- Open API
- Instant Deposits and Withdrawals
- P2P Transfer
- User-friendly

Crypto Exchange Platform

The salient features of Crypto Exchange Platform are as follows:

- Tokenized assets trading
- Bonuses and discounts to F7 token holders
- Referral System
- Low transactional fee
- Built-in wallet
- Secure environment
- 24/7 support
- IEO capability
- Low trading fees
- Staking-based profit sharing
- Facial recognition, voice ID
- Simple, intuitive interface for new traders
- Robust trading software for professionals
- After death policy

Payment Gateway

The salient features of Payment Gateway are as follows:

- Acceptable by large e-commerce and payment carriers' systems
- Fast Access
- Available APIs for integration
- Secure channel
- User-friendly interface

Five7 has business contacts with more than 30 banks and 25 payment systems, as we will be having licenses in Dubai and Estonia for dealing in the crypto business. We have experience in supporting the functioning of payment systems, including signing contracts, working with banks, working with other payment systems, paying out funds, and building complex payment schemes. We are currently conducting a seed funding campaign to raise funds for the development of fully functional versions of our products. Their first versions are already ready for use and can be tested by our potential investors any time.

Introduction and Market Analysis

Cryptocurrency is a type of digital currency that is created and held on TRON BLOCKCHAIN; it is a digital payment system that is invented by a programmer, or perhaps a group of programmers. No one controls it. Unlike Dollars, Euros, Pounds and other currencies, cryptocurrency is not printed, but produced by people using software that solves problems.

The cryptocurrency and a digital payment system industry is indeed a large internet-based industry that is active in a lot of countries. Even though cryptocurrency mining is still a green business, the business will continue to blossom because more and more users will embrace the use of this type of currency in the nearest future. Some barriers to entry include professional management team, advanced mathematical algorithm analysis, advanced knowledge of the cryptocurrency marketplace, educated cost analysis to purchase and build the best technological systems and manage them effectively. Five7 possesses these skill sets and knowledge.

The crypto-industry ecosystem is growing by leaps and bounds. It is becoming attractive for the investors who see the crypto market as a pathway to gain maximum profit in the shortest possible time, as well as for the ordinary users who value cryptocurrencies for their fast transaction functionality, anonymous calculations, and absence of any kind of intermediaries.

Cryptocurrency platform Five7 observes that many users admire the idea of “finance without borders”. Therefore, the number of people actively using cryptocurrencies is steadily growing and approaching the psychological mark of 50 million people. Cryptocurrencies’ number growth dynamics is also rapid. It is noteworthy that the exchange is a kind of virtual bridge connecting blockchains of different cryptocurrencies and providing a platform for buying and selling them.

In addition, crypto-community calls to make exchanges the core of a cryptocurrency ecosystem with enhanced user functionality. People ask to integrate not only traditional dual-currency pairs with exchange rate charts, but also other state-of-the-art tools, on which the movement of funds would be tied. That would automatically solve the issue of deficit liquidity. Such a need has long been overdue in a crypto community. It will undoubtedly appreciate the team of innovators, who will not only offer a safe platform for trading and storing cryptocurrencies.

2019 has been a roller coaster ride for the entire cryptocurrency industry, to say the least. While the entire crypto market cap grew by \$63B, exchange tokens stood out amongst the rest, while privacy coins lagged due to increased regulatory scrutiny.¹

For many years, it has been well-known that the crypto market has been dominated by enthusiasts and hobbyists aged 34 years and below. In 2019, it is noticed that the ratio has slightly changed, with users aged 35 and above growing by 9% in proportion, with Gen-X growing the most.²

Users	User Proportion	
	2018	2019
Aged 18-24	17.61%	14.28%
Aged 25-34	45.40%	43.67%
Aged 35-44	22.42%	23.53%
Aged 45-54	8.68%	10.52%

The top 10 user geographies in 2019 are namely the US, Germany, United Kingdom, the Netherlands, Russia, Vietnam, Turkey, Canada, India, and Australia. Beyond that, an increasing number of users has been seen from Asian countries. For instance, China has risen from #20 to #13 in terms of top user geographies (excluding any effects of VPN usage), while Malaysia has newly entered in top 25 user geographies at the #23 placing.³

2018	2019
US	US
UK	UK
Germany	Germany
Netherlands	Netherlands
Russia	Russia
Vietnam	Vietnam
Canada	Turkey
India	Canada
Australia	India
Turkey	Australia

In contrast to the meager funds required to issue an own token or coin based on a smart contract – the cost of creating a crypto exchange varies from tens to hundreds of thousands of euros. It is expensive – therefore, not every crypto entrepreneur can afford to pay this much amount of money. Moreover, crypto exchanges serve themselves as an ideal target for hackers. Roughly \$1.1 billion worth of cryptocurrency was stolen in the first half of 2018. Criminals use what is known as the dark web to facilitate large-scale cryptocurrency theft. There are now an estimated 12,000 marketplaces and 34,000 offerings related to crypto theft for hackers to choose from.⁴





The question of which crypto exchange to use arises to keep funds or trade remains open. No one gives a 100% guarantee of safety of funds. Security is one of the key checkpoints of traders' concern. Five7 provides a secure environment for currency exchanges and transactions to its users while buying and selling funds by minimizing the risk of online security vulnerabilities to the least.

1. According to coinmarketcap.com
2. According to coinmarketcap.com
3. According to coinmarketcap.com
4. <https://www.cnn.com/2018/06/07/1-point-1b-in-cryptocurrency-was-stolen-this-year-and-it-was-easy-to-do.html>



Disadvantages of Existing Crypto Exchanges. Why is the Five7 Exchange the Best?

Analyzing the problems that are relevant to the cryptocurrency market, the Five7 team selected a sample of exchanges, declaring the largest trading volumes. The data source is the largest information analyzer – coinmarketcap.com (relevant for February 1, 2019):

Top 100 Cryptocurrency Exchanges by Trade Volume:

	 BINANCE	 OKEX	 ZB.COM	 DigiFinex
Adj. Vol (24h)	\$531,286,730	\$423,931,136	\$407,347,525	\$329,583,984
Volume (24h)	\$531,286,730	\$423,931,136	\$422,239,756	\$329,583,984
Volume (7d)	\$1,912,805,015	\$1,308,079,966	\$1,072,718,275	\$1,142,840,443
Volume (30d)	\$16,801,595,709	\$13,550,858,667	\$9,731,164,486	\$9,383,004,368
No. Markets	432	419	93	123
Change (24h)	-18,80%	-3,28%	2,31%	-23,38%
Launched	Jul 2017	Jan 2014	Nov 2017	Apr 2018

Competitive analysis of cryptocurrency exchanges for the implementation of certain options, which the Five7 team believes essentially vital in the context of achieving best functionality, speaks for itself:

Crypto Exchange Options	 BINANCE	 OKEX	 ZB.COM	 DigiFinex	Five7
Funds deposit in fiat	✓	✓	✗	✗	●
Funds withdrawal in fiat	✗	✗	✗	✗	●
Tokenized assets trading (stocks, ETF, natural resources)	✗	✗	✗	✗	●
Staking-based profit-sharing model to F7 holders	✗	✗	✗	✗	●
Referral system	✓	✗	✓	✓	●
Referral exchange	✗	✗	✗	✗	●
Troll box chat for traders	✗	✗	✗	✗	●
Leveraged trading	✗	✓	✓	✗	●
24/7 support	✓	✓	✓	✓	●
Voice ID to log in	✗	✗	✗	✗	●
Face ID to log in	✗	✗	✗	✓	●
Futures contract trading	✗	✓	✗	✗	●
OTC-trading	✓	✓	✓	✓	●

✓ readily available ✗ missing solution ● planned solution

The comparison clearly demonstrates the fact that the existing services are far from satisfying the demands of the traders to the fullest. Nonetheless, any crypto exchange of the 21st century should meet them entirely. The company that will implement the options mentioned above efficiently, will become the market leader. This is an undoubted chance for the Five7 team to prove itself.

Is the Cryptocurrency Exchange by Five7 Centralized or Decentralized?

At the first glance, decentralized cryptocurrency exchange has a lot of advantages. The biggest advantage and the most basic reason why there are a need for more decentralization in cryptocurrency exchanges is because it enhances security. Decentralized exchanges provide the users with a better security because there is no third-party service which is used to store their currencies and users have complete control over the security of their cryptos. Another interesting note here is that most decentralized cryptocurrency exchanges, true to their nature, do not even have a centralized server. They are stored across various servers located across the world. This ensures that user data remains safe and that the exchanges are much harder to hack than compared to traditional, centralized cryptocurrency exchanges. Most centralized cryptocurrency exchanges would require a user to sign up and provide personal details such as identity proof and e-mail ID, phone number, etc. Some exchanges also require more personal information such as passports. However, when it comes to decentralized exchanges, this is not required. While most DEX platforms would ask a user to sign up, they do not require any personal information. Also, several countries have been imposing strict laws on cryptocurrencies and cryptocurrency exchanges. Some countries such as Chile and India are also issuing banking embargos on cryptocurrency businesses. Peer to peer networks that decentralized exchanges have to offer are often a great solution to government hostility as they are not located at a single location and cannot be 'banned' or 'outlawed'.

However, where there are these advantages associated with the decentralized exchange, there are many disadvantages as well. Considering that decentralized cryptocurrency exchanges are often used to bypass regulatory sanctions, owners of decentralized exchanges usually like to remain anonymous. However, considering that anonymity has been a big part of the crypto culture for years, this might not bother many users if the exchange has a proven track record of a few years. A major drawback when it comes to decentralized exchanges - they are not beginner friendly. Especially for a user who is an absolute first timer to the world of cryptocurrencies, these platforms can be a little overwhelming. Unlike centralized platforms - they are not heavily reliant on a user-friendly UI. It deserves a mention here because there is a serious lack of awareness among the users about decentralized exchanges. While centralized exchanges continue to gain tens of thousands of users with every passing day, decentralized exchanges are yet to catch up.

Five7 implements the best features of Centralized Exchange:

Considering these facts and a desire to work with fiat currencies that is a priori unavailable to decentralized exchanges, the developers of the Five7 Crypto Exchange platform have decided to implement the best features of a centralized one:

- **Ease of Use:**

One of the most basic factors that is to be considered is that - is the exchange user friendly? While some users who already have an experience in trading may find it slightly easier to adapt to a decentralized platform. Users,

who are absolute first timers may find it quite hard to understand? One must consider how easy to use the platform is before deciding to stay with it long-term.

- **Privacy:**

In an age where government surveillance has been increasing, as well as surveillance by private firms has been making it to the news frequently, privacy has become a rare commodity. Given that privacy and anonymity are two major elements of the world of cryptocurrencies, one needs to check if the exchange that they are opting for offers the desired level of privacy. Therefore, Five7 respects the privacy and anonymity of the users.

- **Security:**

Security is a major concern - and the biggest reason behind the formation of decentralized exchanges! One must make sure that the exchange is secured, and it offers the users with security options such as 2 Factor Authentication. While security is less of a concern on a decentralized platform as opposed to a centralized one, therefore, our team opted for the centralized system to ensure the safety of our customers' assets.

- **Trade Volume:**

This is a rule which applies to decentralized exchanges as well as centralized exchanges - one must always try and go for an exchange has a higher trade volume. An exchange which is dealing in \$300 Million every day is usually expected to be better and more trustable over one which is dealing in \$50 Million per day. Keeping in view this rule, we, at Five7, allows approximately 2000 transactions per second.

- **Customer Support:**

Another rule which is the same for decentralized as well as centralized platforms - customer service is extremely important. You must look out for how quick the company is in getting back to you in case the customers or traders face any difficulties. The faster the turn-around time, the better the customer support. Thus, Five7 is always there to help its customers at its best.

- **Currencies Supported:**

This is something which must be considered before deciding to settle with an exchange. Is the currency that you are keen on trading supported by the platform that you want to trade on? Some decentralized exchanges may not support the currency you want to trade, in which case you would either need to operate on two exchanges or go for the one which supports the currency. Moreover, Five7 allows its customers to perform the following type of flows: Crypto-to-fiat, fiat-to-crypto, crypto-to-crypto, and fiat-to-fiat.

- **Transaction Fees:**

The transaction fees also need to be considered. While some exchanges tend to have 0% or very low fees, there are some which would still charge a significant transaction fee. This is particularly valid when making use of the exchange's escrow service which would charge the users for a secure transfer of money. This needs to be checked before deciding to go with an exchange. Here at Five7, we offer a minimum transactional fee as compared to already existing services.

Tokenized Assets Trading with the Five7 Crypto Exchange Platform

The Five7 team considers it mandatory that the investment process should be more open and accessible to the huge mainstream of people who want to raise their funds.

Investors who have cryptocurrencies in their asset portfolio do not possess the option to trade on world financial markets by investing in conventional asset classes. Some of these investors include the following – shares of world-famous companies (Apple, Microsoft, Tesla), index funds (S&P 500, Nasdaq 100), ETF-funds (Financial Select Sector SPDR Fund, Invesco QQQ, VanEck Vectors Gold Miners ETF), raw materials (gas, gold, crude oil), etc.

Therefore, Five7 issues several thousand tokens of a special kind that will correspond to one or another type of traditional assets. Moreover, the trade in such assets will occur in the same way as trading in cryptocurrency on any exchange:

1. A trader comes to the exchange with fiat and cryptocurrency funds.
2. Five7 buys the asset class selected by the trader on Capital.com.
3. The trader sells a tokenized asset that is on his balance or keeps it until it grows in price.
4. The trader withdraws the money earned to his account.
5. The trader buys tokenized assets that are traded on the Five7 crypto Exchange platform (transactions can occur not only at the expense of own funds that are on the account balance, but also using leverage in the ratio 1 to 10).

Along with this, the certain key features of our exchange platform include the following:

- As per death policy, if the customer dies, Five7 will contact an alternate contact the customer has provided us to take over all his digital assets.
- Five7 is not like banks. Only a minimal transaction fee for the everyday transactions.
- The referral system allows customers to earn for every referral. Five7 offers tokens, vouchers, discounts for every referral who invests in our ICO.
- The security system would prevent others from opening user's account without his ID.
- The system facilitates fast, reliable, and worldwide transactions done in seconds.

- The team at Five7 is aimed to build an eco-friendly environment for the investors and customers.

Five7 Security Notes for Bitcoin and Ethereum

Presently, the legislations of many countries are still on the way to formulate provisions regarding the legal status of cryptocurrencies. In this aspect, it is particularly essential for crypto industry to be within the legal framework. Only a complete legislative settlement can appeal to a significant number of institutional investors to the industry. Five7 intends to issue bank securities, or security notes, for the most popular crypto-assets – such as, for example, Bitcoin Five7 Security or Ethereum Five7 Security.

Initial Exchange Offering (IEO) Option on the Five7 Crypto Exchange platform

The primary medium of fund raising for blockchain projects has been the Initial Coin Offering (ICO). Since the first Initial Coin Offering in 2013 by Master coin, there have been hundreds of ICOs. At its core, an ICO revolves around a developer collecting contributions denominated in Ether (or some other cryptocurrency) and issuing a newly minted token. Whether or not there is a Smart Contract governing the ICO, the effective counterparty faced by each contributor is the developer himself. It is also known as the token sale in the crypto community.

The projects that seek to launch via IEO are those who are looking to get utility tokens: special currency specifically for the network on which they are issued on. As this network grows, more of the utility is in the token and as the size of the network and the number of transactions increase, so does the demand for said tokens will rise. These utility tokens usually give holders the right to use the network and take advantage of the network through voting. In 2017 and 2018 cryptocurrency projects first carried out token sale campaign directly on their landing sites and only then they listed the tokens on exchanges. Yet in 2019 the trend has changed in favor of the so-called IEO – initial exchange offering.

It is necessary to consider that in order to enter the IEO on top exchanges, startups need not only huge amounts of funds that are too heavy for the beginning, but, as a rule, well-established business contacts with representatives of the top management of these exchanges. In contrast, Five7 offers cryptocurrency blockchain projects to attract funding according to well-defined and common rules and standards that will be developed by experienced advisors with many years of relevant industry experience.

This is a standard case of the win-win principle, since the situation is beneficial not only for projects that will conduct an IEO on the Five7 Crypto Exchange platform, but also for all Five7 investors and for the exchange itself.

Also, the IEO system brings more control to proceedings which is essential to guarantee an improvement over the Initial Coin Offerings (ICOs). The new IEOs offer the following.

- Improved transparency.
- High(er) level of security for users.
- A sense of reliability.
- Fair and beneficial practice to newbies.

Advantages of utilizing IEO option:

- **Exchange’s network takes the part of the marketing strategy** – the goal of an exchange is to bring your project to life and keep its clients satisfied. That is the reason why the platform creates a part of the marketing strategy and helps to promote it. Again, it gives the advantages of saved costs and allows your project to enter the market faster.
- **Security** – exchanges are managing smart contracts of IEO. There is no direct link between the projects’ team and smart contracts. Thus, they are protected from theft, corruption, and any attack to investments.
- **A substantial number of new token-holders** – the central target of crowdfunding is to finance a project. However, many projects fail before they even start generating investments. When proceeding with IEO, exchanges bring their own token-holders and ease the search of potential investors.
- **Fast and free listing after the token sale and start of the trades** – the exchange’s goal is to protect its clients, and as a result, you get plenty of advantages such as quick and free listings after the token-sale is completed. That saves your time and additional costs.
- **Fast preparation process** – due to a reliable exchange platform status, it takes less time to be recognized and furthermore established. Not to mention, an exchange itself supports and promotes your project.
- **Easy way to enter new markets** – with the help of an exchange platform, it’s easier to enter the market and promote your IEO. It has an active user base which eases the way into a new marketplace.
- **Trust** – the main IEO advantage over ICO is trust. Exchanges put high criteria for all upcoming funding and choose only those that can ensure the feasibility of the project’s goals.
- **Exchange handles the KYC/AML process** – to meet all legal regulations takes time, but an exchange can expedite the process and handle it all by itself. As a result, you can focus on executing your project.

Moreover, segregating the advantages for the different categories involved in the system, here is the further detail:

Benefits for investors:

- Increased investor confidence, as the exchange takes reputational risks on itself and evaluates the project for its compliance with established standards.
- Exclusion of the so-called “gas wars” between investors competing among themselves for the right to be the first to receive the cherished tokens during a token sale at a more attractive price.
- Low entry level for investing that democratizes the process and makes it accessible to a wide range of crypto exchange users.

Benefits for the Five7 Crypto Exchange platform:

- Stimulation of cryptocurrency liquidity growth by investors wishing to participate in the IEO and depositing the assets to the crypto exchange.
- Increase in income from trading fees, as well as depositing and withdrawing commissions (the more income has the exchange, the more crypto-back get F7 token holders).
- Attracting of new traders who were not previously registered on the crypto exchange.

Benefits for cryptocurrency projects conducting token sale:

- Saving money spent on marketing the project, as the crypto exchange itself organizes the sale of tokens, attracting investors who have gone the whitelisting procedure.
- Guaranteed achievement of soft-cap and hard-cap by informing in advance crypto exchange users who have a potential to take part in a token sale.
- Increasing of token liquidity after making a listing on the crypto exchange in the most popular trading pairs

Disadvantages of Existing Crypto Wallets. Why is Five7 Multi-currency Wallet the best?

Any member involved in the blockchain whether an enthusiast, miner or trader faces the need to search for a safe and reliable cryptocurrency store. The existing crypto wallets, aimed to solve this problem, provide very limited number of options. Five7 experts conducted a research on the most popular wallets on the cryptocurrency market. The table below shows the gaps in the implementation of several important technical solutions:

Wallet Option	Bitcoin Core	Exodus	Coinomi	Electrum	Five7
Mobile app	×	×	✓	✓	•
Desktop app	✓	✓	✓	✓	•
Web version	×	×	×	×	•
Internal currency exchange	×	✓	✓	×	•
The need to download the blockchain of one or another cryptocurrency	✓	×	×	×	×
Multicurrency support	×	✓	✓	✓	•
Virtual cryptocurrency portfolio	×	✓	✓	×	•
Current exchange rates	×	✓	✓	×	•
Ability to send funds via SMS	×	×	×	×	•
Ability to send funds via e-mail	×	×	×	✓	•
Payment gateway for receiving payments in cryptocurrency for online stores	×	×	×	×	•
Possibility to replenish the account balance through popular payment systems (VISA / MasterCard, UnionPay, etc.)	×	×	✓	×	•
The ability to withdraw funds to the accounts of popular payment systems (VISA / MasterCard, UnionPay, etc.)	×	×	×	×	•

✓ — ready solution available ✗ — missing solution • — planned solution

Five7 Online Payment System

Five7 is aimed at providing such an online payment system which will enable the merchants to accept cryptocurrencies for the products and services that they sell on their websites. The visitors and customers will be able to purchase these goods and services for crypto.

The list of cryptocurrencies is determined by 95% of the crypto market and these are also supported by Five7 Wallet. Not only this but also the merchants who have Five7's tokens on their balance will be provided with a discount.

The visitors of online stores will be able to pay either copying the wallet address manually, or just scanning the QR-code automatically with a mobile phone.

Once the payment is done, the client will be able to track the transaction in the blockchain. When it is confirmed, the merchant's balance will be replenished with the funds.

There is foreseen a referral system for resellers. Those ones who will invite new merchants to the system will earn from each purchase made on his website. Moreover, this payment system is fast and has a user-friendly interface.

Five7 Multi-currency Wallet

One of the most popular products being launched by the cryptocurrency platform of Five7 is a Five7 Multi-currency Wallet. The technical functionalities of the Five7 Multi-currency wallet is explained below in detail:

1. The most popular cryptocurrencies: Bitcoin, Ethereum, Litecoin, and many others can be stored safely.
2. The ability to recharge the balance of the most popular fiat currencies – dollars, euros and yuans – with the help of VISA / MasterCard, UnionPay, Payeer, AdvCash, Yandex.Money payment systems, etc.
3. The Funds can be exchanged in the following possible ways: fiat-cryptocurrency, cryptocurrency-cryptocurrency, cryptocurrency-fiat.
4. The ability to instantly cash out cryptocurrency through the withdrawal on the card VISA / MasterCard, UnionPay, payment system Payeer, AdvCash, Yandex.Money, etc.
5. The system automatically generates statistics on the overall account balance, displaying it in dollars, euros or yuan's.
6. The system provides up-to-date cryptocurrency rate data.
7. The system allows you to create a virtual portfolio of cryptocurrencies, which automatically calculates the value of it in dollars, euros or yuan's. It also displays the percentage of each cryptocurrency in the portfolio to the total number. The ability to create your own cryptocurrency portfolio by importing data directly from the balance of the web wallet.
8. Account login is protected by a two-factor authentication system (2FA).
9. Anonymity of the user is ensured.
10. Ability to send money to business partners, friends, and relatives via e-mail.
11. Ability of accepting payments in cryptocurrency on your website or online store by installing a special module from Five7 Multi-currency Wallet. Instantly withdraw money earned to your bank card or any other wallet.
12. Ability to track all transactions performed in the section “History of transactions”.
13. Ability to recharge your mobile phone balance and pay utility bills using the Five7 Multi-currency Wallet.
14. The overall system is secured by the technique of SPV security.

Five7 Ecosystem

Five7 Crypto Exchange Platform

An exchange system to buy and sell cryptocurrencies and fiat currencies. We plan to build an Eco-friendly environment for our users and investors. Convenient interface and helpful tutorials make trading easy whether you are a newbie or a pro.

- ✓ IEO support
- ✓ Low trading fees
- ✓ Bonuses and discounts to F7 holders
- ✓ Tokenized assets trading
- ✓ Exchange of referral traders
- ✓ Referral system
- ✓ Fiat support
- ✓ Facial recognition, voice ID
- ✓ F7 fee discounts
- ✓ Built-in wallet
- ✓ After Death policy
- ✓ Staking-based profit sharing
- ✓ Simple, intuitive interface for new traders
- ✓ Robust trading software for professionals
- ✓ Secure environment
- ✓ 24/7 support

Exchange:



Supported Currencies:



Five7 Crypto Payment Gateway

Five7 is developing an online payment system for merchants enabling them to accept cryptocurrencies for the goods which they sell on their websites. The visitors will be able to shop online on our eCommerce store, Flight booking systems, and other online systems.

- ✓ Instant currency conversions
- ✓ Fast Setup
- ✓ Friendly interface
- ✓ Instant access
- ✓ Secure channel
- ✓ Available for API integration
- ✓ Available to large ecommerce and payment carrier systems

Supported Currencies:



Five7 Multi-currency Wallet

Keep your digital assets in our wallet. We exchange in multiple cryptocurrencies, enjoy the lowest transactional fees on utilizing our wallet and send secure payments to other members of the Five7 community

- ✓ Instant deposit/withdrawal (fiat/crypto)
- ✓ Multicurrency crypto and fiat accounts
- ✓ Payment code ID (ID & single address for most cryptocurrencies)
- ✓ Simple Payment Verification (SPV)
- ✓ Instant currency conversions
- ✓ P2P transfers

- ✓ Open API
- ✓ Virtual Debit Card
- ✓ Payment via e-mail
- ✓ User-friendly interface

Supported Currencies:



Five7 Token

- ✓ TRC-20 based token used within Five7 Ecosystem
- ✓ Future plans to build native blockchain platform
- ✓ It will power future Five7 services and products
- ✓ Faster transaction times
- ✓ Quicker payment settlements

Token Name:

F7 token

Token Type:

TRC-20

Total supply:

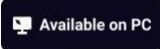


200 million

Payment Cards and POS

- ✓ Card processing
- ✓ Cash-in
- ✓ Cash-out
- ✓ Purchase
- ✓ E-commerce
- ✓ P2P

- ✓ Payments
- ✓ Crypto & fiat acquiring
- ✓ Multi-currency/crypto cards
- ✓ Debit cards
- ✓ Credit cards
- ✓ Prepaid cards
- ✓ Virtual cards
- ✓ Multi-currency FIAT cards

Device Support

			
Five7 Crypto Exchange Platform	Coming soon...	Coming soon...	Coming soon...
Five7 Multi-currency Platform	Coming Soon	Coming soon...	Coming soon...
Five7 Payment Gateway System	Coming soon...	Coming soon...	Coming soon...

Five7 Licenses

Dubai

Minimum Viable Product (MVP)

The development team of the Five7 Crypto Exchange platform has identified a criterion for entering the token sale stage – the presence of a minimum working prototype, which could be of interest to the crypto community.

The following features have been developed and are being tested by a small group of beta-testers:

1. A website has been created at <https://five7.io>.
2. Five7 Crypto Exchange platform is in development phase and will be completed till February 2022:
 - The functionalities of registration and entry has been developed
 - The user's personal account with corresponding settings has been created
 - There is a possibility to make deposits and withdrawals from the Five7 Crypto Exchange platform to other cryptocurrency wallets
3. Five7 Multi-currency Wallet is in development phase and will be completed till December 2021:
 - The functionalities of registration and entry has been developed
 - The user's personal account with the corresponding settings has been created
 - There is a possibility to make deposits and withdrawals from the Five7 Multi-currency Wallet to other cryptocurrency wallets
 - Main cryptocurrencies have been integrated.
4. Five7 App is in development phase and will be completed till November 2021:
 - Prototype has been created.
5. Five7 Academy is in development phase and will be completed till August 2021:
 - Prototype has been created.

All developed products will be available on both desktop and mobile devices.

Security

While securities are in place, that does not mean cryptocurrencies are un-hackable. In fact, several high-dollar hacks have cost cryptocurrency startups heavily. Hackers hit Coincheck to the tune of \$534 million and BitGrail for \$195 million in 2018. That made them two of the biggest cryptocurrency hacks of 2018, according to Investopedia. The largest crypto exchanges accumulate impressive amounts of digital currencies, making themselves an ideal target for hackers. Investments are always risky, but some experts say cryptocurrency is one of the riskier investment choices out there, according to Consumer Reports. However, digital currencies are also some of the fiercest commodities.⁵

Nonetheless, recent studies show that 41% of exchanges⁶ allow to create a password consisting of less than 8 characters, and 37% of exchanges allow to create a password containing either only letters or only numbers. Cryptocurrency exchange Five7 deal with the issue of security in the most meaningful way and offers the following mechanisms designed to protect traders from attackers:

- DDoS - protection from Cloudflare service.
- Two-factor authentication (2FA) when you log into your account and withdraw funds.
- Strict requirement to create a password containing a combination of numbers, uppercase and lowercase letters and other characters and consisting of at least 8 characters.
- The current extension of the HTTPS Protocol to support encryption to increase security.
- Bug Bounty program for finding vulnerabilities.
- Face ID
- Voice ID
- Integration of SPV technology that has never been hacked.

5. <https://www.kaspersky.com/resource-center/definitions/what-is-cryptocurrency>

6. <https://hackernoon.com/54-of-cryptocurrency-exchanges-have-security-holes-60be3c897c77>

Tokenomics of the Five7 Token

F7 Token - Utility Token

Five7 Team considers the very problem of creating an economic model to be fundamental. It will become a base for the mutually beneficial relations between traders and the rest of the crypto community. To give the token a financial value we went through all possible strategies of maximizing the degree of token's interestedness into the trading ecosystem. The Five7 token is a utility token. One of the primary purposes of which will be to perform the internal payments inside the crypto exchange. The further expansion of the token inside the crypto ecosystem will be insured by establishing a platform which will allow representatives of the crypto community to emit their own tokens and run seed funding token sale campaigns.

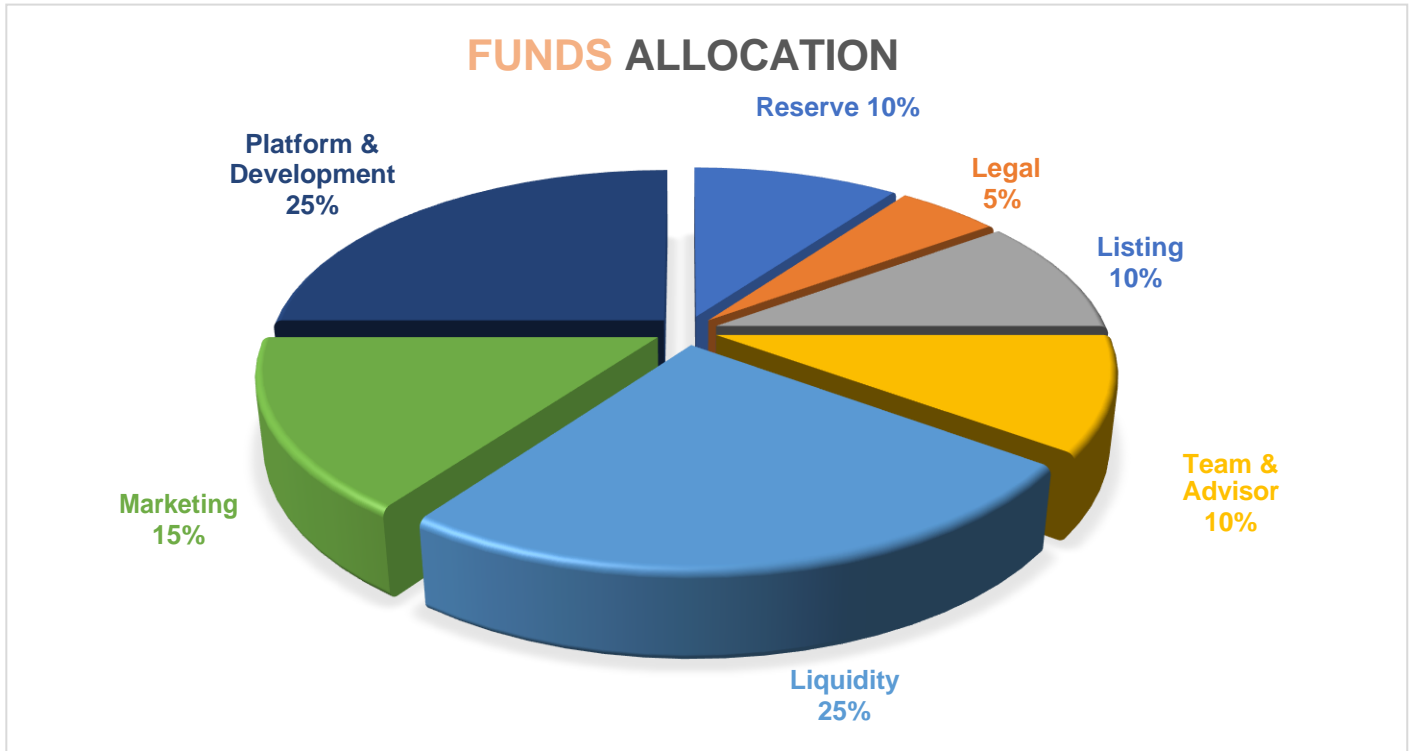
The feasibility of the tokenized ecosystem will be sustained using the following functional tools:

1. Trading within bi-currency pair F7/any other token will be going through without charging a fee.
2. Money withdrawal from the exchange will be carried out with a minimal fixed fee in F7.
3. The price of one trading transaction is 0.001 F7 (when you place an order upwards \$10)
4. The placement of a referral-trader on the exchange – 0.1 F7
5. The capability of emitting your own tokens based on a specially made platform – 10 F7
6. Daily F7 holders will get returns proportional to the number of tokens held on each of the cryptocurrency wallets exposed on the exchange at the rate of 1% of the total amount of fees acquired by the system in a day.
7. The opportunity to participate in new token sale campaigns from the Five7 Exchange platform thanks to the PPP option. Will be available to all users who have F7 tokens on their deposits.

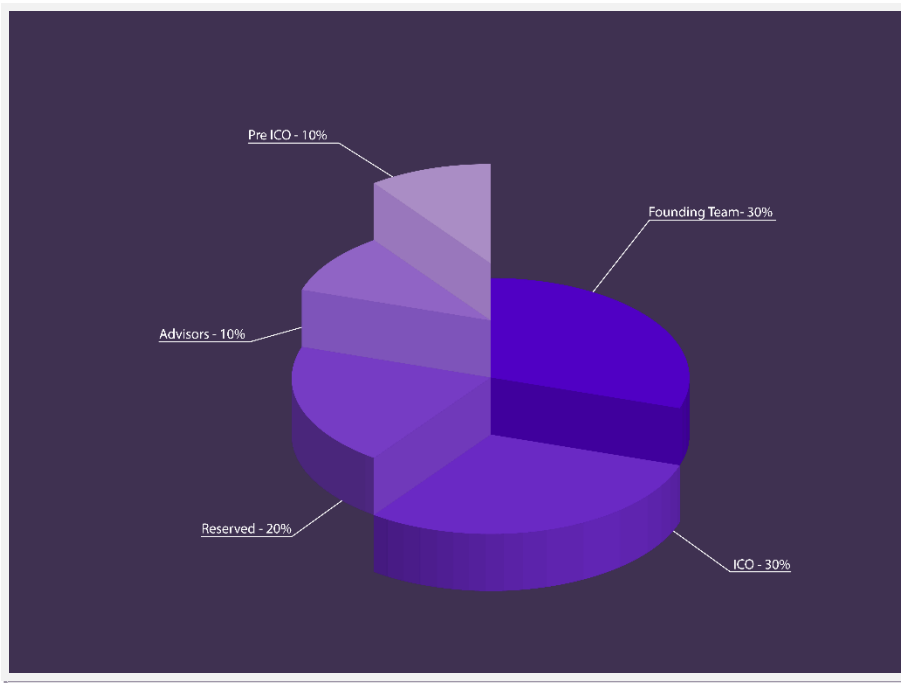
Pricing Principles and F7 Token Related Information

Token Name	Five7	
Token Type	TRC-20	
Blockchain Deployed	TRON	
Total Supply	200M (100%)	
KYC	Yes	
Supply Allocated for Seed Funding	20M	(10%)
Supply allocated for Private Sale	20M	(10%)
Supply Allocated for Pre-ICO	20M	(10%)
Supply Allocated for ICO	40M	(20%)
Supply Allocated For Founding Team	60M	(30%)
Supply Allocated For Angel Investors	20M	(10%)
Soft Cap	\$10,000,000	
Hard Cap	\$35,000,000	
Reserved Coins	20M	(10% of total coins)

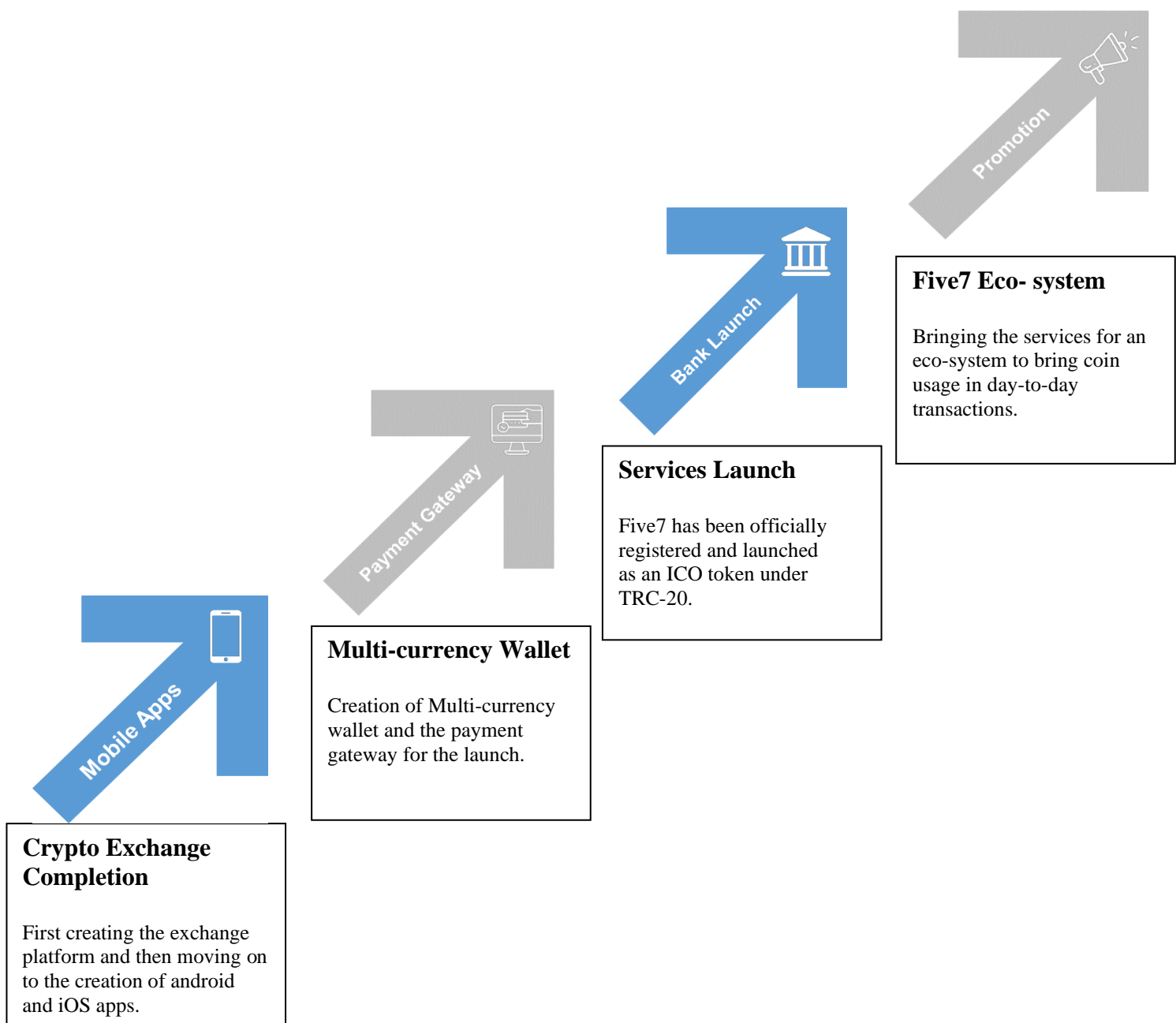
Distribution of Funds Received from the Sale of Tokens:



Token Allocation:



Growth



Five7 Academy

Besides the mainstream products by Five7, we are also planning to introduce a platform to educate our clients, investors, traders, and newbies to the digital world of cryptocurrency and pave a way to improve the overall networking and connections among the customers coming from different parts of the world. To serve the purpose, there is another product named Five7 Academy. It will have the following functionalities:

- Users can learn as much as they can about the latest technology.
- Users can create their very own live projects and work tirelessly.
- By following the process and guidelines, users will be earning very soon.
- Payments can be made through crypto currencies only.

Five7 Charity

All our investors, customers and well-wishers will be a part of charity program initiated by Five7 to fulfill the responsibility we hold towards the society we live in. This initiative will prove as a bonding force for many of the people who are a part of the Five7 family!

A Word to Investors from Five7 CEO

Crypto is all about transparency and financial freedom. Five7 allows you to store, spend and trade your crypto assets securely. It is one of many digital currencies that will lead the future with endless possibilities.

We are ready to give everything to make your dream come true. The first ever crypto currency with an ecosystem that would help our customers ease their day-to-day transactions and payments.

We are aimed at not only fulfilling the tasks set in our roadmap and achieve milestones, but also making our project the best of those existing in the cryptocurrency market at present. We are convinced that our concept of the payment system of the future, integrating a payment gateway for different channels into a single whole, a crypto exchange and a multi-currency wallet is the only alternative for the development of global financial spheres. The products being developed combine seemingly incompatible: extreme reliability with equally absolute anonymity of users and ease of payments.

The world is evolving day-by-day and so is the technology leveraging companies. It is the twenty-first century outside, and such decisions will become commonplace very soon. But we will be pioneers on this innovative idea. Therefore, you, our respected investors, can not only make money and profit, but also become witnesses of the turning point of the history that is happening right now!

Founders



Khurram Rehman
Founder | CEO



Aitesam Javed
Co-Founder | COO

Disclaimer and Risks

This document is a vision document and should not be considered a specification. It is not a promotional material, reflecting the fact of issuance of securities and calling for investment in the sense in which it understands the law on securities. F7 token does not give its holders ownership of a part of any segment of the public or private market. The main purpose of the F7 token existence is its use in the Five7 ecosystem. The sole purpose of this document is to present the Five7 project to potential holders of tokens in such a way that they can make reasonable and informed decisions regarding the purchase of F7 tokens. This document describes in detail the management of the Five7 project, its importance to society based on our believes, its functionality and objective grounds for investing in the acquisition of F7 tokens distributed within the token sale campaign.

No advice

Just like any blockchain technology, acquisition of F7 tokens is associated with a high level of financial risk. All investments are done at your sole discretion, and you are solely responsible for assessing all potential investment risks as well as doing your due diligence prior to the time of investment. Consult your advisors before deciding to purchase any Tokens.

No offer of securities

Five7, Five7 LTD and “F7” (as described in this Whitepaper) is not intended to constitute securities in any jurisdiction. This Whitepaper does not constitute a prospectus nor offer document of any sort and is not intended to constitute an offer or solicitation of securities or any other investment or other product in any jurisdiction.

All statements, project technical information and other declarative information contained in this document cannot be considered as guarantees or promises to the holders of F7 tokens. Such data may not be considered as a financial prediction of any. Forward-looking statements are based on publicly available statistics as well as the proposals and forecasts of the initiators of token sale Five7. Even though the organizers believe the forward-looking statements are reasonable and implementable, Five7 cannot guarantee to buyers of tokens the correctness of such forward-looking statements, as well as the intended results of the company's activities specified in them. Five7 will do everything in their power to fulfill predictions listed in the roadmap in good faith to the best of their ability.

Translations

This Whitepaper and related materials are originally issued in English. Any translation is for reference purposes only and is not certified by any person. If there is any inconsistency found between a translation and the English version of this Whitepaper, the English version prevails. Unless otherwise stated, all references to “\$” and “dollars” in this Whitepaper pertain to United States dollars.

This Whitepaper has not been reviewed by any regulatory authority in any jurisdiction.

Risk Factors

The risk of losing access to F7 tokens in case of loss of private keys:

A private key or a combination of private keys is required to manage F7 tokens stored in your digital wallet. The loss of private keys connected to your digital wallet automatically leads to the loss of access to F7 tokens. In addition, if any third-party gains access to your private keys or data to enter your wallet, access to your F7 tokens can also be lost.

Any technical issues related to the wallet on which you store F7 tokens, including your own wrong wallet maintenance actions, can also lead to the loss of F7 tokens. We suggest you take every safety measure available to you to protect your wallet, your private keys and your F7 tokens. No F7 tokens will be re-issued in case of the loss or a theft.

TRON BLOCKCHAIN Protocol Use Risk:

Since F7 tokens and the entire Five7 ecosystem are based on the TRON BLOCKCHAIN protocol, any possible failure of the TRON BLOCKCHAIN protocol can adversely affect the ecosystem of Five7 and F7 tokens, which are in circulation within this system. The development of cryptography and technological advances in blockchain technology in general can also pose a potential threat to F7 tokens and the Five7 ecosystem, including token functionality and value.

Risk of mining attacks:

F7 tokens are at risk of miner attacks during the confirmation of token transactions in the TRON BLOCKCHAIN, including the risk of double-spending attacks, MMP attacks, and self-mining attacks. Any successful attack of this type puts the entire Five7 ecosystem at risk.

Risk of crack and Security Protocol Vulnerability:

Hackers and other organized crime groups may try to hack the Five7 ecosystem and assign F7 tokens to themselves in various ways.

The risk associated with unpredictable actions of regulators and law enforcement agencies:

Due to the imperfection of the legal framework, the legal status of F7 tokens and blockchain technologies is not clear in some jurisdictions. It is impossible to predict any law enforcement actions regarding the operation of the Five7 ecosystem and the handling of F7 tokens should the legal field change in such jurisdictions. It is also impossible to foresee possible changes in legislation made by legislative bodies of various jurisdictions related to the regulation of the blockchain sphere. The possibility of such changes represents a potential risk for owners of F7 tokens. This may include, for instance, an updated requirement by a certain jurisdiction to have Five7 conduct a compulsory KYC/ AML procedure, where it was not previously required, to finalize the transaction.

Taxation Risk:

The tax component of the acquisition of F7 tokens is not clearly defined. Your purchase of F7 tokens can lead to adverse tax consequences, including income tax or other type of tax.

Risk associated with the development and maintenance of the Five7 ecosystem:

Five7 Ecosystem is under development and may be subject to significant changes and corrections in terms of technical operation up to the full completion of the development of the platform. The effectiveness of the Five7 ecosystem development largely depends on the number of F7 tokens sold. Poor token sale results can lead to a shortage of the resource base required for the full development of the ecosystem.

In case the project team does not collect the necessary amount required for product development (soft cap), all collected funds will be returned to the investors, minus the commission for such transaction.

The risk of liquidating a company or ecosystem:

One cannot rule out the possibility that for some reason, including an unfavorable change in the exchange rate of currencies such as ETH, BTC or other cryptocurrencies, a drop in the level of functional utility of F7 tokens beyond our competence may occur. Legal problems and intellectual property issues of the Five7 ecosystem can also disrupt the operation of the Five7 platform or completely liquidate the company.

Other unforeseen risks:

Cryptographic F7 tokens are a new, technologically not proven technology. In addition to the risks associated with the factors listed above, there are some risks associated with the acquisition, ownership and use of F7 tokens. Such risks may represent various options or combinations of risks specified above.

Five7 may change, delete, or add any information in this document or in documents reflecting the terms and conditions of its websites or applications, at any time at its discretion and without notifying the holders of F7 tokens. Any such changes will take effect immediately after the publication of the revised versions of such documents. You are solely responsible for timely acquaintance with possible changes in them. Your continued use of the Site and/or Services after any such changes implies your acceptance of them. There is a risk of losing all invested funds. If you do not agree with any such changes, do not continue to use the Site and/or the Service. All concepts and technical proposals outlined in this document are working hypotheses. This Whitepaper may be revised at the company's discretion at any time for the purposes of clarifying the vision and communication it better to the potential investors. An updated version will be provided for downloading on Five7.io website. It is a user's responsibility to verify that the most recent Whitepaper is referenced prior to the time of investment. Buying F7 tokens indicates your agreement with Terms and Conditions and Privacy Policy found on Five7.io website.