

NELUNS

New Generation Financial Ecosystem

WHITEPAPER

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Introduction

With each day, more and more people become participants of the cryptocurrency market. There are now long-term investors following the buy & hold strategy, traders who partake in regular trading operations, and large cryptocurrency funds.

Nonetheless, many people still reject entering the market. The absence of utilizing cryptocurrencies within the bounds of business models as well as the absence of regulations act as entry barriers for companies. Individuals frequently don't have time or energy to study all of the market's mechanisms and purchase a cryptocurrency.

At the same time, all active market participants bump into serious issues. These include:

- Limited amount of banking services.
- Limited selection of financial instruments.
- Difficulties with converting cryptocurrencies to fiat.
- Challenges in working with cryptocurrency exchanges:
 - Exchanges crash during peak loads.
 - Issues with registering and passing verification.
 - Fund withdrawal limits.
 - Big losses due to hackers attacks.
- A near full absence of cryptocurrencies being utilized as a means of payment.
- Absence of insuring trades and transactions.

All of these factors act as serious barriers, which can impose a limiting effect on the development of the cryptocurrency market, as well as the mass use of cryptocurrencies.

The existing projects try to solve separate problems, while in general, the situation practically does not change. According to our opinion, a comprehensive approach is required. We see the solution in creating a financial ecosystem, a business model which will be oriented towards eliminating the issues of all active cryptocurrency market participants, as well as removing market entry barriers.

Neluns will achieve this goal through creating the most convenient conditions, to broaden the possibilities of current participants and open up access to the cryptocurrency sphere for a broad range of users. Neluns will become the cryptocurrency markets development catalyst.

Neluns mission – is to create an innovative financial ecosystem, combining within itself a bank, which operates with fiat and cryptocurrencies, a cryptocurrency exchange and insurance company, thus, creating conditions for the quality development of the cryptocurrency market and inflow of new participants and new capital.

Within the Neluns ecosystem, users will be able to:

- purchase and sell cryptocurrencies in just a few clicks.
- lead active cryptocurrency trading on the exchange.
- deposit and withdraw funds from the system in just a few clicks from any part of the world.
- open IBAN accounts – multicurrency personal and corporate accounts
- release debit and credit Visa, MasterCard, and American Express cards
- instantly send and receive international money transfers
- store funds in Neluns deposits in fiat and cryptocurrencies earning interest
- receive Neluns loans in fiat and cryptocurrencies
- receive profits, from lending funds on a Peer-to-Peer (P2P) Lending Platform
- insure any trades
- gain profits from trading the NLS token on cryptocurrency exchanges
- receive dividends
- active market participants will be able to increase profits and lower risk levels

The emergence of Neluns will aid in the:

- Increased attractiveness of cryptoassets as investment objects.
- Growth of cryptocurrency use as a means of payment.
- Increase of cryptocurrency market participants.
- Inflow of new capital to the cryptomarket.

Neluns offers users a broad pool of traditional banking services, aimed at quelling the financial needs of personal and corporate goals. While at the same time, we make available operations with fiat money and cryptocurrencies. Multicurrency IBAN accounts and wallets will allow our clients to execute exchange operations in just a few clicks.

The use of the “Bank guarantee” principle allows us to create a quality, new cryptocurrency exchange. The combination of this principle with the use of innovative technology creates the best conditions for cryptocurrency traders and funds.

The Neluns mobile application for iOS and Androids make banking and exchange operations accessible at any time from any part of the world. While at the same time, around the clock support services will quickly resolve users issues.

The Neluns team aims to minimize risks and build out the project in accordance with all legal norms. We are carrying out work on receiving a banking license. Neluns will comply with all FCA (Financial Conduct Authority) and PRD (Prudential Regulation Authority) requirements, which handle the issuance of licenses and bank activity oversight on the territory of the given country. The exchange and insurance company, Neluns, will also be registered in accordance with regulatory requirements.

Compliance with all standards, provided by the Basil Committee on Banking oversight (Basil III), guarantees stable system functioning. The integration of SWIFT with payment services (Visa, MasterCard, American Express), the use of IBAN will allow users to carry out a practically unlimited spectrum of operations, including international ones. While at the same time, transaction costs are at a minimal level, transfers within the Neluns ecosystem will not bare commissions.

We carried out an extensive amount of work, we have revealed the strong and weak sides of two financial worlds: banking system and banking on the Blockchain. The fusion of the best qualities, together with our own innovative solutions will allow us to create a financial ecosystem of the future.

Why now?

Target audience and its issues

The key to the effectiveness of any business-model lays in the proper identification of a target audience, its issue, and a timely solution.

The Neluns target audience is quite broad. Composed of all current cryptoasset market participants, as well as those who could receive additional profits on account of entering the market. However, there exists an array of serious issues with which both parties run into.

Limited amount of banking services.

First, it's worth noting that currently, there is a very limited amount of banking services in the cryptocurrency market. In contrast to the traditional market, where thousands of different banks operaten within the cryptocurrency market, there exist just a few projects which provide banking services, while their possibilities are severely limited.

If market participants had access to banking services, this would positively reflect on their profits. For example, long-term investors would be able to deposit their funds and receive a premium, gaining additional profits with minimal risk levels. Lending services would allow traders and funds to increase their capital volume.

More so, if private and legal entities could execute secure cryptocurrency in just a few clicks, and easily convert them into fiat, this would attract a plethora of new participants to the cryptocurrency market.

Limited selection of financial instruments

Cryptocurrency market players have access to a very limited number of financial instruments. In the traditional financial market, traders and various investment funds have access to a broad pool of derivatives, such as options, forward and futures contracts, swaps. This allows them to significantly increase their profits and hedge risks. The practically full absence of analogous financial instruments limits the possibilities of cryptoasset market participants, as well as scares away new "players", who wants to enter this market.

Challenges in working with cryptocurrency exchanges

Many market participants regularly take part in trading assets. The majority of which are cryptocurrency traders and funds. When working with cryptocurrency exchanges, they run into serious problems.

First of all, far from all cryptocurrency exchanges, even the largest ones, are capable of handling peak loads. Exchange operation failures are a regularity, some exchanges limit the registration of new users.

Secondly, many cryptocurrency exchange users run into issues when withdrawing funds from exchanges. This can be due to withdrawal limits. While at the same time, many users were barred from passing KYC procedures (which is possibly due to deliberate blocking by exchange personnel), which could increase limits.

Lastly, cryptocurrency exchanges frequently succumb to cyber attacks. Crypto media platforms frequently report stolen funds from certain exchanges. For example, in January 2018, hackers withdrew \$500M in NEM from the Coincheck exchange.

Aside from this, many exchanges experience liquidity issues, as a result, user orders cannot be closed at appropriate times and prices.

User support services of most cryptocurrency exchanges function at a subpar level. As a result, users must wait for their issues to be solved for a considerable amount of time, which can lead to financial losses.

Problems with performance obligation guarantees

Another serious issue that arises during most trades and transaction operations is the absence of obligation performances by counterparties. As a result, risks significantly increase. Which is why many interested individuals, as well as companies, simply reject the idea of entering the market.

Aside from this, during uncertain legal boundaries, many market participants run into scams and invest their funds in fraudulent ICO projects. As a result, the authors of such projects do not follow their initial development plans or simply run away stealing collected funds.

The availability of insured trades and transactions, as well as the active implementation of escrow ICO investment protection, would allow to minimize the negative effects of scams, prevent the loss of market participants, and increase overall trust.

Limited use of cryptocurrencies

Currently, cryptocurrencies are an investment object. Their use as a means of payment is severely limited. If an expensive item is put up for sale or purchased with a cryptocurrency, crypto media platforms start writing about this, for example, Cointelegraph published news of a Rolls-Royce automobile being sold for BTC.

If individuals and companies could be able to pay for goods and services using cryptocurrencies, this would significantly increase interest towards cryptocurrencies, which, together with the ability to easily exchange fiat to crypto would significantly increase the amount of cryptocurrency market participants.

Active development of online banking.

As we already know, Neluns has a broad target audience, whose issues shall be solved by the project. But, in order to achieve success, it's necessary to consider the external factors. Currently, online banking is actively developing in most countries, many of them even open incubators, to support fintech projects. All of this creates favorable conditions for the launch of Neluns.

Official registration of fintech projects

The Neluns team is leading active work on the preparation of registering the project in England and receiving all necessary regulatory licenses. One of the main factors to choose England, is the active support towards startups displayed by the Bank of England.

The central bank of the country established its own Fintech Accelerator. On the base of this platform, project creators can exchange their ideas and developments, discuss market development tendencies, as well as new technologies.

The accelerator aids the development of specific companies, which leads to the development of the fintech-sector as a whole. While at the same time, active support of Blockchain-startups is carried out, which according to the opinion of Accelerator representatives, can positively impact the nation's financial system, and increase its stability.

According to Mark Carney, Governor of the Bank of England, a banking system reform, taking into account new innovative technologies will occur either way. At the same time, fintech is capable of changing the nature of money and central banks in the future, and this will be felt by all financial service users.

It's worth noting that even in 2015, the Banking Supervision of England issued a license to conduct banking services to a fully virtual bank , with which clients can work solely through a mobile application. Presently, the bank does not have any branches, and they only have a description of the project on their website.

As a result, we can ascertain that England is one of the best jurisdictions for fintech projects.

An alternative to the jurisdiction of England is the jurisdiction of the United States of America.

PSD2

The PSD2 (Payment Services Directive) taking effect on the 13th of January, 2018, opened up banks to new possibilities and allowed to build new business models. With an emphasis placed on the active implementation of API's, the creation of Bank-as-a-Platform models provides fintech startups with huge advantages.

Existing “classical” banks are less flexible. An established corporate culture, desire to minimize risks and traditional approaches to problem-solving significantly complicates and extends the process of integrating new innovations.

Such a situation opens up huge possibilities to startups to become central links of the economy of the future

Neluns combines within itself all of the best aspects of a «classical» bank and revolutionary and innovative financial technology based on the Blockchain.

Results

Summarizing the aforementioned, it can be concluded that Neluns has a broad target audience, which bump into many serious problems. Existing solutions cannot solve their issues fully. A comprehensive solution is necessary, because it's the only way to create a new financial ecosystem, which will eliminate barriers on the path of development of the cryptomarket and will make it possible to ubiquitously use cryptocurrencies.

Aside from this, most government body financial regulators actively support fintech startups. Online banking is gaining traction, new and innovative solutions are emerging. Traditional banks in such an environment are not always competitive.

All of this creates very favorable conditions for the launch of the revolutionary Neluns project.

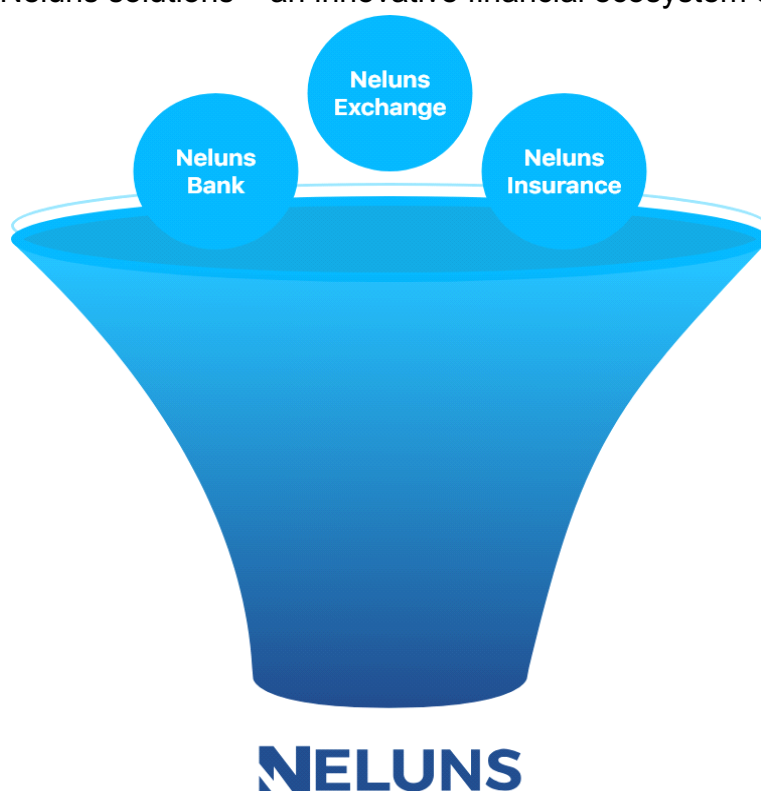
A comprehensive approach, and the proposal of new, quality solutions, eliminating an array of target audience issues, in combination with active fintech project support on a government level line up Neluns for success.

Neluns financial ecosystem

Ecosystem description.

To solve current problems, limiting the possibilities of cryptocurrency market participants, limiting the use of cryptocurrencies, and as a result, impeding the development of the cryptoasset market as a whole, an innovative and comprehensive solution is necessary.

Such will be the Neluns solutions – an innovative financial ecosystem of the future.



The Neluns ecosystem includes:

- Neluns Bank – A new generation bank, presenting all key fiat banking services with cryptocurrencies.
- Neluns Exchange – An Innovative cryptocurrency exchange, making secure and fast cryptocurrency trade operations of any scale available.
- Neluns Insurance – Insurance company, allowing to protect any transactions and trades executed by ecosystem users.

The Neluns team abides by the principles of simplicity and minimal risks. We are developing the best system, taking into account the shortcomings of existing solutions and introducing new innovative ideas to modern technologies.

Neluns goal

The goal of Neluns is to create a gateway connecting the cryptocurrency market with the traditional financial market by creating an innovative financial ecosystem, and open access to cryptocurrencies for a broad range of individuals.

Neluns ecosystem functionality

User authorization

To start working with the Neluns ecosystem, users will have to pass a verification procedure.

Three-level verification system:

- 1-st level – email verification. Allows participating in trades on the Neluns Exchange (with 1:5 margin trading). Trade sums cannot exceed \$300.
- 2-nd level – social network and mobile number verification. Allows participating in trades on the Neluns Exchange (with 1:10 margin trading) and the P2P lending platform. Trade sums cannot exceed \$500.
- 3-rd level – identity and mobile number verification. Users gain access to all Neluns Bank services, Neluns Exchange (with 1:20 margin trading), Neluns Insurance. Restrictions on trade amounts are absent.

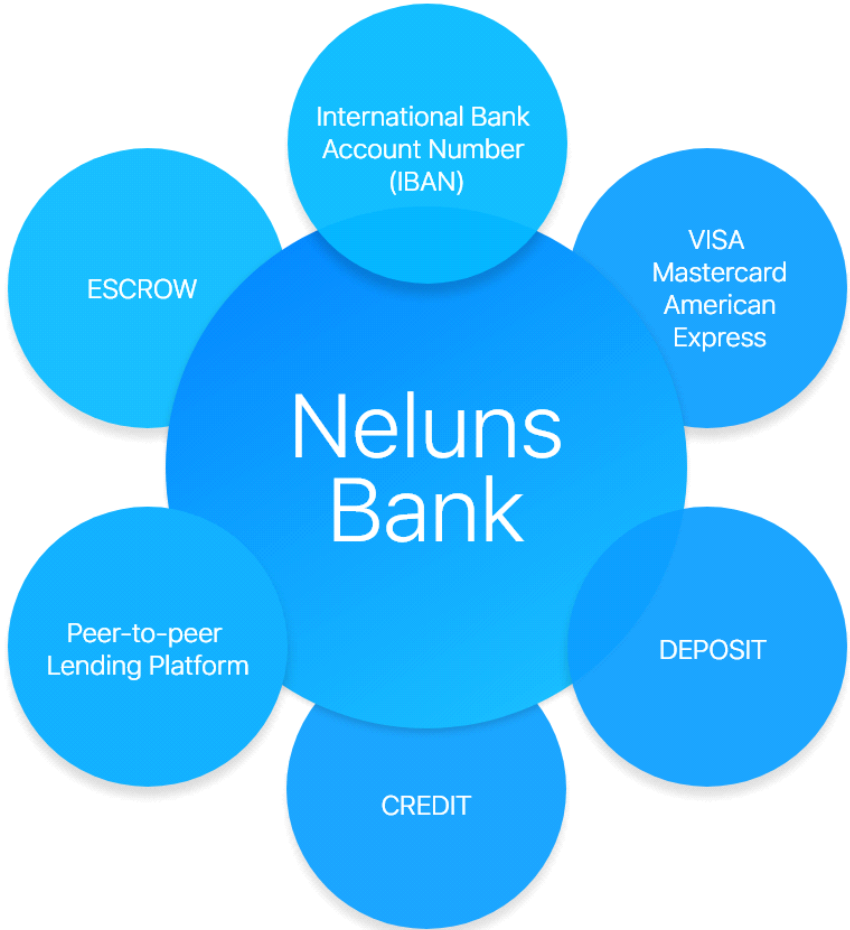
Neluns Bank

The first element of the ecosystem is the Neluns Bank. Which is a licensed commercial bank, officially registered in accordance with all regulatory requirements.

The Neluns Bank presents a broad spectrum of services for physical and legal entities. While all operations are available in fiat and in cryptocurrencies.

During the first stage, Neluns Bank will carry out activities combining classical banking and banking on the Blockchain. In the future, Neluns Bank, together with its partners, will transition to its own Blockchain for international settlement purposes.

The utilization of leading technologies allows us to create financial products, access to which will be available around the clock from any part of the world.



IBAN – Multicurrency accounts



Neluns Bank users will have access to IBAN – personal and corporate multicurrency accounts. Immediately after opening an account, users will be able to carry out operations in USD, EUR, GBR, as well as with cryptocurrencies.

IBAN (International Bank Account Number) - The International Bank Account Number is a unique identifier helping banks process payments from person to person automatically. The IBAN contains all necessary information of the owner of a bank account such as the account number, bank, branch information, and country code. Although no uniform length has been established for SEPA countries, the IBAN cannot exceed 34 characters. Most countries however, have different fixed lengths.

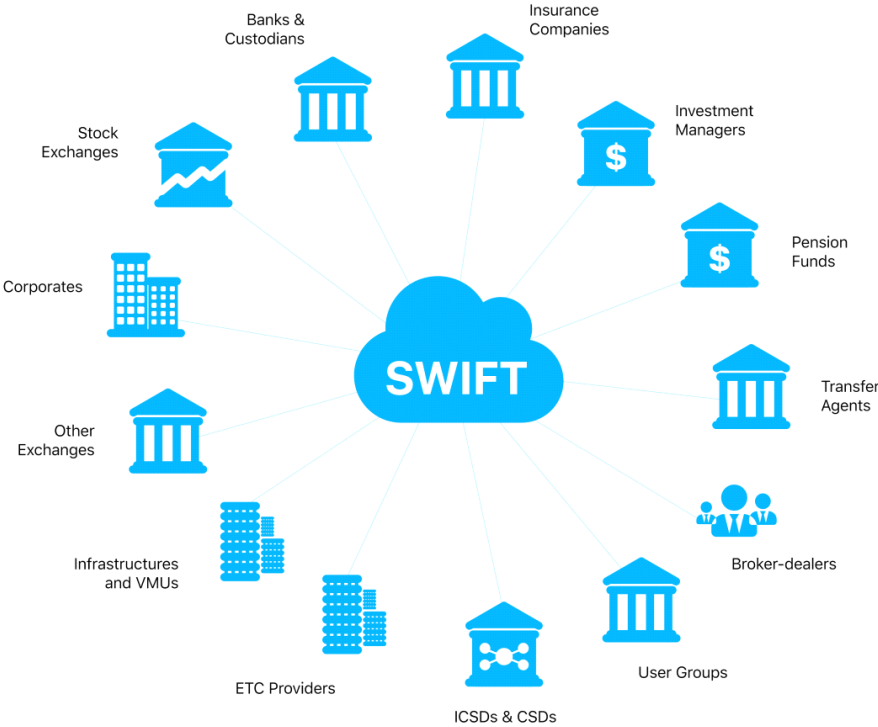
SWIFT (Society for Worldwide Interbank Financial Telecommunication) - The Society for Worldwide Interbank Financial Telecommunication (SWIFT) provides a network that enables financial institutions worldwide to send and receive information about financial transactions in a secure, standardized, and reliable environment. SWIFT also sells software and services to financial institutions, much of it for use on the SWIFT Network, and ISO 9362. Business Identifier Codes (BICs, previously Bank Identifier Codes) are popularly known as "SWIFT codes".

SEPA (Single Euro Payment Area) - This unique euro payment area establishes an integrated European market for payment instruments. The aim of SEPA is to ensure

that payments within Europe take place as simply and effectively as those within a single country.

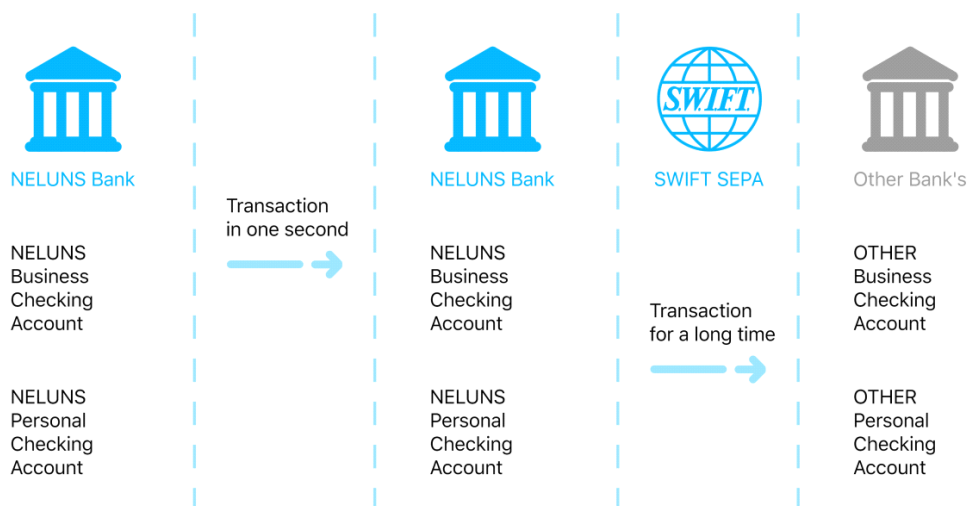


Single Euro Payment Area



Any cryptocurrencies and tokens traded on the Neluns Exchange can be added to the multicurrency account.

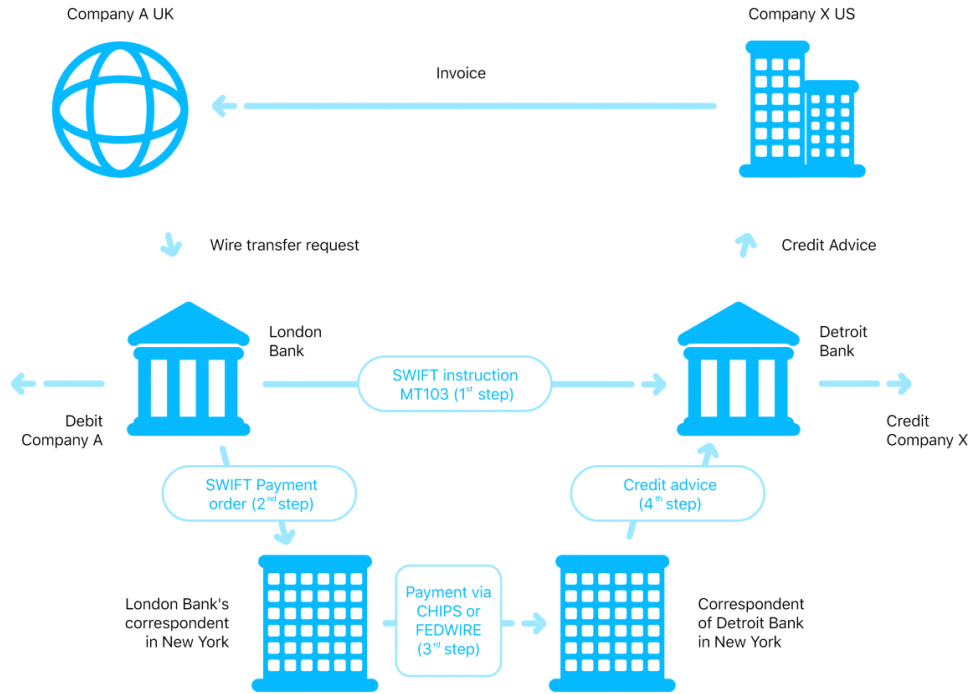
The user Neluns account will display the balance of funds in USD, EUR, GBR, as well as in cryptocurrencies (Bitcoin, Dash, Ehtereum, XEM). The remainder of new cryptoassets will be automatically displayed immediately after they are added by a user.



Cryptocurrency rates will be automatically determined based on data fed from the Neluns Exchange. Users will be able to automatically carry out trade operations, and execute transfers.

The user will have an access to corporate and personal accounts and merchant-accounts, allowing one to accept payments. Every such user will receive a unique Merchant ID. Which will be tied to the account to which funds are transferred to by Neluns Bank users.

International Payments with SWIFT

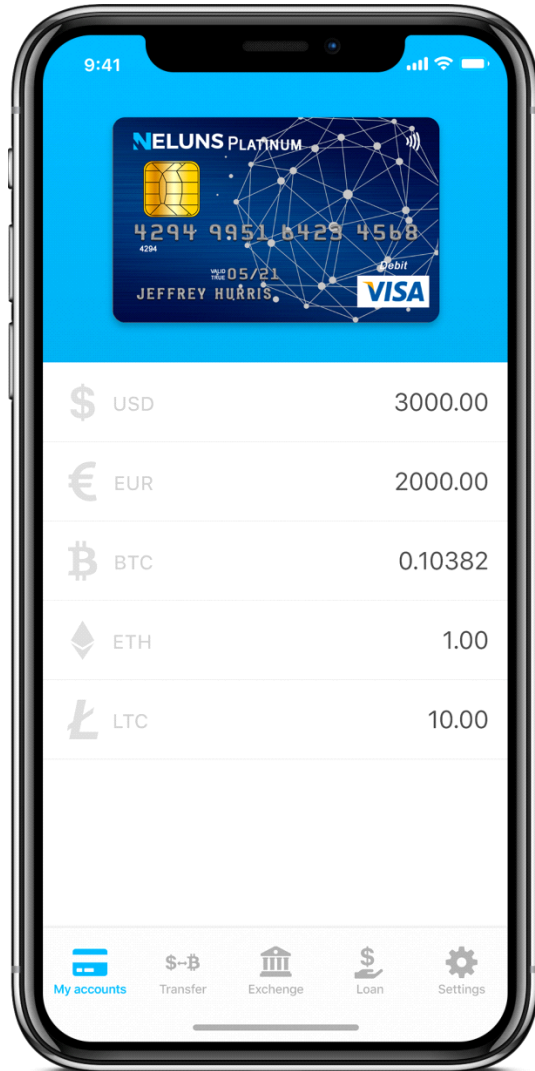


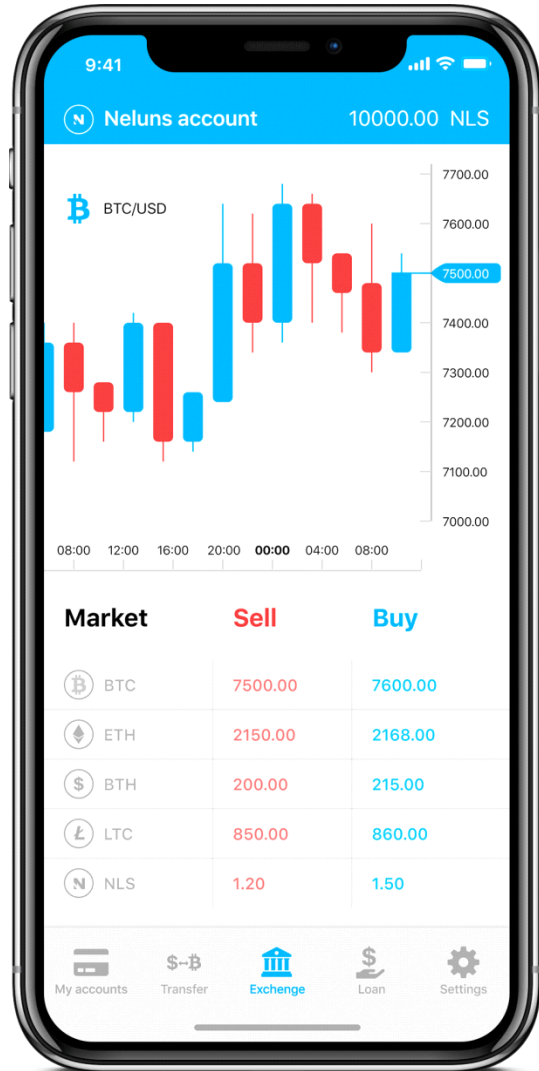
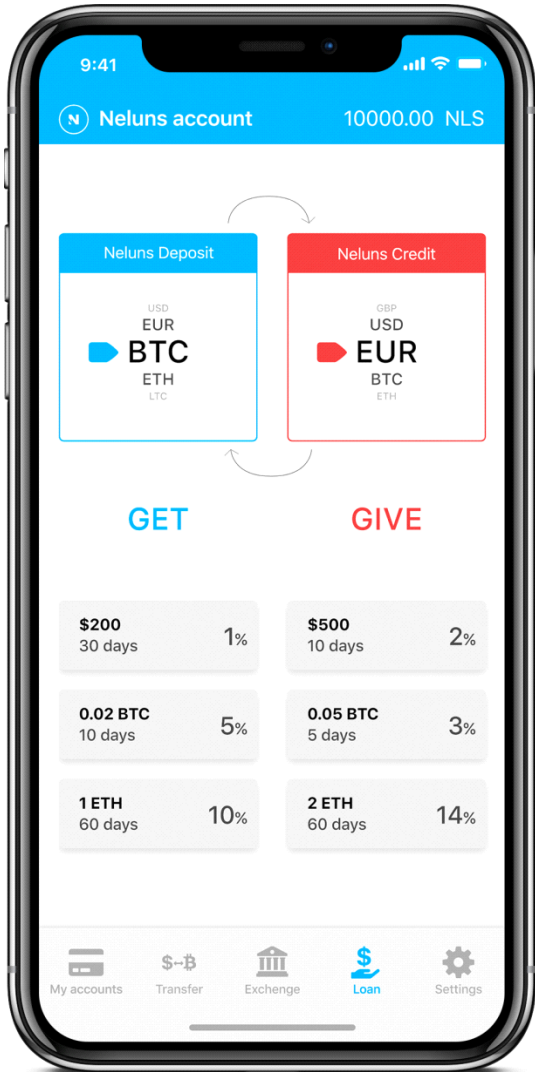
Mobile application for iOS and Android

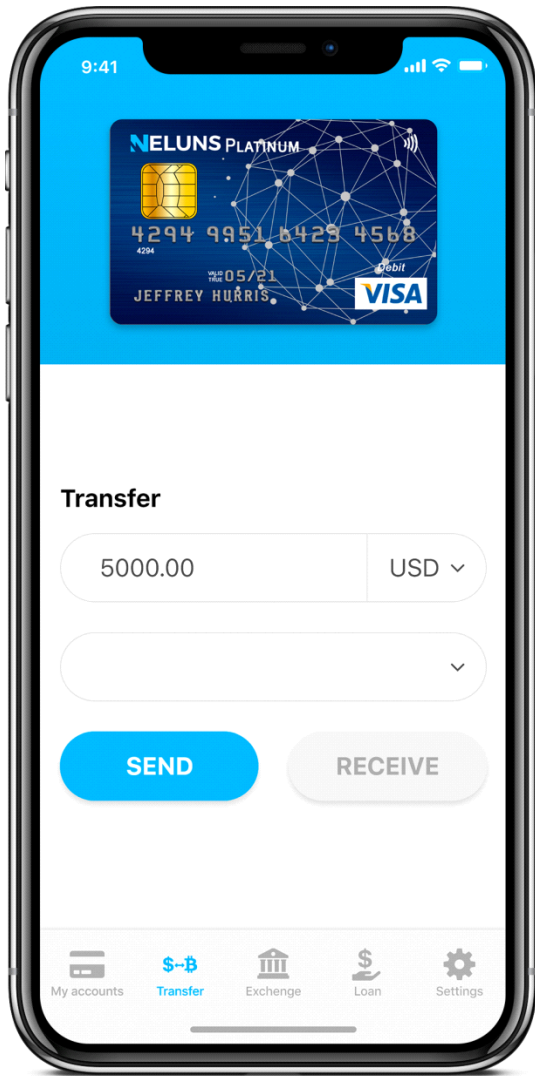
Applications for iOS and Android will make it easy to transfer, exchange operations, receiving and giving out loans in fiat and cryptocurrencies (p2p-crediting) just in two clicks.

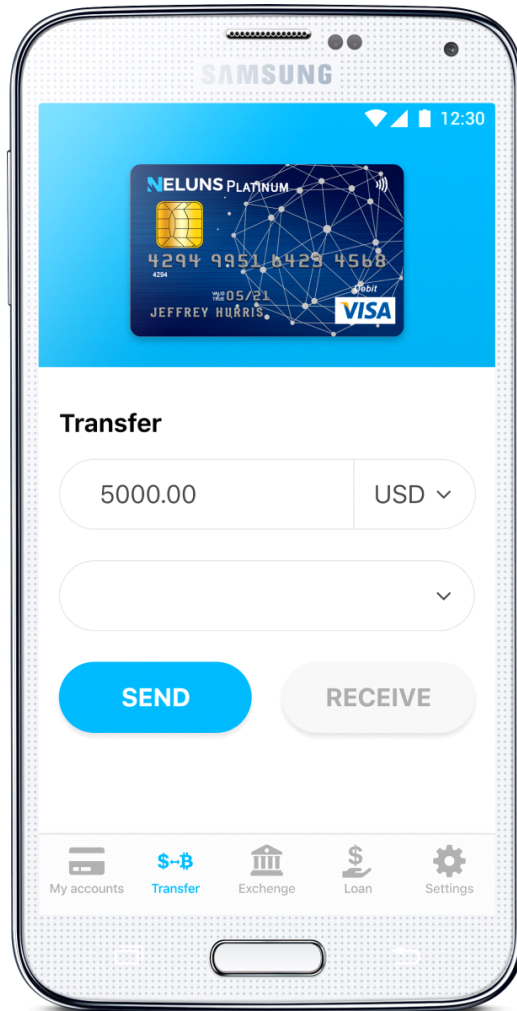
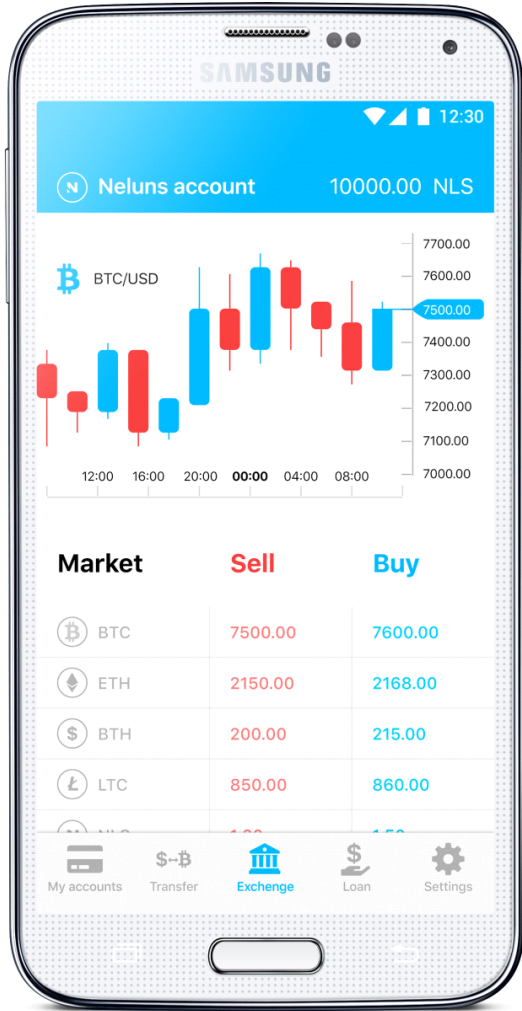
The iOS and Android applications will allow you to make all possible trade operations within the Neluns ecosystem: buy and sell cryptocurrencies on the Neluns Exchange in one click, make an interest receiving deposit in the Neluns Bank, receive a loan from the Neluns Bank, provide or receive a loan on the P2P-platform, make transactions anywhere in the world in a matter of seconds.

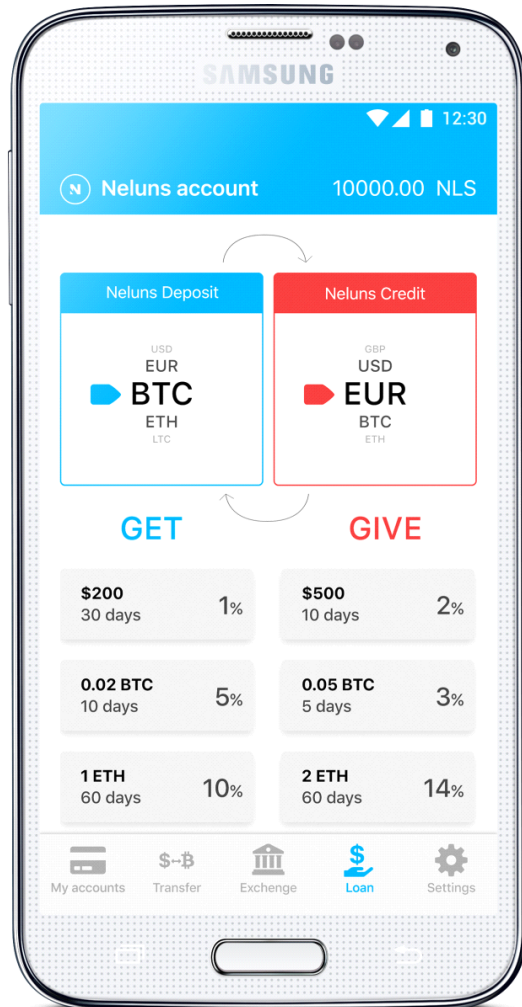
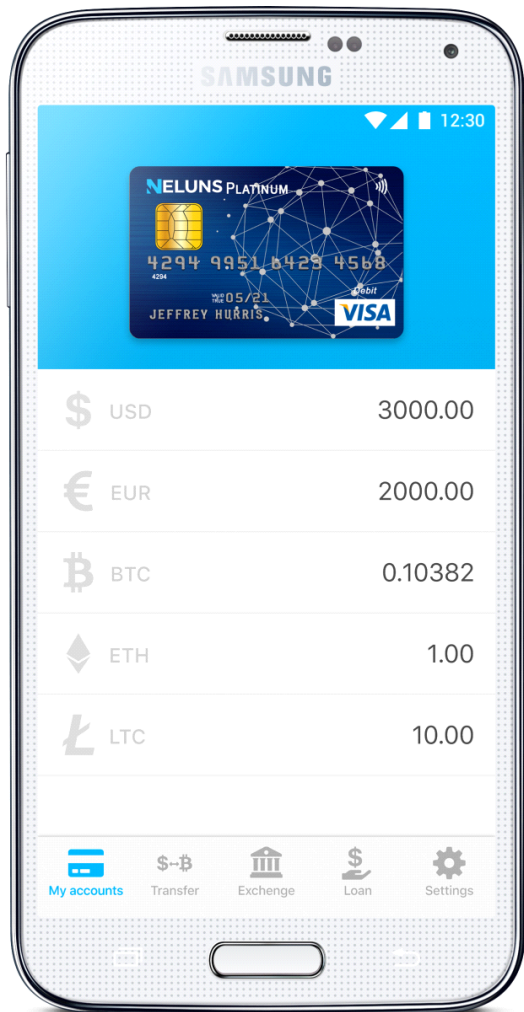
The pictures below demonstrate how the iOS and Android applications work.













Issuance of bank cards

After receiving a bank license and connecting to SWIFT, we will connect Neluns Bank to a variety of payment systems (Visa, MasterCard, American Express, and others).

As an issuing bank, Neluns will perform the following functions:

- Issuance of bank cards to clients.
- Authorization of payments at the request of retail outlets.
- Payment of merchant accounts by writing off corresponding amounts from the client accounts.
- Issuing cash money in any partnering ATM's of Visa, MasterCard, American Express, worldwide.
- Security (blocking of accounts in the case of lost cards, etc.)

Holders of cards issued by Neluns Bank, will be able to pay for purchases. At the same time, payments in both fiat and cryptocurrencies are allowed. In case of payments being made in cryptocurrencies, they will be converted into fiat based on current Neluns Exchange market rates.

To make it easy, card issued by Neluns Bank use Contactless payment systems (MasterCard Contactless, Visa paywave, Apple Pay, Samsung Pay, Google Pay), modern, innovative technologies consistent with EMV (Europay+Mastercard+Visa) in accordance with the ISO/IEC 14443 standard.



Aside from this, Neluns Bank users will be able to deposit fiat in any ATM, anywhere in the world, onto their bank accounts.

In the future, we plan to develop our own POS-terminals. They will be installed in sales outlets of bank clients. Thus, Neluns will combine the functions of an issuer and acquirer in the future.

We have developed software products with 4 types of bank cards:

Lite – bank card released for first level verified users (email address). Users can participate in trades on the Neluns Exchange (with 1:5 margin trading). Trade sums cannot exceed \$300.

Silver – bank card released for second level verified users (verification through social networks and mobile number). Users can participate in trades on the Neluns Exchange (with 1:10 margin trading) and the P2P lending platform. Trade sums cannot exceed \$500.

Gold – bank card released for third level verified users (verification through identity verification and mobile number). Users gain access to all Neluns Bank services, Neluns Exchange (with 1:20 margin trading), Neluns Insurance. Restrictions on trade amounts are absent.

Platinum – bank card released for third level verified users (verification through identity verification and mobile number), who have deposited no less than \$5000 in the Neluns Bank. Users gain access to all Neluns Bank services, Neluns Exchange (with 1:20 margin trading), Neluns Insurance. Restrictions on trade amounts are absent.

Neluns Visa and Neluns MasterCard bank cards:





Deposits

Neluns bank offers its clients deposit services. Depositing funds to the escrow account will be available from any part of the world. To make it work you need to deposit the necessary amount of funds with the help of an ATM or make an appropriate transfer. Funds can be deposited in any currency. Deposit storage will be available in fiat currencies and cryptocurrencies.

Deposits will accrue interest.

Instant conversation operations from one currency into another will be available in user accounts. Clients will be able to exchange fiat for crypto, and vice versa, as well as to exchange various types of fiat currencies (for example, EUR-USD, BTC-ETH).

Loans

Private and corporate Neluns Bank users will have access to a broad spectrum of loan products. The issuance of loans will be available in any fiat currencies and

cryptocurrencies. Loans will be implemented by crediting funds to a multi-currency account.

Among Neluns loan products, there will be various non-targeted and targeted loans, oriented towards different categories of clients. Cryptocurrency traders and funds will have access to special broker loans and margin trading.

Corporate clients will also have access to credit lines (renewable and nonrenewable), as well as overdraft-loans to cover cash gaps.

All loan products will be provided to customers in a short time and on favorable terms. Neluns will use its own algorithms, based on leading technologies, such as Big Data and AI to select applications and verify the trustworthiness of borrowers.

Peer-to-peer (P2P) Lending Platform

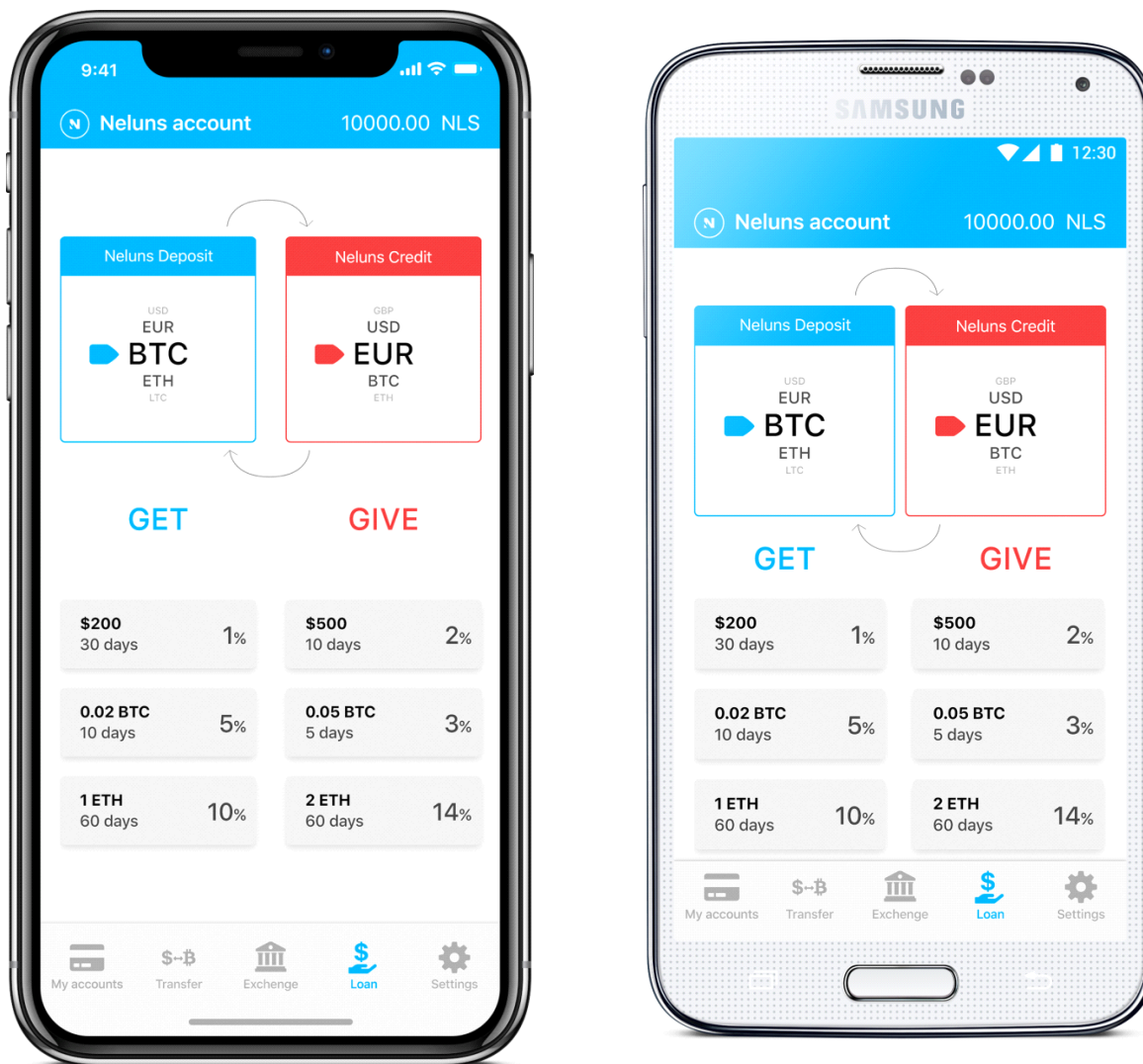
On the basis of the Neluns Bank, there will also be a platform for P2P-lending in fiat and cryptocurrencies. Authorized users will be able to receive and provide loans to other users.

The system will automatically rank requests for a P2P-loan based on its own algorithms. Fraudulent applications, which did not pass the selection system will be rejected.

The P2P lending platform will aid users in quickly depositing and withdrawing interest in a short time frame. Users will be able to insure the risk of P2P non-return loans through Neluns Insurance directly in the mobile application.

Users will be able to receive a loan in cryptocurrency or fiat from Neluns Bank directly onto their bank card via the mobile application in a few minutes.

A User can instantly make a deposit in any cryptocurrency through the mobile application.



Escrow-protection

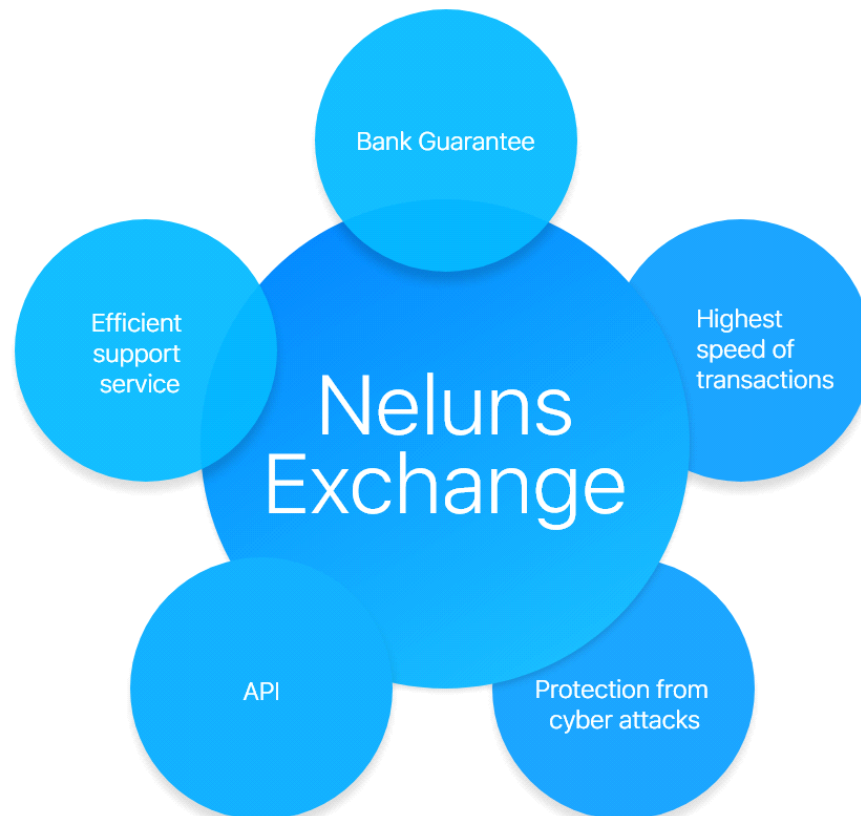
Many fraudulent projects currently exist in the ICO market. In order to protect investors, Neluns Bank offers an escrow service.

Funds attracted through an ICO will be automatically transferred to an account with our bank. They will be distributed to project creators as the project moves along the roadmap. After the completion of each development stage, bank specialists will run a check to make sure that project creators are fulfilling their obligations.

In the case of a deviation from the roadmap in light of unforeseen circumstances, a solution to the problem will be searched by means of a consensus. If it is identified that funds are being misused, the remaining balance will be returned to investors. The payment volume to each investor will be determined in proportion to their contribution.

Neluns Exchange

The Neluns Exchange strive to become a global cryptocurrency exchange and establish itself as the foundation for a new and complex banking architecture, which does not suffer from the shortcomings of the existing system. We are creating an innovative solution, eliminating the drawbacks of existing cryptocurrency exchanges.



“Bank guarantee” Principle

Instead of creating just another exchange, we decided to use the “Bank guarantee” approach. Neluns Exchange user assets are fully legal and insured, they are not affected by unforeseen circumstances, faced by many existing cryptocurrency exchanges.

Neluns Exchange is an element of the Neluns financial ecosystem and is closely linked to the Neluns Bank. Exchange operations are executed in accordance with all legal norms and the trades are entirely legal. Investors assets are always connected to IBAN in the Neluns Bank and are legally protected.

The Neluns Exchange will receive a license from the U.S Commodity Futures Trading Commission (CFTC) in order to act as a clearing center for derivatives, based on the Bitcoin, Ethereum, and other cryptocurrencies.

Easy fund withdrawals, highest transaction speeds.

Users of many cryptocurrency exchanges run into problems when withdrawing funds. This procedure can take a massive amount of time, which entails an increase in the volume of lost profits.

Aside from this, users frequently lose funds as a result of exchange personnel mistakes, which transfer funds to incorrect accounts.

Neluns eliminates these problems, after passing verification, clients can withdraw an unlimited amount of funds. Withdrawals will be made to multicurrency accounts opened with the Neluns Bank. This procedure will occur almost instantly.

Protection from cyber attacks

A real financial institution acting as the base for an exchange will simplify the task of creating a defense system from hacker attacks.

The bank is well protected legally. Aside from this, the banking transfer system, payment, and other operations are significantly more secure than existing options in the cryptocurrency sphere.

To build the ecosystem, Neluns will use reliable banking technical solutions, provided by leading world companies. As a result, this will significantly increase the level of security and minimize the possibility of losing clients funds due to the actions of intruders.

Performance at peak loads

During peak load times, the majority of cryptocurrency exchanges, even the largest one's experience problems. As a result, clients suffer losses, since their funds are frozen. They cannot execute trade operations or withdraw their assets.

Furthermore, many exchanges close down registrations for new users, or simply do not allow users to pass verification, which limits their abilities.

The use of leading technologies from two financial worlds allows Neluns Exchange to eliminate these problems. Our system will retain functionality under any loads. Users will be able to carry out millions of transactions per minute, while place orders will be

closed near instantaneously (in the case of the established price being adequate under current market conditions) thanks to the liquidity support system.

Effective user support services

The Neluns team is developing the most user-friendly ecosystem. One of its elements is customer support.

Current users of many exchanges need to wait weeks for exchange employees to respond to issues that arise. The Neluns takes the customer service system to a whole new level. Our employees will immediately answer all questions that appears and solve problems affecting users. Meanwhile our support services will be provided around the clock, in a language comfortable for each user. Support services will be available directly in the mobile application chat, in all messengers, on the Neluns site, and through our hotline.

API

The Neluns ecosystem development team, together with our partners, is developing comprehensive software modules, which will allow the active traders to carry our trades on the Neluns exchange through familiar software products such as Fusion, TAKION, MetaTrader, Metastock, ROX, and others.

Upon Neluns Bank moving to its own Blockchain, Neluns Exchange will be able to carry out payments in a few seconds to any part of the world with minimal commissions of 0.01%. Internal transfers within the Neluns ecosystem do not carry a fee.

Neluns Insurance

A separate element of the Neluns financial ecosystem, is the insurance company - Neluns Insurance. On demand of the bank and cryptocurrency exchange users, it will carry out insurance coverage for financial risks, tied to trades and transactions.

Ecosystem users will have access to full and partial risk insurance.

- Full insurance.

Provides insurance coverage in full when an insured event occurs.

- Partial insurance.

Limits insurance coverage as certain insurance amounts, as well as the system of specific insured event occurrence conditions.

The base insurance premium amount with full coverage comprises 10% from the total trade/transaction sum. It can change depending on a row of criteria. The cost of partial coverage is determined individually for each specific case.

After the insurance payment is paid, the claim right of the defaulting party is transferred from the insured to the insurer.

Clients will have access to the following insurance services:

- Risk insurance for defaulting counterparties when executing transactions.
- Insurance in case of unforeseen circumstances during transactions.

As the ecosystem develops, the set of insurance products will be expanded. The following services will be added to the basic services:

- Insurance of credit and deposit risks.
- Insurance of investment risks.
- Insurance of financial guarantees.

Neluns Advantages

For active cryptocurrency market participants

Broad spectrum of banking products.

With the emergence of Neluns, the possibilities of cryptocurrency market participants will significantly expand. Each of them will be able to find an optimal solution amongst a broad spectrum of banking products. For example, long-term investors can extract additional profits on account of deposit placements, traders and cryptofunds can expand their abilities on account of access to lending tools.

The Peer-to-Peer (P2P) Lending Platform opens up access to cryptocurrency loans for a broad range of individuals. The escrow system will allow to increase ICO investment security levels, which will result in a growth of investor confidence, and thus, the volume of attracted funds.

Unique cryptocurrency exchange

The Neluns Exchange is not just another cryptocurrency exchange, but a radically different structure, free from the issues of existing cryptocurrency exchanges. The use of the “bank guarantee” approach protects assets from unforeseen circumstances. The

use of leading technologies from two financial worlds allows for the creation of a secure system, capable of handling millions of transactions per minute.

Users that pass verification will be able to carry out transactions of any scale, and fund withdrawals to multicurrency Neluns Bank accounts will occur near instantaneously. Around the clock support services will quickly resolve all user issues.

High level of security

The presence of a traditional financial institute as the base of Neluns will significantly improve security. We are integrating the best solutions from global companies, which develop software for the world's largest banks. Aside from this, Neluns client assets are legally protected.

The Neluns Insurance company provides clients with the opportunity to insure trade and transactions. This allows for losses to be compensated in the case of an insurance event.

For potential cryptocurrency market participants

Elimination of entry barriers

The emergence of the Neluns ecosystem will significantly simplify the entrance of new participants into the cryptocurrency market. We are realizing familiar banking products. Clients will be able to purchase cryptocurrencies and carry out transactions in just a few clicks. Moreover, Neluns realizes the ability to pay for goods and services with cryptocurrencies, and companies will receive payments to their merchant accounts.

Ability to make instant payments anywhere in the world

The Neluns Bank provides any individual or company to carry out cryptocurrency transactions from any part of the world with minimal transaction fees.

A user can top up an account or withdraw funds anywhere in the world, in order to do so, an ATM must be used or a transfer needs to be made.

Low commissions with minimal risks

Neluns is constructing the ecosystem in accordance with the BaaS concept. The Neluns iOS and Android applications with a user-friendly interface open up access to all cryptocurrency and fiat banking products, around the clock.

The absence of a network of branches and affiliates makes it possible to reduce transactional costs many times over, and the use of leading technologies makes them even smaller, increases security, and operating speeds. The use of Visa, MasterCard, and American Express partner network ATM's will allow for instant cash withdrawals.

As a result, Neluns offers its clients, both private and corporate, a broad spectrum of familiar services at the most favorable terms. This will allow us to attract a huge quantity of new participants to the cryptocurrency market, broaden the applicable uses of cryptocurrencies, as well as organize an impressive inflow of capital into the cryptocurrency market.

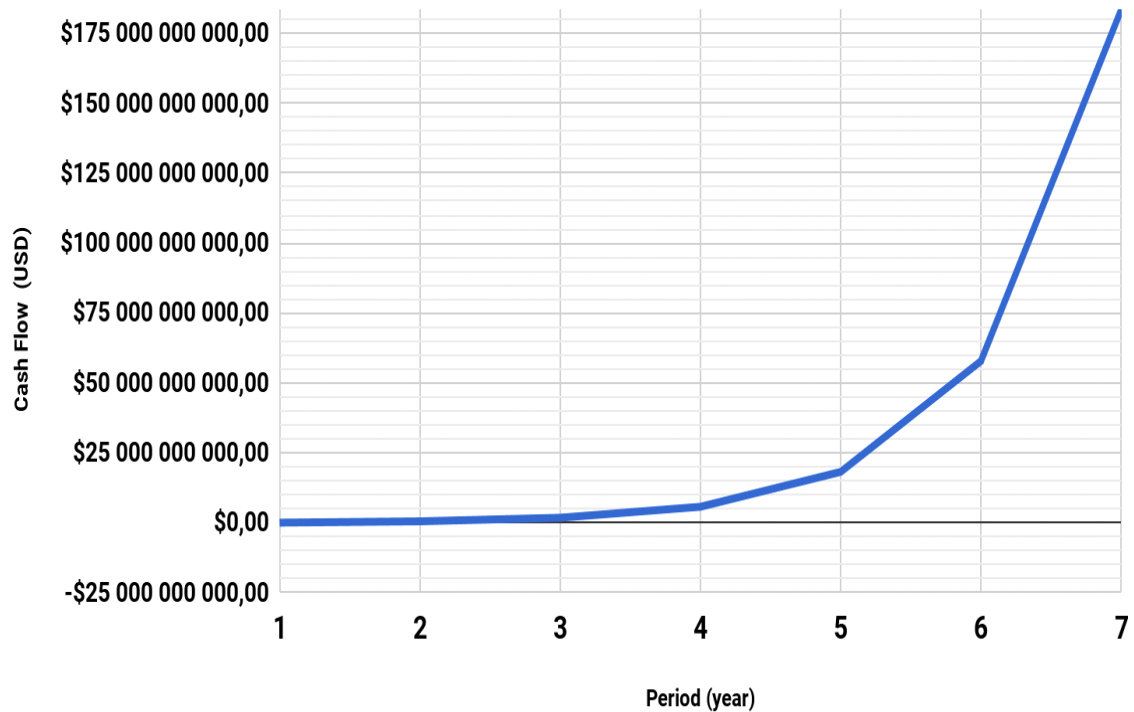
Economic indicators of Neluns

Economic indicators of Neluns include:

Period (year)	Invest Capital (USD)	Cash Inflows (USD)	Cash Outflows (USD)	Cash Flow (USD)	Discount Cash Flow (USD)
0	50 000 000,00		50 000 000,00	-50 000 000,00	
1		20 026 600,00	45 000 000,00	-24 973 400,00	-7 522 108,43
2		515 783 124,40	67 389 577,42	448 393 546,98	40 680 210,03
3		1 822 030 931,60	86 744 523,98	1 735 286 407,62	47 419 493,83
4		5 776 621 181,38	115 770 191,76	5 660 850 989,62	46 593 934,87
5		18 305 474 380,26	154 899 320,53	18 150 575 059,73	44 998 700,35
6		58 019 251 855,96	208 154 286,51	57 811 097 569,45	43 170 065,99
7		183 874 719 223,53	280 869 643,63	183 593 849 579,90	41 294 436,32

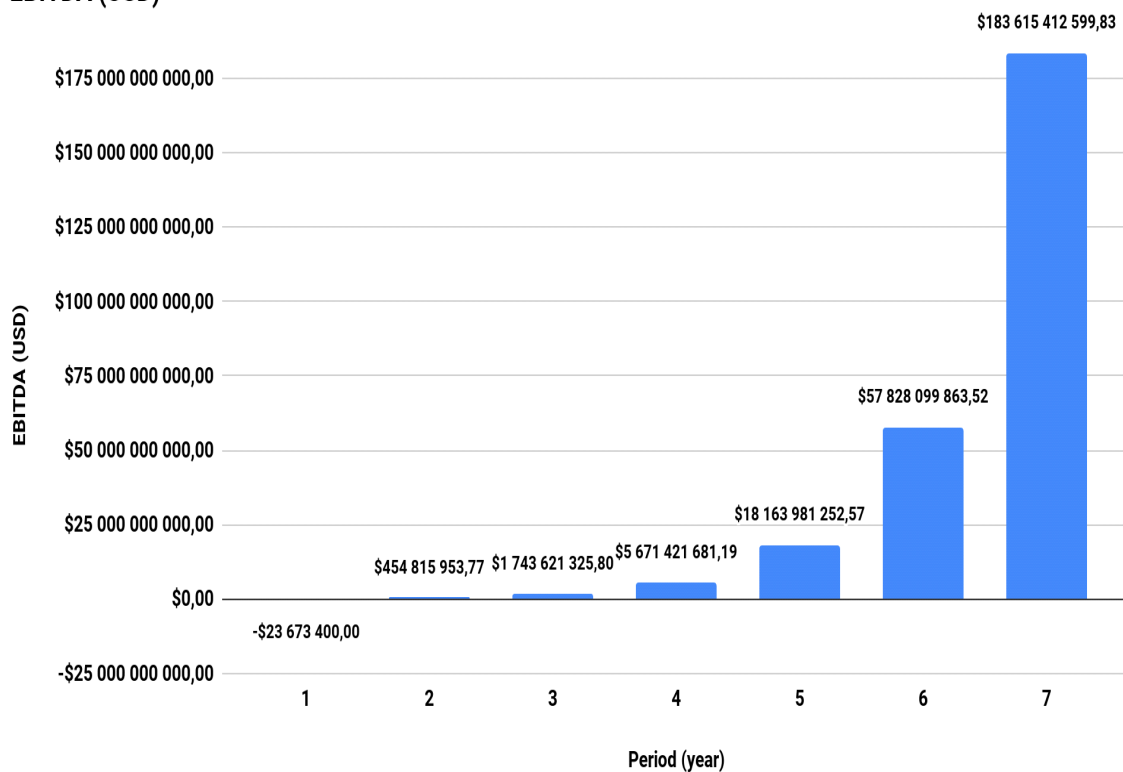
Discount rate	2,32
NPV	206 634 732,95
IRR	3,94
ROI	513%

Cash Flow (USD)



Period (year)	Profit (USD)	Expenses without taxes, depreciation and amortization (USD)	EBITDA (USD)
1	\$20 026 600,00	\$43 700 000,00	-\$23 673 400,00
2	\$515 783 124,40	\$60 967 170,63	\$454 815 953,77
3	\$1 822 030 931,60	\$78 409 605,80	\$1 743 621 325,80
4	\$5 776 621 181,38	\$105 199 500,19	\$5 671 421 681,19
5	\$18 305 474 380,26	\$141 493 127,69	\$18 163 981 252,57
6	\$58 019 251 855,96	\$191 151 992,44	\$57 828 099 863,52
7	\$183 874 719 223,53	\$259 306 623,70	\$183 615 412 599,83

EBITDA (USD)



The economic indicators of Neluns show that investments in the innovative ecosystem of the future, Neluns, will be prospective investments in the short and long term.

After holding an IPO in 2020, Neluns will be able to enter the ranks of Fortune Global 500.

Legal aspects

We are building the Neluns ecosystem in accordance with all applicable regulatory and legal norms. Following the letter of law, and meeting all regulatory requirements will ensure the stability of the system and a high level of security.

The registration of the Neluns Bank will occur in England. The central bank of England is frequently called the “Old Lady”, a proud and respectful term. The bank has a huge history, but the core features of the nation’s economy are the stable monetary policy, resilience of the national currency, and the reliability of the financial system. Aside from this, England is actively supporting fintech startups, innovative initiatives are actively encouraged. The registration of Neluns Exchange and Neluns Insurance will take place in the U.S.A.

The activities of the Neluns financial ecosystem will meet the following requirements and recommendations:

- The Bank of England (The UK's central bank).
- FCA (Financial Conduct Authority).
- FSA (Financial Services Authority)
- PRD (Prudential Regulation Authority).
- FATF (Financial Action Task Force on Money Laundering).
- Basel III Agreement.
- PSD2 Directives.
- CFTC (U.S. Commodity Futures Trading Commission)
- SEC (U. S. Securities and Exchange Commission)

Aside from this, Neluns will attain an EMI (Electronic Money Institution) license, which will allow us to conduct operations with electronic money, as well as to issue them.

The Neluns Ecosystem will also become a participant of SWIFT, and will be connected to various payment systems (Visa, MasterCard, American Express, and others). Clients will have access to IBAN accounts and bank cards for carrying out international payments.

The activities of Neluns will also adhere to meet KYC/AML requirements as well as counter the financing of terrorism.

The ICO of the Neluns ecosystem will be carried out in accordance with SEC (the United States Securities and Exchange Commission) regulations:

- Rule 506(c) of Regulation D.

- Regulation S.

This approach will allow U.S.A investors to take part in the ICO.

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NLS Token

The NLS token is created in accordance with the ERC-20 standard.

The NLS token is a security token.

The NLS token will provide holders with dividends in the amount of 50% of the profits of the Neluns ecosystem (Neluns Bank, Neluns Exchange, Neluns Insurance). Dividends will be distributed each quarter in proportion to the number of tokens held comparative to the total number of tokens in circulation.

Aside from this, NLS token holders will have an access to bonuses and privileges when using products of the Neluns ecosystem. The more NLS tokens a holder has, the more privileges he will receive.

NLS tokens can be acquired throughout the Pre-Sale, Pre-ICO, and ICO. The acquisition of NLS tokens in the secondary market will be possible immediately after listing on cryptocurrency exchanges.

Unsold tokens will be frozen after the ICO. Each year, 3% of the tokens will be burned.

NLS token emission

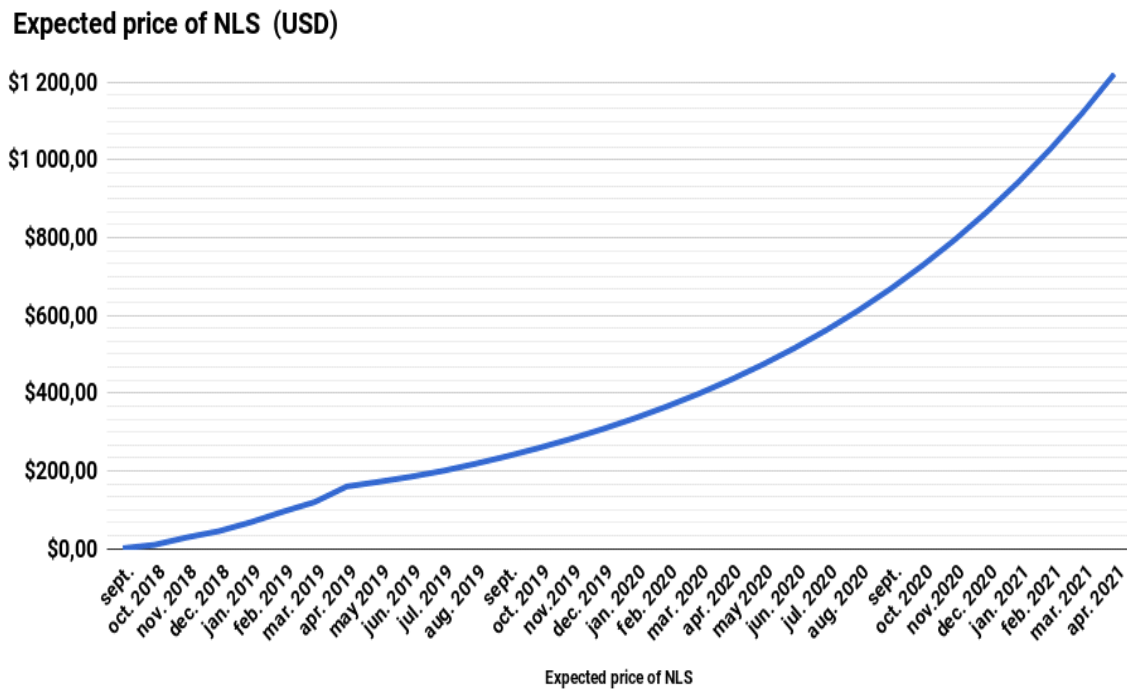
During the ICO, 200 000 000 NLS tokens will be released
Base price of 1 NLS token = 1 USD

NLS token distributions

80% tokens will be sold during the ICO
12% tokens will remain with the platform development team
5% tokens will be directed towards the Bounty campaign
3% tokens will be retained by project advisors

Expected price of NLS

The economic modeling of business process allows us to forecast the NLS token price growth over a short, medium, and long-term perspective:



Neluns ICO

Stages (rounds) ICO

Pre-Sale

Hard Cap - \$2.000.000

Soft Cap - \$500.000

1 stage (round), pre-sale, stage (round) length 14 days, from 08-01-2018 to 08-15-2018.

Pre-ICO

Hard Cap - \$10.000.000

Soft Cap - \$2.000.000

2 stage (round), pre-ICO, stage (round) length 21 days, from 08-15-2018 to 09-05-2018.

ICO

Hard Cap - \$112.000.000

Soft Cap - \$10.000.000

3 stage (round), ICO, stage (round) length 31 days,
from 09-05-2018 to 10-05-2018.

Bonuses and discounts

Extra-bonus

1. extra-bonus 40% investment of more than 1 ETH in one transaction

extra-bonus 50% investment of more than 10 ETH in one transaction

bonus 30%

pre-sale,

start date: 08-01-2018 (12:00 PM NEW YORK TIME)

end date: 08-15-2018 (12:00 PM NEW YORK TIME)

2. extra-bonus 30% investment of more than 1 ETH in one transaction

extra-bonus 35% investment of more than 10 ETH in one transaction

bonus 20%

pre-ICO,

start date: 08-15-2018 (12:00 PM NEW YORK TIME)

end date: 09-05-2018 (12:00 PM NEW YORK TIME)

3. extra-bonus 20% investment of more than 1 ETH in one transaction

extra-bonus 25% investment of more than 10 ETH in one transaction

bonus 10%

ICO,

start date: 09-05-2018 (12:00 PM NEW YORK TIME)

end date: 10-05-2018 (12:00 PM NEW YORK TIME)

Fund distribution

Funds acquired during the ICO will be used for the development of the Neluns ecosystem, and growth support for Neluns and the NLS token.

80% - Ecosystem development, investment in the purchase and improvement of traditional banking software, development of our own software and ecosystem functionality, Neluns applications for Windows, macOS, Android, and iOS, investment in working and bank capital, cryptocurrency exchange, platform insurance (these funds will

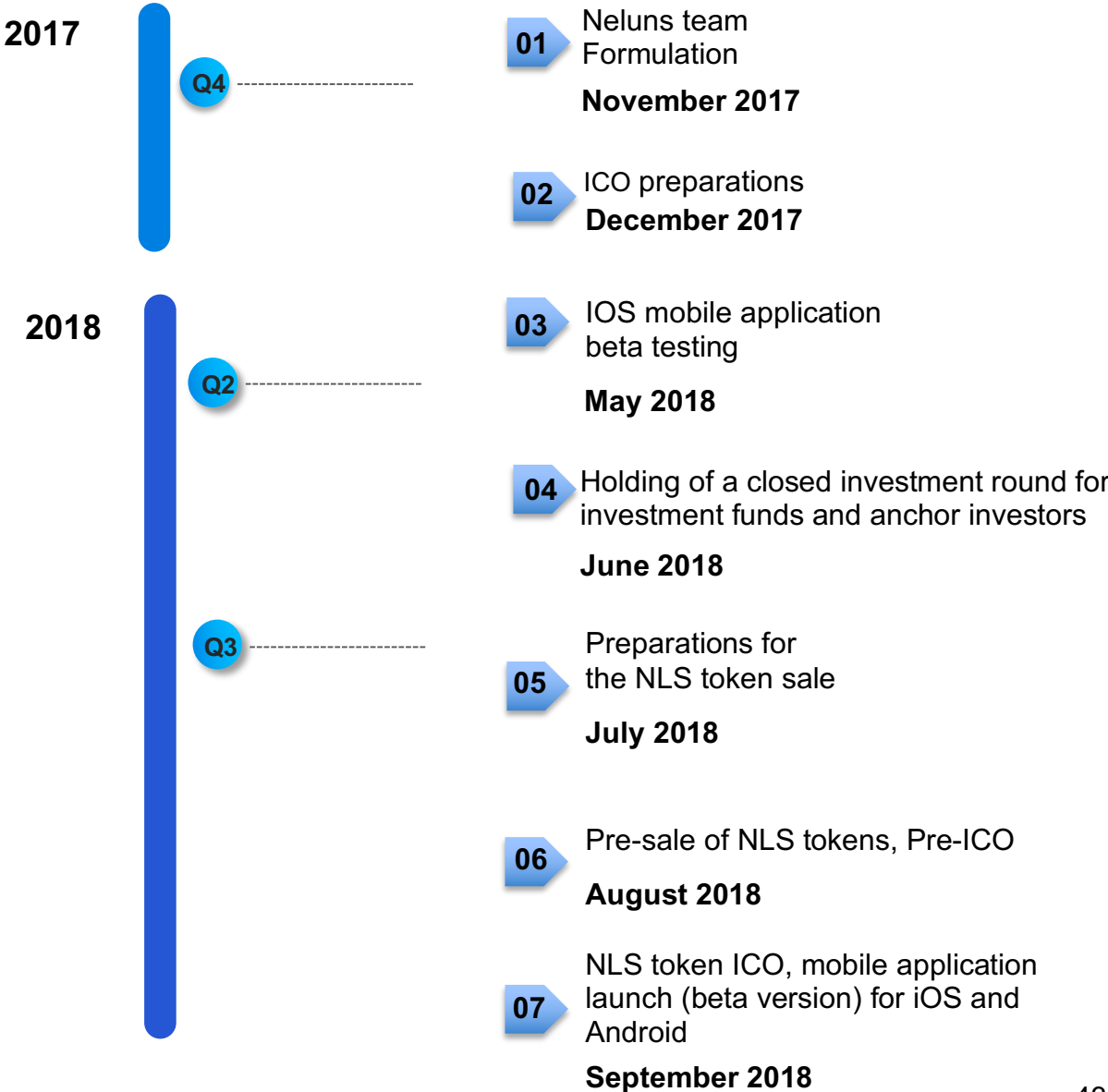
be used as part of the activities of all elements of the Neluns ecosystem and provide additional operations).

3% - Personnel salaries, offices, legal registration, obtainment of all necessary licenses, connection to payment system and SWIFT, legal and consultation services.

10% - Marketing, hosting a marketing campaign and attracting a broad range of clients to use the Neluns ecosystem.

7% - Reserve fund, will be used to support NLS liquidity.

Roadmap



2018

Q4

08

Listing on the cryptocurrency exchange
bittrex.com, huobi.com, kraken.com

October 2018

09

Launch of the p2p lending platform, launch of
mobile applications (alpha version) for iOS and
Android

November 2018

10

Listing on the cryptocurrency exchange
hitbtc.com, poloniex.com, binance.com,
bitfinex.com, okex.com

December 2018

2019

Q1

11

Obtaining a license for Neluns Bank, launch of a
payment service for converting cryptocurrencies
and executing the transfer of funds to any part of
the world, connecting Neluns Bank to Swift, start
of Visa, MasterCard, American Express bankcard
issuance

January 2019

12

Obtaining a CFTC license and launching the
Neluns Exchange – an innovative cryptocurrency

February 2019

13

Launch of the full-fledged Neluns ecosystem

April 2019

2020

Q2

14

IPO (initial public offering) on the New York
Stock Exchange (NYSE)

April 2020