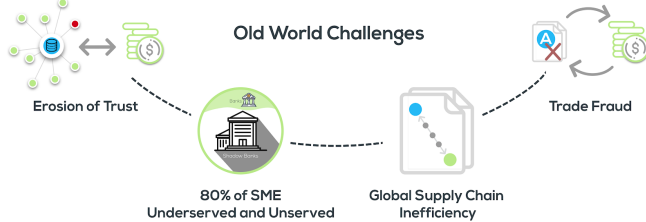




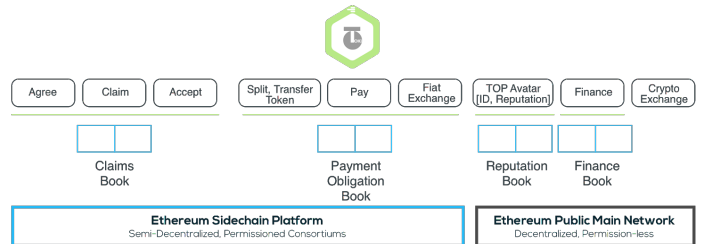
Our vision is to simplify global trade transactions for every buyer, seller and financier, by creating a level playing field and delivering value through a global trade platform. Our solution focuses on supply chain finance while our protocol has widespread use across global trade. We are targeting a market that is \$17Tn in goods and \$5Tn in commercial services globally.

We have designed **Trade Obligation Protocol (TOP)** that accelerates the world's transition to frictionless, trustless and decentralized global trade environment. We bootstrap TOP ecosystem with 3 dApps: **TOP onboarding (T-OB)**; **TOP supplychain (T-SC)**; **TOP marketplace (T-MP)**. **TOP onboarding** will extend the reach of the supply chain finance programs for buyers and banks; **TOP supplychain** will provide re-imagined supply chain finance products for up and down stream finance; **TOP marketplace** with public and private trading floors will suit the needs of buyers, banks and consortia. In the TOP ecosystem, agreements, claims and acceptances are conducted **off-chain**, allowing permissioned viewing, reduced gas costs and scalable blockchain usage. **The Token:** TOPP is an ERC-20 based utility token which allows seamless wallet-to-wallet exchange. These applications will charge in our ERC-20 TOPP token, boosting demand to hold and spend TOPP. The Tallyx solution is designed to operate seamlessly across **all international markets** whether the countries are crypto-friendly or not with both fiat and crypto rails for fees, funding and settlement.

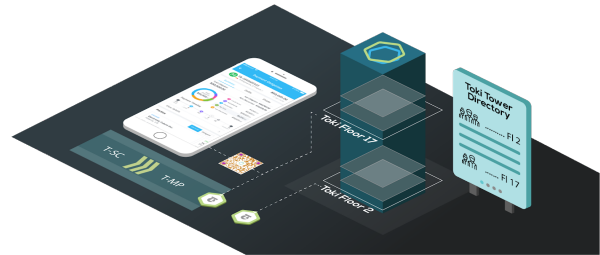


The biggest working capital hurdle for 80% of suppliers globally is **lack of access to reasonable financing** and we aim to fix that with a dynamic credit score and decentralized self-sovereign identity based on-boarding processes. Core to our platform is an asset token based on non-fungible ERC-721 that we have made re-fungible (called **Toki**). Toki will enable suppliers to seek the widest possible finance options at the lowest reasonable rate of credit. **Fraud costs** the industry **billions** each year through duplicate and fraudulent financing and DLT offers the best solution. We will track liens against assets to create the world's first **interoperable lien registry**.

A growing number of supply chain finance options that intersect buyers and sellers creates complexity that can be simplified through a **hub** that **interconnects** different **platforms**, giving buyers and sellers the widest possible financing options. We believe that this will be the **Network of Networks** for supplier finance. **Branded Toki** offers buyers and financiers a means for differentiation in a decentralized world where



everyone wants the tokens to be easily recognized, traded and financed while offering value added features relevant to each



industry or company through a **Permissioned Asset Pool** which can be used to ensure a pool of assets is only accessible to certain investment/financing groups that meet certain requirements.

We will focus on one buyer region in 2018 (from US, EU) - and add additional buyer regions in 2019 (China, Brazil, India) and work with banks and bank consortia in 2019 to establish a smart asset marketplace by Q3 2019. Existing trade platforms can leverage our marketplace as their digital trade marketplace with minimal integration asset managers.

Seldom does a platform offer a win-win-win for all parties; Buyers get extended payment terms and better control over their supply chain; Sellers get access to inclusive finance at reasonable rates; Banks and Financial intermediaries get access to a much larger pool of financeable assets

