



## EPN Whitepaper 2.0

FEB 2018



# Abstract

One important industry that contributes to the ever-growing economy is the trading industry. The trading industry contributes to the flow of currency and ensures that assets, goods, and services get to the last beneficiary. The introduction of digital currencies has also increased the potential of the industry as assets are priced at higher rates and people is able to invest more by continuous acquisition of digital currencies. However, most exchange platforms are built on a centralized model which gives little or no room for sole transaction process; the exchange platform serves as the middleman that is in charge of all transaction process. However, in today's empowered society, we believe that everyone should have an easy and smooth access to the growing economy. We have engaged in the development of a decentralized exchange platform built on the NEO blockchain in order to give total access to a smart and trustworthy economy to users around the globe. **EPIPHANY** is established to serve as an all-encompassing exchange ecosystem that does not only incorporate the exchange of listed digital currencies but also incorporates a trading platform where people will be able to trade all kinds of digital asset. While centralize exchange platforms encounter difficulties such as fraudulent activities and misuse of funds, **EPIPHANY** incorporates the cryptographic properties of the blockchain technology to trace and verify all transactions and also ensures that all investors are placed under strict KYC and AML policies. To ensure that this solution reaches every part of the world, **EPIPHANY** cooperates with other compliant trading platform in its ecosystem. Hence, licensed companies in different regions around the world will be allowed to operate in **EPIPHANY** ecosystem. While people have stated that decentralized exchanges are difficult to operate, **EPIPHANY** platform incorporates quant trading, investment platform, news feed and brokerage service in order to provide information on how to operate in the networking platform. Certain coins will be listed in the exchange platform and EPN will be used as the means of payment in the ecosystem. This whitepaper provides you with the best ways of investment and the opportunities you can derive from being an individual investor or a part of corporate investors. **EPIPHANY** is about to change the digital trading community and to offer its users a platform with adequate legal backing and a high level of security with little or no amount extracted as fees.

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# INTRODUCTION



# Introduction

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Over the years there have been developments in different industrial sectors, and all these developments have been established to influence the world's economy. Amongst these developments we can find the constant evolution of the financial sector. Prior to the introduction of the banking system, exchanges were done through trade by barter. Trade by barter provides a system where people get what they want with what they have. There is a limit to what people can own and to the people who could access this system. Consequently, there was a development that brought the introduction of money which would stand as a measure of value for all financial transactions. Money replaced the trade system by barter, and people had the opportunity to sell their goods and services to get a measure of the fiat currency. Fiat currency was established as the key for people to invest, pay for goods and services, and for any other exchange activity. Afterwards, the banking system was developed to serve as the trusted platform on which people can save their money, protect their properties and make transactions without any physical contact with the receiver. The banking system was established to serve as the third party in financial transactions such that people separated in time and space can make exchanges without the need to worry about the validity of the transaction. While the banking system seemed to be like the best financial development, financial services provided by banks began to discomfort a lot of people. There were constant complaints as people who initiate transactions realize that the purposed receivers do not get the funds sent until several days after the initiation, costs raised considerably and centralized power allowed corruption to take over countless financial institutions. Sometimes, banks would go bankrupt leaving customers with little or nothing of their monetary savings. Much more, account holders find it difficult to have total control over their accounts as banks deduct huge amount of money without considering the effect on owners. At the end, funds end up not fulfilling their purpose.

With continuous difficulty, there was a shift to the internet which brought a means through which people can be their own banks, take control of their accounts, determine who can access their funds and a system where users can transfer directly to others without the

need for the verification of a third party. The importance of the internet was maximized and there came the introduction of digital money. Though digital money was built as an electronic measure of value, it was developed to provide better services without being opened to internet risks. Being a widely used technological development, the internet is open to different positive and negative incorporation. Instead of being built as a digital asset that is open to malware and hacking, the first established digital currency was built on the blockchain technology. Hence, digital money became encrypted in a cryptographic hash system that ensures that users can directly make transactions with people and a system where users can be in charge of their account with no middleman controlling the course of exchanges. Digital currency and the blockchain technology brought a system that placed people in charge of their affairs. This technological development has gained people's attention and drove in millions of investors. One feature of the fiat currency is that there is no limitation to the amount that can be produced and lessens the value of fiat currency as compared to digital currencies. With cryptocurrencies, there is a limited number of coins that can be mined. However, the value of a coin increases as the number of exchanges collaborating with the coin grows. With the incorporation of bitcoin into the finance system, more coins continue to develop with some built on the bitcoin blockchain system and others built on other blockchain networks. Market speculations have identified that over 1500 cryptocurrencies are in existence, and each of them were developed to solve a certain problem. Digital currencies brought an improved financial system and allowed more people to access the global economy.

While cryptocurrencies are electronic currencies that mainly exist in a cryptographic network, it cannot be spent directly. Though fiat currency of countries differ in value and face validity, any of these fiat currencies can easily be converted and be spent to perform any financial transaction. In real time, there would be no need to refer to a thing as a measure of value if it cannot be used to cater for real-time transactions. This brought about the need for exchange platforms. Basically, an exchange platform is an electronic marketplace where traders can buy a digital currency to get another and also sell a digital asset to gain hold of another. Some exchange platforms also allow the use of fiat currencies to buy altcoins as well as trade altcoins to get fiat currencies. Exchange platforms provide a system where traders will not be limited to the coin they own. Hence, if a transaction



demands a trader to make use of Ethereum (ETH), and the trader is in possession of another coin, the digital market serves as the forum where the trader can easily put up their coin in exchange for the needed coin. In some exchange platforms, users can also trade their digital currencies to receive cash. Since the need for exchange platforms is so important, there has been constant development of different exchange platforms. However, the way most of the exchange platforms are established, there is no way to prove the essence of the first established digital currency. Initially, cryptocurrencies and the blockchain were developed as projects incorporated in the financial system to allow a decentralized mode of operation without a central authority controlling any activity. However, the development of centralized trading platforms is an exact opposite for the purpose of owning a digital currency. Cryptocurrency trading platforms like Coinbase, Binance etc. do not represent any of the blockchain tenets as these platforms are operated by companies who generate revenue from fees charged in their platforms. These centralized platforms charge all users certain amount of money to access and make transactions on their platforms. In the centralized trading platform, users do not make transactions directly but the exchange platforms serve as the middleman between the seller and the buyer to ensure that the both people involve in the trading process meet their ends of the bargain. Much more, exorbitant fees are charged on these platforms. Kraken as a centralized platform has control over users' private keys. So, in a situation where the system gets hacked, every user using the platform loses their funds with the trading platform. More so, it was accounted that Kraken at one time had their system locked down for 40hours. While maintenance is important, the lockdown affected so many users considering the volatility feature of cryptocurrencies. Users complained of major losses as they had no access to their wallets when they needed their funds. Much more, the recent hack on the Bitfinex network has also caused users to lose all their savings. The Mt Gox hack also affected the cryptocurrency world as so many investors were unable to trace or retrieve their coins. Till today, there is a huge controversy on whether the hack was a planned act by one of Mt Gox worker or whether the hack was done by an unknown person. The insecurity height of centralized exchange platforms also contributes to loss of coins and other fraudulent activities. Most of these platforms have online data storage where users' private and public keys are stored and this has led to different hacking activities.

Hence, continuous use of a centralized platform will only lead to further risks.

Therefore, there is the need to provide a trading network that provides a transparent, secure and user-friendly network which is also in compliance with the regulatory framework of the global trading network. For this reason, **EPIPHANY** is developed to provide a trading network that keeps users' information safe, ensure that the network is transparent and easily accessible thereby enhancing a global digital asset trading. In the **EPIPHANY** trading platform, users will be in control of all transactions thereby displacing the interruption of any middleman. Much more, transactions will be distributed on the **EPIPHANY** decentralized platform through nodes, thereby providing no cause for server downtime. **EPIPHANY** is built on the NEO blockchain technology which enables the platform to incorporate the smart contract network to self-manage the digital assets in the platform. **EPIPHANY** trading network will incorporate a fair brokerage system to allow users invest efficiently. The network will guide investors on how to trade, thereby allowing more institutes to trade in the ecosystem with an inclusion of quant trading segment. The quantitative trading segment will include different trading methods found on quantitative analysis which depends on certain mathematical calculations and number compression in order to enable investors to identify the available trading opportunities. Incorporation of quant trading will enable traders to make rational decisions in the ecosystem. Users will be able to develop financial derivatives for digital assets. Hence, there would be a financial contract and the value of the financial contract will be dependent on the value derived from the underlying asset. While most trading platforms refuse to comply with the cryptocurrency trading regulatory framework, **EPIPHANY** builds a trading platform that is in compliance with the global framework. With an inclusion of Anti-money laundering system, every user will legally benefit from AML protective scheme. Users can be sure of optimum security. In all, **EPIPHANY** which is built on the blockchain technology, is developed to improve digital trading platforms and allow easier access to the growing economy.



## MISSION & VISION



# Mission & Vision

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**Mission:** Assisting in the development of a transparent, secure, intelligent and compliant global trading network of digital assets. **EPIPHANY** contributes to economic growth by increasing circulation of digital assets globally while abiding by all regulations.

**EPIPHANY** features help to prevent and reduce financial crimes such as money laundering and illegal financing on a global scale.

**Vision:** To become a first-rate global superior trading platform for digital assets; enabling licensed institutions to smoothly establish their own digital assets trading system within the **EPIPHANY** ecosystem; enabling each participant to trade with confidence and security; and enabling regulatory agencies to monitor **EPIPHANY** operations in real time to ensure openness, transparency, and compliance.



## **PROJECT BACKGROUND**



# Project Background

Digital Platform Economy refers to an online ecosystem where a spectrum of human activities takes place in cloud-based structures. This new ecosystem has created new ways for people to work, to socialize and to generate economic value. Together with the securities provided by the blockchain technology, digital assets platforms can reach a great potential. However, in order for this new technology to reach its full potential and make a real impact on socio-economic activities, it has to overcome two primary obstacles which are efficient payment methods and information trustworthiness.

The primary source of income for these digital platforms is by commission for facilitating trades and/or capitalizing on arbitrage. The platform, offers a marketplace for trading, liquidity, and price discovery. In recent years, a number of digital platforms have emerged offering services from cross-border e-commerce to ride-hailing. These platforms have significantly changed the modern way of life and they have also brought disruptive changes to several industries like public transportation and printed media. Utilizing big data analytics, these platforms can match the service provider to the end consumer in record time accurately, while improving efficiency, productivity, and correcting market failures like information asymmetry at the same time.



## Vertical and Horizontal Business Models

Digital platform companies can be divided into two camps based on their business models; one is a horizontal model, which provides service to a broad spectrum of industries. Examples are Google, Alibaba and Yahoo. The second one is a vertical model with an

industry-specific focus, and it serves a single business line like Houzz.

Digital platforms are extremely necessary in today's economy due to the great number of companies who want to offer their product or service online. Ever since the creation of the internet, digital platforms have been a growing necessity, therefore a growing business as well.

With the development of cryptocurrencies, platforms where people can get analytical information on the continuously expanding coin market are essential to the expansion and sustainability of the industry.

## Market Research and Market Opportunity

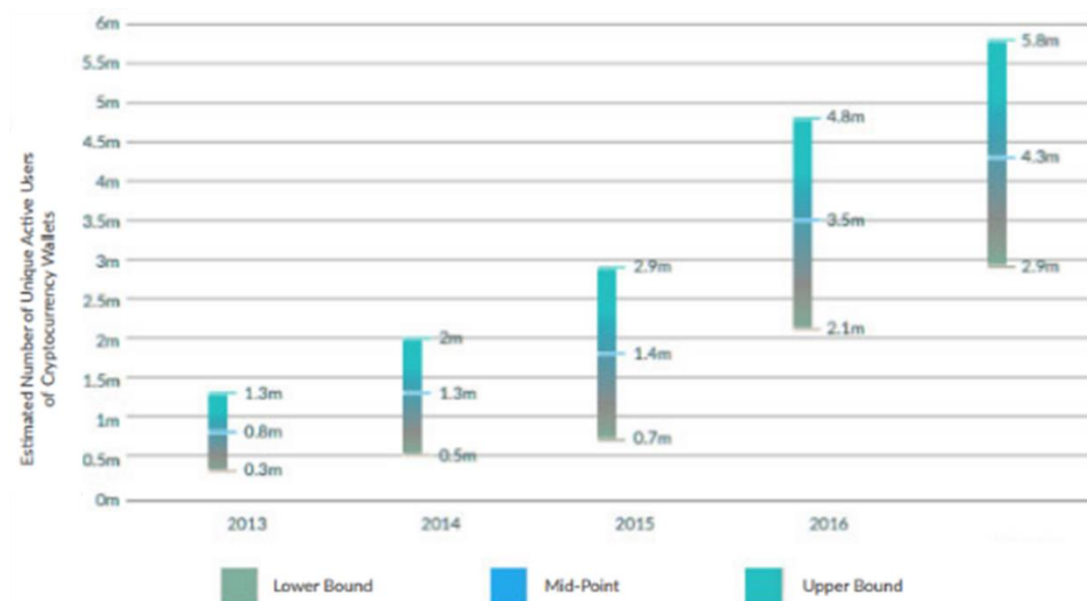
### **Key Highlights:<sup>1</sup>**

- In 2017, the number of unique active users of cryptocurrency wallets was estimated to be between 2.9 million and 5.8 million.
- 52% of small exchanges hold a formal government license compared to only 35% of large exchanges.
- 73% of exchanges take custody of user funds, 23% let users control keys.
- On average, security headcount corresponds to 13% of total employees and 17% of the budget is spent on security.
- A handful of large exchanges and four national currencies (USD, EUR, JPY and CNY) dominate global cryptocurrency trading volumes.
- Between 5.8 million and 11.5 million wallets are estimated to be currently 'active'.

The number of active cryptocurrency wallet users has significantly increased since 2013 as shown in Figure 1.

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<sup>1</sup> (Hileman & Rauchs, 2017)



**Figure 1<sup>2</sup>:** The Number of Active Cryptocurrency Wallet Users

The growing popularity of the implementation of blockchain technology has given encrypted digital currencies the opportunity to gradually gain a presence in economic activities. Cryptocurrencies are currently being circulated in many countries, and various platforms for digital asset transactions have emerged.

	Bitcoin	Ethereum	DASH	Ripple	Monera	Litecoin
Q1 2016	201,595	20,242	1,582	N/A	579	4,453
Q2 2016	221,018	40,895	1,184	N/A	435	5,520
Q3 2016	219,624	45,109	1,549	N/A	1,045	3,432
Q4 2016	261,710	42,908	1,238	N/A	1,598	3,455
January - February 2017	286,419	47,792	1,800	N/A	2,611	3,244

*Data sourced from multiple block explorers<sup>3</sup>*

**Table 1<sup>3</sup>:** Average Daily Number of Transactions for the Largest Cryptocurrencies (2017)

Since the start of 2017, the average daily number of visits to exchange platforms have

<sup>2</sup> (Hileman & Rauchs, 2017)

<sup>3</sup> (Hileman & Rauchs, 2017)



exceeded the astonishing number of 50 million times, and the average daily transaction volume has reached USD \$800 million for one large-scale digital asset trading platform. The average daily income may reach USD \$1.60 million if calculated based on a 0.2% service fee charged by current mainstream trading platforms.<sup>4</sup> Do keep in mind that these numbers are from one single large scale platform. The market as a whole is expanding rapidly and the number of users has grown constantly reaching new audience globally. EPIPHANY core team has realized that there is still a large audience whose specific needs are not being attended, therefor we have come up with new decentralized features and brokerage services to attend that big market.

## Regulations and Security

After years of growth in users and proven potential to solve several of the current problems in the financial industry, governments have also changed their stance towards digital assets trading. Several countries have gone from forbidding them to recognizing them as a valuable asset and further to introduce bills regarding blockchain into their legislature. The changes in attitude from governments show that blockchain derivatives such as cryptocurrencies are a developing trend for the future.

With the changes in official stance, a variety of companies with innovative transaction models have rapidly emerged. Although Fintech (Financial Technology) has brought revolutionary improvements to the financial industry, like the capacity to reduce transaction costs and making information open to the public for a more efficient social credit assessment, it does not stop financial crimes from taking place.

Due to the decentralized nature of blockchain technology, we are moving away from a central governing body to a more autonomous, self-regulating system. Critics of blockchain cite this as a possible loophole for criminals and the black market to exploit and carry out their fraudulent activities.

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<sup>4</sup> (CoinDesk Inc., 2018)

In countries with a high number of digital currency transactions like the U.S., Japan, China, and Singapore, financial supervision agencies have rapidly passed legislation and regulatory controls over digital asset trading platforms and in certain cases have even shut down trading platforms.



# PROBLEM STATEMENT



## Problem Statement

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In the digital world, the need for trading platforms cannot be underestimated. Companies offering new cryptocurrencies and tokens have flooded the market. As different coins are continuously being developed, the market value of these coins is correlated to its use and circulation. If a new coin is developed, but it is not being used, such coin end up having no value as the essence of a coin is in its utility. Therefore, there is the need for a trading platform that will further improve the value of the coins. Much more, traders now make transactions with the use of digital currency. Hence, trading platforms provide traders with the ability to trade in any desired coin. However, a market report has shown that 73% of exchanges take control of users' funds and only 23% let users control their private keys. Basically, the centralized exchange platform does not allow users get a hold of their private keys. Hence, all activities can only be enacted through the exchange platform. This restricts investors from making a large transaction in the operating system. While a larger number of established exchange platforms operate using a centralized system, just a few decentralized platforms have been developed in the trade market.

## Problem Expatiation

- **Transparency:** One main difficulty associated with the centralized exchange platform is transparency. Investors cannot track the way activities are done in the network but only rely on the trust placed on the site. Much more, since the core activates of the system is only known to the developers, investors might not know that they are trading on the wrong platform.
- **Coin is stolen from (or by) the exchanges:** Trading platforms are usually established to provide readers and brokers with cryptocurrency to trade as well as to engage in multiple exchanges. For this purpose, interested members are always required to open a wallet to store all their acquired coins. But, centralized exchange platforms take ownership of the private key of users. Private keys are basically used to authenticate all information relating to a wallet. Hence, a wallet is susceptible to any internet fraud. Fraudulent exchange platforms can take the chance to steal all funds

in the wallet. So, since centralized platforms are not built on strong cryptographic algorithms, the system can be hacked and cause loss of assets. In the last nine (9) years, the cryptocurrency market has recorded different hacks in over 30 cryptocurrency exchange platforms with MtGoX, Coincheck, BitGrail being part of the most significant hacks. The biggest loss of all time is the MtGox hack. If a centralized exchange that once served as the cradle of all bitcoin trading could be hacked, how much more small centralized exchanges. Till date, there is still no confirmed assurance on whether the site had been truly hacked by an unknown hacker or whether the fraud was committed by the exchange platform. Evaluators have recorded that Mt Gox hack left with about 5% of the total bitcoins available in the world. These continuous hacks have constantly affected the digital market and much more caused more financial loss rather than gains.

- **Non-compliance with regulatory policies:** Regulatory framework are established by countries in order to control the actions of exchange owners and investors towards how cryptocurrencies are used for different transactions. Since the involvement of Bitcoin in the Silk Road, cryptocurrencies have been attached with illegalities because they have the ability to be used for larger transactions than fiat currency. To allow platforms where users can be sure that their coins have legal backings and to reduce the excesses of these trading platforms, countries where cryptocurrencies are traded established regulatory framework. However, exchange platforms have found ways to free themselves from regulatory pressures by not listing certain coins on the platform. As not abiding by a coin's regulatory framework can lead to shutting down a platform, known centralized trading platform have refused to add certain coins to their exchange list. Poloniex and Bittrex are popular exchanges that have not listed other coins for months and this can significantly lead to liquidity difficulty for authentic ICOs. While some countries restricted the actions of exchanges, China, Korea, and Russia went all the way to ban all exchange platforms.
- **Leakage of Private information:** In a bid to secure the network, centralized exchanges introduced a form of KYC processing where saved data of every account owner will be used to verify the account when transactions are about to be

initiated. However, with exchanges being centralized, it is easy for an expert to hack the database and get hold of wallet holders' information. Getting hold of the information that initiates transaction process will ultimately lead to loss of assets and fraudulent activities.

- **Centralized control:** Centralized platforms are operated by a single computer. On a single directive system, all trading in the platform is managed by the single operating system. Much more, the single system stores all information. For a centralized network, a hacker can hack into the system to get all needed information. Much more, the centralized control gives users no opportunity to know how transactions are being enacted. Over time, there have been situations where investors complain that they do not get the equivalent of what they traded for. So investors trade and can only monitor their account through specific intermediaries.
- **Slow transaction Process:** One of the foundations on which cryptocurrencies are built is the foundation that enables swift transaction process. Especially during cross-platform trades, traders find it difficult to get immediate confirmation on initiated transactions. With the single computer in charge of millions of transactions, the network gets stuffy and causes a slow trading process.
- **Cost of fees:** Centralized trading platforms are usually established with motives of generating revenue from the cost of transactions. Traders are charged exorbitant fees in order to have access to the platform. Also, the type of trade determines the amount that will be charged. Traders who decide to engage in larger transactions are usually victims of huge transaction fees. Some centralized platforms even charge users for exiting the platform. As the platform has control over users' account, these fees are charged automatically.

Most digital trading platforms cannot solve these problems because the foundation on which they are built is centralized and/or are not compliant. Most digital platforms are increasingly open to hacks due to the fact that they incorporate the use of hot wallets to store users' funds. Hot wallets are usually connected to the internet and are known to be susceptible to theft. Furthermore, as the centralized trading platforms take charge of all

funds, funds are held in the network's digital server. Hence, there is a good chance for hackers to see an opportunity to steal funds.

Another problem associated with the general trading platform is that investors have difficulty in trading effectively. While different opportunities are embedded in the platform, those with less trading skills end up not maximizing the available opportunities.

While the internet is not to be trusted, people use the internet for different fraudulent practices. Trading platforms tend to face difficulties of money laundering, manipulative trading strategies by investors and trafficking methods that make the industry benefit better with partners having to bear huge losses. While it seemed like people have no choice, investors also encounter huge difficulties during cross-platform trades as tedious registration process end up limiting the number of investors trading in the cross-platform trades.



**Figure 2<sup>5</sup>:** Operational risk factors rated by exchanges

<sup>5</sup> (Hileman & Rauchs, 2017)



# SOLUTION





## Solution

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The development of the internet made digital trades possible. The traditional digital trade is usually operated through the use of fiat currency. However, trading is not as lucrative for most people as there is difficulty in cross-border trading and payment. With countries having different national fiat currencies, the value of one is usually different from the value of the other. Hence, traders with lowly valued currency have to pay more for what can be less in countries with highly valued currency. While this went on for sometimes, the introduction of digital currency alongside the blockchain technology brought a solution to the difficulty attached to the trade. Unlike fiat currencies, the value of cryptocurrencies does not differ in different locations. The value of cryptocurrencies is same in all countries. The only difference is that the conversion of the cryptocurrency to fiat currency will surely bring a difference in the value of the coin. For instance, investors can trade on a digital trading platform to get 1Btc. The value of 1Btc in USD will be different from the value of 1Btc in Indian Rupee. To provide an all-round development, the first established cryptocurrency was developed alongside the blockchain technology to provide a decentralized network where users can make transactions directly with others. However, the digital trading world is now enveloped with more centralized trading platforms than decentralized trading platforms. Hence **EPIPHANY** is developed to restore the importance and value of digital assets and to enable easy and smooth exchange through the incorporation of the blockchain technology in a well-formed trading site.

## The Blockchain Technology

The blockchain technology is a decentralized growing public ledger that records all financial transactions. All records are linked and protected with cryptography. No transaction can be recorded in the blockchain technology without the nodes verifying the transaction process. To provide a fair process, all nodes distinctively verify the transaction. They all agree on a result and if majority verifies that the transaction is right, the transaction becomes recorded in the public ledger. However, **EPIPHANY** aims to solve the problem of the centralized trading platforms by incorporating the NEO blockchain technology. The NEO blockchain

technology provides a system where the blockchain technology is fully maximized to give access to a smart economy. The decentralized feature of the blockchain enables peers to make transactions among themselves with programmed algorithms functioning to ensure that users engage in the right processing. In the decentralized network, all transactions will be recorded and will be broadcast as a public information. Investors will be in control of all transaction processes with the nodes verifying all operations

## A Decentralized Digital Platform

One of the main reasons why **EPIPHANY** is a decentralized platforms is to improve the current social credit system. With a decentralized system, all interactions will be recorded, analyzed and stored to create/update existing credit reports. As a result, individuals will be given a transparent and trustworthy credit score based on their past transaction history which is of public access.

In centralized platforms, the scoring system of the credit report is not only dependent on the objective actions of the individual, but more importantly on the proprietary technology deployed by the platforms to calculate the final credit score. In a decentralized blockchain platform, the information is stored and processed in a transparent, open-sourced fashion which will increase the trustworthiness and fairness of the final score.

Currently, information asymmetry arises from the privatization of information exercised by the centralized platform. In a traditional centralized platform, information is often withheld by the operator, whereas in a decentralized blockchain platform information is stored within the blockchain and is publicly accessible. Having accessible information eliminates unfair profits generated from information asymmetry. Free access to important information gives participants the opportunity to better manage risk and forecast growth more accurately.

More so, **EPIPHANY** decentralized blockchain platform will ensure a fair playing ground between the platform and its clients. Ideally, the relationship between trading platforms and clients should be of a cooperative partnership, where both parties have equal rights. However, as these platforms grow in scale, influence and market dominance, the balance skews towards the platform, holding more control and bargaining power over its clients.

From an industry development perspective, platform economy has grown to be the preferred business model for the service industry. It has become the engine for economic growth and social development.

## Smart Contract Network

The smart contract is a programmed operating system that serves as the guide to execute a term of agreement. **EPIPHANY** trading platform will incorporate the smart contract feature in order to enhance a fair and transparent trading platform. Investors will be able to trade in the platform without a third party controlling transaction process. The smart contract will execute all transactions as programmed by the investors involved in the trade. If an investor refuses to meet their end of a bargain, the smart contract will not approve nor confirm the transaction as complete. The smart contract feature enables investors to verify what the other trader intends to send before confirmation. While the centralized platform drops funds in a holder's wallet without verifying, the smart contract ensures that no fraudulent activity is allowed. Hence, the smart contract authenticates and validates the effectiveness of the traded item.

**Secure Platform:** The pseudonymity of the blockchain technology will make it easy to track all financial activities. With the incorporation of the smart contract, there would be no fraudulent activities in all the trading platforms. Also, Anti Money Laundering (AML) and Know Your Customer (KYC) models will be programmed in the ecosystem in order to provide swift identification of every investor that desires to make use of their wallet. Much more, Biometrics which is a type of Artificial intelligence will be used alongside the blockchain technology to provide maximal security. Features like facial recognition, voice recording, fingerprint etc. will prevent third parties from hacking into users' wallets.

**Global regulatory compliance:** Most platforms do not have backups because they do not conform to the regulatory framework of the country in which they operate. However, **EPIPHANY** will ensure that every trading platform that operates on the ecosystem is licensed to operate. As different countries have a separate regulatory policy, the policy of each trading platform will be based on their country's policy. This makes the system legit

and safe for all investors as everyone is covered by legal backup.

**Low Transaction Process:** EPIPHANY is built as a platform that allows different activities. While some are involved in quant trading, some are involved in cross-platform trading with individuals and corporate investors having different trading goals. However, the system is designed in a way that no platform will affect the other. Transactions are executed within seconds of initiation with low transaction fees.

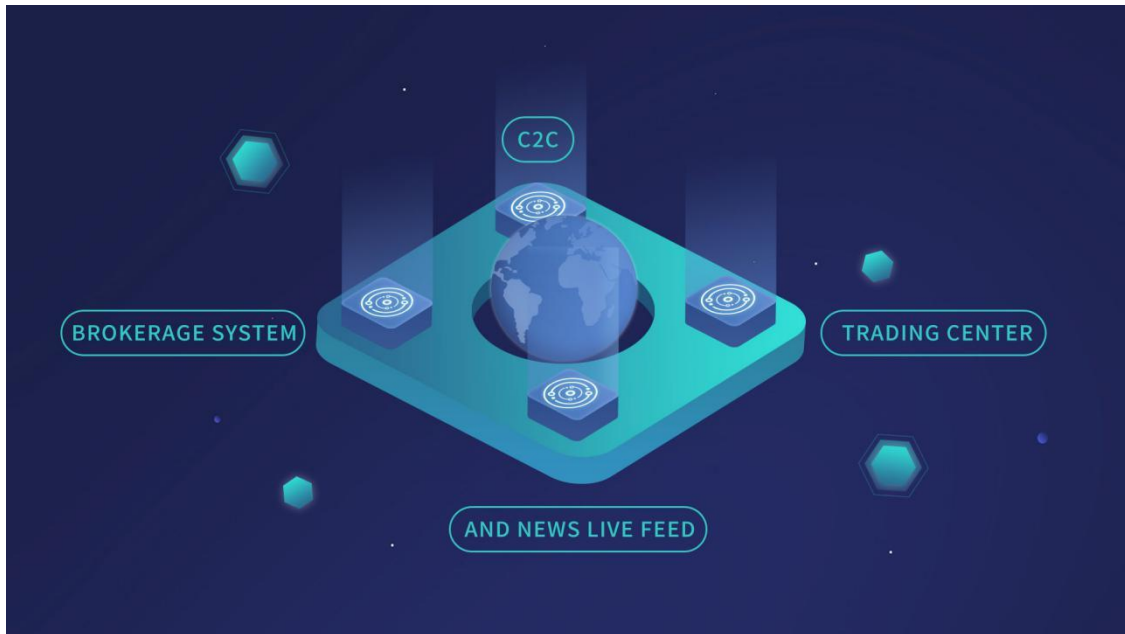


## EPIPHANY ECOSYSTEM



# EIPHANY Ecosystem

EIPHANY is not only a trading platform but a platform where new projects which are compliant and licensed can offer their digital assets. This multi-purpose platform provides a search engine for multi-platform trading information.



The core functions of EIPHANY include; C2C, Trading Center, Brokerage System, and News Live Feed.

The ecosystem is built on the NEO blockchain technology which allows user operate in a decentralized platform with added and increased security. We will ensure that investors have access to all available platforms thereby producing an all-encompassing trading community. Alongside the blockchain technology, the system will provide access to the smart economy through digitalized asset, smart contract, and digital identities. By incorporating the NEO blockchain technology, EIPHANY is developed to provide a distributed network where users can access the smart economy through the provision of digitalized assets where different digital assets will be listed on the platform and users will be allowed to directly trade in multiple coins. Investors will also be able to access the economy through the incorporation of digital identity where the information of all investors will be attached as part of the digital market. Hence, no transaction will occur in the trading

platform without the authentication process of the digital identity programming. The authentication process will also incorporate biometrics which is a type of artificial intelligence. Facial identification, voice recognition, fingerprint, and two-factor authentication mode will be introduced alongside the security feature of the blockchain technology in order to leave no hole for fraudulent activities. The digital identity is an all-encompassing development that does not only verify trading activities but also ensure that the verification process is speedy and efficient. More so, the smart contract feature of the blockchain technology will be embedded into the **EPIPHANY** network. Basically, the smart contract is a pre-programmed and self-executing software which ensures that peers work to meet both ends. The contract term is placed in the smart contract and codified to make it inaccessible to any third party. The smart contract executes and verifies transactions without breaching the term of agreement. While bitcoin smart contract is limited to the provision of a restrictive language, the smart contract feature of the **EPIPHANY** trading platform is developed in a way that users can codify the term of agreement in a programming language of their choice.

The ecosystem is not built in isolation but is built to provide platforms for other trading companies. We aim to form an alliance with other trading platforms. Hence, there would be a cross-platform trading system where investors can trade in all platforms on the ecosystem as long as the investor is registered on the system. We will initiate a brokerage system where individual and corporate investors will make use of the quant trading to analyze and make decisions on the type of trade they should engage in. Hence, the programmed network of our system will be enough to guide users on how to go about the trading process. We will incorporate a decentralized brokerage system where investors can directly trade on the included trading sites. Every multiparty supervision done to enhance smooth trade in the ecosystem will be done with financial authority. Hence, rather than gross anonymity, the platform provides pseudonymity. The multi-supervision will not hinder the decentralized network of **EPIPHANY** but will make it possible for the system to trace every transaction to every investor. **EPIPHANY** ecosystem will be developed as user-friendly such that no-one will find it difficult to operate in the trading platform. We will create a diversified portfolio of investment instruments. There would be a separate platform for the smart contract, digital asset indexes, quant trading and financial derivatives. This would

reduce an overcrowded network as every user will be able to independently and swiftly engage in purposed activities. More so, different platforms for the listing of tradable items as well securities and the variation of prices of listed items will be incorporated. Hence, traders will be able to buy an asset on a platform and instantly sell on another platform to get an increased profit. Much more, we will enable the right to use the node system such that would enhance the expansion of the ecosystem. To maximize the efficiency of the platform, we will have a prototype which we will share with selected users to get feedback. **EPIPHANY** is continuously working to make North America the epicenter of digital assets trading while recruiting global licensed blockchain companies and licensed financial institutions to guarantee that projects are being implemented under compliance system. Currently, North America has the most well-designed regulation system that will provide guidance for digital asset trading platforms

For the mode of operation, the ecosystem is divided into main components; fiat money exchange, digital asset trading platform, clearing and settlement service, and service provider access.

1. **Fiat money exchange:** Qualified and licensed investors have the option to convert digital assets in their portfolio to fiat currency based on real-time exchange rates. (Due to regulations restraints, only the US Dollar is supported at the time of writing) To appeal to a broader spectrum of investors, **EPIPHANY** will seek to partner with licensed currency exchanges and regulatory agencies worldwide to offer more currency options and push for the legalization of fiat to crypto conversion.
2. **Digital asset trading platform:** **EPIPHANY** offers investors with a secure and reliable digital asset trading platform. To gain access to the **EPIPHANY** platform, investors would have to have their identities verified. To maintain their trading privileges, investors have to abide by KYC and AML regulations.

**EPIPHANY** will tailor to investors' needs on the premise of not jeopardizing system security and integrity. **EPIPHANY** will provide customized trading solutions and trading interfaces to licensed institutions worldwide. Licensed trading platforms



from across the globe are welcomed to join the ecosystem and EPN will be the recognized token of exchange for all platforms in the **EPIPHANY** ecosystem.

3. **Clearing and settlement service:** As the default token of exchange of the ecosystem, EPN will be used by investors for all cross-platform settlements as well as fiat currency exchange settlements. With EPN being the form of payment across the ecosystem, it would greatly speed up the settlement process for involved parties.
4. **Service provider access:** An API would be provided, fees would be charged per utilization and paid in EPN. More derived services will also be provided, including market making tools for brokers checked by risk control of the ecosystem, secure data storage service, credit evaluation system, project rating, and other correlated applications etc.

## EPIPHANY Supernodes

Supernodes refer to several independent trading platforms in an ecosystem which provide trading services within the territory of their own country or region on the premise of compliance and security. As we aim to build a global trading network, **EPIPHANY** will allow independent trading platforms to operate in the ecosystem such that investors can easily make transactions in a platform that has its jurisdiction within the investor's country. However, all initiated trading platforms will function according to the trade framework of the country. Hence, we will establish a trading ecosystem and trading nodes instead of establishing only a single trading network.

In the **EPIPHANY** ecosystem, those who will take the position of supernodes will include every independent platform initiated in the operating system. However, brokers and every investor with high net worth will exist as nodes. We will establish supernodes in order to reduce the technical threshold associated with establishing digital asset trading platforms. More so, we do not aim to build a system that operates in isolation but in a bid to enhance global trade, supernodes will be established to facilitate digital asset trading platform alliance system. The alliance system is also advantageous as it promotes cross-platform

trading. Much more, **EPIPHANY** supernodes will enhance a global circulation of superior digital assets in order to avoid limitation by terms and expenses on a single trading platform. With **EPIPHANY** digital trading platform, there would be an establishment of global broker system and an excellent secondary market financial order system.

Currently, there is no incorporation of supernodes in any digital trading platform but the establishment of supernodes is only visible in different blockchain projects. The manner of operation of the supernodes in blockchain projects is quite different from the one established in the **EPIPHANY** network. In the blockchain, supernodes are produced by votes. However, this system is quite manipulative as parties with a large amount of money tend to control and manipulate the voting process which in a way leads to a centralized establishment of supernodes. In all, projects that inculcate these processes end up having interest groups to be the force that controls pricing in the secondary market.

Unlike the regular blockchain platform where supernodes are chosen through votes, **EPIPHANY** will move a step ahead and give an open access in the trading system. In **EPIPHANY**, any incorporated platform may become a supernode by applying to become one. After application, the interested participant will then be allowed to participate in the management of **EPIPHANY** node system if it can acquire a local license that allows its exchange of digital asset on a trading platform as well as the potential to expand their business. As there are a lot of processes involved in getting a license and having the potential of being capable to cause an expansion, **EPIPHANY** places a restrictive strategy to the number of participants that can manage the nodes in the operating system. The supernodes in the **EPIPHANY** trading network are independent and also interconnected in the trading platform. Each of the nodes has the ability to share system upgrade and patches. Hence, as long as a digital asset project has been verified by the **EPIPHANY** alliance, such project can become functional and get circulated across the network. The time and cost for repeated verification of projects to be listed on the platform will be reduced, and circulation, as well as the trading frequency of digital assets, will be enhanced.

Basically, for the establishment of a supernode in the system, we will provide a strict authentication profile and risk control medium which will provide complete and instant technical solutions. So any participant that does not meet the required conditions will be

automatically disallowed from managing the operating system. With **EPIPHANY** alliance, every verified digital asset project can be traded and circulated at any node. Hence, the party that initiates the project does not have to submit to all the platforms in the ecosystem. As long as it has been verified, it will be forwarded to all nodes. In the investment selection platform, the presence of legit brokers and investors with high net worth will enable the simplification of project screening and also reduce the difficulty common investors encounter in capital risk management. So, new investors can just entrust their accounts in the system or follow the model to simplify the investment process and share profits. We will provide a trading ecosystem with fully-licensed plan thereby enhancing a secure and reliable trading environment for all investors. In all, the supernodes managerial network is available to platforms incorporated in the **EPIPHANY** digital asset trading system. Companies that desire to participate must ensure to have a registered organization name, physical location, license information that reveal every legal and tax affair, public website, and social media accounts, Local platform operation plan that incorporates a risk control management platform, KYC, AML, disclosure policies and community construction plans.

The supernodes will be part of the platform executive board. Basically, 21 supernodes will be selected to be part of the board. However, selection will not be random but supernodes will be selected based on the amount of EPN tokens possessed by the participants. So, 21 supernodes with the highest number of EPN tokens will be selected to be part of the executive board. These members will be the voice and also have the right to vote for the future of the exchange. Hence, each enterprise or person will vote as representatives of the users linked to their exchange or business enterprise.

**EPIPHANY** supernodes will be established to create a more trustworthy environment. Unlike other exchange platforms, **EPIPHANY** will not act as a centralized exchange but will be controlled by the board which is integrated by other compliant and successful exchanges and businesses.

## Superiorities of EPIPHANY



- ◆ **Secure:** Complete risk control system - Risk control is performed before, during and after trades to guarantee the security of the users' assets.



- ◆ **Professional:** Highly trained operation team - A professional team to guarantee stable operation of the platform round the clock, providing secure, stable and reliable trading environment for users.



- ◆ **Reliable:** : Strict multi-parties supervision - Broker mechanism is introduced, and a multi-party check on transactions and digital assets are performed hand in hand with financial supervision authorities and the trading platform. At the same time, an AML mechanism is established based on blockchain to protect the legal rights and interests of each participant.



- ◆ **Intelligent:** : **EPIPHANY** Super AI allows its system to automatically detect system loopholes to implement intelligent optimizations; our Super Engine along with AI and core database (trading data of digital asset projects on global trading systems) are adopted for information traceability, data mining, and analysis. This gives us the capacity to predict future market trends of digital asset projects and market return; meanwhile, derivative products based on ETF digital asset can also be created.

At an early stage, the Super AI brain will prompt the community developer to complete upgrading and gradually execute automatized self-learning on global information, create predictions, self-upgrade to reach a more perfected operations system, completion of global node voting, and synchronization to the global node system. Meanwhile, when a single node system completed updating and uploading, **EPIPHANY** platform will rapidly conduct automatic voting in the whole network and synchronize the data in the global node system.

## Broker System – Professional Entrusted Investment

**EPIPHANY** will establish a unique mechanism for brokerage service, where common investors can submit capital to an approved investment agent on **EPIPHANY** to manage their entrusted assets. Brokers are highly experienced and strictly evaluated to ensure high-quality service for a better experience for the final user. After the investment is done, the user will pay what was agreed to the broker.

## Easy and Interesting Investments

The introduction of institutional brokers and star investors will help to increase the circulation and trading volume of digital assets while stabilizing market prices. Stable secondary market prices will help in real-world application processes especially for consumer payment and physical asset replacement projects.

Project applications in real-world scenarios will also contribute to further growth and development of the project by learning from mistakes done in real-world applications and thorough reverse engineering will help blockchain technology to advance as a whole.

**EPIPHANY** platform offers trading supplements for novice investors (asset allocation charts, trading strategies, etc.), which allows them to compare their trading performances with those of star investors so they can learn from the most experienced and skilled investors.

Another important feature is that novice investors can “follow/copy” the investment strategies deployed by star investors. The platform also offers novice investors with adequate trading resources and supplements to master investing and trading on their own.

Components of ranking and rewarding mechanisms for brokers will be established as follows.

- Profit / Loss ratio (50%)
- Trading volume(30%)

- Entrusted user number(10%)
- Other data (10%)

The ranking will be updated in real time based on analyzed data, and investors can select brokers on the rank list for entrusting the management of their digital assets. The brokerage system offers the following services:

- Investor Portfolio
- “Entrust ”investment
- “Follow” investment
- Tipping(reward)

The broker system comprises of two categories:

1. **Brokers:** The brokers shall be subject to KYC, AML, CREDIT INVERTER regulations and have broker qualifications verified by FINCEN.

Brokers can additionally offer the ‘entrust’ and ‘follow’ services.

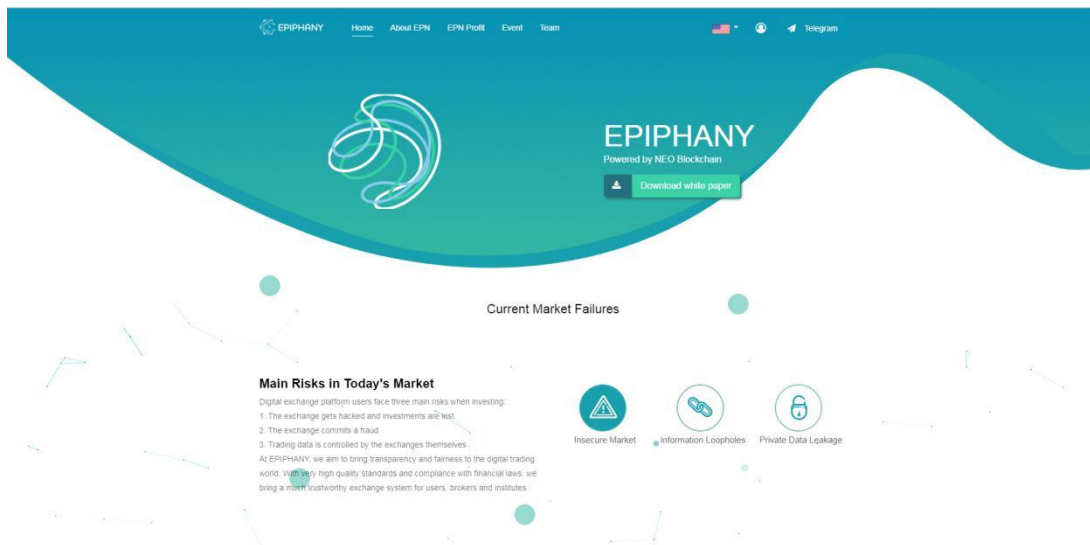
**Source of revenue:** Management fees and brokerage commissions. The source of revenue comprises of management fee for asset entrusting, and profit sharing. Charge and rules for the profit sharing will be set by fund institutes and the information will be published on the platform. Brokers may be recommended for other projects, and get rewarded with ‘tips’, as well as weekly and monthly rewards on the platform.

2. **High Net Worth Investors:** These group of investors shall be subject to KYC and AML regulations. They must have a margin account balance of 50,000 EPN and a total transaction volume higher than 10 BTC.

The Follow service becomes operational.

*Source of revenue:* ‘Follow’ commission (Ranked, in a descending order), Rank rewards from tips by clients, weekly and monthly platform rank rewards.

## Information and Media Module



### Diversified Information Media Presentation and User Interaction

- ◆ Activities and Announcements
- ◆ Market Analysis
- ◆ Project Wiki
- ◆ Industry Events
- ◆ Finance Education
- ◆ Industry Gossip
- ◆ Expert Column

**The initial Version 1.0** will mainly focus on the release of content generated by OGC and platform information. The later Version 2.0 will be upgraded to UGC (User Generated Content), taking EPN as the settlement medium to provide a dissemination channel for content service providers. Interesting contents will be periodically published to increase user activity and net traffic to the platform.

## EIPHANY's Licenses

**North America:** ( The following list was as of Apr. 13, 2018. It is continuously increasing. )

Name of Affiliates	Region/ Country	License Name	License No.	Purpose
Gold Glory Blockchain Company Inc	CA-US	MSB-FINCEN	31000115026150	Money transmitter
Sonics Digital Capital Inc	WA-US	MSB-FINCEN	31000121749940	Money transmitter
West Digital Capital Inc	TX-US	MSB-FINCEN	31000121749947	Money transmitter
Pulse Digital Capital Inc	NC-US	MSB-FINCEN	31000122307846	Money transmitter
Grand Bulls Blockchain Inc	IL-US	MSB-FINCEN	31000122940429	Money transmitter
Western Meadowlark Digital Group Inc	MT-US	MSB-FINCEN	31000123628515	Money transmitter
Grand Canyon blockchain Inc	AZ-US	MSB-FINCEN	31000124024593	Money transmitter

The above companies are the **EIPHANY** partners. These companies have been licensed as money transmitters and will help **EIPHANY** to trade under the law. Though the licensed companies are seven (7) in number, we aim to form an alliance with other companies in order to aid a global networking system. As the list grows, **EIPHANY** will be able to gain entry in other states and other countries. However, epiphany will not create its supernodes which serve as its board of executives till the network forms an alliance with licensed companies and till **EIPHANY** becomes a world-wide trading networking system. Through **EIPHANY** trading partners, more investors will be able to trade and make exchanges in the ecosystem. More importantly, we will start as an exchange platform and we will list certain digital asset in the ecosystem as well as a fiat currency (US dollars). As the



networking site develops, **EPIPHANY** will begin to include other exchange projects as well as add innovative brokerage services to the trading platform. We aim to help new companies develop their technology as well as make **EPIPHANY** a foundation for developing platforms. Incorporation of multi-trade platforms will enlarge the ecosystem and ultimately produce a global trading network

## Technical Modules of EPIPHANY Trading System



Distributed Smart Contracts



Powerful Trading Tools



Efficient Team



Precise Encryption Algorithm



High Frequency  
Matchmaking Trading



Non-shading Full-nodes  
Database System



Multi-nodes Control and  
Super Strong Extensibility



Separated Deployment



Multi-chain Alliance Interface  
Network



Modified SSM  
Development  
Framework



Immutable Trading  
Mechanism



Cold Wallet Storage with  
High Trading Security



## **RISK CONTROL & SECURITY**



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# Risk Control & Security

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## Risk Control for User Registration

For client security, the exchange will have a series of security protocols pertaining to user registration:

- ◆ Any IP address with 10 or more registrations within a 24-hour window will be barred from making new registrations;
- ◆ The registration password must consist of more than 8 characters with capital and lower-case letters and numerals;
- ◆ All registrations will have to be verified by a registration code sent to an active email address;
- ◆ Verification code control: To prevent data stream attack;
- ◆ End user registration agreement: To discourage users from abusing the platform, engaging in illegal activities or obstructing the platform's daily operations.

## Risk Control for User Login

For client security, the exchange will have a series of security protocols pertaining to user login:

- ◆ Multiple incorrect login attempts (5) will result in a temporary two-hour account suspension;
- ◆ Verification code: 2-step verification process for unrecognized IP login attempts. Clients will be notified by email and phone SMS of any unrecognized IP login attempts.

## Risk Control for Trading Activities

For security, **EPIPHANY** has a series of security protocols pertaining to trading activities:

### **Token Trading:**

- ◆ A trading PIN will be required when initiating trades (PIN has to be entered within a 2-hour window)
- ◆ When initiating a new trade, if the price entered is 20% higher or lower than the prevailing market price, the system will alert the client to double check price entered.
- ◆ When a client engages in overly frequent trades/trade cancellations, the system will flag the client for inappropriate behavior and issue a risk prompt.
- ◆ When the total amount of a single trade exceeds a pre-set limit, the system will flag the client for inappropriate behavior and issue a risk prompt.

### **C2C Trading:**

- ◆ When a client frequently cancels orders (3 times within a week), the system will flag the client for inappropriate behavior and issue a risk prompt.
- ◆ After the buyer confirms payment by clicking on “I Have Paid”, the system will prompt the buyer to notify the seller of payment reference numbers, form of payment and relevant account numbers to ensure a smooth transaction process.
- ◆ Appeal: Should disputes arise during a transaction, clients can click on “Appeal” to escalate the dispute and a platform manager will intervene. The platform manager will review the evidence presented by both parties involved and form an unbiased, just and fair decision and inform both parties involved in the outcome.
- ◆ The trading PIN would be required for any trades involving tokens.

### **Coin Deposit**

- ◆ When the client is making a token deposit, the system will prompt the client to confirm the type of asset deposited. Assets submitted for deposit will not be refunded.

## Coin Withdrawal

For client security, the exchange will have a series of security protocols pertaining to coin withdrawals:

- ◆ Adding a new coin withdrawal address will be subject to a 3-step verification process: Google or SMS PIN, trading PIN, and email verification to ensure authentic request by the client.
- ◆ When making a withdrawal request, the client has to first be verified by Google or SMS PIN, trading PIN, and their real identity authentication. On the withdrawal landing page, the client will be subject to a 3-step verification process: Google or SMS PIN, trading PIN and email verification to ensure authentic request by the client.
- ◆ For every withdrawal request, the platform will issue a withdrawal limit to each type of asset (number of withdrawals is also limited). The limits are set by the platform, the asset owner, and government legislation.
- ◆ No withdrawal is permitted for 12 hours after any changes on the user's trading PIN or any other verification information.

## Security

### **Data Security:**

- ◆ EPNex adopts a system structure with separated front-end development and back-end development as well as distributed trading servers to facilitate high trading volumes. Moreover, DDOPS anti-attack service and a dual database MySQL structure are adopted to ensure normal operations and data security of EPNex. Database ports for EPNex would only support inquiries with no modification capabilities to guard against cyber-attacks on the database.

### **Wallet Security:**

- ◆ Separated cold wallet and hot wallet: For the purposes of digital asset security on the

EPNex trading platform, the project team adopted separated technologies for the hot and cold wallet. When a user clicks on “Deposit to Hot Wallet” to complete a transaction, EPNex will first transfer the digital asset into an encrypted central wallet and then transfer it into a cold wallet held by the EPNex committee to ensure security.

- ◆ Multi-signature for wallets: To ensure the security of cold wallets, EPN will adopt multi-signature verifications to guarantee openness and transparency of digital assets. Management teams for cold wallets may complete transactions online or offline and sign for required transactions through blockchain. The entire process will be encrypted through encryption algorithms to ensure the security of assets.
- ◆ Synchronization of data and wallet: To ensure accurate deposit to user’s account, EPNex will have access to multiple data API, including third-party data such as data from blockchain.info, btc.com, etherscan.io, ethstats.net, and simultaneously will have access to the API for the wallet deposit server to guarantee accurate arrival time of deposit and asset security.



## TECHNICAL DETAILS



## Technical Details

### Cold Wallet

One main cause of loss of coins is the total incorporation of hot wallets. Centralized trading platforms store all funds in their hot wallet which is directly linked to the internet. **EPIPHANY** provides a solution to this by incorporating cold wallet. Cold wallets are not connected to the internet and this makes it difficult and highly impossible for hackers to hack into the wallet. As **EPIPHANY** is not just a network that operates in isolation but a network that involves the incorporation of other financial institutions, funds will be stored in the cold wallet. **EPIPHANY** cold wallet has the ability to hold a large number of funds. Hence, investors will be able to save as much as they want to in their cold wallet. Cold wallets are not readily connected to the internet but holders will only connect their wallet to the internet when they want to make any transaction. Immediately the transaction is confirmed, the wallet is plugged offline. Investors can keep their wallets as long as desired without the threat of being hacked. However, when an investor decides to use the funds, the deposit can be made to the hot wallet after which it will be used immediately. **EPIPHANY** digital trading platform fills every loophole by providing cold wallets to secure all funds.

### Front and Backend Technology

On the usual trading platforms, traders encounter difficulties in cross-platforms trade. **EPIPHANY** platform will incorporate the front and back end technology in order to make users' registration and authentication process easy. However, the frontend will be carefully separated from the back end. With this technology, the system will be able to significantly map out user identity to public keys to enable digitally signed transactions, documents, as well as to give the right to control, send and encrypt information in the network. More so, the back-end technology which is directly linked to the blockchain technology will be used for different processes like image processing and data encryption. The backend technology will protect the **EPIPHANY** network alongside the smart contract feature of the network. Though the backend and the frontend are separated, the backend will be connected with



the frontend to provide a more secure network.

## Quant Trading

Trading platform should not be built to only enhance trading activities but should also to allow equal opportunities for traders. While some traders yield a better result than other traders, **EPIPHANY** will provide a trading platform where new investors will be guided on how to yield the best profit. Hence, both experienced and inexperienced investors can use the website without the fear of being intimidated or the fear of losing out. Quant trading is initiated as a feature that consists of different trading techniques. These techniques or strategies are based on specific quantitative analysis that also makes use of computational numbers to identify beneficial trading opportunities. So with the quantitative analysis, **EPIPHANY** will provide investors with price and volume of tradable items. Derived information is computed and programmed to function in the ecosystem. With these, investors will be able to get real-time prices on all platforms incorporated in the **EPIPHANY** network. Quant trading enables investors to calculate the probable profit they can get on a trade. The result of such calculation, therefore, gives the trader the benefit of monitoring, analyzing and making right decisions on buying and selling securities. New investors will be able to identify the available goods, deduce required trading techniques and capitalize on these identified benefits with specific computing programs.

## AML Legalities

It has been difficult for trading platforms to list ICO tokens due to increase regulatory framework. However, **EPIPHANY** will accommodate the global trading regulatory framework in its ecosystem. The trading network will list different coins and all the coins will be backed by the regulatory framework. In the traditional trading platform, investors and traders manage different trading positions with brokers standing as financial intermediaries. However, the **EPIPHANY** system is a decentralized network where investors can make transactions directly. Despite this, financial institutions operating in the **EPIPHANY** system will have to check the transactions of investors operating in their

system. Hence, the broker mechanism will be incorporated to allow multi parties checking on trading and digital asset. This multi supervision will also be done under strict supervision authority with the inbuilt blockchain technology serving as the overall supervising system. Much more, all transactions will be enacted under the Anti-money laundering mechanism. The AML mechanism will be established to guarantee the legal benefit of all participants as well as to serve as preventive measures to possible money laundering trials.

## Cross-platform Arbitrage trading

Investors will be able to trade in the exchange platforms initiated in the [EPIPANY](#) exchange platform. For full profit, registered investors on platforms can buy tradable items on a platform and sell instantly on another platform. So, if an item is less in an exchange, an investor can buy and resell on another platform to get a certain percent as profit. The difficulty attached to the general trading site is the slow transaction process. So, the time frame to process the transaction gets so slow to the extent that the exchange rate may change during the process. However, [EPIPANY](#) will provide a fast and speedy network on the NEO blockchain such that investors can engage in cross-platform trades without rapid change in the exchange rate

## Anti-Quantum Cryptography

Quantum computing originates from quantum mechanics where derived data is converted to quantum bits with all the bits existing in a state of superposition. Quantum computers operate in a higher dimension than the currently used computing system. Quantum computers have the added advantage of processing millions of information at a time. However, quantum computing can pose a threat to the blockchain technology if fully established. Quantum computers have the ability to get prime numbers that are an important part of the public key cryptography. Access to the prime number can cause a breach of the system. Therefore, to keep the [EPIPANY](#) system safe in terms of future risk, we will incorporate a set of cryptographic algorithms that can secure and keep the system safe from the attacks of a quantum computer.



# BUSINESS MODEL



## Business Model

As a blockchain asset trading platform, the primary revenue streams for EIPHANY are service fees, maintenance fees, as well as funding from the primary market. Currently, the project is still in early development and will need the industry's support. A breakdown of EIPHANY revenue streams:

Source of Revenue	Remarks
Service Charges for Trades	When trading digital assets on the platform, users need to pay a certain proportion of the trade as service charge. During early stages of EIPHANY life cycle, it will be 0.2% which may be adjusted at later stages in accordance with operation conditions and block transfer rates. Tiered rates based on past transaction volume.
Service Charges for Withdrawal	When withdrawing digital assets, users need to pay a certain amount of service charge for the withdrawal. The charge is set by the asset project owner.
Listing of Assets	The platform will charge a service fee for listing of assets on the exchange.
Service Charge for Contract Trading	The platform will have contract trading function at a later stage and will charge a certain amount of service charge from contract trading users.
Underwriting Charge for Digital Assets	The platform will provide underwriting service in the primary market with cooperating parties at a later stage and will charge a certain proportion of underwriting charge.
System Use and Maintenance Fee	Revenue generated from assets owned.

## Marketing Channels

**EPIPHANY** as a trading platform aims to provide a sustainable networking system that will improve the mode of exchange and give people more reasons to engage in a safe trading process. With this purpose, **EPIPHANY** will market its solution based network through social media platforms like Twitter, Facebook, LinkedIn, YouTube, Telegram, as well social blogs like Bitcointalk and Github. We will ensure to paste daily updates in the Telegram group in order to inform investors about the platform's latest development. More so, there will be weekly release of reports on Medium in order to reveal the weekly progress of the trading network. We will not only release weekly progress on Medium but we will also write articles on **EPIPHANY** services, how the trading network operates and the platforms that have been incorporated to direct new investors. Our group of editors will proof-edit and proof-read all articles to ensure that all are written with a view to enhancing the projection of changes that occur in the project. Much more, investors in companies listed under **EPIPHANY** trading network will be allowed to join EPNEX.

Currently, PRDAE is a fully compliant exchange which is also part of **EPIPHANY** ecosystem. PRDAE has over 150,000 users. All the users will also be part of EPNEX network.

In May, we will include bounty campaign as part of **EPIPHANY** marketing strategy. All participants will be the first to benefit from the bounty campaign. This campaign will not be done by **EPIPHANY** alone but through a collaboration with another recognized company. Though the most suitable company has not been chosen, we will ensure to collaborate with a company that will promote the exchange through their own beneficial channels. We aim to develop within the ecosystem a news feed segment where we would give a daily update on industry news, trade analysis as well as clips of interviews with brokers, high net worth investors and business mogul. The interviews will be focused on how best to invest and best ways to trade in the growing exchange industry. **EPIPHANY** news feed will serve its purpose by benefiting new and existing investors in order to ensure that everyone benefits at large while making exchanges. Much more, certain influencers will be chosen to partner with **EPIPHANY**. These influencers will also promote the trading network through their channels. Though we do not have a fixed amount, **EPIPHANY** intends to distribute about

2.5million EPN tokens to influencers. If more investors come through the channels created by influencers, the designated token will increase.

As we aim to accommodate millions of investors, **EPIPHANY** marketing channels will also be generated from business advisors. With such reputable personalities as business advisors, we believe the trading will be easier through the legal validation by **EPIPHANY** advisors. For **EPIPHANY** advisors, we intend to designate about 5million EPN token. This designated amount is not the limit. However, if the need for increase comes up, more tokens will be designated.

Blockchain events will be held around the world in order to bring the populace attention to **EPIPHANY** and EPNEX. Though we have had events in Stanford University and the University of Amsterdam, we aim to organize more events as it is time for a decentralized network with better values to take over the digital trading industry. We will carefully scrutinize the marketing process in order to ensure that the platform is safe, controlled and free from any manipulations.



## ABOUT EPN



# About EPN

## Rules on EPN Distribution

EPN is the token for **EPIPHANY** and it can be circulated on the blockchain.

EPN is not a currency; instead, it exists as a medium of exchange.

**EPIPHANY** and its network token EPN will be based on the NEO ecosystem infrastructure;

**EPIPHANY** adopted X.509, a NEO compatible digital authentication system to authenticate brokers and investors. Facial recognition, fingerprint recognition, voice recognition, SMS verification and other multi-step verification processes will be required to fulfill KYC requirements.

A new trading ecosystem will be jointly developed with NEO developers. It will incorporate NEO's smart contract system, new cross-chain protocol, new anti-quantum cryptography, new distributed storage protocol, and new safety communication protocol. This is the reason for choosing the NEO ecosystem as the basis for EPNex.

## EPN Holders Will Enjoy the Following Benefits

- ◆ Right to participate in **EPIPHANY** trading system: EPN is the fuel in **EPIPHANY** trading ecosystem. Holders of EPN may enjoy the right to participate, vote and contribute in **EPIPHANY** ecosystem;
- ◆ Preemptive right on promising projects in **EPIPHANY** ecosystem on the secondary market;
- ◆ Discounted rates to trade in **EPIPHANY** ecosystem
- ◆ Every quarter EPNex will invest 20% of its profits to buy back EPN tokens. The collected amount will be destroyed to control inflation.

## EPN Digital Asset

### **1. Right to Participate in **EPIPHANY** Trading System**

EPN is the medium of exchange within the **EPIPHANY** ecosystem and will be distributed as per proportion.

### **2. Preemptive Rights on Projects (SUPER LABS)**



Investors will be given preemptive rights as per terms stated in the equity investment agreement. If all investors' preemptive rights are on pro-rata terms, then each investor would receive proportionate allocations on the right to purchase. Should there be at least one investor with super pro rata preemptive rights; an equality clause will be triggered and all other investors will enjoy super pro-rata privileges. For the sake of fairness, all investors will then be allocated rights proportionate to the number of shares held.

### **3. Discounts on Trading (Reduction of Service Charges for Trading / Withdrawal):**

Once a user has accumulated EPN over a preset amount, he/she would automatically be eligible for the discount (50% for the 1st year, 25% for the 2nd year, 12.5% for the 3rd year, 6.75% for the 4th year, and no discount for the 5th year) Service charge would first be converted into EPN units based on real-time conversion rates and subsequently paid with EPN.

Service charge for trading will be waived for qualified investors or investment institutions based in the USA (only certain states apply).

### **4. Buy-back Right**

20% of each quarter's net profits will be used by the platform to buy-back EPN in circulation. The bought-back EPN will be destroyed and records will be published in the first instance and are available for viewing through the blockchain browser. The buy-back will take place quarterly until 100,000,000 EPN units are destroyed.

### **5. Hard Cap**

30,000,000

## Distribution Plan

**Total Distribution:** 500,000,000 EPN



**Total Distribution: 500,000,000 EPN**

**Wherein, the proportions for token release are:**

● **Pre-a**

18% to angel investors and institutions (finished);

● **A-Round** (*Estimated in April 2018*)

12% to funds, investment banks, licensed Fintech companies, and listed companies;

● **B-Round** (*Estimated in June 2018*)

40% to funds, investment banks, licensed Fintech companies, and listed companies;

## The proportion of Rewards:

10%: Community development and Technical support

10%: Operation, Technological, Business, and management team

8%: Consultants

2%: FA institutes (Private investors who buy EPN tokens and also attract other investors to buy directly from them. Private investment companies who buy directly from the platform and sells to individual investors to get profit) Due to regulations, FA institutes exist in China alone.



10%

For community development and  
tech support;



10%

Held by the Team (including Operation, Management,  
Technology, Business)



8%

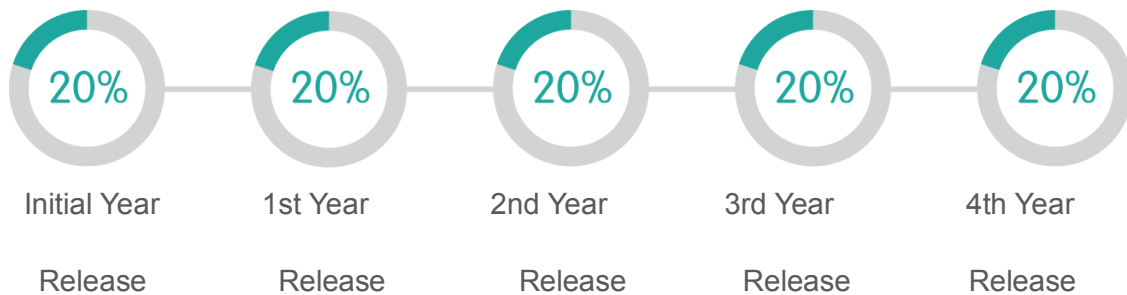
For Consultants



2%

For FA Institute Reward

### Distribution Plan for the Portion by Team



Release requirement: Must be core members serving the [EPIPHANY](#) ecosystem

The page features two teal dots connected by thin lines. One dot is in the upper right quadrant, and the other is in the lower left quadrant. The lines extend from the dots towards the center of the page.

# CAPITAL UTILIZATION PLAN

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# Capital Utilization Plan



40% for Technical Research & Development and Team Recruitment



20% for Law Compliance



5% for Administration



15% for Marketing, Promotion, and Brand Construction



20% for Super-laboratory

(Establishment of Super-laboratory by Technology and Research, and Breeding of Authorized Superior Blockchain or Digital Asset Projects)



# ROAD MAP



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## Road Map

**January 27, 2018 (21:12 p.m. EST):** **EPIPHANY** was initiated in New York.

**January 28, 2018:** Technical R&D Team and Operation Team were formally established.

**February 2018:** Blockchain technology companies and investment institutes from New York, California, Washington, Texas, North Carolina, Illinois, Arizona, and Montana joined the **EPIPHANY** ecosystem.

Digital States Capital, Inc	NY-US
Gold Glory Blockchain Company Inc	CA-US
Sonics Digital Capital Inc	WA-US
West Digital Capital Inc	TX-US
Pulse Digital Capital Inc	NC-US
Grand Bulls Blockchain Inc	Illinois-US
Grand Canyon blockchain Inc	Arizona-US
Western Meadowlark Digital Group	Montana-US

**February 5, 2018:** **EPIPHANY** completed Pre-A round of financing and released 17.472% of project equity.

**March 5, 2018:** **EPIPHANY** announced project commercial whitepaper.

**April 1, 2018:** Official website of **EPIPHANY** was available online.

**April 9, 2018:** **EPIPHANY** and Stanford University jointly held an academic forum and the first project roadshow at the Stanford University School of Medicine.

**April 10, 2018:** **EPIPHANY** will launch Round-A financing and release 12% of project equity.

**April 15, 2018:** EIPHANY will launch a Strategic Cooperation Plan for Global Trading Nodes.

**April 20, 2018:** EIPHANY trading system will enter a closed beta period.

**May 9, 2018:** EIPHANY and the University of Amsterdam in the Netherlands will jointly hold a blockchain academic forum.

**Early June 2018:** EIPHANY trading system will enter an open beta period.

**June 10, 2018:** EIPHANY will launch Round-B financing and plan to release 40% of project equity.

**July 10, 2018:** EIPHANY will distribute TOKENs, and update member and institute information of the EIPHANY ecosystem.

**Mid-July 2018:** EIPHANY trading system will enter an open beta period, and will provide 100 test IDs to invite professional users to participate in the open beta test.

**Aug. 9, 2018:** EIPHANY and Massachusetts Institute of Technology (MIT) will jointly hold a blockchain academic forum and a launch event.

**Mid-August 2018:** The US super node trading platform of the EIPHANY trading system will be formally launched.

**September 2018:** EIPHANY will announce technical iteration plan and initiate EIPHANY blockchain underlying main net development.

**October 2018:** EIPHANY will announce the second edition of the commercial whitepaper.

**December 2018:** EIPHANY will launch the European node trading platform and the Asia-Pacific node trading platform, and will publicly announce the 2019 EIPHANY Annual Plan.

## PROJECT DEVELOPMENT OUTLINE

The development of EIPHANY ecosystem will occur in three (3) stages

**First Stage-Exchange Platform:** EIPHANY will be developed to function as an exchange platform that incorporates tradable assets. The exchange platform will not function as a single platform but will incorporate another licensed trading platform. While



there are possibilities of future partnerships, **EPIPHANY** current affiliate companies and partnerships are large enough to enable the platform to create as much as 100,000 users' portfolio in less than 6 months.

**Second Stage-Brokerage Service:** The second stage of development is the establishment of brokerage institutes working in our company to serve users who can be new to the cryptocurrency trading world. In the same way we will have High Net Worth Investors working to help users invest more wisely, efficiently and using UX tools which are familiar to them (like the “follow” feature)

**Third Stage-Supernodes:** We will create partnerships with other exchange platforms to join **EPIPHANY** ecosystem. Other exchange platforms that operate as supernodes will serve as the managing team of the ecosystem. The right to participate in being a prospective supernode is not limited to any stage. Hence, whether the platform is in the developmental stage or the operational stage with years of trading experience, every licensed platform will be allowed to participate. One reason why **EPIPHANY** includes different platforms to function in the wide networking system is so as to cover the world with each of the partners stabled in different locations across the world. Hence, other companies or incorporated blockchain companies and individual investors can operate as a supernode. Investors can be supernodes by ensuring that they are registered, have potentials for expanding the market, and have enough EPN though the EPN value will change over time based on market progress. For other exchange platforms, the value will be measured by the EPN token currently in circulation in their platforms. For individual and small-scale investors, the value will be based on the amount of EPN token in their possession and the way the EPN tokens are being used. Companies who want to join the exchange but do not have their own tokens can acquire EPN to trade their service.



## **TEAM MEMBERS & SOCIAL RESPONSIBILITY**



## Team Members & Social Responsibility



**Mark Ren**

CEO



**Nero Chen**

Product Director



**Nicole Wan**

B.D. Director



**Erwin Si**

Planning Director

### Mark Ren - Chief Executive Officer

 <https://www.linkedin.com/in/mark-ren-319042161/>

Mark Ren graduated from the Chinese University of Hong Kong with a Master's degree in Quantitative Finance and consequently served in HSBC's International Data Group where he acquired the experience and knowledge in pre-investment management, risk control, and financial data analysis. With his experience in financial risk control and asset-backed securities (ABS) related projects, Mark has been able to participate in the asset restructuring of a blockchain technology project listed on the Main Board of the Hong Kong Stock Exchange. Much more than his experience in financial risk control, Mark has rich experience in actual financial capital operation, asset digitalization and digital asset securitization based on Blockchain technology. Currently, he oversees the completion and construction of pre-trade risk control management protocols and the application of AML and KYC at **EPIPHANY** Exchange. Provides guidance and knowledge for the rapid development of the project while staying compliant under the current legal framework.

### Nero Chen - Director of Product

 <https://www.linkedin.com/in/nerochen/>

Nero Chen graduated from Bangor University with a Master's degree in International Banking with two years of academic research experience in finance and economics. As he


is an expert in his field, Nero has served in business development at WAND DANASTY and has served as the Product Director at Pencil Blockchain Company Inc, with his focus on the application and integration of blockchain in traditional business models. With the wide integration of blockchain technology, Nero specializes in blockchain product development and optimization and widely familiar with distributed intelligent interaction protocol, efficient encryption algorithm, and SOA-oriented ultra-high expansibility. As the Product Director at **EPIPHANY** Exchange, Nero is responsible for ecosystem development, framework building, business logic design, as well as the integration of blockchain technology in traditional finance.

### **Nicole Wan - Director of Business Development**

 [https://www.linkedin.com/in/nicole-wan-21775aa6?trk=profile\\_share\\_wechat](https://www.linkedin.com/in/nicole-wan-21775aa6?trk=profile_share_wechat)

Nicole is a marketing manager with seven years of experience in international public relations. He served as the Marketing Communications Manager of a top global hotel group, where he was in charge of media relations and brand promotion in Asia. He also worked as BD Director (China) for TIP Solutions and assisted in the successful expansion of the brand in the Asian market. Later on, he joined Pencil Blockchain Inc where he also operated as BD Director to take charge of operations and business expansions for numerous digital asset projects. Nicole has a wide experience in practical marketing operation, especially in international market development. He is of great benefit to **EPIPHANY** Exchange where he works as the director of business development.

### **Erwin Si- Director of Enterprise Planning**

 <https://www.linkedin.com/in/%E6%98%8E%E6%98%8E-%E6%96%BD-348648b4/>

Erwin Si is the founder of Newtone, which specializes in brand consultation services for the new media industry. He is an expert with eight years of experience in the advertising industry and has served as the Director of Enterprise Planning and also assisted in the creation of 4D HOLLYWOOD (China) INC. in Guangzhou, China. While at A4, his

professionalism has caused his work in the upgrade, construction and communication sections of international brands like Hitachi and Watsons. Erwin is experienced in enterprise planning and possesses a unique understanding and foresight for business projects. Currently, at [EPIPHANY](#) Exchange, he is responsible for enterprise planning as well as project digitalization and upgrading.



### **Jagger Yu – Blockchain Engineer**

Right from his undergraduate days, Jagger had engaged in Bitcoin research and at the time of his graduation, he was able to publish a paper titled - “Application Value of The Underlying Technology of Blockchain”. He is an expert in programming languages including Python, Java, PHP, Lua. Jagger Yu has three years research experience in various solutions for upper layer application of blockchain digital assets. Now, he works as a Blockchain Engineer in Pencil Blockchain Company Inc where his main duties include; technical framework building, public blockchain consensus algorithm, encryption mechanism, blockchain underlying VM, and distributed server research for the PRDAE platform.



### **Jerry – Java Engineer**

For years, Jerry worked as Java Development Engineer and was highly committed to technical research on decentralized technology and project framework. He has more than

three years of experience in Java software development. As an engineer, he is currently concentrated on research and development of Blockchain technology in order to be more familiar with encryption technology of cryptocurrency, smart contract deployment, and interaction, as well as SOA system framework. He is the software engineer for [EPIPHANY](#) Exchange, and he is mainly responsible for research and development of the ecosystem and technical architecture of the ecosystem.



#### **Benjamin Zhang – Blockchain Development Engineer**

Benjamin Zhang is a graduate of Wuhan Institute of Technology (WIT). While in school, he majored in Electrical Information and since he has acquired two years of experience in computer information transmission programming and one year of experience in Blockchain development. At a time, he worked as a Blockchain Development Engineer and cooperated with South Korean technicians to develop virtual currency exchanges and tokens. He is currently committed to the research on the achievement of the underlying technology of Blockchain products and scripting of smart contracts and is working on getting familiar with the achievement principles of mainstream coins such as NEO/Bitcoin/Ethereum/DASH etc., interface to exchanges, and scripting of smart contracts. He now serves as Blockchain Development Engineer for [EPIPHANY](#) Exchange where he is also responsible for the development of virtual currencies based on the NEO ecosystem.



### **Kevin Xu - Overseas Events Manager**

 <https://www.linkedin.com/in/xu-kevin/>

Kevin Xu operates as **EPIPHANY** Overseas event manager and uses his skills of problem solving, creativity, and flexibility to help the company produce corporate events and meetings. He is known for his dedication and ability to achieve every set goal. With positive energy and solutions, he is able to tackle all challenges.



### **Raul Falquez - Overseas Social Media Manager**

 <https://www.linkedin.com/in/raulfalquezsalas/>

Raul is a graduate of Economics from the prestigious Chonbuk National University, South Korea. Since his graduation, he has worked as a professional with more than 5 years of experience in digital marketing and managerial positions. His professionalism is backed by certifications from online platforms like MITx, Hootsuite, Google analytics and Udacity where he got the required tools to become a proficient Digital Marketing Manager. Being the Co-Founder of 'My Skills Tech startup', and his collaboration with companies like Techcode and Bayer has given him the experience and knowledge to become a leader in digital marketing strategies implementation.

## Legal Advisors



### **Adler Authur S.**

Adler is a professional in restructuring, structured finance, merges and acquisition as well as a formidable professional of commercial real estate. In 1979, he gained his B.A in Columbia University and in 1982, he graduated as a J.D from Columbia law school. He was called to the bar in New York and had functioned as a clerk under the Honorable Leonard B. Sand in United States District Court, southern district of New York from 1982-1983. From 1983, Authur S. Adler practiced in Sullivan & Cromwell's Commercial Real Estate Group. With the experience he had gained, Authur has been able to attain extensive expertise in substantially all aspects of commercial real estate and real estate finance and over time has represented each of the many parties in a wide array of transactions. Among his clients are: Commercial Mortgage and Real-Estate Company Financings and Workouts. Borrowers, lenders, and investors in the origination, modification, enforcement, and workout of securitized and conventional commercial mortgage loans, revolving credit facilities, mezzanine loans and preferred equity.

For distressed Situations, he served as the agent for purchasers and sellers of distressed properties and debt instruments. More so, he has been able to handle sale-Leasebacks. Lessors, lessees and lenders in long-term (as well as construction-period) sale-leaseback transactions, both on- and off-balance sheet, as well as affiliated-company "true" leases (i.e., propco-opco structures) on which substantial secured and unsecured third-party financings, were premised. For Joint Ventures, Adler worked for developers and investors in joint venture transactions to develop, redevelop, operate and/or finance office, hotel, and other commercial properties. In terms of headquarters and Other Significant facilities, Corporate and other institutional users, as well as debt and equity financing sources, He has worked to aid connection with the development, acquisition, and financing of



headquarters and other significant facilities.

Mr. Adler's stature in the real estate bar has been recognized repeatedly over the years by several publications, including; Chambers USA, America's Leading Lawyers for Business, Chambers Global: The World's Leading Lawyers for Business, International Who is who of Business Lawyers, Best Lawyers, New York Super Lawyers, The Legal Media Guide to the World's Leading Real Estate Lawyers, PLC Which Lawyer Yearbook and The Legal 500 United States.



### Michael P. Murtagh

Michael P. Murtagh practices litigation and is a professional in criminal defense, investigation, and securities. In 2006, he gained his B.A in UC Santa Barbara and in 2007, he attended Central European University where he gained his LL.M. Later in 2010, he attended UC Hastings College of the Law where he acquired his J.D. He was called into the bar in New York and in California. He functioned as a clerk under the Honorable Thomas P. Griesa, United States District Court, and Southern District of New York from 2011-2012.

Michael Murtagh is an associate in the Firm's Litigation Group. He has worked on a broad range of complex commercial litigation matters in federal and state courts, including claims under securities, antitrust and environmental laws, RICO claims and contractual disputes, and has also represented companies facing investigations by the Department of Justice, Securities Exchange Commission, and other federal and state regulators.

Mr. Murtagh has also consistently maintained an active pro bono practice, focusing primarily on litigation to protect the legal rights of individuals with mental illnesses and developmental disabilities. Since 2012, he has been a part of the S&C team working

alongside public interest organizations in *Franco-Gonzalez v. Holder*, where the U.S. District Court for the Central District of California entered a permanent injunction requiring the government to provide counsel to detained individuals suffering from serious mental illnesses in California, Arizona and Washington State, and appointed a monitor to oversee the government's compliance with the injunction. In 2017, Mr. Murtagh received Sullivan & Cromwell's Michael A. Cooper Award for Outstanding Public Service, and in 2014, he received the ACLU's "Equal Justice Advocacy Award" for his work on the Franco matter. Mr. Murtagh is also presently litigating a case against the California state government, challenging the constitutionality of the state's delays in admitting to hospitals individuals with mental illnesses and developmental disabilities after they are found incompetent to stand trial.

## Social Responsibility

We are committed to responsible trading. Since we want people to use our exchange to trade responsibly and securely, we offer two different brokerage service options from which people can choose from and a very clear social credit analysis. Many companies talk about how cryptocurrency and blockchain technology can bring banking benefits to the 2 billion unbanked people. We want to bring them an easy-to-follow and low-rate consultancy service that actually helps them be part of the digital assets system.



## **RISKS INVOLVED AND DISCLAIMER**



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## Risks Involved and Disclaimer

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Tokens, like any form of digital assets, can be traded freely by their rightful owners bearing all risks involved. As a developing technology, there are certain and numerous risks involved when trading digital assets. Potential investors of digital assets should educate themselves and assess their risk tolerance levels and take into consideration market risks before engaging in any trades. Investors should take their investment experience, purpose, financial situation and legal obligations into consideration and form a well-informed decision if **EPIPHANY** trading platform is suitable for their needs.

This document provides a brief introduction to EPN Whitepaper 1.0 and does not constitute any financial/investing advice on the purchase or sale of EPN digital assets. Contents of this document do not constitute investment decisions or recommendations. Once the user participates in any investment activity, it implies that the user has understood and has accepted all risks involved and will bear all corresponding consequences. Recognize and evaluate the personal situation, invest rationally and do not take on unnecessary risks. Digital assets are affected by numerous factors like government policies, market conditions, and trends, prices tend to fluctuate drastically. We cannot guarantee that EPN will increase in value, under certain circumstances, EPN may lose value. The EPN team does not assume any direct or indirect losses caused by participating in this project.

**EPIPHANY** operations team will publish monthly updates on the use of funds, project progress, and all other relevant information.

### **EPIPHANY** Policy:

- **EPIPHANY** will only operate in countries where we have the license to operate.
- The exchange platform will only partner with compliant exchanges.

Currently, **EPIPHANY** has licenses in 7 states. We will continue to get licenses until we reach all states in the USA and also work in parallel to get licenses in other countries.



# EPIPHANY PARTNERSHIPS



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# EPIPHANY Partnerships

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## **Current Partners:**

PRDAE (Pacific Rim Digital Asset Exchange)

Gold Glory Blockchain Company Inc.

Sonics Digital Capital Inc.

West Digital Capital Inc.

Pulse Digital Capital Inc.

Grand Bulls Blockchain Inc.

Grand Canyon blockchain Inc

Western Meadowlark Digital Group

## **EPIPHANY welcomes cooperation:**

We warmly welcome interested brokers to join us and built a digital asset brokerage system unlike any other

We warmly welcome interested licensing agencies worldwide to partner with us to keep the project compliant in all regions and countries. We will offer system usage rights.

We warmly welcome interested developer teams to join us and accelerate project development;

We warmly welcome interested negotiation experts, technical experts, and operation specialists to join us to rapidly expand and grow with [EPIPHANY](#).



## CONCLUSION & CONTACT DETAILS



## Conclusion

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EPIPHANY is a superior trading platform for digital asset and is built on the NEO blockchain technology in order to provide an easy, safe and secure access to the smart economy. With strong alliance formed with other trading platform and blockchain company, EPIPHANY will create a global access to a decentralized networking society. This model aims to replace the difficulties associated with the centralized platforms and ensure that investors have the right to do as they wish with their assets as well as provide a secure cold wallet to keep all funds safe. The regulatory framework will be incorporated and all licensed partners will be able to function effectively by having a legal license that validates their operation as a global trading platform. EPIPHANY develops preventive and remedial measures towards fraudulent activities. Much more, every node independently operates in order to ensure that all transactions are carefully validated. EPIPHANY provides a multi-functional exchange platform with no investor losing out.



## Contact Details

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### Information Website

<https://www.epnex.io>

### Telegram

<https://t.me/epnex>

### Facebook

<https://www.facebook.com/EPNex.io/>

### Twitter

<https://twitter.com/EPNex>

### Reddit

<https://www.reddit.com/r/EPNex/>

### LinkedIn

<https://www.linkedin.com/company/epnex/>

### Medium

<https://medium.com/@epiphany.blockchain>

### GitHub

<https://github.com/EPNex>

