



A REVOLUTION IN THE POCKET!

Whitepaper

English
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V.1.2

PREAMBLE

REDDE is an ambitious project that allows money exchanges, free circulation and use, whether it's cash or cryptos, on a digital media and in a Blockchain environment. It implies a strong commitment to user's personal data protection.

Our project includes the development of an interoperable system involving:

- a platform to exchange and convert currencies/cryptocurrencies;
- a platform for electronic money issuance, transport, management and monitoring, approved by regulatory authorities;
- a network of online and offline exchange points;
- the applications needed for the conservation, circulation and use of this currencies by their users;
- innovative applications for personal data protection.

REDDE is a unique and innovative system bringing various utilities and new perspectives to its user partners. Its universality, successful economic model and ease of use, without exclusion or prerequisites, are real innovations.

REDDE created a complete ecosystem that provides solutions to every issue related to the circulation of money and data protection. The culture and spirit of crypto-currencies are embedded in its DNA while it enables their complete integration into the real economy.

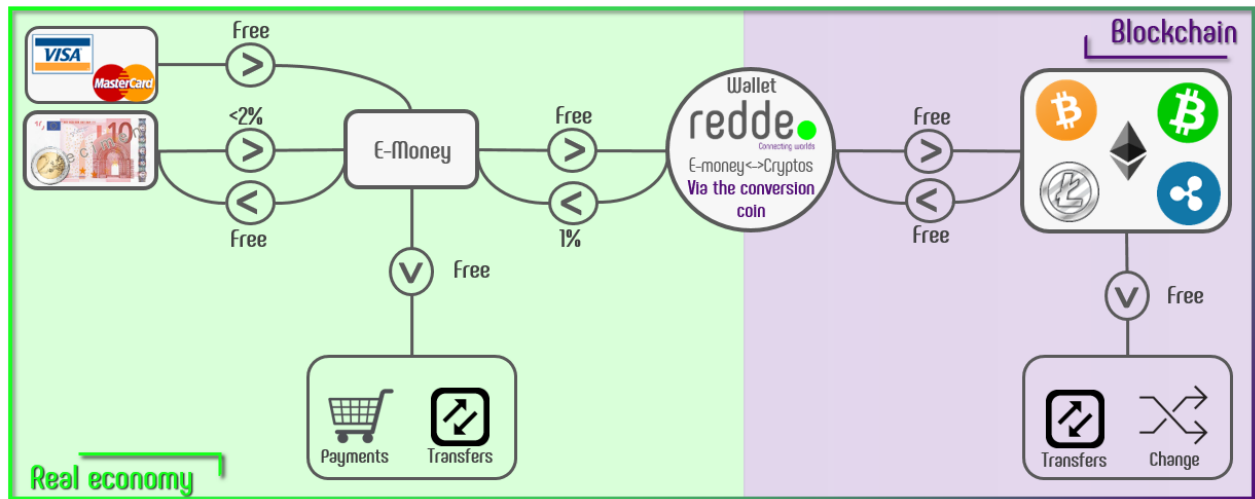
REDDE's mobile application is the first complete e-wallet that includes every currencies and available payment methods: cash, crypto-currencies and bank cards.

REDDE enables all types of payments both online or in local shops, peer2peer free transfers, crypto-currencies acquisition and exchanges, cash withdrawal and use on online networks.

It has the twin aims of:

- providing crypto-currencies with the same basic features than cash;
- allowing cash to be digital-compatible, connected and interoperable with the Blockchain.

Thanks to its accessibility and simplicity, REDDE contributes decisively to the universalization of crypto-currencies and the development of the Blockchain.



10 questions you may be asking yourself about REDDE

1- Is REDDE really revolutionary?

REDDE is the first – and only – system allowing people to exchange crypto for cash money and vice versa. It is the first one to present a new form of money that can circulate on electronic networks. Simple, universal, accessible, REDDE wants to be the first **Full Wallet** available on the market, answering a global response to specific needs of all in terms of daily usage of cash money.

2- Who will be interested by the services developed by REDDE?

Our main target is focus on Blockchainers who will be able to use their cryptos in daily life. REDDE is also reaching out to populations excluded from the banking system or those who are not satisfied by their bank with a multitask bank app.

3- How to obtain electronic money and why?

Exchange your cash money in one of our exchange point for a fee up to 2% or directly on the app Full Wallet with a credit card for free. You can make purchases online or in store, wire or transfer money, pay bills online without using your bank account, get coins and much more! All this for free of course!

4- How to obtain the conversion coin and why?

Directly on the REDDE app, changing it for free with electronic money. To obtain crypto money for free or on the other hand, to exchange cryptos for electronic money, including a fee of 1%.

5- When and where will REDDE be available?

REDDE app will be available beginning of 2019 worldwide via credit cards. The distribution network will first include convenience stores in France, Belgium, Luxembourg, Spain, Portugal and Italie as of January 2019, and thanks to you will expand from 2020 onwards.

6- Is REDDE team credible?

Led by ambitious, qualified and creative founders, the team is composed of experts with track-records in each domain. Together, they are working to aim for the best architecture and the most solid business model. From the experience of a part of the team, we have a strong expertise in the development of a distribution and an acceptance network (e-shopping websites).

7- Can I trust them?

Operating from France with the support of known and renown partners, REDDE will be rely on his status of Electronic Money Issuer certified by the European Commission and like all financial establishments will be placed under the control of the Banking and Financial Regulation Authority. This status imposes the securing of all dematerialized money and conversion coins which REDDE will not have access to.

8- What are REDDE's assets?

Created based on a real know-how, a technological innovation and on solid foundations, REDDE is accessible, universal, and user-friendly. REDDE is the first complete wallet available of the market, offering a solution to the specific needs of all.

9- What returns can I expect while investing in REDDE's ICO?

To acquire REDDE tokens is participating in the development of a long-lasting, solid and useful solution which will help face the instability of crypto money. It is also a way to profit from a high progressive value of our token. Finally, it's granting promotional access, perhaps even free access to innovative optional services.

10- Why is REDDE's ICO different than the others?

REDDE is an innovative and revolutionary solution never seen before. The world of ICO has seen many initiatives offering crypto money payment modules and uncertain business models, or even different types of cards which do not respond to the instability of cash in/cash out problems.



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1. Vision

We are all convinced that Blockchain represents a huge societal progress, bringing us the power to influence the rules and functioning of our communities, and enlarge our area of freedom by ourselves!

First and foremost, crypto-currencies let us regain control and dispose freely of our money. They open new perspectives which are opportunities we can seize to offer propositions of values and innovative services, while remaining independent of large 'institutionalized' operators.

Crypto-currencies are definitely inevitable. They are gradually finding their place within our increasingly globalized and multicultural societies. But to ensure their sustainable integration, we must increase bridges and interconnections with the old but real world.

Based on our expertise of Blockchain and new digital economy, we built a brand new globalized approach, the way we believe new money roads should be and regardless of its form.

Crypto-currency and cash have much in common, they should have the same features: universality, anonymity, fungibility, simplicity, security and be both able to offer an instant payment.

We believe that in the euphoria of the "all-digital", cash is wrongly considered as obsolete. The banking system would like to schedule its phase out but it is currently facing the reality of life, market and consumers' expectations. The use of cash will never stop because its features are irreplaceable and even vital for many categories of population. It is, in any case, essential to the functioning of the economy... but needs an evolution.

REDDE offers to bring together and combine the new world's crypto-currencies and the old worlds' cash currencies.

It is a major target addressing many challenges:

- Our first goal is to bring, without any prerequisites, a broader freedom to dispose of your own money thanks to the supply of a service accessible to the greatest number at the least cost.
- This is also about developing accurate and ethical platforms and apps which both protect our personal data and forbid inappropriate behaviors and the illicit uses made of cash.
- It also deals with the evolution of these old cash notes and coins in order to make them digital-compatible and adapted to a globalized economy. Their form has virtually not changed since the middle age! Cash should then be dematerialized to be shipped on any digital medium and moved instantly around the world.
- Finally an infrastructure and economic model should be developed. The protection and non-use of users' personal data should be claimed as an absolute rule.

Our goal is therefore twofold:

- providing crypto-currencies with the same basic features than cash;
- enabling cash to be digital-compatible, connected and interoperable with Blockchain.

We are convinced that this original but obvious association will open strong and sustainable ways for the operability of Blockchain and real economy.

We have already developed and tested a management and circulation platform for e-money. We are now designing applications that allow everyone to convert its crypto-currencies into electronic-cash and vice versa but also to trade



crypto-currencies with electronic-cash for low rates, with the maximum conceivable protections and in harmony with the spirit of Blockchain.

Our project is ambitious; we are aware of it. We are requesting the Blockchain community to help us implement and achieve our goals.

We have designed a scalable development plan whereby we'll deliver our applications in stages.

We aim to raise the necessary finance to develop the project. It means that each of us can benefit from all of our services wherever he is.



2. Observation: accessing crypto-currencies is a tedious process.

A common observation can be made by any user or investor: negotiate, acquire or convert crypto-currencies is a long-term, restrictive and expensive process that requires a certain level of expertise. It can be easily observed on trading platform pages dedicated to the 'transaction fees' or "processing times".

2.1. A tedious cash-in.

Buying and using crypto-currencies is not an easy task for everyone!

The main option consists of going through a platform such as "Coinbase" and then transfer the currencies on another platform of exchanges or to platforms like "Kraken" or "Binance". In any case, it involves several providers who charge their fees which means an accumulation of charges. Beside of the high costs, some platforms don't accept bank cards and their 1 to 5 days processing time is often far too long.

Furthermore, any purchase on these platforms requires a bank card which means holding a bank account. It excludes *de facto* many potential users either unbanked or cash users. Offering an alternative to these populations could help in popularize and stimulate crypto-currencies flows.

Lastly, recent feedbacks point also out a lack of acceptance from traditional banks that no longer hesitate to block transactions on crypto-currencies purchasing platforms.

2.2. An equally complicated cash-out

If accessing crypto-currencies is a tedious and restrictive process, so is the conversion to FIAT, which appears to have the same drawbacks. Due to the accumulation of intermediary fees the process is equally expensive, the circulation of values is unusually long and way too restrictive. Delays in funds transfer are that important (2-6 days) that users are being forced to anticipate the use of their assets. In addition, the process isn't freed from normal banking channels and requires a bank account. Fluidity of crypto-currencies into real economy appears to be downed for no providing an instant payment.

These accessibility and universality restrictions are a threat to individual freedom going against everyone's fundamental rights: they contravene the principles of crypto-currencies and their libertarian spirit. We consider that everyone shall benefit from Blockchain and crypto-currencies progresses, not only the most economically privileged. Overcoming the entry barriers is a decisive step forward for a definitive implementation of crypto-currencies into our society.

	FIAT	E-Money	Purchases		Cost		
			Online	In store	Cash-In (FIAT)	Cash-out (FIAT)	Cash-out time
REDDE	✓ Cards/Cash	✓	✓	✓	<2%	1%	Instantly
Coinbase	✓ Cards/Transfer	✗	✗	✗	3,99%	1,49%	2-6 days
'Kraken' Platform type	✓ Transfer	✗	✗	✗	Transfer: 0-10€	Transfer: 0,09-60€	1-5 days
'Kyber', 'Polionex' Platform type	✗	✗	✗	✗	✗	✗	✗

3. Day to day cash use guarantees individual freedom.

3.1. Cash is timeless.

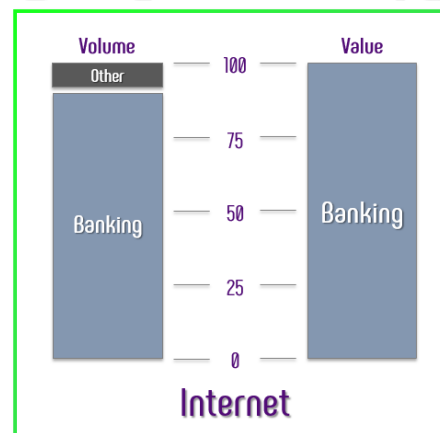
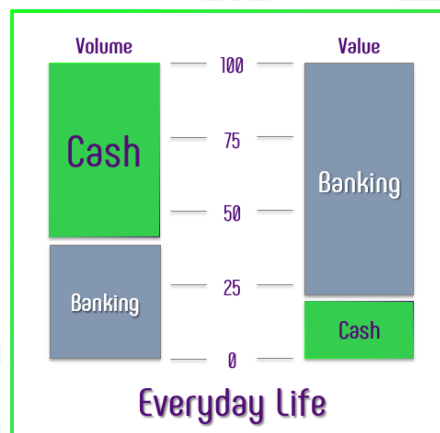
Cash is the "indirect exchange" tool which has barely not evolved since its creation in the Middle Age for the sheer fact that it is the only payment instrument available to the whole world's population. For which it is then vital.

3.2. Bulky features.

However, it presents big issues that must be solved as its characterizing features also weakens it. Since it is anonymous and adds value, its production, circulation and conservation require heavy and expensive infrastructures. On the other hand, financial institutions would like to phase it out as it is particularly well suited to finance illicit activities endangering our communities... but it turns out to be impossible. Cash is the only payment method that brings together all the features needed to be universal: it's accessible without prerequisite, fungible, adapted to micropayments, safe and its instant payment feature make it easy to use for the poorest.

3.3. A necessary evolution.

With the advent and generalization of exchanges, transfers and e-commerce, cash money must evolve towards the only possible direction: dematerialization (such as crypto-currencies that already outpaced it in this area). Tomorrow's cash currency will be digital and offer the same universal and essential features it offers now. But efficient protection systems against illicit uses and user's security will be enabled by its circulation through information systems.





4. Associating cryptos with electronic money.

4.1. Convergence of cryptos with electronic money.

The concept and functioning of electronic cash have been validated by crypto-currencies' functioning. Both are dematerialized currencies which directly contains their own value and serve freely accessible transactions. They both protect their users' independence and privacy.

4.2. Expansion of crypto-currencies' scope.

Thanks to a platform that allows their interoperability, electronic cash would considerably strengthen crypto-currencies' potential, relevance, and uses and make them definitely essential and off-road.

4.3. Interoperability of cryptos with electronic money.

We are convinced that the Blockchain environment and the real world, together with the crypto-currency and cash currency ecosystems, are meant to meet each other as they share common and often complementary features. In order to meet all users' needs, we aim to develop and offer efficient and adaptable tools, easy to use in both environments.



5. What is REDDE?

Since cash payment is based on direct exchange among individuals, there is only one way to turn cash currency into electronic cash: exchanging it for a digital substitute to which the user can assign the value of his choice, within the regulatory limit (up to 150 € per unit).

5.1. Our electronic cash features.

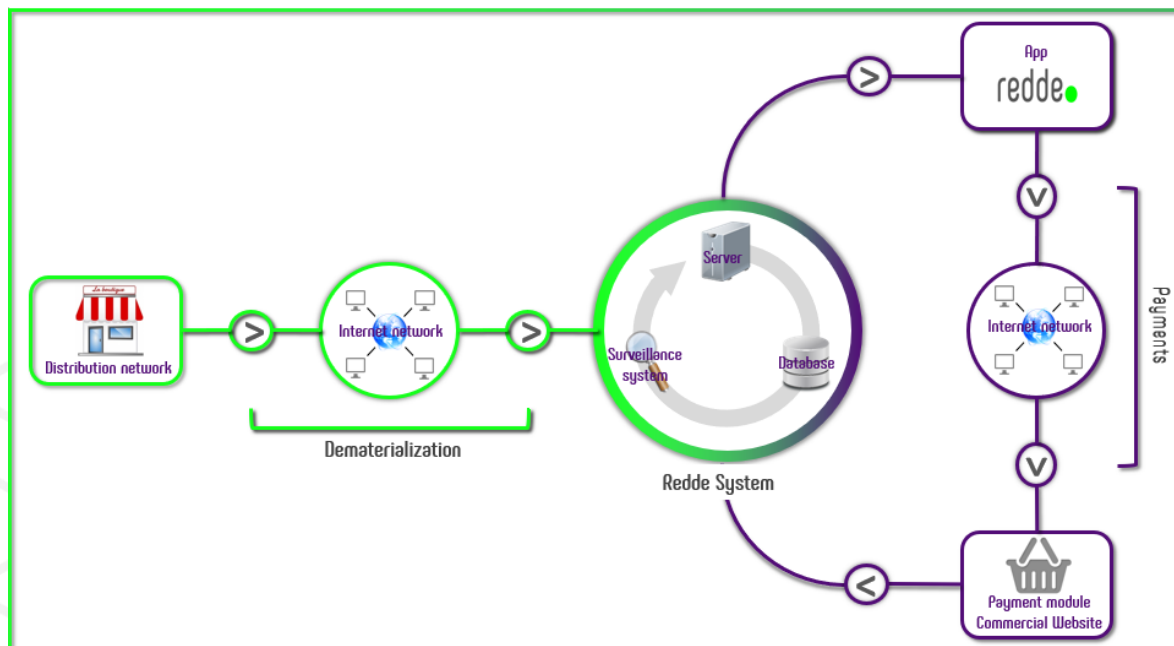
This substitute of Electronic money has a nominal value between 5 and 150€ rounded to the euro. They are divisible up to one hundred and cumulative.

Electronic money is valid and usable up to thirty years from its date of issue, according to the law. Its validity may be renewed indefinitely at the end of this period.

5.2. Our e-money technical infrastructures.

Our infrastructures for cash dematerialization are composed by:

- A platform for the issuance and circulation of electronic cash;
- A platform to drive electronic cash / crypto-currency exchanges;
- A platform to manage wallets in circulation;
- A R & D platform to develop new services;
- A platform in charge of currency flows' probity and legality (module anti-money laundering).



The architectures of these platforms are subject to technical and functional specifications that were tested and validated. It is ready to be produced.



5.3. Our network of exchange points.

Distributing electronic money does only need the installation of a specific application inside every device support. In another hand, the collection of classic cash that is entrusted against e-money is much more complex. It requires the implementation of a network of physical exchange points within reliable traditional shops certified to collect and bring these values up.

For regulation and safety purposes, these shops must be specifically licensed as a *payment intermediary* by the central authority for the regulation of financial institutions.

Under the terms of agreements concluded with major distributing operators and e-terminal (such as Bimédia), our network will be mainly implemented in local shops. In the selected territories, the network must be dense enough to provide digital money's accessibility to all. The target ratio is 1 point of exchange for 1000 inhabitants according to a scalable deployment planning.

Our application and services will be accessible worldwide though. The user will then access our electronic money through a dedicated website with a function of dematerialized cash ATM and will therefore benefit from REDDE's services wherever he is.

5.4. Converting electronic money into crypto-currency / technology used.

5.4.1. Answering to the issue of crypto-currency volatility.

The extreme volatility of crypto-currencies slows the expansion of Blockchain environment. In addition, this volatility makes reconciliation with the real economy a sensitive and difficult subject. Exchanging from a system to the other is both delicate and restrictive. As a result, the scope of use of crypto-currencies is quite narrow.

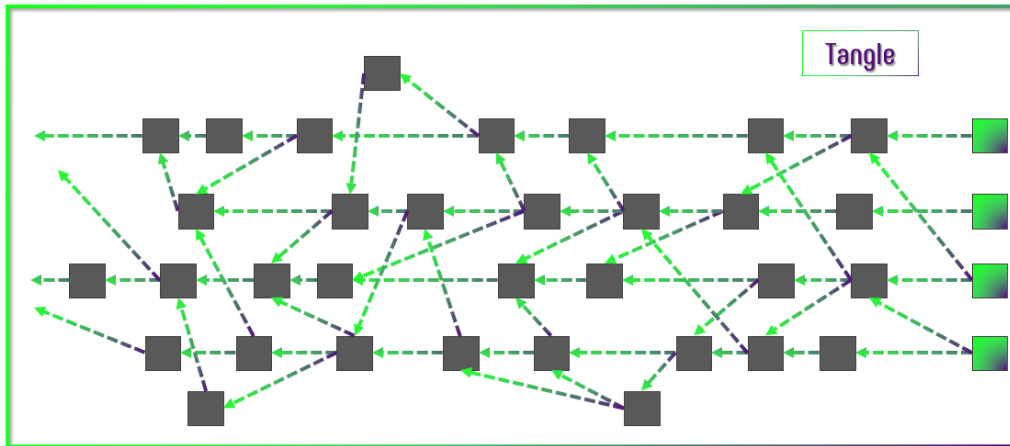
Such a risk can't be endorsed by an operator or absorbed by the merchant, we are then convinced of the need to implement a buffer mechanism. This mechanism is an effective answer to the issue of volatility. Bearing this in mind, REDDE developed a conversion coin in its environment. It aims to ease the connection and transition between different ecosystems.

The conversion coin offers the following double advantage:

- No commission fees applied for exchanging one crypto-currency to another, the only cash-out to e-money is commissioned at 1%;
- It helps the user to maximize his gains when exchanging a crypto-currency to another. I.e: Alexis would like to change his Bitcoin for Litecoin. It's a good time to sell his Bitcoin as the exchange rate is high but it's a bad timing to buy Litecoin because the rate isn't favorable. Our system allows him to change his Bitcoin for the conversion coin and fix the value. Then he can wait the moment the rate is the best to acquire more Litecoin.

5.4.2. A conversion coin using technology of Tangle.

In REDDE's environment, it will be possible to obtain our conversion coin for a fixed value of 1 € (1 coin=1 euro). This coin belongs to our own ecosystem but adopts the technology of Tangle.



This is a new "distributed ledgers" architecture based on a DAG (Directed Acyclic Graph). A transaction built according to the technology of Tangle comprises three stages:

- Construction of the bundle (package) and signature of the inputs;
- Tip Selection (Selection of two previous transactions via the Monte Carlo method by Markov chain);
- Proof of Work.

This system allows to get rid of the mining process and as a consequence, offers transactions free of charges and the possibility to transfer amounts up to a tenth of a cent.

5.4.3. Where can REDDE's conversion coin be found?

Our conversion coin REDDE will be available in our application for peer to peer exchange with crypto-currency, without intermediaries. These flows will be increasingly supplied by REDDE users following the customer journey set up to acquire low-cost crypto-currencies.

Thanks to our conversion coin REDDE, our users holding cash and e-money can purchase Bitcoin, Bitcoin cash, Ethereum, Litecoin and Ripple directly and at actual rates. On the other hand, crypto-currencies' holders can acquire e-money and use it at their choice, still with no intermediary.

5.5. For what purpose?

REDDE enables its users to make current or online purchases using crypto-money, but also to withdraw cryptos on cash in one of our network's point of exchange. The user can directly convert his currencies in e-money via the REDDE application and the conversion coin. REDDE's crypto/cash interoperability is the only system that allows such an ease of use.

To enable online payment in cash, a network of commercial websites accepting payment through REDDE should be developed (thing that the team has already done in the past). The license obtained with an electronic money institution permits a fast integration of REDDE's modules on the main providers of payment systems' (PSP type Monext Payline) platform and ton leading e-commerce websites.

6. REDDE's services.

REDDE aims at providing a full wallet to its users, whether they are bank users or not. It means offering all the features needed to perform any type of payment transaction, operation, transfer or conservation within the three currencies environments: CRYPTO, FIAT and electronic.

6.1. Presentation of REDDE's wallet.

Because we are against the cumbersome accumulation of cards of all kinds, we advocate their complete dematerialization in a complete and innovative wallet.

REDDE's wallet is an application to download on a smartphone and/or a personal computer. It stores different currencies and performs the proposed transactions.

Its access and use are protected by a personal password. When it's unlocked, performing operations results simple and intuitive.



6.2. Storing e-money.

REDDE allows the user to store e-money directly on his smartphone. His phone is then his wallet / personal moneybox. The e-money stored is available anytime and protected by a personalized and secured access system.

6.3. Storing crypto-currencies.

REDDE provides its users a high security multi-wallet able to store several crypto-currencies. You'll access and manage this wallet in a private and unique way. Thanks to your public key you'll be able to receive or accept payments while your private key is never disclosed and benefits from the highest security.

6.4. Securing the user's asset and REDDE's wallet.

REDDE adopts a comprehensive security approach. We've integrated a number of sophisticated measures to prevent our client's money and private information to be stolen.

We took the necessary measures to ensure the highest security possible to your crypto-currencies.

The following list shows some of our security practices. This list isn't exhaustive and we commit our security system is much more structured than the points we can publicly talk about.

- Every new deposit on REDDE is stored in an offline cold wallet application which is impossible to connect to the internet.
- The vast majority of crypto-currencies managed by our platform will be stored in an offline cold wallet application which is impossible to connect to the internet.
- A selected number of crypto-currencies managed by our platform will be stored in semi-cold external wallets.
- All of our wallets are encrypted.
- The connection to REDDE's wallet requires a strong authentication.
- Any payment or exchange transaction shall be validated by a secured password either the payment is done in a local or a virtual shop.
- The user's identification documents are safeguarded in a highly secure and isolated system.
- As an option, in the event of a loss of the smartphone, a backup system will allow the values to be recovered.

6.5. Peer to peer money transfer (peer2peer).

REDDE has a transfer function that enables the user to transfer or send money either cash, crypto-currency or Fiat currency, to another REDDE user, directly and free of charge. He may also send e-money, instantly and for free, to anyone even if this person isn't a REDDE user.

6.6. A free exchange to convert Bitcoin- Bitcoin cash- Ethereum- Litecoin- Ripple into Conversion coin.

REDDE users will be provided a live peer2peer stock exchange in order to ease the access and flows of our conversion coin. Anyone will then be able to exchange its REDDE conversion coin into Bitcoin, Bitcoin Cash, Ethereum, Litecoin and Ripple at the real effective exchange rate, without any intermediary and free of charge.

As REDDE isn't meant to be a specialized exchange platform, the only Bitcoin, Ethereum, Bitcoin Cash, Litecoin and Ripple (which represents 70% of crypto-currency capitalization) will be exchangeable with REDDE's conversion coin.

6.7. A bank card container and a distributor of electronic cash.

REDDE's wallet has a container allowing the user to store and use his data and bank cards. Thanks to his dematerialized bank card, the user can transfer money in peer2peer, make contactless and online payments, buy crypto-currency free of charge or get our electronic cash as if he were using a dematerialized ATM.



6.8. Online payments.

REDDE allows any user to make online payments or to pay his bills:

- on websites using REDDE's interface for electronic and crypto-currencies payment;
- on any website that accepts a classic payment with bank cards.

6.9. Proximity payments.

REDDES' wallet allows contactless payment to be made to any merchant equipped with an NFC terminal either the payment is cash or with a bank card. The operation is authorized by simply selecting the payment method and entering the PIN.

6.10. Cash out

To guarantee the highest efficiency and in accordance with the regulations, REDDE's user can re - materialize his e-money into classic cash currency in our network exchange points at any time. He can also directly re-credit his bank account.

6.11. The "peace of mind" option: the end of cash loss.

A note or a coin falling from your pocket is definitely lost... but as our electronic cash and conversion coins are stored in an electronic wallet, we set up an option for backups and recoveries that allow the user to get his money back even if he loses his smartphone!



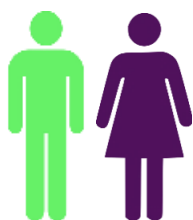


7. Evolution of e-commerce and absence of cash on the internet.

7.1. Generalization of Internet-based trade.

With the integration of new technologies of information and communication in our daily life, we've observed a deep change in our economic and social environment that literally revolutionize our way of life. Our links and exchanges, either cultural or commercial, are redefined by the use of Internet, electronic networks and digital infrastructures. Internet is getting systematized in a fast way, within a few years it will be the main engine of our communities whatever they may be.

In fact, the share of online trades and exchanges is getting bigger every day. However, several constraints will emerge and slower their expansion. The first of this constraints is the old cash currency for being unable to circulate on internet networks. Indeed, paying or exchanging cash currency over the Internet is impossible so far. It is no longer acceptable.



Active from
13-year-old



Average basket
68 €
Annual expenses
1.376 €

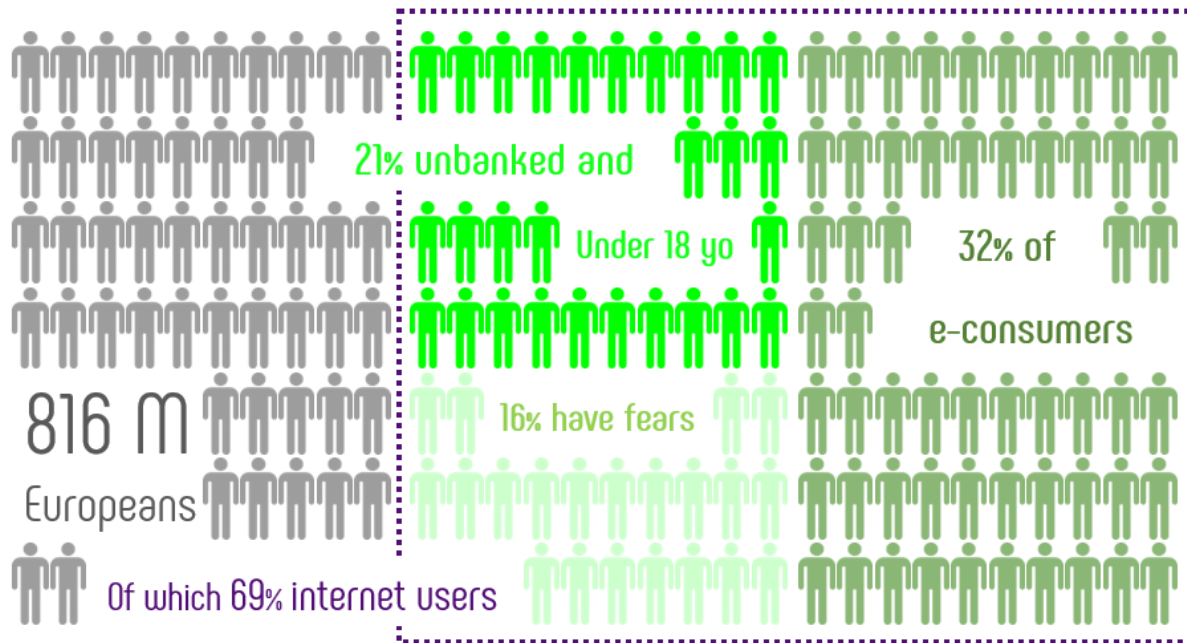
7.2. Ensuring free access to online trade for unbanked people.

Some of us can't benefit from the digital progresses the same way than others since they don't necessarily have access to them. Many of us are only using cash for each and every daily transaction. To some, it is even the only available payment method, either because they are un-banked or under-banked. Or simply because we all want to have the freedom to choose so.

Nowadays, everyone can - shall be able to- shop, access to services, send money, pay bills and enjoy freely all the resources offered by those new ecosystems.

In Europe, the percentage of un-banked or under-banked population varies from 10 to 25%. Although the figures are highly variable among countries, we can consider that the majority of the world's population is unbanked. The economy is getting digitized and globalized but entire communities have no way to access the new ecosystems, which nonetheless are indispensable. REDDE brings them cost-effective, simple, safe and accessible solutions.





7.3. Anonymity and personal data protection.

At this stage there isn't any available payment method ensuring a complete protection of the consumer's anonymity and personal data. By transposing cash currency features, REDDE is the first and only payment method able to achieve and guarantee it.

7.4. Emergence of nano/micro payments.

By 2020, about 8 in 10 transactions will be less than 5 euros (cf. Forester research).

Internet is becoming the main medium for information, knowledge, culture and entertainment with an increasing use of streaming. To maintain and improve the quality of these e-contents, it is essential for their producers to be fairly compensated and have instruments adapted to nano and micro-payments, operating the smallest transactions (from one cent). They are very few electronic payment methods adapted and allowing such transactions.

7.5. Complementarity and universality of payment methods.

In everyday life, holding a bank card and cash allows a person to deal with all payment issues whatever they are. These two payment methods are no concurrent but complementary.

Within a globalized economy with a new digital environment, REDDE allows everyone to use this complementarity while strengthening it with crypto-currencies. Whether it deals with account to account electronic payment or cash payment from a person to the other.

8. Our use cases.



Alexis is young and just beginning a career. He would like to invest part of his first wages in a product that could make money. He was thinking to invest in crypto-currencies but why should he pays nearly 8% commission for such a volatile value? *Thanks to REDDE he can easily exchange his money for crypto-currency... for free!*

Donovan is 13 years old, he spends a lot of time playing to the role playing game Dofus, together with his friends and within a worldwide network. The point is that he is too young to hold a bank account so that he needs to borrow his parents' bank card to buy Kamas... that's harsh! *Thanks to REDDE he would just have to go at the closest newsstand to swap €5 of his allowance into electronic money.*



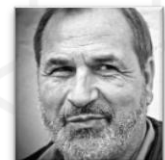
Nathalie is into new technologies. She thinks that Blockchain is the future! She would like to buy crypto-currencies but she doesn't know how to proceed. She is totally lost with all this platforms and wallets! As a result she doesn't dare to do it. *Thanks to REDDE and with only two mouse clicks, she can buy Ethereum with the same application she uses to pay her coffee with.*

Camilla is studying history in Salamanca, she has a very tight budget and works a lot. She is currently writing a Master's thesis on the Inquisition. She'd like to download documentation on the National Library's website but her bank account has slightly gone into the negative so she cannot use her bank card to pay. Even for only 4 €! *Thanks to REDDE, she would only need to ask her father living in Brussels to send her a bit of e-money.*



Geek64 made some profit with his crypto-currency... and he'd like to use this money to buy this brand new 20-inch screen that he has spotted. *Thanks to REDDE, he would only need three clicks to convert 0.04 bitcoin into e-money and would buy it on Amazon.com*

Michel is going through a difficult time. He lost his job and his old TV set broke down. His bank account is already overdrawn and his banker is not very understanding. However, he saved some banknotes and there are big sales on Cdiscount.com! *Thanks to REDDE, he would only need to change his notes to e-money and won't miss the semi-final of the Cup tomorrow night.*



André and Jeanine are 74 and 72, they love surfing on the Internet and became web experts thanks to their grandchildren. They even undertook some researches to make their own family tree. Unfortunately, plenty databases are fee-paying and there is no way for them to use their bank card, it's far too risky! *Thanks to REDDE, they should only connect to their bank interface and withdraw e-money directly from their account.*

Everybody can find his own reason to use REDDE, because at the end there are as many reasons to use it than using cash or crypto-currencies!



9. Our assets.

Combining crypto-currency with cash is the most relevant and sustainable approach to guarantee the best adaptability between both environments.

It is also the only way to preserve cash and crypto-currencies' common features and guarantee their use in both ecosystems.

9.1. Fluidity between crypto-currencies and cash.

The very first objective of REDDE is to enable a natural and real-time interoperability between crypto-currencies and cash, without intermediaries.

9.2. Easy low cost access to crypto-currencies.

REDDE's wallet is an application that allows direct access to live crypto-currencies without intermediation fees. Associating it with our system of dematerialization of electronic cash makes a simple, reliable and inexpensive mean to allow every user to buy directly our exchangeable conversion coin with other crypto-currencies, without any prerequisites or distinction and freely.

Thanks to its accessibility and simplicity REDDE is a tool for democratizing Blockchain and crypto-currencies.

An only commission of at most 2% will be charged during the cash dematerialization in order to pay out our physical network of exchange points. No other commission or fee is charged for the acquisition of conversion coin. No fees to pay neither in case the user / holder decides to transfer its currencies on another platform or wallet.

REDDE enables its users holding a bank card to use the ATM digital feature to directly withdraw e-money and avoid the commission applied within the physical exchange network.

9.3. Cash and crypto-currencies' freedom of use.

Cash is the most universally accessible payment method, suitable for any types of payment within the limits of legislations. Once it is converted into electronic cash, your money is instantly available for any types of payments or transfers from one cent, either to pay in local shops or virtually.

Electronic cash can be used by anyone without any prerequisites. It gives access to e-commerce, bill payment and money transfers to several categories of populations being left by the wayside so far, whether by necessity or by choice. Using e-money to purchase crypto-money enables to get totally rid of financial institutions. No more bank problems, hidden charges or offence against your individual freedom.

With REDDE, crypto-currency becomes a similar and as accessible asset as the notes and coins you have in your pocket. Such a perfect adaptability allows you to move freely from one world into the other and use your money in a full freedom.



9.4. REDDE's ease of use.

Thanks to NFC contactless technology and our intuitive apps secured by a personal password, every reloading, cash in, cash out or payment transaction is safe and easy.

9.5. Cash with increased security.

Our electronic cash replicates every feature of classic fiduciary cash and incorporates them into a fully digital environment. As it moves into a computerized system, new features were added to it which makes it even simpler and more secure. It also enables its users to set the restrictions they wish (ex: parental protection).

9.6. Blockchain spirit and personal data protection.

Protecting personal data, values and freedoms of its users is a founding principle of REDDE's approach.

REDDE chose to innovate by offering its users the features of cash currency, whether they are crypto-currencies holders or not. It lets them redefine themselves the scope of their anonymity and protection of their personal data. Thanks to disruptive solutions for banking disintermediation, they can enjoy their freedom as they wish.

REDDE will be implementing the RGPD, Regulation No. 2016/679 in force in the 28 countries of the EU and soon to be extended beyond.

9.7. Our system's assets for online merchants.

REDDE's conversion system is the first way to allow users to pay with cash on the Internet. Because of this, it might interest each and every online merchant and specifically digital content broadcasters.

Our system possesses many assets for online merchants. REDDE enables them to:

- Approach new customers who had no access to online trade so far;
- Seize new opportunities thanks to micro and nano payment;
- Ensure the payment is irrevocable, without the risk of repudiation;
- Be paid in local currency.

The development of such a network requires specific expertise that REDDE team has from its experience and from the development of a similar network in the past.



10. Benchmark of the existing solutions of cash out of crypto-currencies.

There are currently no solutions on the market to combine e-money with crypto-currencies.

The most common cash out operation is done through currency trade platforms as 'Coinbase' or exchange platforms as "Kraken". These solutions are expensive, restrictive and binding.

ICO environment saw a proliferation of projects trying to ease crypto-currencies cash in and cash out. Whether through debit card or payment interface, no solution of them were universal, economically viable and sustainable because of the volatility of the crypto-currencies.

	Universality	Simplicity	Instantaneity	Cost	Online payments	In store payments	TOTAL
REDDE	5	5	5	4	5	5	29
Revolut	3	5	5	4	3	4	24
Wallets associated to a debit card MONACO type	4	4	3	4	0*	5	20
Crypto-currency payment interface	4	5	5	5	0**	0**	19
"Coinbase" platform type	3	4	2	3	0	0	12
"Kraken" platform type	3	3	3	2	0	0	11

Grade: 5 : very good – 4 : good – 3 : average – 2 : bad – 1 : very bad – 0 : impossible

Universality: users' accessibility level.

Simplicity: simplicity of use and currencies' exchange.

Instantaneity: time requires for funds to be available for cash out before use.

Cost: cost of solutions available services (commissions cash in/ cash out commissions).

Online payments: possible use for payments on the Internet.

In store payments: possible use for classic payments in store.

*: in case of debit cards, a systematic authorization is required for each payment. Websites and PSP do not have proper tools for systematic authorizations but only random authorization for credit cards. Consequently, debit cards are unusable online.

**: Crypto-currencies volatility makes the development of an acceptance network (merchants) impossible.



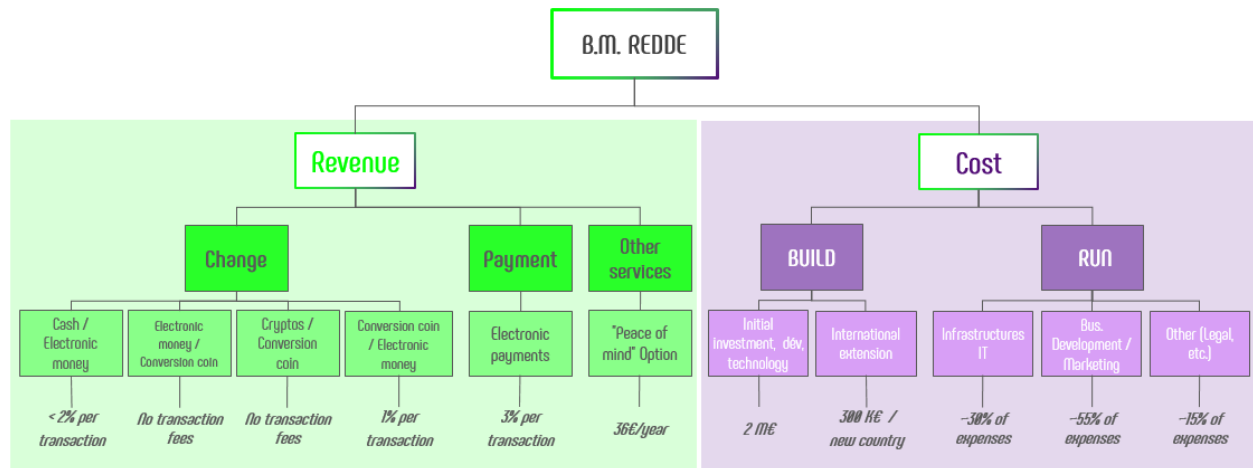
The wallet Revolut is REEDE's closest solution. But it has two major differences:

- REDDE is the only wallet that allows to use cash;
- REDDE was built around crypto-currencies, for their exchange and cash out. Revolut was built to exchange classic currencies (EUR, USD, GBP, etc...)

		Reloading	Currency Transfers (money+cryptos)	Payments		Cryptocurrencies		
				Online	In store	Purchase	Change	Transfer
REDDE	Service	Card Cash Transfer	✓	✓ (Card+Cash)	✓ (Card+Cash)	✓	✓	✓
	Cost	Free except cash <2%	Free	Free	Free	Free	Free	Free
REVOLUT	Service	Transfer	✓	✗ (Card)	✗ (Card)	✓	✗	✓
	Cost	Free	Free	Free	Free	1,5%	-	Free



11. Our Business Model.



11.1. Use of our token.

Our utility token REDDE (RDW) is the value for payments within our environment. It is then the only way to access the services developed by REDDE and to exchange of conversion coin with e-money. Its 1% commission fee is the main source of income on crypto-money related services.

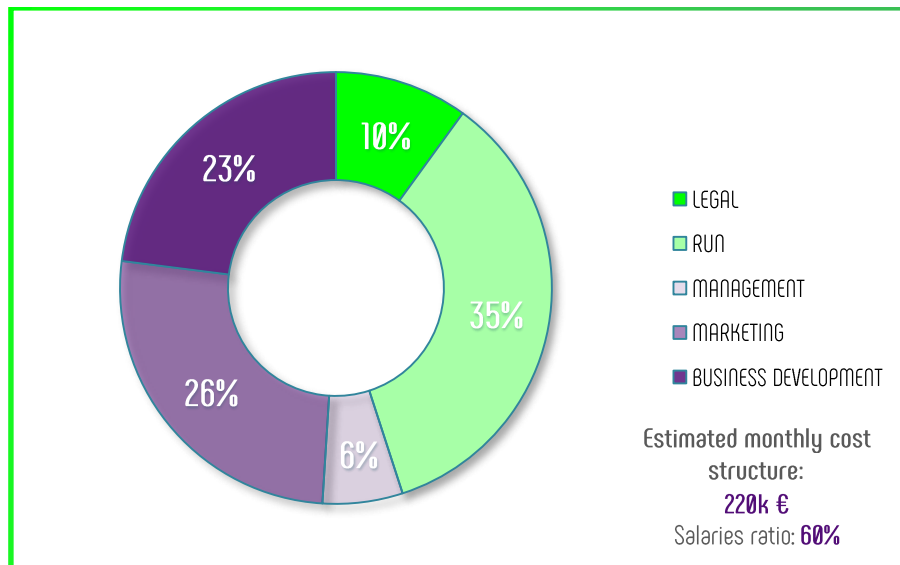
Note: exchanging e-money to our conversion coin is free of charge in order to ease the flows and ensure a sufficient number of conversion coins available within REDDE's environment.

11.2. Our incomes and transaction fees.

We have three major sources of income:

- The 1 % exchange commission between our conversion coin and our electronic currency (only in this way).
- A commission applied on each purchase paid with our electronic currency based on the model of the fees charged on bank cards and assumed by e-merchants,
- payment for related services such as the "peace of mind" option (36€ a year).

11.3. Cost structure.



76% of our estimated income comes from e-commerce commissions. Our Business Plan was built on the basis of the European e-commerce and the FEVAD annual reports in accordance with the following assumptions:

- Average amount of a transaction in our first implementation area: 56€
- Annual number of purchases: 24 (2/month)
- Average commission charged to e-merchants: 2% (conservative hypothesis)
- Estimated monthly cost of REDDE structure: 220 k €

Following our Business Plan, we aim to reach the break-even point at the 16th month, with 4,900 transactions per day, the equivalent of 74,000 users (France, Belgium, Luxembourg, Spain, Portugal and Italy).

Once REDDE application is developed and implemented in its leading market, as RUN's structural costs vary little, we estimate the implementation of all our services (distribution network + affiliation of local e-commerce websites) would cost 300 k € per country of 60 million inhabitants, excluding marketing costs.

11.4. Roadmap.



11.5. A perfect momentum.

REDDE benefits from an environment conducive for its implementation due to a favorable combination of circumstances, in particular:

- The functional resemblance of crypto-currencies and cash currency;
- The expansion of crypto-currencies;
- The step towards a decisive implementation of crypto-currencies into real economy and the expected rise of tools facilitating their integration;
- The inescapability of cash currency but the necessity to adapt it to the digital environment.
- The necessity for E-commerce to conquest new markets;
- The important dissemination of digital content (music, videos, creative works, tutoring, press, etc.) that requires a payment method that suits nano-payments (lower level than the monetary unit).

11.6. Our growth axis.

REDDE is based on a two-way growth strategy:

- **A geographic expansion** with the internationalization of our networks of points of exchange and acceptance. Our domestic market is Europe, in a second time we expect to implement REDDE in Asia, North America and South America. Priority will be given to countries with the highest level of subscription to our ICO.
- **An expansion of features and "light banking" services** offered to our users. We aim REDDE to become the first complete e-wallet. The integration of new features and services will be planned according to their relevance and to meet the users' expectations (dematerialization, loyalty and subscription programs, vouchers, couponing, moneybox, deposit, prepayment, third holder, payment certification, savings, management support, etc...). Finally, REDDE will integrate other major crypto-currencies to its peer2peer stock exchange.



12. The KYC.

12.1. A legal framework in its maturation period.

12.1.1. European legislation on electronic money.

The European jurisdiction considers electronic money as a currency, meaning that its issuance, management and circulation have been entrusted to institutions whose status needs to be approved by the central authorities and, by the means of delegation, to each European Community member's prudential regulators (Directive 2014-59-EU, 2015-2366-EU Directive, Directive 2009/110/EC etc. of the Council and the European Parliament).

REDDE created a specific structure (Cf.15) dedicated to electronic money, framed by a set of laws and European directives, established in Belgium and subject to Numac law 2018030643 of the Federal Public Service for Finance.

12.1.1.1. *Combatting money laundering and illicit activities.*

As concerns a currency available to anybody, supervisory authorities impose the implementation of all the measures available to fight against illicit activities and protect the human person. Based on its strong experience in this field, REDDE has been developing an "anti-money laundering module" applying the latest technologies on proactive monitoring and filtering processes for currency flows circulating in the system, according to an auditable specification. This innovative activity is continuously controlled and requires an active consultation with the legislator and the authorities fighting against illicit activities.

12.1.1.2. *Our control module.*

REDDE relies on its founders' and advisors' experience and proactivity in electronic money movement.

We conceived our platforms of issuance, circulation and control of the different currencies circulating into the system to be scalable. As they'll ramp up, they will increasingly integrate innovations and feedbacks into their processes.

The whole infrastructures, procedures and operations related to the issuance, management, conservation and control of flows into the system are designed and implemented according to the requirements of the current legislation. They are rewarded by obtaining a specific accreditation of electronic money institutions within the framework of the European directives in force.

Every information on financial flows movements in the systems are monitored and kept for thirty years, out of any operation.

12.1.2. Lack of regulation of the cryptos: a necessary foresight.

There is currently no crypto-currencies-related legislation neither to regulate or supervise them. However, thanks to our experience and knowledge of the potentially blocking items for European institutions, we self-imposed a particular vigilance for KYC and measures against illicit activities in the spirit of respect for Blockchain core values.



12.1.3. Our measures.

REDDE has developed a sufficiently strong KYC to protect users and get rid of illicit behaviors, in accordance with the European laws and directives in force. E-money access and use isn't legally subject to any KYC. However, it is essential for us that REDDE's wallets are customized and their usage is provided with strong means of identification, including the exchange and crypto-currencies movement features. Then, in order to get a wallet and access our services the user must follow an activation process comprising classic elements of identification (name, first name, user name, date and place of birth, country of residence, email address and available phone number) and exchange validation codes. This is our KYC basic feature; it can be completed by the provision of different identity elements depending on the nature of the transactions to be made.

12.2. Protection of our users' interests.

Our main priority is the protection of our user's interests and personal data.

12.2.1. Protection of users' funds.

The issuance of e-money results from the receipt of the equivalent counter value in cash currency by the distributor-point of exchange. REDDE becomes then a custodian of these values which brings a high security element.

As soon as they are exchanged in e-money, the corresponding amounts are collected on a specific account with a status defined by European directives and framed by the regulatory authority. REDDE doesn't access this account and can only carry out transfer orders to a new beneficiary following its owner's use (payments, exchanges).

Several features enable their owner to verify and monitor the account status at any time.

Exchanging and transferring conversion coin in peer2peer corner don't enable an instant payment. It means that the whole e-money and conversion coin REDDE funds have a secure equivalent, in accordance with the law.

12.2.2. Protection of personal data.

REDDE collects only the information needed to ensure the security and highest protection of its users and their values. Faithful to the Blockchain spirit, REDDE was built to ensure the information held by the wallets to be "sanctuarized" and inaccessible for any other purpose than monitoring. They are, of course, not exploited in any way and are kept for security reasons.

13.The ICO.



13.1. Plan / tokens.

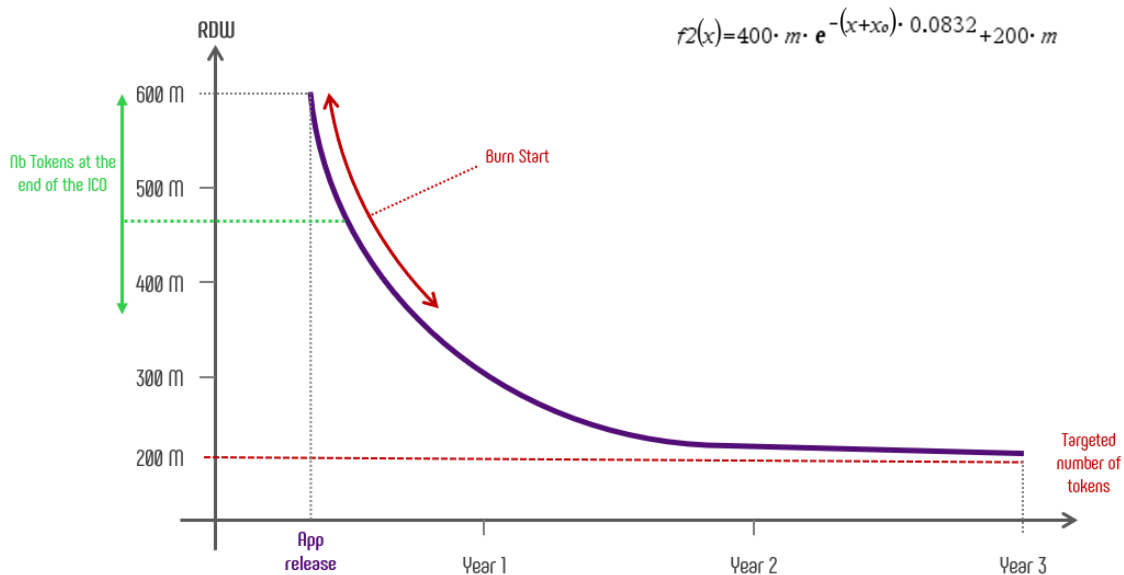
Accepted currencies	BTC, ETH, FIAT
Token (Utility)	Ethereum ERC-20
Token Name	RDW
Number of Tokens	600 000 000 RDW All unsold tokens during the ICO will be burned.
Price	0,10€
Softcap	30 000 000 RDW
Hardcap	380 000 000 RDW (Goal : 215 000 000 RDW)
Token distribution	15 days after the end of the ICO
Lockup	Founders: unlocked from the second year with the method of 1/12 per month. Team: 50% after the first year, 50% after the second. Advisors: unlocked gradually at a rate of 1/12 per month.
Governance	REDDEWORLD SAS committee. Funds will be secured. The use of funds requires the signature of the majority of the members of the committee.

Pre-sale	Crowdsale		
5 weeks from September 2018	10 weeks from November 2018		
Whitelist	Crowdsale		
60 000 000 RDW	160 000 000 RDW	80 000 000 RDW	80 000 000 RDW
Price : 0,06€	Price : 0,08€	Price : 0,09€	Price : 0,1€
Discount: 40%	Discount: 20%	Discount: 10%	-



13.2. Added value of the Tokens and the burn.

Our tokens are used to pay REDDE's exchange fees. These commissions are calculated in euro and then converted depending on the token rate. In order to add value to early-time buyers, REDDE will conduct a transparent mechanism of burn to part of the token every time it is used. The goal is to gradually lower the total amount of tokens in circulation to mechanically increase its value.



The purchase of tokens during the ICO will allow users to access the "peace of mind" option, at a lower cost or even for free, following this scale :

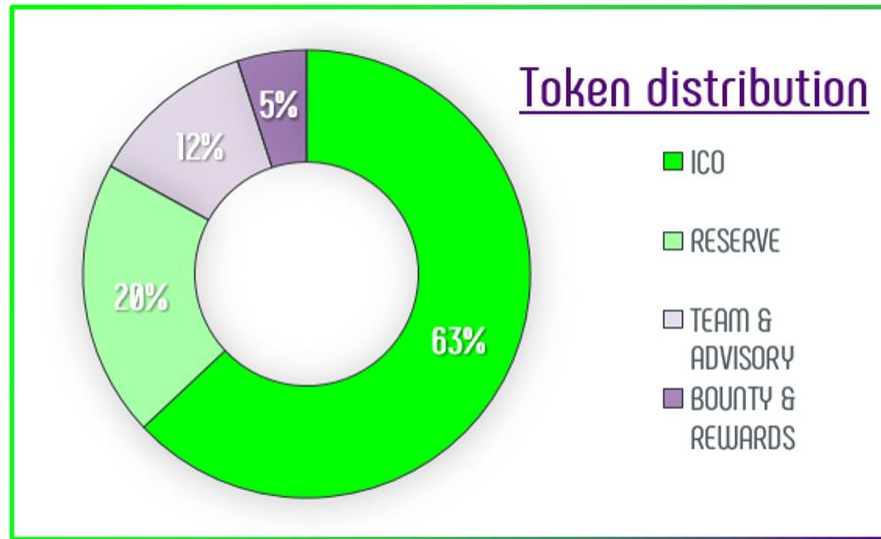
- +2 500 RDW : 2/12 months free
- +5 000 RDW : 3/12 months free
- +7 500 RDW : 4/12 months free
- +10 000 RDW : 6/12 months free
- +15 000 RDW : 9/12 months free
- +25 000 RDW : free

In addition, throughout the ICO, an additional bonus for large investments, according to the following scale:

- +60 000 RDW : 1% extra bonus
- +100 000 RDW : 2% extra bonus
- +250 000 RDW : 6% extra bonus



13.3. Distribution of tokens.

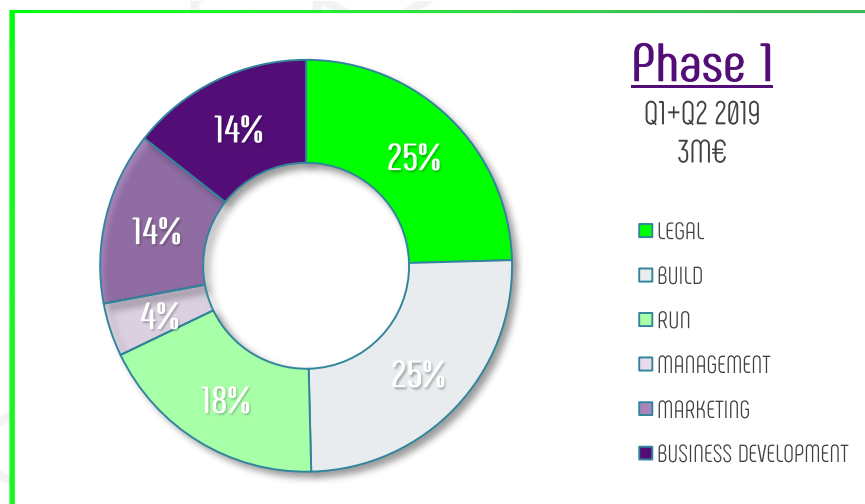


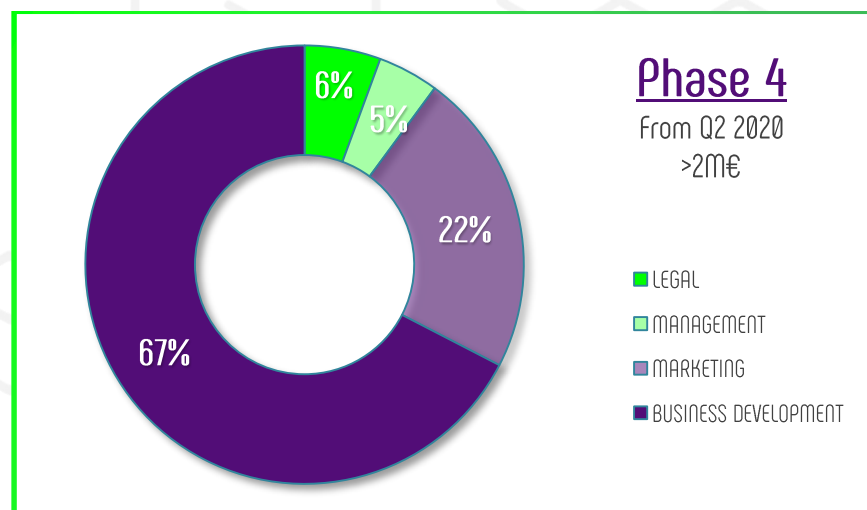
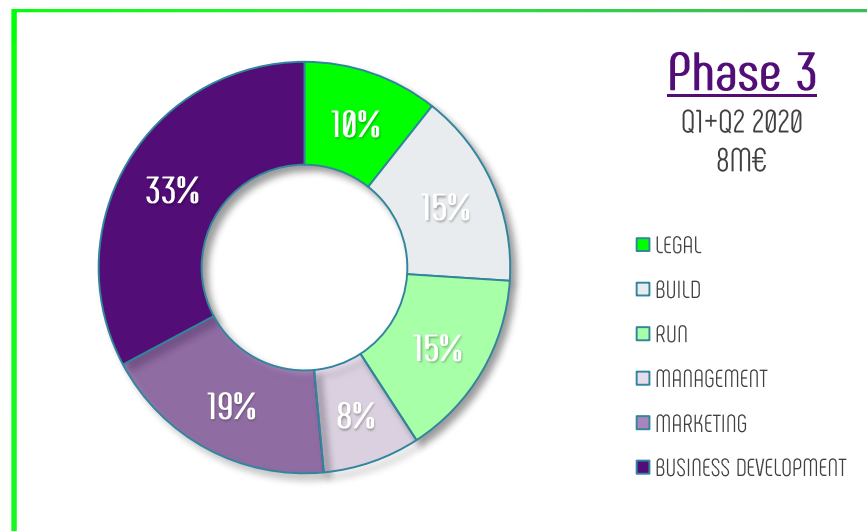
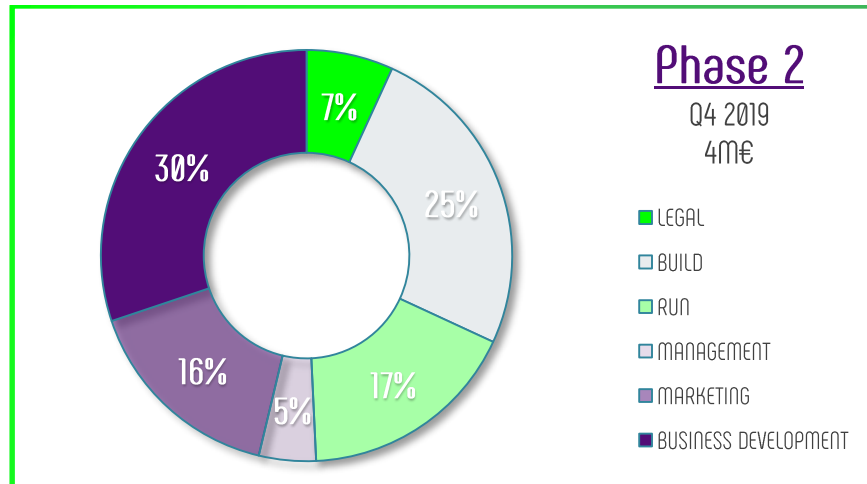
13.4. The reserve.

Part of the tokens will be kept by REDDE to ensure the token's liquidity and accessibility. A part of this reserve will also be used for our Bounty program after the ICO. This reserve will also be used to face unforeseen events.

13.5. Use of funds

The deployment of REDDE consists of four main phases. The use of funds collected during the ICO will depend on the progress and concerned phase specific works.





14. The team.

Jan A. Zizka (Co-founder/CEO)

Graduated from SKEMA Business School and Oxford Brookes University, Jan started his career working in the strategic development of a Caribbean Group. He then joined the GFI Business Transformation (ex-Thales Business Services) as a senior consultant. In his career, Jan has completed major missions. First to the General Directorate of Public Finances at the French Ministry of Economic and Financial Affairs working on State Operators' multiannual strategy schemes. Then to BNP Paribas where he was in charge of the Business Plan of the e-wallet RMW project (which became Lyf Pay). This experience made him realize the huge challenge that cash and new economy adaptability represents. He then founded EEME which developed a system of dematerialization of cash and online payment. Passionate with these issues, his interest for crypto-currencies and their use starts in 2015.

Florent Bernard (co-founder)

As a crypto-currencies early-adopter, Florent has an in-depth knowledge of Blockchain. Fascinated by the stock exchange, he worked for 9 years in finance as a Product Engineer. He has a deep knowledge on banking activities and circulation of currency issues. Graduated of SKEMA Business School and Mc Gill University. Fellow student with Jan Zizka during their studies at the SKEMA, they developed together the application REDDE after realizing the difficult use of crypto-currencies in the real economy.

Charles Cantacuzene (CTO)

Computer engineer specialist, Charles holds a Master's degree MIAGE and a university diploma in technology from the University Paris Dauphine and UPI3. He has over 20 years of experience in Database Architecture and had project manager roles for large organizations as CA Lyon, Steria, HSBC, CFF and Crédit Lyonnais. Charles was the Information Systems Architect and Director of the new payment solution Wexpay. He is also running courses as a trainer for the computer science higher education group SUPINFO. Associated with REDDE's project from the beginning, he developed and supervised the development of our cash dematerialization and electronic cash creation system.

Pascal Marie (Principal Architect)

Graduated in computer sciences, Pascal had consultant roles for the implementation of banking tools with several French banks. He worked as a project manager for Ardian before starting his own business. Pascal is an excellent developer, he was involved in the development of computer systems services for several start-ups but also for the French Ministry of Ecology and Sustainable Development. Passionate with his job, he is a Blockchain expert. He participated in several ICO and delivered technical assistance on various projects and technologies, always related with Blockchain. Pascal is in charge of the creation and the crowdsale of our token. He is also the architect of our coin and its adaptability with our electronic currency.



Ilias Hmani (Blockchain developer)

He studied at the Superior Academy of Engineers Leonardo da Vinci and specialized in Blockchain technology. Ilias had a first successful experience as a Blockchain developer for Euler Hermes where he developed a decentralized application to manage bills directly related with their counterparts via ethereum. As the application is linked to the Euler Hermes API, it allows to subscribe bill insurances regardless of their amount. Passionate about his job, he has also developed a decentralized internet-voting platform for Mazars' members. This app is available for any partner through his smartphone, it allows everyone to participate at the assembly votes no matter his location which helped to get rid of travel costs, organization and accommodation.

Constantin Pépin (Developer & UX/UI designer)

Coming from "l'Institut de l'Internet et du Multimedia" (IIM) in France (Master in Design and Visual Communication), Constantin is a computer enthusiast. Volunteer and rigorous, he already has three years of experience as Webdesigner and two years as project manager. His experience and strong expertise in development led him to set up his own dedicated digital structure and then to become a teacher / trainer at Superprof and Propuls'Up. Sensitive about crypto-currencies and the potential they represent, Constantin invested himself early on these questions and developed a particular interest for the Blockchain technology. He was 2nd prize winner of Ubisoft Blockchain Heroes 2018. He joined our team as a developer and UX / UI designer.

Glen High (Webmaster & Community Management)

After the completion of studies in a Classe Préparatoire aux Grandes Ecoles MPSI/MP, Glen is working as an apprentice while completing his degree in financial engineering at the Superior Academy of Engineers Leonardo da Vinci. He has an entrepreneurial nature and a special appetite for finance, mathematics, and computer science. Glen has a good knowledge of crypto-currencies as he was responsible of an association providing automation systems for crypto-currencies markets trading.

Advisors Board:

Jan Georges Zizka

Founder of the internet-based cash payment system WEKPAY that he successfully sold in 2013. Winner of several innovation contests; Specialist of electronic payment modes and methods since 1999 when he first worked on Gil Amelio's visions and studied the third type indirect exchange mechanics (G.Lane-University of Paris-Dauphine). He is an expert of regulatory framework for electronic money institutions, first French entrepreneur to obtain this status with the ACP Bank of France in 2011 and only private operator to participate in the transposition of European directives with the French Ministry of Economic and Financial Affairs and the Bank of France.

Axel Duplan

Senior manager for an International Consulting firm, for a decade Axel operates on strategy and management issues, for customers in France as in international. As a supporter of innovation in new technologies of Information and Communication, he specialized in building of disruptive business models for various players of the banking sector. In addition, Axel as is particularly interested in technologic challenges to change the world of payments in particular by the emergence of Blockchain. As part of REDDE ICO, Axel brings to the team his expertise in methodology and strategy and detailed knowledge of banking ecosystems.

Armin Schwienbacher

Director of Finance & Accounting programs at Skema Business School and of the Finance Research Center of the same school, he is a contributor to the Oxford Business Law Blog and a Blockchain speaker for the Symposium of the Scientific Council of the "Autorité des Marchés Financiers" in France. Sensitive to challenges that crypto-currencies represent, he has conducted various researches, in particular on ICOs, the information of the investor and fraud examples.

Armin brings his support and his testimony to REDDE in these words:

"As a professor of finance at SKEMA Business School, I felt it was important to support the entrepreneurial initiative of our alumni. Responding to a clearly identified expectation of the ecosystem, the REDDE project is built on a solid and original economic model. This is a textbook case that reflects the quality and relevance of our courses at SKEMA."



15. Our structure.

The implementation of such a project with an international scope in a hyper-regulated environment, highly scalable, needs to rely on a highly-efficient infrastructure which takes a full advantage of the institutional environment in which it operates.

15.1. REDDEWORLD SAS / EEME SA.

These reasons led us to develop two separate legal entities:

- REDDEWORLD SAS, Cap. 38 000€, registered at the RCS of Paris (France) under the number 839 045 028. This structure is about the research, development and dissemination of services and applications designed for the circulation of electronic money and crypto-currencies.
- EEME SA (European Establishment for Electronic Currency SA), Cap. 501 000€, registered at the RCS of Brussels (Belgium) under the number 0637.770.050. Structure for the creation of electronic money in the process of accreditation by the National Bank of Belgium. Its purpose is the issuance, circulation and control of electronic money.

15.2. Audits and Audit Office.

Our main goal is to ensure our users' safety and comfort and to earn the confidence they deserve.

On REDDE, every application, system, platform and process will define its own audits that will be conducted by external experts according to rigorous and specific protocols.

With its status of simplified limited company, REDDEWORLD SAS is subject to the approval of its annual accounts by a certified auditor.

With its accredited status, EEME SA, like any other financial institution, is subject to a set of ongoing and periodic controls operated by the Authority of the National Bank of Belgium and supervised by a certified auditor.

As the legal environment is recent and evolving, but nevertheless highly monitored and regulated, law firms with an expertise of each requested issue will be associated from the conception to the exploitation of the services developed by REDDE.





16. Legal terms.

DISCLAIMER

The REDDE whitepaper has been written by the REDDE team in order to introduce main aspects of our project.

The whitepaper is not a formal offering memorandum or prospectus, and is not intended to provide the basis of any investment decision or contract. The information presented in this document is a summary of all works, research, testing audits we conducted, some subject to independent audit, verification or analysis by professional legal, accounting, engineering or financial advisers.

The whitepaper does not include all information a buyer of RDW token might require to make any purchase decision, and, does not address the risks associated with buying and selling of RDW, which are numerous and significant.

REDDE (along with its founders, managers, supports and employees), does not assume any liability or responsibility for the accuracy or completeness of information contained in this whitepaper, or for correcting any errors herein. Furthermore, should you choose to participate in the Token Sale or Pre-Sale, REDDE does not assume any liability or responsibility for any loss of market value of RDW. You are also aware of the risk that due to a lack of public interest, REDDE could remain commercially unsuccessful or shut down for lack of interest or other reasons. You, therefore, understand and accept that the funding and the creation of REDDE carries financial risks.

Recipients of this document are encouraged to seek external advice, and are solely responsible for making their own assessment of the matters herein, including assessment of risks, and consulting their own technical and professional advisors. For any questions/queries, feel free to reach out to us on info@redde.io

A. Token Sale

The ICO consists in the sale of a maximum of 380M RDW tokens (Hardcap). The price, discounts and bonuses is explained in part 13 of this Whitepaper. The softcap is reached at 30M RDW tokens. In case of not reaching the softcap at the end of the ICO, excluding transfer fees, **80% of funds invested by token buyers will be refund by REDDE.**

B. Legal information

REDDE and its Token Sale is supported by:

REDDEWORLD SAS, registered at the RCS of Paris (France) under the number 839 045 028.

EEME SA (European Establishment for Electronic Currency SA), registered at the RCS of Brussels (Belgium) under the number 0637.770.050, is the contracted technical provider to REDDEWORLD SAS regarding electronic money solutions and has no regards concerning RDW Token Sale or Pre-Sale and/or any subject related.

The French Law and the French jurisdiction is the only one applicable in any case.



C. Regulatory Risks and Risk Management

Regulatory risk at present, although some governments, such as France and European countries, hold a positive attitude towards Blockchain technology and cryptocurrency, and have established favorable policy to support the growth of the industry, there are still many uncertainties at the regulatory level due to conflicts between the decentralized nature of public Blockchains and the policies of existing centralized governments.

Governments averse to the proliferation of the use of cryptocurrencies in local commerce could issue laws and regulation deeming the use of cryptocurrencies a regulated activity. In recent months, countries such as China have issued regulations or statements prohibiting token sales, while other countries like the U.S. have sought to bring the sale of tokens within the same regulatory oversight as securities offerings. This could render holders of RDW incapable of using their tokens in the future without further regulatory compliance.

The management team will use the following ways to mitigate the regulatory risks:

Considering that this framework is moving, REDDEWORLD SAS will comply with any law which may become applicable or future potential agreement delivered by the European Commission. REDDEWORLD SAS actively communicate with government authorities and industry practitioners, so as to design and carry out its digital applications, and businesses under existing legal framework.

D. Market risk

The goal of REDDEWORLD SAS is to enable organizations and individuals to run businesses on the Blockchain and with businesses of traditional and net economies. However, since the Blockchain industry is still emerging, the project will face a variety of market risks in the future. To mitigate the market risks REDDE will attend industry meetings regularly and hold press releases on project progress to communicate and discuss with relevant businesses regarding current market needs and prospects. This can ensure that the project is able to promptly respond to queries of the community and the market.

E. Technical risk

REDDEWORLD SAS establish platforms and applications to run on the Blockchain and on the traditional and net economies. Therefore, the project puts a high demand on top-notch technical talent and requires extensive research involvement and engagement. To mitigate the technical risks REDDE works closely with top developer communities and research institutions to focus on the development of the ecosystem.

REDDE will also regularly allocate funds to support the construction of REDDE community and carry out in-depth collaboration with other Blockchain and crypto communities, so as to ensure that the technical risks of the project are manageable.

F. Financial risk

Financial risk refers to the significant loss of investment raised through Token Sale and Pre-Sale. For example, hackers or other malicious groups or organizations may attempt to interfere with REDDE distribution or REDDE Blockchain in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. To mitigate the financial risk, all the digital currencies raised through Token Sale or Pre-Sale are stored in multi-signature wallets with cold storage and managed by the REDDE Operations team. Using 3/5 multisignature, the risk of project funds being subject to expropriation and/or theft can be effectively reduced.

SALES RESTRICTIONS

By registering for RDW Token Sale, you acknowledge to the law applicable in your country regarding ICO and agree not to infringe. Citizen from Bangladesh, Ethiopia, Iran, Iraq, Jordan, Kyrgyzstan, Nepal, North Korea, People' Republic of China, Singapore, Syria, Trinidad and Tobago, USA, Vanuatu and Yemen are not eligible to register for the Token Sale.

WARNING

These Disclaimer and A,B,C,D,E,F sections apply to this whitepaper and any and all information available on the Website. The contents of these sections outlines the terms and conditions applicable to you in connection with your use of this whitepaper and of any and all information available on the Website; and/or your participation in the token sale, in each case in addition to any other terms and conditions that we may publish from time to time relating to this white paper, the website and the Token Sale (such terms hereinafter referred to as the "Terms")

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REDDE neither guarantees nor accepts responsibility for the accuracy, reliability, current state (as of this whitepaper) or completeness of the information. The RDW is not a security of any kind. No equity, interests or dividends will ever be distributed or assigned to RDW holders from the company REDDEWORLD SAS. RDW is a digital utility token for participation and use in the REDDE network and ecosystem and does not confer ownership of a stake in a business. Tokens and coins are to be used by the participants of the ecosystem, their respective Partners, Users and consumers of the ecosystem.

