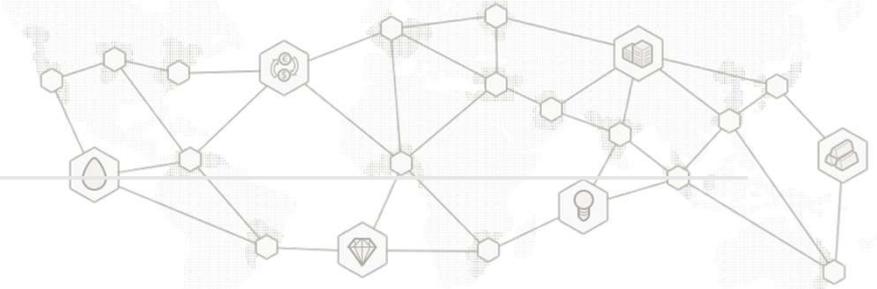


WHITEPAPER

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1. Summary



1.1. What are ExMind & ExCash?

1.2. How to use ExCash and its benefits

1.3. Platform configuration for ExCash

1.3.1. ExCash Block Chain:

Multiblock Chain Encryption Currency including separator Flag

1.3.2. ExMind Platform:

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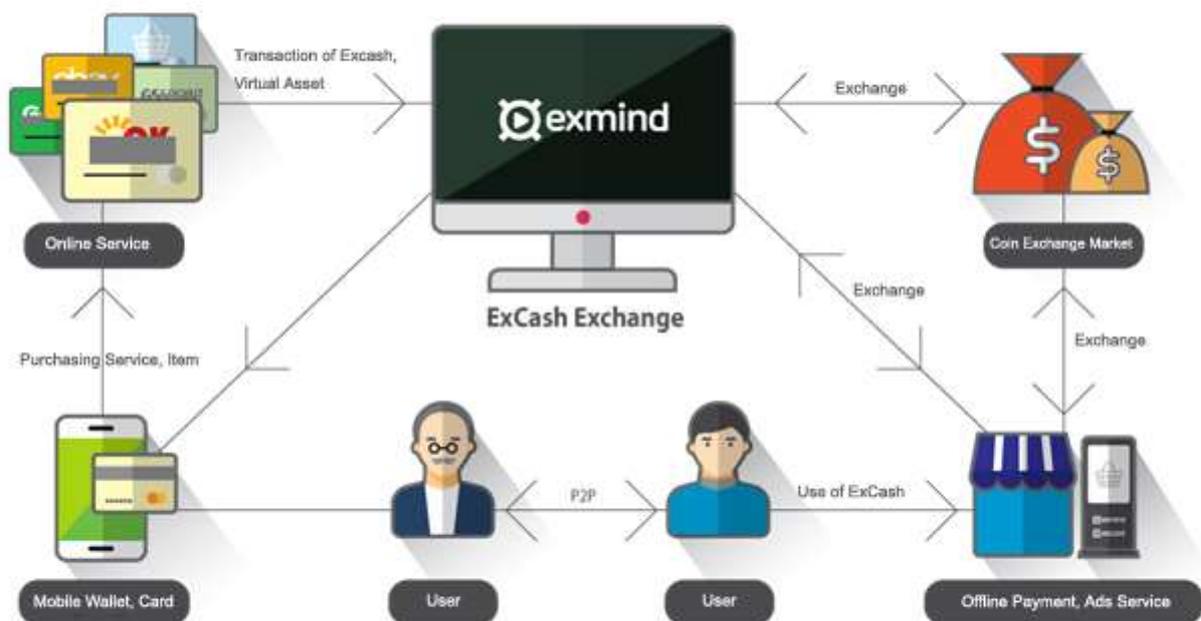
1.1 What are ExMind & ExCash?



ExMind is a platform for exchanging various points, rewards, game money, shopping money, and reserves that exist in the online and offline world, using block chain-based encryption currency.

ExCash is the encryption currency used in these transactions.

- > ExCash exchange and publishing service
- > Creation of ExCash e-wallet and update
- > ExCash operation, advertisement service provision
- > ExCash on / offline approval, P2P transfer approval, block chain and distributed storage
- > Transaction approval of ExMind is stored in the "Private BlockChain "
- > Foreign transaction and exchange approvals are distributed in the "Public BlockChain "
- > Fast transaction approvals and provision of various transaction authorization APIs



[Figure 1] Overview of ExMind and ExCash

1.1 What are ExMind & ExCash?



ExCash Encryption currency is different from the existing mined virtual currency.

ExCash is created through the interchange with existing virtual assets, and users can acquire them through exchanges or when they achieve the goals set by the business.

For example, 10,000 won of cultural gift card, 10,000 points of OK Cashback, 10,000 won of T Money, 10,000 points of Nexon Cash, 10,000 points of Playstore money can all be exchanged for 100 ExC, Or points can also be acquired if you clear a specific stage of a game which uses the ExMind platform and when purchasing items from affiliated malls.

The ExMind platform provides a designated electronic wallet for the transaction described above. This electronic wallet can inquire current quotes, balances, transaction details, etc. of the current ExC, and provides functions such as mutual transfer and charging. All of these are recorded and archived in the ExCash “Private BlockChain” .

The ExMind e-wallet is optimized for mobile devices and will provide the creation of QR codes for your e-wallet address, QR code recognition of other wallets, confirmation of balance and transactions, creation and maintenance of other block chains.

For the purpose of ExCash activation and securing the early entry of online and offline marketing, ExMind platform provides the ExCast system for online and offline customized ads, virtual shopping malls and creation of e-wallet QR codes.

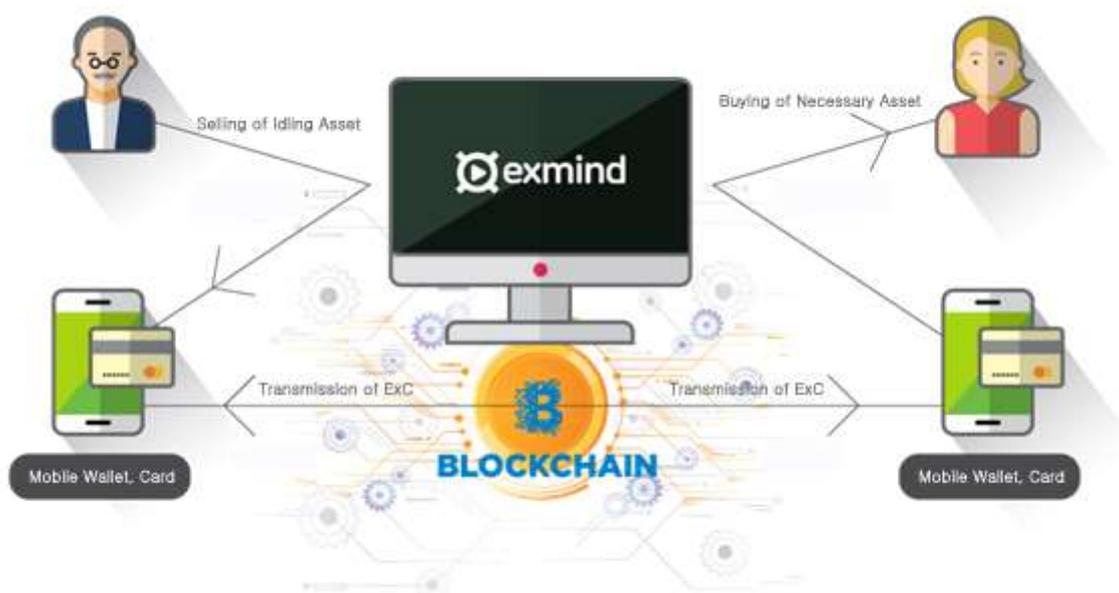
In addition, ExGame API, which is an approval API of the game money used in ExCash, and ExDisk API, which is an approval API of the online contents, are provided. The provided API is freely available for all developers to use if using ExCash for item acquisitions in a game or as a payment means for distribution of their contents.

1.2 How to use ExCash and its benefits



ExCash is an encrypted currency used for the ExMind platform. ExCash encryption currency can be used with the most proper and practical method if used for evaluating and exchanging the value of various virtual properties both online and offline.

- > ExMind-only virtual currency based off BlockChain
- > Issues based on the virtual assets owned by the user such as points, mileage, coupons, and rewards
- > Exchanging of virtual assets from an affiliated company at a fixed rate is possible
- > Exchanged ExCash can be stored and used in a dedicated e-wallet or a NFC card.
- > Exchange of ExCash is possible at designated exchange centers



[Figure 2] Exchange and transmission of ExCash

1.2 How to use ExCash and its benefits



Currently, the consumption and economy society is operating various reserve funds and point compensation system as various marketing activities, with the issuance of securities such as cultural gift cards also increasing.

For example, you can earn points when you fill up at a gas station, earn a percentage of points when purchasing products online or get mileage when you purchase an airline ticket. You can also receive certain points when you use your credit card anywhere online or offline. In addition, other gift vouchers, discount coupons, coupons, and prepaid cards can also be seen as a form of virtual property.

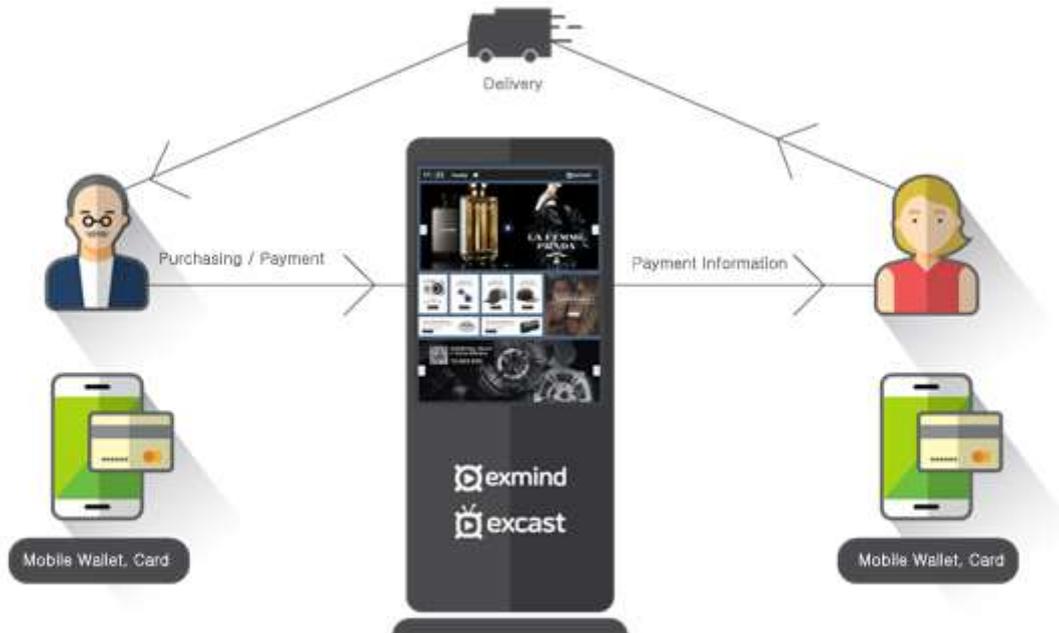
In addition, items, points, tokens, virtual money, etc. that are acquired from various services such as games, shopping, advertising, and social networks on mobile and PC are also potential assets.

However, these virtual assets have their own closed distribution structure and is impossible to exchange the virtual assets, to transfer them to others or to make alternative payments.

The ExMind platform provides exchange, transmission, trading and other real-life functionalities for these various virtual assets, as well as functions that are available as a mean of payment in real life. By converting these transactions into ExCash, which is a BlockChain based crypto currency, these virtual assets can be used more conveniently and widely when dealing with various stores and individuals both online and offline.



1.2 How to use ExCash and its benefits



[Figure 3] Approval of ExCash

The user can enter the QR code of the ExCast advertising system equipped with ExMind engine and purchase the seller's goods with the obtained ExCash. The ExCast delivers the buyer's payment and delivery information to the seller, and the seller delivers the goods to receive the ExCash.

ExMind is a trading platform that can exchange, store and use Excash and other various virtual assets as mentioned above. All of these transactions will be stored and recorded more safely by managing with ExCash Encryption technology based on block chaining.

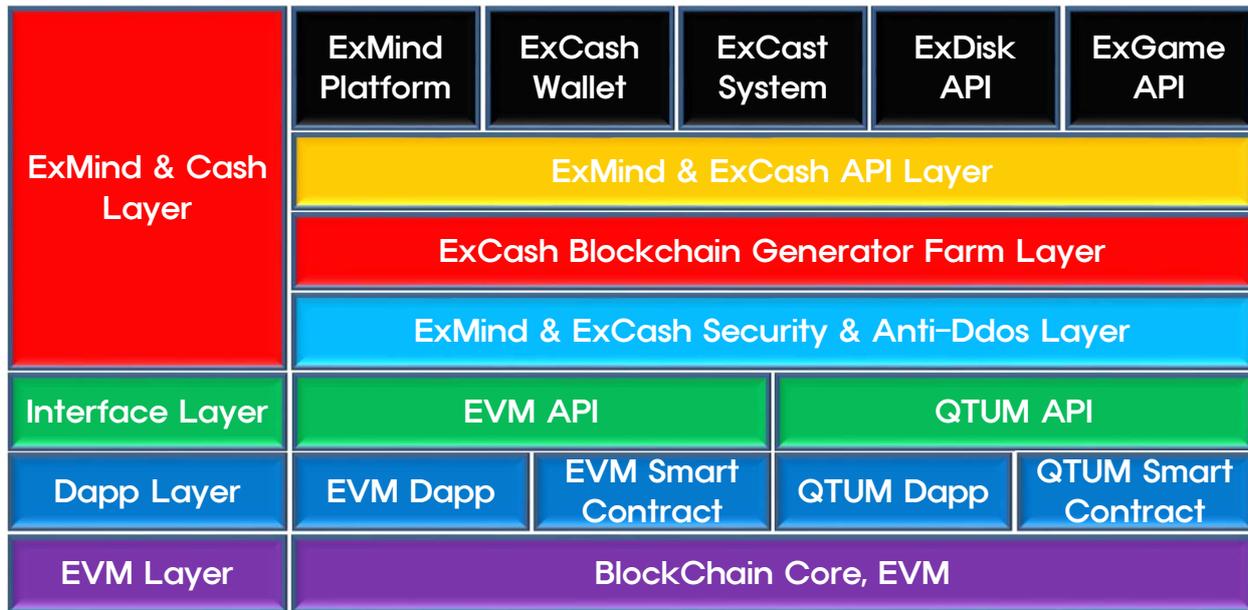
Furthermore, ExMind's excellent virtual resource exchange platform will further enhance its stability, scalability and its real life diversity through the use of ExCash's online / offline ad system ExCast, online media content API ExDisk, and online game content API ExGame.

1.3 Platform configuration for ExCash



The block chain of ExCash is based on Ethereum and QTUM.

SWAP of ERC20 and QRC20 is available through mutual Smart Contract in ExMind & ExCash API Layer.



[Figure 4] ExCash BlockChain

1.3.1. ExCash Block Chain: Multiblock Chain Encryption Currency including Separator Flag

The block chain of ExCash is divided into "Private BlockChain" for quick transaction approval and "Public BlockChain" for stable transaction approval of Exchange. Deciding of which block chain to approve the transaction is determined by referring to the separator flag of the platform, the API, and the e-wallet in which the transaction is conducted. This may be changed depending on the type of transaction.

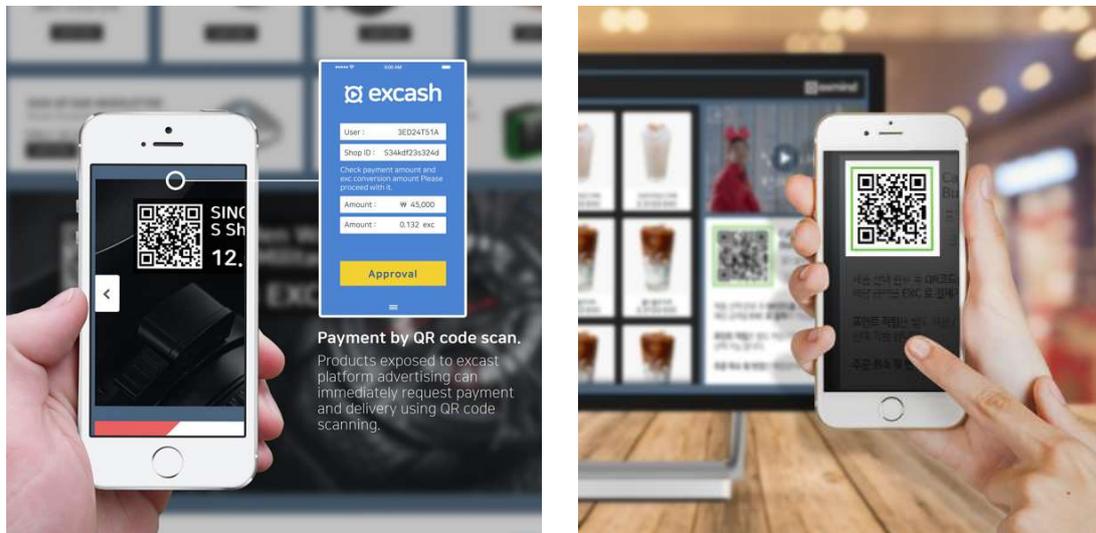
The block chain of each ExCash verifies transaction authorization quickly in the ExCash BlockChain Generator Server Farm, which is already available on the ExMind platform, and delivers the results in near real time.

The ExCash BlockChain Generator Server Farm consists of a server farm inside the IDC equipped with defense against Ddos attacks and a real-time secure network switch. making it practically impossible to be attacked or hacked from the outside. This is provided by our partner NGDC Corp.'s NoDDos.net service.

1.3 Platform configuration for ExCash



1.3.2. ExMind Platform: Electronic wallet platform used for transactions, inquiry and cash exchange with virtual assets such as ExCash.



[Figure 5] ExMind platform e-wallet

ExMind is an online / offline platform for exchanges, transactions and approvals of ExCash and other virtual assets.

The record of exchanges, transactions and approvals are recorded in ExCash's private block chain, and can be used in real time in conjunction with the ExCash e-wallet..

In order to exchange ExCash with existing virtual assets in the ExMind platform, the ExMind platform always refers to the mutual conversion rate. At this moment, the ExMind platform refers to the mutual conversion value of the three major exchanges of where ExCash is listed. We refer to the conversion value of the lowest exchange to apply the interchange conversion rate.

However, when the difference between the lowest value and the highest value of the mutual conversion values of the three major exchanges is 1 ExCash larger than the average value of the three exchanges, it is recognized as a distortion of the trading market and the exchange rate of the ExMind platform is referred for conversion. The exchange rate of ExMind will be at first 1:1 but will thereafter change according to the market demand and supply principle.

1.3 Platform configuration for ExCash



1.3.3. Extension of ExMind Engine

The ExMind platform's internal engine provides an API that can be directly linked to the ExMind platform engine to extend the needs of developers or operators. It being developed with an emphasis on online (e-commerce on the Internet, etc.) and offline trading system.

If you want to use ExCash as a payment method in the distribution of online contents, we will provide an API that can be directly linked to ExMind platform engine to offer you free access.

Related to the usage of ExCash online, the ExMind platform provides payment APIs used to distribute, pay for online content and API for payment of items and virtual currencies such as game money in online games,

1.3.3.1. ExCast System for offline ads and ExCash e-wallet

A store where the ExCast system is installed can use ExCash as an approval method in its POS systems.

ExCast outputs the e-wallet address of the store and payment amount as a QR code on the ExCast system. The buyer scans the corresponding QR code with the payment function of the ExMind e-wallet in his / her mobile phone. Then the amount paid will be immediately transferred to the e-wallet of the store owner, and the transaction notification will be immediately sent to the store owner.



[Figure 6] ExCast System

1.3 Platform configuration for ExCash

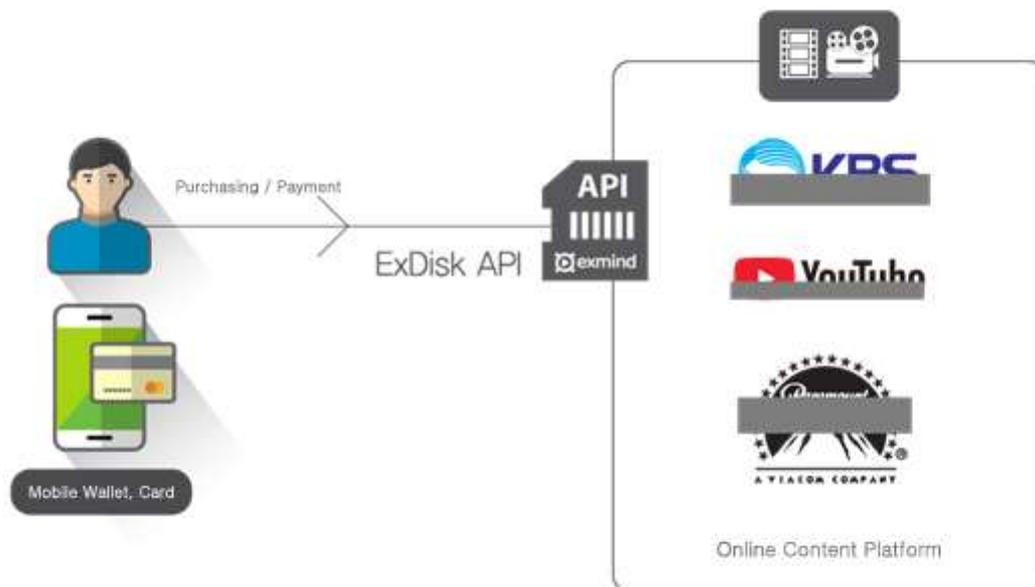


After, the transaction details are recorded, stored and managed in the private block chain. ExCash allows customers to receive a variety of discounts and mileage credits from many stores. ExCash's Big Data may be used for reference and marketing.

The ExCast system provides the most efficient use of ExCash in offline stores. ExCast provides a real opportunity to make easy purchasing and payment of services or goods from dealers affiliated with ExCash.

The ExCast system provides ExCash partners with real-time advertising, mini-shops, payment approvals and unattended approvals. At first, it will be initially deployed as a part of ICO's investment, then spread through by ExCash partners' ad sale.

1.3.3.2. API for ExDisk online content virtual asset exchange



[Figure 7] ExDisk API

1.3 Platform configuration for ExCash



Currently, various contents such as music, photographs, images, novels and reports are being created, transformed and archived online, and there have been various attempts from the producers and consumers to trade and exchange these.

However, there is a difficulty in exchanging such transactions due to duplication and omission of the contents, errors in payment means, etc. And unfortunately, the development and maintenance of a system for transaction between users is dominated by large content distributors or large developers .

The ExDisk API based on the engine of ExMind platform shows the value of the contents in the form of ExCash in the ExMind wallet. These virtual currencies possessed by the producers and consumers of the contents can be easily transferred and used through our service.

Producers of online content can construct their own content shops through using the ExDisk API provided by our company, and can set the actual values of contents in the form of ExCash. In addition, each consumer can search for, check, and purchase the contents on the ExMind platform which is linked to ExDisk API, and can also directly access the content shop of many producers.

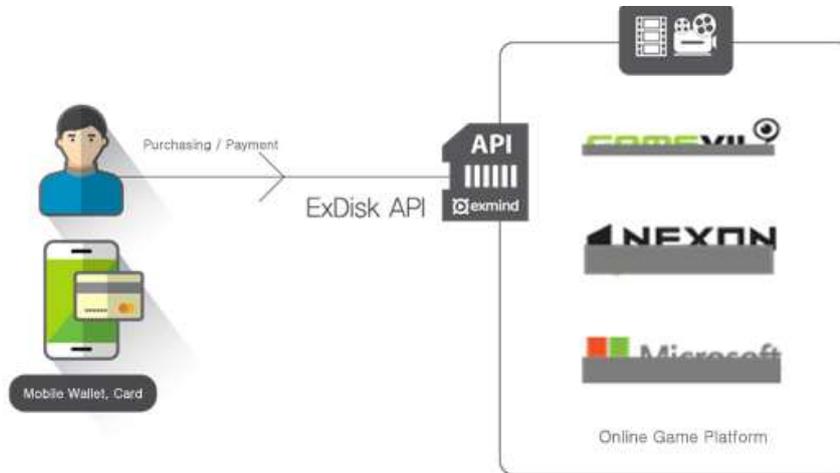
The contents of the producer can be stored in the producer's own storage or distributed to personal computers or storage devices of each user by the P2P system (V-Grid distributed storage system) based on the ExMind platform engine. The producer information and the content serial number of the contents are recorded, stored, archived and managed in the private block chain of ExCash to clarify the trust of the transaction. Thereby, the duplication of transactions, omissions, etc. can be easily detected, prevented or made impossible.

In addition, producers and consumers of the content can create and set values of various online contents through transactions and can store their assets in their own ExMind e-wallet by substituting for ExCash. These assets can be exchanged at ease with various real-life products on the ExMind platform. and can be used as a payment method at an affiliate shop where the ExCast system is installed.

1.3 Platform configuration for ExCash



1.3.3.3. API for ExGame online game content virtual asset exchange



[Figure 8] ExGame API

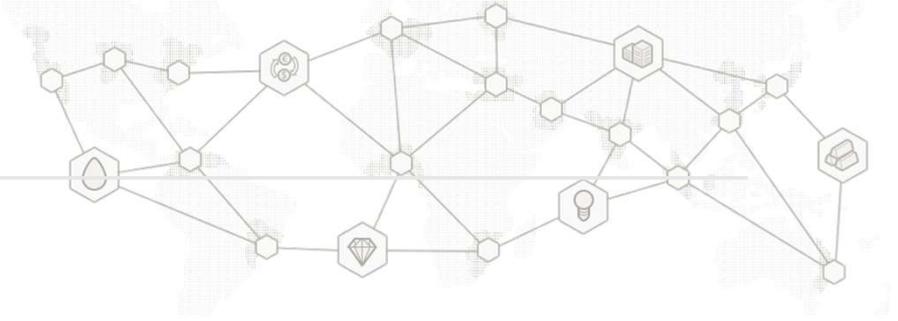
Numerous game developers and game users have made various attempts to utilize, exchange and trade the items and game money they have gained in games in the real world. However, it is practically impossible to link each game and develop, maintain a system for trading between users. In addition, this industry is already dominated by some high-performance games or large-scale developers.

In this situation, the ExGame API based on the engine of ExMind platform enables exchanges and transactions of virtual currencies such as rewards, items, or game contents using the ExCash in the ExMind wallet possessed by the developers and users of the game.

Game developers can substitute ExCash for the game money of the game through the API provided by our company, and can express the actual value of the game item as ExCash. In addition, you can call up, change, maintain, store and manage some of the information of the ExCash balance of each game user's e-wallet and the user information of the corresponding game.

In addition, game users can trade with other game users by marking the transaction value of their own game items with ExCash. This is sent directly to the DB server of the game company through the ExGame API, which enables the game developer to freely let their users trade game items.

2. Vision



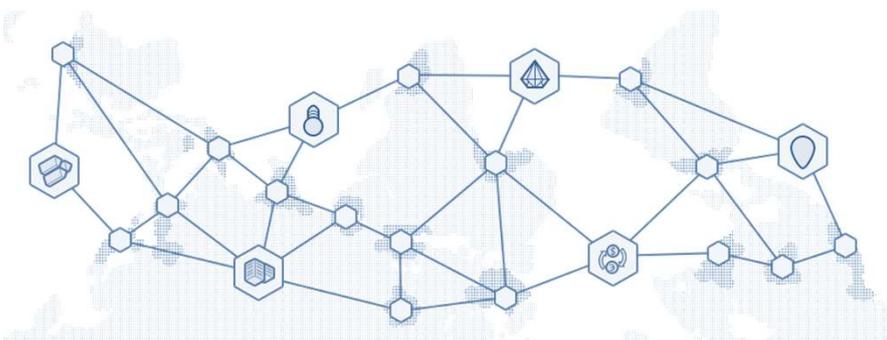
2.1. ExMind Business Model

2.2. Using the ExMind platform and ExCash in a local area

2.3. Using the ExCash between ExMind platforms in overseas

2.4. How does ecosystem work

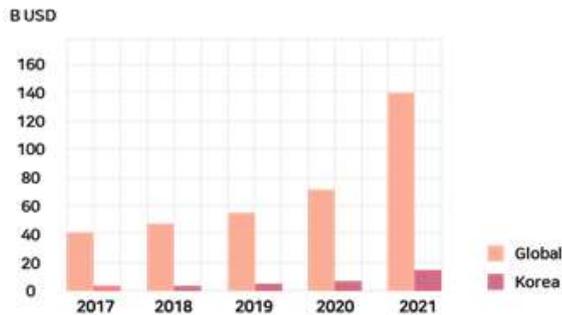
2.5. Potentiality of ExCash



Digital age, exchange of values



Viryual assat Size



Korea & Global(unit 1B USD)

Housing/KOSPI&KOSDAQ/ Virtual Currency



Just in Korea(unit 10M USD)

[Figure 9] Market Opportunity & Size

The size of virtual assets and their conversion to ExCash increasing will ensure the successful establishment and operation of the ExMind platform.

Human beings are shifting from agricultural economy to industrial economy, and now to digital economy. With the advancement of information and communication technology and Internet technology, people around the world are entering the digital economy with low cost and high speed.

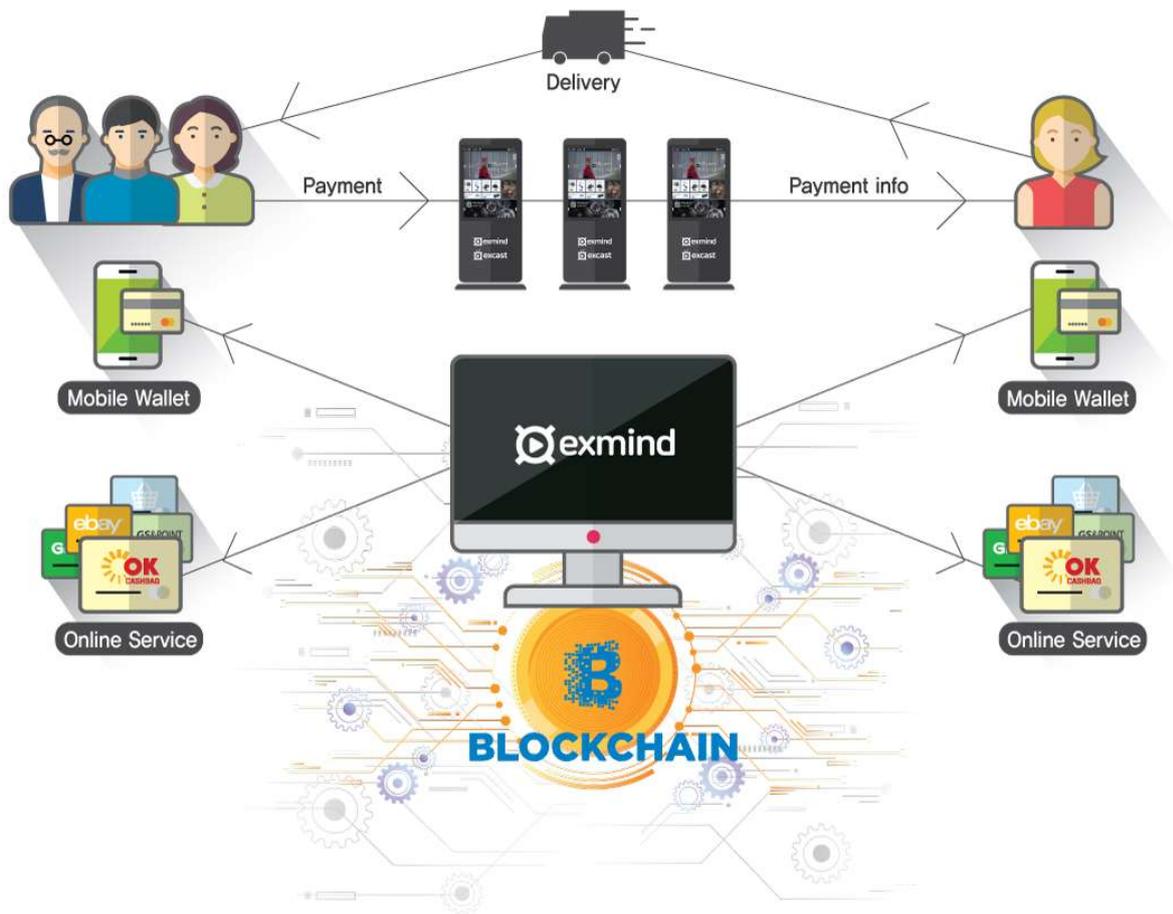
"Data is the oil of the digital economy."

This means that the value of information, intellectual output and data is important in the digital economy.

Many people who talk about the Fourth Industrial Revolution say that the time has come for creative ideas to shine, but the rewards for these ideas and the contents still don't seem to be good enough.

We provide a platform for evaluating future virtual assets held by individuals and converting their values into ExCash, which can be exchanged and distributed. We will create values to the people who spend a lot of time in the digital economy, and bring them into the digital world without borders, so that any individual can exchange value as the citizens of this digital economy.

2.1 ExMind Business Model



[Figure 10] ExMind business model

ExMind is a platform for exchanging virtual assets such as points owned by ordinary users or assets accumulated through economic activities with ExCash. The purpose of ExCash is to solely activate exchanges in virtual assets by letting consumers exchange their ExCash with other virtual assets, in order to make transactions feel free when ExCast is used as the system.

2.2 Using the ExMind platform and ExCash in a local area



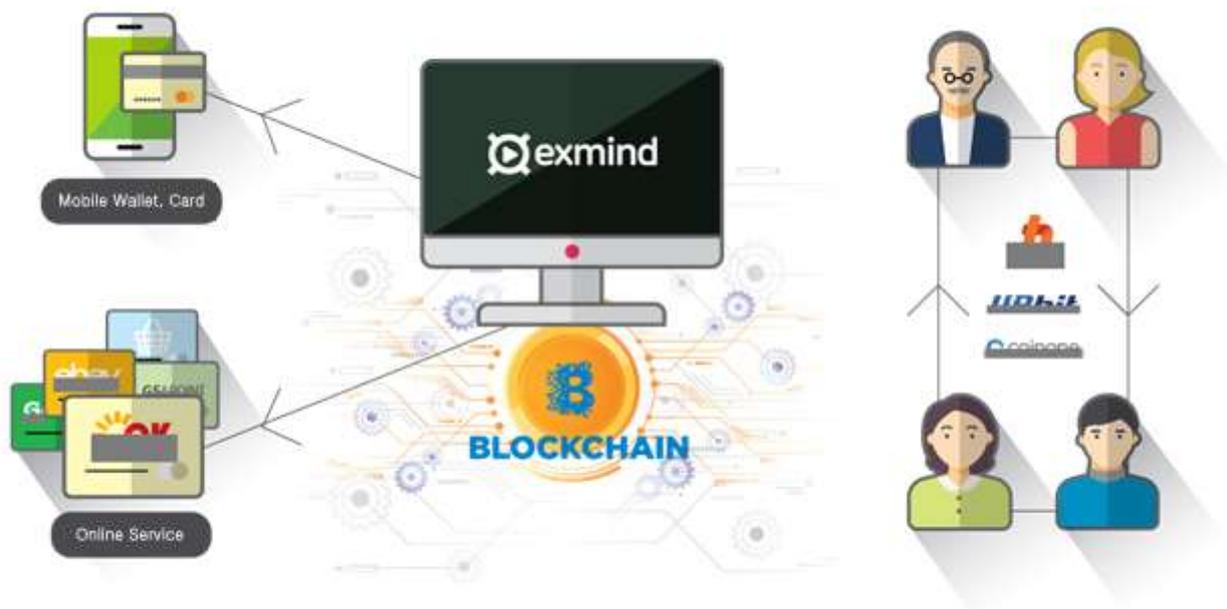
The ExMind platform virtual asset exchange in the local area must comply with the relevant laws and tax laws in the region where the main user of ExMind resides.

Conversion and use of ExCash via the ExMind platform is also possible in countries where ICO is prohibited.

In the local area, you must use the ExCash e-wallet of the country's designated ExMind platform. This wallet is stored and protected by the Private Block Chain in the Local Area.

The ExCash e-wallet also offers automated suggestion of products in shops where ExCash is available to be used.

The user can experience the home delivery of desired goods at once without any complicated information input.



[Figure 11] Using ExCash

2.3 Using the ExCash between ExMind platforms in overseas



The ExCash e-wallet used in the Local Area is also compatible with other countries' ExMind platforms. However, it must be converted into the code of the e-wallet of the local country.

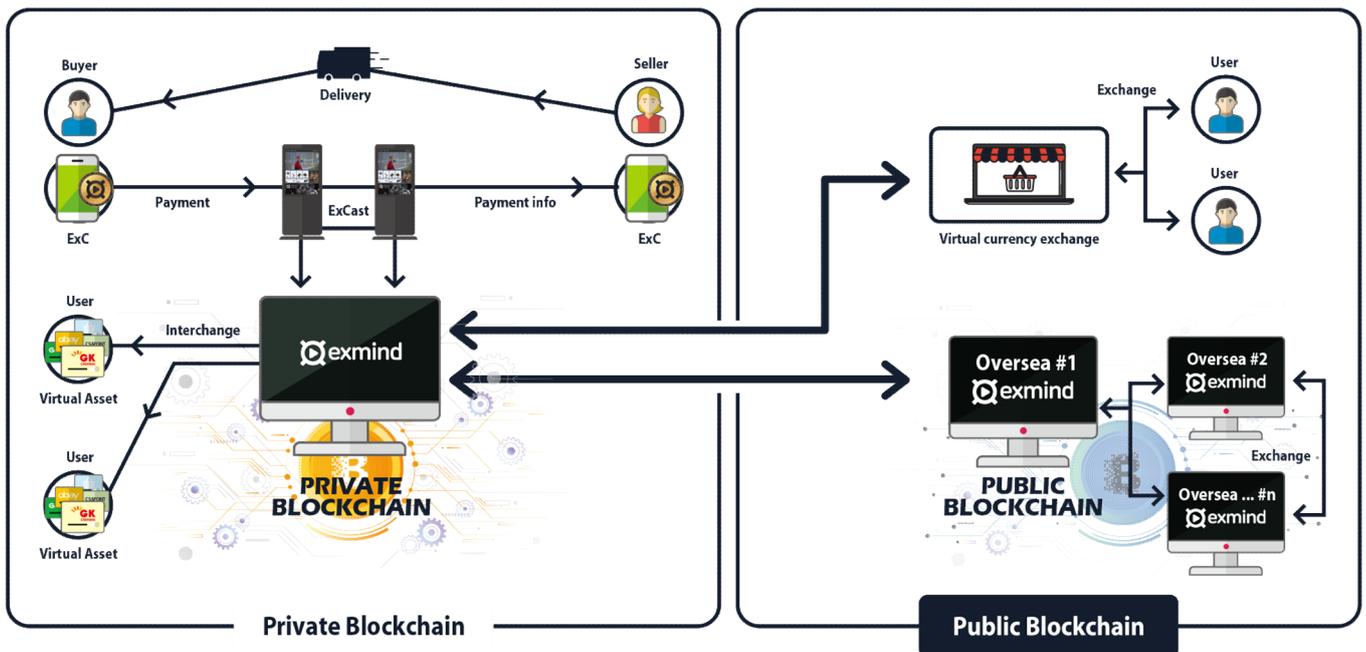
The conversion of the electronic wallet is done via the location authentication of the holder of the electronic wallet using GPS and authentication logins to the local ExMind platform. The records are stored and protected in the Global Block Chain.

The user can use the converted electronic wallet normally at local purchases, shopping, and transmission.

However, relevant laws and tax laws are applied according to the prescribed laws of the country.

2.4 How does ecosystem work

By adding a private block chain system that complements the disadvantages of public block chain based systems, you can provide faster and more diverse services.



[Figure 12] ExMind Ecosystem

2.5 Potentiality of ExCash



The ExMind platform can be used for purchases and transactions on the ExCast system through exchanging with ExCash in a number of countries where existing virtual assets are active, but their utilization is poorer than expected.

In addition, users with ExCash e-wallet will be able to search for stores and product listings which are automatically tracked through their mobile GPS, providing a breakthrough attempt in developing the local economy.

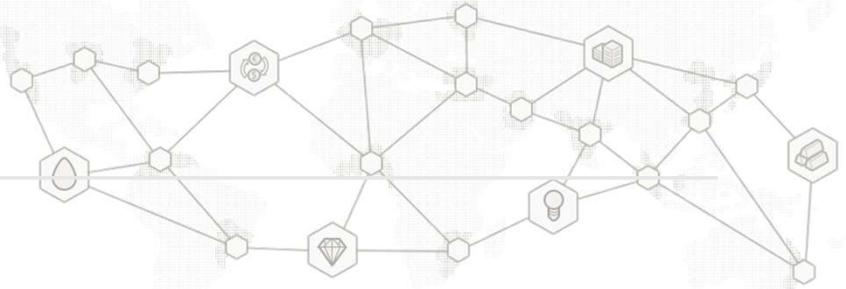
In addition, a more economically-friendly system can be built early on through using the fast and convenient ExMind platform as a step in building diverse and sophisticated socio-economic infrastructures such as finance, insurance, securities and electronic payments in many developing countries.

Countries or companies that implement the ExMind platform do not have to worry about ExCash collapsing and giving dramatic changes in value. Since ExCash is issued by exchanging with existing virtual assets, the decline and rise in ExCash will be attributed from the volatility of the existing market.

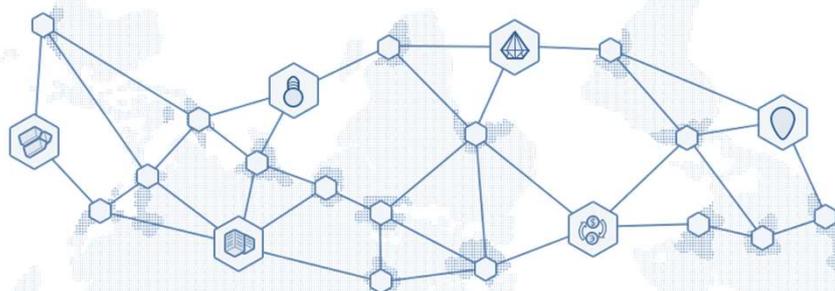
The ExMind platform guarantees this trust by holding as many virtual assets in the form of exchanges through ExCash



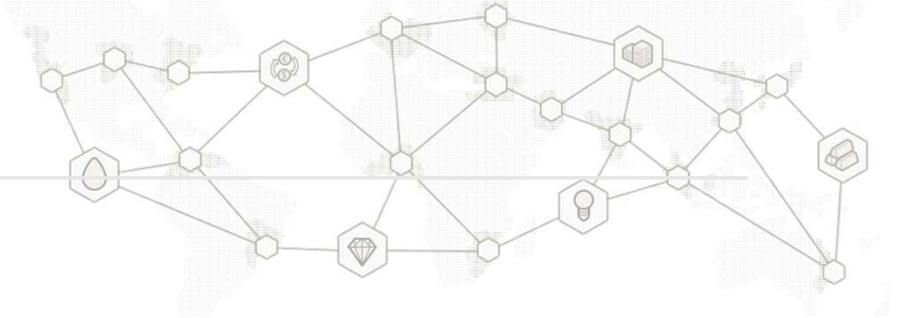
3. Mission



- ✓ Implementation of ExMind platform within 1 year and operation of 10,000 ExCasts
- ✓ Expansion of ExMind platform in 5 countries within 2 years (Japan, Hong Kong, Singapore, etc.)
- ✓ Expansion of ExMind platform in 10 countries within 3 years (India, Russia, USA etc.)



4. Roadmap



4.1. Roadmap

4.2. ExCash Block Chain

4.2.1. Configuration of ExCash Block Chains

4.2.2. Compatibility of ExCash block chains and trading on virtual currency exchanges

4.3. ExMind Platform

4.3.1. Exchange of ExCash with Virtual Assets using the ExMind platform

4.3.2. ExCash E-wallet and the exchange, transfer, purchase of ExCash

4.4. Expansion of ExMind Engine

4.4.1. ExCast System for offline ads and ExCash e-wallet

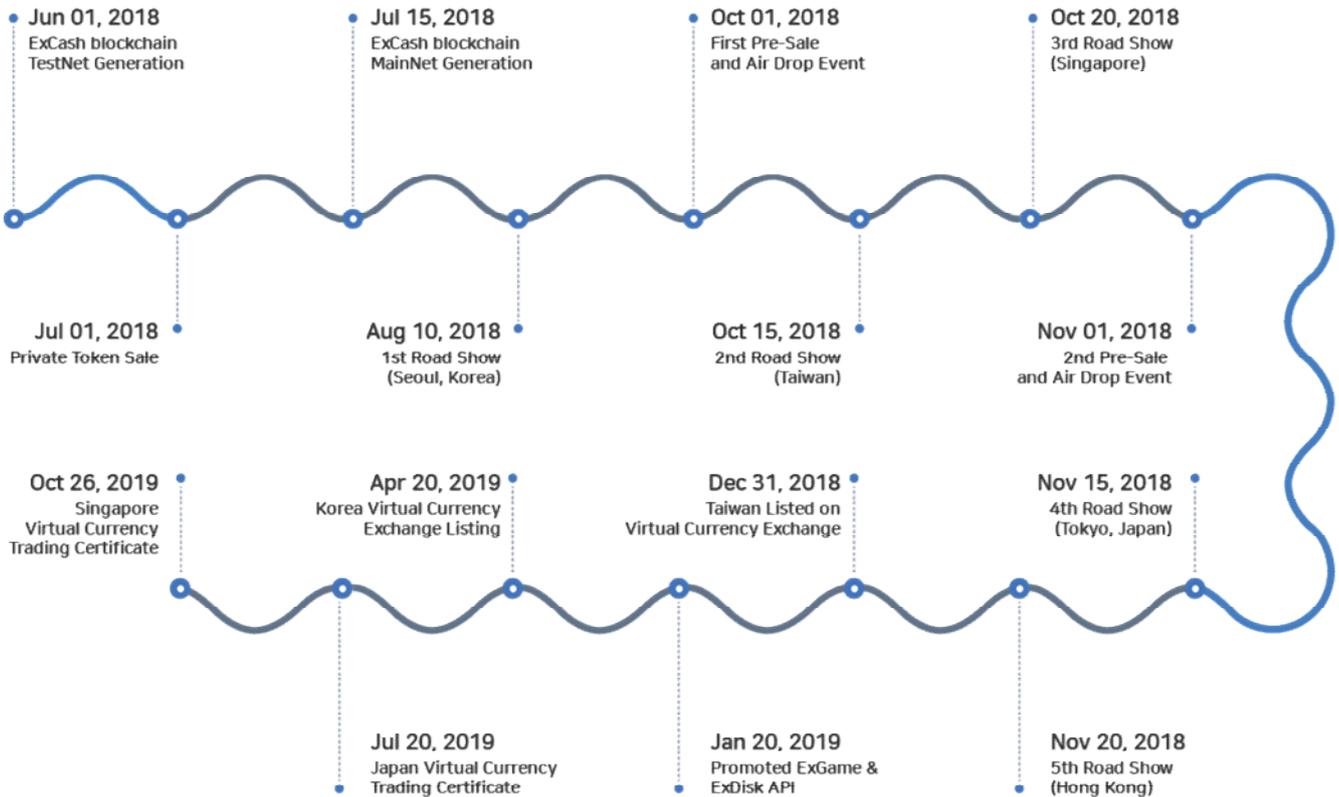
4.4.2. ExDisk API for online content virtual asset exchange

4.4.3. ExGame API for online game contents virtual asset exchange

4.1 Roadmap



Roadmap



4.1 Roadmap

2018

* All schedules are scheduled and can be modified without notice with internal and external variables.

Q2

- June 01 ExCash Blockchain TestNet generation & Dapp Test
- 15 ExCash Mobile Wallet TestNet Comfile & Test
- 20 ExCast System Add, Shop part make & Test

Q3

- July 01 Private Token Sales(90days Bonus 50%)
- 15 ExCash Blockchain MainNet generation & Dapp
- 20 ExCash Mobile Wallet MainNet Comfile
- August 01 ExMind Platform Partners Planning(Korea)
- 10 Road Show 1st(Korea)
- 21 Meet Up 1st(Malaysia)
- September 12 Meet Up 2nd(Malaysia)

Q4

- October 01 1st Presales(30days Bonus 20%) & Air Drop Event(10,000,000 ExC)
- 10 Oversea(Taiwan) Test of Listed on Virtual Currency exchange
- 15 Road Show 4th(Taiwan)
- 20 Road Show 5th(Singapore)
- November 01 2nd Presales(30days Bonus 10%) & Air Drop Event(10,000,000 ExC)
- 10 ExMind Limited(Hongkong) Marketing Partners Planning
- 15 Road Show 2nd(Japan)
- 20 Road Show 3rd(Hongkong)
- December 31 Listed on Oversea(Taiwan) Virtual Currency exchange ICO & Celebration Event

4.1 Roadmap

2019

* All schedules are scheduled and can be modified without notice with internal and external variables.

Q1

- January 20 ExGame & ExDisk API Open & Affiliate Business Promotion
- 25 ExCast Unmanned shopping mall franchise business promotion
- 30 ExMind Platform virtual asset exchange enforcement

Q2

- April 20 Listed on Korea Virtual currency exchange ICO & Celebration Event
- May 01 Development of Virtual Currency Exchange Solution
- June 15 Virtual Currency exchange market simulation hacking and Ddos attack defense test

Q3

- July 20 Listed on Oversea(Japan) Virtual Currency Exchange ICO & Celebration Event

Q4

- October 20 Listed on Oversea(Singapore) Virtual Currency Exchange ICO & Celebration Events



4.2 ExCash Block Chain



4.2.1. Configuration of ExCash Block Chains

The block chain of ExCash is divided into Private Block Chain and Public Block Chain and is composed of mutually compatible structures.

This is based on the block chain technology of QTUM, for the following reasons.

- Compatibility with Ethereum
- Share security and scalability of Bitcoin UTXO model and Ethereum
- Security and fast transaction ensured through the use of Bitcoin UTXO technology
- Quick vulnerability improvements through the technological communities of QTUM and Ethereum

4.2.2. Compatibility of ExCash block chains and trading on virtual currency exchanges

ExCash's block chain is based on QTUM's block chain technology and is designed to give easy use of trade on an existing stock exchange.



4.3 ExMind Platform



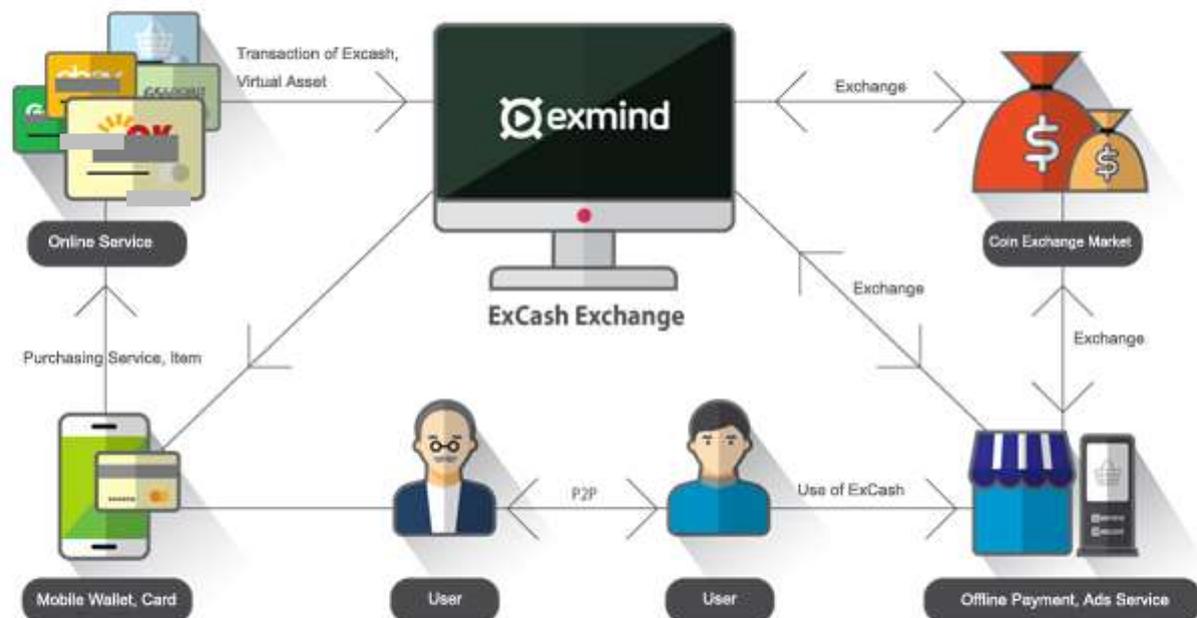
4.3.1. Exchange of ExCash with Virtual Assets using the ExMind platform

The ExMind platform provides both a website wallet and a mobile wallet that exchange your virtual assets with ExCash.

Exchange with virtual assets is done with ExCash, and ExCash can be freely traded in virtual currency exchanges.

4.3.2. ExCash E-wallet and the exchange, transfer, purchase of ExCash

The e-wallet for ExCash provides functions such as exchanging, transferring, and paying to another



[Figure 13] Using ExMind and ExCash

4.4 Expansion of ExMind Engine



The ExMind platform goes beyond simply exchanging virtual assets with ExCash, by providing the developers with the main engines used in the form of APIs.

4.4.1. ExCast System for offline ads and ExCash e-wallet

One of the key features of the ExCast system is the ability to support approval for the compatibility and replacement with existing POS systems. To do this, the seller's ExCash e-wallet address is output in a QR code format and the buyer completes the payment by scanning it with the payment function of his / her ExCash e-wallet.

The ExCast system is a standalone platform and based on the installed location, it constructs a basic big data that can statistically analyze visitor statistics, payments in POS System, and purchase information of ExCast Virtual Store through facial recognition

This will be useful for organizing basic data for effective management and utilization of ExMind platform and ExCash in the future.

[Figure 14] Main features of ExCast system

Buy it immediately with excoin.
Customers can buy a wide range of products immediately.

Any product can be purchased in excoin and will be automatically shipped to the customer's home.

All transactions are made through excash.

Individual ads are available.
You can run individual ads at any store in your area.

Excast provides a variety of advertising platforms.

4.5 Expansion of ExMind Engine



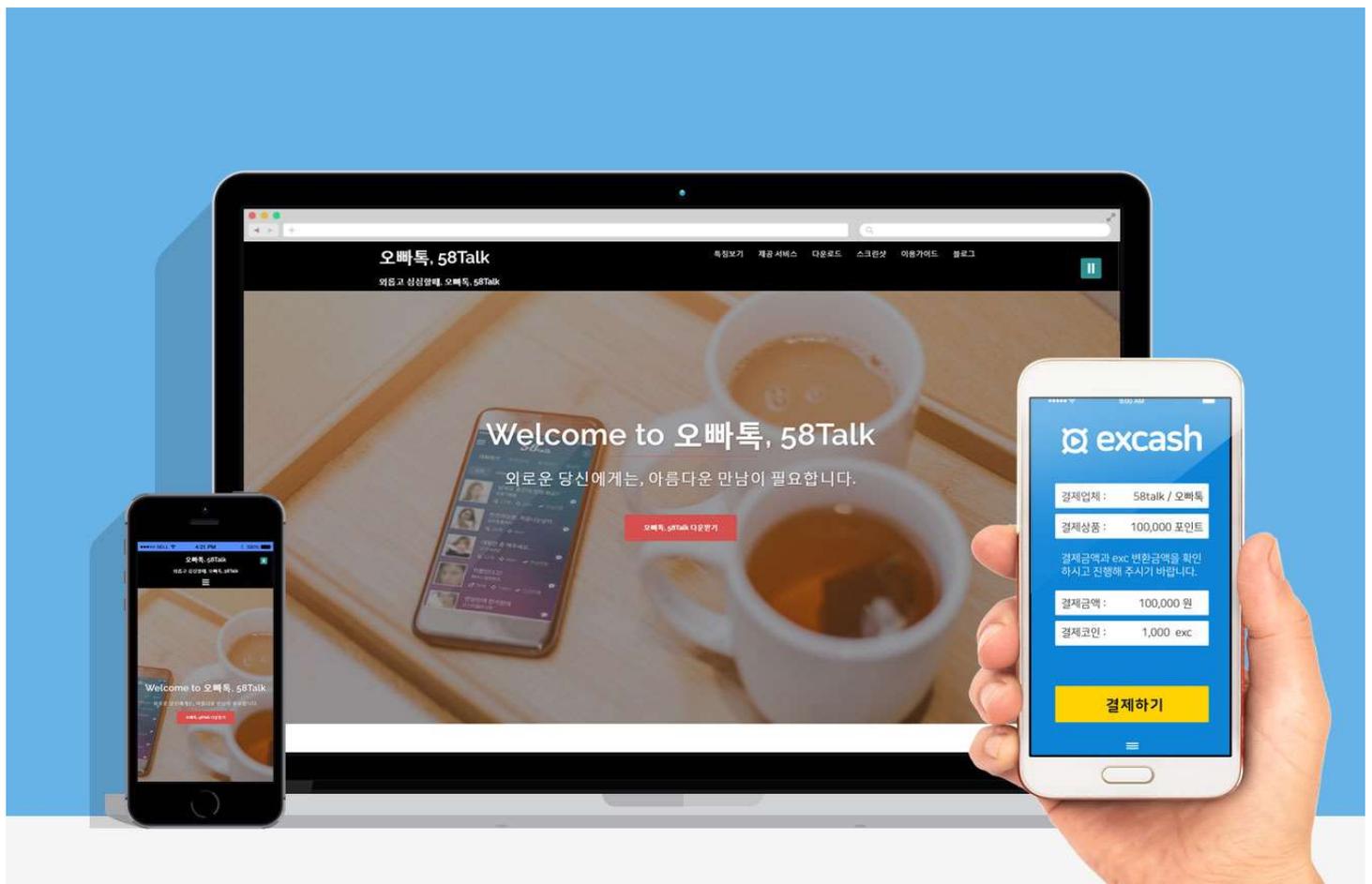
4.4.2. ExDisk API for online content virtual asset exchange

The ExDisk API includes an API function that allows you to publish, collect, aggregate, and classify the addresses of users' ExCash wallets based on the ExMind engine.

This effectively spreads a producer's electronic wallet address in the online content, so that users purchasing or renting the content can pay for the content as ExCash and acquire the right of the content..

Producers of content can generate ExCash's electronic wallet code for each content, thereby collecting and analyzing the purchase and distribution details of the content through the electronic wallet.

[Figure 15] Application example of ExDisk API



4.4 Expansion of ExMind Engine



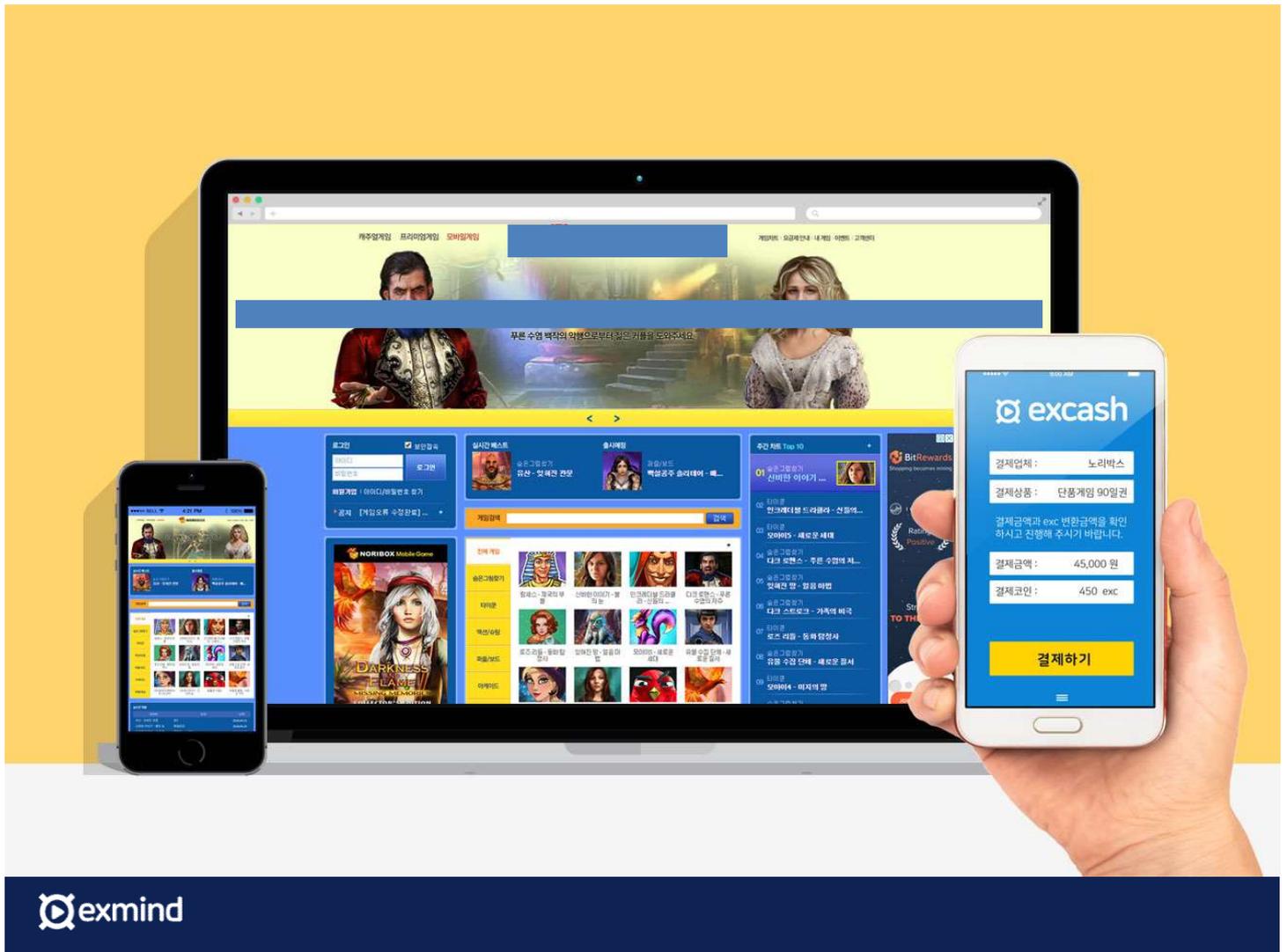
4.4.3. ExGame API for online game contents virtual asset exchange

The ExGame API includes an API function that allows you to publish, collect, aggregate, and classify the addresses of users' ExCash wallets based on the ExMind engine.

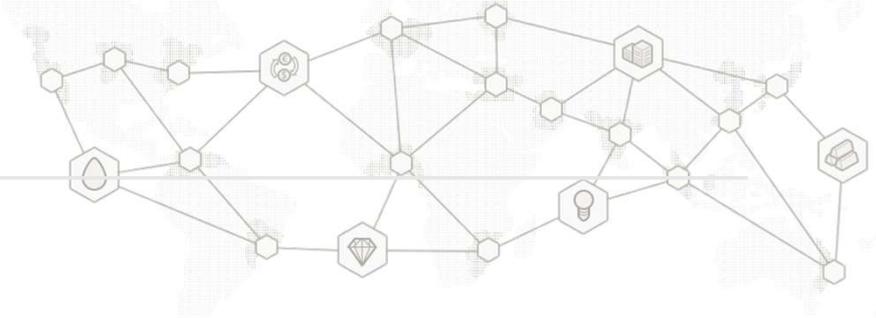
This effectively spreads a producer's electronic wallet address in the online content, so that users purchasing or renting the online gaming content can pay for the content as ExCash and acquire the right of the content.

Producers of content can generate ExCash's electronic wallet code for each content, thereby collecting and analyzing the purchase and distribution details of the content through the electronic wallet.

[Figure 16] Application example of ExGame API



5. Marketing



5.1. Establishment of a partner company for virtual asset issuer and ExCash exchange

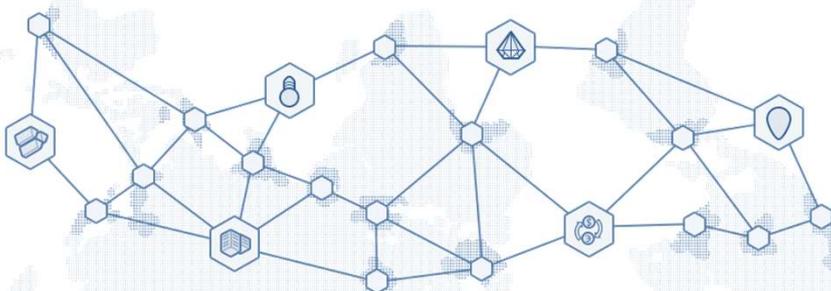
5.2. User benefits and e-wallet distribution for the ExMind platform

5.3. Expansion Project of ExMind Engine

5.3.1. Deployment of the ExCast system, advertising and payment

5.3.2. Online content virtual asset exchange transaction through ExDisk API

5.3.3. Online game virtual asset exchange transaction through ExGame API



5.1 Establishment of a partner company for virtual asset issuer and ExCash exchange



- 1) Signed an MOU for exchange of virtual assets with a large domestic CashBack company

We are planning to conclude an MOU for exchange of virtual assets using ExCash with the largest CashBack company, the largest point distributor in Korea.

- 2) Signed an MOU with Franchiser Association to promote ExCash exchange business

Through a strategic alliance with the Franchise Association, we are planning to sign an MOU on the use the new franchisee and existing franchisee coupons and points as ExCash.

- 3) Signed an MOU on the use of ExCash as a means of payment for a domestic large online shopping mall

We are negotiating with a large online shopping mall in Korea to conclude an MOU in terms of transactions in ExCash and exchanging of points formed by existing payment to ExCash.

- 4) Signed an MOU on the use of ExCash for game money with a domestic large mobile game company

We are planning to conclude an early application and a strategic MOU of APIs with a domestic large mobile game company so that users can acquire paid game items in ExCash.

- 5) Signed an MOU on ExCash compatibility of other local vouchers

We are planning conclude an MOU that will enable us to convert the existing local self-governing gift certificates to ExCash.

5.2 User benefits and e-wallet distribution for the ExMind platform



The ExMind platform will distribute ExCash's e-wallet to users who have various virtual assets based on the above partners, through their online websites.

This allows users who initially started using ExCash E-Wallets to expect benefits from a future virtual currency exchange by first replacing their virtual assets with ExCash.

BENEFITS



5.3 Expansion Project of ExMind Engine

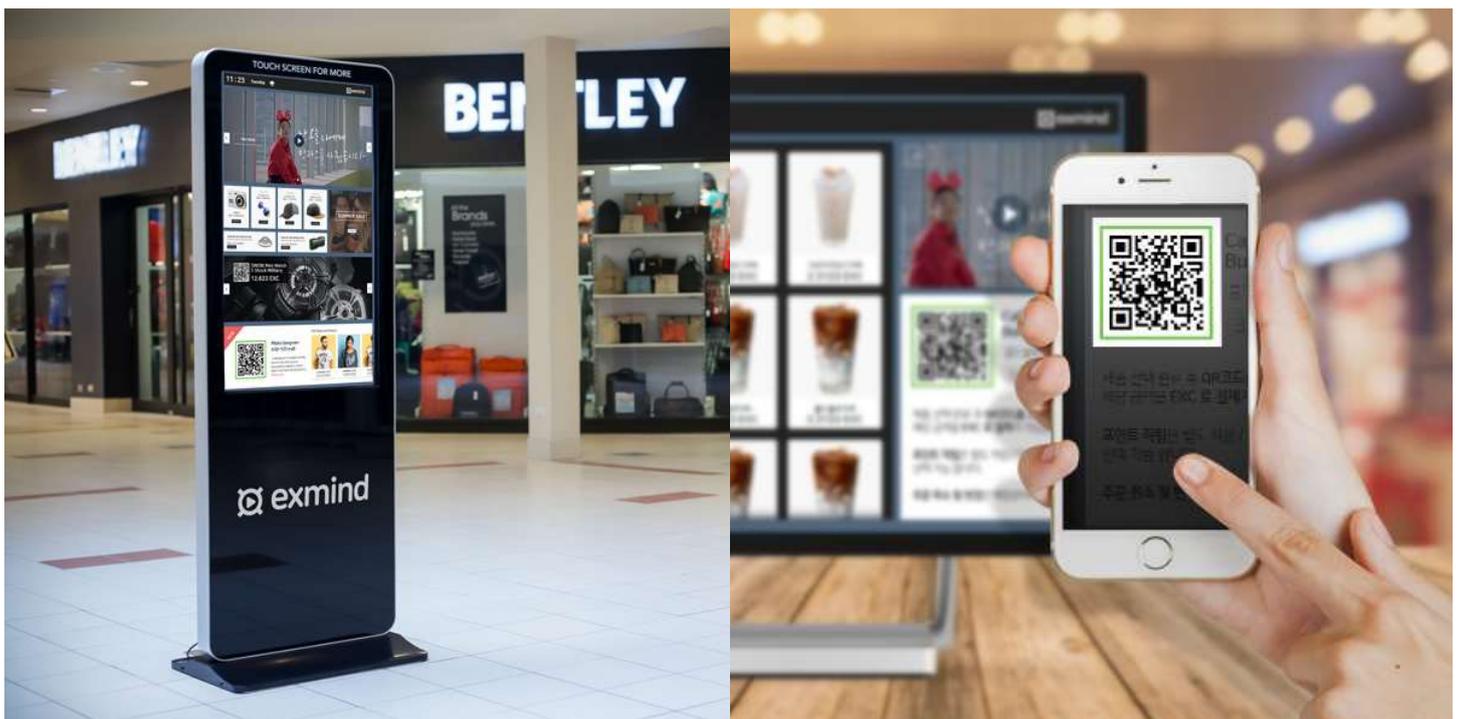


5.3.1. Deployment of the ExCast system, advertising and payment

ExCast system will be distributed to various offline stores, gas stations, convenience stores, cafes, folk products market based on the above partners.

Through this, our partners can reassess ongoing customer loyalty and gain additional, sustainable customers.

[Figure 17] ExCast and ExMind wallet



5.3 Expansion Project of ExMind Engine

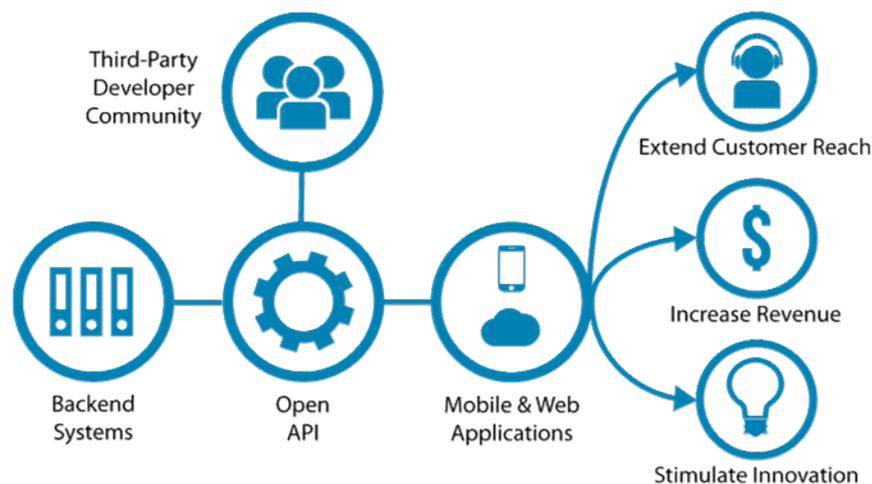


5.3.2. Online content virtual asset exchange transaction through ExDisk API

The ExMind platform will distribute the ExDisk API and actively support the development of such services through strategic alliances with various companies that are in cooperation with or competing with the above.

5.3.3. Online game virtual asset exchange transaction through ExGame API

The ExMind platform will distribute the ExGame API and actively support the development of such services through strategic alliances with various companies that are in cooperation with or competing with the above.



[Figure 18] ExMind extension API

6. Progresses to date

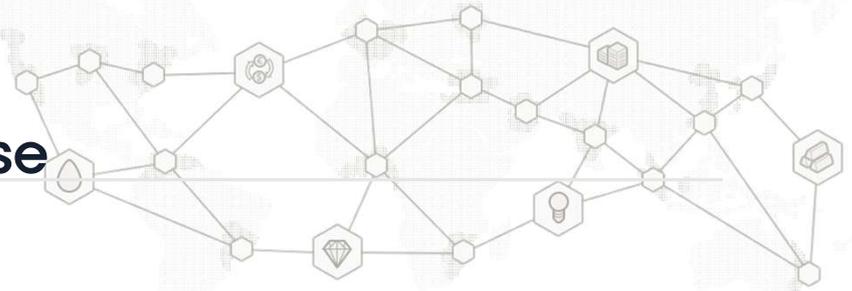
ExMind Limited was founded in Hong Kong in April 2018 by the ExMind platform team.

The ExMind platform has already developed a ready-to-use electronic wallet application. The ExCast system implements ad platform and a mini shopping mall that can be paid with ExCash.

ExMind intends to build a market that can use ExCash in a variety of different ways.

To do this, various distributions of ExCast, real-time payments of ExCash through it, exchange and use of various virtual assets with ExCash through ExMind platform will be done.

7. Token Release

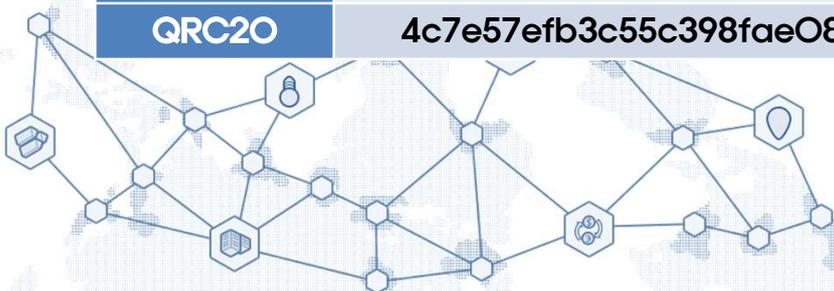


In this ICO, ExCash is expressed as "ExC" as a token conforming to ERC20 and QRC20.

Token holders can trade ExC privately on exchanges like other ERC20 or QRC20 tokens.

- The exchange rate of 1 ExC is 1 ExC = 0.10 USD.
- The total quantity is worth 300 million USD.
- 10% of ExC is distributed at the time of the sale of tokens.

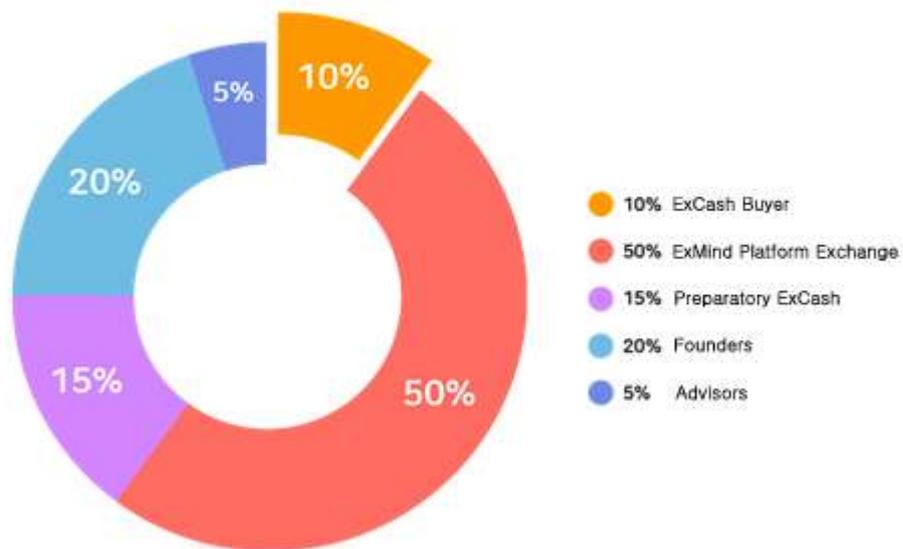
| Category | Content | Remarks |
|------------------------|---|-----------------------|
| Total number of coins | 3,000,000,000 | Total published coins |
| Token sales | 300,000,000 | 10% of total |
| Published price | 1 ExC = 0.10 USD | |
| Publisher | ExMind Limited | Hong Kong |
| Country of publication | Hong Kong | |
| Mark | ExC | |
| Age restriction | Above 20 years old | |
| ExC unit | Octal number | |
| Official website | http://www.ExMind.io | |
| ERC20 | Oxd46c213b00d3ea63e9efd50e2a873937dc635da5 | |
| QRC20 | 4c7e57efb3c55c398fae08c64d2a1d25019bcc4f | |



7.1 Deployment plan of ExCash



ExC Deployment Plan



[Figure 18] ExC deployment plan

| Category | Content | Ratio | Remarks |
|----------|--------------------------|-------|---------|
| 1 | Founders | 20% | |
| 2 | Advisors | 5% | |
| 3 | ExCash Buyer | 10% | |
| 4 | ExMind Platform exchange | 50% | |
| 5 | Preparatory ExCash | 15% | |

- Founder of ExMind platform owns 20% of the ExC.
- The ICO Advisor holds 5% of the ExC.
- Buyers own a 10% of ExC through ICO Pre Sales.
- On the ExMind platform, 50% is circulated through exchange with each virtual asset that users own.
- 15% is reserved for stable risk management of ExMind platform.

7.2 ExCash exchange rate



We will be receiving donations of Ethereum (Ethereum, ETH, Future Bitcoin, QTUM) during the ICO period. The basic exchange rates between ETH and ExC are as follows.

1 ETH = 5,000 ExC

However, this exchange rate can be changed with reference to exchange rate changes in 7 days.

In addition, the base exchange rate with USD is as follows.

1 ExC = 0.10 USD

Basically, the exchange rate between ExC and USD is applied, and the exchange rate with each virtual currency is converted into USD and applied.

7.3 Exchange and sales of ExC on ExMind platform



ExC (ExCash) is a core component of the ExMind platform.

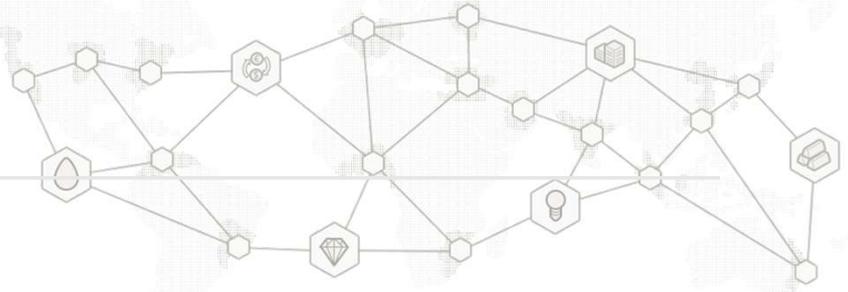
All companies and individuals wishing to use the ExMind platform and the ExCast system must pay the transaction fee using ExC.

Therefore, companies and individuals who wish to do business using this ExMind platform and ExCast system should exchange for or purchase ExC on the platform.

In this situation, the method of purchasing or exchanging will be providing us with the virtual assets they own. Then we exchange them to the corresponding virtual assets after evaluation and confirmation.

In addition, this ICO Token Holder can store, exchange, and sell ExC on the ExMind platform, or sell it on exchanges like other ERC20 or QRC20 tokens. We expect that this method of operation will bring tremendous returns to early investors.

8. Compliance



8.1. Legal Compliance

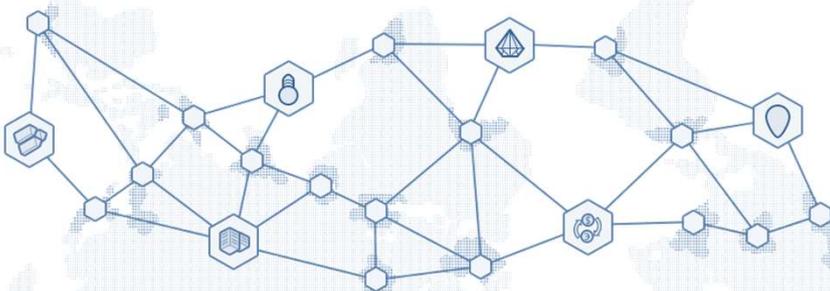
ExMind Limited is a Hong Kong registered corporation which abides by the laws of Hong Kong's financial services organization by complying with certain laws of the virtual currency sector. Our customers should be fully aware of the regulations that relate to these guidelines and related laws.

8.2. Fiduciary Compliance

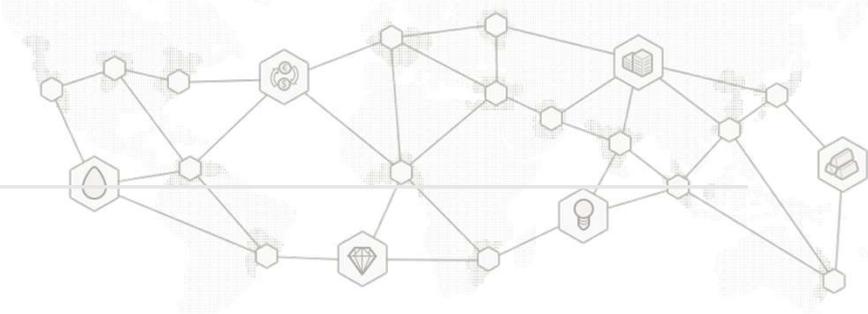
We may be executed by a trust-service company designated by us in terms of our virtual currency.

8.3. Policy Compliance

We adhere to the policies of central banks, financial service institutions and relevant laws in Hong Kong and its related countries.



9. ICO



9.1. ICO Details

The details of ICO sales of ExC are as follows.

| Category | Quantity | Ratio |
|-------------|-------------|--------------|
| Token Sales | 300,000,000 | 10% of total |

9.2. Soft / hard cap of major token sales

| Category | Contents | Remarks |
|----------|----------------|---------|
| Soft cap | 3,000,000 USD | |
| Hard cap | 30,000,000 USD | |

- Soft caps may be processed at the discretion of the ExMind' s Board of Directors.
- The token sales period can be changed according to the ExMind operating policy.
- Token sales end seven days after reaching the hard cap.
- After the hard cap, all other token sales amounts are recognized as hidden cap.

As more funds raised from ICO, greater number of offline ExCast system will be installed and the ExMind platform will be more eco-friendly, giving opportunities for the initial investors to earn more money as exchanges will increase, which will further increase the value of ExC.

9.3 Token Sales Participant Bonus Policy and Timeline



| Category | Bonus | Remarks |
|-------------------------------|------------------|-----------------------------|
| Pre-sales of primary tokens | 20% of Bonus ExC | Oct 1, 2018 – Oct 31, 2018 |
| Pre-sales of secondary tokens | 10% of Bonus ExC | Nov 1, 2018 – Nov 30, 2018 |
| ICO | None | Dec 01, 2018 – Dec 31, 2018 |
| ExMind Platform Exchanges | None | Jan 30, 2019 to continue |
| TGE | – | Dec 31, 2018 |

Bonus tokens will be provided for the pre-sales of, depending on the period of sale.

- ExC purchases are available only with QTUM, ETH and BTC.
- This ICO is not an Initial Public Offering (IPO).
- Pre-ICO: Token investors can visit the ExMind.io website before ICO and pre-register their email address. Investors will enjoy additional benefits based on the amount promised.
- Publishing of ExC(TGE): If this ICO fails to generate 300 million ExC tokens, the company will have the right to use the remaining tokens for the second ICO. The second ICO token price will be set higher than this current ICO.

Management has the authority to terminate or continue this ICO, and if a decision is made to terminate, all ETHs raised will be returned to investors, and if the project is decided, all ETHs raised will be paid to ExC according to the investment rate.

9.3 Token Sales Participant Bonus Policy and Timeline



a. Minimum investment limit

- The minimum amount of investment and contribution is 100 USD worth of QTUM, ETH, BTC

b. Maximum investment limit

- There is no limit to the maximum amount of investment and contribution.

c. Currency calculation of token sales

- The conversion rate of each buyer is based on the three-day average exchange rate before the actual investment date.

ExCash updates the amount of ExCash tokens daily.

- For example, for buyers investing on February 18, the exchange rate will be based off the average of February 15-17 rates.

- Data for calculating exchange rates can be found at:

BTC, ETH : coindesk.com

QTUM : gate.io

- However, in the ICO stage, the exchange rate of the token exchange may be fixed by the management after referring to the exchange rate.

d. Transaction limitations

- Founders and advisors are limited to trading for 90 days from the date of ExC's listing on the Exchange.

- Developers participating in ExCash R & D are limited for trading in the following 180 days from the date of ExC's listing on the exchange.

e. Exchange listing plan

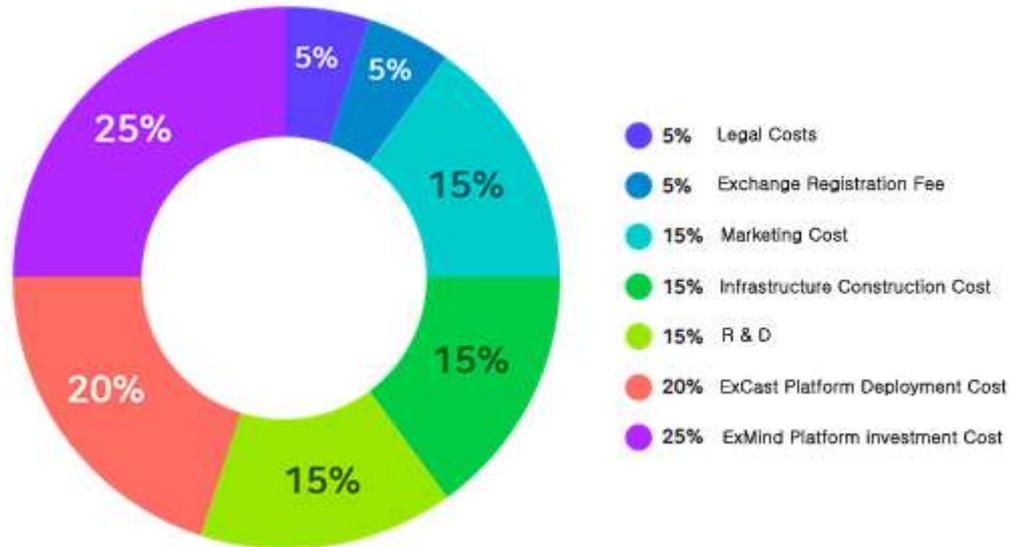
- ExCash plans to be listed on three or more crypto currency exchanges in domestic and overseas markets.

- Will be listed on at least one cryptographic exchange by April 01, 2020.

9.4 Investment fund allocation and planning



Distribution and Usage Plan



[Figure 19] Distribution and usage plan

| Category | Contents | Ratio | Remarks |
|----------|----------------------------------|-------|---------|
| 1 | Legal costs | 5% | |
| 2 | Exchange registration fee | 5% | |
| 3 | Marketing cost | 15% | |
| 4 | Infrastructure construction cost | 15% | |
| 5 | R&D | 15% | |
| 6 | ExCast system deployment costs | 20% | |
| 7 | ExMind platform investment costs | 25% | |

To ensure the stability of ExC's Private BlockChain and Public BlockChain, ExMind platform configures the BlockChain Generator Farm Pool in its own Internet Data Center (IDC). As a result, solutions that link the ExMind platform and its associated APIs can be traded in real time.

We have the world-class defense equipment and server system for the stability and security of ExC Block Chain, which is guaranteed in real time by the relevant company.

9.5 TGE(Token Generation Event) Plan



On the first day of each month, token holders can run Smart Contract on an ERC20 or QRC20 enabled wallet to determine the ExC tokens of last month.

The steps to run TGE are as follows.

- a. Run Smart Contract on your ERC20 or QRC20 wallet and fill out the KYC form on the official website (ExMind.io).
- b. The buyer can determine the number of held tokens until the day before the issue date (Jan 01, 2019) through using the Smart Contract.
- c. On the issue date, the token is converted to ExC and sent to the buyer's ERC20 or QRC20 wallet.
- d. All times are set to GMT +9.

10. Our Team and Advisors

10.1. Our Team Members



CEO

Seung-kee Oh **CEO & Founder**

- > Founder, CEO of ExMind Corp & ExMind Limited
- > CEO of Giltz & NGDC Partners Ltd.
- > (Pre) CEO of Myplan USA Corp.(Nasdaq IPO)
- > Publisher of Consumer News(Monthly)
- > B.A. of Economics, Chung-Ang Univ.



COO

Edward Kim **COO & Founder**

- > Founder of ExMind Corp & ExMind Limited
- > CEO of NGDC Corp.
- > General Security Manager of NGDC Corp.
- > Ddos defense Technician of NoDdos.net
- > Security Advisor of KT, SK, LGU+.
- > Developer of Auto Anti Ddos Attack Algorithm
- > Doctor of Electric Engineering, PK Univ, Korea.



CTO

Jhon Kim **Chief Technology Officer**

- > CEO of Korea Inteligance Machine Corp.
- > C, C++ Main programmer
- > Deep Mind Algorithm programmer
- > Vision Tech Advisor of Posco, HYUNDAI, KIA, Etc.
- > Developer of Coding Cube System
- > Doctor of Electric Engineering, PK Univ.



CMO

Jin-ha Im **Marketing Director**

- > IITP, KOCCA, NIPA, TIPA, KEIT Technical Evaluation Committee
- > Adjunct Professor, Kookje University
- > Director, FunOraksil Co.,Ltd.
- > CEO, SensealnMobile Co.,Ltd.CEO of SKIM Beauty Group.

10.1. Our Team Members



HR Director

Jason Koo **HR Director**

- > HR Director of Stone AX Studio
- > Regional HR VP of Gumi Korea, Inc.
- > Senior HR Lead of Blizzard Entertainment Korea
- > HRG of Electronic Arts Korea
- > HR of Shinhan Bank



CMO

Cheol-Ho Choi **Chief Marketing Officer**

- > President of Oscar Development Ltd.
- > Vice President of Blue F&C Ltd.
- > General director of the district preservation association
- > Senior Vice President, Korea NGO Association
- > Vice Chairman of the National Sports and Recreation Association



Marketing Director

Jeong-Joo Lee **Marketing Director**

- > Ceo of HD&I Ltd.
- > Director of Songsan Industrial Complex Development
- > Director of Dong Hyeon Medical Foundation Hanseo Hospital Planning
- > Shipbuilding Engineering, Chosun University graduation



Marketing Director

Seung Weon Kim **Marketing Director**

- > CEO of SKIM Beauty Group.
- > Beauty Artist of MBC, GSShop, CJ E&M, JTBC.
- > Entry member in Beauty show of KBS, MBC, SBS.
- > Genral manager Makeup & Hair of K-POP Star
- > (Pre) Member of Christian Dior in Korea.

10.1. Our Team Members



CFO

Sungsoo Kim **Chief Financial Officer**

- > 20 years of experience in financial accounting professionals
- > Domestic and Overseas Investment Experts
- > Accountant, tax accountant



CSO

Kwang Chung Park **Chief Security Officer**

- > CEO of JupiterSystems Corp.
- > General Security Manager of JupiterSystems Corp.
- > Management Service Advisor of IDC
- > N/W, Security Consultant, Technician
- > Korea Institute of Science and Technology Information Consultant



Main Designer

Philip Noh **Main Designer**

- > Web Designer Certification
- > Computer Graphic Operator Certification
- > Member of Adobe Certified Expert
- > Member of AE
- > Member of HTML5 Standard Web Coding



Server Developer

Jeoung-joon Yoon **Main Designer**

- > Ddos Defense Technician of NoDdos.net
- > Network & Server Manager of NGDC Corp.
- > Manager of Windows & Linux Server system
- > Manager of Network system
- > Android Software Engineer
- > Game Developer

10.1. Our Team Members



Main Programmer

Sang-min Yoon Main Programmer

- > Manager of Windows & Linux Server system
- > Manager of Network system
- > Android Software Engineer
- > Game Developer
- > CTO of Sayglory Corp.
- > CTO of MobileBus Corp.
- > CEO of Enitron Corp.

10.2. Advisors



Advisor

Tae-Dong Lee **Advisor & Professor**

- > Professor, Department of Computer Information and Communication, Kookje University
- > (Pre) Professor, Department of Computer Science, Youngdong University, Gangneung
- > Member, The Institute of Electronics and Information Engineers(IEIE) and IIBC, KSII, ITC.
- > Cooperative Director IEIE, IIBC, ITC
- > Ph.D. of Computer Engineering, Ajou University, Korea.



Advisor

Sang-Jun Bae **Advisor**

- > Surgeon, Medical Doctor
- > Beer Columnist
- > Travel Writer
- > Surgeon at NHIS(National Health Insurance System) Ilsan hospital, since 2005
- > Completion the Internship & Residency for general surgeon at Severance hospital, 1997 ~ 2002
- > Graduation from Yonsei university, Medical School, 1997



Advisor

James Park **Advisor**

- > Director of PVP Labs (Current)
- > Chief Investment Officer, Imeptus/Nexgen Capital
- > C.E.O. of Samjoo Venture Capital
- > Senior Manager, Samjong HLHZ Investment Banking
- > KPMG External and Internal Auditor
- > Certified Public Accountant, New York
- > Hofstra University, NY, BBA in Accounting



Advisor

Kunwoong Lee **CPO & Overseas Marketer**

- > CEO of Iron Raft Co., Ltd.
- > CEO of PAYRAFT Corp.
- > Representative Director of DICO Design Co., Ltd.
- > Korea Citizen Press Photo Exhibition Organizing Committee representatives
- > NewsPeople representative publisher
- > Strategic Planning of Public Relations in the Media and Social Communities

10.2. Advisors



Advisor

Yong Shick Kwon **Marketing Director / Oversea**

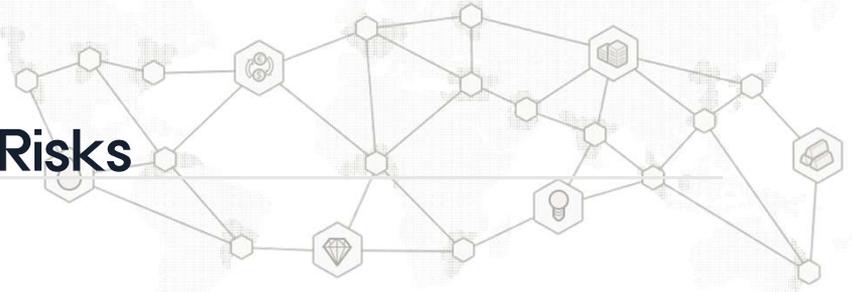
- > Founder of Forevergreen Ltd.
- > Managing Director of Sales & Marketing of Hiliving Ltd.
- > General Manager of Lifestyles Korea Ltd.
- > Director of Sales & Marketing of Tahitian Noni Korea LLC.
- > Assistant Manager of LG International Ltd. (LG Group)
- > B.A. & MBA Michigan State University, East Lansing, MI USA

11. Law and ownership

ExMind Limited is a Hong Kong registered corporation and is responsible for the issuance, distribution, management, processing and other business activities of ExCash tokens.

ExMind Corp. is a registered company in Korea which owns a patent technology registration, registration rights for ExMind platform and ExCash use and advertisement in ExCast system. We may permit others to use and distribute with other related rights.

12. Jurisdiction Risks



12.1. Republic of Korea

ExCash virtual currency and ExMind platform will be distributed and promoted in other medias in Korea. In addition, through the ExCast system in the offline store, ExCash virtual currency can be used as a payment method or used in exchange, transfer, etc. of various goods.

You can exchange virtual assets that you own through the ExMind platform with ExCash virtual currency and can also trade, acquire and transfer ExCash through the virtual currency exchange.

However, this will be complied to the extent permitted by applicable law of the Republic of Korea.

We are actively seeking advice from the Korea Communications Commission, the Financial Supervisory Service, and the Fair Trade Commission, seeking to endeavor the utilization of idle virtual assets for real economic activities..

12.2. Hong Kong

Hong Kong allows trades in encrypted currency. Thereby, we will strive for the listing of ExCash encryption currency and the localization of the ExMind platform in the second half of 2019.



12.3. Japan

Japan allows trades in encrypted currency. Thereby, we will strive for the listing of ExCash encryption currency and the localization of the ExMind platform in the first half of 2020.

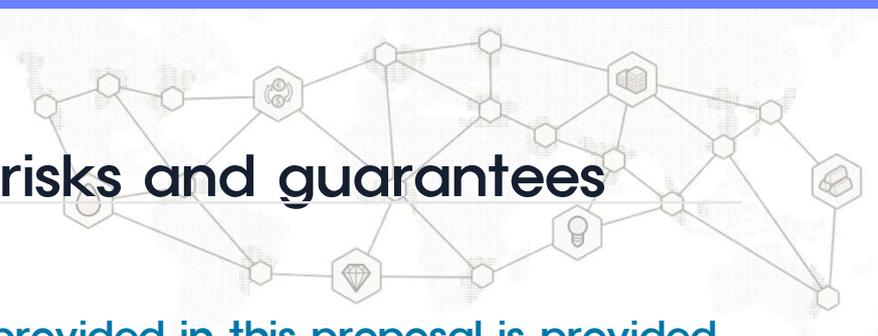
12.4. USA

USA allows trades in encrypted currency. Thereby, we will strive for the listing of ExCash encryption currency and the localization of the ExMind platform in the second half of 2020. However, in accordance with the statute prohibiting ICO, matters related to ICO are excluded.

12.5. Other countries

The listing of ExCash Encryption currency in other countries and the local application of the ExMind platform will be realized within the scope of compliance with local laws and regulations of the respective countries, and we will try our utmost to do so. However, in countries where there is a statute prohibiting ICO, ICO related matters will be excluded.





13. Investment risks and guarantees

The information provided in this proposal is provided solely for the purpose of assessing the value of the ExCash Encryption currency and the ExMind platform and its associated platform. This applies to anyone who received this paper.

Anyone wishing to purchase ExCash encryption currency should not rely solely on the information in this paper. We strongly encourage buyers to conduct their own investigations prior to investments. No one has the authority to provide or represent information about the projects and tokens specified here, and if so, the information cannot be trusted and we cannot state any guarantees.

This white paper is for private use and in no case may be interpreted or construed as a “public offering”.

ExCash tokens are provided under the exemption from registration and disclosure requirements as set forth in applicable law.

This paper does not constitute an offer to sell or purchase securities.



13.1 AML

Buyers of ExCash must agree to not engage in any form of money laundering, illegal currency transactions and other limited activities through the use of ExCash, the ExMind platform, and other related derivatives. Each buyer must be aware that the ExCash, ExMind platform, and other related derivative products may not be sold, exchanged, or disposed of directly or indirectly for the purpose of money laundering.

13.2 CFT

Buyers of ExCash must agree not to participate in financing, exchanging and supporting activities for terror financing through ExCash, the ExMind platform, and other related derivatives. Each buyer must be aware that the ExCash, ExMind platform, and other related derivative products may not be sold, exchanged, or disposed of directly or indirectly for the purpose of terrorist financing.

13.3 Buyer limitations

Due to legal issues, this ICO and paper are only available to citizens of countries other than Mainland China, the United States, Malaysia and other areas prohibiting ICO.

13.4 Important note

Due to frequent changes in related policies, laws and regulations, technology, economics and other factors, the information provided in this paper may not be accurate, reliable or final, and may change several times. This paper is solely for the reference purposes only..

We are not responsible for the accuracy and legitimacy of the information provided. Those who wish to purchase should not rely solely on the information in this paper. We encourage buyers to conduct their own investigations prior to investing.

In essence, this paper is a business proposal or business promotion document, and in no case a legal binding. The information in this paper is for reference purposes only, and the token purchaser should take additional caution.

13.5 Languages



This document supports various languages. In the event of a dispute, we will resolve the case based on the English version. For a more accurate interpretation of this document, please refer to the English version.

13.6 Security contents

This paper is confidential and is intended to be forwarded to and reviewed by prospective token buyers only. Without the prior written consent of the company, this paper is not to be forwarded to anyone other than the intended recipient, or to be passed around for advice from unauthorized persons. Disclosing, copying, or quoting the contents of this paper will also not be permitted.

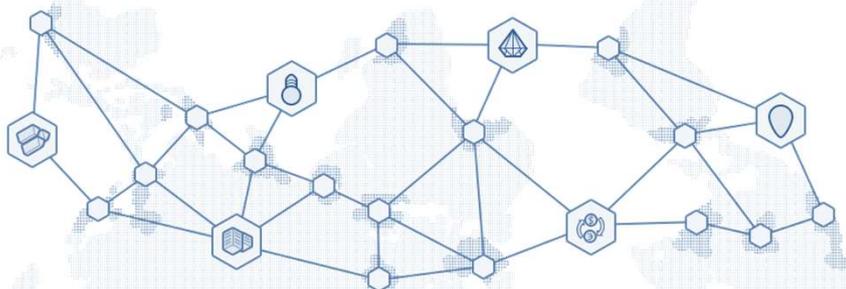
Copies of this paper are personally sent solely to the recipients of the document and do not intend to induce on others to purchase the securities or intend to acquire securities from the general public.

13.7 Speculative project

The ExCash tokens and the suggestions of the ExMind platform in this paper are very speculative because of the nature of the business and relatively early development stages. Buyers must be able to understand the underlying risks.

The purchase of tokens is only suitable for buyers who are able to take the risks inherent in the project business.

Furthermore, there are many other risk factors to consider for those who wish to purchase ExCash tokens. Buyers should consult their advisors or assistants to discuss income tax, legal settlements and other issues.



14. Contacts and reference websites

R&D Center / Republic of Korea

ExMind Corp.

Address. 1, Jeongjail-ro, Bundang-gu, Seongnam-si,
Gyeonggi-do, Republic of Korea

E-mail. ico@ExMind.io

HQ / Hong Kong

ExMind Limited

Address. Mai Luen ind Bldg, 23-31 Kung Yip Street,
Kwai Chung, N.T.

E-mail. ico@ExMind.io

| | Category | URL |
|---|-----------|---|
| 1 | Homepage | http://www.ExMind.io |
| 2 | Facebook | https://www.facebook.com/exmindio |
| 3 | Instagram | https://www.instagram.com/exmindio |
| 4 | Twitter | https://twitter.com/ExMind3 |
| 5 | Kakaotalk | http://pf.kakao.com/_bxgQnC |
| 6 | Naver | https://blog.naver.com/exmindio |