ZYPCOIN

WHITE PAPER

**ZYPLINE / Zypcoin
Platform, Products and Services**

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SECTION 1
1 ABSTRACT

ZYPLINE SERVICES, INC. has completed and patented an innovative connection platform along with several browser and mobile applications that it is launching in the ENTERPRISE and SMB markets. These are unique products that we believe are not found anywhere on the market. They display information about a business – specifically posted (or approved) by the business owner of a phone number – on screens of inbound callers or on various browser screens. For mobile calls, content is displayed while the phone is ringing, in voice mail or even if terminated. These products open a new and very large market of "*Content-While-Calling*", which Marchex has reported to be a $2.0 trillion transaction market by 2019[1]. In addition, customers can also enter the same phone number on various mobile & desktop browser apps and see the same up-to-date information instantly.

With the emergence of distributed ledger technologies, smart contracts, and cryptocurrencies, ZYPLINE has identified a major opportunity to offer its products beyond enterprise and SMB markets and plans to adjust its technology and products for the massive underserved global market of sole proprietors, home businesses, and artisans around the world. Utilizing just their mobile phone number as an identifier, ZYPLINE can get them from their "Garage To Global Markets"; aiding and empowering these individuals to broaden their reach and expand their network.

To properly address this market, ZYPLINE plans to issue a new "app-token" or utility token and will repurpose and upgrade its existing applications, develop new applications and systems, and deploy a unique distributor/agent strategy that matches the needs and processes of this sector (each a "***Zypcoin***" or "***Token***"). The introduction of the Zypcoin will tokenize a user's mobile number, allowing them to conduct e-commerce, promote their business, send and receive real value, and manage their own personal wallet or profile.

The result will enable this large and underserved market to benefit from online business, product and service displays and to participate in global e-commerce by just registering their mobile number and without the expense and hassle of a website. The borderless nature of cryptocurrencies as well as the widespread adoption of mobile phones allows for unique opportunities which have yet to be fully explored.

This is a well-deserving and valuable market segment made up of artisans and sole proprietors who work hard and offer products or services but may have limited access to technology. Most of them, however, own a mobile phone. Bank of America / Merrill Lynch has identified this as an untapped market of billions of individuals that represent a potential of $56 trillion of e-commerce[2].

The following whitepaper describes ZYPLINE's plans to provide technology and applications to match and serve this very large global "***White Market***". This will be accomplished through the issuance of Zypcoin, an ERC20 standard token which provides access to the ZYPLINE platform, products and services, and functions as a medium of exchange and unit of account within the ZYPLINE ecosystem.

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[1] http://pages.marchex.com/rs/155-NBF-513/images/Marchex-Click-to-Call%20Mobile%20Performance%20Report.pdf

[2] http://www.businessinsider.com/market-could-be-biggest-in-history-of-commerce-2016-6

SECTION 2

2   OVERVIEW

2.1   Introduction

While the internet seems to be a central part of everyone's life, it can be hard to imagine that there are many businesses that are still not online. While this can be attributed to several factors; lack of access to the internet, and the complexity and cost of building a conventional website are certainly prevailing reasons. One could assume that this is mostly occurring in the developing world, although it is worth noting that even in the USA with all of the available infrastructure and support, a GoDaddy report stated that over 50% of small businesses in the USA do not have websites or Facebook pages[3].

ZYPLINE addresses this massive global market of sole proprietors and bridges the existing digital divide with the world's simplest online posting solution. Through the use of Zypcoin, it can allow users to upload any file in any format, turning the otherwise black screen of a caller's mobile phone into an online business page; setting the user's mobile number as locator or URL. It gives billions of individuals and businesses online pages that they may not otherwise have access to.

2.2   Unusual Market Opportunity

Zypcoin is a horizontal technology that is useful and deployable for all industries across all global market segments. Anyone with a mobile number is a potential user; by year end 2019 it is estimated that there will be 5 billion mobile users and this can represents *Zypcoin's* available market.

The large market segment that now has a mobile phone but does not yet have internet (45%) is a sweet spot for *Zypcoin*. Today's consumers want to review a business online before making any contact. *Zypcoin* responds to this huge market opportunity with an extremely simple but powerful product that enables anyone with just a mobile number to display their business or service online.

2.3   Current Situation

ZYPLINE has existing patented products that it plans to modify for the targeted markets. These products will be the immediate focus of development and be available in 3rd quarter 2019. Subsequent to the initial adjustments to the base products, Zypcoin plans to develop several add-on products and applications and make them available to their global network.

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[3] https://www.inc.com/tess-townsend/small-business-survey-godaddy-websites.html

ZYPLINE does not build web sites and it is not for consumers generally searching for products or services. It is designed to aid consumers who want additional information about a business or someone they have identified from a printed ad, flyer, business card, or recommendation. These product support, enhance, and protect all current offline marketing activities, while providing individuals and businesses a global online presence.

2.4   Some key highlights of ZYPLINE's features:

- No prescribed format; the information posts online exactly as it was created.
- User has total control of what gets posted.
- Users can create a new page and make it available online in less than 5 minutes.
- No account registration; users do not need to provide an email or remember passwords.
- Does not require an internet subscription or connection to be used.
- Perfect to advertise specials, discounts and coupons.
- Multiple pages can be created by adding any alphanumeric suffix to the core mobile number, enabling multiple pages, flyers and SKU's for e-commerce.
- Customers can see a page by calling the phone number or using that number on **http://*Zyppages*.com** or partner sites (not incorporated herein by reference).
- Generates an instant URL (ex: **http://*Zyppges*.com/1/6505557979**) for business cards and for online sites such as Yelp, Angie's, Craigslist, etc (none incorporated herein by reference).

2.5   Intellectual Property

There does not seem to be direct competition to the ZYPLINE service, which provides an instant display associated with an existing telephone number. The fact that such a service does not exist is the basis for the ZYPLINE patent. The ZYPLINE patents relate to new methods to post and retrieve/display information using phone numbers (and other indexes) and are part of an issued **patent: USPTO No. 9,262,606**. Included in the filing are multiple embodiments or use cases that can support many future products built on the connection platform and basic registration.

2.6   ZYPLINE Connection Platform

Zypcoin is built on the ZYPLINE patented connection-engine platform which provides a one-step direct connection to any online page from any user-controlled index (e.g. mobile number). The user has total control of index assignment. ZYPLINE is not a search engine and it is a connection engine.

The connection method delivers only one result from an inquiry, does not present any intermediate steps or choices and does not require navigation steps whatsoever. The ZYPLINE connection platform is likely not a competitor to standard search engines like Google or Yahoo. Rather they are possibly complimentary, and the two services, search and connect can be integrated.

2.7   Total Cost of Ownership

An important measurement when considering the use of a new business system is a comparison of the total cost and the proposed benefits. For ZYPLINE's target market, this is especially important. ZYPLINE provides two critical elements: 1) online display of products & services and 2) e-commerce.

The total cost of ownership ("*TCO*") for creating and posting a ZYPLINE page is minimal and almost negligible compared to conventional websites platforms, i.e. GoDaddy ($250-$800/year). WordPress is a popular website builder which makes it easier to establish a full online presence but can require some technical assistance, time or knowledge that small business owners may lack. Copyblogger estimated the TCO of a WordPress website including domain registration, hosting, premium theme, developer fees, security services, storage, and personal time, amounted to $95-$700 per year, depending on the degree of custom designs[4]. But all these cases require internet, an added expenses not required with ***Zypcoin***.

2.8   Strategic Plan Outline

Zypcoin has the opportunity to bring the power of online product display to billions without the hassle of overhead of internet or technical support and has a four-year strategic plan to take leadership in this huge open White Market opportunity. Zypcoin has three major strategic initiatives to take leadership in this market; they are:

> ➢ **ESTABLISH USER NETWORK WITH EXISTING PROGRAMS - ZYPLINE**
> will immediately deploy its instant posting product. Users will be able to quickly post any business profile, schedule, price list, or any other information. This content will be displayed when customers call or use the number online.

> ➢ **ENHANCE NETWORK WITH FLYER E-COMMERCE-** Users should then be able to add services such as FLYER E-COMMERCE, multiple pages, key words, product & service search, as well as create local apps in any environment or language with no central interface to include secure e-commerce transactions and

> ➢ **EXPAND NETWORK WITH PARTNERS & ACQUISITIONS –** Aim to increase network size and value with PARTNERS, ACQUISITIONS & TOKEN "ROLL-UPS". A comprehensive M&A function to acquire distressed token companies with a combination of USD and tokens and exchange of Zypcoins with

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[4] https://www.copyblogger.com/wordpress-website-cost/

2.9 Business & Revenue Model

Given a level of "tech-hesitance" in the initial market – ZYPLINE intends to deploy its applications via an extensive network of agents, distributors, and partners whose goals will be to facilitate the creation and deployment of each individual users' page within minutes.

- **BASIC SERVICE**: Distributors will charge for their service and ZYPLINE will receive an initial loading fee. This keeps the cost of new customer acquisition minimal. After the initial upload/posting, distributors keep all subsequent revenue to update and edit those postings and to service those customers.

- **PREMIUM SERVICE**: Ongoing, ZYPLINE plans to realize revenue from a premium service, i.e., users adding keywords to their flyers ($1.00 – $5.00 /month) which will be shared with distributors and partners.

- **ECOMMERCE**: ZYPLINE will provide all systems to support flyer e-commerce in the network and realize fees from each purchase transaction

- **CATALOG SALES:** ZYPLINE will create and manage the online sales catalog and will realize fees and admin charges from each sales transaction

Other revenues may include, but may not be limited to, banners ads, affiliate programs and fees collected from e-commerce transactions.

SECTION 3
3 TARGET MARKET SEGMENT

3.1 General Market Targets

ZYPLINE is a horizontal solution that is useful and deployable for all industries across all global market segments; it is our plan to make it available to all individuals who have a phone number and want to display information online for offerings, products or services.

While ZYPLINE can cater to virtually anyone with a mobile phone, the target market is the segment that currently does not have an online presence which includes about 45% of the population who currently lack home internet service. Additionally, the segment of sole proprietors and small business who have internet but lack the necessary resources to establish themselves online. Having an online presence is a critical requirement in today's borderless markets -- regardless the size of the company -- because consumers typically want to research a person or business online before they call. For a variety of reasons however, a majority of the global workforce does not have an online presence. Zypcoin solves this problem by providing simple online pages and e-commerce solutions for the "rest of the world".

Currently the "informal work force" is estimated to be at least 60% of all workers worldwide. Additionally, almost half of the world's 7.5 billion people do not have internet access, yet there are over 6.5 billion mobile subscriptions. There are many individuals with multiple mobile subscriptions, but also that there are more individuals with a mobile phone than individuals with access to the internet.

U.S. government census statistics show that 54% of small businesses (16 million) in the United States do not have a web site. When you include consultants and freelancers (estimated to be 55 million individuals), the number is significantly larger. For these people, being able to inform callers by having business hours and related information automatically displayed can be a time saver and a convenience, and can enable increased potential to conduct business activities with callers.

3.2 B2b Market Segment

While there does not seem to be any limit to markets that Zypcoin can support, its focus is on the expanding and under-served market of millions of street vendors, sole proprietors, home businesses and service providers. The majority currently reside offline, but Zypcoin provides these individuals a method to establish an online presence, helping them to expand their network and conduct e-commerce activities in the global markets. Zypcoin terms this market plan B2b**.**

3.3   Internet Penetration

As of March 2019, about 56% of the global population had general access to the internet. In contrast, there are over 6 billion mobile subscriptions representing about 4.5 billion mobile users. These individuals would greatly benefit from an online presence but are missing the general requirements and technical knowledge to do so.

Zypcoin takes advantage of the portability laws which allow phone numbers to be 'proprietary' and leverages them as a personal, persistent digital index. Zypcoin provides the developing markets an online experience and acts a stepping stone from the basic feature phones to additional services.
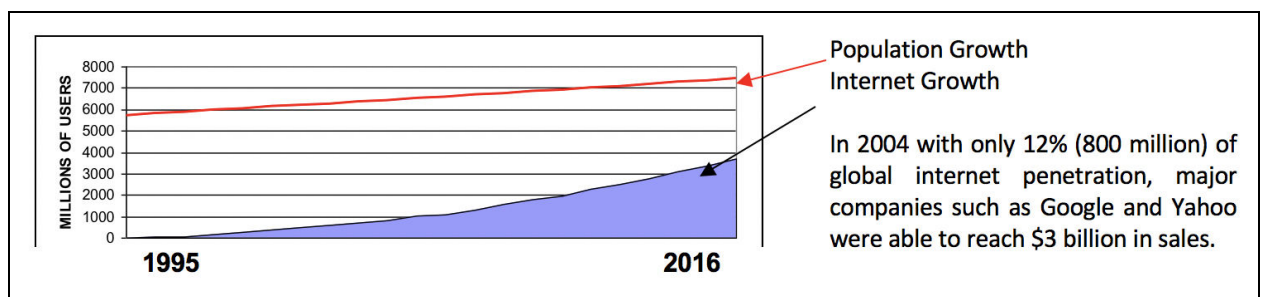
3.4   Small Business Markets Factors

To put the market landscape into perspective, it is useful to look at data on specific segments. In the United States, there are almost 28 million small businesses, 22 million of which are self-employed with no additional payroll or employees (also known as non-employers).

- There are about 22.5 million non-employer firms in the US
- 52% of all small businesses are home-based
- Approximately 75% of all U.S. businesses are non-employer businesses; 19.4 million are sole proprietorships, 1.6 million are partnerships and 1.4 million are corporations
- The fastest growing sector is for freelancers such as auto repair shops, makeup artists, caterers, etc., estimated at 55 million in the US alone.

The vast majority of these businesses effectively use flyers, business cards, and local advertising services to attract customers. In a typical issue of a local Silicon Valley newspaper, there are 160 displays and classified ads; approximately 100 (62%) of them did not have websites.

A study by the Pew internet and American Life Project released last summer looked at the 15% of people in the United States who are still not online. According to the study, one of the contributing factors which limits people's access to the internet is affordability; a factor that is exacerbated in emerging markets.

Outside the United States, the number of small businesses without websites increases dramatically. Currently, the "informal work force" is estimated to be over 60% of all workers worldwide. Even with the continued adaption and growth of internet availability for the foreseeable future, a large portion of the global market will continue to have limited internet access. Zypcoin services and network will contribute greatly to help close this gap.

3.5   Informal Markets

An important market for Zypcoin is the large, informal segment. According to the International Organization of Labor, the definition of informal employment is primarily household, unincorporated enterprises that do not have a complete set of accounts and are not registered with a government agency. *In most developing countries, informal employment is a larger component of the workforce than formal employment*. Estimates show that informal employment comprises more than half of non-agricultural employment in most developing countries:

Region	Informal Employment
South Asia	82 %
Sub-Saharan Africa	66 %
East and Southeast Asia	65 %
Latin America	51 %
MENA	57%

Source: International Labor Organization

3.6   Google Phone Call Only Ads

The most telling and important signal of this new market is an announcement by Google of a CALL ONLY ad word option. Advertisers can now opt to just show a phone number directly in a search result without having to create or post an ad. These click-to-call buttons would instantly link to a ZYPLINE display. Zypcoin will act as a gateway, giving sole proprietors access to call-only advertisements using just their mobile phone.
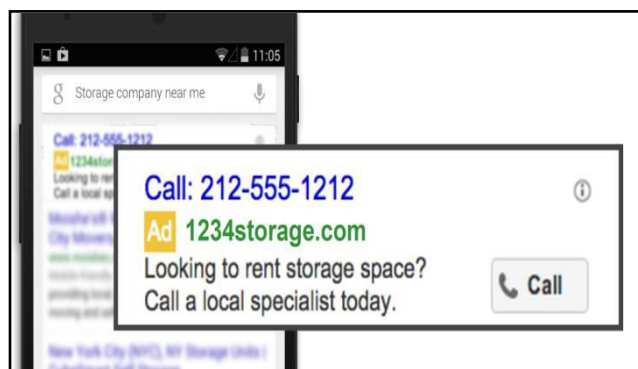
3.7   Internet Statistics

Global Internet Users
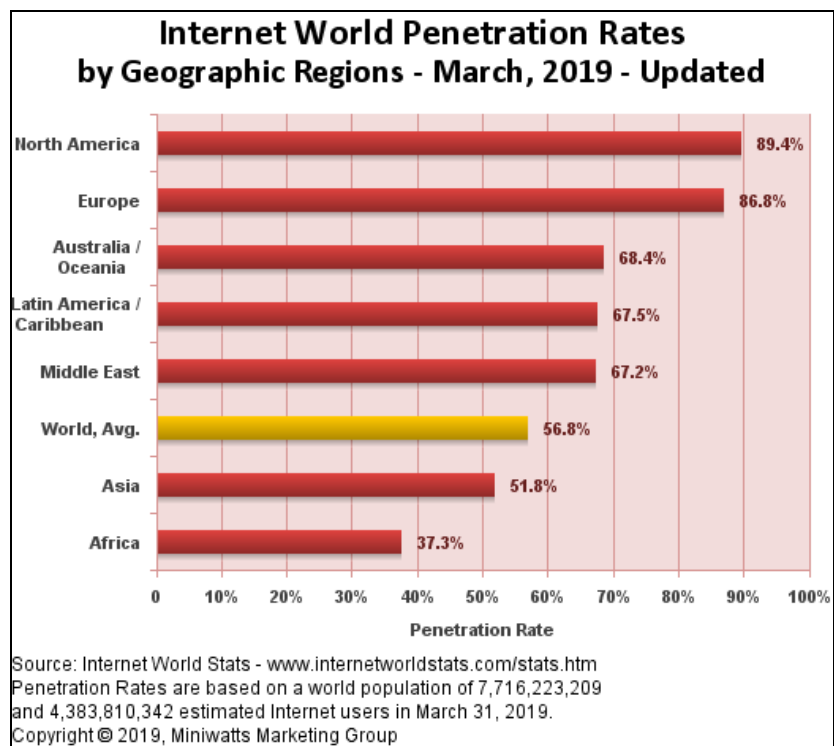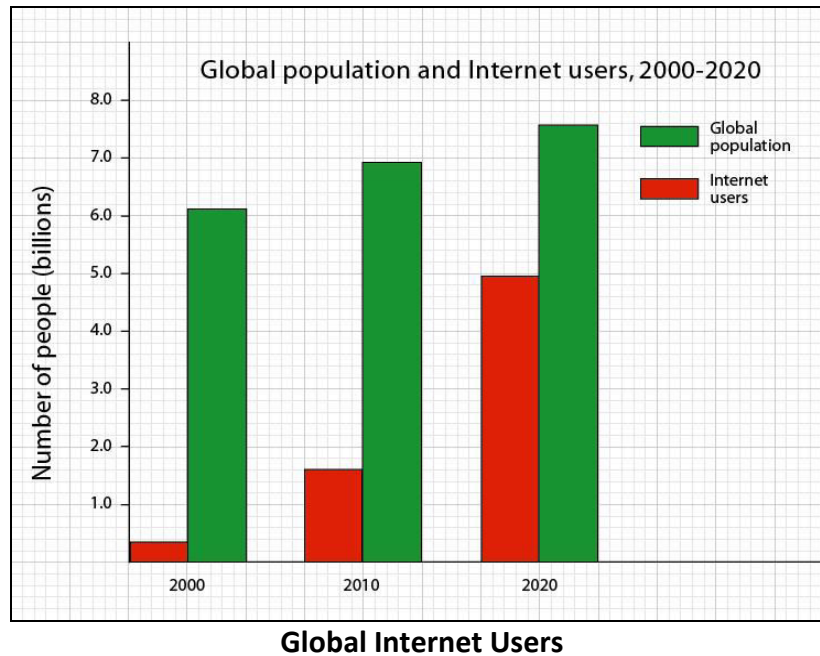
World Internet Penetration Rates

SECTION 4
4 ZYPLINE GENERAL VALUE PROPOSITION

4.1 ZYPLINE Use Proposition

ZYPLINE displays content posted by the owner of a called phone directly onto a caller's screen during ordinary phone calls transforming the static screen of everyday phone calls into a real-time, actionable, rich information-sharing experience and opens up huge new market opportunities.   According to a study by analyst firm Forrester, inbound phone calls are the most valuable marketing conversion. The study found that "customers who initiate inbound calls convert to revenue faster, spend more, and have a higher retention rate." [5]

Zypcoin enables individuals to access the ZYPLINE ecosystem, which lets users display content on inbound calls providing an instant online presence which they otherwise may have not had access to. ZYPLINE is a cloud-based global connection platform which provides a simple and permanent answer to the question: "Do you have a website?" or "Where can I find you or your business online?". That answer being "Just call me or enter my number on ZYPLINE!"

> **WIRED MAGAZINE (July 2017) wrote: You're your phone number became the only username that matters." The cell phone number is more useful because it is connected to hundreds of databases. Eventually, your phone itself could replace your number as your primary identity – you are your phone and your phone is you.**

4.2 Phone Calls Will Probably Never Be the Same

A Zypcoin interaction starts with a telephone call that is being made for a specific reason. For instance, a potential customer could be wondering what products are available or if they can buy a specific product they desire. Callers will be able to instantly see the latest information posted by the called number while the phone is ringing, on hold, voicemail, terminated, or even if the phone system is disabled. In many cases a caller will be able to use this information without requiring the call to be answered.

Callers will be able to PAUSE the call to study the offerings or content, or to TERMINATE the call if desired information was displayed. Callers can learn details of current offers before call is answered and maybe avoid connecting the call completely. For example, restaurants report that a large portion of calls ask, "are you open?" or "do you have parking?". In these cases, answers would be displayed without the need to connect the call. This is also valuable for government call centers as content is displayed even if no dispatcher is available or if the phone system is not working at all.

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[5] https://www.dialogtech.com/blog/call-tracking/forrester-study-phone-calls

GO FROM THIS   TO THIS
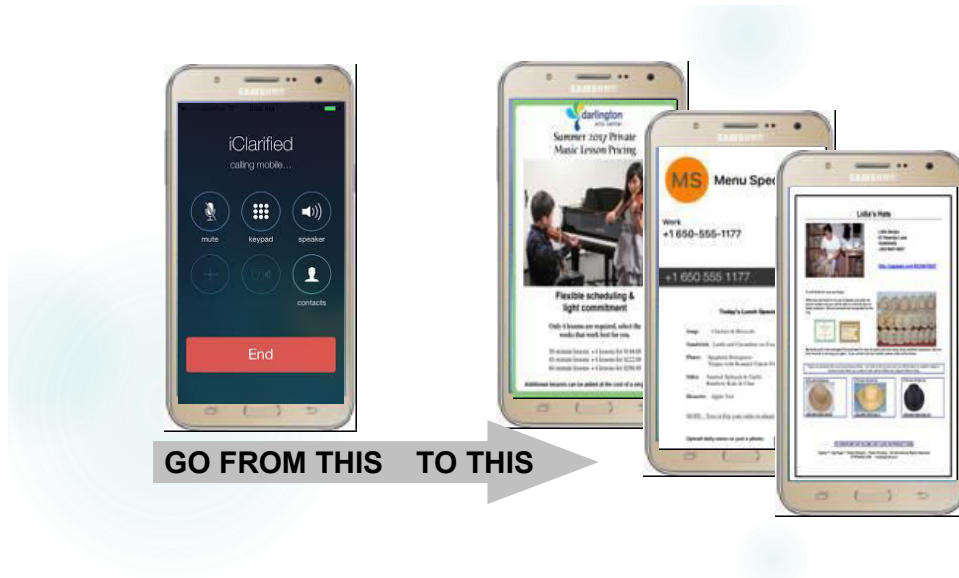
4.3   New Methodology & Service

ZYPLINE has a new patented service and is likely not in direct competition with any existing application or service. It is a unique internet application and utility that provides a simple, yet powerful posting service.   A typical Zypcoin inquiry starts offline with an index such as a phone number obtained from a business card, classified ad, friend's recommendation, flyer, newsletter or bulletin board. It enables customers to get basic decision support information about a business, service or product simply by entering a telephone number.

Zypcoin does not build websites. It is not a search engine to find, discover or recommend services. It is for consumers who want additional information about an individual or business one has already identified. It supports, enhances, and protects all current small business offline marketing activities and provides an avenue for the 'tech-hesitant' to get online with minimal cost and effort.

4.4. Owner of Phone Number has Control of Displayed Data

Zypcoin will not aggregate generally available data that can be collected on the internet (which can often be inaccurate or stale). Rather it gives the owner of a phone number total control of what is displayed on callers' screens when the caller places a phone call to their number. The phone number owner uploads or authorizes an upload of content to the Zypcoin server and functionally says: "if anyone calls my number, display this content on their screen"

4.4　Illustration of Enterprise Apps That Will Be Repurposed For B2b

ENTER PHONE NUMBER ON ANY ZYP BROWSER APP
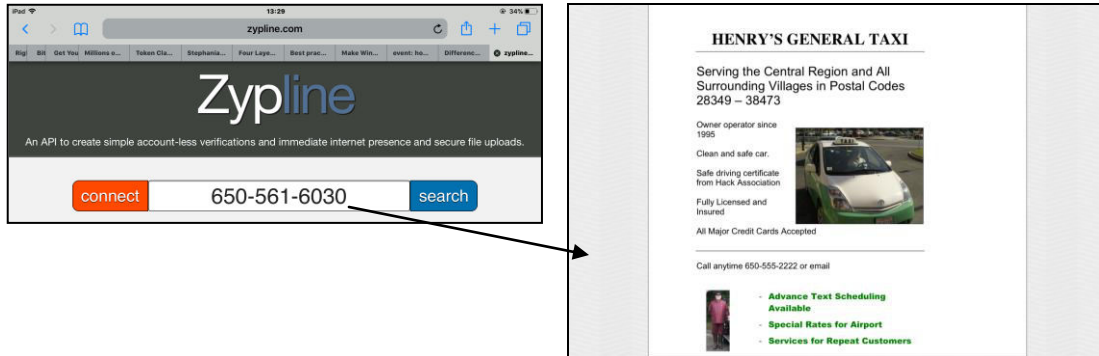
USE SAME NUMBER ON MOBILE BROWSER
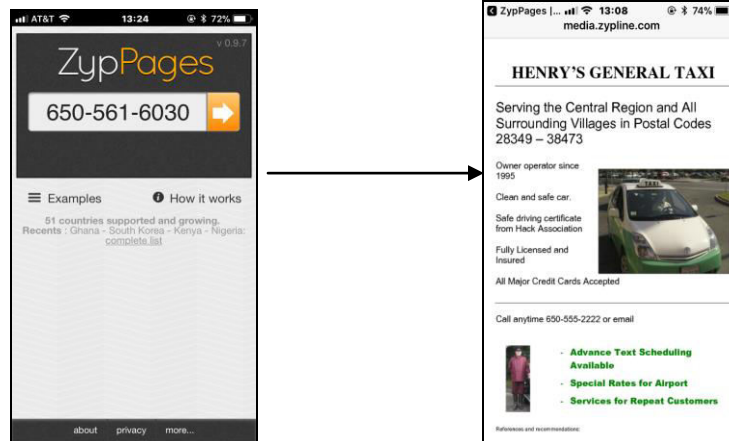
CALL NUMBER USING ZYP MOBILE APP
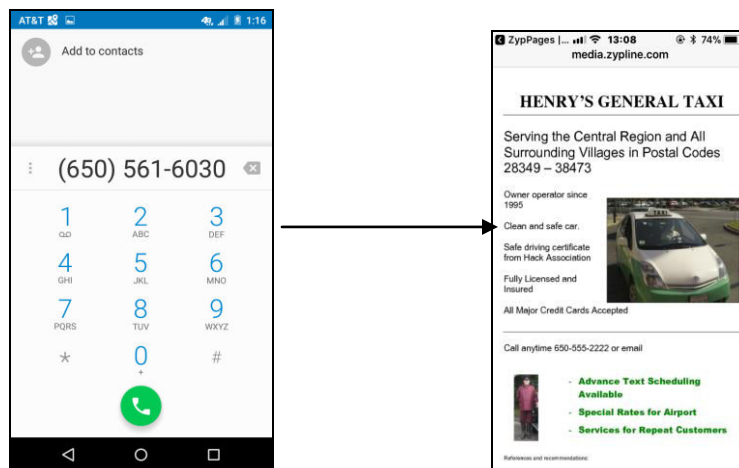
SECTION 5
5 ZYPLINE & ZYPCOIN USE CASES

5.1 Illustrative Use Cases

Potential use cases for ZYPLINE and Zypcoin are unlimited. Users have invented, and will hopefully continue to innovate, alternative ways to deploy and use the product to support one's own marketing activities. With ZYPLINE, users can get instant, real-time, actionable information and links to specific online pages.

The following are illustrations of some possible use cases that can be applied:

BUSINESS CARDS

Phone numbers on business cards can expand in one step to an online professional or business profile. Suffix codes written on the back of a card combine to retrieve public and private messages, documents, flyers, property details or any other information. Call or link it is the same number.

VOICEMAIL

Message becomes a Sales Tool. Instead of a general business message, or have a nice day, users can change their voicemail message to include "Use the number you just called on Zypcoin to get more information. This make it a valuable sales tool and avoids losing potential customers.

CLASSIFIED

The phone number in printed classified advertisements can expand into an online page to provide information for shoppers to learn more about the business.   Supports small business by expanding the small print ad into a full business flyer or page.

CRAIGSLIST

CRAIGSLIST or any other online service advertisement can include the URL syntax of the file which opens their online page of details. Example: **http:Zypcoin.com/1/9176502337**.

COMMUNITY EVENTS

Community Events and other temporary activities can display the event poster by just entering the telephone number of the event manager.

5.2   Other Use Cases

- **PROJECT STATUS** - Managers and entrepreneurs can use it to display latest status updates and avoid sending emails every time there is an update. Can be one or many pages or slides.

- **SERVICE PROVIDERS** - Piano teachers can post details about their business, allowing callers and users to see desired information; adding convenience to all parties involved and saving time. For example: Saturday hours, or programs for children.

- **RESTAURANT SPECIALS** - Restaurants can simply take a photo of their blackboard and instantly post daily specials. Callers can see the restaurant's menu or tonight's specials even if they are away, closed or missed the call.

- **TODAY'S PRODUCE** – A farmer can post a display of available products along with prices and any special growing information and potential buyers can immediately see what is available.

- **SECOND JOB** – A contractor or professional could use the posting as an online profile for a side business.

5.3 Some Enterprise Examples

Illustration Bank Customer Service.

- Customers would call the actual bank customer care line 1800 102 4242 and receive the display instantly.

- General helpful messages

- Alerts & Offers

- Latest Tweet

ICICI Bank

Hours: Mon-Sat 9:30AM to 4:30PM (Sun Closed)

Rates: 1 US $=65.4 INR / 1 UK £=81.57 INR

Get cash discounts on international Flights on EaseMy Trip! Only with ICICI VISA Bank Cards

VISA Upgrade your travel experience with complimentary access to Airport Louges in India with your ICICI Bank Coral Visa Credit Card

LEARN ABOUT OUR HOME LOANS

Latest Tweet: A Tax Saver Fixed Deposit account with ICICI Bank can help you #SaveTheTax! Learn all about it: .. https://t.co/b6J9KUbIwk

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Integration With Yelp

Zypline has integrated with yelp and when a user calls a restaurant if there is no specific content posted by the restaurant then Zypcall will display Yelp content.

The app first checks the Zypcall server for content and if there is none then it makes inquiry to Yelp data base and retrieves the venue data.

Il Fornaio

Detail

Il Fornaio

Garden Court Hotel, 520 Cowper Street, Palo Alto, CA 94301

Directions

yelp Yelp (442)

Great food, packed on a weekend night. It's a decent date spot, but more because of the location and not the ambiance. There's a lot so

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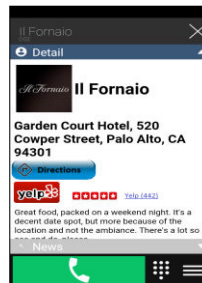
Member of Parliament Ranjan Bhatt Vadodara, India

FACEBOOK - Feel Privileged to share that I have become 01st Indian Mobile Phone User to be on ZypCall.

Download this Android Enabled App from PlayStore. You will get display of my photos - information while calling me. It's patented technology being created in USA.

MP BHATT

Ranjan Bhatt

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News
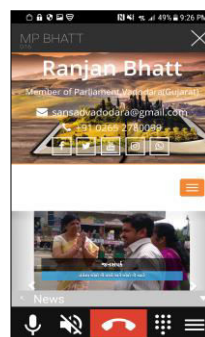
5.4   Link Social Media Accounts to your Page

ZYPLINE can be connected with a user's social media such as Twitter so that their latest updates can be automatically displayed on caller's screens. This is just one of the ways that users of ZYPLINE can easily post their latest specials, schedule changes or other last-minute information.

For example, a restaurant could create a static display with basic information about their venue, then simply tweet out the latest menus, happy hour specials, and any other last-minute announcements and that information will be instantly displayed directly on callers screens and their ZYPLINE browser pages.

5.5   Missed Call Solutions

A missed call is a telephone call that is deliberately terminated by the caller before being answered, appearing as a "missed call" on the receiver's cell phone and expecting the receiver to take an action.   For example, calling a merchant and then hanging up and waiting for the merchant to send an advertisement, daily special or other data.   Missed calls are used extensively in India, Bangladesh and Indonesia.

5.6   Flyer E-Commerce & Click-To-Buy

A major future opportunity will be for this market to enhance their product flyers and conduct e-commerce activities with anyone in the world. This functionality is scheduled for Q3 2019. Here is an illustration of a flyer that could be created as a Word document and then activated for e-commerce in minutes. Customers will be able to buy the products from the posted flyer.

Home Business
Entrepreneurs
Artisans
Street Vendors
Contractors
Service Providers
Restaurants
Spas - Salons
Freelancers
Community Events
Farmers

SECTION 6
6 ZYPCOIN FUNCTIONS & NETWORK TOKENOMICS

6.1 Overview

Zypcoin is a cryptocurrency based on the Ethereum blockchain which will serve as a medium of exchange and utility token for the Zypcoin ecosystem. Zypcoin is an ERC20 standard token that establishes a common set of rules for tokens issued on the Ethereum blockchain. The borderless nature of cryptocurrencies allows for value to be exchanged within minutes using just a user's mobile phone. As such, Zypcoin serves to tokenize a user's mobile number, and allows users to purchase supplies, services, and products within the ZYPLINE network.

In the future, Zypcoins will be the only way to establish online pages attached to a mobile phone number. Users wanting to create their page on Zypcoin would be required to purchase through the Zypcoin website, application, or through an approved ZYPSTATION or partner, who can transfer fiat to Zypcoin in real-time and establish a ZYPLINE page in minutes.

Once the flyer e-commerce product is available to the global market, Zypcoin will likely be the primary medium of exchange, allowing for a seamless and user-friendly experience when purchasing through a ZYPLINE page attached to a mobile number. The use of Zypcoins allows for merchants and local business anywhere to accept cryptocurrencies using just their mobile number.

The Zypwallet will allow users of ZYPLINE and holders of Zypcoin to send and receive view their balance, view their transaction history, and more. The Zypwallet and Zypcoin serve as the gateway to the ZYPLINE ecosystem and grants access to their global network of users and partners. The Zypwallet will also allow users to receive rewards and promotional tokens through the Zypcoin Community Fund.

The Zypcoin Community Fund will be used to incentivize participation in the ecosystem. Tokens are used to fund community initiatives and specific future developments. Tokens will also be distributed directly to participants in the Zypcoin network based on predetermined events and initiatives directly benefiting the ecosystem.

Zypcoin will fuel the distribution and expansion of a patented and operational product and network with applications that are relevant to global markets. One of the major values and unique advantages of Zypcoin is its versatility and unlimited potential uses within the ecosystem and in adjacent networks. Systems will be developed to distribute tokens based on various contributions to the network. Additionally, user kits and instructions will be available to inform all participants of how they can benefit the ecosystem and how Zypcoin can benefit them.

6.2   Zypcoin Rewards and Loyalty Programs

Rewards and other programs will enable participants in the network to obtain Zypcoins from contributions to the network and ecosystem. Once obtained holders of the zypcoin tokens can decide what they want to do with them; use them to pay for goods and services inside the network or hold onto them for future use

DIRECT: IMMEDIATE

These programs will be first priority for development and are already in the planning stages.

Rewards to various partners and participants in the network that increase the use of the *Zypcoin*.

Currently these are:

- Distributors, Agents and Partners earn Zypcoins for the registration of a mobile number and associated content and uploading any new user to the network

- Shops, partners and various organizations that are part of the user's normal business activities that upload content; for example, a handicraft supply store.

Zypcoins may be used to pay at distribution centers for general postings, key word tags, flyer creation and other services that enhance their online business profile.

DIRECT: FUTURE

- Loyalty programs for various businesses. For example, restaurants, wine bars and similar establishments that have daily specials that users could view, reserve or purchase, and each interaction would have a Zypcoin reward.

- Venues themselves would also earn token rewards which can then be used to purchase products, supplies and perhaps compensate workers.

- Third party users such as restaurants. Managers could sign up for program online and self-subscribe to the various offerings.

- Catalog purchases. Zypcoin will have an executive manager and staff to create and manage an online catalog for users to purchase goods and supplies with Zypcoins.

- For use as part of acquisitions and token roll-ups

INDIRECT

- In the future, tokens may be used to reward for user-created applications

- Users may also find new uses for ads

- Other channels of info can be offered

- Existing token holders get 2x on bounty

- A new product for Zypcoin could be designed, suggested, and rewards given

- Zypcoins can be used in a local network for business offerings of other users

- Call beauty salon... see specials and available time... make an appointment, get a reward!

SECTION 7
7   STRATEGIC PLAN

7.1   General Situation

Zypcoin has the opportunity to bring the power of online product display to billions of individuals without the overhead of internet or technical support and has a four-year strategic plan to take leadership in this massive, open "white market" opportunity. In the initial stages, it will assist to migrate and adapt its existing products to match the needs of this market.

Historically, the best opportunities are when technology hits a large, open market whose time has come. Success in a white space market ideally requires three key elements:

    a) Large, available and open market,
    b) Technology that would be valuable to this market,
    c) Plan and compelling value proposition to deploy the service.

ZYPLINE believes it meets all three criteria. The global sole proprietors and informal employment market has come to be comfortable with technology and understand the value of establishing an online presence. This is Zypcoins target market and the sweet spot which we believe will make Zypcoin a leader in this space.

7.2   General Strategic Plan – Mission Statement

Since the 'Content-While-Calling" market does not yet exist, it is difficult to analyze historical data or statistics to define market size or current leaders. The following overall target will be used for the development of strategies and go-to-market plans:

> *Within four years ZYPLINE become the global leader in the instant, smart phone content display market having a minimum of 100 million users and revenues in excess of $250 million.*

7.3   Strategic Plan Outline & Roll Out Plan

To establish a leadership position, Zypcoin has developed a comprehensive strategic plan with three major strategic initiatives.   All is scheduled to start immediately after the pre-sale, but each may have different timelines for completion and expansion.

- ESTABLISH USER NETWORK WITH EXISTING POSTING PROGRAMS
- ENHANCE THE NETWORK WITH FLYER E-COMMERCE
- EXPAND THE NETWORK WITH PARTNERS & ACQUISITIONS

7.4   Establish User Network with Existing Posting Function

> ZYPLINE will immediately deploy its instant posting product where users will be able to quickly post any business profile, schedule, price list, or any other information.

POSTING is the core product, and the primary focus for development in the initial stages will be to upgrade and adapt the existing product set to match the needs and support requirements of the market. This will be an ongoing design and development function.

Content is created and edited on a user's mobile phone or computer, or at a customer service center called a ZYPSTATION. Ideally in less than 5 minutes, any file can be uploaded. Additionally, ZYPLINE does not require user registration, email or the creation of passcodes. Verification is performed via one-time text (SMS) code or IVR.

The posting can be a flyer, profile, resume, schedule, price list, recipe or any other business or personal information. Users can indicate on their voice mail message, business cards, flyers, and advertisements that details can be found just by entering their mobile number on Zypcoin.com or any partner site. There will be ample online training instructions, videos and a customer support chat box in order to ensure that the product is user-friendly for even the least tech-savvy individuals.
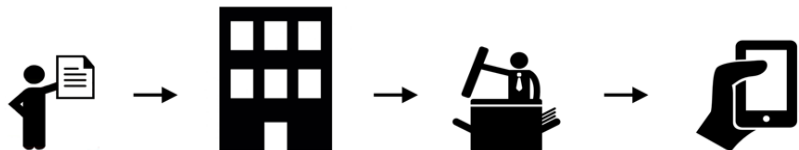
7.5   Distribution Network Operations

In parallel, Zypcoin plans to develop and deploy a global network of partners, distributors, and agents to assist small businesses and individuals around the globe in establishing an online posting. Once the basic posting system is upgraded, installed, and fully tested, ZYPLINE plans to launch several pilots' distribution projects. After these tests, the basic posting system and distribution network will likely be fully operational by 2nd quarter of 2019. The target is to have a minimum of 500,000 users by the end of 2019.

Partners will be independent operators responsible for assisting local entrepreneurs in uploading documents and files online utilizing an existing flyer or a newly created flyer.

With the help of ZYPLINE's user-friendly interfaces, the partner would be able to customize a local customer service function where users can:

- Upload an existing flyer
- Assist in the creation of a flyer for their products or services
- Update and re-post their online page as needed
- Prepare for future Zypcoin products and services (ecommerce, fulfillment)

The distributor sets all fees for both the first upload and activation of a user index (mobile) and for any future updates. Zypcoin will charge an activation fee only for the first upload of any phone number; subsequent revenue for corrections, additions, and new uploads to the BASIC product would be kept 100% by the partner.

Distributors/partners will likely be various businesses who would like to support the community of sole proprietors, while establishing a secondary stream of revenue for themselves. Typical partners could be print and copy shops, handcraft supply stores, internet cafes, big box stores, etc. The user does not need to be present but can relay the one-time passcode for current upload to the partner.

- User visits copy center to have 100 copies made of a business flyer.
- Attendant makes copies and offers to post flyer online for an additional small charge.
- User agrees, and the flyer is posted on the Zypcoin network, in real time.
- User receives a "success page", describing how to use their new online posting.
- Customer calls user and sees a display of profile, specials or other information posted by user.

Some Active Test Links

Display Of
Skills Page
Or Resume
For Job
Hunting

Link To
Flyer For
Vacation
Rental

Contractor
Easily shows
Before and
After
Photos

Details Of
Upcoming
Event Are
Always
Available

7.6 Mobile Partners (Agents)

Partners may often be mobile and travel to different locations to attract new users and upload, edit and post flyers. They are incentivized to do so as continually expanding their user-base provides varying levels of rewards for them in the form of Zypcoins. For example, they could establish that every Wednesday from 12:00 – 17:00, they will be at a certain location – a Laundromat, community center, street fair, etc. - to upload new business profiles or update existing ones. Such a service is useful to those users who do not have direct access to the internet.

Partners could also visit remote areas, collect data, and in some cases create the posting onsite through their own mobile phone. For example, the partner could take a picture of farmers' produce, prices can be collected, and the posting can be online within minutes. In other cases, data would be collected and then uploaded when back at a base or ZYPSTATION.   A valuable function is "approver not present" – in cases where a user in a remote area wants to change a price or content, they can just call the agent and approve the edits via SMS.

7.7 Analytics & Accounting

ZYPLINE plans to provide an online dashboard for any agent or partner to obtain up-to-date statistics of the volume of uploads and accounting of tokens and other rewards. It is intended that dashboard will be designed with simplicity and user-friendliness in mind in order to properly cater to partners and ensure a streamlined, simple process for all those involved.

7.8   Expand Network with Flyer E-Commerce

> A method developed to enhance posted Zypline pages and expand to include secure e-commerce transactions and rewards through the use of Zypcoin.

Functionality

The second major initiative is adding additional functionality to enable e-commerce utilizing only the posted business flyer.

This functionality is intended to be developed by the 3rd quarter of 2019 and will result in a unique "flyer e-commerce product" which will enable small-business owners in the Zypcoin network to offer products online, sell them and have transactions fulfilled utilizing only an uploaded product flyer attached to their mobile number. A fully commercial version is aimed to be released by the 4th quarter of 2019.
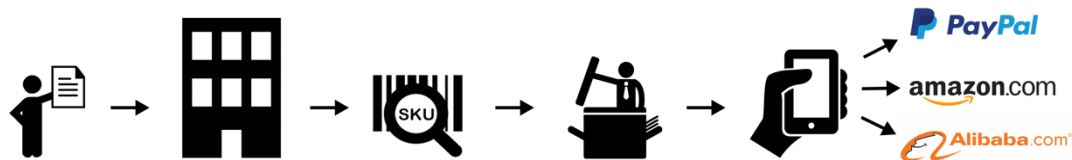
- User visits distributor/partner to post business flyer for ecommerce.
- Attendant adds SKUs to user's phone number and posts flyer.

Flyer Becomes Ecommerce

- Ecommerce from flyer
- Phone index plus suffix becomes unique product code that can be used for ecommerce for example: +408455334/W5

7.9 Global Customers Find and Buy Products in the Zypcoin Network

An example of a Zypcoin flyer e-commerce transaction would be a tourist from Paris who is visiting Manila and purchases a hat from a street vendor for $5.00.   Weeks later when back in Paris, he decides that it is a fantastic hat and would like to purchase 10 more to give as gifts. By entering the phone number on Zypcoin.com or the flyer, a collection of available hats along with prices will be displayed which will allow the customer to make purchases online.

- Customer calls user number and sees a display of products.
- Customer clicks on the desired product and a purchase request, fulfillment delivery and payment are initiated via the blockchain e-commerce process.
- If the product has not been offered for online sales, the customer will be able to make a request and can include a bid price.

7.10 Expand Network with Partners, Acquisitions & Token Roll-Ups

A M&A Function to acquire distressed token companies with $US and **Zypcoin** tokens and exchange **Zypcoin** with existing token holders

Functionality

A major M&A function is planned to be established at **Zypcoin** to make acquisitions and add to our global network through token roll-ups. During the first 3-6 months, ZYPLINE plans to recruit a full M&A team, and develop a system to identify targets and complete analysis and due diligence to be certain of strategic fit.   A comprehensive M&A function will search for distressed token companies and acquire their assets for a combination of $US and Zypcoin tokens.

This "token roll-up" may include exchanging **Zypcoin** with existing acquired company's token holders. There are over 1500 active token projects around the world and many are marginal businesses and overlap somewhat into the **Zypcoin** market space. The team will study and determine optimum targets that can add value to the **Zypcoin** network.

The incentive for these companies will be to become part of a growing company. The onboarding or integration of these acquisitions will include training and joint market planning. Zypcoin expects to make at least one acquisition in 2019 and 5 to 10 annually going forward.

SECTION 8
8   EXPANDING THE NETWORK

8.1   Zypstations

In addition to the network rewards and other programs, ZYPLINE plans to establish other programs and projects which may expand the network by installing larger business services and systems.   Special corporate partnerships may be formed with businesses that can expand support for recruitment, posting, ecommerce and other advanced user needs.

The first category may be suppliers of goods and services to this market who will establish an on-premise ZYPSTATION which will enable a customer – who may be purchasing supplies – to be able to upload a flyer about their product or service while shopping. A detailed business case and management operations manual has been prepared and will be utilized by the business development staff to create these unique flyers.

A larger category may be a dedicated facility which would provide many services beyond posting and support. Below is an outline of functions at a comprehensive ZYPSTATION:

Operations Center

- Post and manage business profiles and flyers
- Graphics services to design & create profiles and other content as needed
- Ecommerce function to select products and create special online flyers
- Depot for the packaging and shipment of selected e-commerce products

Training Center
- Conduct seminars and training for distributors and agents
- Administration for government agencies (especially Police Departments)
- Special training for call center partners
- Consulting and "hand-holding" for users that need help

Technology Center
- Technical consulting and custom-build systems for market
- Developer training to build new apps on the Zypcoin network (rewards-based)
- System development and installation
- Monthly maintenance fees and contracts with SMBs and other enterprise users

8.2 Example Distribution Model & Work Flow

SCHEMATIC OF B2b DISTRIBUTION MODEL

CUSTOMER VISITS DISTRIBUTOR / PARTNER (ZYPSTATION) FOR ANY SERVICE → **CHECK-OUT CLERK OFFERS TO POST CONTENT ONLINE**

☺ **reward**

DISTRIBUTION PARTNER PAYS ZYPLINE $5.00 ONE TIME CHARGE FOR PHONE REGISTRATION

CUSTOMER PROVIDES MOBILE NUMBER AND RECEIVES VERIFICATION CODE FROM ZYPLINE

CUSTOMER BECOMES PART OF ZYPLINE / ZYPCALL NETWORK AND THEIR BUSINESS, PRODUCTS AND SERVICES CAN BE FOUND ONLINE AND MANY WILL BE ABLE TO CREATE E-COMMERCE OPPORTUNITIES

REVENUE - ONE TIME SYSTEM REGISTRATION $5.00

FLYER ECOMMERCE WORKFLOW

GLOBAL CONSUMER ENTERS PHONE NUMBER ON ANY ZYPLINE APP → **GLOBAL CONSUMER SEES PRODUCTS OFFERED SELECTS PRODUCT(s) AND MAKES PAYMENT**

☺ **reward**

☺ **reward**

PRODUCER DELIVERS ORDERED PRODUCTS TO ZYPSTATION ← **PAYMENT TRIGGERS ORDER TO ZYPSTATION PARTNER WHO CONFIRMS WITH PRODUCER**

☺ **reward**

ZYPSTATION PACKS PRODUCT AND NOTIFIES FULFILLMENT COMPANY → **ORDER DELIVERED TO GLOBAL CUSTOMER**

8.3   Purchasing Supplies & Services

Distributors, agents and end users in the Zypcoin Network will be able to purchase supplies and services using the Zypcoins that they have earned as rewards. For example, a print & copy shop distributor would be able to purchase printing paper from an online merchant that accepts Zypcoin.

8.4   Catalog of Online Zypcoin Merchants

The Zypcoin team plans to create and continuously update a catalog of merchants and suppliers that will accept Zypcoin. This effort will likely start with merchants that can provide products that the Zypcoin user network can use immediately. The payment process, wallet, and catalog of merchants should be ready by the 4th Quarter of 2019. This can then become a major contributor to increased adoption as users and the supplier and partner network can continue to grow.

8.5   Microloans

According to the International Finance Corporation's Enterprise Finance Gap Database, there are 400 million micro, small and medium enterprises (MSMEs) in developing countries; of which 40% are unserved. ZYPLINE will explore partnerships with micro loan companies to enhance their loan packages with Zypcoin, providing larger market reach. Successful regional micro loan companies could also become acquisition candidates.
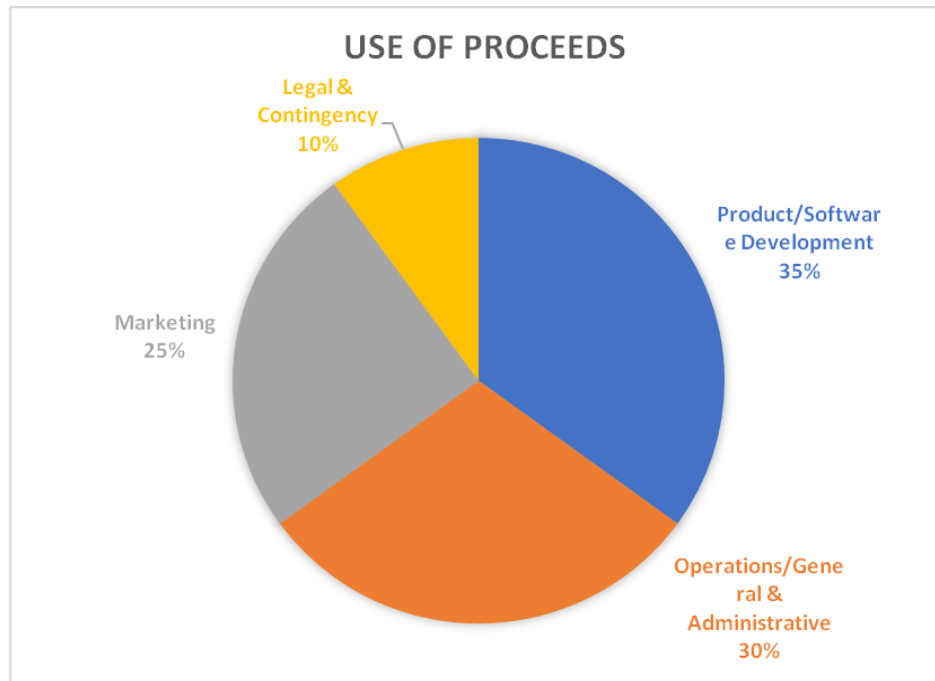
8.6   Social Impact

Besides the compelling value propositions of Zypcoin presented above, the cryptocurrency is designed to support the livelihood of the "bottom billions" around the globe.

We will dedicate resources to build a network of e-commerce for informal economies, especially for developing countries. Zypcoin aims to establish a global network of sole proprietors, home businesses, and artisans to connect, collaborate, buy, and sell goods and services without the expense and hassle associated with creation and maintenance of a website. More importantly, we are creating an ecosystem whereby micro-entrepreneurs and small businesses can leverage to build their businesses and monetize their natural networks, skill sets, and resources to improve the quality of life for their families and communities.

SECTION 9
9 USE OF PROCEEDS

USE OF PROCEEDS

- Legal & Contingency 10%
- Marketing 25%
- Product/Software Development 35%
- Operations/General & Administrative 30%

9.1 Anticipated Use of Proceeds:

Product/Software Development (35%)
Much of the proceeds from the fundraising will go directly towards product and software development and includes funds which will help Zypcoin introduce, innovate and improve its product offerings.

Marketing (25%)
Marketing is an essential business activity which drives users and partners towards a business or product. This portion of the budget is reserved for expenses related to driving awareness towards ZYPLINE.

Operations/ General & Administrative (30%)
These funds will go towards the company's main operating expenses which ensure the continued growth and maintenance of the organization.

Legal & Contingency (10%)
This portion of the budget is allocated for unforeseen or legal expenses.

9.2   Token Distribution (preliminary)

Category	Tokens	Percentage
Public - IEO(s) steps	360 million	36.0%
Existing & New Staff	140 million	14.0%
Directors & Advisors	60 million	6.0%
Bounties & Air Drops	100 million	10.0%
Rewards & Acquisitions	340 million	34.0%

SECTION 10
10 ROADMAP

This multifaceted strategy will allow enable ZYPLINE to become a leader in this large open global market. The following outlines this plan and presents key milestones for its delivery.

Q4 2019 – IEO (s) COMPLETE / 4-YEAR PLAN COMPLETED / CORE TEAM IN PLACE

- Complete public sale
- Close IEO activate network - distribute tokens
- Move appropriate consultants / contractors to permanent key staff
- Hire additional staff: Development, M&A staff, BizDev and marketing executives
- Marketing & Community outreach including commencement of Bounty Campaign
- Update basic posting app & system
- Network distribution and systems tested

Q1 2020 – BUSINESS DEVELOPMENT & SALES TEAM TRAINED AND LAUNCHED
- Conduct pilot tests with selected distributors/agents
- Set up biz dev units for key market segments
- Official launch – register customers on the network enabling posting of business profile
- Marketing Road Show and local street events
- Develop acquisition targets

Q2 2020 – ZYPCOIN ECOSYSTEM DEVELOPMENT / START ACQUISITION PROGRAM
- Rewards system for distributors and agents in place
- Create advertising options for network and profiles

Q3 2020 – TEST ZYP WALLET / TEST ONLINE CATALOG AND MERCHANTS
- Create Supply channels to accept Zypcoin
- Enabling distributor to buy supplies and services.
- Test flyer ecommerce
- Payment gateway integration
- Test using ZypWallet (or partner wallet) to make purchases in field

2021-2022 – EXPAND AND GROW BUSINESS AND ECOSYSTEM

SECTION 11
11 MANAGEMENT TEAM

Ray Kasbarian, Co-founder and CEO. A serial entrepreneur in the global IT marketplace with in-depth experience in strategic market planning for major US corporations. He has developed and sold several software companies. His global experience has been in the ERP sector and he was based in Paris as VP European Operations for a US public ERP software firm where he made acquisitions of subsidiaries in France and Germany and the on-going management, training and sales integration with US operations. He has co-developed and patented the ZYPLINE connection platform and the series of user-facing apps.

Marcus Almeida, CTO Marcus has over 20 years of technical experience in systems development working with most data bases and programming languages. He is currently responsible for all technical design and development at Zypcoin. He was co-founder of Rentech and developed a new POS system that managed 2000 companies. The company grew to 160 employees and had thousands of installations; it was acquired in 2008 by Bematech. He also founded Eagle Ray Technology and developed Signax, a digital signage solution.

Gilles de Bordeaux, Product Manager. Gilles (MBA, DESS) has over 30 years of hands-on experience in high-tech, ranging from programming embedded systems (Ariane satellite launcher, nuclear submarine), to starting and managing his own software company (ACSEH). He held the positions of Director of Project Management, Quality Assurance, Documentation, Software Applications Development, and Operations. He lived on 3 continents and worked in 7 countries, managing local and international teams in companies ranging from startups to multi-nationals like ICL/Fujitsu, NCR, AT&T GIS, CAP Gemini and Thomson/RCA. He has served as Director of Software Development at Electric Vehicle Entrepreneurs of Silicon Valley.

Jason Coles, Director Marketing, Community Outreach. Jason leads community outreach, brand protection and social media monitoring. He has significant experience in advising and consulting on all aspects of IEO development. He has successfully supported and managed multiple IEO's His experience includes the entire IEO process from building communities and the social network to assisting in the marketing strategies needed to create global communities.

Bobby Barone, Director Marketing Network Development. Bobby will direct the development and expansion of the Zypcoin global network. He is an experienced IEO advisor, and investor with a successful history of working in the financial services and blockchain industry. He has a deep understanding of the details necessary to create and support global complex networks and structure business models for success. Formerly he was a Financial Securities Advisor, Bobby holds a Bachelor of Business Administration (B.B.A.) focused in Finance from Concordia University as well as a Diplôme d'études collégiales (College Degree) focused in Accounting.

ZYPLINE plans to add a significant amount of executive, marketing and technical staff before after the formal network launch.

SECTION 12
12 CONTACT INFORMATION

General information

For additional documents and product demonstrations, please contact:

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> **640 Hamilton Avenue, Palo Alto, CA 94301**
> **Barbara@ZYPLINE.com / +1.908.272.5336**

For technical support and to report bugs and suggestions: **Tech@ZYPLINE.com**

For information on partnerships and joint application development: **Barbara@ZYPLINE.com**