



WHITEPAPER

v 1.1.6

EXECUTIVE SUMMARY

MyOS is a community-based cryptocurrency exchange with a strong focus on user-friendliness and building a sustainable crypto asset economy.

The MyOS platform is designed to resolve major pain points that are affecting mass adoption. It will bridge the high-tech blockchain world with that of traditional finance and offer an intuitive user experience coupled with a knowledge-sharing and trading community.

The MyOS firmly believes that a significant knowledge gap exists between the crypto space and the sphere inhabited by the majority of society. To help drive cryptocurrency adoption, we will build a community-oriented marketplace where people can safely trade digital assets and educate themselves on all things crypto.

MyOS will form an end-to-end trading platform that is characterised by zero fees for its first three years and powered by a native token that performs a range of useful functions. The MyOS token (MYOS) will operate as an ERC20 token on the ethereum network and that can be stored in compatible wallets such as MyCrypto and MetaMask, in addition to being stored and used on the MyOS platform. The token will enable users to trade cryptocurrencies and to increase their MYOS holdings through sharing valuable knowledge with the community.

In May 2018 a private pre-sale for the MyOS token will be held. This private sale round will be accessible to a selected group of participants who are aligned with MyOS' mission and vision. Participants can apply for the private round by signing up on the MyOS website

(www.myos.xyz). Further details about the private sale launch will be communicated directly.

For participants, a certain minimum amount of ETH is mandatory to participate in the pre-sale round.

Participants will benefit from a 10% MYOS bonus in the pre-sale round. The public crowdsale will then be hosted on 30th of September 2018. Precise details about the crowdsale round will be communicated after the private pre-sale round has finished.

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INTRODUCTION

Despite the huge growth in the cryptocurrency markets, and specifically the use of exchanges and mobile applications, it still is relatively difficult to buy, sell and store digital assets. MyOS aims to address these problems by providing beginner and advanced traders, investors and institutions with a user-friendly crypto exchange that combines best practices by merging elements of centralised and decentralised trading platforms. It will form a hybrid exchange and community-based trading platform that reduces counterparty risk, transaction fees and vulnerability to fraudulent activities. The aim is to provide liquidity, security, transparency and an improved user experience as these factors play a major role in the journey towards mass adoption of cryptocurrencies as a valuable asset class.

Currently, the process of buying, selling and storing of cryptocurrencies is still highly fragmented, complex and convoluted. Crypto platforms have yet to effortlessly achieve the level of trust that established financial institutions possess. Although the potential of cryptocurrencies is widely acknowledged, there still is a lot of room for improvement. MyOS' solves these problems via a semi-decentralized exchange coupled with a user-friendly interface that makes the platform as easy to use as any popular social network.

Seamless integration with current financial and regulatory systems will be a key focus, to make onboarding from the world of fiat currency as simple as possible. The MyOS team will ensure that the product and services it offers are fully compliant with all relevant regulatory and legal requirements. MyOS will seek to engage with regulatory agencies to build a fully compliant platform that benefits all stakeholders.

MyOS' core team, comprising five full-time members and three advisors, is diverse in aptitude and ability. All have proven experience in the field of software engineering, currency trading and emerging technologies such as blockchain. Additionally, the team will be supported by experienced advisors in the fields of digital marketing, blockchain and smart contract development, regulatory compliance and cyber security.

THE MYOS SYSTEM

MyOS is a community-led exchange that connects buyers and sellers of cryptocurrency on a user-friendly and feature rich-platform. It has been designed to facilitate trading of a wide range of cryptocurrencies and tokens in a cost-effective manner. The platform will eliminate the need to operate several unsecured web accounts, instead giving users all the tools they need in one secure portal, allowing them to buy, sell and use their crypto in a few clicks. This simple approach will be ideal for newcomers to the crypto world, unlike the more complex models that typify most systems.

Another defining feature of the MyOS exchange is the way in which fees are shared with the platform's token-holders, effectively giving back to the community that has contributed to its creation. All fees will be distributed for the first three years of operation, followed by a 50-50 split between MyOS and its token-holders in years three and four. MyOS will operate an Ethereum-based cryptographic wallet and token, MYOS, through which 100% of the transaction fees generated on the platforms will be shared equally amongst token-holders for three years.

MYOS EXCHANGE APPLICATIONS

The MyOS exchange platform has the following features at its core:

1. MyOS token: A spendable utility token with a wide range of applications.

- Payment method for all available platform services.
- Earn from the distributed trading fees and community rewards.
- Access advanced community trading tools such as automated (AI) strategies, social trading where users can mirror/consensus trade and invest into other successful traders' crypto pools.
- Access the community fantasy portfolio management game.
- Access premium plugins such as iMyOS Advanced tools and MyOS Black (business) features such as Time Stamped Invoicing.

The token structure will be designed so as to reward long-term active users for their loyalty. MyOS Black services will only be available to business users holding a certain amount of MYOS, deposited into our secure mobile wallet.

2. Enhanced Account Security

- 2FA.
- Encrypted email, IP and location smart monitoring
- Customisable limits and timeframes.
- Connection to a secured MyOS Mobile wallet allowing users to store their assets off the exchange and to accept deposits of MYOS tokens.
- Integration of multiple cold wallets.

3. Demo / Paper Trading Account System

- Access risk-free 30-day demo trading that works exactly like real trading (but with fictional balance).
- Easily switch between demo and real trading from the dashboard.
- Practice trading skills in a simulated trading environment with a Demo Trading account.
- Watch how strategies play out as you develop, practice and perfect the skills you need to trade effectively without risking real money.
- Test new strategies, products, exchanges and order types with prices and account values determined by actual market conditions all without risk.
- Access essential trading tools – real time charts, executions, market depth, option pricing, price risk analytics and more.
- Learn about market dynamics on different exchanges.

Trades entered into this demo trading account will not actually execute on any exchange. However, the price will be determined by real live market prices and sizes.

4. Live Derivatives Trading & Portfolio Management Account

- Trade cryptocurrency Futures, Options and Binaries all on a single platform.
- Engage in options trading: portfolio management, market data analysis and trading executions.
- Integration with multiple cryptocurrency exchanges makes it effortless to monitor and manage your cryptocurrency portfolio balance, wherever those assets exist.
- Integration of multiple trading pairs to create a platform that enables users to diversify and spread their assets.
- Users can vote on which new cryptos are to be listed.
- Advanced tools and real-time metrics to provide users with a deeper knowledge and understanding which will help them streamline their trading process.

5. Consensus: community and social trading, mirror and subscribe to top performing traders and investors a la 'eToro'.

- Variety of community components that leverage social consensus through a reward system.
- Collaborative environment that incentivises members of the community to perform value-adding services for the benefit of everyone.
- Rewards and incentives to serve as tools to encourage continuity of the social trading environment.
- Benefit from the collective wisdom of the community and earn token bonuses based on your trading activity.
- Mirror trading, copying and following moves of the top performing users and prosper with trading, even if you're new to the crypto markets.
- Exchange ideas, strategies, opinions and insights.
- AI pricing source based on algorithms ensures the most efficient bid-offer matching across crypto exchanges and helps the community make better trading decisions.

6. MyOS Fantasy (Top Trader) Game

Gamification in the form of a fantasy football style competition where entrants are ranked based on whoever globally generates the highest total return from their portfolio of 25 cryptos. Similar to the World Poker Tour, the game will be subject to an entrance fee which funds the prize pool:

1st place: \$1m winnings (to be paid in the winner's chosen crypto)

2nd place - \$500k

3rd place: \$250k

4th - 10th place: \$100k

*Fund of \$5M to be managed by the top ten traders.

7. iMyOS Messenger & Chat

Get crypto community insights fast via the native Bloomberg-inspired all-in-one dashboard for crypto. The iMyOS app will provide real-time news and events synced with Telegram, WhatsApp and FB Messenger. Monitor and quickly check price charts, orders, and market details for all your cryptocurrencies.

- Effortlessly browse trading ideas and news without needing to switch context.
- Monitor your assets with advanced alerts, set and receive real-time notifications via SMS, e-mail or receive push notifications on your mobile device and browser.
- MyOS Black (Business) wallet holders benefit from advanced iMyOS, dedicated live support and instant payment notifications, including the option to send time stamped invoices.

8. Subscription Community Crypto Pools

- Users can connect on iMyOS and form community crypto pools, combining their trades and grouping their funds for shared trades which will be made in larger sizes. E.g crypto pool consisting of 1,000 subscribers (similar to Telegram channel or group) who each deposit 1,000 MyOS tokens to be traded collectively.
- Can collectively make 1 x 1,000,000 MyOS trade (without the use of leverage).
- Increased liquidity of the crypto pool means that subscribers benefit from better pricing and pools can trade directly against each other.
- Subscriber pools will be bracketed according to the size of the weekly deposits required to remain an active member.

Tier 1 - 100 MYOS up to 1000 MYOS

Tier 2 - 5,000 MYOS up to 50,000 MYOS

Tier 3 - 100,000 MYOS upwards

- Each pool is able to run a subscription content service and offer ways for creators to build relationships and provide exclusive experiences to their subscribers facilitated by the use of MYOS.

9. MyOS advertisement service

- User-created ad system helps business, groups and individuals reach out to the respective user communities utilising MyOS.

10. Mobile trading application

- MyOS mobile cryptocurrency trading solution that allow users to trade on-the-go from just about any iOS or Android device.
- App allows users to quickly access trade reports, portfolio and account information.
- Manage your portfolio with different type of orders, set price alerts and have control over open positions and orders.
- Easily control your trading account wherever you are.

MILESTONES

The MyOS Platform will be developed in incremental stages and based on the following milestones:

In Stage 1 we will create:

- MyOS Utility Token
- Mobile Trading Application (iOS and Android)
- Enhanced Account Security
- Demo/Paper Trading Account
- Live Derivatives Trading & Portfolio Management Account

One-click execution, consolidated withdrawals, a demo trading system, alerts and monitoring. All-in-one based dashboard and trading functionality, empowering users with access to consolidated crypto trading on all major supported exchanges. A performance portfolio and transparent insights with charts, news and trading ideas.

Enhanced account security will also be implemented such as 2FA, encrypted email, IP and location smart monitoring, customisable limits and timeframes.

In Stage 2 we will expand the platform into a full social network with:

- iMyOS Messenger
- MyOS Fantasy (Top Trader) Game
- Consensus Trading
- Subscriber Community Crypto Pools and features noted in the segmentation overview.

In Stage 3 we will add the MyOS Advertisement Service and other enhanced features.

CONTINUOUS INTEGRATION

Throughout the development stages, an integration task force will be set with expanding the exchange communication software and maintaining security protocols with the platform updates. In addition, we will add support for new smart contract-based financial instruments as the blockchain ecosystem evolves, transaction speeds increase, and fees drop.

ENHANCED USER ACCOUNT SECURITY

To provide a secure platform in the cryptocurrency space, security is paramount. We cannot share all of our defensive measures, but the following will be incorporated:

- Requests processed through a verified and secure SSL. This includes all traffic from the web interface to mobile devices.
- Granular Two-Factor Authentication (2FA) utilizing TOTP and U2F Authentication.
- User data encrypted with AES 256-bit encryption and sensitive user data never returned to the client.
- IP Address Whitelist. Allow user to limit account access by IP address.
- Login history overview provided to user.
- Notify user on login via email.
- Withdrawal address whitelisting.
- Withdrawal enabling toggling with automatic time window lockout.
- Setup encryption for email services.
- Option to lock withdrawals for 24 hours when a new IP address is used.
- Failed login attempts will result in both an account lockout and IP ban for an extended period of time.
- Login attempts will be logged and timestamped by IP address and user agent.
- Two-factor authentication will be required to enable trading or withdrawing with a user's account.
- Geolocation aware software to monitor user activity and lock accounts when necessary.
- API keys stored with strong encryption and never returned to the client.
- API Keys never to be stored or displayed anywhere in an unencrypted format.
- Requests to API exchanges made via our Exchange Communication Modules.
- DoS protection enabled.

TOKEN MODEL

The MyOS Token (MYOS) is an Ethereum (ERC20) based token that performs multiple roles within the MyOS cryptoeconomy. The Ethereum blockchain is currently the most popular network that supports the creation of tokens and thus allows MYOS to seamlessly interact with other ERC20 tokens and wallets. Members can exchange MYOS for premium services, community trading features and earn from the distributed trading fees and rewards.

ENHANCED USER ACCOUNT SECURITY

Due to the creation of an internal cryptoeconomy, the entire value of the system grows when the number of users increases. Additionally, the value of the system increases by incentivising members to use MYOS as a payment method for all available platform services. This chapter outlines the tokenomics and utility of MYOS.

The MYOS token will power the ecosystem as visualised in the figure above and will work as follows:

1. MyOS releases MYOS from the reserve and sells them to members through the MyOS (Orange - Personal) MyOS (Green - Professional) or MyOS (Black - Business) mobile wallet.
2. MyOS will receive income in fiat or crypto for selling MyOS to wallet holders.
3. Members can buy MyOS and fund their wallet at all times. Tokens are sold to members who wish to fill their stock of MYOS and are paid with fiat or cryptocurrency. This causes an upward pressure on MYOS demand.
4. Community members will earn an equal share of the transaction fees generated on the Exchange Platform. Distributed trading fees causes an upward pressure on MYOS demand.
5. MyOS will also form a micro cryptoeconomy where members can pay other members in MYOS for copying their crypto portfolio. A large part (75%) of this fee is received by the portfolio-sharing member, and the remaining (25%) of the fee represents the amount received by MyOS for facilitating the community trading service. The social trading token utility causes an upward pressure on MYOS demand, and the social trading fee received by MyOS causes a downward pressure on MYOS' supply.
6. Additional income is received from token sales and social trading fees.

TOKEN UTILITY

MYOS tokens are utility tokens that members can be held or consumed within the exchange, and thus derive their entire value from services provided by the MyOS platform. The tokens are not intended for speculation and do not represent company shares or any claim in decision making of the company. MYOS are not securities and are thus not associated with future revenue streams or values other than derived from platform usage. Members are therefore always able to earn MYOS by engaging on the platform and are not obliged to buy MYOS directly on the market. The exact functionalities of MYOS within the platform are described in detail below.

Distributed Trading Fees

When community members place an order to trade assets, they are charged with a transaction fee as a percentage of the total order volume. This percentage covers the order costs of the internal and/or external trade and includes the MyOS transaction fee. The transaction fee can be paid in native transaction currency or with MYOS. Members who pay transaction fees with MYOS will be rewarded with an equal share of the revenues generated from the transactions fees paid on the platform in MYOS. In order to determine the transaction fee that members pay with MYOS, the conversion rate between MYOS and other crypto assets is updated frequently.

The amount of revenue distributed to members is also dependent on order size. This approach will also properly reward all members who help grow the ecosystem. Incentivising members to pay for discounted trading fees with MYOS ensures a healthy growth of the system's total value while also creating sustainable supply and demand.

Community Trading

Another primary function of the MYOS Token is that members can reward other members who publicly share their portfolio within the MyOS exchange environment. MyOS hereby creates a micro-cryptoconomy where members can spend their MYOS to learn from other members. These 'eToro' inspired functionalities include the option to follow other members' investment strategies by copying their portfolio decisions automatically. Members who publicly share their portfolio can earn MYOS as a reward. For beginner investors this opens up the opportunity to learn from experienced and successful crypto traders. Additionally, it enables experienced traders to benefit from the expertise they have developed.

For people who enter the market there is a vast choice regarding crypto assets to invest in. Most crypto assets have complex technological features which makes it hard for beginner investors to digest. There are, at the time of writing, 1300+ crypto assets listed in the public crypto market. Therefore, the need to follow experts - and the ability to leverage their knowledge - is high. MyOS allows members to copy other members' portfolios and benefit from their expertise.

TOKEN SALE

MyOS will set up a private and public rounds of token sales in order to provide and reward early users of the MyOS platform with MYOS tokens. In this section an extensive description of the token sale is provided that will explain when certain events will be planned and how MyOS is planning to use the funds that proceed from the token sales.

Token Fundraising

Allocation Tokens crowdsale = 4,250,000,000 MYOS tokens

Tiers	Amount Available	Tokens per ETH	Start Dates
Private-sale	500,000,000	160000	1st May 2018 - 1st June 2018
Pre-ICO T1	750,000,000	144000	30th September 2018 - 31st October 2018
Pre-ICO T2	750,000,000	128000	1st November 2018 - 30th November 2018
ICO T1	750,000,000	112000	1st December 2018 - 31st December 2018
ICO T2	750,000,000	96000	1st January 2019 - 31st January 2019
ICO T3	750,000,000	80000	1st February 2019 - 28th February 2019

The total amount raised in the token sale will be communicated on the MyOS website. The total includes both the pre-sale and crowd sale rounds. Participants in the pre-sale round are selected partners and private investors that play an important role in the development of our product and services. These commitments may include connecting the exchange with third party services, promote the application or token launch and introduce valuable assets.

Token Distribution

A maximum amount of 10,000,000,000 MYOS will be minted, never to be increased. The token distribution will be as follows:

- No more than 4,250,000,000 MYOS will be minted for the token sale in our private and public rounds combined.
 - Therefore, 42% of the total MYOS supply is allocated to participants in the token sale rounds.
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- 16% of the total MYOS supply will be reserved for the team, advisors and early seed investors.
 - 9% of the total MYOS supply will be reserved for marketing.
 - 10% of the total MYOS supply will be reserved for wallet security & development.
 - 12% of the total MYOS supply will be reserved for exchange security & development.
 - 9% of the total MYOS supply will be reserved for the community bounty, airdrops and bonus referral allocations.
 - 2% of the total MYOS supply will be reserved for charitable contribution.

Use of Funds

Besides the need to cover business and development costs, we also require funds for creating trade reserves to act as a settlement buffer between the different trade elements and external exchanges. It is essential to allocate a large proportion of the funds to a trading reserve as it guarantees the liquidity of the platform.

Therefore we plan to distribute the funds generated in the token sale rounds as follows:

- 30% to a liquidity reserve.
- 28% for the continuous development of MyOS wallet and exchange (versions 2.0 and 3.0).
- 13% for business operations and maintenance of MyOS.
- 15% for marketing costs such as design, content, advertising and community building.
- 8% for legal & regulatory compliance costs such as contracts, licenses and research.
- 5% to a contingency that is managed by the MyOS accountant.

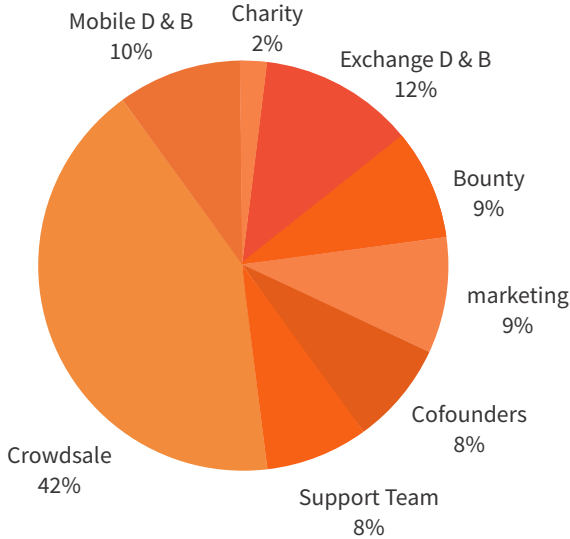
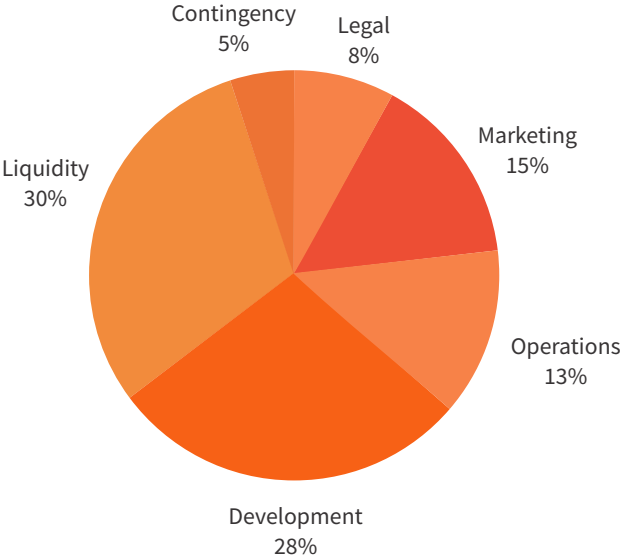
Token Participation

The MyOS Token sale will be executed in six stages. The first stage is an exclusive private sale round for a selected group of participants who can sign up via the MyOS website. Only whitelisted participants will gain access.

In the private-sale, the maximum amount to be raised is set to \$2m of ETH. This cap ensures that there are no single parties that hold a significant amount of tokens prior to the public sale. The (discounted) private-sale started on the 1st of May 2018 09:00 GMT and was closed successfully on the 1st June 2018.

This seed investment covers the operational costs of promoting, developing and running the MVP (prototype wallet and exchange).

The first tier of the Pre-ICO will commence on the 30th of September 2018. Funds will be allocated to set up and promote the launch of the ICO stages of the token sale, which are planned to commence on the 1st of December 2018.



ROADMAP & DEVELOPMENT

Whitepaper (Q1 2018)

- Whitepaper release
- Community building
- Development & audit of token sale contracts
- Start of private sale on the 1st of May

Pre-Sale (Q3 2018)

- Start of pre-sale on the 30th of September
- Launch of Alpha prototype

Public-Sale (Q1 2019)

- Launch of MyOS version 1.0 MPV Beta in January
- Start of crowdsale on 1st of January

First Release (Q1 2019)

- MyOS version 1.0 full release, supporting: mobile trading exchange app, (personal, orange) wallet and demo trading,
- Supporting 50+ cryptocurrencies and tokens.
- Enhanced account security

Second Release (Q2 2019)

- MyOS 2.0 Beta release, supporting (premier, green) wallet
- Live trading and portfolio management features
- MyOS 2.0 full release
- Supporting 100+ cryptocurrencies and tokens (top marquee 50 and 50 top emerging as voted by community consensus)
- A.I (KYC/AML) account opening & onboarding
- Time stamped statements and invoicing

Third Release (Q3 2019)

- MyOS 3.0 Beta release, supporting (business, black) wallet
- 200+ cryptocurrencies and tokens (top marquee 100 and 100 top emerging as voted by community consensus)
- iMyOS Messenger
- MyOS Fantasy (Top Trader) Gamification
- Consensus Trading
- Subscriber Community Crypto Pools.

Fourth Release (Q4 2019)

- MyOS 3.0 full release, supporting 500+ cryptocurrencies and tokens (top marquee 250 and 250 top emerging as voted by community consensus)
- MyOS Advertisement Service



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