



KryptoPal

Connecting Apps Seamlessly and
Securely with Blockchain

Business Proposition Paper

KryptoPal AG is a Switzerland (Zug) based company.

About Us

KryptoPal is a blockchain-based platform, which can be integrated with many applications around the world to perform various cryptocurrency transactions.

It was started by technologists who have been inside the world of blockchain for years and is aware of the current barriers preventing widespread and global adoption of cryptocurrency.



OUR MISSION

KryptoPal aims to empower people worldwide with the latest blockchain technologies by finally providing a seamless solution at the genesis layer of all applications, rather than individually at the edge.



OUR VISION

KryptoPal strives to be a leader in bringing cryptocurrency, distributed ledger, blockchain, and other emerging technologies to the global digital marketplace as they develop and mature.



OUR VALUES

KryptoPal's motive is to be a trustworthy, dependable, skilled, reliable, collaborative and socially responsible partner with the highest integrity.



Table of Contents

KryptoPal's Business Model	4
All-Encompassing Solution	4
KryptoPal Platform Features	5
Simple	5
Secured	5
Private	6
Open Source	6
Scalable	6
Application and Platform Agnostic	8
Global	8
Interoperable	8
Unique	8
Ecosystem Development	8
KryptoPal Platform Benefits	9
Application Provider Benefits	9
Application Consumer Benefits	11
Trust that Your Transactions Will be Seamless and Simple	11
Additional Consumer Benefits	14
Token Holder Benefits	14
Fee Examples	15
On-Chain	15
Governance	17
Team	19

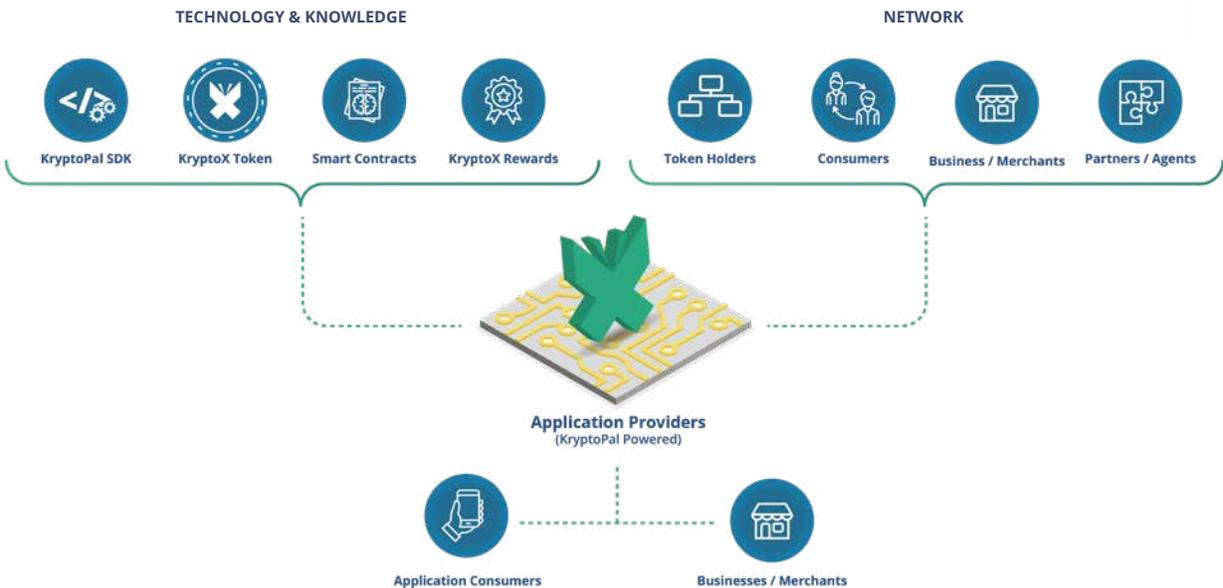
KryptoPal's Business Model

KryptoPal's proposition is unique in the manner that it effectively addresses all of the barriers preventing application providers from introducing new blockchain-based functionalities in a single solution.

All-Encompassing Solution

As a whole, the KryptoPal platform technology solution enables application providers to create brand new decentralized applications and services. Through its individual components it enables existing applications and services to easily integrate with the many emerging decentralized technologies. KryptoPal does this by simply providing a building block for each problem that can be used in a plug-and-play fashion. Application providers can then introduce the world of blockchain to its already existing user-base without forcing them to adopt an entirely new application or service.

KryptoPal Offerings



Application developers that need or could enhance their applications by using one of the building blocks described in this paper to easily integrate that single solution into their applications without the need to integrate any other building blocks. Application developers might choose to integrate their applications with a combination of KryptoPal building blocks or the platform as a whole to provide new or improved services. While solutions currently exist for the individual problems we have defined, KryptoPal is the first to solve the problems at the root, rather than at the edge.

KryptoPal Platform Features

KryptoX is the simple global solution for the future of payments, remittances and currency conversion. Our goal is to simplify the process of remitting payments to peers, ecommerce and application developers by offering easy access to our Software Development Kit (SDK) that allows for transmissions of any currency, anywhere in the world and at any time of day. Below, we describe our platform's defining strengths.

Simple

Because of the way KryptoPal's Application Programming Interface (API) and SDK are generated, any existing application provider can easily integrate and consume our SDK / API without worrying about knowing current market exchange rates, managing identities, or understanding cryptocurrency transactions. The SDK was designed to provide the smoothest introduction to cryptocurrency possible. This means that an application provider can introduce cryptocurrency transactions to their existing application without worrying about how a blockchain works or how to manage already existing blockchain accounts. For instance, consider a user who already has an Ethereum account with a balance of Ethereum. Within a KryptoPal powered application, this user can simply and securely access his or her private key (stored locally, and outside of the application itself) to load their balances and begin making transactions within the application.

Secured

All μ KPX transactions are secured by an underlying cryptographic function called balance proofs. These allow end-users and application providers to transact in real-time and off-chain, only needing to settle and establish the payment channel once on-chain.

All other KryptoPal transactions are supported fully by the underlying security of blockchain and allows any trusted or untrusted third party to broadcast transactions on a user's behalf without ever revealing any security credentials such as the user's private key.

While KryptoPal itself cannot enforce the way a user's private key is stored and accessed, the KryptoPal platform is designed to enable end-users to securely store their private key in an accessible location on their device, rather than in a centralized location. This ensures the KryptoPal platform is in full alignment with removing central points of failure, allowing the end-user to control his or her own funds.

Private

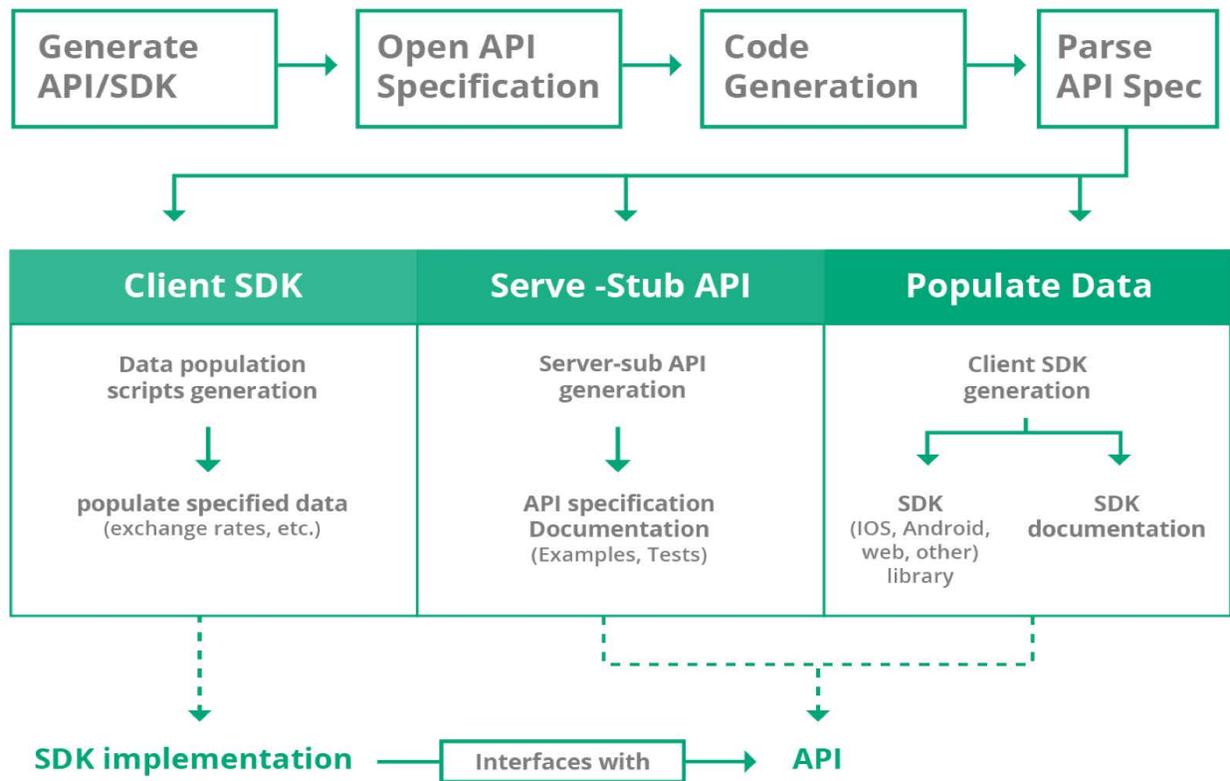
Off-chain transfers are largely private because most of the μ KPX protocol is performed off-chain. Channel balances are not visible to the public until the funds are settled and withdrawn by the participants and the net channel balance is revealed. At that point in time, intermediary transfers may have passed through the channel and other channels connected to the same node. This would result in an unclear picture of the channel balances, making it very difficult to trace back on-chain transactions to off-chain μ KPX transfers. Paid services might even be offered to artificially rebalance and obfuscate channel balances to provide a higher level of privacy. Privacy extends to the messaging layer as well; μ KPX will ensure traffic and sensitive data transmitted over the network is protected. The messaging service will mask participants' IP addresses from the public, preventing arbitrary nodes from being subject to DoS attacks. Furthermore, pre-computed routes may use an onion routing protocol that will prevent intermediary nodes participating in a transfer from knowing the target address of a Raiden transfer. Only the next channel in the route is revealed to each participant by the protocol.

Open Source

While the source code for KryptoPal will be made open source, access to certain global API endpoints and smart contracts will require either the application provider or consumer to maintain an identity registration in the AIR smart contract to be able to use certain parts of the platform's available functionality, including premium API endpoints.

Scalable

The specification for both the SDK and the API is defined in a single file. This specification is then run through a code generation library that parses the file and generates an API server stub, a data population script for population points, and 30+ programming languages for clients such as Android (Kotlin, Java, etc.), iOS (Swift, Objective C, etc.), PHP and JavaScript for the web, Python and Ruby for scripting implementations, C#, C++ and more for platforms, POS devices and more. The following figure breaks down the SDK/API generation flow:



Application and Platform Agnostic

Since KryptoPal is simply a platform and not a mobile app, it can be utilized within any application. Using KryptoPal, it's possible to connect to anyone, anywhere, no matter which platform they're using. This is possible due to the payment technology of different blockchains to which KryptoPal provides a seamless integration interface. Utilizing global and local identity and invoice endpoints, separate users who use different mobile wallets can initiate transactions between one another.

Global

KryptoPal's platform will be available for any app, IoT device, remittance agency, etc. in any country in the world once the app, device or agency is connected to KryptoPal's API.

Interoperable

Today, businesses, merchants and individuals cannot easily communicate with consumers or peers within separate applications or devices. Instead, users are often forced to download a new application or learn to adopt a new platform in order to interact with a particular peer using that application. Using KryptoPal, application providers can create cross application operability and open new types of markets.

Unique

Our business model solves the problem of moving an asset from one person to another person. It's simple because it only requires an application provider or merchant to connect to our API using an SDK. Early adopters of our SDK model have the ability to integrate with other SDK applications, enabling adopters to use this technology in many industries.

Ecosystem Development

KryptoPal is committed to bringing merchants, businesses and end-users together seamlessly. We are also committed to developing advanced skills within our team, growing with our partners, and engaging with the community.

KryptoPal Platform Benefits

Businesses and apps are losing sales because of the inability to easily use blockchain technologies on a global platform to enter into and complete transactions. Although there are some new “cryptocurrency exchange apps,” such apps are limited in scope, use and ease. These apps require the users to download their specific app, using use valuable space on their devices, and follow their unique system. Since not all apps are compatible with all blockchain technologies, there’s a great deal of friction and lost revenue for the end-user.

Our solution is not an app, rather – it is our integrated SDK with the benefits described below.

Application Provider Benefits

KryptoPal empowers worldwide application providers, their end-users and consumers to enjoy many of the benefits of blockchain technology by integrating our SDK into their applications.



Increase Revenues: KryptoPal can monetize every transaction put through the KryptoPal Platform and can generate additional revenue by receiving commissions as to each customer transaction. Because KryptoPal this is a global network, the volume of transactions will increase using revolutionary, cryptographic implementations of secure on and off-chain transactions.



Instant Global Access: KryptoPal allows end-users and consumers to enter into cryptocurrency transactions with anyone around the world. KryptoPal’s cross application integration process enables access to more consumers, allowing developers to promote their application internationally.



Faster and Cheaper Services: As of now, it can take 4-5 days and a few trips to banks or agents to send fiat money internationally, and these transfers (especially emergency transfers), are extremely expensive. By using KryptoPal and its network, these transfers can be facilitated seamlessly using cryptocurrency. This also eliminates the multiple layers, parties and fees involved with sending money internationally, allowing for real-time, zero-fee, cryptocurrency micropayments using off-chain channels.



Customizable Smart Contracts: By using the KryptoPal network, businesses can create and customize blockchain linked smart contracts that have significant flexibility to change the terms and conditions, fee structure, etc. based on local regulations.



Higher Customer Retention: KryptoPal also provides customer retention tools, like cryptocurrency-based rewards, by awarding tokens and/or loyalty points to customers after certain parameters designed by the merchant or application provider are met. Reward programs can easily be offered globally using custom, branded tokens. Consumers can also receive physical crypto cards and access to global merchants who accept payment with such cards. For application end-users and consumers, we plan to offer physical, crypto credit cards, by partnering with major credit card companies, that can be used outside of the KryptoPal network.



Enjoy the KryptoPal Network: Through KryptoPal's token launch event, marketing efforts and partnerships, we will continue to attract individuals, businesses, merchant, agents and application providers globally. This should enable businesses to reach more of their own consumers and end-users, and token owners will be driven to use their tokens to perform transactions with businesses and applications they know as well as new businesses and applications.

Application Consumer Benefits

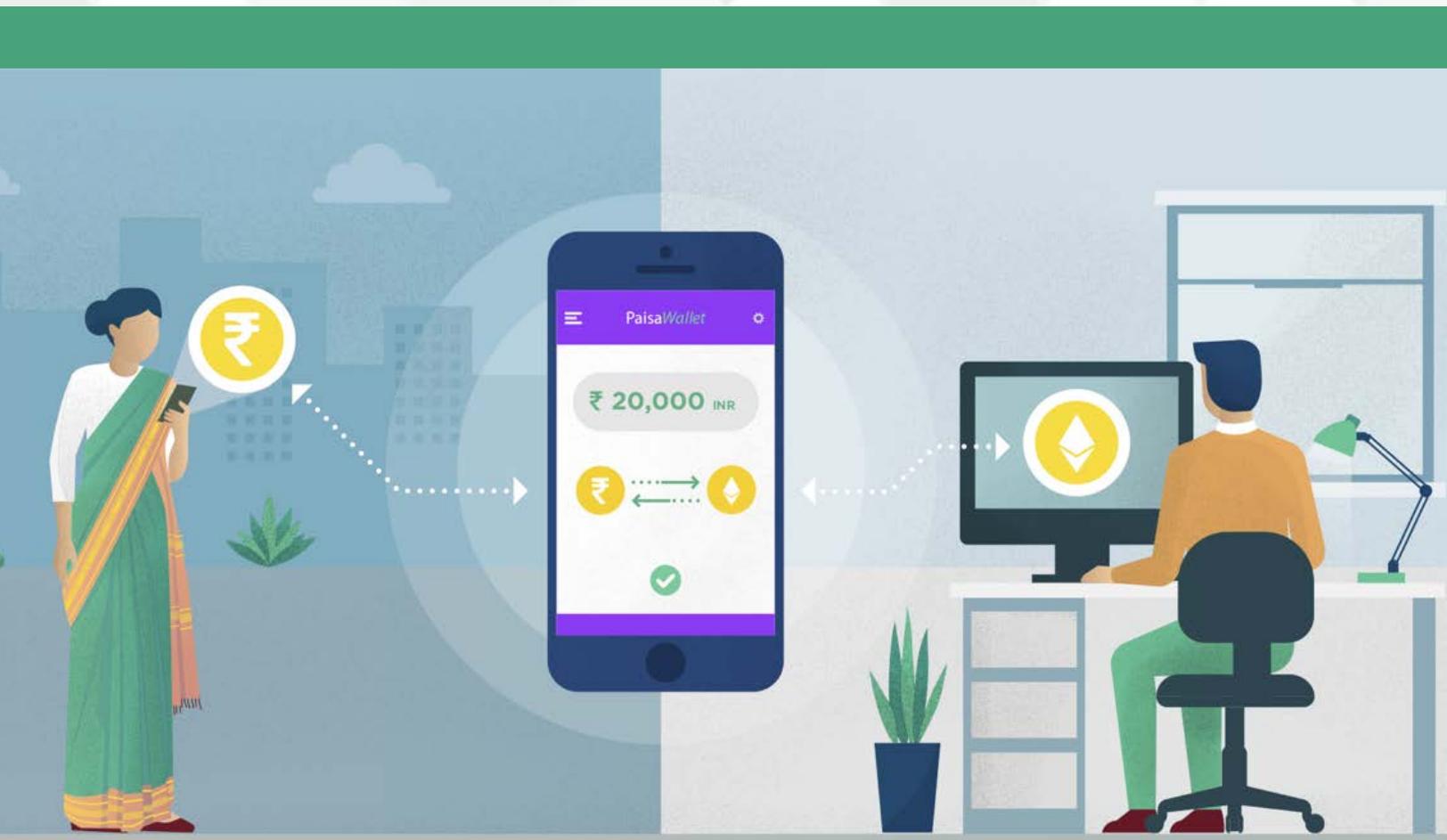
Everyday consumers can harness the unique power of the blockchain to perform functions like:

- Sending, receiving, buying, and selling various cryptocurrencies instantly;
- Buying and selling products or services on the new global market;
- Exchanging and converting cryptocurrencies;
- Receiving new types of cryptocurrency rewards and loyalty points.

Trust that Your Transactions Will be Seamless and Simple

The applications end-users and consumers currently enjoy using, with the addition of KryptoPal, will now be able to seamlessly integrate blockchain-based transactions using Ethereum, KryptoX, and other cryptocurrencies. Using KryptoPal, new methods for paying for transactions can be completed in such a way that it does not require the consumer or end-user to know any of the intricate workings of blockchain and cryptocurrency. All the the consumer or end-user will know is that his or her data is encrypted, safe and secure. Take the following example:

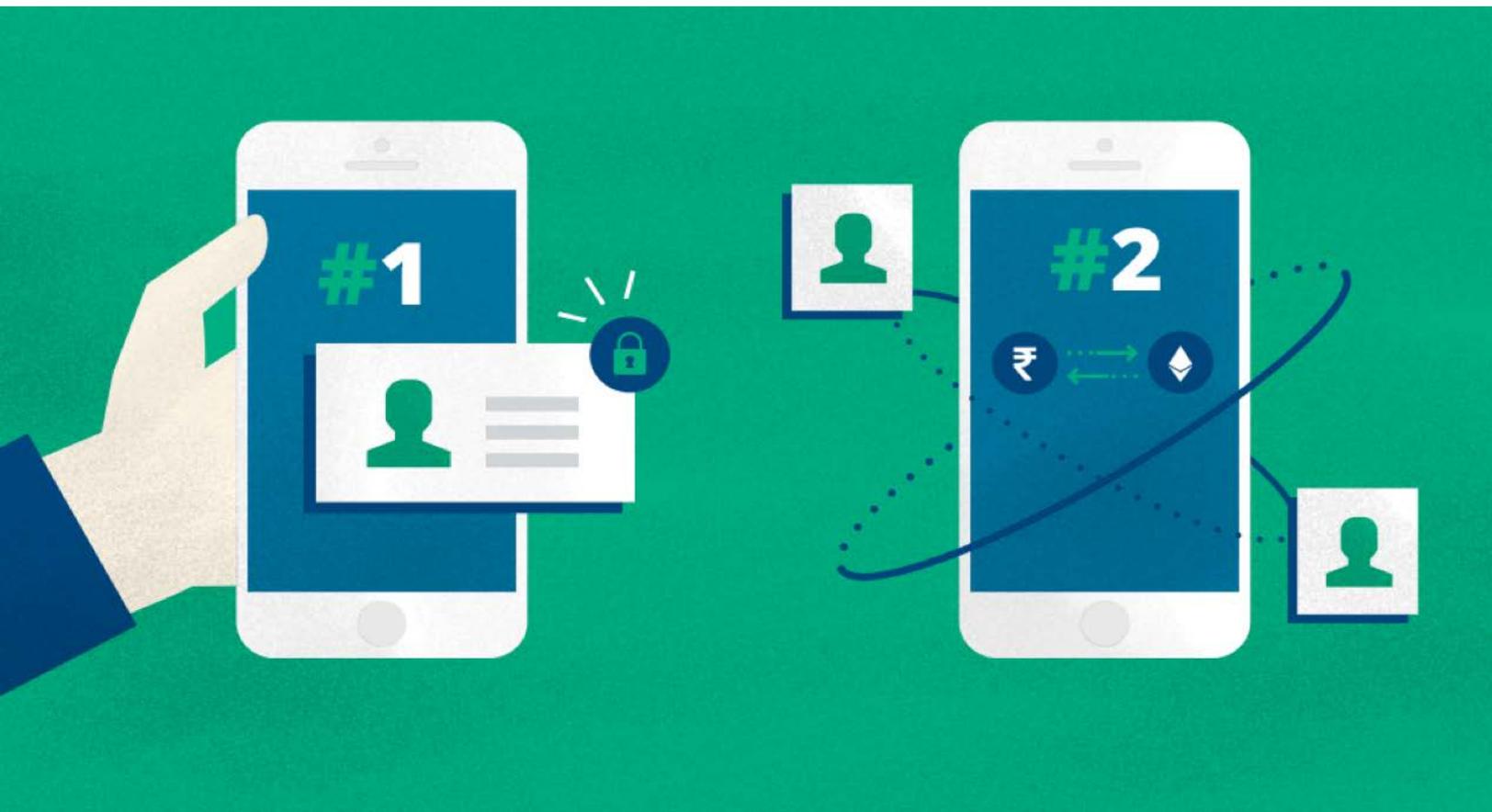
Bob owes Alice 20,000 Indian Rupees (INR). Alice and Bob are both members of PaisaPay, an e-wallet application, that allows users to connect to their bank accounts and cryptocurrency wallets. Alice only transacts in Rupees and thus, only wants to accept Rupees from her friends. Bob only transacts in cryptocurrency such as Ether (ETH), and only has a balance in ETH. Since the PaisaPay app is leveraging the KryptoPal platform, Alice can simply send an invoice to Bob within the App requesting 20,000 Rupees (INR). In doing so, the application backend queries the exchanges API endpoint to get the ETH/INR exchange rate, returning 20,000 INR for 1 ETH. Since PaisaPay has conformed to their local KYC/AML requirements, and also satisfies necessary accounting requirements to satisfy a predefined threshold of fiat to cryptocurrency exchanges, they can intercept a 1 ETH payment for the same 20,000 INR exchange rate that was previously returned. As such, when Bob responds to the 20,000 INR invoice, he is actually sending 1 ETH to the application provider (i.e., PaisaPay), who in turn debits Alice's bank account for 20,000 INR. The end result is that Bob has satisfied Alice's fiat invoice by transacting in his preferred currency.



With Kryptopal, users can start to perform cross-application transactions by interfacing with components of KryptoPal's app agnostic technology, basically creating a unified app within the mobile wallet ecosystem. Application end-users and consumers can transact with each other in two different ways.

- The first is through a localized identity registry that maintains per-application identity and preserves the privacy of its users by only exposing information to a localized ruleset.

- The second is by transacting with users, cross-application, using cryptocurrency by interacting with a globalized app-agnostic identity registry. In this case, applications that have integrated cross-application functionalities (e.g., such as an invoice composition and sending/receiving functionality) enable an individual consumer of an application that leverages KryptoPal (such as Alice from the example above) to compose an invoice and send it to another application consumer of a firm such as FiatPay where such consumer can respond to the invoice within his local application and relay the transaction back to Alice.



Additional Consumer Benefits

KryptoPal enables end-users and consumers to enjoy the following benefits:

Rewards: Allows consumers to receive free rewards in connection with purchases based on certain parameters established by merchants or applications providers.

Global access: Easy transactions when traveling globally. Today, when traveling abroad, it is often costly and time consuming to purchase local fiat currency. Even after local fiat currency is received, concerns remain in terms of protecting the local fiat currency purchased. With KryptoPal's token (KryptoX), users will be able to convert their currency digitally within minutes and will not incur the high expense of conversion through a bank or financial institution.

Remittances: Faster and more affordable remittances. When a person wants to remit money to a family member or business in another country, it's often time consuming and expensive. With KryptoPal's token, KryptoX, remittance can be done digitally in minutes with minimal expenses.

Token Holder Benefits

The KryptoX token is the key that unlocks access to most of the benefits described in this paper. We expect that KPX will enable end-users and application providers alike to access premium API features, broadcast in real-time and in zero-fee transactions, as well as a variety of future functionalities.

We anticipate that our token, KryptoX, will gain in popularity for the reasons described below:

- Once the KryptoPal platform is integrated into mainstream applications worldwide, KryptoX will be used by millions of consumers worldwide;
- By using the token to access on the KryptoPal network to cover fees on every transaction that is triggered through the KryptoPal platform;
- Using the token to open μ -KPX (subject to μ Raiden's mainnet availability) channels for off-chain, faster and cheaper micropayments. KryptoPal is one of the first to leverage μ -KPX (once it goes live on the Ethereum blockchain);
- Engaging merchants with new functionalities such as buying merchandise, making micropayments, consuming premium API functions and paying bills using cryptocurrencies within our worldwide network;

- Awarding tokens to end-users and consumers when they enter into transactions using the KryptoPal network;
- Token owners will benefit by being able to use their local fiat currency and transact in cryptocurrency or any other foreign currency worldwide;
- By serving the \$600 billion money transfer market, our SDK and KryptoX tokens would create a “worldwide agent / teller” network.

Fee Examples

On-Chain

The following fee is only for blockchain based cryptocurrency transactions.

If the consumer initiates any transactions using their local fiat currency, those fees are controlled and collected by local app owners. KryptoPal takes no responsibility in those transactions.

The fee structures are based on Ethereum network and tokens:

ETH = Ether token

KPX = KryptoX token

Assume 1 ETH token = 2,000 KPX tokens

$$z = y + a$$

z = Total transaction amount

y = Initiated transaction amount

$$a = b + c$$

a is the total fee.

b is the standard blockchain fee - fixed. It is the inherent fee calculated by blockchain protocols by multiplying Gas with Gas Limit.*

c is the KryptoPal fee - this fee varies based on country regulations and app owner requirements. KryptoPal will keep this fee in the range of 1% of the transaction total. This fee is shared between sending app, receiving app and KryptoPal. This fee can be paid using KryptoX tokens (KPX) or other Ethereum based tokens. If other tokens are used for payment, the fee will be greater.

P2P (cross-country or domestic) remittances:

Imagine Alice and Rahul are using their favorite apps, which are integrated with our KryptoPal SDK. If Alice (who lives in USA) is sending 10 ETH to Rahul (who lives in India), then the math will look like this.

$$y = \text{Initiated transaction amount} = 10 \text{ ETH}$$

$$b = \text{Standard blockchain fee} = 0.001 \text{ ETH}$$

$$c = \text{KryptoPal fee at 1\%} = y * 0.01 = 10 * 0.01 = 0.1 \text{ ETH} = 200 \text{ KPX}$$

$$a = \text{Total fee} = 0.001 \text{ ETH} + 200 \text{ KPX}$$

$$z = \text{Total transaction amount} = 10 \text{ ETH} + 0.001 \text{ ETH} + 200 \text{ KPX} = 10.001 \text{ ETH} + 200 \text{ KPX}$$

Alice has to have 10.001 ETH and 200 KPX tokens in her account to send 10 ETH to Rahul. If Alice wants to pay all fees with ETH, then she has to pay a greater fee. (say 1.1% vs 1%).

Note: Once this transaction is completed successfully, Alice receives some tokens as reward from KryptoPal or our partners.

Governance

Corporate Structure: KryptoPal AG is a Switzerland (Zug) based company. Our ICO/TGE (token generating event) will initiate from Switzerland, with the Swiss Board FINMA's certification and approval.

Corporate Governance: Shareholders will have legally binding contracts. Our team is dedicated to our long-term business growth and future success.

Corporate Board: The KryptoPal board is composed of key members of the company, and external advisory members who provide additional expertise to the company.

Hack-a-thons: We will conduct hackathons to strengthen our code and bring transparency to the model. People can experiment with our code, integrate our applications and provide feedback.

Legal and Regulatory: We have retained the Reichlin Hess, Switzerland as our legal counsel, in addition to Jane Kanter, our in-house counsel. Jane works directly with Reichlin Hess to insure KryptoPal's compliance with all current regulatory and legal requirements.

Long-term Commitment: Audit of token development code will be done by an external and third party company. The token allocation will be open, candid, transparent and structured so everyone will get an equal opportunity to participate in our crowd sale.

Ethical and open source: Our SDK will be made available for legally operated and ethical businesses only. We will be very selective in our SDK integration, offering it only to ethical industries, while excluding unethical ones.

Transparency: Users and investors will be informed as to our activity, new business models, etc.

Fairness: We will treat each investor and user fairly and will not discriminate in making our SDK available based on country, gender, nationality, etc. All token investors are treated equally whether they purchase tokens or earn them as a reward.

International/Global: Since payments cross borders, we are a “borderless payment and connectivity platform for all to use”.

Accountability: Our SDK has already been implemented into several applications, so at the date of the public token offering, users will be able to immediately implement the API/SDK and execute in real-time.

Ecosystem Development: We intend to develop open source projects for worldwide participation in order to get cheaper and better solutions to our users. We expect to provide opportunities for select participants to develop unique concepts that likely will be external to KryptoPal.

Sustainability: Our business model is sustainable and has dynamic growth potential. With our platform, businesses, app developers, end-users and consumers will have the capability to use the software to easily and quickly convert currencies, transfer money and pay for online purchases. We believe that these, and other capabilities are far reaching and can be enhanced by KryptoPal to make their life cycle sustainable for many years to come.

Team



Venkat Nallapati
Chief Executive Officer

Venkat Nallapati has more than 20 years of experience in developing software products, solutions and services. He is very passionate about emerging technologies and an early adopter of mobile, IoT, POS and blockchain technologies. Prior to KryptoPal, he has worked for Fortune 500 clients such as Honeywell, American Express, American Airlines, Best Western International, CIGNA, Aetna, Walmart, ING and Michelin Tires. He has Mechanical Engineering degree from Nagarjuna University, India and a MBA in Global Management from Thunderbird School of Global Management. ~ Wonders why the world isn't flat ~



Jaycen Horton
Chief Technology Officer

Jaycen is a true pioneer in the blockchain space, having been involved since 2010 building peer-to-peer applications. He has participated and won several hackathons, is an instructor of blockchain technologies, and has contributed to many open source projects. Jaycen holds a B.S.P. in Urban Planning from Arizona State University and studied for his masters in software engineering. As CTO of KryptoPal, he is responsible to guide the technical team and implement necessary technologies. ~ Dreams about flowcharts and UML diagrams



Jane Kanter
Chief Regulatory Officer

Jane Kanter is a regulatory expert and has more than 35 years of experience counseling businesses about legal, regulatory and compliance matters. Most recently, Jane served as Chief Operating Officer and General Counsel of ARK Investment Management LLC, a registered investment adviser located in New York City. Prior to that, Jane served for 17 years as a senior partner of Dechert LLP, a Top 20 international law firm of more than 900 lawyers with top-ranked practices in corporate and securities, complex litigation, finance, financial services, and asset management with offices throughout the United States, Europe, Asia, and the Middle East.



Jorge Sanchez
Chief Marketing Officer

Jorge is a data and technology-driven marketer with the ability to blend advanced technological capabilities like machine learning with an empathetic touch to create and execute effective marketing strategies. With prodigious business acumen and insight, Jorge delivers go-to-market and growth strategies that provide exceptional experiences at scale. Involved with blockchain for several years, he is passionate about helping bring forth a decentralized web and interconnecting people, apps, devices, and services to deliver the Internet of Value to the global community. An avid learner, Jorge draws influence from the fields of complexity science, art, psychology, history, and economics.

Team



Rodney James
Chief Information Officer

A certified blockchain expert, Rodney has designed and instructed blockchain workshops in New York, Colorado and Arizona. He holds securities licenses Series 6 and Series 66 and earned a Masters in Education and Leadership at Western Governors University. As CIO of KryptoPal, he is responsible for guiding the management team on crypto market trends and opportunities.



Camille Evans Paterson
Community Relations

Camille is an author, app creator, digital marketer, entrepreneur and teacher specializing in communication. She is currently involved in blockchain, cryptocurrency and payment technologies. She is responsible for supporting the KryptoPal community and cohesiveness. Camille has a B.S. in Science, Oklahoma State University. She is actively involved in the processes and development of KryptoPal. ~ She calls herself the Den Mother of the group.



Christophe Bosquillon
Chief Economist

With 30+ years international experience, based in North-East Asia, Chris, a natural polyglot, has directed agro-materials trading & shipping supply chains worldwide. Chris provides Foreign Direct Investment (FDI) decision support & strategic risk assessment to various industries & governments. Since 2015, Chris focuses on blockchain & Internet-of-money-and-value, open financial systems, business process transformation & digital inclusion. Chris holds French masters-degree equivalents in Civil Engineering and in Business, and did intensive studies in Strategy & Defense at the Australian National University. In 2017-18, Chris was ranked as one of top achievers among students in the M.Sc. in Digital Currency & Blockchain at the University of Nicosia, Cyprus.

Team



TechThing **PR & Media Firm**

TechTHINQ is a technology marketing, high tech PR and communications agency dedicated to helping clients take their business to the next level. The company provides services to InfoTech, HealthTech and CleanTech companies from entrepreneurs to large enterprises.



KEO Marketing **Next Generation B2B Marketing**

KEO Marketing helps technology companies achieve and exceed their marketing and sales goals. KEO Marketing is an award-winning marketing agency, specializing in marketing strategy, creative, messaging, infrastructure, execution, analytics and results.

Board of Advisors



Jeffrey Willenbrink
Marketing Advisor

Jeffrey is a marketing technologist blending a deep knowledge of web technologies and highly effective marketing strategies. With seasoned local, regional, national and international business acumen, Jeffrey delivers exceptional insight and solutions to the hyper growth and Fortune 500 sectors. Having an enterprise level background in computer networking and disaster recovery, he values the technology redundancy and borderless nature of blockchain. An amateur radio operator since age 12, Jeffrey believes that communicating through technology is now a universal medium to create common dialogue.



Rennie Davis
Strategy Advisor

Rennie has experience in technology deal structures and presented various technology projects to U.S. financial markets. He has served as a valued consultant to directors and senior management of diverse Fortune 500 companies in executive search, leadership training, financial planning, team building, employee benefit design and executive outplacement. Clients have included the CEO of HBO, CEO of the Manville Corporation, officers of Time-Warner and IBM, the board of directors of Gates Rubber Company and people in the Forbes 400 Richest. He has supported start-up companies in capital development and taken them public. He is currently the chairman of the Foundation for Humanity and New Humanity Wellness.



Mohammad Nauman
Advisor

Nauman is a hands-on technopreneur with 17 years of experience in building high performing lean organizations, digital transformation, and modernization of the platforms. While he works as an intrapreneur during the day, he is an entrepreneur during the night helping startup organizations in various roles. He has been involved with blockchains since 2015 and is currently pursuing his M.Sc. in Digital Currencies and Blockchain from University of Nicosia.



Anthony Scarpulla
Community Advisor

Anthony is a creative copywriter and marketing specialist, with a B.A in Creative Writing & Journalism from the University of Miami. While relatively new to the crypto space, he has parlayed his drive and pursuit of knowledge into a lead moderator and writer position with Cryptocurrency Investing, which is the largest cryptocurrency related group on Facebook with over 75,000 members.

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For more information on KryptoPal
and it's revolutionary technology, please visit:

www.kryptopal.io

or contacts us at sales@kryptopal.io

