



T8EX WHITE PAPER

T8EX: TOKENS FOR EVERYTHING, TOKENS FOR EVERYONE. THE WORLD'S FIRST DIGITAL CLEARANCE & SETTLEMENT SOLUTION PLATFORM FOR UTILITY TOKENS & DYNAMIC TOKENS.

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T8EX Abstract.

he utility of a blockchain token is a function of its broader acceptance across multiple use cases, and its ability to access other ecosystems. This means it needs to be able to interact across blockchains (cross-chain) and if possible in to traditional databases on centralized systems (off-chain)

To date, the utility of blockchain tokens has been constrained and their potential limited which diminishes the value to the token holder and creates complexity among the Cryptocurrency and blockchain market. This complexity and limited potential creates a challenging problem to be solved and, consequently, a significant commercial opportunity.

The T8EX represents the answer to this challenge and ultimately, the next frontier in providing active and passive traders, along with a range of other cryptocurrency user groups, a new platform to house, store, trade and exchange in a dynamic Crypto token marketplace.

T8EX will be a One-Stop-Shop for Digital Utility Token Exchange and also offer a functional set of tools to provide clearance and liquidity for utility tokens.

T8EX Core Team, has a wealth of experience in payment processing and technology, as well as relevant stock exchange management experience. T8EX welcomes all utility tokens generated by the blockchain community and all token projects that are designed for any sort of business purpose. T8EX will provide a solid foundation, and thru strategic partnerships, the tools necessary to deliver liquidity, token redemption, and token circulation.

T8EX will be the global nexus for tokenization innovation in business.

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Introduction

With the appearance of Satoshi Nakamoto's White Paper in 2008, and further evolving with Ethereum and many recent and proposed future protocols, it has become clear that cryptocurrencies are in and of themselves a valuable tool which can provide immense utility and also be fungible. The current marketplace exchanges are accepting new Tokens and ICO's from a subjective and self serving perspective. T8EX and its partners will provide the tools necessary for any token to achieve maximum circulation and maximum utility. In the last calendar year, 2017, the total market capitalization for cryptocurrencies increased many, many times over, with the future forecast projecting a sharp rate of growth for the crypto-universe. T8EX mission is to evolve with the marketplace, steadily gain market share and most importantly promote the hardware and banking tools which will allow anyone across the globe to sell their crypto-assets and effectively 'cash-out' into local fiat currency.

Trends in Crypto

For more than three years, The Core Team behind T8EX has been aggressively monitoring and adjusting these forecasts for which direction the growing crypto industry is headed. Finally, in Q1 of 2018, the whole world will be able to witness a T8EX Platform & Greater Ecosystem that fully empowers traders, speculators, investors, developers, any traditional retailer and, (most importantly) end-users, who are also increasingly interested in utilizing tokens and fully embracing cryptocurrencies as something which will be just as ubiquitous in usage as the mobile phone itself.

The market for crypto and blockchain has matured to the point where numerous application scenarios and technology innovations are experiencing quick growth in volume, increasing competition between coins and tokens, and a substantial increase in market value. Although there are a growing number of exchanges that do have key strengths, the fact remains that each individual exchange is still somewhat isolated and primarily self-interested, and strictly adverse to collaboration with other 'rival' exchanges. The T8EX Team is convinced and believes it is self-evident that digital exchanges must increase their collaboration and cooperation in order for utility tokens and crypto to achieve mass adoption and to achieve real overall success.

The intent for the T8EX is to optimize the transaction process, decrease investment thresholds, expand the end-users investment options and provide an excellent solution for the evident and redundant overlaps which exist between countless utility tokens. Last but not least, T8EX's seemingly biggest differentiation is the proprietary partnership hardware and software tools which allow T8EX users to hold a wallet address in physical form, with various, if not potentially endless points of access to the T8EX, across the globe.

1. A New Era in Tokenization – 'DET' – Dynamic Evolving Tokens

Despite all of the advances in technology, we are at the very beginning of a token revolution. Just like with the Internet and the common monikers of 'Internet 1.0' and 'Internet 2.0' as well as Standard HTML versus Dynamic HTML5, the T8EX Core Team envisions a very near future where cryptocurrencies will become dynamic, and The T8EX Core Team, are staking the claim to 'coin' the term 'Dynamic Evolving Tokens'. We are entering an economic revolution in which every conceivable asset can be tokenized, traded, swapped, and serve the main purpose of a utility token representing and holding true intrinsic value. We now provide a forward looking example of a tokenized economy in the near future.

As an example; An entrepreneur in Denmark designs and creates a futuristic robot duck. In order to raise capital for his robot duck production, the entrepreneur does a Token Pre-Sale for his robot ducks and then has successfully raised sufficient capital in order to have a factory in China to now produce these robot ducks. But rather than physically selling the robots to a distributor, the tokens for these robot ducks are traded from the entrepreneur down-channel, to the distributors and further still down to the retailers and on forward to the end-user customers. It is only after the customer buys and redeems the robot duck tokens that the robot duck is finally manufactured and shipped.

Another example we wish to provide to help the reader conceptualize the future of 'Dynamic Evolving Tokens' (DETs) is the following: An ice cream factory in Australia uses as ingredients: milk, eggs, sugar, vanilla, and from this point moves on to finally produce vanilla ice cream. The factory's initial inputs of milk, eggs, sugar, and vanilla are all represented as tokens and an automated system inside the factory constantly is monitoring the inputs and outputs for these key ingredients. A smart and forward looking company producing vanilla ice cream will certainly have in place, a machine learning algorithm which will monitor and control the purchase of these key ingredients, independently.

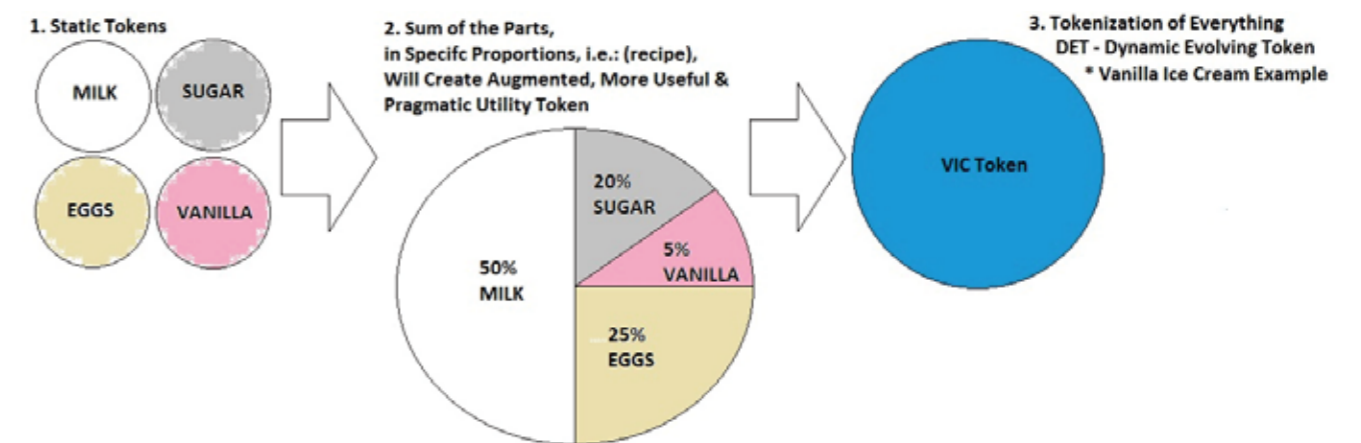


Illustration 1: Conceptualizing the Dynamic Evolving Token (DET)

These examples illustrate that the full potential of tokens has not been tapped. Up to this point in time, tokens have been seen as a mechanism for a high amount of capital raising and for the access to service platforms. And yet, there are many untapped and future uses of tokens which have not been fully explored or even conceived yet. In our daily lives, we use paper tokens already for quotidian activities such as dry cleaning slips, standing in line for a queue at a theme park, or even tickets for a concert, as well as airline perks and upgrades through elaborate and time-tested membership programs. The extension of the use of tokens into the digital realm 'The Internet of Value' (IoV), anywhere on Earth with access to the internet, is the next logical step in the tokenization process and will create countless new business opportunities for existing and new products and services.

The circulation, trade, barter and proactive promotion of tokens across all economic points of access will not be available without a better designed infrastructure for creating, trading, and managing tokens.

Limitations of The Status Quo Token & Crypto Exchanges

The current token exchanges are simple extensions of the already existing (and larger) token exchange or trading platform as a secondary market. These exchanges are specifically designed with high volume and high value exchanges in mind. As such, they have an extremely limited scope and make it more difficult to add new tokens to these inherently limited exchanges. Current exchanges perceive a listing as something

Dangers in Decentralized Exchanges

The difficulty in adding new tokens has led to interest in decentralized token exchanges. However, decentralized token exchanges also inherently exhibit intrinsic faults and numerous drawbacks. First and foremost, decentralized exchanges lack a central issuing authority, which carries out the role to ensure adequate and standardized quality control, marketing and also

Further Weaknesses Inherent to Decentralized Exchanges

Several recent endeavors have sought to build decentralized exchanges, the majority having been focused on ERC20 Tokens based on the Ethereum network. And yet, although these parties have built decentralized and trust-less exchanges, vulnerabilities still exist and the end-users are very prone to external manipulation. These recently launched decentralized exchanges are still not yet achieving the mass popularity that has been predicted, despite their inherent claims of having better security features. These

Decentralized Exchanges Living Isolated in a Purely Crypto-To-Crypto Universe

Up until this point in time, seemingly all decentralized exchanges simply cannot provide the ability, functionality, networking or tools to allow investors to seamlessly transition, and move into and out of fiat. Because of

similar to a new stock listing. The current process for the listing of a new token is very time consuming and often quite expensive. Furthermore, current exchanges make money from transaction fees and listing fees; therefore, these exchanges have a major incentive to 'pick and choose' the type and caliber of new tokens which an exchange wishes to list to their system.

importantly: liquidity. As a result, a decentralized exchange often lacks liquidity in an attempt to cater to the smaller volume tokens. One consequence for these decentralized exchanges is that only the big-name tokens are transacted with considerable liquidity, with little to no interest in the smaller players.

exchanges keep an order book of users on the chain. As a result, adjustment or cancellation of bid orders can be expensive to regular users because there is a delay when an order is created, and when it is accepted in a block. The challenges of Decentralized Exchanges include, but are not limited to: liquidity, compatibility, un-scalability (latency – usability negatively affected), poor engineering talent, limited open source code available & extremely poor User Experience (U/X) (an immense drawback for attracting and keeping new users).

regulatory issues, tokens on decentralized exchanges can only interact with other tokens, making it difficult for the end-goal of a trader or user to re-enter to fiat currency and essentially 'cash-out' his investment.

Lack of Instantaneous Exchanges

At present, both centralized and decentralized exchanges will often obligate the user to wait for a few moments before later-on allowing the user to finally withdraw their funds. Those exchanges able to provide an environment where the trading is done in a near

instantaneous will prevail. Similarly, if a user wishes to sell his crypto assets and transfer his funds onto a wallet to effectively 'cash-out' only those exchanges with maximum integration, scope and scale, for both hardware and software, will pass the test of time

Further Weaknesses in Crypto Needing to be Addressed

Since the very beginning of Bitcoin and right up to the present, the theft of cryptocurrencies presents a major flaw in crypto trading and investing. Nearly every time an exchange is hacked, the exchange denies responsibility due to lack of insurance and user agreed-to contractual guarantees, thus limiting

responsibility of these exchanges. The risk exists today as from day one and due to perhaps complacency or even lack of 'better' alternatives, seemingly all the major exchanges lack the proper security and infrastructure which can adequately protect customer's deposits.

Lack of Authentication Procedures and Know-Your-Customers KYC Procedures

Existing exchanges operate within the login/password framework. Even with some enhancements such as "Verified Accounts", it still appears that the most

active traders still too frequently are confronted with locked accounts, credential problems, or incorrect account balances, etc.

Price Manipulation & Front Running

Front running is the unethical practice of trading an equity on one's personal account based on advanced knowledge of pending orders from the brokerage firm or from clients, thus allowing the broker to profit from this early market making knowledge. It appears the crypto exchanges are

currently best suited to benefit from front running as an exchange can place their own small order right before a large buyer or seller moves into their position. Numerous examples across the internet in both forums and news articles point to front running by crypto exchanges.

Lack of Transparency

At present, most cryptocurrency exchanges do not provide any real reports of value, and are seemingly never audited up to the most rigorous and demanding standards as dictated by the

authorities. Going one step further, the financial audit process has traditionally been opaque, operating in a vacuum; sometimes only a 'pass' or 'fail' is provided by the auditor.

Crypto & Tokenization Adoption in the 'Third World'

It is estimated that nearly 20% of Planet Earth is "Un-Banked" with some 10 Million of the 330 Million Americans being part of this group. It is estimated that some 15 Million Nigerians also are 'Un-Banked'. With a Planet of 7.5 Billion people, 1.5 Billion are

'Un-Banked'. Specifically in the case of Africa, Asia & The Middle East, looking at the past, these regions have been able to cut out and 'leap frog' over various stages in modernization given the fast pace of technological advancement.

Customer Support & Communication Breakdown

Without any doubt, if you were to ask a room full of active traders what is their biggest pet

peeve, when dealing with crypto exchanges, it would almost certainly be that the vast majority would first-and-foremost mention the lack of support and very slow feedback when troubleshooting or problem-solving. Language barriers also hinder communication efforts between parties. Crypto traders frustrated by the sub-par Customer Service of a particular exchange then logically vote with their feet and open numerous accounts with dozens of

2. The T8EX Crypto-to-Crypto Exchange Ecosystem

The T8EX Crypto-to-Crypto Digital Exchange is seeking to create a competitive advantage. There are numerous benefits to operating a centralized exchange, such as the ability to provide numerous useful tools for the end-user's utilization. Including, delivering a

exchanges in order to find the best product. This series of events has undoubtedly already happened to countless crypto enthusiasts. For the traders, this is a major inconvenience as they are now obligated to manage dozens of accounts. The lesson to be learned here is that the exchanges which manage clients with efficacy, and solely prioritize the objective of pleasing the clients, will win-out at the end of the day.

practical, pragmatic exchange and payment APIs for merchants and users to then instantly convert tokens effortlessly, and with a merited amount of trust given to T8EX. Both the End-Users and the T8EX will benefit by pricing a very competitive and reasonable spread in the conversion rates.

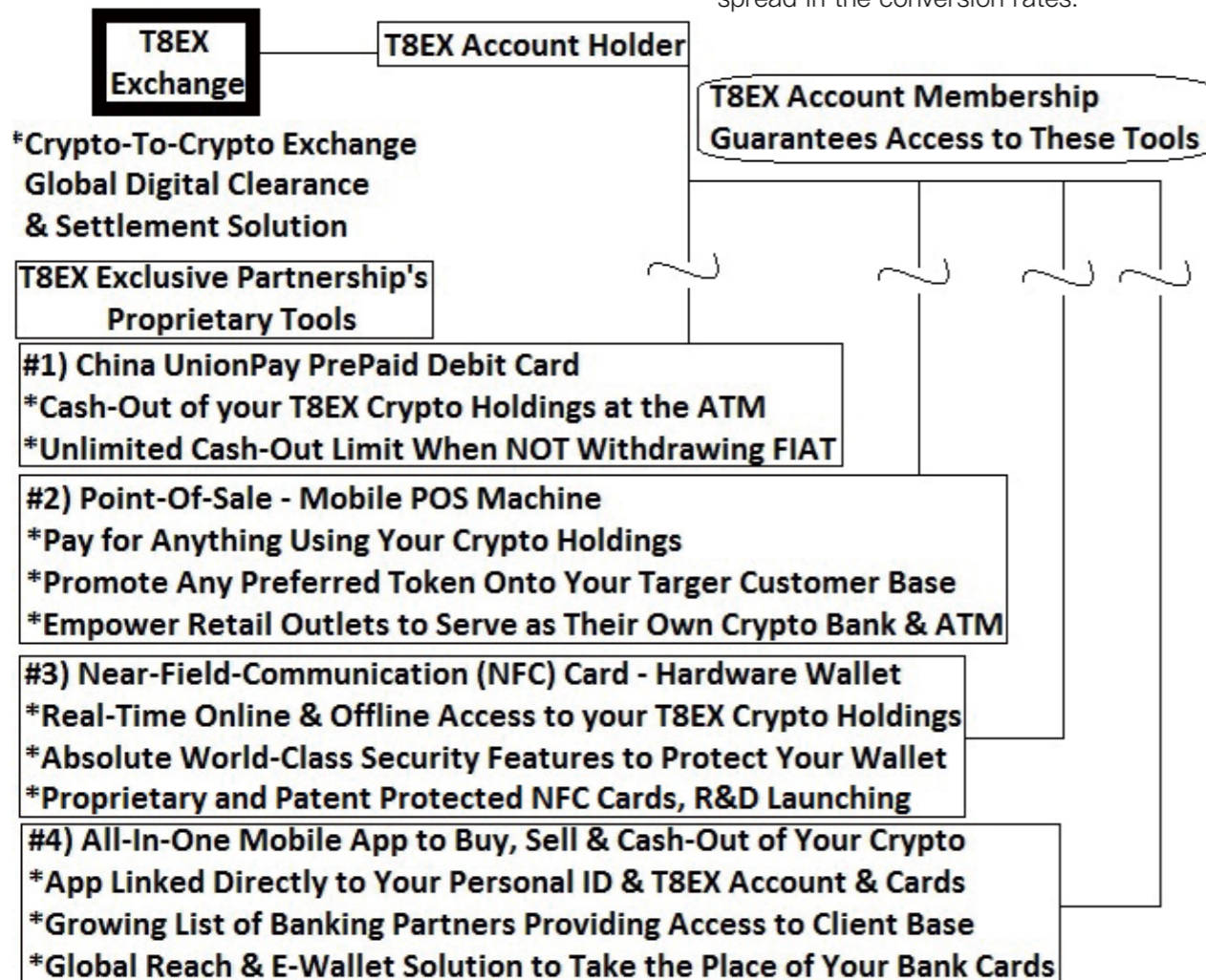


Illustration 2: T8EX Ecosystem Flow Chart

T8EX' s Intention for Bringing Crypto-to-Crypto Exchanges Closer to Fiat Usage

T8EX, by means of strategic partnerships and Research & Development (R&D) internally, is able to provide the tools necessary to allow the most common of investors to sell crypto,

anywhere on the planet, and have quick access to local fiat currency if they intend to 'cash-out.'

T8EX Addressing Hot Wallet Dangers

T8EX seeks to address all these issues with a combination of strategies, first and foremost limiting the value which can be stored on any 'hot-wallet'

thus mutually ensuring both the investor and the T8EX limited exposure to any potential compromise.

T8EX Global Leader in Account User Multi-Facet ID Authentication

The T8EX Core Team believes that 2 Factor Authentication is merely the first step forward and much more is needed in order to achieve multi-layer and truly ubiquitous account security. The final goal for T8EX is to achieve an extremely high level of personal identity verification and habit-forming traits which better tie an account holder to their hardware tools (PrePaid Debit

Cards, Near-Field-Communication (NFC) Cards, as well as a proprietary phone App and finally a Point-Of-Sale (POS) Machine). It is intended that T8EX will serve as the absolute standard for uniting an individual with their various tools for buying cryptocurrency, most notably the PrePaid Debit Cards and NFC Cards via T8EX partnership.

T8EX Critique to Front Running as an Unethical Exchange Practice

T8EX does not see front running as an ethical or even time-worthy task to pursue. Although a bit conceptual at the onset, it is not difficult to see how the T8EX will be anticipating and soon on-boarding some immense internal trade volume on the T8EX, given the fact that T8EX Account Holders will be able to use PrePaid Debit Cards as well as NFC Cards and POS Machines. It does not take much aggressive forecasting to look out in to the near future to see that T8EX liquidity will be healthy. Given T8EX's unique selling points, profitability as an exchange will be pursued via continued on-boarding and focusing on outstanding customer service and response rates, and ultimately delivering the continued 'cutting edge' in Research & Development. The key focus for T8EX is to look into the future and be

ready to take-on 'Dynamic Evolving Tokens' (DETs), other upcoming cryptocurrencies, and all utility similar tokens that will all serve to augment the symbiosis and win-win nature of T8EX's Mission Statement: To become the World's First Digital Clearance & Settlement Solution & Platform for utility Tokens and Dynamic Evolving Tokens (DETs). T8EX's success derives from the offering of great Tokens which deliver value and provide a great fit within the greater exchange ecosystem, augmented by the key hardware partnerships, reiterated here again as the PrePaid Debit Cards, Phone App, Point-Of-Sale (POS) machine, as well as the Near-Field-Communication (NFC) Card & Account embedded inside.

T8EX Addressing the Serious Concerns About Transparency

The T8EX Core Team asserts that something as simple as providing a public block-chain for reporting issues is an appropriate solution, as it holds everybody to the same standard. In the greater framework for T8EX and the trading of cryptocurrencies and tokens, T8EX intendsto be an exchange serving as a wholesaler for other exchanges. In other words, the intended target for T8EX is to achieve optimal token economics by housing a large quantity of tokens, and to provide

the right ecosystem for a token company or token holder to aggressively buy, sell, barter and trade tokens and cryptocurrencies, in a transparent and open marketplace. T8EX fundamentally believes that the market itself will dictate which tokens survive and grow in value, whereas other tokens will lose utility or may be forced to cooperate with rival tokens in order to maintain market value and relevancy.

T8EX Set to Connect All Dots for Empowering Crypto in the Developing World

Regions such as Africa, Asia & The Middle East are, in fact, the optimal locations for T8EX to be rolled out. Current market conditions indicate a massive penetration rate for ‘smart phones’, as well as a growing middle class, mobility, infrastructure and modern real estate developments. The T8EX Ecosystem is poised to

capture significant market share in these parts of the world via strategic partnerships, and by taking advantage of the youthful populations which are tech-savvy and very fast (and loyal) adopters of technology and related tools which empower and help these key demographics grow further.

T8EX’ s Commitment to Strategic Human Resources & Customer Support

Even with the mass advancement in technology and Artificial Intelligence (AI), nothing in existence yet can compete with a highly competent team of knowledgeable Support Staff. T8EX is positioned (empowered in part by the success of the T8EX ICO), to be able to invest heavily in Customer Support Staff, across the globe. In fact, T8EX aims to be part of a publicly traded company also will deliver

limmense value and transparency for investors to further put trust into T8EX. The T8EX Core Team is conscious of the game-changing results which occur when the ‘Service Dominant Logic’ Company Ethos is executed correctly across the whole organization, from Top-to-Bottom.

T8EX Investing on Incoming Investments, Independent Mining Operations

To further enhance Customer Satisfaction and T8EX Independence, T8EX intends to carry out crypto mining on a minor scale in order to stay ahead of the market

trends. As the user base of T8EX grows, T8EX intends to scale up mining operations to further advance the T8EX Ecosystem’s expanding operations, reach and scope.

T8EX’ s Lengthy Pursuit of All Required Licenses & Meeting All Regulations

Given that T8EX is an Australian corporation, it needs to be highlighted here that T8EX has gone through a rigorous and arduous process in order to meet and exceed all the necessary requirements to open and

operate a Crypto-to-Crypto Exchange in Australia. T8EX intends to take every step necessary in order to stay ahead of the changes coming from regulators in order to guarantee continuity of operations, safely and secure.

T8EX & User Interface

T8EX delivers a fast and responsive trading user interface using purely Java, as this is what is trusted by most of the Top Tier Banks and Trading Systems of our contemporary. Java has already been proven to be quite robust and can support a very large number of simultaneous connections. It is well understood that a vibrant community and ecosystem will further ensure the sustainability of this powerful stack. The initial version of the T8EX intends

to offer: limited orders, market orders, stop-loss orders, as well as the following matching algorithms: FIFO, Pro-Rate & Market Maker Allocations. T8EX hopes that each algorithm will be decided after consultation with the T8EX Token holders. The ratio to be allocated to market makers we hope will ensure fair trading without penalizing the market makers.

T8EX APIs & Functionality On The Block-chain

The T8EX Platform is designed to be agnostic with respect to the ledgers. The T8EX can be plugged into any block-chain. The T8EX Platform will provide a RESTFull

API to consult the order book and to create orders. Similarly, a Websocket API will provide the latest trades and orders in a ‘real-time’ manner.

T8EX Customized Account Reporting & Portfolio Analysis Tools

T8EX will develop and offer high quality tools that allow traders to view their data, sort market stats, metrics, visually and analytically. Often only available on the high-end stock trader portals, T8EX will deliver many of these excellent functions. T8EX intends to store this data both on a centralized server as well as ‘on the

T8EX for Future ICOs

T8EX will help the most active and demanding Crypto Investors who are interested in participating in ICOs or Pre-Sales. T8EX will empower account holders with high quality in-depth analysis of upcoming ICOs,

block-chain.’ Profit & Loss tools, time metrics, type of asset, volume tools will all be provided. T8EX traders will be able to sort options such as market cap, balances, realized and unrealized gains, and further tools will be added to the T8EX over time.

especially for the exclusive ‘wholesale’ volume discounts achievable when investing during the Pre-Sales. T8EX intends not to enforce a minimum investment requisite.

T8EX Key Features & Competitive Advantages

Operations carried out on the T8EX include: Order management, Transactions, withdrawals and Deposits; all of which are hard coded on the

block-chain. Cryptocurrency deposits and withdrawals are recorded in their respective block-chain.

Shortfalls of Existing Exchanges	T8EX Solutions Being Sought
Wallets Frequently Hacked, Coins Stolen	T8EX Seeks Multi Signature, Cold Storage, Increasingly Enhanced Security as Technology Develops Further
Weak Logins & Password Authentication	Adopting International Corporate Industry Standards (starting with 2FA & beyond)
Unsafe Fiat Deposit & Fiat Withdrawals	T8EX Does Not Touch Fiat Directly but Provides the Tools Needed to ‘Cash Out’ of Crypto Holdings
Exhaustive and Difficult Task When Dealing with Large Fiat Deposits or Withdrawals	T8EX Does Not Touch Fiat Directly but T8EX Provides the Tools for People to ‘Cash-Out’ of Crypto Holdings
Front Running	T8EX Vehemently Disavows Front Running
Price Formation	T8EX Provides Transparent and Audit-able Storage of Transaction Prices Within the Block chain
Low Transparency	T8EX Provides Transparent and Audit able Storage of Transaction Prices Within the Block-chain

Table 1: T8EX Addressing Existing Exchange Shortfalls

T8EX – Know Your Customer (KYC) & Anti-Money Laundering (AML)

T8EX, performs KYC on every new user registering on the platform to provide basic and standard information, including: Passport, Proof of Address, and similar due

diligence. T8EX intends to continuously advance to meet and hopefully exceed some of the most demanding global standards required.

T8EX as a Wholesale Clearance Mechanism for Early Investors

One additional goal for T8EX as an exchange is to serve as the Crypto-Community’s preferred location to carry out for Token Listings, especially when doing an ICO. There were approximately 1,380 Tokens as of mid-January 2018, and now a projected 5,000

Tokens to exist by the end of 2018. It is because of this upsurge in Token Listings that T8EX understands that Token holders, especially those who were part of an ICO Pre-Sale

or Private Sale will seek to divest their Tokens in an efficient and timely manner. T8EX has already secured dozens upon dozens of commitments from successful ICOs, including: AMM, NGC, T8C, among others, all wishing to host their Tokens on the T8EX. T8EX is

T8EX, Some Final Noted Distinguishing Traits & Aspects

T8EX initially holds onto the tokens of the users. The integrity of the T8EX Operator is enforced/ensured by a smart contract. T8EX will provide anti-DDOS protection. T8EX will provide backup channels targeting 1,000Gbit/sec.

i) T8EX Near Instant Trading

Any swap, exchange or convert request is executed almost immediately, within one single transaction. Users get their exchanged token at the exact moment they transferred their original token. No deposit or

ii) An “On-Chain” Exchange

T8EX runs ‘On-Chain’ and is therefore easily accessible for all accounts, including both smart contracts and normal accounts. This feature allows smart contracts to directly

T8EX Compatibility

T8EX does not require any further modification for the underlying protocol of Ethereum and other existing smart contracts to wholly function. T8EX’s Payment API can communicate with existing contracts without any changes on that end. T8EX is also introducing a newly designed, highly functional contract wallet that

confident that several hundred additional tokens will soon be hosted on T8EX within just a few short months, quarters and within the next few years. We believe that T8EX benefits from the Crowd-funding Format which we see has been so widely adopted by Start-Ups and related parties.

T8EX servers are strategically placed across the globe, and not concentrated. T8EX employs independent auditors who continuously test the T8EX Platform, specifically looking for weaknesses or vulnerabilities. These IT Auditors also test all T8EX employees and contractors, to prevent T8EX from being hacked via “back door.”

confirmation or waiting time is needed. This efficient and user friendly feature distinguishes T8EX from nearly any existing or future planned exchange.

interact with T8EX, without third party intervention to receive funds or payments; especially from different tokens that are not originally supported.

holds all the User’s Ether and similar Tokens. For example, this wallet will allow a user to pay with Token A to a contract that is expecting Token B, where the conversion from A to B is seamlessly carried out by T8EX. Then, the receiver will receive the payment as if it was sent by the original user.

	On-Chain	Trustless	Front-Running Proof	Throughput	Fiat Involved	External Blockchain Token
Shapeshift.io	Yes	Yes	Yes	Some	No	Yes
Kyber	Yes	Yes	Yes	Some	No	No
Oasis	Yes	Yes	Yes	Some	No	No
OxProject	Yes	Yes	Yes	Some	No	No
Poloniex	No	No	No	High	No	Yes
Kraken	No	No	No	High	Yes	Yes
T8EX	Yes	Yes	Yes	High	Not Directly	Yes

Table 2. T8EX Approaching an Ideal Marketplace With ‘Cash-Out’ Tools Provided

*On-chain: Order book will be published in a specified block-chain.

3.0 The T8EX Unique Value Proposition

T8EX is different than other exchanges for two main reasons. First and foremost, T8EX is forward thinking in that Tokens will evolve, Tokens as we think of them today are one-dimensional or perhaps, at best

two-dimensional T8EX is visionary in the forecast that Tokens will become Dynamic, i.e. ‘Dynamic Evolving Tokens’ (DETs). Tokens will become

consolidated and serve as representations or a conglomerate of a basket of co-related tokens,

Secondly, with four distinct tools provided through partnerships already confirmed, T8EX will surpass possibly all other exchanges because traders both active and passive are given the tools needed to

T8EX’ s Four (4) Unique Hardware Tools, the T8EX Ecosystem

T8EX PrePaid Debit Cards

T8EX is offering an exclusive tool, a PrePaid Debit Card, which will be rewarded and issued to all T8EX Account Holders, and guaranteed immediately if any interested investor partakes in the T8EX ICO Pre-Sale for a minimum 10 ETH. The T8EX issued PrePaid Debit Card allows a T8EX Account Holder to sell their Crypto assets within one minute of selling their Crypto assets. Account Holders will be able, by-means-of the T8EX Website or Partner Mobile App, to have funds available on the PrePaid Debit Card, in local fiat currency, across the globe. T8EX intends to exclusively Brand or Co-Brand these PrePaid Debit Cards depending on the country and depending on the partnerships still to be confirmed as of the time of the completion of this White Paper. The T8EX PrePad Debit Card allows T8EX Account Holders



T8EX Hardware Tool #1

T8EX’ s Proprietary Point-Of-Sale (POS) Machine & Up-gradable Token Software

The Second Key Financial Tool within the T8EX Ecosystem is the Point-Of-Sale (POS) Machine. T8EX has worked tirelessly to design and find the right hardware partnerships and to always improve on the software User Experience (UX) & User Interface (UI). The T8EX POS Machine will be proactively promoted and distributed across the globe, via partnerships and revenue sharing agreements. A traditional Retail Shop, or any company willing to accept cryptocurrency as a mode of payment can serve as their own cryptocurrency ATM and cash register. The T8EX

whose sum together, creates a DET.

guarantee token liquidity, circulation, as well as potentially innumerable retail points of access to buy sell, barter, push, promote & divest of tokens.

to conduct their Know Your Customer (KYC) and their Anti-Money Laundering (AML) due diligence in one fell swoop. At the moment an individual who signs up on T8EX, are simultaneously registered into the system as an applicant and candidate for the T8EX PrePaid Debit Card. Those T8EX Account Holders will be able to use the PrePaid Debit Card to cash out in Fiat local currency at a monthly maximum withdrawal rate, with four (4) different withdrawal limits set depending on the amount of KYC/AML information provided by the T8EX Account Holder. In the case that a T8EX Account Holder wishes to use the PrePaid Debit Card without ‘cashing out’ into local currency, then there is no limit for traditional swipe card & enter PIN transactions.



business driver for any company that has already issued a Token, the Point-Of-Sale (POS) Unit is a great asset to maximize the amount of locations from which a Token

can be bought, sold, or gifted as a form of marketing and promotion.



T8EX Hardware Tool #2

T8EX' s Proprietary Near-Field-Communication (NFC) Card & Hard Wallet

The Core Team for T8EX has, in aggregate, spent several decades closely monitoring and studying the patents which empower NFC Cards. Although nearly ubiquitous today, in the form of metro, bus and subway cards, the NFC Card is now ready to make a quantum leap forward with the proprietary and patent technology which allows T8EX NFC Card holders to enter into the world tokens and cryptocurrency, with ease, safety, ad security. Anyone who is already used to carrying around a Debit Card in their wallet will quickly become accustomed to an NFC Card which is directly tied to their personal identity and well protected within the T8EX Platform (as an Account Holder in T8EX). One additional benefit for the T8EX NFC Card is that even offline,

removed from the internet, the NFC Card continues its functionality as real-time means of storing value, linked to your For example, in the case of using a T8EX NFC Card on a Casino Cruise, many kilometers away from shore, without internet, a casino operator could potentially accept the T8EX NFC Card and at the swipe of a card onto an internet-connect reader, the NFC Card would populate with the T8EX Account Holders up-to-date account status, linked to all their hardware and software tools. The T8EX Core Team sincerely believes that the patents protecting this NFC Hardware Wallet Card are a clear and distinct competitive advantage that simply no other competitor can provide.



T8EX Hardware Tool #3

T8EX' s Mobile Phone Applications for Apple' s AppStore & Google Play

T8EX, by means of software coding, APIs and strategic partnerships with related companies in 8 target countries, is nearly set to offer an Application which is 100% free to download. This application will be the finalizing empowering factor in the T8EX Ecosystem. Anyone who is interested in fully maximizing the value of the T8EX, PrePaid Debt Card, POS Machine and NFC Hardware

Wallet Card, can realize this potential by downloading the T8EX App via a partnership with a strategic partner As noted in the chart below, there is no doubt that the mobile phone will deliver an ever-increasing source of opportunity for those who are under-banked or even un-banked, but wish to jump right into crypto trading.

T8EX seeks to ultimately remove the need to always hold onto extra cards; and this objective matches quite well with the world's up-and-coming youth demographic. It is understood that nearly two billion

adults around the world are un-banked. Those working in banking and finance must take it upon themselves to deliver basic banking services to nearly 20% of the world's population.



Graph 1: Extrapolated Growth of the Mobile Wallet Marketplace

Key Actors Within the T8EX Platform

In order for the T8EX Platform & Partners Ecosystem to Succeed, Several Key Players and Protagonists are Needed:

- Users who send and receive tokens to and from the Network. Users of the T8EX include: individual users, smart contract accounts, larger corporate accounts and merchants.
- Reserve Entities provide additional liquidity to the T8EX Platform. This can be our own reserve or other third-party reserves that are registered by other "market makers." Reserves may also be classified into public and private reserves which may or may not take contributions from the public.
- Reserve Contributors (ie. investors) who provide additional capital to T8EX will also share the platform's profit.
- The T8EX Operator is responsible for adding and removing reserve entities, and List/De-List pairs of tokens in the network. In the beginning, the T8EX Team will act as the Operator to guide the platform in the very early phases. Later, an appropriate and less overtly centralized system will be set up to take over this Adam Smith cognizant task.

4) The T8EX Business Model

The T8EX Token

The T8EX Token is being created as an ERC20 Token based on the Ethereum block-chain. T8EX Tokens will be required for nearly all of the T8EX

Exchanges functions, including deposits, withdrawals, transactions and other exchange services.

Minimum Requisites and Automatic Disqualification for Being Listed on T8EX

T8EX, at the time of this White Paper and ICO does not have any plans to host any type of Security Tokens. Still further, T8EX intends to

implement a listing standard that T8EX will not host any token which does not possess at least 5,000 subscribers at the moment of

said token's ICO.

T8EX Transaction Fees

Within T8EX, T8EX Token is intended to replace BTC, ETH or similar tokens as a form of paying for a transaction fee or commission. Similarly, the T8EX Token can be applied as a form of bid or an offer to execute an order or trade on the T8EX Platform. This utility is consistent with the T8EX Mission Statement

T8EX Token Utility Beyond the T8EX

The T8EX Token will leverage off its network of connections for promotion on a significant number of POS Machines, across the globe. Similarly, T8EX as an

which is to build The World's First Digital Clearance & Settlement Solution & Platform for Utility Tokens and Dynamic Evolving Tokens. Ideally, the majority of nearly all the transactions taking place on T8EX will require some form of T8EX Token to serve as a fee in order to place orders onT8EX.

entity can sell space and 'digital real estate' on the POS Machine or the NFC Hardware Wallet Card with other utility tokens.

Mass Distribution & Circulation of T8EX Tokens

The T8EX POS Machine is the ideal channel for the T8EX Token to be pushed, promoted, rewarded, gifted and traded across the globe. Imagine a future where thousands upon thousands of PrePaid Debit Cards and POS Machines offer discounts and similar promotional incentives for the swapping of T8EX for Products, Services, or similarly for the trading and bartering. Even the intended direct trading between T8EX and BitCoin, Ether and similar cryptocurrencies could be applicable. One additional strategy will be to distribute T8EX Tokens

Among the most affluent in the Crypto Community. T8EX Tokens serve to reward various parties who help generate more trading activities in the T8EX platform. T8EX will rely on various partners, including both software and hardware wallets, blockchain explorers, and on-chain smart contracts to direct users to the platform. These partners will be paid in T8EX Tokens for every trade that they introduce to the T8EX Platform. Before operating, T8EX reserves the priority to pre-purchase and warehouse T8EX Tokens.

T8EX Charging a Listing Fee

T8EX intends to charge a listing fee in BTC, ETH, or similar cryptocurrency, and possibly Fiat, which will serve

as a key barrier to have a Token successfully listed and traded on the T8EX Crypto-to-Crypto Exchange.

T8EX intends to have a very successful Pre-Sale with several key investors, who believe in the ability to scale for T8EX and the T8EX Token. T8EX sees another source of revenue deriving from the Buy & Sell activity which occurs immediately after a successful ICO. It is clear that the average 'Core' support community for any given ICO ranges between 2,000 and 10,000 Key

Investors. The trend of these key initial backers and investors is to divest a certain percent of their tokens shortly after the ICO is completed and fully listed and traded in the open marketplace. T8EX sees this niche market as an excellent avenue in which to derive post-ICO trading revenue.

T8EX Branded PrePaid Debit Card Fees

The T8EX PrePaid Debit Card serves as a traditional and time-tested channel and source for collecting fees, which will serve to support T8EX and T8EX Token.

PrePaid Debit Cards provide a litany of opportunities to charge micro-transaction fees, and T8EX intends to

provide a very competitive and fee splitting scheme in order to build a client base that is loyal and that sees

the value in holding and trading in cryptocurrencies.

T8EX Trading Margin Revenue

One clear and perhaps already well understood source of revenue for a centralized exchange is the ability to create a Trading Margin, as this is in fact

the main source and revenue model for most traditional exchanges.

T8EX Near-Field-Communication (NFC) Card Revenue

T8EX also sees yet another successful and sustainable source of revenue deriving from the NFC Card. T8EX Tokens, among others, can easily be incorporated into this aspect of T8EX's NFC

Card. This nascent avenue for deriving additional flows of capital and passive income will absolutely be an excellent testing ground, continuously being updated and tweaked as the market trends dictate and as T8EX sees most pertinent.

5. T8EX Token Creation

ICO Method

T8EX has decided that only ETH will be accepted for the ICO. It is understood that each individual investor possesses their own Multi-Signature Wallet Address. The addresses for the ICO will be pre-generated offline using a Standardized HD Wallet Path for Ethereum. Our T8EX Team and the Crypto Community believe that this method is much

safer and more robust than competing block-chain addresses; the ability to store comparatively larger amounts is important. Still more, the objective is to provide simplicity for the common ICO investor, who may have their ETH address stored at larger exchanges such as Bitfinex, ANX, BitMex, Binance, etc.

The First Phase of T8EX Token Sales: 40 Percent of All T8EX Tokens

The T8EX Tokens will be distributed in two distinct phases. The table below details the allocation of Phase One: the initial 40 percent of all total T8EX Tokens. First and foremost there is to be an exclusive Cornerstone Fundraising Round, tokick-off the T8EX Token Sale. Afterwards, there is to be a private, invitati on only Pre-Sale that is limited to a select few groups of Crypto Investors and similar financial investment institutions.

Subsequently, the next Round of T8EX Tokens will be opened up to Public Sale Round 1 where qualified investors from the general public who have carried out the necessary KYC & AML due diligence are welcome to partake in this portion of the Phase One Token Sale. It is imperative that any potential investor please thoroughly read through the Terms & Conditions of the sale for terminology clarification and limitations.

Accepted Currency	ETH
Pre-Sale Method	Pre-Generated Wallet Addresses
Token Platform	Ethereum
Duration	16 Weeks / 5 Rounds
Token Distribution	Approximately 2 Weeks After End of Sale
Initial Issuance Supply	*Only Determined After the ICO
Cornerstone Fundraising Open Only to Close Advisors, Partners, and Financial and Cryptocurrency Professionals	Rate: 6,500 T8EX = 1 ETH CAP: 5,000 ETH = 32,500,000 T8EX Bonus @ 63% Quantity Sold: Target 12.5% of Phase One Start Date: February 28th, 2018
Pre-Sale Open Only to Preferred Buyers & Advisors (Those Invited by T8EX & The Company)	Rate: 6,000 T8EX = 1 ETH CAP: 20,000 ETH = 120,000,000 T8EX Bonus @ 50% Quantity Sold: Target 50% of Phase One Start Date: TBD

	Quantity Sold: Target 50% of Phase One Start Date: TBD
Public Sale Round 1	Rate: 4,500 T8EX = 1 ETH CAP: 5,000 ETH = 22,500,000 T8EX Bonus @ 13% Quantity Sold: Target 12.5% of Phase One Start Date: TBD
Public Sale Round 2	Rate: 4,200 T8EX = 1 ETH CAP: 5,000 ETH = 21,000,000 T8EX Bonus @ 5% Quantity Sold: Target 12.5% of Phase One Start Date: TBD
Public Sale Round 3	Rate: 4,000 T8EX = 1 ETH CAP 5,000 ETH = 20,000,000 T8EX Bonus: None Quantity Sold: Target 12.5% of Phase One Start Date: TBD
T8EX Token Lock-Up	Founders: Tied-Up for 1 Year, Afterwards Released During the 2nd Year, on a Monthly Basis Over the 12 Months Advisors: Proactively Released During 1st Year, also Released on a Monthly Basis Over the 12 Months Employees: 25% to be Released After 1 Year, 25% After the 2nd Year, and 50% After 3 Years
Re-Issuance of 2-Year Holding Bonus	Maximum 5% of Initial Issuance Each Semester During 2 Years (Maximum 20% of Phase One), Distributed to T8EX Holders Who Have Not Sold Any T8EX Held at the Address Where They Initially Received the T8EX Tokens
Funds Governance	T8EX Core Team & Top Management for T8 Exchange Pty Ltd. Funds are to be Kept in a Multi-Signature Wallet Address Requiring the Signature of a Majority of The Board.

Table 3: Phase One: The Initial 40% of T8EX Tokens Distribution

ICO		Conerstone	Pre-Sale	Public Sale 1	Public Sale 2	Public Sale 3
Rate	1ETH to how many T8EX	6500	6000	4500	4200	4000
Bonus		63%	50%	13%	5%	0%
ETH		5,000	20,000	5,000.00	5,000.00	5,000
Lockup		60 days	30 days	0 days	0 days	0 days
Token		32,500,000	120,000,000	22,500,000	21,000,000	20,000,000
Total Token	216,000,000					
ETH	40,000.00					

Table 4: Numerical Table Detailing Initial 40% Distribution of T8EX Tokens

Phase Two: The Remaining 60 Percent of T8EX Tokens to Distribute

T8EX intends to distribute the remaining 60 percent in the following manner: 22 percent of all total T8EX Tokens will be utilized for Community Building, which includes the marketing, promotion, Roadshow, and all related outreach efforts to spread the news about T8EX Tokens. 25 percent of all total T8EX Tokens will be held on to, in order to dispense among the T8EX Team and general staff. These tokens will have the similar

rewarding function, as it provides a sense of belonging and further encourages T8EX Token organic, grassroots distribution by network effect, word-of-mouth, etc. 10 percent of all total T8EX Tokens will be reserved for collateral, contingency, and liquidity purposes, to hedge against any unexpected event which adversely affects the value of the T8EX Token– 3 percent of all total T8EX Tokens will be distributed to T8EX Advisors.

T8EX 2-Year Holding Bonus

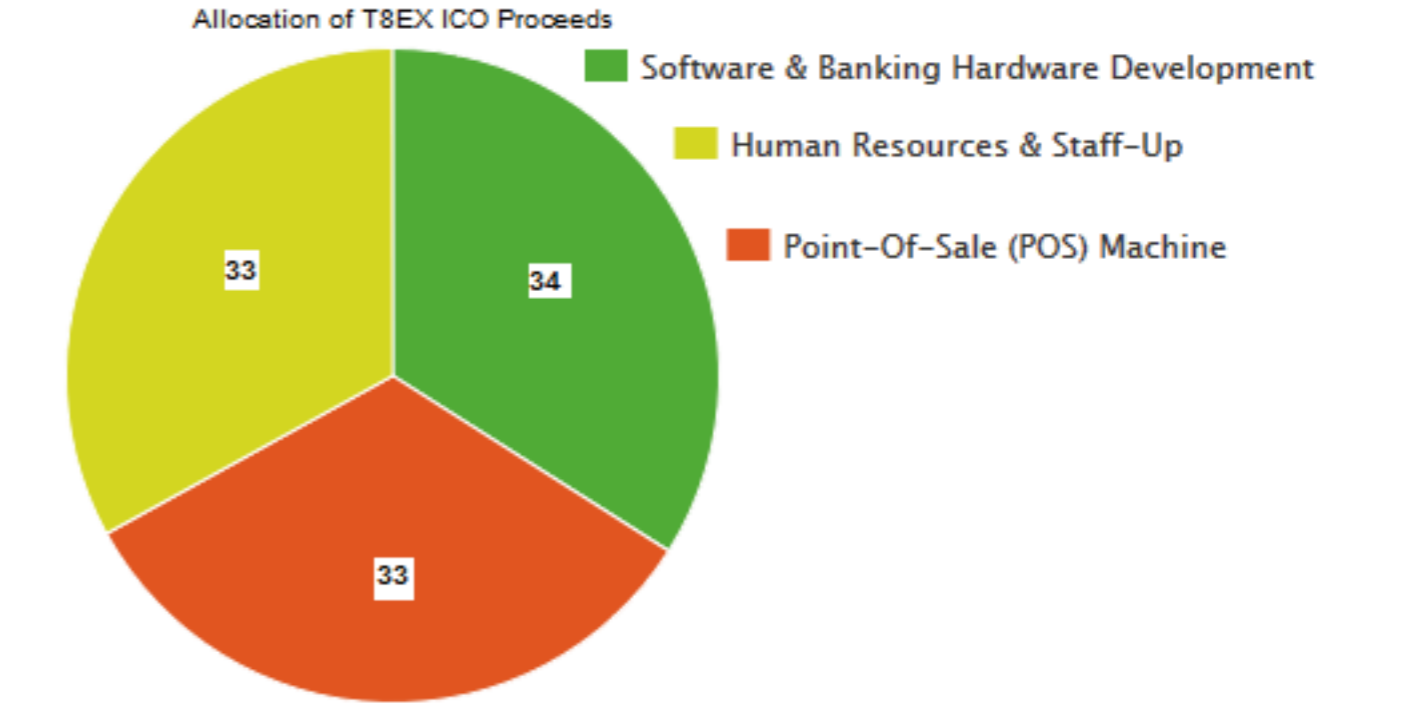
Over the course of 2 years, T8EX will to issue 5% of the already allotted 20% of Total T8EX Tokens which are reserved for those participating in the 2-Year Holding Bonus. After the first 6 months (and repeated again at 12, 18 and 24 months post-ICO), 5% of all T8EX Tokens will be distributed to the T8EX Holders who have not sold, and T8EX Tokens being held at the specific wallet address where the T8EX Tokens were initially

Use of T8EX ICO Proceeds

With respect to the total funds raised throughout the ICO Process, it should be stressed and acknowledged that the earliest rounds of funding into the T8EX ICO will go directly towards the advancement of the T8EX intricacies. Most importantly, in order of priority, T8EX will be finalizing software and hardware development of the T8EX partner mobile application, for both iOS and Android versions. Secondly, T8EX ICO

received at the time of the T8EX ICO Token Generation Event (TGE). The total amount of T8EX Tokens distributed every 6 months (4 different instances) will be prorated between all the T8EX Wallet Address Token holders who have respected this T8EX White Paper Rule. Thus, this feature serves as a very direct incentive for the aggressive investors and, in fact, for all participants taking part in the initial T8EX ICO Token offering.

Proceeds will be directed towards funding the mass production of the hand-held Mobile Point-Of-Sale (POS) Machine. Thirdly, the next key pieces to firmly put into place with the funds raised during the T8EX ICO would be the Human Resources required to push forward T8EX. The need to find the right talent of senior developers, financial, accounting, auditing, mathematical and related I.T. experts cannot be stressed enough.



Pie Chart 1: Intended Allocation of Immediate T8EX ICO Proceeds

T8EX Token Destruction

In the case that, during Phase One of the T8EX Token ICO, the projected quota is not met, T8EX

intends to ‘burn’ these allotted tokens for that particular portion of the T8EX ICO.

T8EX Project Timeline & Forecast



Timeline #1: T8EX Project Timeline & Forecast

Acknowledgments

We thank our Advisors, namely Mr. Peter Christo, Mr. Simon Choi and Dr. Joseph Wang, as well as close

friends & family for their feedback on the earlier versions of this T8EX White Paper.

6. The T8EX Team

The Core Members:

Mr. William Tien – Founder & Managing Director



William Tien, a native of Singapore, with numerous decades of experience working across Australasia; William's first IT leadership experience occurred in the 1990's, helping ring-in the internet age across Australia and beyond, and successfully becoming Chairman & CEO of an Australian Stock Exchange Publicly Listed Technology IT Company in 1999.

William is a strategically minded executive with broad experience in all aspects of FinTech and Merger & Acquisition management. William provides T8EX a deep wealth of experience across the many diverse fields of banking technology, also strong financial acumen, fund raising & consulting experience, as well as fully understanding the traditional venture capital model. William delivers over 15 years of experience in Mobile Wallet Development and Commercialization.

Victor Chow – Chief Operations Officer



Victor Chow is a well-known FinTech Business Mentor and ICO Advisor to several successful ICO projects, with global reach. He is a serial entrepreneur and senior corporate leader with over 28 years experience working in venture capital, start-ups, telecommunications, ICT, cryptofunds, financial & blockchain technologies, and most recently turned business investor.

Victor has held CXO positions across general management, strategic planning, business development, sales, marketing and global operations management in Asia Pacific, Europe and North America. He was previously the Founding CEO of Singapore-based Fintech Accelerator INSPIRASIA and was Head of Asia for Life.

SREDA VC Fintech-focused fund. He was most renowned in the IT industry for his contributions as the Global Chief Operating Officer COO for Cloud Computing and NextGen Data Centers of Huawei Technologies, a leading global information and communications technology company based in ShenZhen China.

Mr. Eugene Luchinin – Chief Technical Officer



Eugene Luchinin delivers to the T8EX Team an immense amount of value with respect to connecting general IT understanding with the modern Ethereum and Blockchain Ecosystem. Eugene has worked for over 10 years inside the Information Technology Industry, focusing on Product Design, Deliverables, as well as the Project Team Management of A/B Testing for some of the most frequently used apps to have been designed these past few years.

Eugene is highly experienced in User Experience (UX) / and User Interface (UI) design and troubleshooting in order to maximize user retention, user return rates, and longevity of interface

Mr. Trevor W. Zakov – Business Development Manager



Trevor brings to the T8EX Team a focused perspective on delivering results within the framework of running a well-balanced business growth strategy+. Having first worked in local government administration after finishing College in the US, Trevor pivoted to focus on Spanish Radio & Media, working for the National Football League (NFL). He finished his MBA studies in China and Vietnam, and he provides nearly 6 years of Asia-focused Sales & Marketing experience, with each successive venture taking on an increasing amount of roles and responsibilities, as well as subordinates and direct reports.

Advisors

Mr. Vincent Perrier Trudov – Product Advisor



Vincent is currently the Head of Asia Pacific for Consulting Quest – a B2B marketplace for consulting procurement. Prior to that he was the Managing Director with Compare GlobalGroup based in Hong Kong. He was previously Chief Product & Services Officer at goSwift, a leading Mobile Commerce and Mobile Payments technology provider for banks, Vincent has lived and worked in many different locations in Europe and in Asia for the last 14 years. His range of experiences goes from Mobile Payments to Commodities Supply Chain Management systems, SAP, and Apps for NGOs & Social Enterprises.

Mr. Simon Choi, Esq.



An international lawyer with more than 25 years of experience, qualified to practice law in England & Wales, and Hong Kong, China. Simon is a well known blockchain speaker and blogger and is rated as a top person by ICObench.

Simon graduated from law schools' Peking University, the University of London and the University of Hong Kong, respectively. Simon provides advice and reviews new blockchain regulations in various jurisdictions to ensure the highest degree of compliance and adherence to all relevant government policies towards blockchain technology.

Dr. Joseph Wang



Joseph runs a financial research laboratory aimed at developing ICO and blockchain technology to support Hong Kong startup and "one belt one road" ecosystem. Currently developing smart contract/blockchain code, trading digital currency and Hong Kong options.

Almost a decade of experience in developing financial technology libraries in C++, Python, Java, R, Fortran 95/77 and Perl. A decade and a half of working experience in developing commercial software with team management experience. Over two decades of working experience developing scientific and academic software.

Joseph holds a Doctor of Philosophy in Astronomy and a Bachelor of Science in Physics with Thesis in Educational Software Development Massachusetts Institute of Technology.

Samson is founder & CEO of CoinStreet, Founding Executive Chairman of China (Guangdong, Hong Kong, Macau) Greater Bay Area TechFin Association, Co-founder of Hong Kong Blockchain Centre, Co-Founder of Ethereum south China and south Asia communities; Chief Crypto-economic Advisor of Gibraltar Blockchain Exchange, board advisor of Universa.io, Asia President of Next.TV Inc. and Chairman of STM Digital Group.

He is an experienced cryptocurrency investor and has over 20 years' experience in TMET sector, with proven success in commercializing various digital services and E-Business operations across in Asia, including the world's first 4G premium VOD service in 2012 with

China Mobile, launched Asia's first VOD service with 4 major Hollywood Studio in 2006, commercialized Asia's first O2O E-commerce service with Li & Fung Group in 2004, first mobile e-wallet in 2003 with PCCW, first verified-by-VISA SMS payment service with VISA and Bank of China in 2002, and world's first charge-to-bill mobile payment service with Hutchison Telecom in 2000. Graduated from University of Toronto with Bachelor's Degree of Commerce, Hong Kong University of Science and Technology, with MBA and a Master

of Science degrees.

Mr. Peter Christo



Peter advises and consults to firms operating in the FinTech, blockchain and the cryptocurrency industries. Peter offers leadership in new business development and strategy for his clients dealing in the global digital economy and also operates in an 'embedded' capacity with ASX Listed company Novatti Ltd (www.novatti.com) in mobile money, payments and FinTech.

Peter has worked with NFP's, Aid organizations, Governments, Telco's, and banks to deliver vital payment infrastructure into developing economies and communities, connecting less advantaged people to the formal finance sector and enabling them to participate in the wider economy, accelerating the rate at which they move out of poverty and help them hold on to their economic gains. Peter is the founder of a number of start-up ventures and is also a public speaker on the realities of new venture management, and also a speaker & commentator on cryptocurrency, blockchain and the future of the digital economy. Peter holds a Masters Degree in Entrepreneurship and Innovation (MEI), along with a Bachelor of Economics & Marketing.

Mr. Oliver Prock



CIO at Salus Alpha Capital GmbH and Chairman of AIFM Federation, Austria. Oliver has over 30 years of experience in various assets such as ForEx, Options, Equities, Commodities, Complex OTCs, Structure Products and also Bonds. After Gaining the necessary experience as fund manager, as well as constantly adapting to the latest development in the FinTech and BlockChain industries, Oliver has become a BlockChain Evangelist.

Oliver carried out his MBA Courses with The University of Illinois and received his Master's Degree from Vienna University of Economics and Business. Oliver also has a Degree in Mechanical Engineering. Oliver is also a prolific writer and has been interviewed and spoken at numerous industry conferences, as well as online interviews for TV, radio, web, and other mediums of dissemination.

Professor Tan Wee Liang



Professor Liang teaches of Entrepreneurship and Law at the Singapore Management University, where he is programme coordinator for the MSc.(Management) by research. He has previously taught at National University of Singapore and Nanyang Technological University of Singapore. Dr Tan served as the International President of the Institute of Chartered Secretaries and Administrators, U.K. in 2004. He currently also serves on the board of St. Luke's Hospital and executive committee of the Presbyterian Community Services. He was educated at the National University of Singapore, University of Cambridge and MIT.

Dan is VentureTimes Cryptocurrency Department Editor-in-Chief. Dan has engaged with cryptocurrencies since 2016, and as a cryptocurrency evangelist in Japan has given talks, written a lot, and supports many new projects as a consultant. He also operates a mining farm and puts effort into activities to spread cryptocurrency in Japan which boasts one of the highest cryptocurrency transaction volumes worldwide. As editor-in-chief at VentureTimes, he writes columns regarding cryptocurrency, and also provides support to raise the awareness of foreign projects in Japan.

TiENPAY Limited

TiENPAY Limited is a Financial-Technology (FinTech) company which owns the proprietary tools, intellectual property and development of T8EX. TiENPAY Limited is the organizing entity which has directly entered into partnership with the software, hardware and banking partners which will complete the T8EX Ecosystem via

PrePaid Debit Cards, Point-Of-Sale (POS) Machines, Near-Field-Communication (NFC) Cards, as well as the TiENPAY App which is in direct partnership to promote the T8EX and proactively distribute the T8EX Token across the globe and through all consenting POS Machine investors and partners.

Understanding The Risks

The users and account holders for T8EX must read and review all information about T8EX and T8EX so as to best understand all the risk factors associated with participating in the T8EX ICO, as well as trading on the T8EX. Each investor must understand that as an

early-stage project in a burgeoning industry, it is a possibility that, despite the absolute best efforts of T8EX, the T8EX Vision detailed in this T8EX White Paper may never be fully realized.

The purchase, acquisition and trade of T8EX Tokens inherently carries significant risk. T8EX recommends to any potential participant to carefully consider the potential risks and to consider first consulting tax

professionals, accountants, lawyers or other trusted advisors to evaluate your personal risks in investing. T8EX stresses to all potential investors to not over-commit.

T8EX does not offer any promise or guarantee of gains or returns. It should be understood that all of a person's initial investment could be lost if the market were to drop significantly. T8EX Tokens provided by

T8EX must be accessed via compliant wallets. It is the sole responsibility of the investor to protect and safeguard their T8EX Tokens.

As detailed in this T8EX White Paper, the T8EX Vision and list of objectives are quite ambitious in scope. As a result of the all the many realms which T8EX is covering, it needs to be again mentioned here that cryptocurrencies continue to go through regulatory scrutiny by various governments. Given the powers that be, the T8EX Ecosystem laid out in this T8EX White Paper, and specifically the four primary tools listed to augment and propel T8EX forward may be subject to future

adjustments and alterations in order to comply with various government requisites. Still more, the T8EX Token itself may, at some point in the future be subject to regulatory actions or regulatory enforcement. These unforeseen future events may adversely affect the T8EX Token and, in fact, T8EX itself. T8EX will make every effort in order to evolve its practices and accommodate to any future

regulatory demand.

Digital Cryptography is a relatively new field of work. T8EX feels obligated to highlight some of the ways in which outside actors could compromise T8EX Tokens and/or T8EX.

- 1) There is a risk in losing access to the T8EX Tokens due to loss of private keys, or any kind of custodial or agent purchaser errors.
- 2) T8EX Investors need to have a private key or a combination of several private keys, this being necessary to manage and dispense of T8EX Tokens that are stored on some digital wallets.
- 3) The funds which are raised during the entire ICO time-frame are themselves exposed to a risk of theft.
- 4) T8EX can be both affected positively and negatively by outside market factors. If T8EX is unable to effectively execute the business plans, this may directly impede T8EX from being able to manage the T8EX and large Ecosystem, as well as hinder T8EX's efforts to carry out future projects, etc.
- 5) Risks arising from the lack of governance rights or any changes that can be made to restrict cryptocurrency usage, not only in Australia, but across the globe could affect the ability for T8EX to make marked progress with the T8EX roll-out plan.
- 6) There are risks associated with any possible uninsured losses, via taxation, via ambiguous regulations and enforcement, all of which could adversely affect T8EX and T8EX.
- 7) There are risks arising from the plausible dissolution of T8EX, negative price movements of various other cryptocurrencies, hacking, massive cyber-attacks, and any possible security weaknesses.
- 8) Given that the T8EX Token is associated with Ethereum, any error, malfunction, or abandonment of the Ethereum protocol may have negative influencing pressure on T8EX Tokens and/or T8EX.
- 9) The global marketplace is increasingly interconnected and this inter-connectivity and downwards pressure on global markets could adversely impact T8EX Token's performance, results, and T8EX's cash flows.
- 10) Investing in the T8EX Pre-ICO and ICO does present some risks because of the uncertainties in the initial stages.
- 11) Any and all investors in the T8EX Token can lose their principle investment if the T8EX reaches zero in value, and this can come to pass by any litany of market forces.
- 12) The risks related to the ICO investments need to be carefully analyzed and speculated with much due diligence so to the prepare any investors for the unique process of conducting an ICO and the intricacies involved.
- 13) T8EX does not make any warranties or similar representations of such, implied, expressed or otherwise. T8EX disassociates any and all liability arising from the information presented in this T8EX White Paper.

The contents of this T8EX White Paper have not been approved or reviewed by any regulatory authority. Therefore, no action has been, and no actions will be taken under the laws, regulatory requirements or rules of any jurisdiction, anywhere.

Clarification of The Company's Limitation of Liabilities

Under no circumstances will T8EX, staff, contractors, or volunteers be liable for any of the following:

- 1) Any loss of profits, loss of savings, incidentals, unique or consequential damages, arising out of any investor or trader operating within the T8EX Ecosystem, or the breach of any of the aforementioned

- 2) Any Terms offered by any third party
- 3) Any compromise into T8EX, including but not limited to: hacker attacks, loss or theft of password, loss or theft of private key, and similar identity theft circumstances.
- 4) Any mistakes or technical errors in coding, text, language, or any images involved in the sale of T8EX Tokens.
- 5) Any losses which come from the price volatility of the T8EX Token in any country or in any cryptocurrency exchange.

The T8EX Website and the T8EX Token are provided on an “as is” basis and without any warranties of any kind, either expressed or implied. The investor assumes all responsibilities and risk associated with using the website, the purchase of any quantity of T8EX Tokens, and the use of said Token.

By acquiring T8EX’s Tokens and to the extent permitted by applicable laws, the purchasers of T8EX Tokens agrees to not hold T8EX or any employee, advisor or contractor of T8EX responsible for any type of investment losses or related damages deriving from the investor failing to adequately secure the private key to the wallet address which holds the T8EX Tokens, such as: hacker’s attacks, stolen devices, loss of password, etc.

Please be reminded that if applicable law does not empower these limitations of liability to be applicable onto you, then please note that these limitations of liability will be applicable to you only to the extent permitted by applicable law.

Representations and Warranties

By investing in the T8EX ICO process and/or the subsequent purchase of T8EX Tokens, either directly or from another stake holder, each investor represents and warrants the following:

- 1) Each investor has a basic level of understanding regarding the usage and various characteristics of cryptographic tokens, such as ERC20 / EIP20 / ERC223 and similar blockchain software designs. The investor also acknowledges that they are at least 18 years of age. Also, the investor’s right is waiving their right to participate in any class actions lawsuit or class-wide arbitration against any officer, employee, volunteer, or representative of T8EX. The investor also acknowledges via their purchase that they are not exchanging or using the T8EX Token for any illegal purpose. The investor also acknowledges there is absolutely no warranty, guarantee, or liability for defect with respect to the T8EX Token, neither express nor implied, to the furthest extent permitted by the law. Still more, the investor in T8EX agrees that they participate in T8EX at their own risks; and that the investor is in compliance with local, state, and national laws to which they are subject.
- 2) When purchasing T8EX Tokens, you must comply with all applicable tax laws, including, but not limited to: the reporting and payment of income tax or similar, arising in connection with the appreciation or depreciation of T8EX Tokens. The investor bears the sole responsibility to determine such implications and act in accordance with all the laws that are applicable to the investor.
- 3) If an investor purchasing T8EX Coins on behalf of an entity, the investor is obligated to accept these term’s on behalf of the entity, and also that such entity will be responsible for any damages that derive from any breach of these terms by him/her or any other employee or agent of such entity; therefore any reference to “him/her” encompasses said entity, as one.
- 4) As permitted and to the full extent offered by the applicable laws, the investor shall

indemnify, defend, and hold T8EX and/or its respective past, present, and future employees, officers, directors, contractors, consultants, volunteers, equity holders, suppliers, vendors, service providers, parent companies, subsidiaries, affiliates, agents, and representatives harmless from and against any and all claims, damages, losses, suits, actions, demands, proceedings, expenses,

and/or liabilities (including but not limited to reasonable attorneys’ fees incurred and/or those necessary to successfully establish the right to indemnification) filed/incurred by any third party against T8EX in connection with the T8EX Ecosystem arising out of a breach of any warranty, representation, or obligation here said.

ANNEX

I. Large Financial Service Providers Are Finally Embracing BitCoin

Last calendar year, 2017 served as a watershed moment for cryptocurrencies. 2017 saw a major wave of fiat capital investment into cryptocurrencies. And yet, the general consensus looking further into the future is that the 2017 records set will soon pale in comparison to what is now expected to now arrive from the much larger investment firms and institutional investors as well as financial advisors seeking to make gains in crypto.

Up until only very recently, these biggest of players have lacked the overall framework and sense and tangible tools required to safely tread into uncharted crypto waters. T8EX is wholeheartedly welcoming this incoming flow of traditional capital and T8EX is positioning itself as a business partner and beneficiary for these larger investors looking to test the crypto-to-crypto exchanges.

I.1 The Market is Accepting of This New Frontier Investment Option

Since the last major market crash, climaxing back in September 2008, the traditional institutional money managers have been slowly but surely migrating their investments into more and more diverse holdings and ventures. This portfolio diversification comes with increased propensity and tolerance for risk. Looking towards these bigger players: wealth managers, family offices, endowments, investment funds, sovereign

wealth funds, trusts, etc., T8EX is aware that these groups are hungry or a new asset class. T8EX strongly believes that crypto currencies and digital tokens are very well positioned to play the role as protagonist and become one of the top investment classes in the near future and take a piece of the pie for the anticipated 18+ Trillion USD which is expected to enter into the crypto marketplace.

I.2 Crypto Has and Hopefully Will Continue to Outperform Legacy Indexes

Since early 2013, Bitcoin has outperformed the S&P 500 by 35X.

I.3 Crypto is Exhibiting Non-Correlation with Other Indices and Markets

Legacy market indices such as Gold, Real Estate, Bonds, Debt, etc. all tend to exhibit some sort of co-relation when compared to each other. Crypto currencies in addition to being relatively young (and therefore limited historical charts and data available) are still not exhibiting any sort of correlation. For those larger investors seeking

to avoid the masses and avoid a market crash which brings down most correlated assets, crypto currency presents itself as a potentially highly rewarding investment option exactly because it is nearly entirely uncorrelated to other indices.

Hardcore and avid cryptocurrency investors sincerely hope that Bitcoin and similar coins and tokens can serve as a hedge against all-encompassing geopolitical events specifically given Bitcoin's decentralized nature. Purely

analytical traders point to concrete specific examples of Bitcoin rallying higher when specific negative geopolitical events have taken place.

I.4 Crypto is on Every Firm's Whiteboard for 2018

Cryptocurrencies have found a solid and loyal following within the investment community, but the next wave of adoption is right around the corner, i.e.: 2018. It is the

greater investor community consensus that cryptocurrencies are providing a positive effect.

Many institutions have already (both successfully and other less successfully) attempted to monitor and track the price of Bitcoin and similar coins via futures or similar.

It is believed that Exchange Traded Funds (ETFs) are soon to be adopted, one country after another.