

XINFINITY: MERCHANT-ENABLED UNIFIED CRYPTOCURRENCY WALLET

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1. ABSTRACT

1.1 Executive Summary

XINFINITY is creating a unified cryptocurrency wallet that allows consumers and merchants the ability to transact as easily using any blockchain asset as a currency. To enable this, the product summary is as follows:

UNIFIED CRYPTOCURRENCY WALLET FOR EVERY BLOCKCHAIN ASSET	EXCHANGE NETWORK TO TRANSACTION DIFFERENT BLOCKCHAIN ASSETS	DEBIT CARD FOR USE IN TRANSACTIONS	MERCHANT APPS TO ENABLE BUSINESS INTELLIGENCE INSIGHTS
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The cryptocurrency landscape is changing as the number of cryptocurrencies is rapidly growing. XINFINITY becomes the wallet of choice for people wanting to spend cryptocurrencies because XINFINITY allows all cryptocurrencies to be adopted into a single wallet.

Now, with a single wallet in use for spending, the cryptocurrency market is simplified for merchants that have issues managing various currencies. For merchants that have issues managing various currencies, XINFINITY plans to have a blockchain-enabled solution with a best-in-class value proposition:

CONSUMERS	MERCHANTS
<ul style="list-style-type: none"> • Cross-chain Payment Channels ensure consumers can make payments using any cryptocurrency stored in their wallet • Unlimited blockchain accounts in a single wallet profile • Highly secure, reliable and fast transacting wallet • Send and receive any amount of money instantly - anytime and anywhere in the world • Private - No customer information at risk • A frictionless experience as the XINFINITY debit card provides standard payment functionality • Ability to lock card reduces risk of fraud • Low cost to consumer • Potential for real-time payment insights and offers 	<ul style="list-style-type: none"> • Instant payment • No merchant account needed • Low cost compared to other payments • Data insight - Preserves loyalty with a cool solution • XIF Debit card is compatible with existing POS hardware • No behaviour change needed as new skills are not required • ATM-level security for transactions • Potential for loyalty integration and business intelligence

XINFINITY plans to have a technology solution that is frictionless for consumers to adopt and for merchants to implement. XINFINITY leverages the power of the smartphone and blockchain to deliver a compelling, secure and scalable consumer experience.

To expedite this XINFINITY will be issuing the XINFINITY Coin (XIF) in a Coin Generation Event. XIF will be a fully transactional coin within the XINFINITY ecosystem. The XINFINITY ecosystem promises that **'anyone can spend their any of the blockchain assets anywhere'**.

1.2 Case Studies

Case Study 1 - Purchase with XIF Debit Card

Catherine is a cryptocurrency investor that has been participating in various Initial Coin Offerings (ICOs). She has trouble converting her cryptocurrencies into fiat for spending. Thankfully, she has an XIF wallet which she could transfer her cryptocurrencies into, which is linked with her XIF Debit Card. Catherine immediately booked into her favorite luxury getaway in Bali as the funds were instantly available for use on her XIF Debit Card.

Case Study 2 - BTC-funded Purchase with Hash Card

Jimmy is new to all things crypto but wants to buy Stellar Lumens (XLM) immediately using fiat for a Crypto workshop in Germany. As this is a crypto workshop, the organizers only accept Stellar Lumens (XLM) as a method payment. Luckily Jimmy has a XIF wallet so he buys XIF coin using fiat, and then purchases XLM to pay and register for the course online.

2. MARKET RATIONALE

2.1 CRYPTOCURRENCY ESSENTIALS

Digital Currencies:	• Over 1,600 digital currencies now available
Peer-to-Peer:	• Can be transferred from person to person through the internet without an intermediate financial institution
Open Source:	• A secure payment network powered by its users with limited central authority
Market Capitalisation:	• Grown from \$0 to \$430BN market cap in 10 years
Users:	• 25M cryptocurrencies wallets in use
Merchants	• 150,000+ merchants globally
Transactions:	• 2 million+ transactions completed daily

Sources: Coinmarketcap, Statista, May 2018

2.2 BENEFIT OF CRYPTOCURRENCY TRANSACTIONS

2.2.1 High Cost of Existing Payment Processing

Visa and Mastercard have long been the market incumbents for payment processing. They monopolised the physical world of payments and continue to do so. In the early 2000s, PayPal disrupted the market by becoming the easy to use payment processor for the internet. Today, both command market share and use their market positioning to maintain a high price for processing.

Cryptocurrencies are cheap by comparison. This creates a major advantage against other payment processors.

	CRYPTOCURRENCY	PAYPAL	VISA/MC
Domestic Transaction Fee	Under 1%	2.4%	2.2% - 2.6%
International Transaction Fee	Under 1%	3.4% + fixed fee	2.9% + fixed fee + transaction failure fee
Increased cost for not Present transactions	No	Yes	Yes
Chargebacks	No	Yes	Yes

Bank transaction fees in the global market are estimated to be approximately US\$320BN per annum. With cryptocurrencies there could be a total saving of \$250BN if they replace their current payment processors with crypto. This indicates a considerable market opportunity once the market matures.

2.2.2 Speed of Cryptocurrency transactions

Cryptocurrencies unlike normal merchant transactions don't need to wait a couple of days for a person or a business to receive money. If transactions occur between different countries then funds may take a week through the usual banking system.

Blockchain removes delays, interchange fees and third-party approvals. Cryptocurrency transactions have quick settlement as the peer-to-peer nature of the networking structure removes the middleman.

Crypto contracts eliminate the bottlenecks that characterise traditional settlement. The settlement is immediate and can be completed for a fraction of the time and expense of a traditional transfer. However, as cryptocurrencies gain in popularity, settlement times have been increasing. For instance, Bitcoin was noted for its rapid transaction time. Now, a single transaction can take up to 20 minutes. This makes it challenging for merchants to implement, leading to the popularity of other cryptocurrencies. However, merchants lack a platform to store multiple cryptocurrencies.

CRYPTOCURRENCIES	TIME FOR TRANSACTION COMPLETION
Ripple	4 seconds
Stellar	5 seconds
NEO	5-20 seconds
NEM	10-30 seconds
Ethereum	10 seconds - 2 minutes
Dash	20 seconds - 5 minutes
Zcash	30 seconds - 5 minutes
Bitcoin Cash	1-8 minutes

Litecoin	1-12 minutes
Monero	1-10 minutes
Bitcoin	1-20 minutes

2.3 GROWING NUMBER OF MERCHANTS USING CRYPTOCURRENCIES

Approximately 150,000 merchants are accepting cryptocurrencies and this number is growing. The majority of these merchants are online with offline representing under 5% of this market.

The adoption of cryptocurrencies among major brands adds credibility to the currency as a major payment option.

To date, the number of transactions using Bitcoin has grown from zero to 2 million per day in 10 years.

Major merchants adopting Bitcoin payments include:



*Digital currencies are accepted among the biggest brands in the world.

2.4 LIMITATIONS OF USING OTHER CRYPTOCURRENCIES

There are now over 1,600 cryptocurrencies. These vary from tokens supporting infrastructure protocols to coins for use in various applications. The number of tokens in play means that there is more complexity.

In practical terms it makes it harder to use cryptocurrencies in the real world as a user. This is because:



- The large number of cryptocurrencies make it hard for merchants to accept a broad range effectively
- Volatility of cryptocurrency prices making it harder for merchants to adopt
- No major market for some cryptocurrencies making transacting difficult
- No single wallet for all crypto currencies so some are not easily usable

2.5 Key Trends AFFECTING the XINFINITY operating environment

The payments industry faces unavoidable change. Key trends include:

- **The global payments industry is valued at US\$15 trillion per annum and growing.** There is a vast appetite for solutions but this is fragmenting the market. There is a need to consolidate solutions.
- **Fragmentation of the payments has heightened competition for Top-of-Wallet status.** Fintech and cryptocurrencies have disrupted legacy payments players in the payment space. The absence of a top-of-wallet leader means all solutions are competing but all are too narrow to win.
- **Cryptocurrencies and tokens to disrupt further:** Digital currencies provide an alternative to traditional fiat currency as a store and transmitter of value. As these and other tokens are transacted on the blockchain without the need for an intermediary, it is highly likely there will be further adoption of cryptocurrencies with traditional payments losing ground
- **New digital currencies rapidly emerging:** A range of alternative cryptocurrencies either available or soon to be launched means the pace of change is rapid and wallets will soon lose appeal if they do not widen their scope.
- **The incorporation of smart contracts into or on top of digital currencies:** This could see XINFINITY become the store of any blockchain asset. The ownership of goods can be assigned using the wallet and smart contracts could then execute functions without the need for intermediaries.
- **Consumers and technology drive forward change:** New and improved solutions and capabilities are influencing consumer behaviour and expectations. The use of cryptocurrencies is an example of consumer-led technological change.
- **Data analytics to drive usage and retention:** To stay relevant in the payment industry, business intelligence must be captured for cost reduction, increase turnover and profitability.

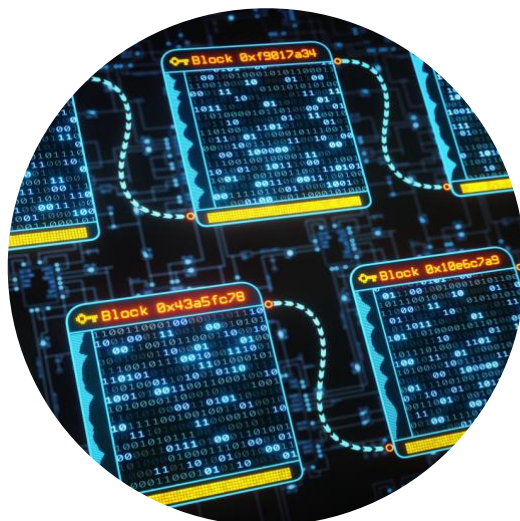
Real-time data analysis across spend activity can promote additional usage and assist with customer experience enhancement.

- **Payments are becoming global because of cryptocurrencies:** Previously, payments occurred within the banking system. In many emerging economies this meant a large number of people were unbanked and had no access to payments or ownership of assets. Cryptocurrencies has made payments global with value and digital assets easily transferred from anyone to anywhere.

The combination of these factors ensures that XINFINITY is able to challenge the status quo in the market.

3. X-INFINITY

3.1 VISION



Blockchain assets to be used by ANYONE in the “real” world

3.2 THE PROBLEM

Using cryptocurrencies as payment, people want:

Easy access	•Cryptocurrency readily available to the general public
Quick and easy payments	•Making payments using cryptocurrency is very easy
Fast Settlements	•Payments are settled almost instantly
Lower Fees	•Making transactions cheaper
Private	•No need to share identity
Highly secured	•Impossible for any person other than the owner of the wallet to make any payment
Flexibility	•Use of any cryptocurrency
Simplicity	•A single wallet solution

Though cryptocurrencies are gaining popularity, there are a number of issues slowing mass adoption.

- Number of cryptocurrencies making it harder for merchants to accept a broad range effectively
- Volatility of cryptocurrency prices making it harder for merchants to adopt
- No major market for some cryptocurrencies, making transacting difficult
- No single wallet for all cryptocurrencies, so some are not easily usable

With the growing emergence of different cryptocurrency assets, a growing number of users and businesses struggle to use existing infrastructures to interconnect physical and virtual platforms.

3.3 SOLUTION: UNIFIED CRYPTOCURRENCY WALLET

XINFINITY’s philosophy toward cryptocurrencies has two guiding principles:

- People will want to be able to use any blockchain asset anywhere
- Merchants will want to be able to accept any blockchain asset

In line with this, XINFINITY is creating a unified cryptocurrency wallet that allows consumers and merchants the ability to transact as easily using any blockchain asset as a currency.



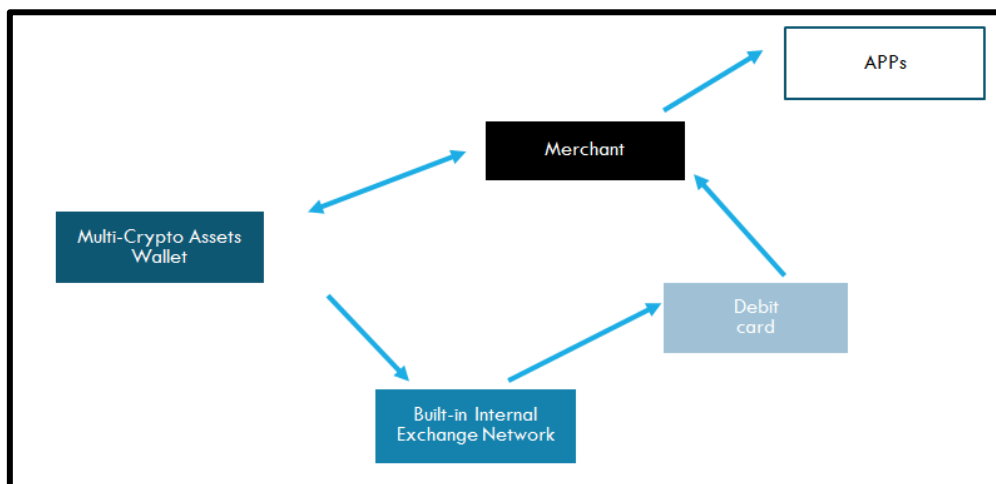
To enable this, the product summary is as follows:

XINFINITY OVERVIEW			
UNIFIED CRYPTOCURRENCY WALLET	BUILT-IN INTERNAL EXCHANGE NETWORK	DEBIT CARD	MERCHANT APPS
A single and highly secured wallet for every blockchain asset that can be used anywhere.	An exchange network to connect and exchange any asset on any blockchain to any other blockchain.	Debit card linked to the digital wallet which can be used at all debit card accepting merchants or withdrawn for cash at ATM internationally.	Apps for use by retailers and online merchants that drive business intelligence.

XINFINITY want to offer users access to as large as possible a range of blockchain assets at a maximum degree of convenience, while adhering to the highest security standards in the ecosystem.

XINFINITY plans to use Cross-chain Payment Channels and the blockchain routing Protocol to allow our users to use their blockchain assets in real-time in the real world.

XINFINITY plans to have a technology solution that is frictionless for consumers to adopt and for merchants to implement. XINFINITY leverages the power of the smartphone and blockchain to deliver a compelling, secure and scalable consumer experience.



3.4 UNIFIED CRYPTOCURRENCY WALLET TRANSACTIONS

XINFINITY can aggregate a user’s blockchain assets through a single wallet. This provides customers with the ability to link their assets to a payment card (debit card – physical, or phone app - virtual). This ensures that XINFINITY is the first-choice wallet for users.

The phone is used as a controller. Offering complete flexibility, the app dashboard controls which bank card is active and when, rules for spending etc.

PAY WITH DIGITAL CURRENCY ANYWHERE	TRUSTY WALLET	CUSTOMERS RETAIN THEIR DIGITAL CURRENCY
Provide customers with the ability to pay with digital currency at any card-accepting-merchant globally, with real time settlement to the Blockchain	Provide customers with the ability to load digital currency into the XINFINITY wallet	Like an offset account, customers retain the ability to manage and grow their currency as an investment until settlement.

3.5 XINIFINTY BUILT-IN INTERNAL CRYPTO-EXCHANGE NETWORK

Stability

- **Legal Framework:** As one of the thought leaders in all cross border ecommerce and digital transactions globally, we have years of experience in fund transfer, data jurisdiction and legal frameworks. We are able to offer our expertise in this area.
- **Time and Experience:** We have several bitcoin systems deployed currently being used by millions. Over the past five years, these systems have been proven to be robust, reliable and secure.

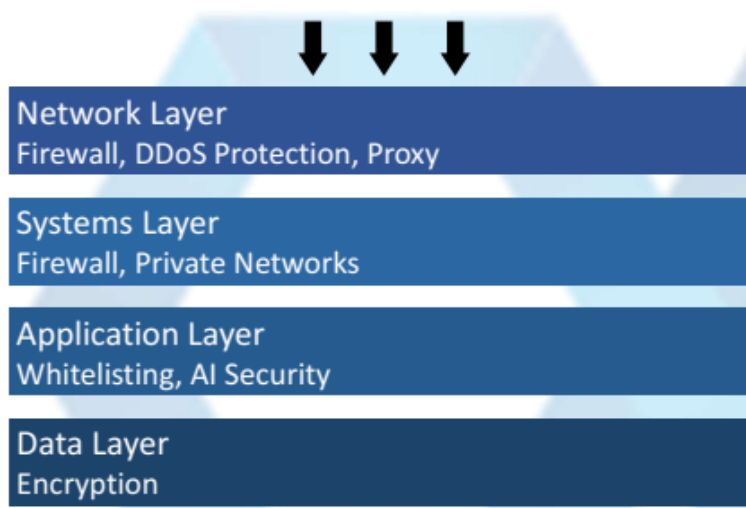
Scalability

- Our **decentralised high performing system** is able to manage hundreds of thousands of transactions per hour. This capability is horizontally scalable, by adding more nodes to the network pool. The following are the 3 features of our security for our exchange:

- Consistency with volume
- Market Depth
- Supply and Demand

Security

- Adhere to accessibility guidelines and compatible with all modern web browsers. This system will adopt the highest industry security designs and methodologies as well as adhering to the host country privacy policy.
- The solution will be hosted on Amazon Web Service, on the best enterprise infrastructure.
- The following are the 3 features of our security for our exchange:
 - Asset Protection
 - Privacy protection
 - Transaction protection
- The system is designed to operate within its own network with encrypted communications. The encryption used in our blockchain is a one way hash of SHA256, impossible to reverse engineer. The nature of the system also employs a distributed database, storing data across its network preventing tempering and double spending.



3.6 XINIFINTY DEBIT CARD

The XINFINITY Debit Card is a standard issued card. It is a universally accepted payment instrument. It acts as a proxy to the “XINFINITY wallet” where consumers can securely store all their blockchain assets. This “virtual wallet” is controlled by the consumer using a mobile app. The consumer can set the XINFINITY Debit Card to behave as any card they choose and set rules so the card can work without the phone. The experience to the user is straight-forward and simple, and provides increased utility and security:

The XINFINITY Debit card will have a number of unique features:

- Allows ‘virtual wallet’ capability linked to a debit card
- Allows transactions in person or online, at any merchant terminal around the world, with or without the phone
- Its default setting can be set to “off” between transactions to prevent fraud
- Holds no data so is highly secure
- To sign up for the Debit Card, available in Q4 2018, customers need to complete a very simple, 3-minute onboarding process, including remote KYC. Once this is completed, XIF Debit Card will be issued and distributed to customers.

- XIF physical Debit Card may be used at more than 200 million merchants globally. It can be used both online and in physical merchants for offline purchases
- XIF Debit Card accounts can be instantly funded with any through the XIF Wallet. However, XIF Coin holders will enjoy low preferential transaction fees.
- From Q1, 2019 Fiat funding will also be available to load the Debit Card.
- Using the Hash Card to fund purchases is simple. Via the XIF Wallet APP you can view the cryptocurrencies balances in your wallet. The only exchange is the exact amount of cryptocurrency required for the purchase currency exchange.
- There is also the option to exchange cryptocurrency into Fiat and keep the card balance in Fiat. This is an ideal option for anyone who feels the market is volatile.

The card holds no data as it is 'virtual gateway' to the XINFINITY wallet. The wallet manages the accounts and identity credentials. The App controls which cryptocurrency asset is active when the XINFINITY debit card is presented at the merchant. The consumer can set rules within the App to dictate spending limits, which cards are used for certain retailers or product types, deactivation periods and much more.

3.7 MERCHANT APPS

Traditional Merchants with POS need access to affordable AI and Business Intelligence, to improve and streamline their business operations and profitability. Merchants can utilize their standard issue POS equipment when users utilize the XINFINITY debit card. Merchants can also access the XINFINITY App which provides a number of Business Intelligence and marketing tools such as:

- Automatic discount when a certain cryptocurrency is used
- Preference towards a certain cryptocurrency
- Ability to offer reward points
- Insights into the user's preferences

As merchants save money on transaction and interchange fees they are able to utilize these elsewhere using the tools above.

XINFINITY's highly customisable and flexible controls & alerts functionality is proven to drive increased customer satisfaction and stickiness while helping to 'future-proof' payments solution. As well as retaining existing consumers, issuers can meet new market expectations to attract new customers.

3.8 VALUE PROPOSITION

The XINFINITY ecosystem combines to offer a best-in-class solution with valuable features to all stakeholders:

CONSUMERS	MERCHANTS
<ul style="list-style-type: none"> • Cross-chain payment channels ensure consumers can make payments using any cryptocurrency in their wallet 	<ul style="list-style-type: none"> • Instant payment • No merchant account needed • Low cost compared to other payment processors

- Unlimited blockchain accounts in a single wallet profile
 - Highly secure, reliable and fast transacting wallet
 - Send and receive any amount of money, instantly anywhere in the world, at any time
 - Private with no customer personal information at risk with control of financial identity
 - A frictionless experience as the XINFINITY Debit Card provides standard payment functionality
 - Ability to lock card reduces risk of fraud
 - Low cost to consumer
 - Potential for real-time payment insights and offers
- Data insight - Preserves loyalty with a compelling, cool solution
 - No new POS hardware needed as card is used for transactions
 - No behaviour change needed as new skills are not required
 - ATM-level security for transactions
 - Potential for loyalty integration and business intelligence

XINFINITY aligns the values of consumers and merchants. To maintain a market advantage, XINFINITY will continuously seek best-in-class value propositions which will undergo strenuous reviewing.

3.9 TRANSACTION MANAGEMENT

PAYMENT FLOW

Transactions are anticipated to occur in the following way

1. User pays at the merchant using his virtual or physical XIF Card
2. The card network will send an authorization request to our servers for the purchase amount
3. XIF will send an invoice through the XIF blockchain network to the user
4. The user will then choose which blockchain asset to use for the payment and send the correct amount to XIF through the XIF blockchain network
5. Upon receiving the corresponding amount for the invoice, XIF will authorize the payment to the merchant

TRANSACTIONS AND RECORD KEEPING

XINFINITY maintains a complete transaction ledger for all transactions performed on the blockchain. XINFINITY tracks all funds from original input into the system, through to settlement back to the merchant in their local currency or through their cryptocurrencies. This results in complete auditability of the XINFINITY system at all points, and complete visibility at all times of holdings.

The XINFINITY cryptocurrency ledger system is based upon international standards and will comply with all Singapore laws for record keeping.

3.10 BLOCKCHAIN AS ENABLER

With a robust technology base powered by blockchain and cross blockchain functionality, XINFINITY is the only feasible solution that offers the following advantages:

- All transaction exist on the blockchain ledger
- Dynamic ledger token ownership and linked smart contracts
- Resilience
- Scalability
- Fault tolerance
- Balance sharding to improve transaction speed
- Auditable trail
- Ability to offer business insights
- Enable automation based on rules and AI.

3.11 XIF COIN LIQUIDITY

- Wallet customers are allowed to directly utilize Fiat to purchase XIF Coin through our in-built XIF X-Commerce. Thereafter, purchased XIF Coin can be used to purchase other cryptocurrencies available in XIF Wallet.
- All cryptocurrencies are converted to XIF Coin first before being en-cashed into fiat to be loaded into XIF Debit Card or Wallet customers' bank account.
- XIF Coin plans to be listed on at least 3 recognized major cryptocurrencies exchanges.
- XIF Coin as a merchants-friendly preferred cryptocurrency for business-to-business Fintech solution.

3.12 XIF REVENUE STREAMS

- Listing fees on XIF Wallet from other cryptocurrencies and crypto-assets.
- Transaction fees from Fiat to Cryptocurrencies, and Cryptocurrencies to Cryptocurrencies.
- Debit Card transaction fees. Estimated average spend of Debit Card users are USD3,750 per year/card.

3.13 XIF WALLET PROPRIETARY TECHNOLOGY

Fast Transaction Speed

	BTC	ETH	LTC	XINFINITY
Average Transaction Confirmation Time	78mins	6mins	30mins	1sec

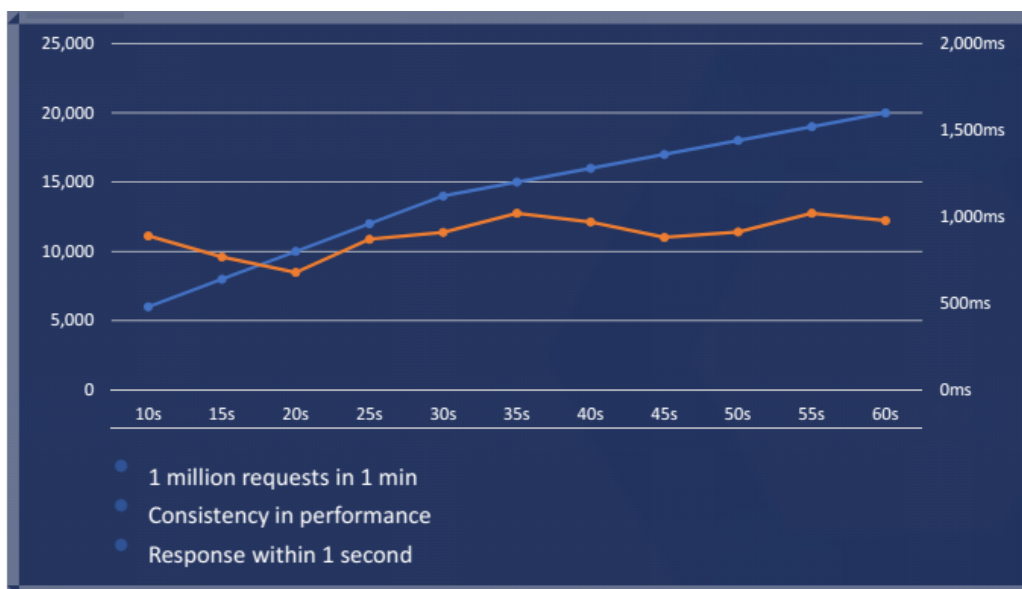
Low Transaction Fees

	BTC	ETH	LTC	XINFINITY
Average Transaction Fees	USD\$1.62	USD\$0.54	USD\$0.193	200 transaction in USD\$0.10

High Transaction per Second

	BTC	ETH	LTC	XINFINITY
Number of transaction per second	7/sec	25/sec	56/sec	20,000+/sec

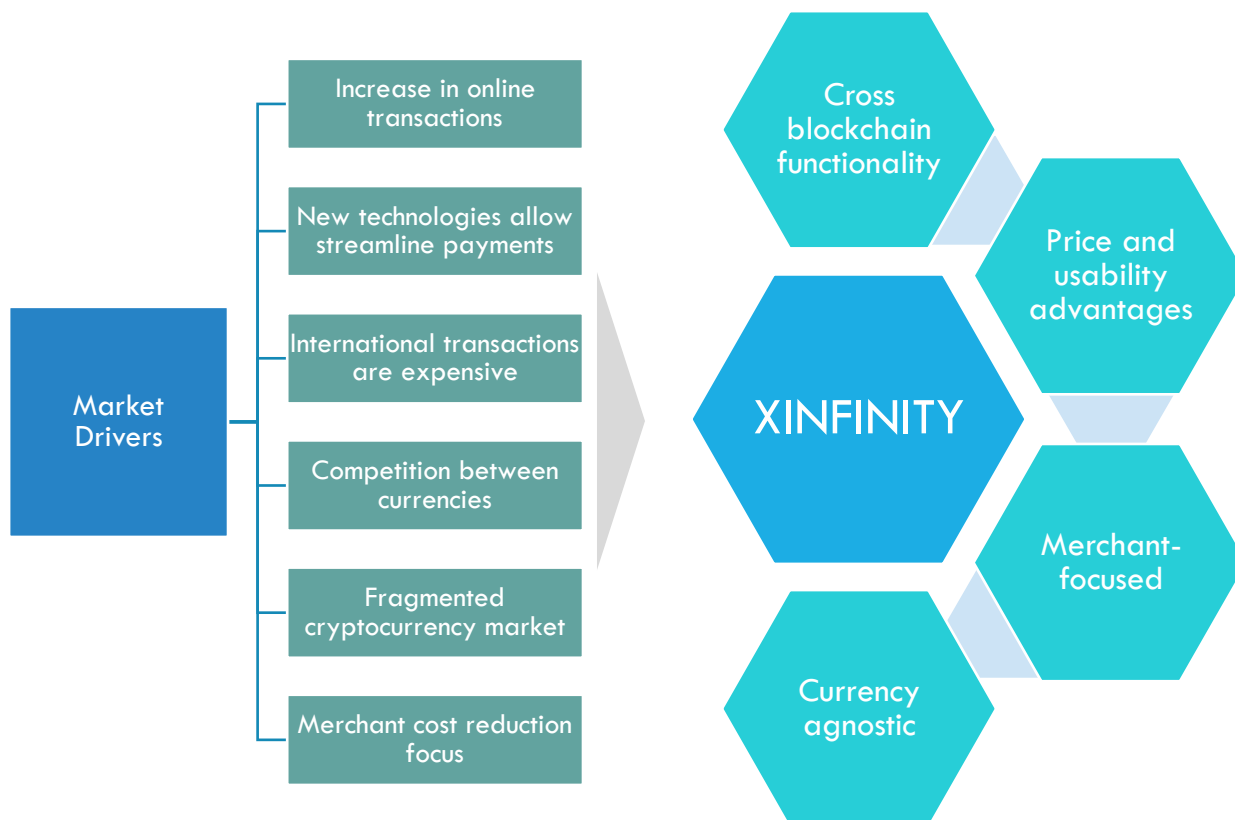
High Performance



4. Growth Plan

4.1 STRATEGIC POSITIONING

XINFINITY is positioned to become a leading cryptocurrency wallet. Customers and merchants will experience a streamlined technology that can be used to purchase items in any currency.



4.2 SALES + MARKETING STRATEGIES

The aim of the XINFINITY marketing strategy is to best reach its two major stakeholder groups Merchants and Consumers to attract and retain long-term customers. The marketing approach will be a blend of strategies as indicated below.

MERCHANTS	<ul style="list-style-type: none"> • Brand awareness to promote wallet and app adoption • Affiliate Program for merchants with the aim of signing them up to XINFINITY. The current philosophy is to acquire as many merchants as possible. To incentivize affiliates fees may be rebated • International partnership for groups wanting to white label distribution of the XINFINITY wallet and solution. • Relationship Marketing with a sales team to approach individual merchants
CONSUMERS	<p>Promotional activities designed to get consumers to use XINFINITY solution for transactions include:</p> <ul style="list-style-type: none"> • ICO awareness and marketing • Marketing at Point of Sale • PR and brand awareness through media

5. TEAM AND ADVISORS

5.1 CORE TEAM

<p>EDDIE CHONG CEO & FOUNDER</p>	<ul style="list-style-type: none"> • 10 years' experience in the finance and insurance industry. • Senior advisor for finance, risk management and business strategy for more than 30 companies. • Star Club Summit Award and MDRT from Prudential Assurance Malaysia Bhd. • 3 years' experience in Bitcoin mining technology.
<p>JAC NG LEAD, BUSINESS MANAGEMENT</p>	<ul style="list-style-type: none"> • 8 years' experience in event management, business development and logistics management. • Played a very important role in establishment of the company & organization structure. • 1st class honors bachelor degree of hospitality, tourism & event management from UK.
<p>FELIX LOW LEAD, MARKETING</p>	<ul style="list-style-type: none"> • 13 years' experience in event management, marketing strategy in Malaysia and Hong Kong. • Specialize in developing marketing strategies for product and services.
<p>CATHERINE TAY LEAD, PUBLIC REALTIONS</p>	<ul style="list-style-type: none"> • 2 years' experience in trading cryptocurrency (OTC) and investing cryptocurrency. • Responsible for the performance or management of administrative business operation.
<p>SEEZEE LIM LEAD, PUBLIC RELATIONS</p>	<ul style="list-style-type: none"> • Highly experienced Angel Investor • 8 years' experience of financial planning experience. • Strong relationship with the media industry in Malaysia, • Has broad experience in SME advisory & corporate advisory. • 20 years' experience in business and strategy. • Successful fund-raise 4 IPO deals.

5.2 KEY ADVISORS

TAY JIE MING BLOCKCHAIN ADVISOR

- Graduated from National University of Singapore (5th in QS World University Rankings 2014 by Subject)
- Ranked in the 96th percentile for the Bloomberg Aptitude Test, conducted by Bloomberg Institute.
- Strong analytical skills, risk analysis, private equity and sales experience.
- Well-equipped with the technical know-how of Chemical Engineering, as well as the fundamentals of Design Thinking.

PHILIP WONG TECHNOLOGY ADVISOR

- Serial entrepreneur who believes strongly in innovation and doing things differently.
- Having founded several companies around the region inclusive of Singapore and China, one of his startups which he co-founded was successfully public listed within a short span of 2.5 years.
- Has been acknowledged on various entrepreneurial platforms for his entrepreneurial spirit inclusive of the Shell Livewire Award in 2007.
- With his wealth of experience as a Technopreneur, he combines his expertise in Technology, and a passion in Blockchain to cofound Vision Group which aims to be the leading Technology Firm in the Blockchain and Crypto Industry in Asia. He has also been invited to be an Advisor for Technology for a few ICOs.
- Has a number of Professional Certifications including, Chartered Marketer status awarded by the Chartered Institute of Marketing UK, Bilingual Practicing Management Consultant by Singapore Board of Advisors & Consultant Council, Certified Productivity Consultant jointly by Japan Productivity Centre & Singapore Productivity Centre.

MARK CHENG BLOCKCHAIN ADVISOR

- 9 years' experience in the venture capital, venture building and commercialization. Helms the strategy at Start-Up Brunei, one of the largest venture builder and accelerator in Brunei.
- Has invested and advised more than 10 blockchain companies on commercialization, token-economics and strategy.
- Co-founder of Etherbytes, a smart artificial intelligent blockchain mining firm, which is preparing for a IPO on a large exchange.
- Adviser of Bcookies, a leading blockchain community manager in Asia and is working on national crypto-exchanges in Asia.

	<ul style="list-style-type: none"> • Graduated with LLM, specializing in corporate and finance law with University of London (University College London- Queens University).
DANNY NG ADVISOR	<ul style="list-style-type: none"> • Read Business Administration in United Kingdom. • Formerly co-managed an arbitrage investment portfolio. • 11 years' experience of investment in traditional assets classes, specializes in low risk investment situations. • Founder of Bitcoin Earning Expert.
JAMES TAN CORPORATE GOVERNANCE ADVISOR	<ul style="list-style-type: none"> • Obtained his Bachelor of Arts (Economics) from the National University of Singapore in 1991. • Served as Non-Executive Director at Oriental Group Ltd. from February 23, 2004 to April 1, 2005 and served as its Non-Executive Independent Director since April 1, 2005. • Served as an Independent and Non-Executive Director of China Paper Holdings Limited from May 15, 2012 to January 2014. • Served as Independent Non-Executive Director of Creative China Holdings Limited since November 13, 2015. • Extensive corporate banking experience in the Asia Pacific region with special focus on China, working in various international banks including Citibank, BOC, ABOC and OCBC. • Specialization includes real estate, trade and special project financing, debt and corporate restructuring, financial modelling and valuation, corporate finance transactions and was involved extensively in helping companies to raise funds from the capital markets.
ERIC FENG MARKETING ADVISOR	<ul style="list-style-type: none"> • Conferred the "NUS Outstanding Young Alumni Award" • Has been invited to over 16 countries in Asia to train more than 50,000 sales professionals. • Chief advisor to the Sales Professional Association.
LOO CHOON CHIAW LEGAL ADVISOR	<ul style="list-style-type: none"> • Called by the Lincoln's Inn, London, as a Barrister-at-Law in 1980, and admitted as an Advocate and Solicitor of the Supreme Court of Singapore in 1981. • In legal practice for more than 37 years. • Founded Loo & Partners in 1985 and is currently its Managing Partner. • Specializes in Banking (including Syndication and Club Financing, Aircraft, Vessel and other Structured Financing, and Regulatory Compliance), Corporate Finance (including local and foreign

	Initial Public Offerings, Reverse Takeovers and Mergers & Acquisitions) and FinTech (including advising on the legal implications relating to blockchain technology, cryptocurrencies and Initial Coin Offerings).
GABRIEL WONG DIGITAL MARKETING ADVISOR	<ul style="list-style-type: none"> • Serial entrepreneur, digital marketer & viral hacker. • Having started his first business at the age of 16, he has more than a decade of experience in building businesses. • Has helped other companies established a sales team and network of more than two thousand people and raised more than 8 figures USD sum of capital for an investment group through social media marketing strategies. • Co-founder of D&S holdings group in Singapore. • Been featured in several local newspaper such as The New Paper & LianHeZaoBao for his young entrepreneurial spirit and achievements.
LAW KUNG MING BUSINESS AND FINANCE ADVISOR	<ul style="list-style-type: none"> • Board of director of Cheong Woh Technology (Malaysia) Sdn Bhd. • Accumulated more than 40 years of experience in logistics, materials planning, production control, quality assurance and other manufacturing activities. • Heads the sales and marketing department and is responsible for the overall operations of the Precision Metal Stamping Components Segment.

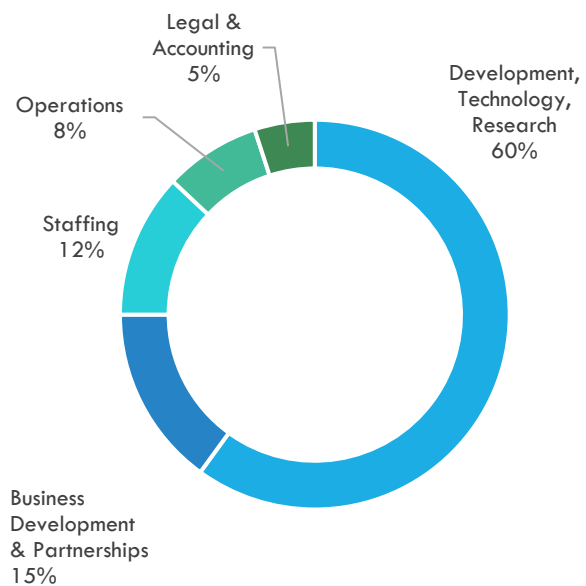
6. COIN ECONOMY AND COIN ROUNDS

6.1 Coin Economy

To facilitate content creators and consumers on the XINFINITY blockchain, as well as incentivize other ecosystem stakeholders, XINFINITY is planning a blockchain solution powered by the XIF Coin. XINFINITY will be issuing XIF in a Coin Generation Event.

To execute on the roadmap to the schedule outlined, proceeds will be allocated accordingly to the Use of Funds chart below. To raise these funds, a Coin Generation Event is planned for June 2018, to seed the community with XIF Coins. The distribution of tokens is also outlined:

USE OF FUNDS



COIN DISTRIBUTION

