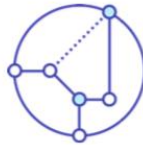




Your Gateway to
the Internet of Value



Cryptocurrency
Exchange



Decentralized
Settlement



Liquidity
Services

Why invest in Blockchain.io's ICO?

- ▶ **Developed by Paymium, a proven platform with a trusted team** – Paymium is a fully compliant Bitcoin exchange, founded in 2011 and operating hack-free since 2013 (a seasoned tech team, over 170k users, over 2M€ in VC fundings including Xavier Niel's Kima Ventures and Newfund).
- ▶ **European Union** – Concentrated effort in Europe, where the crypto market is largely still in its infancy. As of today, the EU lacks a fully-compliant crypto-exchange with a proprietary token.
- ▶ **Regulated and Secure Environment** – An EU (French) legal entity operating out of Paris, now assisting EU and national regulators (the French AMF) on the new and upcoming crypto-exchange EU regulations and seeking to become a regulated broker-dealer (to list security tokens).
- ▶ **Institutional Friendly** – Inspiring the credibility, with the appropriate licenses, required to assist EU blue chip corporations in the planning and execution of a crypto strategy ranging from tokenization to ICOs and token listings.
- ▶ **Decentralized Settlement** – Pioneering cross-chain atomic swap protocol, inspired by Tumblebit, optimized for real-time trading purposes.
- ▶ **Launching in Q4 2018** – With many coins/tokens and with BCIO token trading a few weeks after launch to ensure appropriate liquidity.

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Blockchain.io Offering

- ▶ *A Crypto-Exchange* – Built on Paymium’s proven security and technological record. A high level of digital asset protection and safe record of transactions. Paymium has been hack free since the beginning of its operations in 2013.
- ▶ *Liquidity Services for Institutions* – Advisory and technology services to execute ICOs. New listing and market making services to provide liquidity through third parties.

Exchange Features

- ▶ *High Performance Matching [2018]* – High availability and high scalability trade matching engine to sustain a deep orderbook on all pairs.
- ▶ *Basic & Advanced Orders [2018]* – Market, limit, stop loss, take profit and trailing stop orders. Self-cancelling and expiration orders.
- ▶ *24/7/365 Support [2019]* – Dedicated staff available at any time to answer customer requests and solve issues experienced by users.
- ▶ *Cross-chain Atomic Swaps Trading [2019]* – A decentralized settlement option, to enable traders to execute trade orders via cross-chain atomic swaps, leveraging a cryptographic protocol designed specifically for trading, addressing issues of prior protocols such as front-running and grieving.
- ▶ *Periodic Auctions [2019]* – Transparent auctions several times a day to bootstrap new currency markets with an efficient price discovery mechanism.
- ▶ *Proprietary & Peer-to-peer lending [2019 – subject to regulatory approval]* – Traders may borrow from other platform users or from the Blockchain.io’s inventory to leverage larger exposures in the market.
- ▶ *Short & Long Margin Trading [2019 – subject to regulatory approval]* – Traders may borrow to open leveraged long or short positions guaranteed with a security margin.

Decentralized Settlement Capability

The Blockchain.io exchange will provide centralized orderbooks for maximum liquidity and performance with a decentralized settlement option for participants seeking additional security:

- ▶ Decentralized settlement functionality based on *cross-chain atomic swaps*, i.e. cryptographic protocols allowing users to settle transactions across heterogeneous blockchains *without ‘trusted’ third-party, mitigating central counterparty risk*.
- ▶ Blockchain.io will propose a specific atomic swap protocol, *inspired by Tumblebit, optimized for real-time trading purposes*.

Executive Team

▶ *Pierre Noizat – Founder & CEO* 

Pierre is the CEO of Paymium, a company he co-founded in 2011 as one of the first bitcoin exchanges in the world. Pierre started working on cryptography applied to digital television services long before bitcoin appeared. He is a recognized expert in the cryptocurrency industry. He has authored numerous books and articles about Bitcoin and is a much sought-after speaker at major conferences on the subject, such as the Bitcoin Conference, Vivatech, Wired and PayForum. Pierre holds an MSc from Ecole Polytechnique, France's leading Engineering School, and a MBA Degree from Columbia University in New York.

▶ *Dominique Rodrigues – CTO* 

A highly skilled research engineer with more than 15 years of experience as a part of the French Atomic Energy commission, Dominique is a system-oriented entrepreneur who has cofounded two startups. He graduated from Ecole Normale Supérieure and holds a PhD in numerical simulation & high performance parallel computing from Ecole Centrale Paris.

▶ *Pierre Tavernier – CMO* 

Pierre is a strategic planner with both consulting and entrepreneurial experience in the financial sector. Over the past 10 years, Pierre has worked in seven countries on the four continents of Africa, America, Asia, and Europe. Pierre holds a Master in Management in Corporate Finance and Financial Markets from EDHEC Business School.

▶ *Laetitia Zito – CFO* 

Laetitia is a cool-headed, no-nonsense CFO with more than 10 years of experience in finance management and control. She has worked in Canada, US, and France; and is an expert in international business management. Laetitia holds a Master in Financial Management & Controlling from ESSEC Business School.

ICO Roadmap

- ▶ *Supply* – 100M BCIO
- ▶ *For Sale* – 55M BCIO
- ▶ *Hard cap* – 20M€ (~\$23M)
- ▶ *Public Sale* – September 27, 2018
- ▶ *BCIO Exchange Launch* – November 2018
- ▶ *Listed Currencies Upon Launch* – BTC, BCH, ETH, XRP, LTC, BCIO and select ICO tokens
- ▶ *BCIO Tokens Distribution & Listing* – On BCIO exchange wallets in December 2018, a few weeks after platform launch to ensure appropriate liquidity

BCIO Token Use

Fostering Liquidity, Loyalty & Incentivizing Platform Users

- ▶ **Fees** – Users have the choice to pay any platform fees (trading, borrowing, transfers, listing, ICOs, etc) either in BCIO tokens or in cryptocurrencies. All exchange trades are subject to a trading fee except for BCIO tokens long trades.
- ▶ **Discounts** – Blockchain.io platform users will benefit from discounts on all platform fees depending on the size of the BCIO tokens balance they are holding on their wallet.
- ▶ **Survey Participation Rights** – BCIO Token holders will be able to contribute to Blockchain.io's roadmap (new token listings, technological and functional roadmap, token buybacks, etc) through polls and surveys. The more BCIO you hold, the more weight you have on surveys.
- ▶ **Loyalty & Rewards** – BCIO tokens will be used to incentivize platform usage and reward BCIO Token holders, existing Paymium users, early Blockchain.io adopters, external developers, ... (airdrops on new listings, early access to ICOs, complimentary services, competition prizes, etc).

Compliance

- ▶ Our ICO has been **presented to AMF**, the French Financial Market Authority.
- ▶ Our ICO is **filed with the SEC**.
https://sec.gov/Archives/edgar/data/1742318/000174231818000001/xslFormDX01/primary_doc.xml
- ▶ After the ICO, Blockchain.io will initiate the process of applying for a **Financial enterprise /MTF license with the EU regulators** to list and offer secondary liquidity security tokens.
- ▶ Paymium is audited and has its accounting **certified by external auditors**.
- ▶ Our KYC and AML procedures meet **European banking standards** and our banking partner is one of the largest European Savings bank in the EU.
- ▶ The platform is fully compliant with **GDPR European regulations**.
- ▶ Paymium/Blockchain.io management frequently interacts the **French Finance Minister Bruno Le Maire**, to further France and the EU's ambition to become a major hub for blockchain and cryptocurrencies.
- ▶ One of our advisors, Jean Pascal Beaufret, is the **former GM of the tax administration at the French ministry of finance** (now advisor at Goldman Sachs) with strong interaction at the high levels of the state.