

delio

DELIO. VALUE YOUR VALUES

WHITE PAPER

DELIO, VALUE YOUR VALUES

Proprietary property of CrosChain Technology.
Do not photocopy or distribute this document.
Copyright © 2018 CrosChain Technology. All Rights Reserved.



TABLE OF CONTENTS

DELIO BUSINESS PROPOSAL

CHAPTER 1

INTRODUCTION

- 1.1 About Delio
- 1.2 Our Purpose
- 1.3 Target Market

CHAPTER 2

STABLE STAKE COIN

- 2.1 Problems
- 2.2 Solutions
- 2.3 Delio Alliance
- 2.4 About DaaS
- 2.5 Delio Payment
- 2.6 Services

CHAPTER 3

REVENUE MODLE

- 3.1 Revenue Mode

CHAPTER 4

TEAM & PARTNERS

- 4.1 Team & Partners

CHAPTER 5

DELIO SUCCESS POINTS

- 5.1 Success Points

CHAPTER 6

TOKEN ISSUE

- 6.1 Token Issue

CHAPTER 7

BUSINESS ROADMAP

- 7.1 Business Roadmap

CHAPTER 1

INTRODUCTION

- 1.1 About Delio
- 1.2 Our Purpose
- 1.3 Target Market





DELIO. VALUE YOUR VALUES

Delio is
the **"Platform to Build and Operate Your Own Token Ecosystem"**
based on the first commercial payment token
"SSC" and ASP method **"DaaS"**

Big and small companies have **the need to use tokens in their businesses** for various purposes.



But, they are facing difficulties because of two reasons!



Firstly, companies - even the large ones - **face many difficulties in developing and operating their own tokens, Dapp and Main-net.**



Secondly, **there is no proper payment tokens for commercial payments.**



Delio is solving these problems through expanding the real token economy globally by providing companies the possibility to issue and operate their own tokens easily and use them in their business activities.

Creating an “Token Circulation Ecosystem” which ties Home, Local Area and Business together through Delio Token (SSC) and DaaS.

Creating an economic ecosystem based on the SSC : a token which is not only provided simply as a reward or royalties but which can actually be used in place of current currencies to purchase real products.



1

SSC (Stable Stake Coin)

The First Decentralized Token for Commercial Payments

Delio's unique "Decentralized Stable Coin & Decentralized PG" technology is mainly designed for commercial transactions, where one can actually purchase goods. Delio is an advanced home token, which is specialized for commercial payment solving problems of preexisting stable coins & payment tokens : secured price stability for users and value appreciation for investors.

2

DaaS (Delio as a Service)

Solution to Issue and Operate Personalized Tokens Based on the ASP System

Companies can easily and quickly create their own tokens and build independent token economy ecosystems faster and more effectively than BaaS at free of charge without the need for Dapp or Mainnet development. Furthermore, by simultaneously building an independent ecosystem along with a 'Delio Ecosystem Alliance', we can see the benefits from many viewpoints: it will help with customer management, marketing, reducing financial fees, as well as it will increase company profits. Through Delio API, it is easy to change the existing applications and web-services (e.g. shopping mall) to Dapps.

3

Decentralized P2P PG

Decentralized P2P PG Based on a Public Chain

Delio is a PG service, which is provided by powerful functions of Delio's SSC for commercial transactions and DaaS. Existing card issuers and settlement PG services can be excluded as companies can provide a payment service directly to the customer. All the profits from the decentralized PG will be shared with the Delio token holders.



O2O & COMMERCE

Domestic O2O Market expected to be 956 billion USD and Global Electric Commercial Transactions market 2,918 billion USD by 2020.



GOVERNMENT & GROUP

Aids the government with solving socioeconomic problems



ON/OFFLINE COMPANY & STORE

Most of the companies are connected with Households or Local Economy



CRYPTOCURRENCY PAYMENT

Worldwide Payment Industry Profits
708 billion USD



HOME & MARKET

Private/SME/Large Enterprises build and operate their Token Economies based on their own Tokens.

Delio calls its home-centered focus market as "H2B Home Market"

CHAPTER 2

STABLE STAKE COIN

- 2.1 Problems
- 2.2 Solutions
- 2.3 Delio Alliance
- 2.4 DaaS
- 2.5 Delio Payment
- 2.6 Services



Problems of Current Payment Coins

Most of cryptocurrencies are unfit for commercial payments due to price volatility.

Slow transaction settlement speed and capacity.

Are mostly considered as either rewards or points.



Problems of Current Stable Coins

Mostly for financial transactions.

Difficult to design a stable coin based on a simple algorithm method + price stability is not guaranteed.

No merit as an investment as there is no appreciation in value.

Difficult for centralized token to gain reliability.



Conclusion

Instead of providing a token suitable for payments which is needed to buy products, most of the projects are just simple payment applications which serve as payment interfaces.

Price volatile “compensation tokens” are provided as a reward to the application users.

Used for payments through connecting to the services of existing cryptocurrencies, credit cards and VAN.

Cannot provide the ecosystem where compensation tokens would be used.

One token model's disadvantage derives from when the one has both the characteristics of utility and security tokens

Tokens for Utility means

utility tokens used for payments is less appealing to the investors preventing them from buying the token on the exchange for a higher price due to its price stability.



Tokens for Security means

security tokens embedding the value of the ecosystem is less functional in terms of payments since it is inapt for creating a large circulation of tokens.

Stable Stake Coin (SSC)

As the first **token made exclusively for commercial payments**, it is different from the volatile tokens like Bitcoin and Ethereum but also different from the stable coins like Tether. SSC has improved the preexisting payment tokens' shortcomings in "**stability, investment value and token economy design**" and based on this, SSC's specialty is providing the free of charge on/offline PG service.



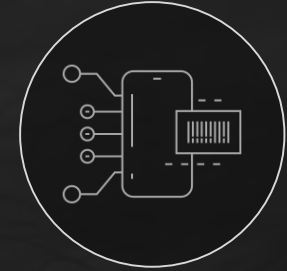
Decentralized

- **Joint ownership** among ecosystem users.
- **Sharing profits** based on the number of Delio tokens in possession (distributed by granting mining rights).



Payment Coin Stable Stake Coin

- Satisfying both **price stability**, which makes it suitable for payment use, and **investment value** that grants profits for investors.
- **Decentralized and Public Payment Token.**



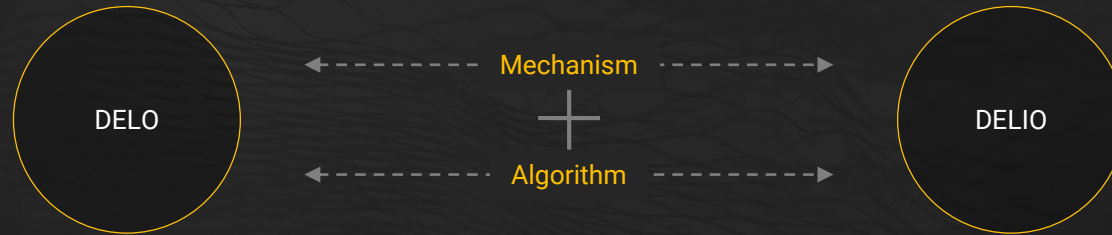
PG 2.0

- **0%** Transaction fee & Commission.
- **1 day transaction settlement period** for the seller.
- **Mobile payment** allows user to pay anytime, anywhere without POS.
- **Distribution & sharing of ownership & profit** through **Decentralized PG based on a Public Chain.**

Stable Stake Coin (SSC)

Delio token is formed by the pairing of the utility token DELO and the security token DELIO adopting both mechanism design and algorithm method through the DTP (Dual Token Pairing) method.

This makes Delio token **the first coin for commercial payments** to satisfy the needs of both users and investors.



The Perfect Payment Token

Token for Securing Investors, Currency Exchange and Assets

- Used as payment & reward token within the Delio Ecosystem.
- At the beginning the amount DELO tokens are issued is 0, but as the business grows the issue amount grows.
- A perfectly price-stabilized coin for commercial payments. $1\text{DELO} = 0.012\text{USD}$ fixed
- The exchange rate starts with $\text{DELO} : \text{DELIO} = 1 : 1$ and as DELO token's issue amount increases DELIO token's price increases.
- Delio token's price is determined by this formula, " $\text{DELIO}/\text{DELO} = n$ " and n is always over 1.
- DELO & DELIO can be exchanged with each other in the wallet they are in or in a particular crypto-exchange according to the exchange ratio.
- As DELO tokens are used only within the ecosystem and as the tokens of the companies using DaaS, DELO is not listed in external exchanges. (Delo tokens are not issued by Delio)

- DELIO's price can rise as it is a price-volatile token.
- DELIO is issued first, and the amount of tokens issued is limited to 50 billion.
- As the amount of DELO tokens issued grows, DELIO token's price increases.
- DELIO's price cannot drop under 1 DELO's price (0.012 USD).
- DELIO tokens cannot be used to purchase goods.
- According to the amount of DELIO tokens (shares) owned, mining rights for sales revenue are granted.
- DELIO is listed in external crypto-exchanges.
- It will be converted into a security token.

Features 1

Stable Coin Exclusively for Commercial Payments

- Delio is the first stable coin that is made to be used exclusively for commercial payments online and offline.
- Delio provides not only a coin to use for payments, but also versatile elements such as PG, shopping mall, exchange service etc. to create a commercial ecosystem.
- Possession of the technology and know-how on Stable Coins for commercial use that only Delio has.
- Delio token will be converted into a security token.

Features 2

Programmable Token DELO with the Functions Required for Commerce

- Currency can be personalized.
- Since supplier shares profits, tokens are inherited.
- Changing the concept of consuming currency to a profit concept.
- Provides users benefits and usability, that existing traditional currencies cannot provide.

Features 3

Satisfies both Price Stability & Investment Value Appreciation

- A token designed for commercial transactions, backed up by Delio-specific technology and mechanisms, that satisfies the need for price stability as well as the need for investment value.

Features 4

Growth Structure of DELIO Token's Price

- Delio token's unit price may rise as the number of users and partnering companies joining through DaaS increases and starts issuing the payment token, Delo given the quantity of Delio tokens being limited to 5 billion ($\text{Delio}/\text{Delio} = n$).

* Specifics on this are only revealed to investors

Features 5

DELO Token is Ready to be Used in 120 Different Brands

- DELO token can be used to purchase goods in over 120 secured brands.
- Goods can be purchased through Delio PG without intermediary PG or POS.

Features 6

Delio's Unique Incentive Strategy

- Mining profits on a monthly basis according to the amount of owned DELIO tokens.
- Delio's annual sales are estimated at 440 million USD dollars (equivalent to 0.1%) based on the domestic O2O market.
- Companies joining Delio through DaaS can be shared with profits through mining.
- Compensation for 'Value Labor', such as housework, childcare, talent donation and social activities, is also one of the incentive strategies.

Features 7

Delio's Unique Token Holding Strategy

- According to each member's holding volume of DELIO tokens, members are put into 20 different ranks and depending on the rank the amount of profits mining differs.
- To take part in Delio, every private user/corporate member/node has to deposit a certain amount of DELIO tokens.

Features 8

The Perfect Construction of Token Circulation Economy Ecosystem for Real-Life Economy

- Delio establishes a perfect token circulation economy ecosystem by:
1) Issuing and spreading tokens 2) Securing token usage 3) Crypto-exchange for tokens.
- This allows Delio tokens to spread rapidly to the market and become a useful cryptocurrency with the ability to be immediately used in the real economy.

Features 9

Simple Partnership/Brand Expansion with DaaS

- With ASP, DaaS allows companies to easily and quickly issue their own tokens and to build their own token ecosystems, making it easy to expand partnerships with brands.
- DaaS allows companies to run a Dapp without developing a Dapp or a Mainnet + it provides a module and API to transfer the preexisting service easily to the decentralized application.
- DaaS can be seen also as an excellent Reverse ICO Platform.
- As participants of the Ecosystem, partner companies can mine profits.

Features 10

Manage Inflation & Deflation

- Token circulation is regulated by the Delio PG, resulting in control over inflation & deflation.

Features 11

DTP (Dual-Token-Pairing) Method

- Delio's token is formed by DELO and DELIO tokens, and it uses both **Algorithm Method as well as Mechanism Design** at the same time.

* Specifics of the DTP method are only revealed to investors

Features 12

NiCDP Consensus Algorithm

- Delio is a public chain and there is a mining algorithm according to which every node issues as many DELIO tokens as they own following DELO's circulation, issuance and control plan.

Features 13

Decentralized Token for Commercial Payments

- Decentralized Stable Coin that overcomes problems of preexisting stable coins.
- Delio's Mainnet is a **Public Blockchain**.

Features 14

Outstanding Capability to Provide Liquidity

- Since DELO and DELIO tokens can be exchanged with each other only in the Delio's own exchange, DELO and DELIO have the capability to provide their own liquidity.

DELO can be used in 118 brands (to be expanded)

7ELEVEN	CU	GS25	Lotte Mart	Himart	Emart	Homeplus
Shinsegae	Zoo Coffee	Gong Cha	De Chocolate Coffee	Manoffin	Mali Coffee	Mammoth Coffee
Selecto Coffee	Smoothie King	Starbucks	AngelinUs Coffee	Ediya Coffee	Jamba Juice	Café Drop Top
Café Kona Queens	Coffee Bean	Coffine Gurnaru	Coco Bruni	Twosome Place	Pascucci	Paul Bassett
Holly's Coffee	Gontrancherier	Dunkin Donuts	Tous Les Jour	Linas	Bizeun	Oliver Sweet
Krispy Kreme	Ruby Edward Tartine	Paris Baguette	Paris Croissant	NatuurPOP	Baskin Robbins	Seol Bing
7 th Street Pizza	KFC	Domino's	Lotteria	McDonalds	Mr.Pizza	Burger King
Popeyes	California Pizza Kitchen	Papa Jones	Pizzamaru	Pizzaetang	Pizza Hut	BBQ
BHC	Kkanbu Chicken	Nonghyup Moguchon	Mexicana Chicken	Oppadak	Cultwo Chicken	Ho Chicken
Hoolala Chicken	Lotte Cinema	Megabox	Genie Music	1577 Driver	GS Caltex	SK Enclean
63 Square	VIPS	Nolbu	The Place	Lagrillia	Rice N Rice	Bulgogi Brothers
Seo & Cook	Seven Springs	Abiko	Outback Steakhouse	Il Mare	Cheiljemyunso	Kitchenlab
Kalisco	ToggiJeong	Today	T-won	Party'O 42	Pho Mein	Aloft Seoul Myeongdong
Marriott Hotel	Tmark Grand Hotel Myeongdong	Bon IF	Bonjuk	Bonjuk & Bibimbop Café	Jaws Ddukboggi	Cocohodo
Hanguk Yakult	Dalki	Yankee Candles	Wellkin	Leechul Hairkerker	Kongtoon	Happyland
Enter6	CJONE	LOHB	Misha	Uniqlo	OTO International Call	Book & Life
T data coupon	Cultureland	Ticket Monster	Teencash	Happymoney	Happycon Store	Linko

Befe

* The places where tokens can be used are partnered with Delio in various ways. The usage can vary depending on each brand.

Comparison of Delio & preexisting stable coins

Project	Purpose	Decentralized	Stability	Investment Value	Payment Adequacy	Main-Net	Smart Contract	Mortgage Guarantee	Token based Ecosystem	Regulatory Vulnerability	Speculative Vulnerability	Exogenous Price Risk
Tether(USDT)	Exchange of Currencies	N	Y	N	N	Omni Layer Protocol (Bitcoin)	N	N	N	Y	N	N
TrueUSD	Exchange of Currencies	N	Y	N	N	Ethereum	Y	Audit by Third Party	N	Y	N	N
MakerDao	Exchange / Payment / Savings	Y	Uncertain	N	Y	Ethereum	Y	Ethereum Smart Contract	N	N	N	Y
Basecoin	Financial Services	Y	Uncertain	Y	N	Basis Protocol	Uncertain	blockchain algorithm	N	N	Y	N
Havven	Remittance	Y	Uncertain	N	N	Ethereum	Uncertain	blockchain algorithm	N	N	Y	Y
Terra	Financial Infrastructure	N	Uncertain	Uncertain	N	Ethereum	Uncertain	N	Limited	N	N	N
Delio	Commercial Payment	Y	Y	Y	Y	Independently Developed Main-Net	Y	Y(Gold)	Y	N	N	N

DaaS (Delio as a Service)

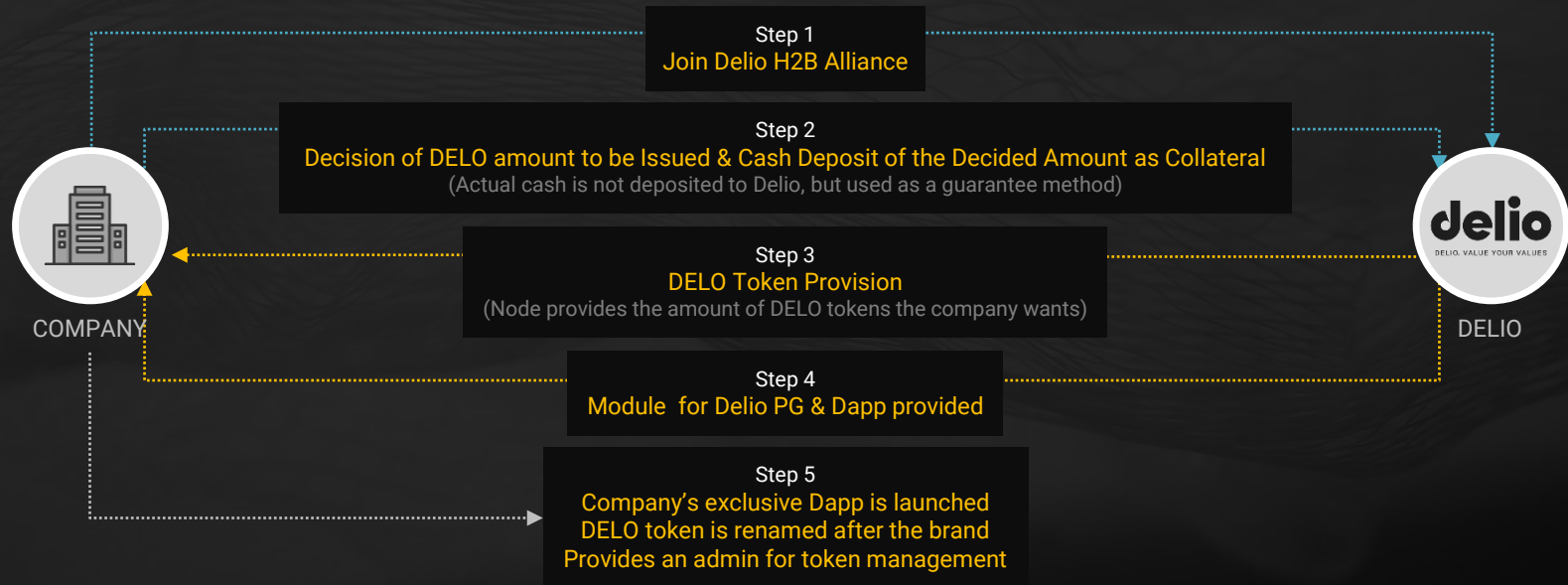
With the motto **“Independently but as One,”** DaaS companies will construct a **“Delio Ecosystem Alliance”**. Simultaneously, each company can easily establish its own **“Independent Token Economy Ecosystem”** through **issuing their own payment tokens without developing a Dapp or Main-net** by utilizing **the ASP method**. In other words, companies will be participating the Delio network as **“Joint Owners”** while **“adopting”** their own independent token economies **free of charge**.



Token & Dapp issuance process through DaaS

With just one click each company can make its own Dapp and issue company's own tokens, which customers can use. It is not a Delio Dapp but company's private Dapp – with DaaS companies can easily change current operating apps or web-services to API or module form.

Our goal is to have 100,000 companies join us and we expect that to play a big part in the expansion of Delio's token ecosystem.



Strengths of DaaS

As a H2B partner anyone can **easily establish one's own independent token economy ecosystem**. Since there is no need to develop **Dapp or Mainnet, one can save in time and expenses**. (Takes around one day) Issuing and operating tokens is easier and more practical than with the BaaS method, so the ability to expand is great plus the operating and maintenance expenses reduce.

Each company's tokens are **interoperable** which contributes to **higher sales** for participating companies. For instance, a customer can buy bread from Paris Baguette with a BBQ token, **while at the same time Paris Baguette can share the profits with BBQ** resulting in higher profits for both Paris Baguette and BBQ.

DaaS partnering companies are **distributed a portion of profits based on the amount of Delio they possess** in a monthly basis. (distribution by mining method)

Delio tokens will be **shared with every single independent ecosystem**. More the number of Delo tokens issued by companies through DaaS, the higher **the value of Delio token whose issuance is limited to 5 billion**.

It's not easy to unify individually established token economies. DaaS solved this problem using **"Token Economy Ecosystem Distribution"** method.

As companies start using Delio through DaaS and providing **"products", "customers" and "cash"** to the ecosystem, the variety of possibilities to use Delio as **well as Delio's ecosystem's value increase rapidly**.

Delio PG 2.0

Delio PG is a decentralized PG that allows Delio members to use DELO token anytime and anywhere as a payment method. Collaboration with Delio's DaaS provides a better PG service to users.

Transaction Fee 0%

+

Settlement in 1 day for
merchants/sellers
(Currently takes 7~30days)

+

Decentralized PG
(Joint Ownership, Division of
Profits)

+

Over 100 brands secured,
allowing members to use
their services

Global PG based on Delio token
can be utilized everywhere around the
world

+

Annual market size reaching up to 439
mil. USD in just Korea

+

80% of total profit is redistributed to
DELIO token holders once every month

A Mobile PG that does not need 1) POS, 2) processes through VAN
or 3) credit card companies but is available anytime everywhere

+

Provision of payment API makes both online and offline
transactions convenient

Strengths of Delio PG


The strengths of decentralized PG based on DELIO & DELO tokens

Gains
companies &
stores get

- Possible to establish an independent token economy without developing a Dapp or a Mainnet through Delio's DaaS.
- 0% transaction fee makes all transactions cheaper, resulting in cheaper prices for goods and services.
- It substitutes the current point/coupon incentive system while expanding marketing capacity through the use of tokens.
- Fast settlement of accounts (Delio: 1 day, while preexisting PG companies take at least 7~30 days).
- It is possible for companies to bind customers to the ecosystem through the use of Delio token, while preventing marginal loss.
- Procurement of Mobile PG, which can be utilized online and offline without POS, VAN or other linkages.
- Easy linkage with preexisting service system through API & Module method.
- Global PG service possible as there are no obstacles in using Delio token between countries.
- Joint ownership & portion of total PG profits of the Delio PG provided.
- Interoperable with other companies' DELO tokens, resulting in extra margin through various companies' channels while gaining interest-bearing assets through DELIO deposit.
- Payment reliability and stability through blockchain & decentralization.
- Tracking of sales & distribution is possible thanks to blockchain technology possible to provide a better service for customers based on data accumulated with the blockchain.
- Easy expansion of new customer base & increasing of sales as a member of Delio Ecosystem Alliance.
- Currently, the companies' need to introduce token payment option is high.

Strengths of Delio PG

The strengths of decentralized PG based on DELIO & DELO tokens



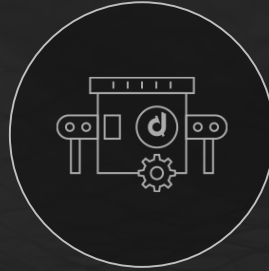
Gains
consumers
get

- Through Delio's DaaS, **it is possible to collect a high amount of tokens in a short time** since tokens can be received at the same time from the companies who have issued their own tokens. (e.g. If 10 dollars from each of 50 companies is received, 500 dollars can be secured.)
- Even when the tokens received from every individual company are different, they are **"the same one token"** as they are all based on the DELO token. Thus, consumers can use the tokens received from different companies **as it would be the same token in their chosen desired places as much as they want.**
- **More affordable buying opportunities.**
- **Delio token allows encashment** which is impossible with current point or coupon systems while **customers can enjoy versatile promotion & marketing benefits** without a use-by date.
- If the payment-use DELO is converted to DELIO and held, the holder can **mine profits according to the holding ratio (not the token's price).**
- **Payment service is not limited to** either online or offline.
- **Possible to purchase intangible assets.**
- **Possible to know the history of used goods.**
- **Can be provided with stable payment service** without any price volatility.
- Possible to establish a personal store as consumers are also **provided with the personal PG service.**
- **A portion of total PG profits provided (through mining method).**



Delio Reward Pool

- All of Delio's profits are **accumulated** in the Delio Reward Pool.
- Reward Pool accumulation records are **publicly revealed** through blockchain.
- 20% of the profits in the reward pool will be **rewarded for value labor** such as household and parenting, while its 80% will be minded among DELIO token holders **once every month**.



Delio Exchange

- Cryptocurrency Exchange that is only operated within the Delio Ecosystem,
- Provides **DELIO token encashment** service, Only DELO & DELIO tokens are listed.
- **Provides DELO & DELIO exchange** service.
- It **controls the exchange rate** between DELO & DELIO.



Delio Shopping Mall

- A closed network shopping mall only for Delio members.
- **Supply chain is revealed through blockchain.**
- Operating method is **curation shopping**.
- **Purchase possible only with DELO.**
- **0% transaction fee** as its operated on Delio PG.
- **0% commission fee** because of direct transactions between the seller and buyer.
- Only Delio's H2B partners can sell goods.
- Time for account settlement for sellers: **1 day** (currently 7~30 days).
- Sale of Delio PB products.

CHAPTER 3

REVENUE MODEL

3.1 Revenue Model



Versatile Revenue Model & Profit Distribution

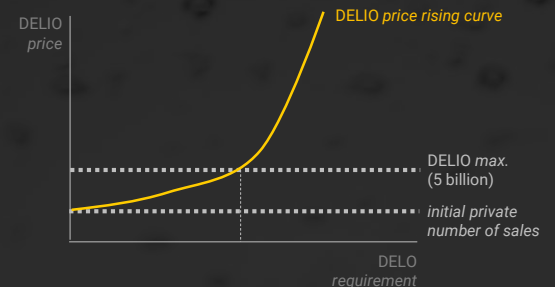
- Delio's **main source of profit is Delio PG**, whose profit scale is expected to be huge. Smart contract registration fee for Delio PG is **0.1% of the payment amount**. The size of the Korean payment market is expected to be around **439 million USD**.
- Creation of a new Home-Data sales market by selling home-data to enterprises. **Home-data has high diversity & high quality**, which **guarantees high value**.
- Delio can act as a advertisement marketing channel for companies, **profits being created by advertising expenses & sponsorship**.
- Delio's closed network shopping mall also **creates sales: Delio gets profits from 'goods & services circulation' tracking service**.
- Developing & selling Delio **PB Products** minimizes marketing fees, inventory charges and distribution fees resulting in the lowest possible price of the goods. 5% of the sales is Delio's profit.
- Delio gives mining rights **equivalent to 80% of the whole profits every month**. The amount possible to mine is calculated by **the amount the user is holding DELIO tokens**.

Mechanism of DELIO token's constant appreciation

- Delio token's price is determined by this equation of exchange, $DELIO = n * DELO$, given n is always over.
- Delio token's price may continue to increase by membership policy, token distribution rules, token deposit policy and etc.
- DELIO's price **may rise as more partner companies join to use DELO as their payment method**.

$$R = (n-1) \sqrt{\left(\frac{An}{A1}\right)}$$

* Specifics are provided to Delio investors only



CHAPTER 4

TEAM & PARTNERS

4.1 Team & Partners



TEAM & PARTNER

Delio is Made of the Best Blockchain Specialists



James, Jung

CEO/CO-FOUNDER

Croschain Technology CEO
KBSA VP
Songdo Blockchain Forum Director
Blockchain Society
CryptoLabs CEO
DO B&C group CEO
Zionid CEO
Korea Telecommunications



Frank Insoo, Han

DELIO TEAM

Skymedow Partners LLC
Penta Security AMO Advisor
Naver
Intel
Samsung Electronics
University of Illinois
Seoul National Univ.



JongTae, Choi

DELIO TEAM

Linko CEO
Linkomall CEO
CI-Jaeil CEO



SeungEun, Myung

PARTNER & ADVISOR

VentureSquare CEO
TNM Media CEO
Yahoo
maekyung.com
CNET



TaeUn, Koo

LEGAL PARTNER

Tek&Law Representative Lawyer
KBA Self-regulatory Committee
KBIPA Policy Advisory Committee
KBSA VP



JuTae, Cho

DELIO TEAM / AUDITOR

Dongjin Law Crypto Team Manager
Dongjin Law Lawyer
Seoul Central District Prosecutors'
Office Chief Prosecutor
Seoul Eastern District Prosecutors'
Office Chief Prosecutor
Seoul National Univ.



William, Jung

DELIO TEAM

AIO Global CEO
Qoo10 Japan & Malaysia
G Market



Jason, Yoon

DELIO TEAM

Kumkang
Welcron
Codes Combine
KIWI Communications

TEAM & PARTNER

Delio is Made of the Best Blockchain Specialists



Nickie, Hwang

DELIO TEAM

Color Platform
Veritas Technologies
Symantec
Edelman
Taylor Nelson Sofres



DongKyeom, Kim

DELIO TEAM

Newturngroup
Pixdine
Ideapicnic
Pulip Communications
Web Award Korea Grand Prix



JaeByung, Park

DELIO TEAM

Ethereum Platform Development Crew
Delio Mainnet Development
Delio Cryptography Development
Delio System Engineer
Hanyang Univ. Computer Science



Yowii, Jang

PARTNER

Token Economy Design
Token Economy Symposium
UC Berkley

...
updating

Hexlant.

Hexlant is one of the biggest domestic blockchain accelerators and investment platforms with its raising ICO investment amount of US\$18 million with 30 different domestic/overseas teams.



BRP has accelerated and participated as an advisor in Chiliz, Coinzest and Nexybit projects.



BBOD is a futures and derivative exchange located in England with its global branches in China, Japan, Vietnam, Mexico and Brazil.



BITBERRY is a cryptocurrency wallet invested by DUNAMU which is operating UPBIT. Delio will be used as a BITBERRY'S payment token.



SKYMEADOW PARTNERS is a venture capital company in New York and acting as a Delio's investing advisor.



Delio is a member of the blockchain business project which is led by Korea University along with 30 different domestic large and SME companies with Delio being in the payment field.



Delio is in partnership with Hanyang Blockchain Research Center for conducting a research and developing a cryptocurrency specifically for commercial payment use; and Delio is also funding for the research.



LINKO is one of the domestic distributing companies with more than 70 stores in Korea.



Roa Invention Lab is an accelerating company specializing in start ups. It incubates and accelerate start ups with KB Cards, Hyundai Mobis, SK Telecom and more.



COSMOS is a blockchain project which drew a great deal of attention in April, 2017 by raising US \$9.7 million dollars in a minute upon ICO. Its most unique feature is the concept of interchain which provides interoperability among blockchains by connecting various blockchains.

TEAM & PARTNER

Delio works together with the Best of the Best



APIS is blockchain company which has its own masking technology in master nodes and crypto wallets.



Befe is a pregnancy and childcaring specializing company which has more than 0.1 million members of housewives; Befe is one of the most influential companies in the Asian market.



Venture Square is an investing company which incubates and invests in start ups through accelerating and media.



ZD NET KOREA is an IT specializing media whose reputation is highly appreciated from domestic/overseas.



THE BCHAIN is a blockchain specialized media handling blockchain and cryptocurrencies.



TEK&LAW is offering legislation services in cryptocurrency along with various related activities; with a well known lawyer in the IT field, TaeYun Ku as the head representative.



DONGIN LAW is one of the biggest law firms in Korea with more than 100 lawyers; it has a crypto team consisting of 20 lawyers.

...
updating

CHAPTER 5

DELIO SUCCESS POINTS

5.1 Success Points



Success Point 1

The First Programmable Cryptocurrency for Commercial Transactions

- “Stable Stake Coin” is designed to be an optimal token specialized to be used in commercial transactions.
- Improved 3rd wave coin, that solves the problems of existing volatile coins (Bitcoin, Ethereum), and stable coins (Tether etc.) that have been used for payments so far.
- As a programmable cryptocurrency, Stable Stake Coin allows payments, contracts, auditing, ordering/usage tracking, profit distribution, balancing accounts/accounting etc. needed for commerce to be done with tokens.
- Delo token has the nature of utility token with price stability suitable for use in commercial payments.
- Delio token’s value is designed to increase.
- The payment token, Delo is a stable coin which is issued based on the collateral from the companies.

Success Point 2

Establishing Token Alliance Ecosystem Through Making it Easy for Companies to Issue / Manage Their Own Tokens through DaaS using ASP Method

- DaaS is an ASP service that makes it possible for companies to issue and manage their own tokens in an easy and fast manner by just signing up for the service (on average takes around 1 day) – there is no need to construct their own ICO, Dapp or Mainnet.
- The companies using DaaS bring their own “customers”, “products” and “tokens” to the ecosystem, making it bigger and more diverse.
- Possible to overcome the problems the existing Reverse ICO system has: token ecosystem’s scale and ability to expand, companies’ independence problem, reward token’s limits and limited token usage.
- As it is easier and faster than the alternative BaaS method, it has great expansion potential and also one-man business’s/SME’s can construct their own token economies easily.
- Companies participating in DaaS are eligible to benefit from profit sharing.

Success Point 3

Fast proliferation of Tokens, Users Having a Large Amount of Tokens & Where to Make Token Payments Secured

- Companies that participate in DaaS purchase and use the payment tokens for marketing and sales, thus making the proliferation of tokens easy and fast.
- Customers can acquire different tokens from multiple companies and use them as a one, unified token (a single token) so that a large amount of tokens can be acquired within a short period of time (target is for a customer to gain tokens more than 300 dollars of worth a month).
- Companies participating in DaaS participate in Delio with their customers and products, thus these products are easily available to all Delio customers with DELO tokens making it possible to reach a lot of consumers. (Currently, there is more than 100 companies secured to join)
- Users are able to generate mining profits each month if they exchange their DELO payment tokens for DELIO tokens. Therefore, it is advantageous for the user to hold DELIO tokens rather than cash, and to use DELO tokens for making payments.

Success Point 4

Building a Perfect “Token Circulation Economy Ecosystem” for Real Economy

- Through SSC and DaaS “Token Issuing and Proliferation Ecosystem” -> “Token Usage Ecosystem” -> “Token Business Ecosystem” are perfectly constructed, and flawless token circulation economy ecosystem is reached so that tokens can be used in the real economy.
- Most of the current token platforms are stuck in the token issuing and rewarding level.
- Most of the existing cryptocurrency payment projects are payment applications. In other words, in most cases when Ethereum and card payment method is used, users get rewards in tokens for using the payment applications.

Success Point 5

Reliable Revenue Model

- Delio has a clear profit model through the PG and the sales of various data. Its size is expected to be about \$ 439 million USD per year in Korea alone. If global market is included, the scale can grow.
- Delio does not rely solely on the rise of token prices, but has its own revenue model and builds a global decentralized PG ecosystem.
- Targeting the online/offline global market, the market size and profit scale are significant.

Success Point 6

Reliable Revenue Sharing Model & Stable Investment Profit

- All of Delio's profits are distributed to the ecosystem participants every month through granting mining rights.
- For example, given the annual revenues are 439 million USD, participant may be granted mining rights for 265 000 USD monthly.
- Based on $DELIO = n * DELO$ equation, DELIO token's price may increase according to the rising number of network participants.
- DELIO's various deposit functions result always in "Delio Demand \geq Delio Supply" structure.
- Delio token's price may rise in proportion to the increasing number of users and companies based on the equation.

Success Point 7

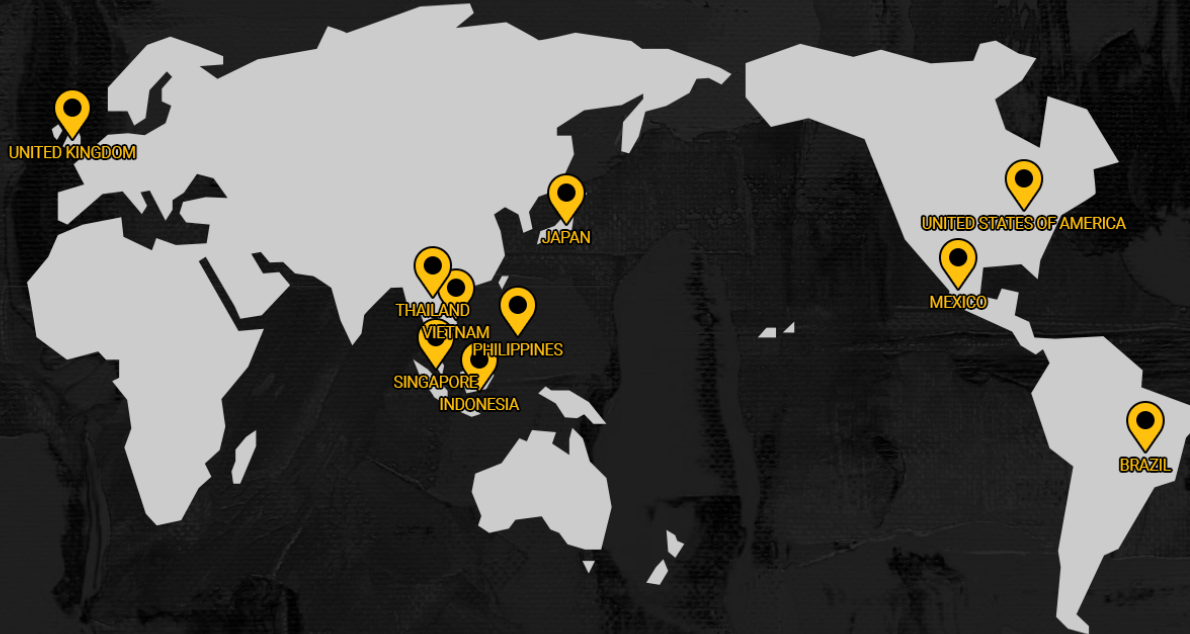
Best Blockchain Team & Partners

- Delio is made together with the best blockchain experts in Korea.
- We have the best experts from Korea and overseas in blockchain development/marketing/planning.
- Delio has the best domestic blockchain partners including BRP, Incublock, ASTON, FLETA, BBOD, MIT, Hanyang University, VentureSquare, Loa Invention Lab etc.
- Delio aims to build an ecosystem with over 100 000 companies participating including the best domestic companies joining the alliance.

Success Point 8

Strong Global Blockchain Business & Network Capability


- Delio is connected with blockchain companies, crypto exchanges, accelerators, investors, marketing corporations from US, Asia and Europe.
- Delio's global business capacity is maximized by cooperation with famous global blockchain projects.



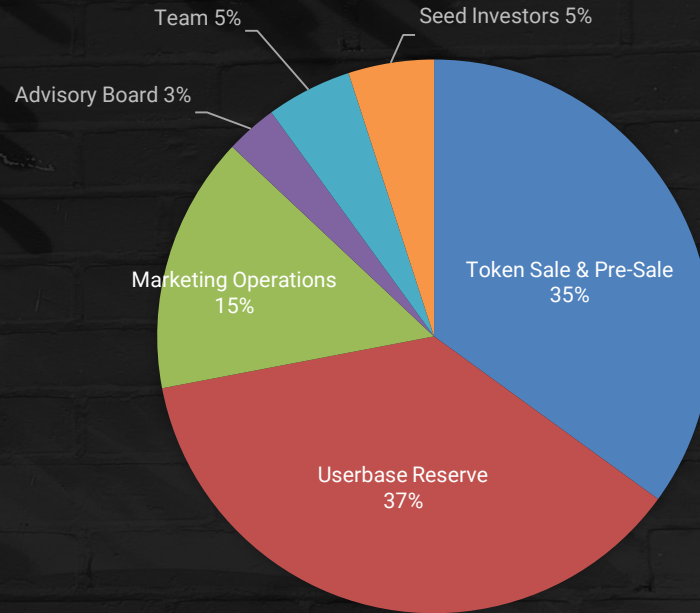
CHAPTER 6

TOKEN ISSUE

6.1 Token Issue



- Token Issue Amount : **5 Billion**
- Token Name : **DELIO (DLO)**
- Token Type : **ERC20**
- Token Price : **1 DLO = 0.012 USD**
- Soft Cap / Hard Cap : **3M / 10M**
- Minimum Transaction Amount : **1 ETH**
- Maximum Transaction Amount : **2,000 ETH**

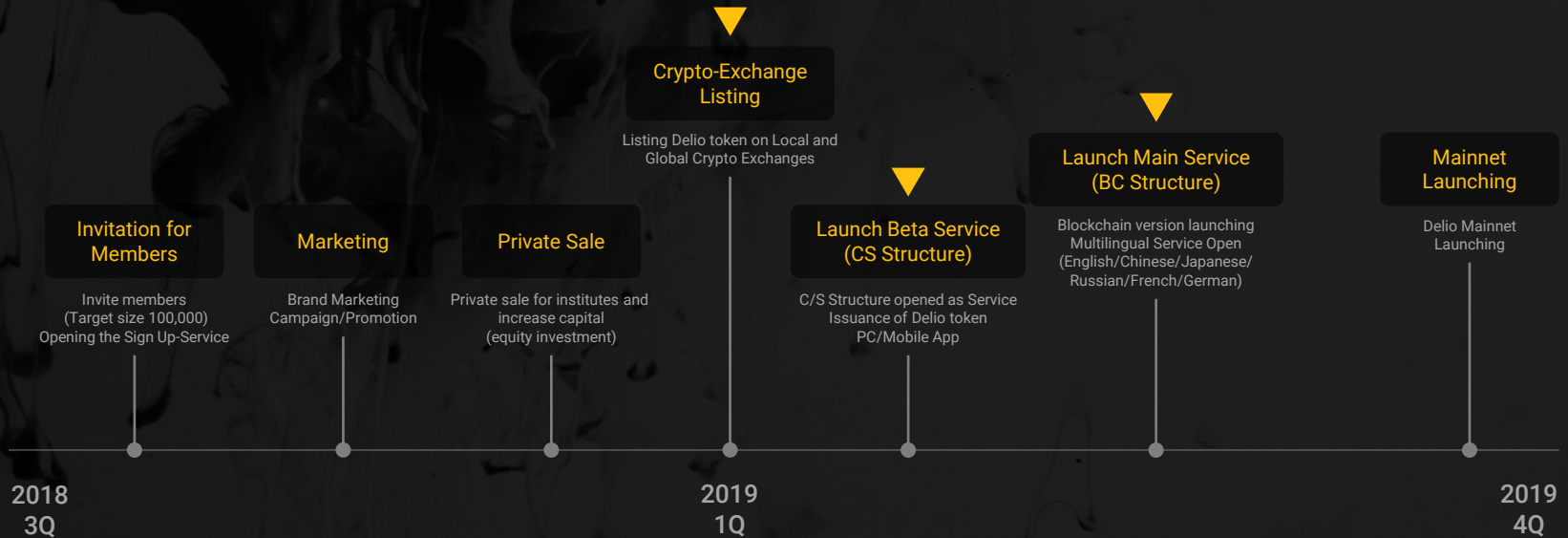


CHAPTER 7

BUSINESS ROADMAP

7.1 Business Roadmap





ESCAPE CLAUSE

Disclaimer

The information provided in this whitepaper and accompanying material is for informational purposes only. It should not be considered legal or financial advice. You should consult with an attorney or other professional to determine what may be best for your individual needs.

Delio and the Delio Team do not make any guarantee or other promise as to any results that may be obtained from using our currency or content. No one should make any investment decision without first consulting his or her own financial advisor and conducting his or her own research and due diligence. To the maximum extent permitted by law, Delio disclaims any and all liability in the event any information, commentary, analysis, opinions, advice and/or recommendations prove to be inaccurate, incomplete or unreliable, or result in any investment or other losses.

Content contained on or made available through our website or affiliated websites or social media channels is not intended to and does not constitute legal advice or investment advice and no attorney-client relationship is formed.

Your use of the information on the website or materials linked from the Web is at your own risk. Also, we limit the meaning of word 'reward' to mean cryptocurrency on specific blockchain, which can be received by contributing to the blockchain network by the method of masternoding. Once again, Delio shall not take responsibility for any losses resulting directly or indirectly from the use of this Whitepaper.



CrosChain
TECHNOLOGY

www.delio.io

All information provided in this following pages of document are confidential information, provided for discussion purpose only and shall not be disclosed by the recipient any third party.

P +82-2-2088-2778
E aarum@crochain.com

Prepared by Croschain Technology.