

Whitepaper^{1.0}

The People's Bank of
Blockchain

ENTRY

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“Organizations operating across borders face continuing challenges to reconcile diverse domestic rules that cut across any initiative to work toward uniform modes of operation.”

Chye Kin Wee,
Head of Cash Management and Transaction Banking –
Asia Pacific, BNP Paribas¹

¹ <https://www.worldpaymentsreport.com/#report-highlights>



EXECUTIVE SUMMARY

About ENTRY company in short

Activities	Comments
Incorporated companies / offices	UK, Lithuania (details below the table)
License for FIAT services	Money institution / operate in EU (details below the table)
Team	100+ members
MVP	Entry.Money / Entry.Exchange
Partners	Credits.com, Bancor.Network etc.
Development and Business preparations started in 2015	Business will start during ICO. It will start in European Union and later worldwide.

With growing member countries, the ENTRY group corporation is a unique global partnership fighting for financial freedom worldwide through revolutionizing banking and blockchain solutions.

ICO (ENTRY Token sale):

Company name: Entry Money Ltd,
 Company Code: 11043841,
 Company Address: 160 Kemp House, City Road,
 London, EC1V 2NX, United Kingdom

Department for International Development:

Company Name: OX Energy Ltd,
 Company Code: 302680548,
 Company Address: J. Balcikonio 3, Vilnius, 08247, Lithuania

**Licensed Money Institution for Fiat Services**

(License: https://www.lb.lt/en/frd/view_license?id=213)

Company Name: PAYPAY.LT Ltd,

Company Code: 302830631,

Company Address: J. Balcikonio 3, Vilnius, 08247, Lithuania

LIETUVOS BANKAS
LIETUVOS RESPUBLIKOS CENTRINIS BANKAS

LICENCIJA

Payment institution licence No. 26 Date 2014-12-23

Company Information		Decision maker	
Title	UAB "PAYPAY.LT"	Board of the Bank of Lithuania	
Company code	302830631		

Activity	Date	Decision No.	Issuer
Money remittance	2014-12-23	03-337	Board of the Bank of Lithuania

VILNIUS

More companies would be launched worldwide for global expansion.



About ENTRY business in short

ENTRY = Money, Exchange, Cash, Bank, Network

ENTRY is a blockchain - based platform empowered by smart contracts; it will not only acts as a bank by offering easy deposits, payments and lending services, cross-border payments, ATM facility/convenient withdrawals, but also as a cryptocurrency exchange for the business and consumer world.

Mission Statement:

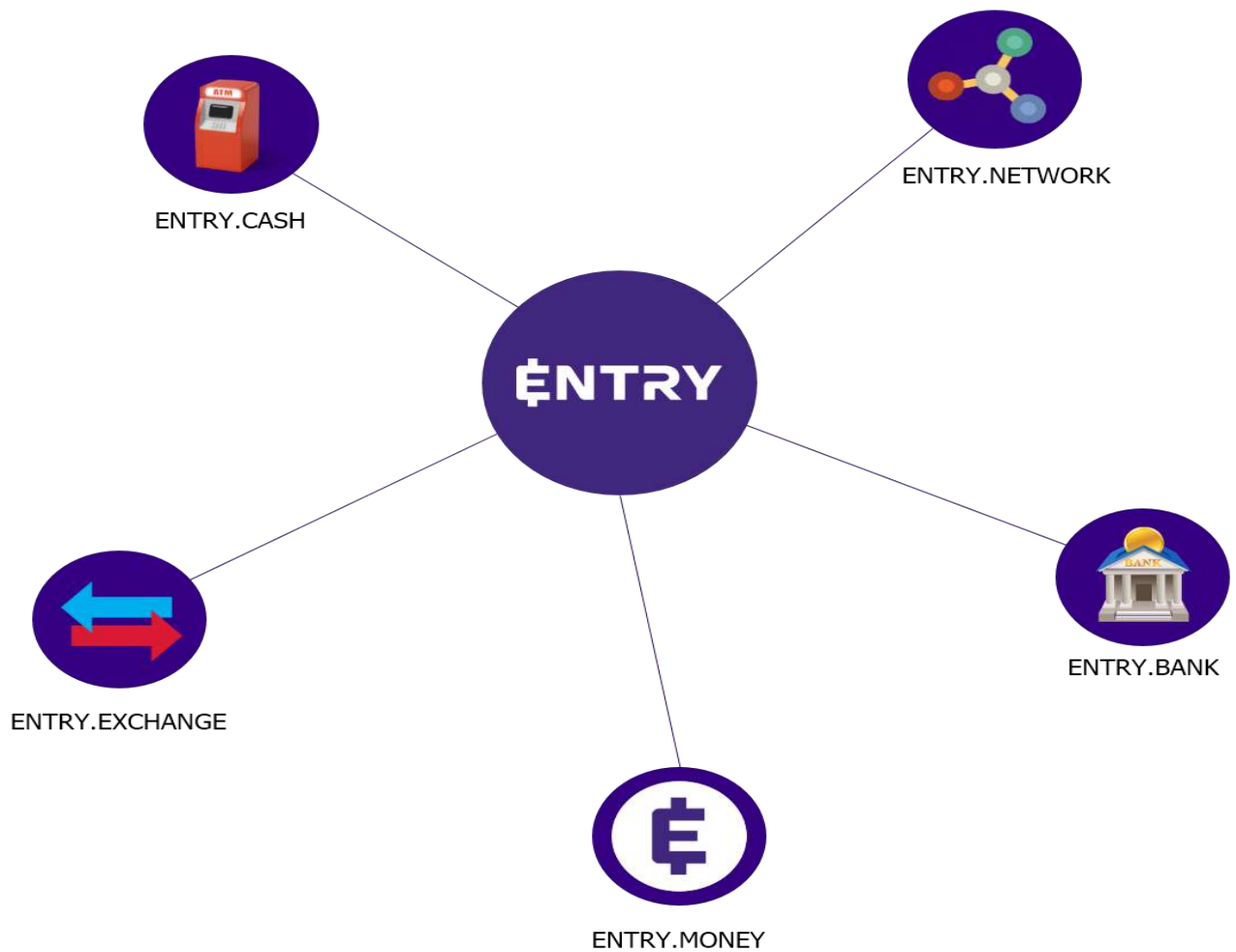
To be the gateway between traditional and new financial paradigms and systems led by cryptocurrencies and empower the financial ecosystem to have a framework that allows for inter-operability between the two.

We aim:

- To help cryptocurrencies achieve suitability for everyday transactions and open the world of crypto-finance to every citizen.
- To keep a transparent record of all the transactions in the ecosystem.
- To expand the use of cryptocurrencies for purchase and payments across the business world.
- To create a simple and all-in-one platform to revolutionize the traditional methods of dealing with banking systems.
- ENTRY's suite of comprehensive banking products and services will ensure a new benchmark in banking and financial services.



ENTRY PLATFORM



ENTRY business model consists of 6 main elements:

Entry.Money

Cryptocurrency and fiat payment gateway for e-shops. Personal and business account (deposit, withdraw, instant transfer cryptocurrency & fiat). Web and Mobile app versions. Debit cards.

Entry.Exchange

Centralized and p2p ultra-fast and instant cryptocurrency exchange. High security standards, beginner friendly and worldwide supported service.



Entry.Network

Open source code, wallet, custom blockchain, smart contracts, and custom Token creation platform.

Entry.Bank

Blockchain technology enables fast and hassle-free cross border payments at a very low cost.

Entry.Cash

Cash machine/ATM system. Transfer, cash out or top up with cash (using agents or cash machines). Payment gateway for POS (real shops, service providers). Payment cards will also be added in the future for ease of access for both fiat and crypto.

ENTRY Token

Will be used in ENTRY platform as main cryptocurrency. Used in other platforms as main or side cryptocurrency. Tradable in exchanges.



PROBLEM AND MARKET SCENARIO

The financial crisis of 2008-2009 led the general public to lose faith in the global banking system. This distrust was one of the prime motivations in the birth of Bitcoin, a cryptocurrency developed by a person or a group of people named Satoshi Nakamoto. The loss of trust in the banks led to the emergence of a peer-to-peer “trustless” electronic cash system based on a technology called blockchain.

THE INTERMEDIARY WILL FADE AWAY

The fundamental value proposition of the blockchain is that it eliminates the need for trust — a commodity without which exchanges of value (transactions) cannot happen. This means that individuals and businesses can do away with a whole bunch of intermediaries whom they pay for managing trust.²

Bitcoin is just one application of the new technology (blockchain). The advent of cryptocurrencies has led to a worldwide boom where new innovations are being brought onboard, structured through pioneering crypto Tokens, to disrupt existing traditional industries.

SURGE IN CASHLESS PAYMENTS

Global non-cash transaction volumes grew 11.2% during 2014-2015 to reach USD 433.1 billion, the highest growth of the past decade. Debit card and credit card transfers were the leading instruments in 2015, while check usage continues to decline globally. Debit card accounted for the highest share (46.7%) of the global non-cash transactions followed by credit cards with 19.5% in 2015.

The RBR (Retail Banking Research) study shows that the share of credit transfers has also increased. They tend to be used for high-value payments, such as salaries and business-to-business payments, and account for 89% of the value of cashless payments.

The impressive growth of cashless transactions will continue, with cards increasingly being used for low-value payments, supported by the spread of contactless cards and EFTPOS terminals. Meanwhile, growth in credit transfers is being aided by the implementation of systems enabling real-time transfers. For example, in November 2016, the European Payments Council announced the launch of the SEPA Instant Credit Transfer scheme.³

² <http://www.thehindu.com/opinion/op-ed/the-age-of-crypto-economics/article22399215.ece>

³ <https://www.linkedin.com/pulse/surge-cashless-payments-solutions-become-more-felix-kronabetter/>



RBR's Chris Herbert commented:

“The soaring use of contactless cards for low-value payments as well as immediate payment initiatives, which will facilitate person-to-person mobile payments, will further displace cash usage over the coming years”.⁴

KEY FINDINGS⁵

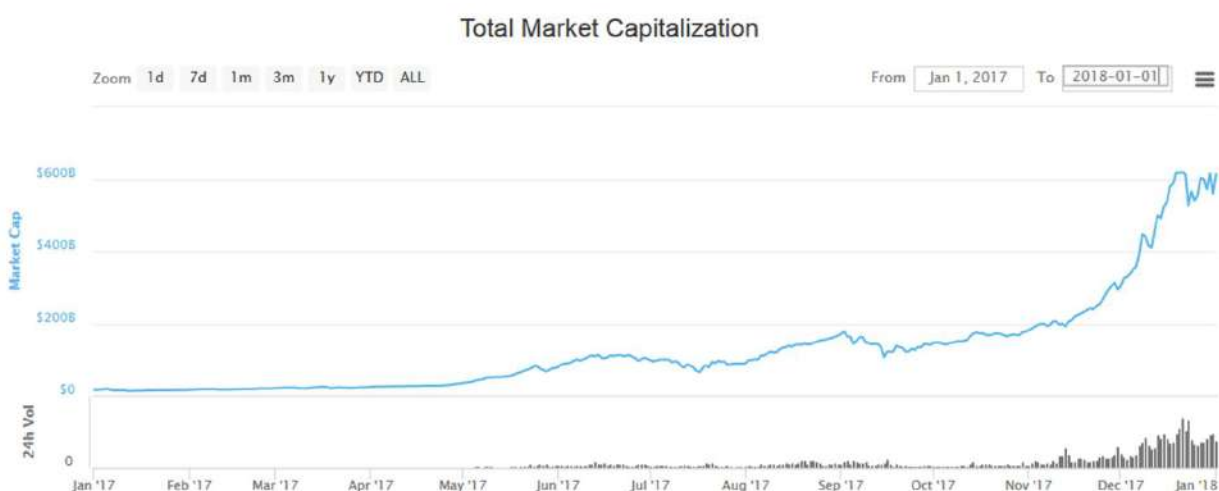
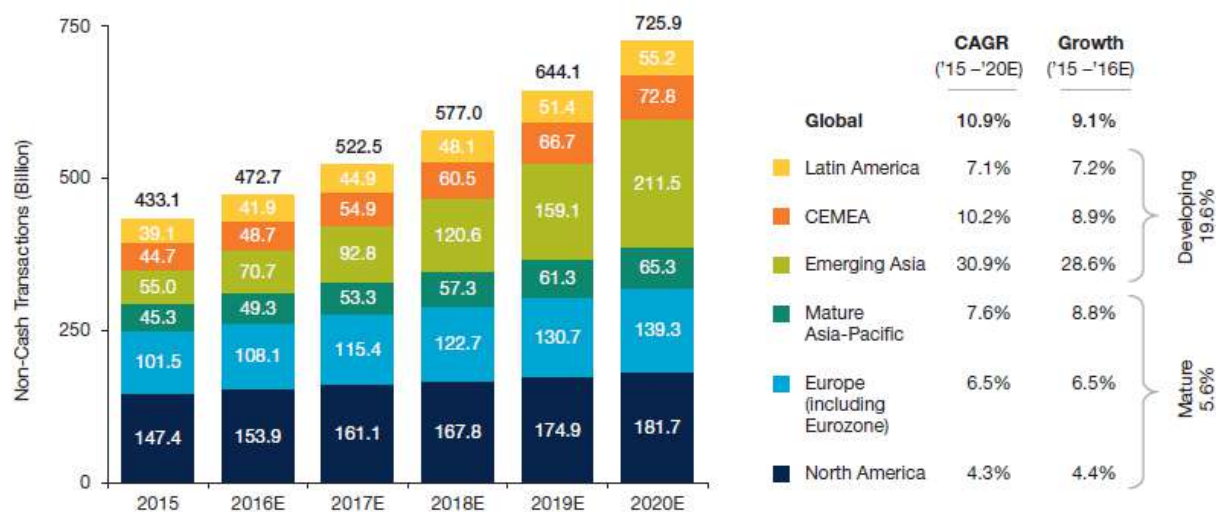
- Cross-border payments generally have a higher transactional value than intra-country payments: 46% have a transaction size between \$100 and \$1,000, and 34% have a transaction size that exceeds \$1000.
- The average business (B2B) payment has a transaction size of \$1,878, whereas P2P transfers (\$351) have higher average transaction sizes than consumer (C2B) payments (\$210).
- On an average, national-to-cryptocurrency payments constitute two-thirds of total payment company transaction volume, whereas national-to-national currency transfers and cryptocurrency-to-cryptocurrency payments account for 27% and 6%, respectively.
- 21% of payment companies exclusively process national-to-national currency payments, whereas half of payment companies do not process any national-to-national payments at all.

⁴ <https://www.linkedin.com/pulse/surge-cashless-payments-solutions-become-more-felix-kronabetter/>

⁵ https://www.jbs.cam.ac.uk/fileadmin/user_upload/research/centres/alternative-finance/downloads/2017-global-cryptocurrency-benchmarking-study.pdf



Figure 2.1 Number of Worldwide Non-Cash Transactions (Billion), by Region, 2015–2020E



Crypto-currencies emerge when local currency fails to perform at a level that consumers expect.⁶

The growth in cryptocurrency market capitalization was particularly vigorous in November–December 2017, with capitalization exceeding \$650 billion on December 21, followed by a slight downward adjustment. The total number of cryptocurrencies and digital assets on exchanges increased over the year from 617 to 1,335 (according to the data of coinmarketcap.com), i.e. they more than doubled.⁷

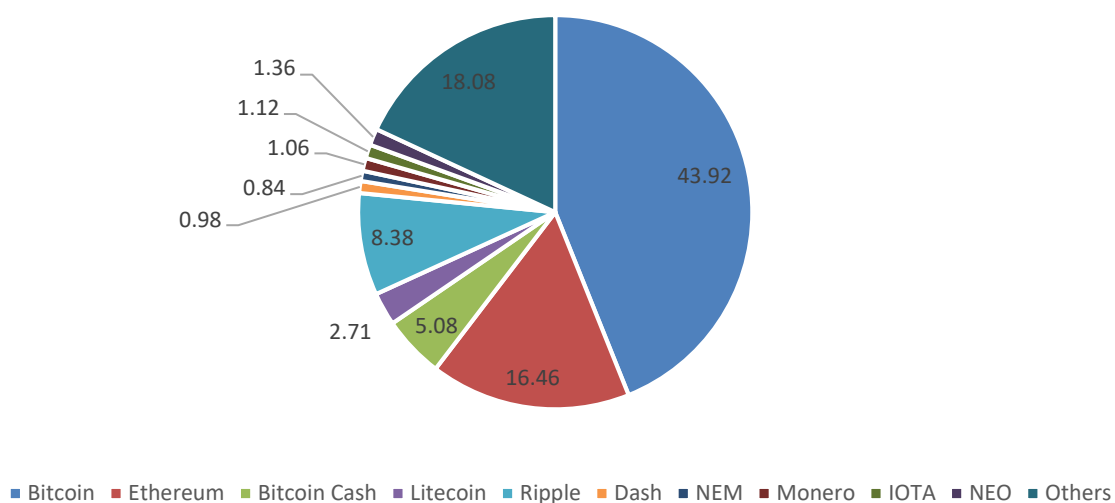
⁶ <http://www.digitalistmag.com/finance/2014/08/08/evolution-of-electronic-payment-systems-01258022>

⁷ <https://medium.com/icobox-io/cryptocurrency-and-ico-market-overview-for-2017-b82297996c22>



The emerging trends for using cryptocurrencies for making purchases have encouraged many startups to launch platforms for crypto-economy. The current financial system has numerous drawbacks. Due to centralized nature of the current financial payment system, companies cannot afford to get away with high fees. For example, PayPal charges the “seller” 2.9% plus \$0.30 per sale (in the US) and Visa charges an “interchange fee” of anywhere between 1.43% and 2.4%. Both buyers and sellers are impacted by this, as products need to be priced higher to cover these fees.⁸

Cryptocurrency dominance (2018.03.29)



ENTRY INSIGHT:

ENTRY wants to disenfranchise toll takers who are not adding any value to ecosystem. It believes in value generation for all stakeholders and its goal is to onboard as many users as possible to enjoy economies of scale. The pricing of its services will be kept low so that billions in the developing world can also join this fintech revolution.

⁸ <https://hackernoon.com/real-world-applications-of-cryptocurrencies-payment-systems-f69206586a7f>



Traditional Banks vs Blockchain Banks

	TRADITIONAL BANKS	BLOCKCHAIN BANKS
Countries of operation	Limited by capital and regulation	Unlimited, no cross- border regulations
Scalability	Slow and expensive	Fast and relatively cheap
International transfers	Restricted, slow and expensive	Unrestricted, fast and free
Transfer values	Restricted	Determined by the Individual
Cost of Transactions	Up to 5%	As low as 0.5%
Speed of Transactions	Potentially several days	Minutes/ Immediately
Withdrawal of funds	Potentially several days	Minutes
Control over the funds	Bank	Client
Security	Trust to the bank	Open source independently verified ledger
Integration of new services and partners	Difficult and Slow	Easy and fast
Currency Conversion	Up to 5%	As low as 0%

What is ENTRY?

ENTRY is a blockchain-based banking service designed to increase the flow of cryptocurrencies in the real economy. It is an AI empowered multi-utility financial platform. ENTRY is designed to allow people to use fiat as well as crypto currencies in their day-to-day purchases without really having to be concerned about the technology behind the system. ENTRY envisions becoming a truly global bank in the post fiat world. Its entire framework is structured to enhance utility of all crypto Tokens and simultaneously facilitate all those who still want to transact in fiat. ENTRY's suite of products allows it to touch the financial lives of every crypto user and change it for the better.

Why ENTRY?

The global financial crisis revealed significant weaknesses in the existing financial system and some of the vulnerabilities have already exhibited their impact on the interconnected global market. The world economy is still struggling with sluggish real growth today. Transferring money for remittance, money lending across international borders is still very complicated,



time consuming and expensive. Existing systems running on traditional banking channels are slow and full of intermediaries, higher exchange rates, counter-party risks, bureaucracy and extensive paperwork⁹. ENTRY's business model is focused on disrupting the existing pillars of finance who only act as toll-keepers without providing any value-add to consumers and businesses. Removing the numerous intermediaries would make the system faster, more secure and cost-effective for all involved.

All detailed information you will find in next pages of our business plan (White Paper).

⁹ <https://www.finder.com/remittance-fees-global-world>
<https://www.gsb.stanford.edu/insights/whats-wrong-banking-what-do-about-it>
<http://www.worldbank.org/en/programs/globalindex>
<http://www.worldbank.org/en/news/feature/2012/04/19/three-quarters-of-the-worlds-poor-are-unbanked>



ENTRY BUSINESS MODEL IN DETAILS

Entry.Money

Entry.Money is a crypto currency and fiat payment gateway for e-shops that can be easily accessed through web and mobile app versions. It will provide IBAN (International bank Account Number) to every user of ENTRY to enable them to store blockchain assets in their accounts. Initially, we will facilitate only Euro currency (in fiat currencies) for all the transactions. We plan to put down roots in European countries which have a huge untapped market and then expand and incorporate all the major fiat currencies in the years to come.

Entry.Money allows the users to deposit, store, withdraw and transfer fiat as well as crypto currency. Merchant can use the platform for simple conversions to ensure sale of their goods. The merchant will get the sales price in the currency requested less the applicable transaction fees. Merchant can trade beyond national boundaries without any hassle of currency differentiation or fluctuation.

Merchants will be able to trade in their own currency (say Euro for now), giving freedom to buyers to use any crypto currency for purchase (say BTC). Entry.Money ensures that the merchant receives the payment in Euro; this process of conversion and transfer will subsequently bring liquidity on Entry.Exchange.





Cross-border payments through Entry.Money

Cross-border payment challenges:

Cross-border payments are intrinsically inefficient because there is not one single ubiquitous global payment system. There are three challenges that must be overcome in order to improve the cross-border process:

- Slow, costly and inefficient cross-border payments for banks and businesses.
- Lack of a common global standard and variations between systems have reduced the ability of both banks and corporate treasury/enterprise systems to seamlessly pass data between each other.
- Government regulations are changing how payments are made. Payments are subject to domestic regulations, which compound the challenges of cross-border payments because often rules vary between an originating and receiving country.¹⁰

The inefficiencies of the current cross-border payment system have opened the doors for new players to introduce alternative models in the financial system to optimize the existing cross-border payment system.








Entry.Money enables peer-to-peer hassle-free cross border payments at a very low cost. The blockchain based platform and widespread acceptance of cryptocurrencies have made it convenient for people to remit funds to any country. For instance, if a person “A”, a UK citizen wants to make a payment in Bitcoin to “B”, a person who accepts only US Dollars and resides in the US. Then “A” can use ENTRY platform to make such transaction. This will revolutionize the acceptability of crypto across the world. Currently, transactions are a miniscule part of the crypto-ecosystem. It is presently dominated by speculation and “investing”. This will bring in merchants who can now accept Bitcoin payments but actually receive in Euro. Also, an investor who wants to pay from their crypto stash can now use it for paying in the real world.

ENTRY aims to boost the international business by providing a secure, cost-effective and timely payment system to ensure that there is ease in currency conversions without any limitation to distance or boundaries. There is also a massive compliance burden associated with the payment framework and ENTRY would be registering itself under applicable laws to make sure that the payment is safe under all circumstances. This is a huge benefit for all stakeholders as it gives them a level of comfort not available with any other unregistered platforms.

¹⁰ <http://euro.ecom.cmu.edu/resources/elibrary/epay/crossborder.pdf>



ENTRY.MONEY VERSUS OTHER COMPETITORS

							
Token	TOKIA	MTH	GRAFT	CTR	PAY	Electroneum	ENTRY
e-Wallet	✓	✓	✓	✓	✓	✓	✓
Exchange	✓	X	✓	✓	✓	✓	✓
Card Payment	✓	X	✓	✓	✓	✓	✓
Accessibility							
Mobile App	✓	✓	✓	✓	✓	✓	✓
Web App	X	✓	X	✓	✓	X	✓
Banking Services (lending, insurance, investment etc.)	✓	X	X	✓	✓	X	✓
Reward Program	X	✓	✓	✓	✓	✓	✓
ICO Status	Live	Closed	Live	Closed	Live	Recently Closed	Launch on 17 th April 2018
ICO Payment Method	BTC+ ETH+ LTC+ USD	Only ETH	BTC+ ETH+ XEM+ USD	ETH + BTC	BTC + DASH + LTC + ETH	ETH+ BTC	EUR+ BTC+ ETH+
Hard Cap/ Token Accepted	\$35 Million	\$37 Million	\$25 Million	\$26 Million		\$40 Million	€80.5 Million

TOKIA

TOKIA is a cryptocurrency exchange platform with mainly 3 elements- wallet, exchange and crypto payment card.

Monetha

Monetha is a decentralized payment gateway based on blockchain technology. It is a focused payment solution for merchants developed with the aim to boost e-commerce.

Graft

Graft is a global, open-sourced, blockchain-based, and decentralized payment gateway and processing platform. Graft also focuses on payment solutions for merchants and encourages the use of cryptocurrencies for everyday purchases.



Electroneum

Electroneum is a mobile crypto currency developed with the explicit intention gaining mass adoption via the 2.2 billion smart phone users. This crypto currency has developed with the motive to provide simplicity and ease to miners using their smart phones.

ENTRY

ENTRY is blockchain based platform with 5 core services namely Entry.Money, Entry.Exchange, Entry.Network, Entry.Bank and Entry.Cash that integrates with Ethereum smart contracts to bring data security and transparency in transactions in the world of finance. Its infrastructure has been designed with a “one-window” approach that will facilitate all the banking and financial services to its users under the same roof. Entry.Money is a fiat and crypto currency payment gateway for e-shops, Entry.Exchange is an API enabled exchange platform for traders that facilitates easy currency conversions, Entry.Network integrates the complex processes in the ENTRY ecosystem using smart contracts, API, multi-currency wallet etc., Entry.Bank is a full-fledged blockchain bank with services like deposit, withdrawal, loan, factoring, insurance etc. and Entry.Cash is an ATM system for easy withdrawal of crypto to cash.

Entry.Exchange

Entry.Exchange acts as a virtual clearing-house for all transactions occurring on the ENTRY Platform. It is compatible with major existing payment technologies.

Initially, ENTRY will enable the users to buy or sell cryptocurrencies like BTC, LTC, BCH, ETH and DASH using Euro and will soon incorporate all the major fiat currencies like Pound (£), Dollar (\$), Japanese Yen (¥) and many more to provide liquidity in the ENTRY ecosystem.

ENTRY.EXCHANGE's Architecture is Built on Providing The Best Exchange Rates To Its Loyal Customers.

-CEO of ENTRY, Tomas Ambrazas

It will be connected to other exchanges to maintain liquidity for all platform operations. It will have ENTRY Token as one of the main exchange pair in Entry.Exchange and reward those who will hold ENTRY Token in their account. We aim to enlist our Token on Entry.Exchange after the closure of ICO. Since all the services will be active before the end of Token offering, Entry will have a huge user base when it will enlist its Token on exchange. Therefore, this will

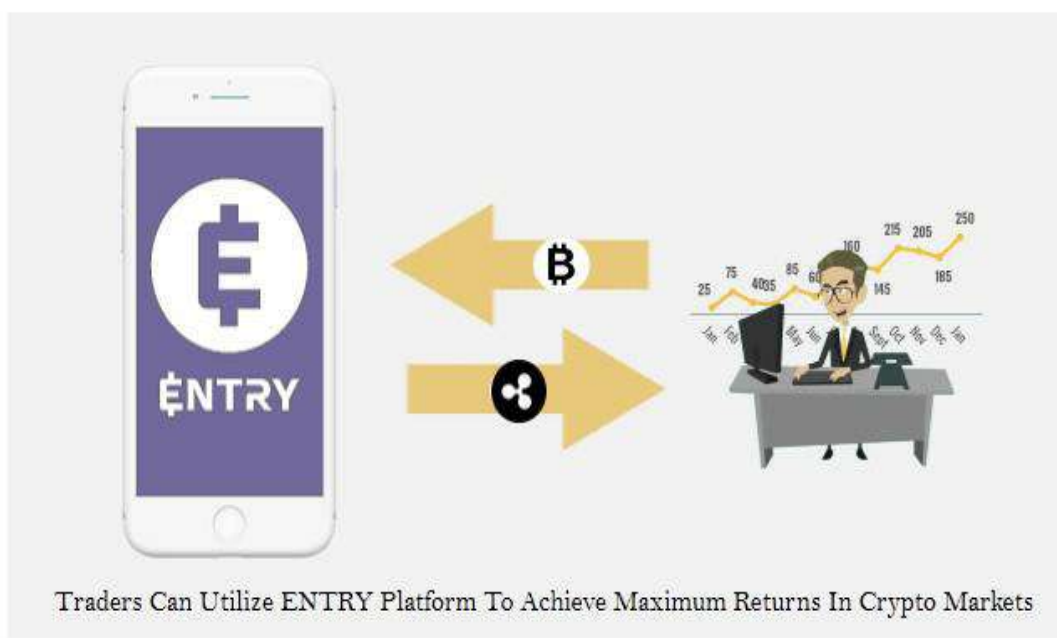


facilitate the growth of ENTRY services and lead to an appreciation in the value of ENTRY Token.

Entry.Exchange facilitates
Cryptocurrencies-to-Cryptocurrencies Payments
Fiat-to-Cryptocurrencies Payments
Cryptocurrencies-to-Fiat Payments
Fiat-to-Fiat Payments

TRADERS:

Entry.Exchange will help crypto investors and traders trade in and out of multiple crypto and fiat currencies in real-time and with low transaction costs. It will also be able to facilitate High frequency and Algo traders, currently shut off from the crypto universe because of the large processing time for transactions.








PARTNERSHIP:

ENTRY will look to partner with potential exchange platforms that are facing problems in changing crypto assets to fiat currency and vice-a-versa. It will also onboard institutional players and other major market participants. These partnerships will add liquidity in the ENTRY ecosystem. We will also provide B2B services related to crypto and fiat services to fintech and other crypto exchanges to enhance our user base. The partnerships and integration with multiple stakeholders in the crypto ecosystem will help us grow exponentially.

ENTRY.EXCHANGE VERSUS OTHER CRYPTOCURRENCY EXCHANGES:

	Kraken	Binance	Entry.Exchange
			
<i>Token</i>	-	BNB	ENTRY
<i>Blockchain Asset Support</i>	BTC + ETH	BTC + ETH + LTC + BNB	BTC + ETH + DASH + LTC + BCH + ENTRY
<i>Exchange Fees</i>	As a percentage of the trade's quote currency volume	0.2% fixed fee per trade	Lower than the peer exchange platforms
<i>Mobile + Web Support</i>	Mobile + Web	Mobile + Web	Mobile + Web
<i>User Base</i>	Traders/ General Public/ Institutions	Traders/ General Public/ Institutions	Traders/ General Public/ Institutions
<i>Minimum Order</i>	-	-	No Minimum Value
<i>Multi-functionality</i>	No	No	Yes

*ENTRY is a multi-functional platform with Entry.Exchange, Entry.Money, Entry.Network, Entry.Cash and Entry.Bank as major domains that integrate to improve the Token flow and liquidity of blockchain assets. The increased functionality leads to lower cost and higher efficiency.

ENTRY will be offering its users a bouquet of interconnected services having multiple synergies. The case in point is Poloniex, the 14th largest stand-alone crypto exchange was bought for over \$400 million; ENTRY with its multiple domains and strong cross selling opportunities to users would be able to create a strong market value for all participants and stakeholders involved. There are niche players in the market like Circle and Coinbase, focused



on only some element, and still have estimated valuations in billions of dollars. The opportunities for a full banking service company like ENTRY are abundant.

Entry.Network

Entry.Network will provide an underlying financial platform for third party partners, developers and other financial service companies. This platform will be creating a framework that will empower our partners to build further financial products and services on our core banking platform. The entire architecture of the Entry.Network will be structured through bank APIs for scalability and flexibility.

API

ENTRY will provide a comprehensive API to allow merchants and businesses to integrate their business processes with our architecture. API gives access to the 3rd part developers to make use of ENTRY services and enhance its acceptability and usage. API business model will help the platform to grow its network and strengthen its services by adding more partners at a global level.

Artificial Intelligence and Machine Learning would power the APIs and the whole tech architecture. One innovation in ideation stage is AI powered chatbots. The chatbots would be leveraged for client acquisition, customer support and even service execution.

API for Trading Platform. Entry. Exchange API will provide rich user interface with visualized charts, comparative analysis tables, traders accounts, examine balances etc. to increase customer engagement with the platform. AI will also be leveraged for matching trades on the platform for faster execution.

Platform as a Service. ENTRY will White Label its API architecture to partners for building their own applications. It will allow companies to build their websites, software and mobile apps with ENTRY's IT framework acting as their backend.

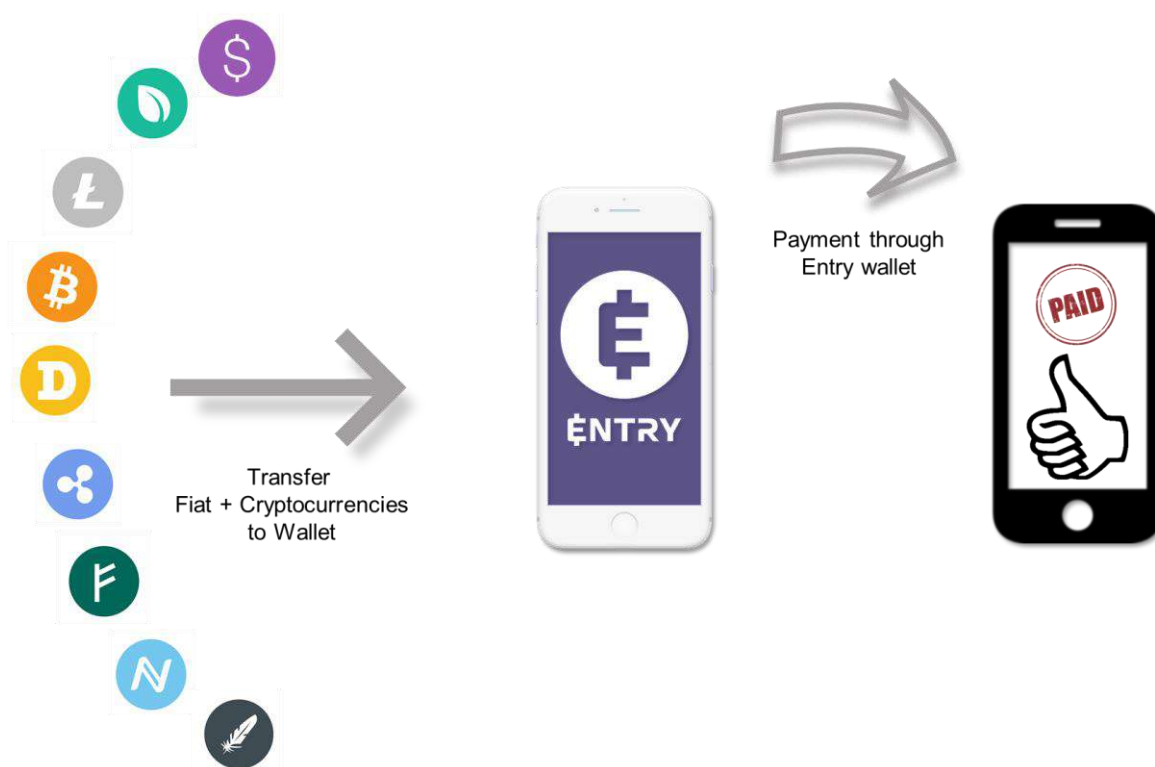
Wallet

ENTRY wallet would be a crucial future addition to the Entry.Network. It will be a multi-currency digital wallet that allows the users to store fiat as well as crypto currencies and hold private key electronically. The blockchain technology facilitates the users to receive coins, make payments through blockchain assets and monitor the balance.



In addition to this, the participants of ICO generally require a digital wallet from which they can invest in the cryptocurrency market. ENTRY wallet enables the users to use this wallet on the in-house exchange platform as well as on multiple other exchange platforms. This functionality is a key feature for the future interoperability of the ENTRY wallet.

Wallet-type	Wallet Services	Pricing	Mobility	Accessibility
Exchange-hosted	Accepts fiat deposits and coins deposits	Free	Web-based Mobile App	Downloadable for free on android and iOS



- | | | |
|----------------------------|-----------------------------------|----------------------------------|
| ✓ Accepts Multi-currencies | ✓ Decentralized Trustless Storage | ✓ No Limit to Transaction Volume |
| ✓ Global Access | ✓ Low Transaction Fees | ✓ Instant Transfer |
| ✓ Fiat-to-Fiat Payments | ✓ Smartphone App-based | ✓ Incentivized System |

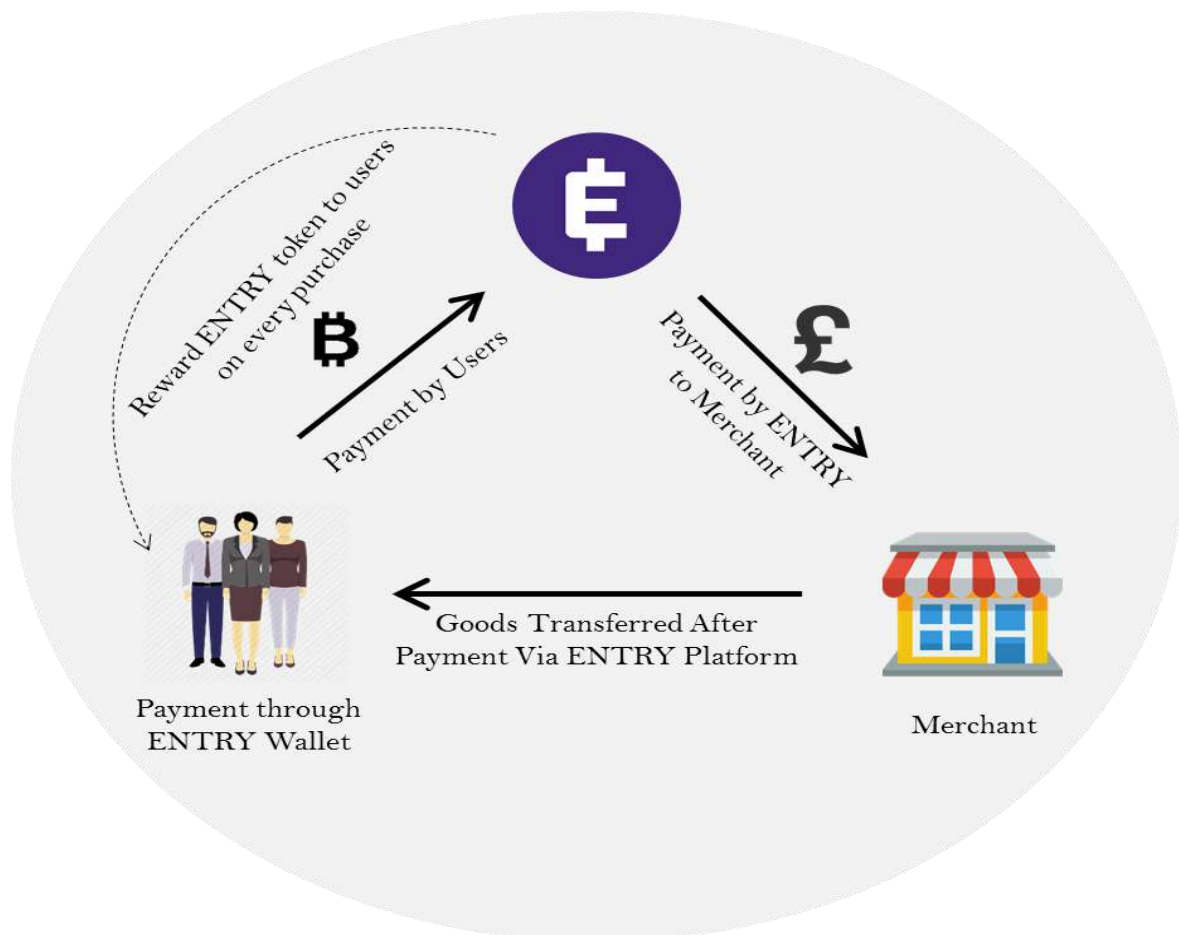
Multi-currency wallet: Bitcoin is the most well-known and popular cryptocurrency with maximum usability and acceptability. But with the growing crypto market, hundreds of new cryptocurrencies have emerged, each with a distinctive ecosystem and infrastructure. ENTRY wallet resolves the chaos to handle multiple wallets for each cryptocurrency. It accepts fiat as well as all multiple popular cryptocurrencies to provide a convenient solution to its users.



This multi-currency wallet is a key differentiator as it allows for true flexibility for users. The ability to facilitate real time shifting and conversion of assets is something every sophisticated investor desires within their portfolio. ENTRY wallet will become the de-facto standard if it can allow investors instant transfers into fiat to crypto, crypto to fiat and crypto to crypto. In a volatile market like crypto currencies, this provision would be a game changer. It will also bring institutional investors to the table, as they would be able to trade on scale via the ENTRY Platform.

INCENTIVE PLAN

We aim to encourage and incentivize each user in the ENTRY ecosystem by rewarding them a certain (undecided) percentage of every purchase made through ENTRY wallet. The reward will be in the form of ENTRY Tokens to fuel the growth of the Tokens on the platform and incentivize loyal users. It will also create a network effect facilitating liquidity and speed of the platform on an overall basis.



INCENTIVE PLAN TO REWARD USERS OF ENTRY PLATFORM











SMART CONTRACTS

Smart contracts help in creating trust between participants and help in automating the process. ENTRY transactions embedded with smart contracts simplify the complicated processes of procurement, negotiation and certification. These contracts are permanently stored on the public blockchain that can neither be erased nor altered. This ensures transparency on the platform and accessibility of the contracts to all the participants in the ecosystem.

Smart Contracts Will Automate Entry Services

Smart contracts will legally bind the parties entering into the contract. It will create a link between the services and used as a proof for all the processes.

<i>Traditional contracts</i>	<i>Smart contracts</i> ¹¹
 1-3 Days	 Minutes
 Manual remittance	 Automatic remittance
 Escrow necessary	 Escrow may not be necessary
 Expensive	 Fraction of the cost
 Physical presence (wet signature)	 Virtual presence (digital signature)
 Lawyers necessary	 Lawyers may not be necessary





Initially, ENTRY Token will be issued using Ethereum blockchain smart contracts (ERC20) to give mass acceptability to the Token. But Entry.Network will develop its own blockchain in 3rd and 4th quarter of 2019 and issue ENTRY Token using its own system/blockchain. Developing own blockchain will help add features which enhance usability and bring cost-effectiveness for all users and clients. Also, this will allow ENTRY to not be restricted to a particular

¹¹ <http://usblogs.pwc.com/emerging-technology/how-smart-contracts-automate-digital-business/>



framework. ENTRY would be able to structure its Token in a way most useful for the ENTRY community.

ENTRY.NETWORK VERSUS OTHER WALLETS

				
	Ethos Universal Wallet	Bread	TenX	Entry.Network/ENTRY Wallet
Token	ETHOS	BRD	PAY	ENTRY
<i>Multi-currency</i>	Yes	No (Only Bitcoin)	Yes	Yes (Fiat + Crypto)
<i>Global Accessibility</i>	Yes	Yes	Yes	Yes
<i>Mobile + Web Support</i>	Mobile Focused	Mobile Focused	Mobile + Web	Mobile + Web
<i>Storage of Private Keys</i>	Yes	Yes	No	Yes (Decentralized)
<i>User's control over Blockchain Assets</i>	Full Control	Full Control	Full Control	Full Control
<i>Open Platform</i>	Yes	Yes	Yes	Yes
<i>Transaction Fees</i>	Low-Transaction Fees	Low-Transaction Fees	Free	Free
<i>Multi-functionality</i>	No	No	No	Yes

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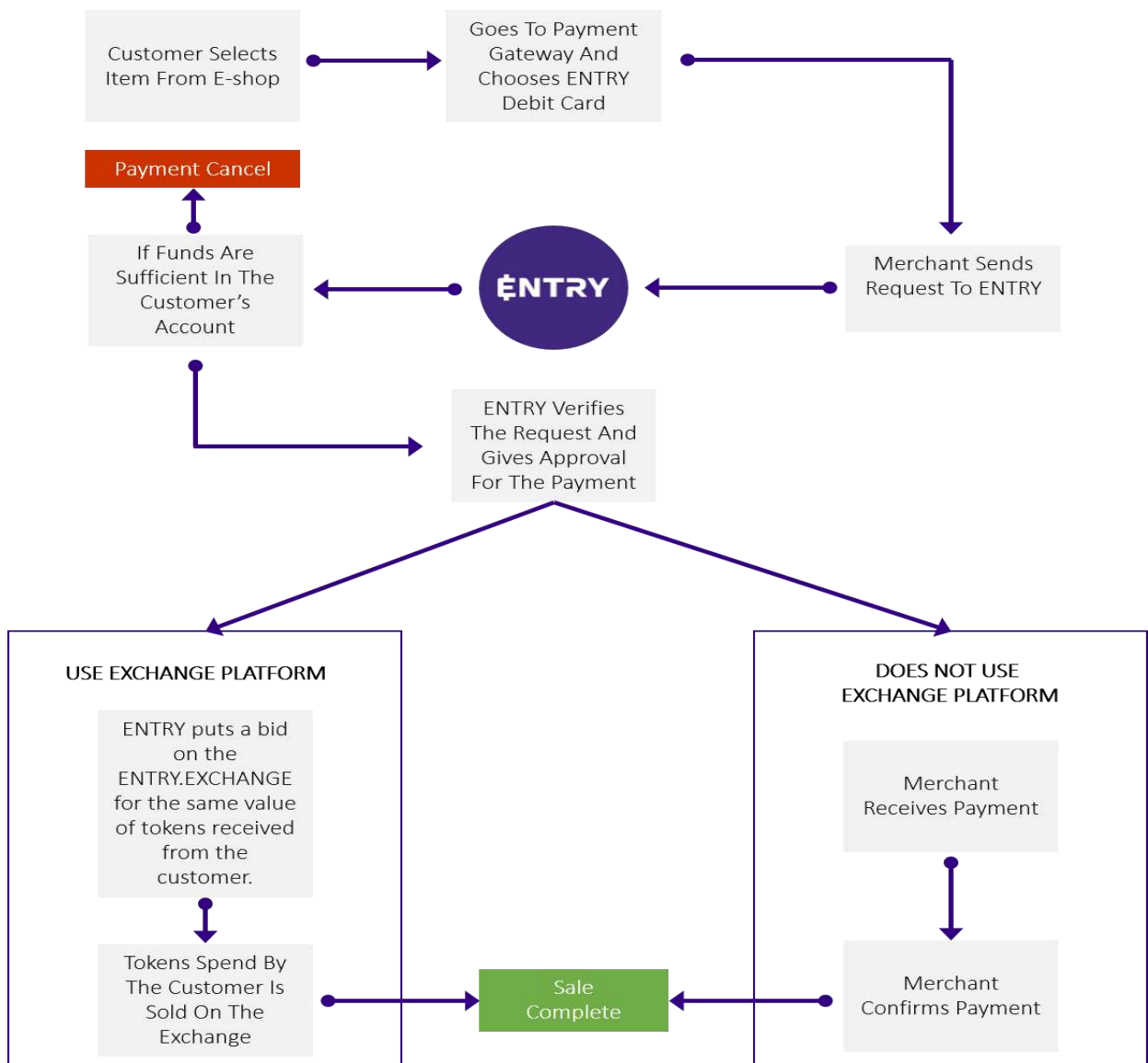
ENTRY Wallet is a multi-currency wallet available for its users all around the world. It enables instant transfers without any limitation to transaction size.



Entry.Bank

Entry.Bank is a digital bank with traditional banking services provided using blockchain technology. Entry.Bank will provide traditional banking services of deposit and payment to its users. Users can deposit blockchain assets in their Entry.Bank accounts and make easy payments to individuals, merchants or any other entity. Transactions flowing through ENTRY Token as the main currency of the platform will have a network effect and add financial value to the Token.

DEBIT CARDS





Entry.Bank also facilitates payments through physical as well as virtual cards. The users can make easy payments to individuals and merchants using the funds stored in ENTRY wallet. Through card issuance partnerships with global payment networks, Entry.Bank will aim that its cards can be accepted by millions of merchants as well as POS terminals, the adoption of which is growing exponentially with existing 3 Million ATMs which enable withdrawing cash worldwide. The debit cards will bridge the gap between the fiat and crypto worlds by increasing the Token flow in the real world by quick currency conversions at the point of payment. This will promote the financial freedom of the users to make easy, quick and secure payments.

Debit card can be controlled and managed through mobile app or internet bank.

LOANS AND INVESTMENTS

The current crypto-Tokens are meant only for speculation. ENTRY platform will usher in a new structure where crypto players will have the option to diversify their stash into fixed income instruments. Entry.Bank will create a P2P platform like Lending Club and OnDeck to facilitate consumers and businesses. The Alternate Finance Industry Report issued by Chicago's Booth Business School and Cambridge's Judge Business School reported that:

The alternative finance market continued to grow across the United States (US), Canada and Latin America and the Caribbean (LAC) in 2016 to a total market volume of \$35.2 billion. The 23% increase from last year was driven by growth across all regions and most market segments of the Americas.

Morgan Stanley believes it has the potential to be a trillion dollar industry in the next decade. Alternate lending is a real industry with real-world applications. Entry.Bank wants to empower the users and businesses dealing in crypto and create a P2P platform where investors can lend in either fiat or crypto and earn in their denominated currency. This gives an investor an alternative to speculation and an opportunity to earn interest on their passive holdings. The borrower is also now plugged into the crypto ecosystem and can leverage the loan for growing his/her business. This creates a virtuous cycle for the crypto-economy in general and the ENTRY platform in particular.

LENDING

Entry.Bank will provide loans to individuals and small entrepreneurs both in fiat (for now Euro) as well as cryptocurrency like BTC, LTC, BCH, ETH and DASH. ENTRY sees micro-lending digital currencies as a window of opportunity to improve the real world financial adoption of the blockchain economy and make it readily available to users of ENTRY platform.

P2P-LOANS

P2P lending will be facilitated in the ENTRY ecosystem in both fiat as well as cryptocurrency. Both lenders and borrowers benefit from peer-to-peer lending. It will offer lower interest rate to borrowers and a chance to secure credit for borrowers not eligible in the traditional banking system. Investors who will choose P2P lending will enjoy a significantly higher interest



rate than any savings account could offer. Although P2P lending in fiat currency has revolutionized the way people save, borrow and invest money, using crypto currencies for the same will surely offer greater transparency, efficiency and scalability, and potentially lower cost to all. Additionally, blockchain will enable the investors to easily trade their loans with other P2P network users and improve the market's liquidity.

FACTORING

Entry.Bank will also provide factoring services to its clients where they can sell their invoices or receivables on the ENTRY platform at a discounted rate.

INSURANCE

Entry.Bank will provide commercial business insurance solutions designed for the specific needs of the clients. The company will seek to provide the best combination of coverage and cost to its clients.

ENTRY.BANK VERSUS OTHER CRYPTOCURRENCY BANK SERVICES

	 LaLa World	 Cashaa	 Entry.Bank
Token	LALA	CAS	ENTRY
<i>Deposit</i>	Yes	Yes	Yes
<i>Payment</i>	Yes	Yes	Yes
<i>Debit Card Payment</i>	Yes	Yes	Yes
<i>Micro Lending</i>	Yes	Yes	Yes
<i>P2P Lending</i>	Yes	Yes	Yes
<i>Insurance</i>	Yes	Yes	Yes
<i>ATM</i>	Yes	Yes	Yes
<i>Factoring</i>	No	No	Yes
<i>Multi-functionality</i>	No	No	Yes

* ENTRY is a multi-functional platform with Entry.Exchange, Entry.Money, Entry.Network, Entry.Cash and Entry.Bank as major domains that integrate to improve the Token flow and liquidity of blockchain assets. The increased functionality leads to lower cost and higher efficiency.

Insight:



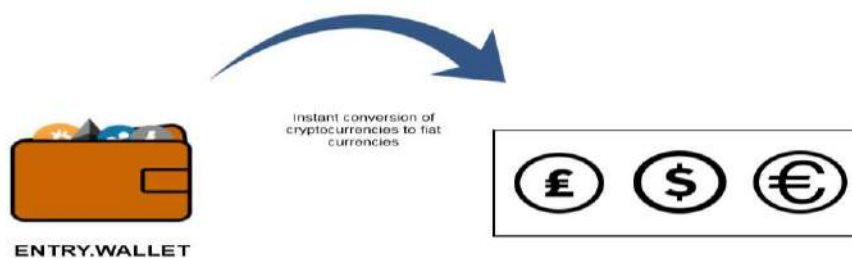
LaLa World obtained its licenses in 4th quarter of 2017 just before the release of ICO. Cashaa acquired payment license for the UK and India in late 2017 and plans to obtain license for lending solutions in 4th quarter of 2018. ENTRY obtained its money institution license in 2015 when we started the development of ENTRY. ENTRY also integrated with Central Bank to provide IBAN account numbers and peer-to-peer payments to all EU banks and is planning to connect to international service providers to facilitate cross-border transfers.

Cashaa started its platform and launched its services after the Token sale and LaLa World launched LALA Wallet in 4 countries during its Token sale. However, ENTRY has planned to introduce Entry.Money and Entry.Exchange as MVP (Minimum Viable Product) before the closure of ICO.

The focus of ENTRY team is on scaling the platform usability as compared to just raising funds. The Token will act as a launchpad for its services especially the Entry.Money and Entry.Exchange offering. The goal is to onboard users on the MVPs for possible iterations and future developments.

Entry.Cash

The total value of all cryptocurrency in circulation is now almost \$300 billion. This is roughly double what it was just a few months ago, but it's still tiny compared to the face value of paper dollars issued by the Federal Reserve, which alone amount to about \$1.4 trillion.¹² Although the world of cryptocurrency is amplifying at a fast pace, still it cannot wholly supplant the central bank fiat currency. Entry.Cash will work as a virtual ATM which enables the users to withdraw cash from their ENTRY wallet (digital wallet).



The company intends to provide free debit cards, free fiat-to-fiat transfers, and free exchange in the initial years. It will charge comparatively very low fees for deposits and withdrawal from the exchange. Merchants in particular would be incentivized for using the payment gateway by offering them services at an artificially low rate. The idea is to capture huge customer base by providing cost-efficient ENTRY services and then earn economies of scale.

¹² <https://ftalphaville.ft.com/2017/06/07/2189849/guest-post-the-consequences-of-allowing-a-cryptocurrency-takeover-or-trying-to-head-one-off/>



ENTRY Token

ENTRY Token is an electronic and virtual currency Token that will flow in the ENTRY ecosystem. It is the crypto-currency Token of ENTRY platform used for peer-to-peer transactions and micro payments. It will be the medium of exchange for transacting on the platform and availing ENTRY's banking and financial services.

Benefits and Value of ENTRY Token

- The company will offer saving account to increase ENTRY Tokens, prevent speculating. This will allow ENTRY holders earn interest on their holdings.
- ENTRY Token will motivate market participants to use ENTRY for transactions and savings as compared to speculation. This will allow the currency to grow into its role as a store of value as compared to the current speculation hype in major Tokens.
- ENTRY Token will allow streamlining the functioning of the entire ENTRY platform and will help maintaining liquidity in ENTRY platform.
- As the usage of ENTRY Token increases for business and transactions, the Token will be available in more and more places. This will have a parallel effect on the market of the ENTRY Token. The ENTRY will also see a long-term usage due to the business growth and network effect taken place.
- You can use ENTRY Tokens to pay for any fees on our platform, including but not limited to: exchange fees, withdraw fees, listing fees, premium services or any other fee/service when you use ENTRY to pay for fees/services, you will receive a significant discount.
- In the future, ENTRY will build a fully functional ecosystem where ENTRY would be used as one of the key base assets and main currency in whole business.
- ENTRY in the future will launch ENTRY2 stable coin. This coin will ensure of ENTRY ecosystem and users growth in all possible ways as less speculative coin. More users and business join ENTRY ecosystem, more holders for ENTRY token to receive a significant discounts for usage.

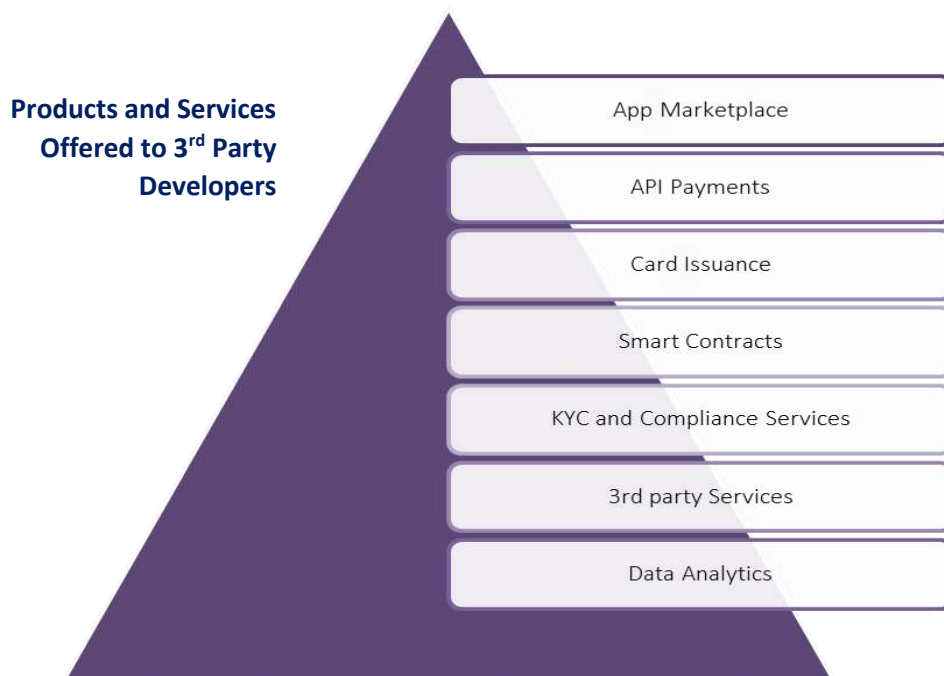


USE CASES (MVP)

ENTRY is on the verge of completing the development of the Minimum Viable Product (MVP) for Entry.Money and Entry.Exchange. The MVP will be launched before the ICO closure. The MVP will help the team collect validated learning points about the user experience and functionality.

MVP for Entry.Money and Entry.Exchange has:

1. Access Wep App
2. Multi-currency Wallet
3. Deposits in Fiat and Crypto Currency
4. Withdrawals in Fiat and Crypto Currency
5. Payments in EU
6. Peer to Peer Instant Transfers in ENTRY system
7. Currency Conversions







TOKEN SALE

Before the launch of ENTRY platform, it will undergo a Token sale exercise. The funds raised in the ICO will be utilized by the team to develop the ENTRY platform.

Ticker Symbol	ENTRY
Token Background	ERC-20 based
Token Type	Utility
Token Sale Date	1st June - 31st August 2018
KYP/AML Required	For all ICO participants before or after purchase
Restricted Countries	USA (Please check your Country law before participating)
SOFT CAP	25.000.000 ENTRY / 2.500.000 EUR
HARD CAP	325.000.000 ENTRY / 80.500.000 EUR
Project Status	MVP Ready TEAM Ready Money Institution License Ready
Accepted Currencies for ICO	Fiat Currencies: EUR, USD, Debit Cards Cryptocurrencies: ETH, BTC, BCH, LTC, DASH and more
Total ENTRY Coins	590.000.000 million



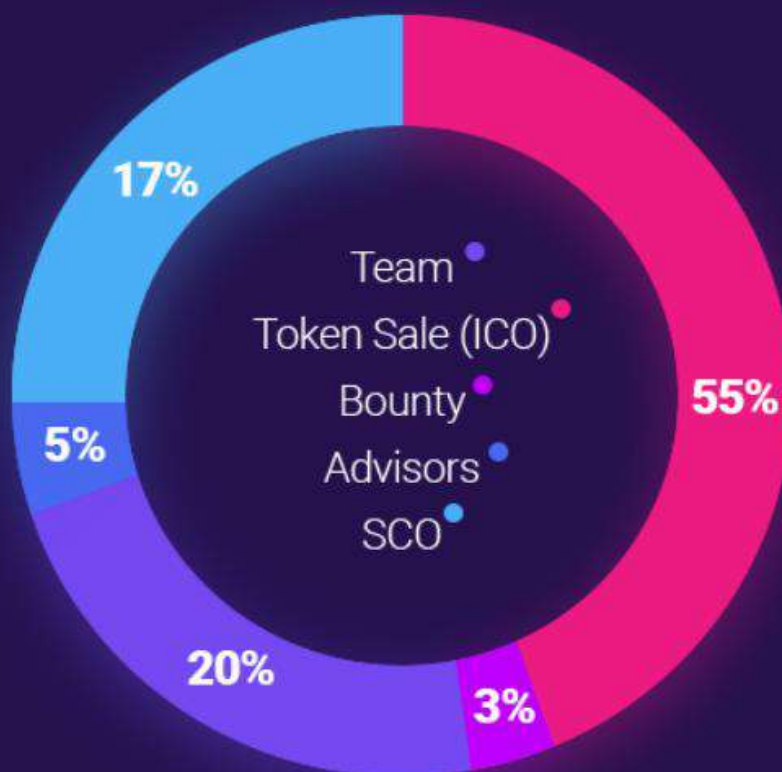
ENTRY Token ICO sale details

The price of ENTRY Tokens will depend on ICO stage:

	Date (2018)	Tokens Amount	Price 1 ENTRY Token	Total price in EUR
<i>Private pre-ICO</i>	15 th of March – 1 st of May	50.000.000	Negotiable	
<i>Public pre-ICO</i>	3 rd of May – 10 th of May	25.000.000	0.10 EUR	2.500.000
ICO START	1 st of June			
<i>Stage A</i> <i>Entry.Money</i>	--	10.000.000	0.15 EUR	1.500.000
		10.000.000	0.16 EUR	1.600.000
		10.000.000	0.17 EUR	1.700.000
		10.000.000	0.18 EUR	1.800.000
		10.000.000	0.19 EUR	1.900.000
<i>Stage B</i> <i>Entry.Exchange</i>	--	10.000.000	0.21 EUR	2.100.000
		10.000.000	0.22 EUR	2.200.000
		10.000.000	0.23 EUR	2.300.000
		10.000.000	0.24 EUR	2.400.000
		10.000.000	0.25 EUR	2.500.000
<i>Stage C</i> <i>Entry.Network</i>	--	10.000.000	0.27 EUR	2.700.000
		10.000.000	0.28 EUR	2.800.000
		10.000.000	0.29 EUR	2.900.000
		10.000.000	0.30 EUR	3.000.000
		10.000.000	0.31 EUR	3.100.000
<i>Stage D</i> <i>Entry.Bank</i>	--	10.000.000	0.33 EUR	3.300.000
		10.000.000	0.34 EUR	3.400.000
		10.000.000	0.35 EUR	3.500.000
		10.000.000	0.36 EUR	3.600.000
		10.000.000	0.37 EUR	3.700.000
<i>Stage E</i> <i>Entry.Cash</i>	--	10.000.000	0.40 EUR	4.000.000
		10.000.000	0.41 EUR	4.100.000
		10.000.000	0.42 EUR	4.200.000
		10.000.000	0.43 EUR	4.300.000
		10.000.000	0.44 EUR	4.400.000
ICO FINISH (Total amount)	31st of August	325.000.000		80.500.000
<i>Bounty (pre-ICO and during ICO)</i>		10.000.000		
<i>Bounty (after ICO)</i>		2.000.000		



ENTRY Token distribution



- We believe that rewarding users for early adoption of ENTRY platform will enhance the future value of ENTRY.MONEY and foster growth opportunities for the first movers.
- There also can be a lesser amount offered in each stage with the same average price. In case not all 55% of ICO Tokens are sold out, the remainder will be kept for SCO.
- The rest of the 17% Tokens will be distributed during a SCO (secondary coin offering) in the future, but never at a lower price than 10 EUR per ENTRY price and never lower than market price (if the market price will be more than 10 EUR per ENTRY).
- 3% will be for bounty ICO+SCO.
- The 20% of Tokens will be attributed to the team as a motivation as well as other development programs for outsiders. The team part of Tokens will be allocated over time in 5 years.
- 5% will be attributed to advisors, who will advise us until a fully functional bank will be operating.



Use of proceeds



- **Business Development: 40%**

40% of the Token sale proceeds will be aggressively utilized for development of ENTRY platform. We will employ the funds to promote the development of decentralized applications that are at initial stages. This includes funding of strategic planning, project support and coin swap initiatives as detailed below.

- 30% will be used to facilitate the adoption of the ENTRY Tokens and the technology in selected industries such as financial services, supply chain management, social media, Internet of Things (IoT) and artificial intelligence
- 10% will be used for coin swaps of ENTRY Tokens with cryptocurrencies of other blockchain open-source ecosystems. The cryptocurrencies acquired this way will be distributed among Token holders and stakeholders.

- **Academic Research, Education and Market Expansion: 5%**

Funds will be allocated to the technical department for academic research and educational materials for developers. This will lead to accelerated enhancement of the platform and successfully achieving the envisioned goals.



- **Legal and Compliance (liquidity for ENTRY.EXCHANGE, License): 22%**
ENTRY will obtain required commercial banking/financial services licenses immediately after the end of ICO. This will help onboard clients skeptical of unregulated players. ENTRY will apply for the required banking licenses across different geographies to gradually integrate multiple currencies into its platform.
- **Marketing: 20%**
Funds will also be utilized for marketing of the ENTRY platform. The aim is to make it available to each and every person for every day purchases by making it easily usable through android smartphones and accessible through web browsers.
- **Operational Costs: 10%**
ENTRY will use the Token distribution proceeds to cover the operational costs in the initial months. It will also use the proceeds for easy currency conversion (from crypto to fiat) to maintain liquidity on the ENTRY platform.
- **Bug Bounty Program: 3%**
To ensure users a secure and error free experience, ENTRY will launch bounty programs for hackers and developers to highlight any vulnerability in the system.



GROWTH AND DEVELOPMENT PLAN

FINANCIAL FORECASTING

ENTRY will earn from its services of Entry.Exchange (an exchange platform), Entry.Money (a payment gateway), Entry.Bank (a blockchain bank) and Entry.Cash (ATM).

We understand that initially it's crucial to capture a large customer base than to charge high fees. Thus, we plan to make many services free for our users, charge low fees for decentralized services and charge relatively higher but competitive fees for centralized services.

ENTRY model is based on "one-window" approach for its users where they can find all the services starting from simple payment gateway to peer-to-peer banking and insurance services. Finding all the solutions at one place will enable ENTRY platform to gain a huge customer base. We have planned to provide premium services and charge monthly fees for it. The revenue potential has been represented in the following figures.

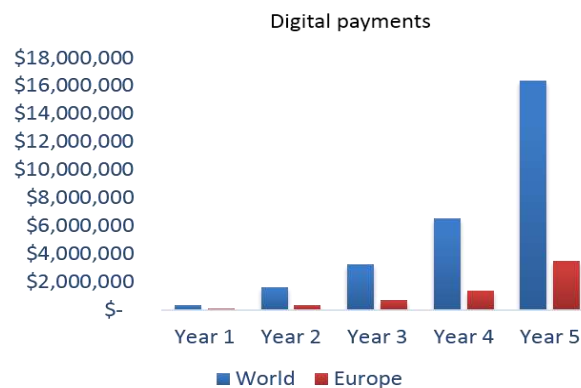
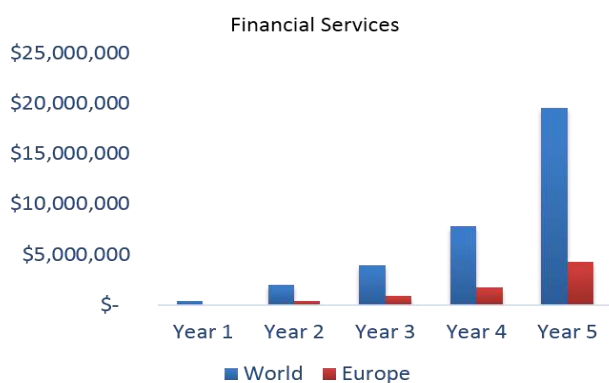
Market Size of Financial Services



Market Size of Digital Payments



Potential Capture by ENTRY





The financial services economy and digital payments economy are trillion dollar markets; even a miniscule share of 0.01% will translate into millions of dollars of business for the company.

GEOGRAPHIC REPRESENTATION

We also plan to expand geographically by increasing our worldwide representatives. It will help us to gain access to new markets, talent pools and provide robust pipeline to fuel the company growth. We plan to have more than 100 representatives from all over the world before the ICO. The global reach of the company will help to resolve specific issues related to law, requirement and location functions, and regulations instantaneously and effectively. Initially, we will leverage our representatives for marketing purposes, representing the company in events and promoting through word of mouth.

GEOGRAPHIC COMPLIANCE

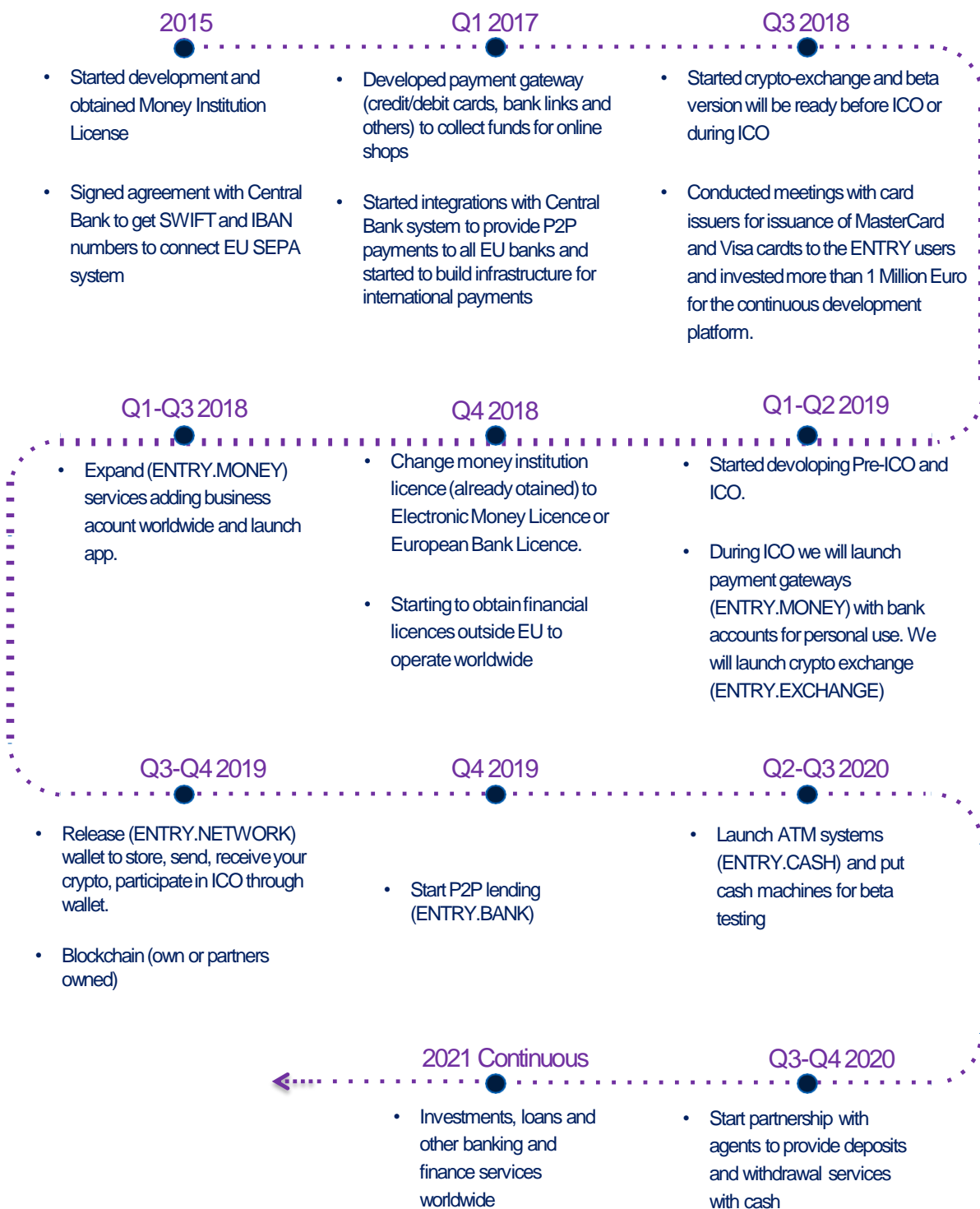
The company will also look to be present in multiple jurisdictions to ensure that it is able to conduct cross border payments across the globe. Also, offices in different countries will allow us to establish connections with local central bank to ensure the smooth flow of crypto/ fiat services and expand more services like cash machine at a global level. This is an important risk mitigation step, as it will allow the company to secure payments and deposits on a global scale. Today's geo-political instability requires crypto companies to be nimble and this structure will facilitate the company in case of any political crisis in any of the company it operates.

ENTRY speculation

ENTRY in the future will launch ENTRY2 stable coin. Which will be something of a hybrid coin. It will be a crypto-fiat stablecoin. Its value is pegged - to the value of fiat currencies. Similar coin now is UDST – Tether. This coin will ensure of ENTRY ecosystem and users growth in all possible ways as less speculative coin will be used to ensure stability for business, payments, hold and market manipulations.



ROADMAP





TEAM (UNDER DEVELOPMENT)

ENTRY team consists of more than 40 industry leaders and 30 global representatives with wide experiences in Fintech, AI, Blockchain, Marketing and Business Development. The strong teamwork together with the synergy effect of the numerous professional members have made ENTRY a truly “multi-facet” team. We believe in regional network support by localized representatives to understand the problems and meet the needs of the users of ENTRY platform. We aim to expand the team by incorporating more than 100 global representatives and make ENTRY a leading financial service provider in the world.



Tomas Ambrazas

CEO at Entry.Money

Master degree in Banking. Chairman of a licensed money institution in EU. Fintech Evangelist. Startup Maniac for 10+ years. ICO and Blockchain Advisor.



Tadas Ambrazas

CFO at Entry.Money

10+ years of experience in various businesses.
Carries Financial Broker General License.



Justas Maziliauskas

Developer at Entry.Money

5+ years of experience in coding. 1+ year of experience in lecturing coding. Blockchain & Cryptocurrency enthusiast.



Artūras Svirskis

Marketing Adviser at Entry.Money

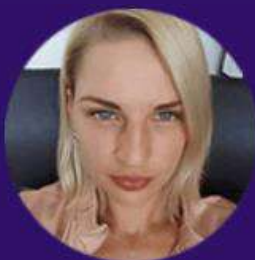
5+ years of experience in Marketing and Business Development with a special focus on Fintech.



Ignas Sakalauskas

Community Hero at Entry.Money

Technician, Miner, Trader. Blockchain & Cryptocurrency enthusiast



Rima Delgiado

Community Hero at Entry.Money

10+ years of experience in Customer Service and Problem Solving.



Jonas Levinskas

Backend Developer at Entry.Money

10+ years of experience in coding. Blockchain & Cryptocurrency enthusiast.



Neringa Šiaulytė

Social Networking Hero at Entry.Money

5+ years experience in e-commerce business, online marketing and business planing.



Vilius Šapola

Developer at Entry.Money

10+ years of experience in coding.



Girvydas Bartkus

Developer at Entry.Money

5+ years of experience in coding. Blockchain & Cryptocurrency enthusiast.



Robertas Stankevičius

Business Strategy at Entry.Money

10+ years experience in marketing, 5+ years experience in IT business development



Martynas Cicermanas

Business Strategy at Entry.Money

5+ years experience in Financial sector. Master degree in Banking.



Vytautas Butėnas

Backend developer at Entry.Money

10+ years of experience in coding.



Paulius Silickas

CFOO at Entry.Money

5+ years experience being CFO. Finished MSc Finance at CASS Business School, City University of London in UK



Laurynas Valiūnas

Marketing Adviser at Entry.Money

5+ years experience in Mainframe Technologies and Software Engineering. Mostly experienced in banking systems.



DISCLAIMER OF LIABILITY

The purpose of this White Paper is to present Entry Money Ltd and ENTRY Token to potential Token holders in connection with the proposed Token sale. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential Token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of purchasing ENTRY Tokens.

Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors.

ENTRY Token is a utility Token. This product is not a digital currency, security, commodity, or any other kind of financial instrument and has not been registered under the Securities Act, the securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential Token holder is a resident.

ENTRY Token cannot be used for any purposes other than those provided in the White Paper, including but not limited to, any investment, speculative or other financial purposes. ENTRY Token is not intended for sale or use in any jurisdiction where sale or use of digital Tokens may be prohibited.

ENTRY Token confers no other rights in any form, including but not limited to any ownership, distribution (including but not limited to profit), redemption, liquidation, proprietary (including all forms of intellectual property), or other financial or legal rights, other than those specifically described in the White Paper.

Certain statements, estimates and financial information within this White Paper constitute forward-looking statements or information. Such forward-looking statements or information do involve known and unknown risks and uncertainties, which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements. White Paper can be modified to provide more detailed information.

This White Paper, written in English language is the primary official source of information about the ENTRY Token. The information contained herein may be translated into other languages or used in the course of written or verbal communications with existing and prospective customers, partners etc. In the course of such translation or communication some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language White Paper, the provisions of this English language original document shall prevail.



TOKEN SALE AGREEMENT & PRIVACY INFORMATION

PLEASE CAREFULLY READ THIS TOKEN SALE AGREEMENT & PRIVACY INFORMATION. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR AND DO NOT CONTRIBUTE TO THE ENTRY TOKEN SALE OR ENTRY PLATFORM.

Introduction:

Entry Money Ltd Company is located at 160 Kemp House, City Road, London, EC1V 2NX, United Kingdom and registered in London, United Kingdom with the Company Code 11043841. The company is an issuer of **ENTRY Token**.

Whereas the official website of the company is <https://entry.money>.

The USER has agreed to buy and the Company has agreed to sell this Token according to the terms of the agreement.

Entry Money Ltd. respects and understands the importance of privacy to the USER of its products.

Now, therefore, if the USER meets the criteria of purchasing the Token, the following conditions shall be applicable:

- The USER has read and understood the Whitepaper, the Agreement and the Disclaimer & acknowledges and accepts all that is stated herein.
- The use of this website is limited to individuals who are 18 years or above.
- The USER may access, correct or delete any information which is personally identifiable and which is submitted to the website.
- The USER has a right to enter into and perform the obligations under this Agreement and to carry out all the transactions mentioned in this Agreement.
- The access to the website and the Token shall be subject exclusive to this agreement. By applying for the Token and accessing the website, all the terms and conditions and policies of this agreement are applicable to you.
- This Agreement comes into effect on registration at <https://entry.money> website.
- The successful completion of the Agreement will be upon successful development of the ENTRY Token.
- The USER must fulfil the requirements of the Company by providing any documents or personal information that may be required by the Company currently or in the future. The personal information shall be used by the company to contact the USER.
- ENTRY may keep and use the personal information provided by the USER, collected from or about the USER. However, ENTRY does not share the personal information with any third party without the permission of the USER.
- There may be a modification in the clauses of this Agreement or any terms or policies governed by this Agreement by ENTRY at its sole discretion. Such changes shall be modified and a Revised Agreement will be updated on the Website.



- No person shall be assigned the ENTRY Token without the completion of this Agreement.
- The ENTRY website will be not be used for any unlawful or prohibited activities mentioned in this AGREEMENT.
- ENTRY Token is a virtual currency and under this AGREEMENT, ENTRY does not provide, offer or exchange securities or any other financial instrument.
- Certain statements mentioned in the AGREEMENT may be an estimate or a prediction of events. The COMPANY is subject to uncertainty and risks.
- Despite the fact that we intend to reach all goals described in this document, all persons and parties involved in the purchase of ENTRY do so at their own risk. We may not be able to pay any anticipated rewards in the future. ENTRY platform has not been fully adjustments prior to its launch. Such changes may result in unexpected and unforeseen effects on its projected appeal to users, possibly due to the failure to impact its success.
- The funds raised in the ICO are exposed to risks of theft. The Company will make every effort to ensure that the funds will be securely held in an blockchain wallets. Notwithstanding such security measures, there is no assurance that there will be no theft of the cryptocurrencies as a result of hacks, sophisticated cyber-attacks, distributed denials of service or errors, in the smart contract(s) on the Ethereum or any other blockchain, or otherwise. In such event, even if the ICO is completed, the Company may not be able to receive the cryptocurrencies raised.
- Regulatory authorities are carefully scrutinizing business and operations associated with cryptocurrencies throughout the world, therefore regulatory measures, investigations, or actions may impact ENTRY business and even limit or prevent it from developing its operations in the future.
- All persons must be informed that ENTRY business model, the Whitepaper, or terms and requirements from any applicable law in any jurisdiction. In such a case, purchasers and anyone undertaking to acquire ENTRY acknowledge and any direct or indirect loss or damage caused by such changes.
- You are not eligible to purchase any ENTRY Tokens in the ICO (as referred to in this Whitepaper) unless you are qualified as an accredited investor under U.S. standards (you have to contact Entry Money Ltd support before participating).
- All ENTRY token orders/sales are deemed and final.
- The Client acknowledges that they are fully aware that they will not be entitled to claim any full or partial reimbursement under any circumstances whatsoever. ENTRY will be issued on the Ethereum blockchain (ERC-20 protocol). Therefore, any failure or malfunctioning of the Ethereum protocol may lead to the trading network of ENTRY not working as expected. Additionally, in a down-cycle economic environment.
- By accessing and/or accepting possession of any information in this Whitepaper or such part thereof, you represent and warrant to ENTRY as follows:
 - a) you agree and acknowledge that the MRS do not constitute securities in any form in any jurisdiction;



- b) you agree and acknowledge that the development of ENTRY platform is a subject to further changes, updates and adjustments prior to its launch. Therefore, you agree and acknowledge that the development of the ENTRY platform and launch of future business lines may not be completed leading regulatory or any other unpredictable changes happen.
- c) you have a basic degree of understanding of cryptocurrencies, blockchain based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology;
- d) you aware and acknowledge that you are familiar with all related regulations in tokens in that jurisdiction is not prohibited, restricted or subject to additional conditions of any kind.