Javvy — a comprehensive solution for buying, selling, & managing cryptocurrencies

White Paper

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September 14, 2017

Abstract

There are many reasons why cryptocurrency has not yet achieved mainstream adoption. The main reason is that the entire process of buying and managing cryptocurrency is very technical, and current crypto service provider processes and policies put user's private information at risk. There is also a lack of emphasis on the importance of a user-friendly crypto wallet, which should serve as the user's first impression and gateway to cryptocurrency. However, true security means avoidance of web-based crypto wallets and exchanges. Repeated massive data breaches, across the entire financial sector, set the precedent that trusting web-based financial services is a high-risk endeavor.

Potential users are often frustrated and simply give up, because a properly designed process and a fully functional crypto wallet with crypto exchange combination, does not yet exist. The cryptocurrency market is long overdue for a comprehensive crypto solution that encompasses the wallet, exchange, and real-world uses. The Javvy solution is the world's first truly usable, all-in-one crypto solution.

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Introduction

Cryptocurrency, informally referred to as crypto, is a new form of asset that is digital in nature. Crypto can be owned, managed, and used by individuals and/or organizations by controlling a digital private key to post and access encrypted transaction records on the decentralized blockchain ledger. The blockchain ledger serves as a publicly accessible, immutable, and permanent record of transactions that require a consensus of positive confirmations across multiple nodes to validate each transaction.

A crypto asset is completely digital and derives its value from an organic market influenced by supply and demand. These digital assets qualify as a store of value and are notable for their similarities with physical precious metals, due in part to their finite supply, but has the added advantage of being easily divisible and transferable. The added flexibility that cryptocurrencies have over their physical counterparts enables them to be used more readily as a form of payment, leading many to consider crypto as the future of global finance. The continual record breaking increases in value, coupled with the rise in popularity of its rapidly growing use as a financial instrument, has created a new class of highly lucrative financial technology (FinTech) solutions to support the growing demand for crypto. As more consumers accept cryptocurrency as an alternative to traditional financial vehicles, the need for a comprehensive solution to be at the forefront of the massive changes ahead could drive significant profits for the ultimate FinTech crypto solution.

Problem

With finance as the foundation of the global economy and the ever-increasing buzz surrounding the rapid rise of the cryptocurrency market, cryptocurrency is poised as a disruptor and is likely to become the most lucrative invention ever known. Mainstream adoption of cryptocurrencies has yet to take hold, despite nearly a decade of massive funding during which the industry has seen spectacular increases in overall value and utility. A primary reason for this lack of traction stems from the absence of a secure and intuitive user-friendly process for acquiring and managing crypto securely and efficiently.

As the popularity of the decentralized attributes of cryptocurrency continues to spawn ongoing debates and regulations pertaining to its classification and risk of criminal abuse, the already ambiguous process of buying and selling cryptocurrency becomes even more complex for its users. Companies in this industry are struggling to adopt and abide by these new regulations imposed to curb money laundering and the funding of criminal enterprises. Their inexperience, improperly designed systems, and slack privacy policies threaten the safety and security of user identities and funds which result in yet more barriers to mainstream adoption.

Due to inaccurate or non-existent documentation, many crypto service providers are built on business structures and technologies that endanger users. The current status quo is for traditional crypto service providers to require, by way of a one-size-fits-all identification process, substantial personal and private information from every consumer. This process exposes users to increased risk of identity theft, loss of funds, and casts the net of regulation too wide. Prior to the Javvy solution, despite many millions of dollars invested in solving the issue, no adequate solution existed.

Solution

Javvy proposes its crypto solution for users to overcome all barriers to adoption with a regulation-first approach, defining a carefully crafted business infrastructure and multi-tiered risk mitigation policy. The technology framework is then built on that solid foundation. The consumer-facing front-end of the Javvy solution couples, by exclusive integration, a crypto wallet with the world's first distributed, fully automated, cross-currency exchange. The combination of a properly designed crypto exchange with a safe, intuitive, and feature-rich crypto wallet, and a capable team is what sets the Javvy crypto solution apart.

Business Model for Regulatory Compliance

The Javvy business entity is structured to allow the separation of certain technology components and compliance processes across multiple jurisdictions to allow for a much easier and lower risk registration process for all cryptocurrency customers globally. The Javvy compliance team applies its unique knowledge and experience of the regulatory framework to navigate the quagmire of policies to further simplify the user experience while increasing security and ensuring all relevant regulatory requirements are satisfied.

Mobile users are able to install the Javvy wallet application easily, while desktop users are download the Javvy wallet from the Javvy website and use it anonymously for basic send, receive, and convert operations. The wallet's front-end user interface is designed with the layperson in mind and includes an integrated registration process for users wishing to buy and sell crypto. For the more advanced operations of buying, selling, and using cryptocurrency in the real-world (e.g. international debit card, sending CASH, etc), further simplicity is achieved by implementing a rule based tailored registration process to require only the documentation needed to meet the regulation criteria of the user's country of citizenship.

Technology Architecture

The Javvy solution is ***not*** web-based, avoiding the inherent risks of traditional web-based financial services. Additionally, Javvy's technology is designed to isolate core components, according to regulatory type and AML policy restrictions. By taking this regulatory-centric approach, Javvy is able to provide anyone in the world, who has Internet connectivity and is not barred from cryptocurrency by their country's policy, full access to the cryptocurrency markets. Specifically, the Javvy architecture separates key functions that do not require registration from those that do.

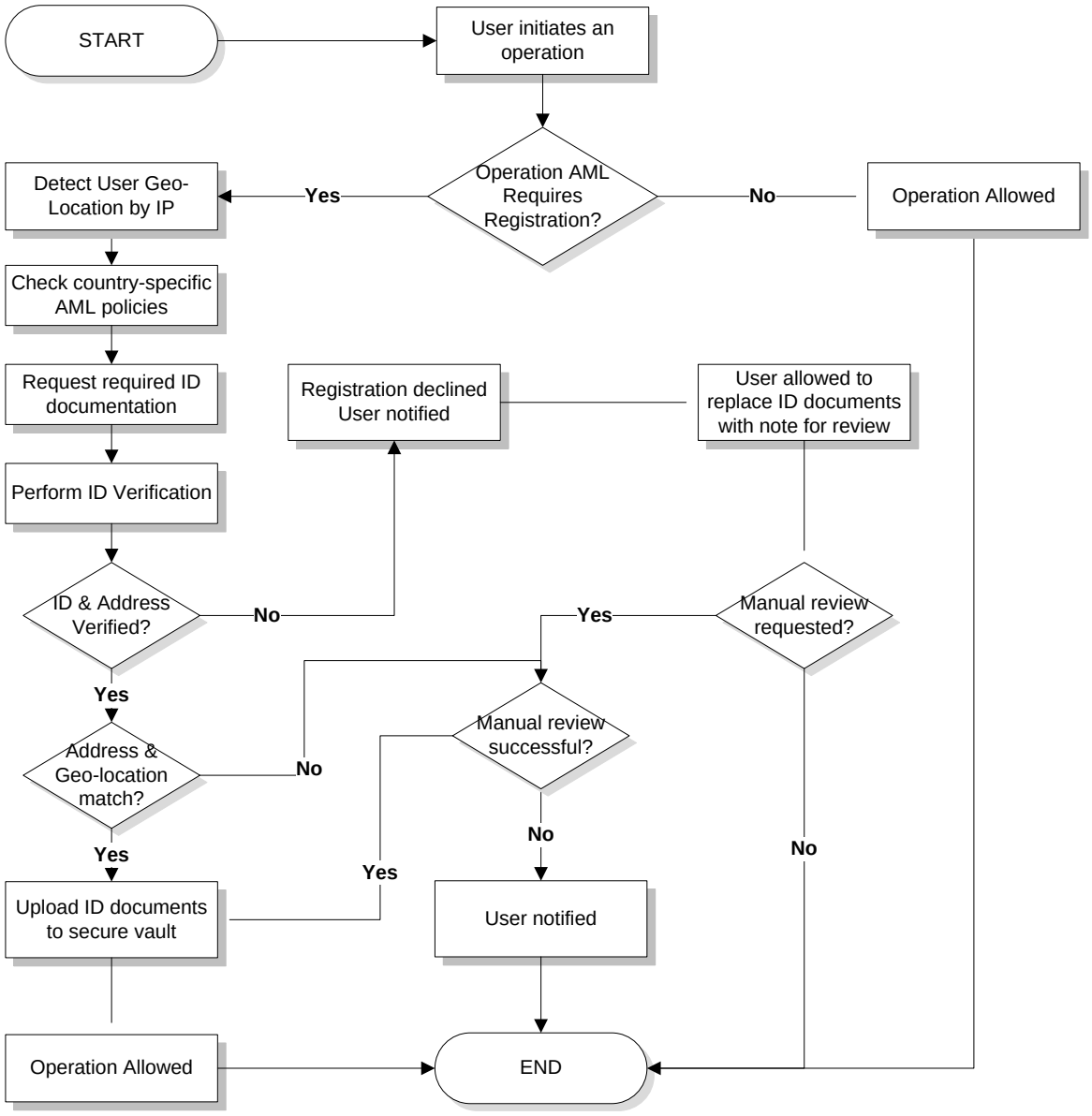
As a result of Javvy's regulatory-centric approach, users do not need to register or have address and identity verified for send, receive, manage, or convert operations. If a user desires to purchase or sell cryptocurrency, they will then be asked to register and provide the minimal ID verification documents, as per their country of citizenship. The mobile apps will provide easy methods to upload pictures of documents and desktop apps will allow for easy upload of scanned documents, all sent to secure Javvy servers for rapid verification.

If there is a problem with verification, a manual review may be scheduled. The manual review generally takes less than a few minutes, up to a few hours. In tough cases, whereas documents are not recognized or the user is a citizen of highly restricted and regulated country, a more stringent review may be scheduled. In this case, the delay may be up to several days and approval may not be given, based on various criteria.

Once ID and address verification is completed, the owner of the verified wallet address will be able to purchase and sell cryptocurrencies through Javvy, as desired, without having to complete any further verification. In most cases, Javvy will not store user's credit card details or banking information, so the payment method will be required to be entered upon each order. The payment method entered ***must match*** that of the ID verification.

The user will be given the option to store their payment information, for convenience, but the risks of doing so will be clearly outlined. Even though the Javvy solution is not a web-based solution, storing any sensitive user data, if the save option is chosen, results in there always being a risk of data breach by unauthorized agents. In every case, Javvy will take every precaution to ensure the safety of user's information stored on its servers, but there will always be a threat of data breach with any information stored in servers accessible online.

Overview of Registration and Rapid ID Verification Process



Detailed description of logic flowchart diagrams:

- Users performing unregulated send, receive, and convert transactions will bypass registration.
- Unregistered users attempting to perform regulated transactions initiate the registration process.
- Geo-location technology is used to ascertain document requirements and validate origin of credentials against the user's location at the time of registration.
- The system performs rapid verification of the supplied credentials, when possible.
- If rapid verification is not possible, the application is flagged for manual review.
- If verification is unsuccessful, the registration is declined with a detailed report.
    - The user may submit further credentials with an explanation for review.
    - The user may also request a manual review.
- If verified, the account is authorized allowing the user to conduct regulated transactions.

Patent Pending 62543097

Javvy received a patent pending for a provisional patent that covers the process and methodology for the automatic, bi-directional conversion of supported national currencies and cryptocurrencies. The novelty of this process is that it is distributed, fully automated, and ties into legacy banking system technology utilizing current banking APIs. Existing providers are limited by the amount of reserves held as deposits needed to clear these transaction types, which impede their ability to scale their customer-base. The Javvy solution overcomes the issue by providing a clear, fully scalable path to buying and selling cryptocurrency easily, eliminating the need for massive cryptocurrency reserves.

Overview of decentralized, automated, cross-currency exchange

Note: FIAT refers to government-backed currency, such as USD (US Dollar), French Franc, Japanese Yen, etc.

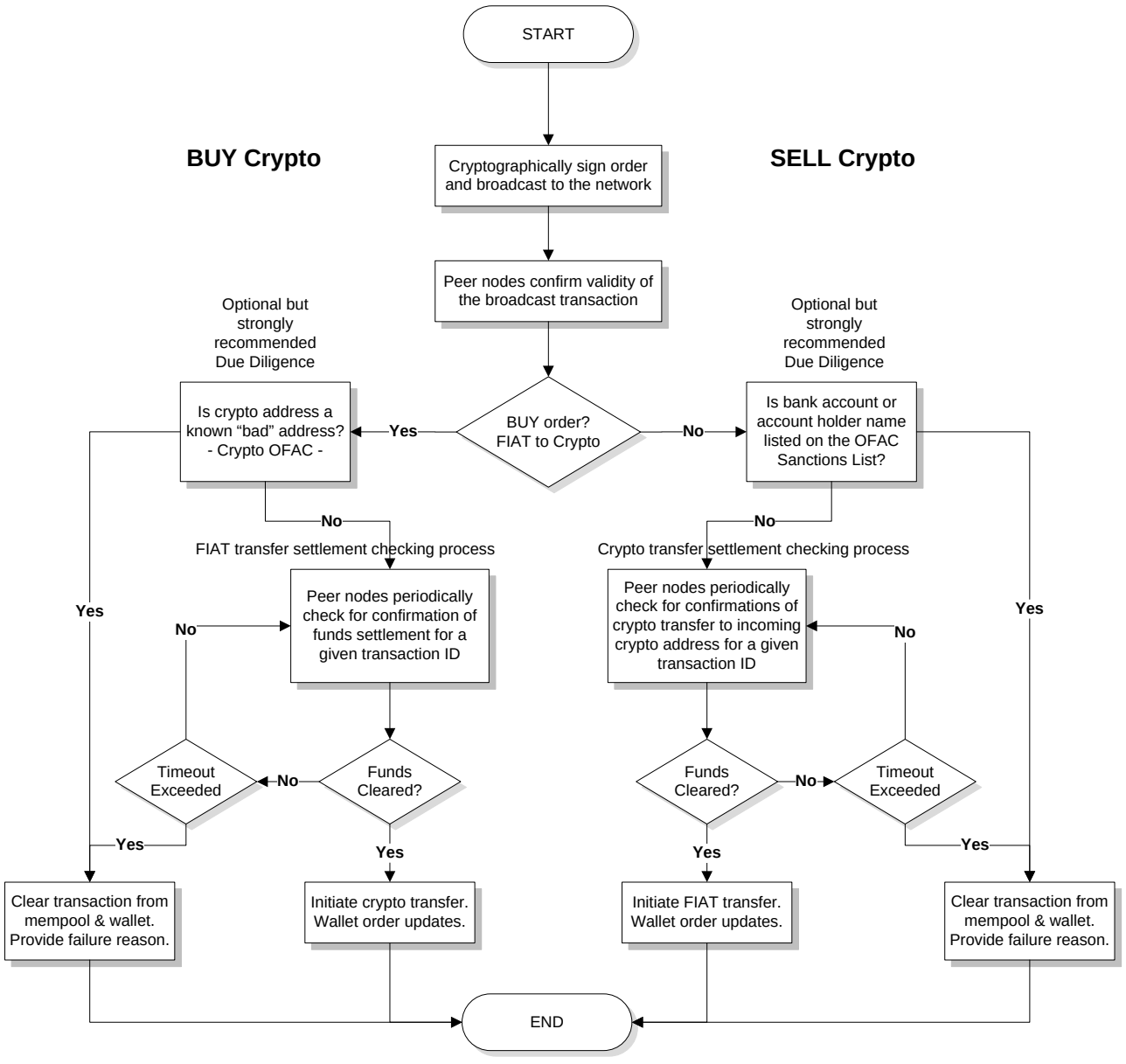


Fig 1. Overview of cross-currency exchange process

Patent Pending 62558597

Javvy received a patent pending for a provisional patent that covers the process and methodology for conversion and settlement of cryptocurrency purchases, using an intermediary layer, the Javvy token (JVY), for the purpose of eliminating the need for holding disparate, volatile cryptocurrency reserves. This is a drastic improvement over current crypto exchanges that merely offer one (1) or two (2) cryptocurrencies (typically, bitcoin and Ethereum) to their users, due to the reserve limitation and extreme value risk. In contrast, by using this patented intermediary interchange process, Javvy will instantly be positioned to support nearly every major cryptocurrency in existence. Javvy users will be able to buy, sell, use, and manage them all, with the underlying framework remaining transparent from a user perspective.

Handling Crypto or TOKEN Fulfillment for BUY Orders

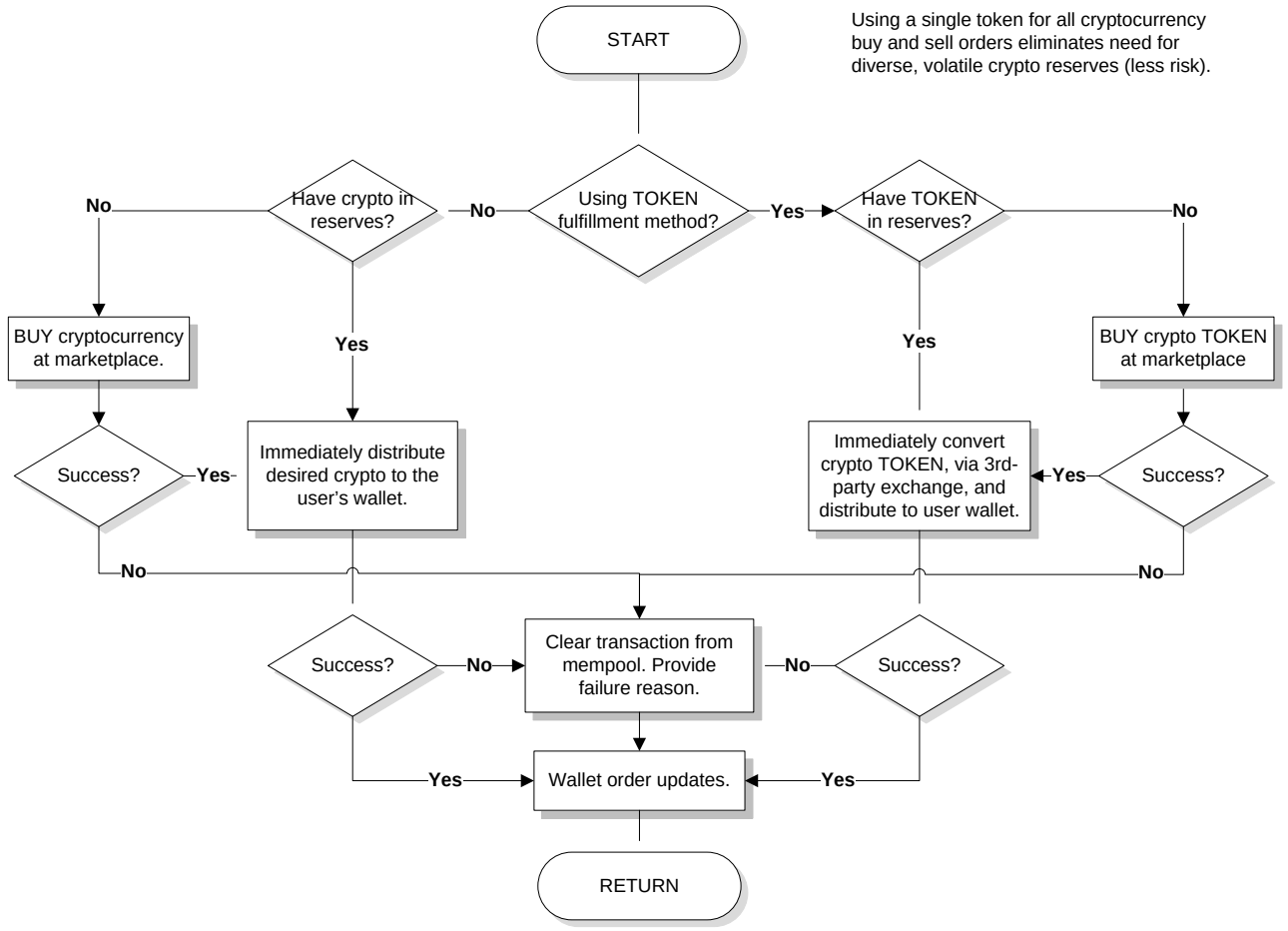


Fig 2. Details of the intermediary layer interchange process

Detailed description of logic flowchart for cross-currency exchange:

- User places an order to buy or sell cryptocurrency.
  - **Fig 2.** Every order will buy or sell the JAVVY token (JVY) inside the wallet.
  - **Fig 2.** Using the JVY token in this way negates the need for us to store massive crypto reserves.
  - **Fig 2.** By default, to keep things intuitive, the wallet will automatically use the wallet's convert function to convert from the JVY token into the desired cryptocurrency.
- Peer nodes validate the transaction via network confirmations.
- If the order is a national currency (a SELL order), the OFAC list is checked.

    - If a match is found, the system cancels the order.
    - Otherwise, peer nodes periodically check for a sufficient number of blockchain confirmations.
- If confirmed, the chosen currency is sent to the wallet address. Otherwise, the order is cancelled.
- If the order is for cryptocurrency (a BUY order), a crypto OFAC is checked.
    - If a match is found, the system cancels the order.
    - Otherwise, peer nodes periodically check for bank notification that funds have cleared.
- If the funds clear, a wire transfer is initiated in the chosen currency. Otherwise, the order is cancelled.

Please refer to patents pending 62543097 & 62558597 for more detailed flowcharts and descriptions.

Features

The Javvy solution consists of a cross-platform crypto wallet available on Windows, Linux, Mac, Native iOS, and Native Android.

The Javvy wallet can be downloaded from the Javvy website or installed to a mobile device from the related app store. Nearly every citizen of every country will be able to use the Javvy wallet and exchange. Users will have the capability to manage numerous cryptocurrency assets, see their holdings and transactions at-a-glance. The will also have the ability to send, receive, and convert cryptocurrency, without registering with Javvy.

For those who wish to buy, sell, or use cryptocurrency to fund an international debit card, Javvy provides an easy, friendly, and fast option for registering and verifying identity. Javvy aims to make the process as quick and hassle-free as possible, by tailoring identity document requirements to each user, according to the regulations of their country of citizenship and providing a convenient means to deliver those documents.

Aside from the many features that are currently unique to the Javvy wallet, users will enjoy the peace of mind of using a wallet that places a strong emphasis on security and user-friendly backup options. Institutional and power users will also benefit from the added ability to manage fund access with configurable (2-of-3, 3-of-5, 5-of-6, etc.) “multisig”, securing funds in shared wallets with multiple signatures. International users will gravitate toward the Javvy solution for the convenience of having the wallet translated into every popular language.

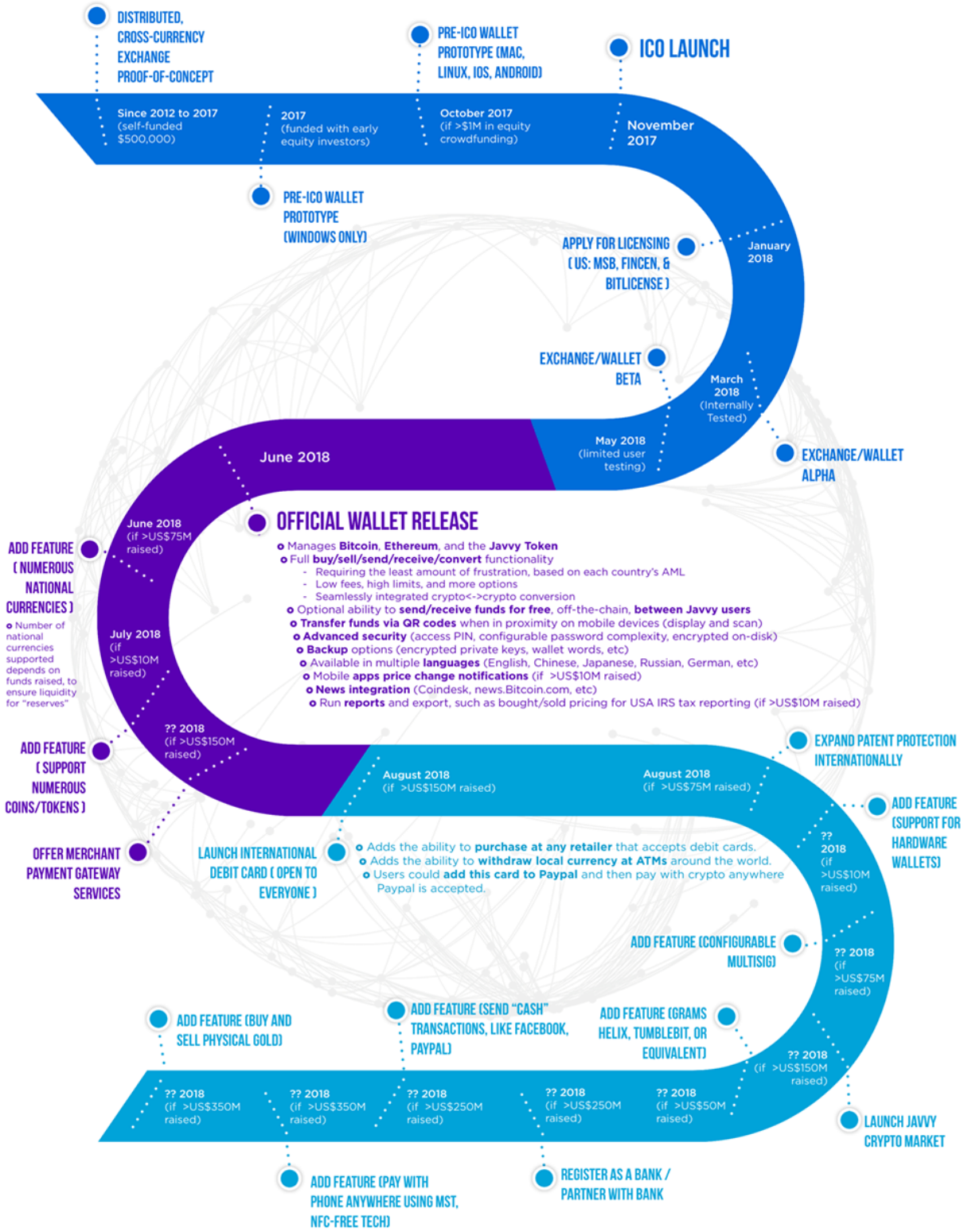
Goal

Javvy plans to disrupt the cryptocurrency industry by providing a superior alternative to traditional web-based crypto exchanges and wallets. By building a comprehensive, secure, and intuitive crypto wallet with buy, sell, convert, and management capabilities, Javvy aims to deliver the ideal solution.

Javvy approaches cryptocurrency from a compliance and regulatory ***first*** perspective, and is powered by a team with decades of extensive regulatory, compliance, programming, and security experience.

The cryptocurrency market is still in its infancy. As a result, lack of information and the absence of easily identifiable best practices, has led crypto users to resort to combining feature-poor, and often insecure, crypto utilities to obtain and manage their cryptocurrency. We, the Javvy team, decided that there is a better way. We are consolidating the full functionality of cryptocurrency into a previously non-existent, comprehensive solution with a focus on security, simplicity, and keeping the control of cryptocurrency where it belongs, in the hands of its owners.

Javvy Crypto Solution Development Roadmap



*The amount raised will act as a signal from the community on which objectives are most desirable

Introducing the JAVVY (JVY) Utility Token

Ethereum enables the creation of ERC20 tokens, which can be used in an incentive system to replace intermediaries. In the Javvy system, JVY tokens will play a key role in providing a common framework for buying into and selling out of cryptocurrency. Users will buy and sell the Javvy token (JVY), first, and then have the option to hold, sell, or convert it to nearly any other cryptocurrency in existence.

For users who choose to buy-and-hold the Javvy token, the price differential provides an opportunity to convert to other cryptocurrencies, at a later date, for less than a real-time transaction directly into a given cryptocurrency would cost. Users who buy and convert immediately should not have any noticeable “price skew” before completion of the conversion.

Token Technology

Our tokens will be of a standardized ERC20 form, so it can be easily integrated by any other party who wishes to do so. All of this code will be publicly available in our repositories and can be audited by anyone who wishes to do so.

Javvy Token (JVY) Transactions

A connection with the Ethereum Mainnet will be handled using Parity, which will serve as our Ethereum node. This will ensure that our connection to the network is always synchronized, and transactions can be processed and validated fast and securely. A React and Web3 stack will be used as our front end bridge and interface to monitor all events in real-time.

Javvy Token (JVY) Technical Details

Token Name	JAVVY
Token Compliant	ERC20
Token Technology Platform	Ethereum
Token Blockchain Explorer Link	https://etherscan.io/token/<Deploying to main net Sept 22>
Token Decimal Points	8
Token Smallest Unit Name	JVYbit
Token Symbol	JVY
Token Total Supply	Exact amount will be decided by contribution.

About Token Sale

We are launching an open Ether (ETH) capped token sale to raise funds for the Javvy project to deliver a fully functional finished product and add more features in the platform. We will be raising a minimum 5,000 Ethers and a maximum 2,000,000 Ethers (both inclusive) during the token sale as well as presale. The number of tokens issued per ether will depend on the ethers raised as per below table. You can buy JAVVY tokens using any amount of ethers including the fraction of ethers like 0.0023 ETH etc. We will be offering a discount to early buyers which will decay with the number of ethers contributed during the token sale. Those who buy tokens in

the early rounds of the pre-sale will benefit from bonus tokens being issued. You can also join us in the pre-sale by contacting us directly with a minimum commitment.

Token Sale Plan

Presale Begins & Public ICO Countdown Begins	**Oct 7th, 2017, 9:00 AM ET**
Token Sale Start Date & Time:	**Nov 1st, 2017, 9:00 AM ET**
Token Sale End Date & Time:	**Nov 15th, 2017, 9:00 AM ET**
Token Sale Duration in Days:	**15 Days**
Max Funding Cap in Ethers:	**2,000,000 Ethers**
Minimum Funding Target in Ether:	**5,000 Ethers**
Token Price:	**Slabs based on funds received**
Refund if Token sale fails to raise minimum?	**Yes, Only if ICO crowdsale fail.**
Token Issuance	**Instantly. But will be transferable among buyers or outside only after successful crowdsale.**
Escrow for the raised fund?	**Yes (ConsenSys (3-of-5) MultiSig Wallet**

Token Pricing

#	Ether committed (Including presale)	Stage	Tokens/ether
1	0-200,000	Token Sale	550 JVY
2	200,001-300,000	Token Sale	525 JVY
3	300,001-2,000,000	Token Sale	500 JVY
4	2,000,000+	Token Sale	Sale will stop

Distribution Model

Presale	**Up to 100,000 Ethers**
ICO Sale	**2,000,000 Ethers max including the Presale stage**
Operational Use	**10% of the sold tokens**
Future Talents	**4% of the sold tokens**
Founding Partners	**12% of the sold tokens**
Bounty Program (Partner)	**1% of the sold tokens**
Advisors	**3% of the sold tokens**

Fund Escrow Arrangement

When the Javvy token sale completes successfully, those tokens will be enabled for transfer among the members instantly. Tokens can be pre-purchased through the ICO site, earned through a series of bonus / bounty / referral programs, or via JAVVY platform.

Funds will become available under the milestones described under 'Project Funds Release'. To promote trust in the Javvy project and execute a successful Token sale, we have established an escrow arrangement using a multisig wallet for Ether.

Ether Multisig Wallet: We will be using standard Ethereum multisig wallet contract created through the Ethereum Parity Wallet. All transactions will require 3 out of 5 below signatories to sign the transaction.

Escrow signatories will be:

Brandon Elliott, CEO, JAVVY, https://www.linkedin.com/in/neosysconsulting/
[Ethereum Address: ---] 0x00B933dFC7F69533979E54D0f9F52E617621ABE6

Frank Grogan, CMO, JAVVY, https://www.linkedin.com/in/frankgrogan/
[Ethereum Address: ---] 0x003441d603F3de917B916cd92A6E4e65D90644Ab

Duane Roumel, Brand Manager, JAVVY, https://www.linkedin.com/in/duane-roumel-a3505120/
[Ethereum Address: ---] 0x00Fa0CaeCA0Beb1619B6BDC88c31C91882AAdA74

Attila Jancsina, Developer, JAVVY
[Ethereum Address: ---] 0x0032e8244600728f21725a82899Ce4d8D8Ffb389

Leah Elliott, Project Manager, JAVVY
[Ethereum Address: ---] 0x001442cB0DD6247a71d369639b23e60A35b7Dcf7

The trusted signatory advisors in total will receive 0.5% of the amount raised at ICO in ETH, divided evenly among them, but with the minimum of 20 Ethers each. This will be treated in the P&L as part of 'cost of raising

capital' and the escrow fees shall be paid out the day after the ICO has officially closed. These fees will be paid only if the sale closes successfully.

They shall be calculated as follows:

Total raised during ICO x 0.5% = total escrow fees.

The remaining balance will constitute the funds the Escrow Signatories will release to the project.

Fund Release

The ICO Balance after escrow fees will be released via multisig on a 3-of-5 arrangement.

Funds will be released in 3 stages when the following milestones are met:

1. JAVVY Token post Token Sale complete: 50% funds released
2. **Milestone 1:** JAVVY exchange confirmed as operational: 25% funds released
3. **Milestone 2:** JAVVY wallet application live in beta: 25 % funds released

There are 2 circumstances under which REMAINING funds raised will be returned to purchasers.

1. The first milestone not been met after a period of **365** days following completion of the ICO.
2. None of the Escrow agents are able to establish contact with any member of the JAVVY or their project team, by any means, for a period of **90** days.

Usage Plans along with Timeline

The continued advancement and development of the Javvy crypto wallet, Javvy exchange, and additional features will be funded according to the timeline and the amount of funding raised. Javvy plans to release a fully functional crypto wallet within 4-6 months of successful ICO completion, but please refer to the roadmap for more specific timelines. There will be some use of funds toward salaries in the first year, with the expectation that revenues will cover salaries in future years. Marketing will likely be the largest on-going expense due to the importance of capitalizing on being the first product of its kind on the market.

However, the bulk of funds will be used for holding cryptocurrency and national currency (fiat) reserves. With larger amounts of funding raised, considerable funds would be used to attract more (and expensive) personnel to further goals, to obtain licensing or acquire patents, and/or integrate and develop very desirable, new features for Javvy, and all cryptocurrency, users.

Risk Disclosure

Risk of Losing Access to JVY Due to Loss of Credentials

The purchasers of JVY may be associated with a Javvy account until they are distributed to the purchaser. The Javvy account can only be accessed with login credentials selected by the purchaser. The loss of these credentials will result in the total loss of JVY. Best practices dictate that purchasers safely store credentials in one or more backup locations geographically separated from the working location.

Risks Associated with the Ethereum Protocol

JVY and the Javvy application are based on the Ethereum protocol. As such, any malfunction, unintended function, unexpected functioning of or attack on the Ethereum protocol may cause the Javvy application or JVY to malfunction or function in an unexpected or unintended manner. Ether, the native unit of account of the Ethereum protocol may itself lose value in ways similar to JVY, and also other ways. More information about the Ethereum protocol is available at http://www.ethereum.org.

Risks Associated with Purchaser Credentials

Any third party that gains access to or learns of the purchaser's login credentials or private keys may be able to dispose of the purchaser's JVY. To minimize this risk, the purchaser should guard against unauthorized access to their electronic devices.

Risk of Unfavorable Regulatory Action in One or More Jurisdictions

Blockchain technologies have been the subject of scrutiny by various regulatory bodies around the world. The functioning of the Javvy application and JVY could be impacted by one or more regulatory inquiries or actions, including the licensing of or restrictions on the use, sale, or possession of digital tokens like JVY, which could impede, limit or end the development of the Javvy application.

Risk of Insufficient Interest in the Javvy Application or Distributed Applications

It is possible that the Javvy application will not be used by a large number of businesses, individuals, and other organizations or that there will be limited public interest in the creation and development of distributed applications. Such a lack of interest could negatively impact JVY and the Javvy application.

Risk that the Javvy Application, As Developed, Will Not Meet the Expectations of Javvy or the Purchaser

The Javvy application is presently under development and may undergo significant changes before release. Any expectations or assumptions regarding the form and functionality of the Javvy application or JVY (including participant behavior) held by Javvy or the purchaser may not be met upon release, for any number of reasons including mistaken assumptions or analysis, a change in the design and implementation plans and execution of the Javvy application.

Risk of Theft and Hacking

Hackers or other groups or organizations or countries may attempt to interfere with the Javvy application or the availability of JVY in any number of ways, including service attacks, Sybil attacks, spoofing, smurfing, malware attacks, or consensus based attacks.

Risk of Security Weaknesses in the Javvy Application Core Infrastructure Software

The Javvy application consists of open source software that is based on other open source software. There is a risk that the Javvy team or other third parties may intentionally or unintentionally introduce weaknesses or bugs into the core infrastructural elements of the Javvy application interfering with the use of or causing the loss of JVY.

Risk of Weaknesses or Exploitable Breakthroughs in the Field of Cryptography

Advances in cryptography, or technical advances such as the development of quantum computers, could present risks to cryptocurrencies and the Javvy platform, which could result in the theft or loss of JVY.

Risk of JVY Mining Attacks

As with other decentralized cryptographic tokens and cryptocurrencies, the blockchain used for the Javvy application is susceptible to mining attacks, including double- spend attacks, majority mining power attacks, "selfish-mining" attacks, and race condition attacks. Any successful attacks present a risk to the Javvy application, JVY, and expected proper execution and sequencing of Ethereum contract computations. Despite the efforts of the Javvy team, the risk of known or novel mining attacks exists.

Risk of Lack of Adoption or Use of the Javvy Application

While JVY should not be viewed as an investment, it may have value over time. That value may be limited if the Javvy application lacks use and adoption. If this becomes the case, there may be few or no markets following the launch of the platform, potentially having an adverse impact on the value of JVY.

Risk of an Illiquid Market for JVY

There may never be a secondary market for JVY. There are currently no exchanges upon which JVY would trade. If ever exchanges do develop, they will likely be relatively new and subject to poorly understood regulatory oversight. They may, therefore, be more exposed to fraud and failure than established, regulated exchanges for other products and have a negative impact on JVY.

Risk of Uninsured Losses

Unlike bank accounts or accounts at some other financial institutions, funds held using the Javvy application or Ethereum network are generally uninsured. In the event of any loss, there is no public insurer, such as the FDIC, or private insurer, to offer recourse to the purchaser.

Risk of Dissolution of the Javvy Project

It is possible that, due to any number of reasons, including an unfavorable fluctuation in the value of Ether, development issues with the Javvy application, the failure of business relationships, or competing intellectual property claims, the Javvy project may no longer be viable as a business or otherwise and may dissolve or fail to launch.

Risk of Malfunction in the Javvy Application

It is possible that the Javvy application malfunctions in an unfavorable way, including one that results in the loss of JVY.

Unanticipated Risks

Cryptographic Tokens are a new and untested technology. In addition to the risks discussed in this Whitepaper, there are risks that the Javvy team cannot anticipate. Further risks may materialize as unanticipated combinations or variations of the discussed risks or the emergence of new risks.

Disclaimer

NOT AN OFFER TO SOLICIT SECURITIES AND RISKS ASSOCIATED WITH JAVVY TOKEN (JVY) AND THE JAVVY APPLICATION

Last Updated June 21, 2017

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The Javvy Token, or “JVY”, is a cryptographic token used by the Javvy application.

JVY is not a cryptocurrency.

At the time of this writing, (i) with the exception of being used to place buy and sell orders within the Javvy wallet, JVY cannot be exchanged for goods or services, (ii) JVY has no known uses outside the Javvy application, and (iii) JVY cannot be traded on any known exchanges.

JVY is not an investment.

There is no guarantee – indeed there is no reason to believe – that the JVY you purchase will increase in value. It may – and probably will at some point – decrease in value.

JVY is not evidence of ownership or right to control.

Controlling JVY does not grant its controller ownership or equity in Javvy, or the Javvy application. JVY does not grant any right to participate in the control, direction or decision making of Javvy or the Javvy application.