



NAMI | WHITE PAPER FOR CONTRIBUTORS

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I. INTRODUCTION

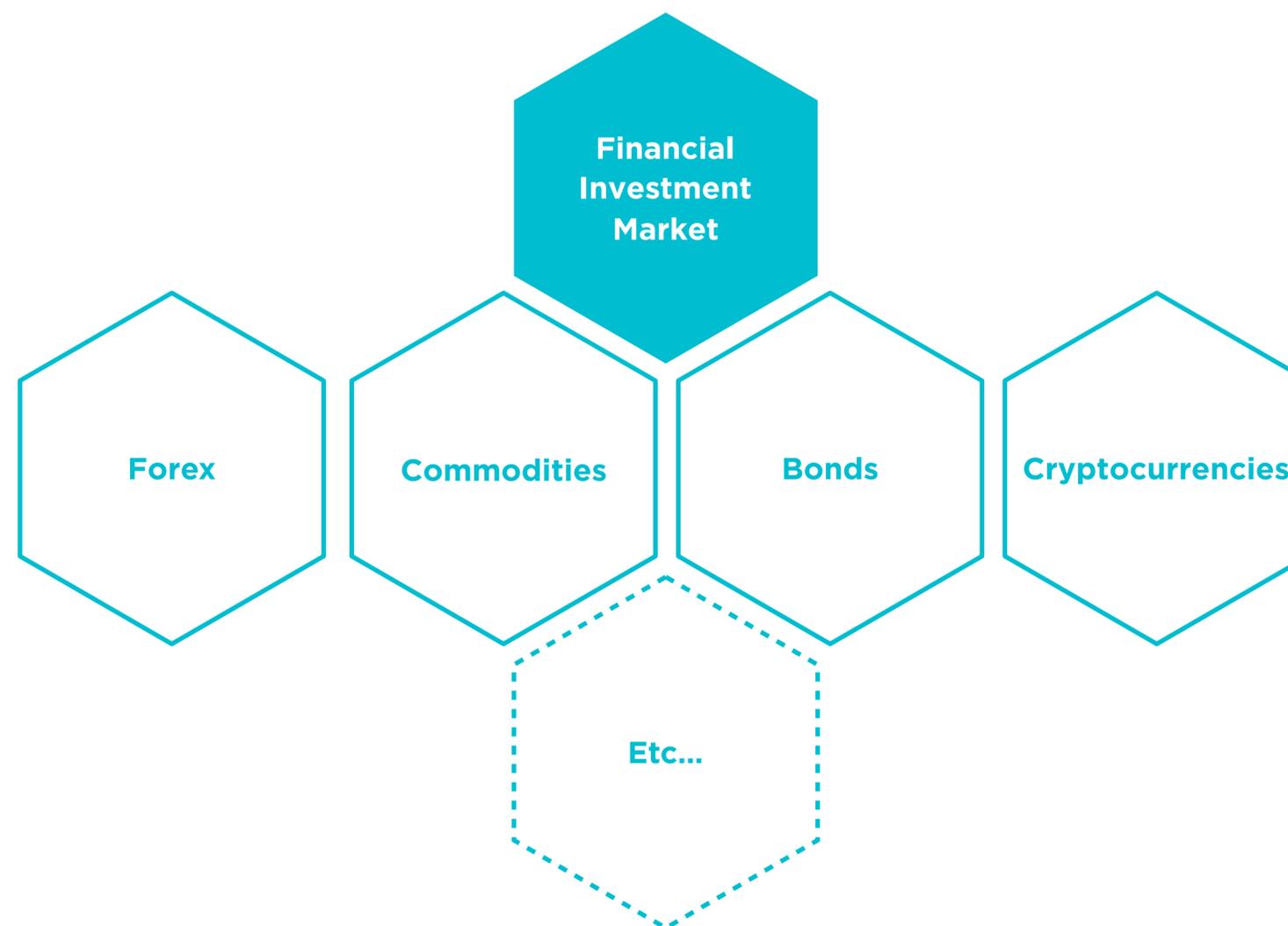




INTRODUCTION

Nami ecosystem is proud to announce nami.trade - a revolutionary, Blockchain-based trading platform that will bring much-needed change to financial investment market, including forex, commodities, indices, bonds, cryptocurrencies and much more.

Taking advantage of Blockchain technology, nami.trade opens up a trading platform which is transparent, decentralized, anonymous and 100% automated. As a result, the transaction costs can be reduced 100 times when compared to traditional trading platforms. nami.trade is one of the key products which enhances connectivity, consistency and sustainability in the ecosystem of Nami Corp.





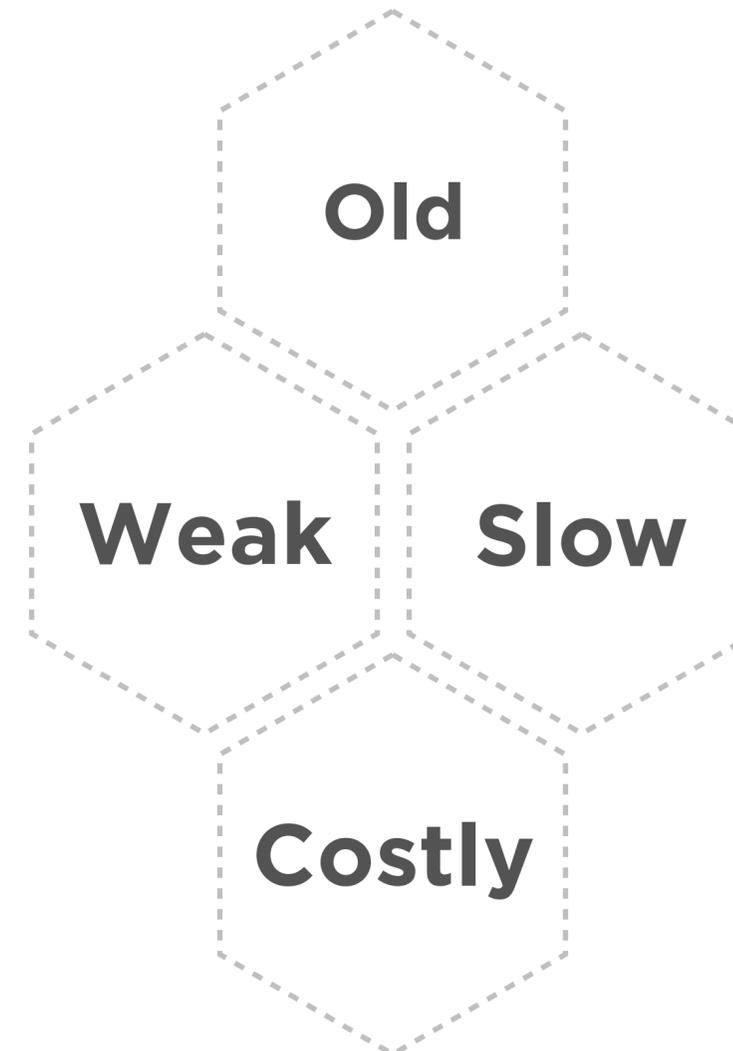
II. PROBLEMS





PROBLEMS

For decades, lots of intermediaries have been involved in the process of trading. Every trader at least once had to call on the services of a so-called middleman. This term refers to a variety of participants of the market from banks and security dealers to wholesalers and retailers or even a sales person. The operating cost is usually high because you have to cover all the expenditure related to infrastructure, selling, intermediation, counselling, remuneration, etc. These costs are charged to traders at each stage of their transaction, under different names, such as spread, swap, commission, tax, etc. This happens due to the conflict of interest between traders and traditional brokers, especially dealing-desk brokers. Brokers make profit when traders lose their trades.



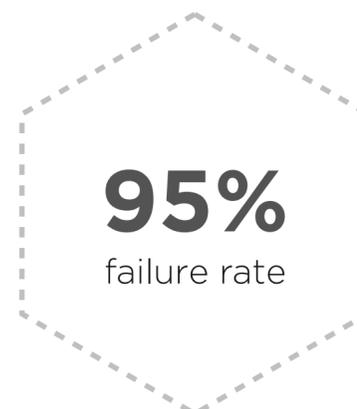
What happened to the old-forex concept?



PROBLEMS

For that reason, traditional brokers tend to interfere in transactions in many ways (it's a common practice to establish inaccurate prices or change spread) which leads to the result that up to 95% of traders lose their money throughout the trading process. These factors not only reduce traders' trust, but also have a negative impact on their trading performance.

The technology used by traditional trading platforms is centralized storage, which may bear the risk of attack on the database and difficulty in scaling up, while establishing higher costs of maintenance, operation and system security. In addition to technical costs, there are lots of other costs related to human resources, such as accountants, developers, maintenance team, sales team, executive team, etc, which are calculated in transaction fees incurred by traders.



95% of traders
fail due to
high trading fees



More than
10 years without
technology updates



No freedom
for any countries with
limited overseas funding



PROBLEMS

After so many years of joining the financial investment field, we have connected with more than 3,000 servers of nearly 200 brokers from all over the world, over 1,000,000 transactions of 25,000 accounts have been recorded in the system of Nami Assistant. We understand that the fees imposed on each transactions by brokers are the root cause of losses borne by traders. It is well known that in one basic transaction, the standard ratio of gain/loss is 50/50 (in the absence of fees, of course). But it will change depending on total cost needed to conduct that transaction, therefore, a higher cost and short-term transaction may drive your ratio to 40/60. This fact is no stranger to any individual trader in the world. It's time now to tackle this problem using technological breakthrough and the solution proposed by nami.trade.

Profitable ratio

Without cost



With cost



0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%



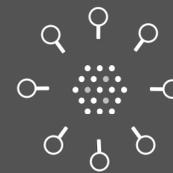
III. SOLUTIONS



Blockchain Technology



NAC Token

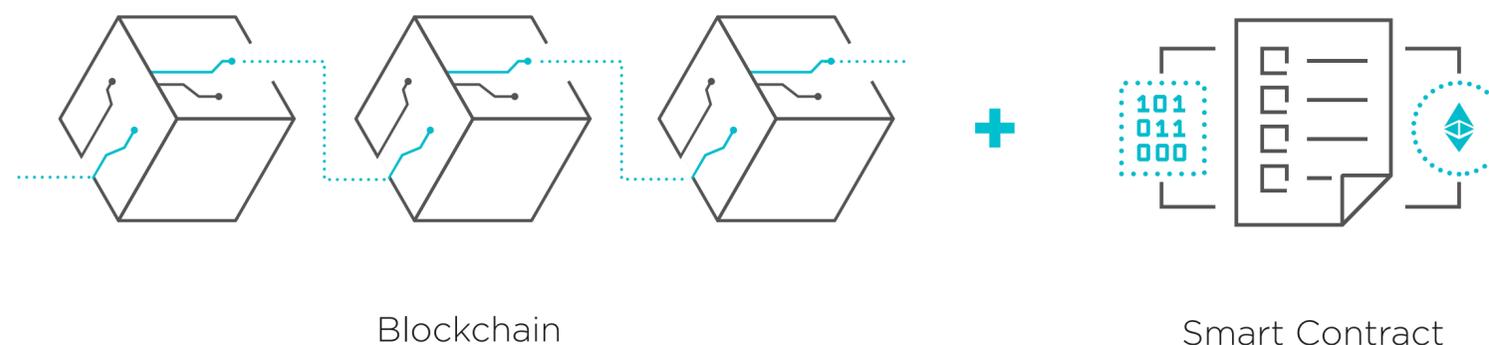


NAC Mutual Pool



BLOCKCHAIN TECHNOLOGY

Blockchain is a technology which allows us to enhance our storage capacity, transmission, encryption rate, information transparency and security. Particularly thanks to the decentralized data storage feature, the Blockchain technology can help secure and transform transactions into irreversible records. And what's more, the foundations on which it's based are ideal for Bitcoin and other altcoins to thrive. Since its inception, Ethereum, building on what has been achieved, has pushed the Blockchain technology into a whole new level by incorporating Smart Contract into it. This new technology by leaps and bounds has solved lots of practical and real-life problems. Smart Contract allows us to engage in transparent and peremptory agreements with permanent storage time thanks to the digitalization and encryption of the contracts in the nodes of Blockchain.





BLOCKCHAIN TECHNOLOGY

And by applying Ethereum's Smart Contract, we now provide a solution for the dilemma in traditional trading platforms. Traditionally, all the data is stored in a centralized database, but now each transaction can be stored anywhere in millions of nodes on the Ethereum network, scattered all around the world. By reducing the cost of human operators, the cost of systematic operation can now be lowered several thousand times, thus reducing the cost of each transaction from a few hundred to a few thousand times. On top of that, the distributed ledger used to keep track of the transactions ascertains transparency, while helping traders maintain their unidentifiable status. This ledger is untamperable and irreplaceable because its copies are distributed on millions of computers. This is the solution Nami offers in order to minimize the transaction cost, thus increasing the profitable ratio on each transaction from 40/60 to 49.5/50.5.

Profitable ratio

Traditional Platform



nami.trade

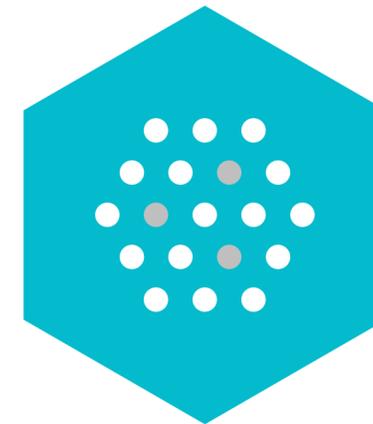


0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%



NAC TOKEN

Nami Crypto (NAC) is a cryptocurrency that can operate throughout the nami.io ecosystem, especially with the most significant application among the others, this is nami.trade. NAC will act as the trading currency for transactions in EURUSD, GBPJPY, GOLD, OIL, S&P500, DAX, BTCUSD, ETHUSD, BTCETH, NACUSD, BTCNAC, XRPUSD, XRPNAC, etc., and more than 3,000 other instruments to choose from. NAC Token is to be generated with the total supply of 2 billion tokens, along with a token crowdsale round with a value of 1 billion tokens. The mechanism for generating NAC during the Pre-Sales round and crowdsale mostly will take place through ETH funding, so that NAC will be generated automatically by Smart Contract. In the off chance that the 1 billion NAC tokens are not sold out, the remaining NACs which have not been generated will be kept within the Smart Contract until the nami.trade becomes operational. When nami.trade is launched, the generating mechanism for NAC will be based on the amount of NACs going through the “NAC Mutual Pool” - NMP (further explanation below). For every 100,000 NACs (1 lot of NACs) going through the NMP, 1 new NAC will be generated, and the newly generated NACs will be transfer directly to the NMP until they reach the maximum quantity of 2 billion NACs.





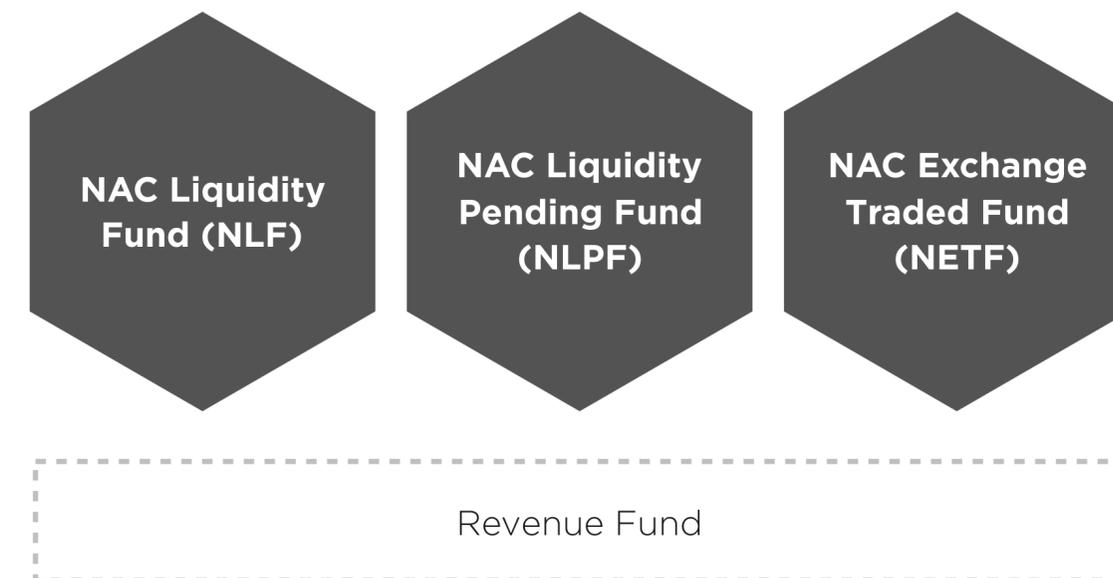
NAC MUTUAL POOL

The reason behind NAC Mutual Pool (NMP)

Traditionally, most of liquidity supply for trading activities comes from financial institutions (state banks, private banks, investment funds, insurance firms and so on) with high fees, complex architectures, inconsistency and lack of transparency. Nami invents a breakthrough solution to address these issues in order to cut the transaction cost for traders on nami.trade to the minimum. And NAC Mutual Pool (NMP) is the solution we bring for the financial investment market.

So, what exactly is NAC Mutual Pool (NMP)?

NMP is an instant liquidity solution for trading activities on nami.trade, which offers fees hundred times lower than the current traditional model. Four key components are used to build up an NAC Mutual Pool, namely three main liquidity provider funds: NAC Liquidity Fund (NLF), NAC Liquidity Pending Fund (NLPF) and NAC Exchange Traded Fund (NETF); the last component is a Revenue Fund.





NAC MUTUAL POOL

- NAC Liquidity Fund (NLF) acts as a fixed reserve fund and is designed to minimize the risk to which NETF and NLPF are exposed. NLF is the base pool which is built by NAC Liquidity Fund Contributors (NLFC) who contribute the NACs to the NMP from the beginning to ensure the market liquidity.
- NAC Liquidity Pending Fund (NLPF) is where the NACs from traders' commercial operations are kept for a period of time, precisely, from the time the order was concluded to the moment is executed.
- NAC Exchange Traded Fund (NETF) is a designated fund with an aim to increase the working capital used to liquidate transactions for traders on nami.trade.
- Revenue Fund is where all the fees on nami.trade are collected and later distributed to the beneficiary who is eligible for the NMP revenue.



NAC MUTUAL POOL

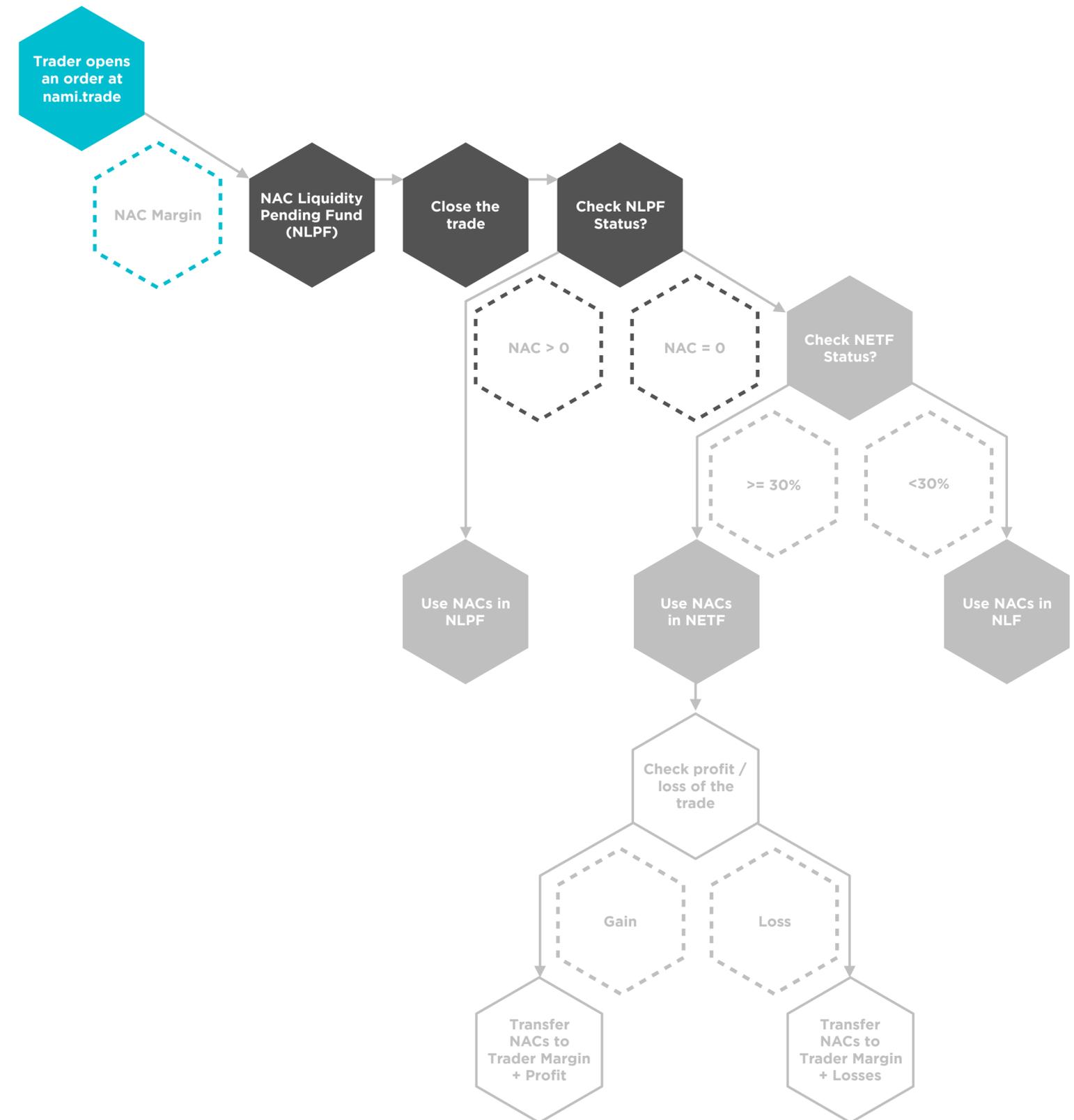
How trading activities go through on nami.trade?

When a trader conducts an order, the number of NACs needed for this transaction will be transferred to the NAC Liquidity Pending Fund (NLPF) and kept there until the trader closes the order. The Smart Contract will calculate the profit/loss of this trade and transfer back the equivalent number of NACs to the trader, as follows:

- If a trader makes a profit, the Smart Contract will calculate it and NACs will be sent to the trader from the NAC Liquidity Pending Fund.
- If a trader encounters a loss, the Smart Contract will calculate it and return the remaining NACs (if any)

In the case that NLPF runs out of NACs, NMP will use the fund from the NAC Exchange Traded Fund (NETF) instead to pay NACs to traders.

In the case that the number of NACs in NETF goes below 30% of the total quantity available in NETF at the beginning of a month, the reserved NACs from NAC Liquidity Fund (NLF) will be utilized to liquidate the transaction.



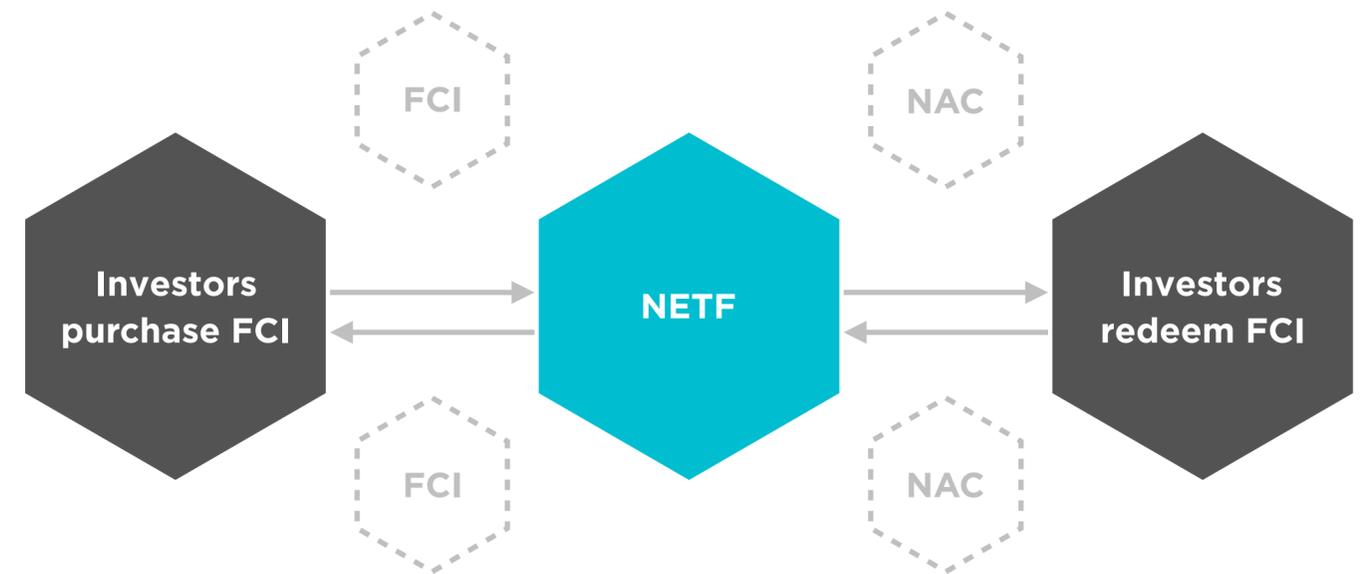


NAC MUTUAL POOL

What is FCI and how does it work?

The so-called FCI (fund certificate) is what is issued by the NAC Exchange Traded Fund (NETF) to increase the working capital used to liquidate transactions for traders on nami.trade. This certificate is a Smart Contract with FCI token.

Investors who want to invest in FCI can do so by transferring the NACs they own into a constructed Smart Contract, and the system will automatically generate and send an equivalent amount of FCIs to the investor's wallet on the basis of the FCI price and the transferred amount of NACs.





NAC MUTUAL POOL

When the investors want to redeem their FCIs, they only need to transfer the FCI to a constructed Smart Contract, no need to transfer to it elsewhere outside nami.trade. When those FCIs have been transferred back to NETF, they will be removed to balance the amount of FCIs in the market.

The system will automatically calculate and send an equivalent number of NACs into investor's wallet on the basis of the FCI price and the transferred amount of FCIs. During the converting process from FCI to NAC, the system will subtract 1% of total received NACs and transfer it to the Revenue Fund.

For example:

The investor has 1,000,000 NACs and the current price is 1 FCI = 2 NACs, therefore, with the help of the Smart Contract on nami.trade, which will calculate the amount owing, the investor will receive back 500,000 FCIs.

After that, the FCI price climbs to 2.5 NACs and the investor wants to offset his losses. In this case the procedure is identical to the first one, with the help of the Smart Contract on nami.trade, which will calculate the amount owing, the investor will receive back 1,237,500 NACs.



NAC MUTUAL POOL

The price of FCI wavers in accordance with the trading performance of all traders on nami.trade on a daily basis. If the general performance of traders is positive, the FCI index will decrease and vice versa.

Formula:

$$\text{FCI price} = \frac{\text{the number of NACs in NETF}}{\text{the number of FCIs in the market}}$$

For example:

There are 200,000,000 NACs in NETF and 100,000,000 FCIs in the market, therefore, one FCI is equal to two NACs.

Some things should be noted on FCI

Investors only can invest in an FCI certificate when the total number of NACs in NETF does not exceed 25% of the total NACs issued.

For example: Currently, the total number of NACs which can be issued amounts to 500,000,000, so maximum 125,000,000 of them can be put into NETF.

When this limit is exceeded, the NACs inside NETF can only increase by receiving from Revenue Fund. More details on this matter will be given later on this page.

If the total number of NACs in NETF is 30% lower than the level at the beginning of this month (that means NETF is at risks), a separate fund (NETF Revenue fund) will transfer its NACs to NETF to support the value of FCI.

Additionally, nami.trade will enable FCI trading if investors want to create a secondary or derivative market.



NAC MUTUAL POOL

Further look, more details on Revenue Fund

There are two types of revenue on nami.trade, one is Trading Revenue and another one is FCI Revenue.

About Trading Revenue

To leverage the funds and securities in traders' accounts and thereby enter larger trades, traders need something called a margin, which means a loan granted by nami.trade. Hence, there will be only one small fee charged to traders, i.e. market liquidity fee, and this is exactly how Trading Revenue of nami.trade works.

When traders conduct a trade on nami.trade, the Smart Contract will charge them an amount depending on the leverage ratio of each trade.

Leverage ratio	Transaction fee
1:1 → 1:5	0.01%
1:5 → 1:50	0.05%
1:50 → 1:100	0.1%
1:100 → 1:500	0.2%
> 1:500	0.4%



NAC MUTUAL POOL

For example:

- When a trader trades 1 lot BTCUSD (100,000 NACs) with a leverage ratio of 1:2 (transaction fee is 0.01%), the required amount of NAC in the wallet is $100,000 \text{ NAC} / 2 = 50,000 \text{ NACs}$
- The fee shall be $50,000 \text{ NACs} * 0.01\% = 5 \text{ NACs}$
- Meanwhile, the ratio of USD imposed by traditional brokers is 3 - 5% of margin used, which means the fee will be 300 - 500 times lower on nami.trade

With higher leverage ratio of, for example, 1:500 for the transaction of 1 lot of Gold (with the transaction fee of 0.2%), NACs in the wallet should be $100,000 / 500 = 200 \text{ NACs}$. The fee shall be $200 * 0.2\% = 0.4 \text{ NACs}$.

In peer comparison (assuming that 1 NAC = 1 USD), the transaction fee of 0.2% in nami.trade is equivalent to \$0.4.

In the traditional brokering, when trading 1 lot of GOLD with the leverage ratio of 1:500, the investor has to deposit \$200 and a transaction fee is \$50, accounting for 25% of the deposit.

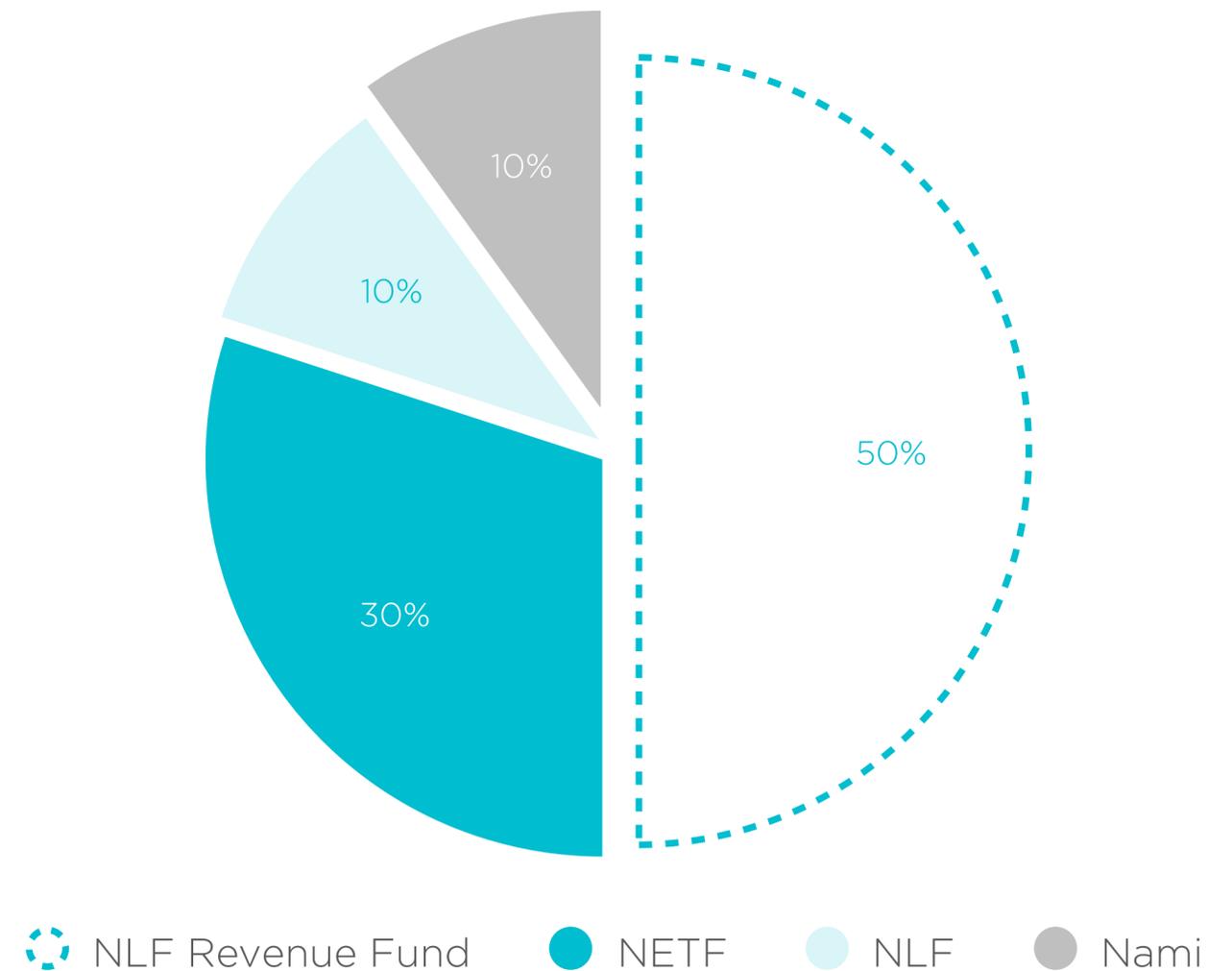


NAC MUTUAL POOL

Trading Revenue is shared among four participants who contribute to nami.trade liquidity. The structure is as stated below:

- 50% for NLF Revenue Fund,
- 30% to be added directly to NETF to increase the value of FCI,
- 10% goes to NAC Liquidity Fund (NLF)
- and remaining 10% to be kept for Nami management + team
- while 0% for NETF Revenue Fund

PROPORTION OF PROFIT





NAC MUTUAL POOL

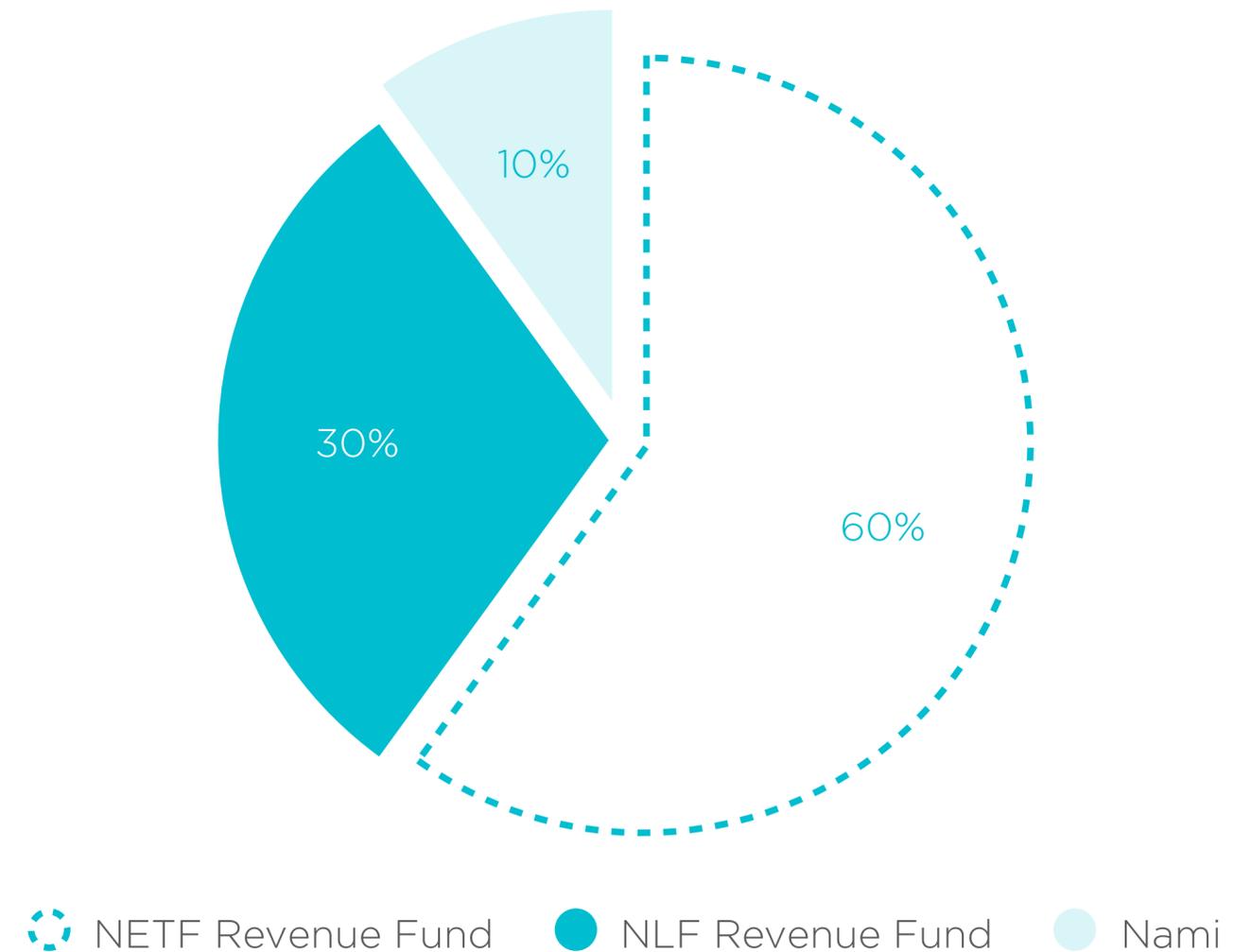
About FCI Revenue

As mentioned before, during the converting process from FCI to NAC, the system will subtract 1% of total received NACs and transfer it to the Revenue Fund.

This FCI Revenue dividend is as below:

- 60% to be transferred to NETF Revenue Fund,
- 30% for NLF Revenue Fund,
- The remaining 10% goes to Nami management team,
- While 0% for NAC Liquidity Fund and 0% for NETF.

PIE CHART TO SHOW THIS PROPORTION OF PROFITS





NAC MUTUAL POOL

How to allocate dividends of NLF Revenue Fund and NETF Revenue

NLF Revenue Fund:

Contributors of NAC Liquidity Fund can withdraw money from NLF Revenue Fund according to their proportion of shares in NLF on a daily basis. While the amount they transferred to NLF to contribute to the market liquidity only can be withdrawn once a year.

NETF Revenue Fund:

Investors who own FCI certificates have the opportunity to receive more NACs in relation to a monthly performance of NETF (means benefits on a monthly basis).

At the end of the month, if NETF performance growth is at least 30% in comparison with the beginning of this month, FCI holders can receive NACs according to the percentage of their FCIs in the market from NETF Revenue Fund.

For example:

The total amount of NACs in NETF Revenue Fund is 50,000,000 and NETF grows more than 30% in this month. Investor A accounts for 1% of FCIs in the market, then he or she will receive 500,000 NACs (1% of 50,000,000) into his or her wallet.



IV. MARKET SIZE

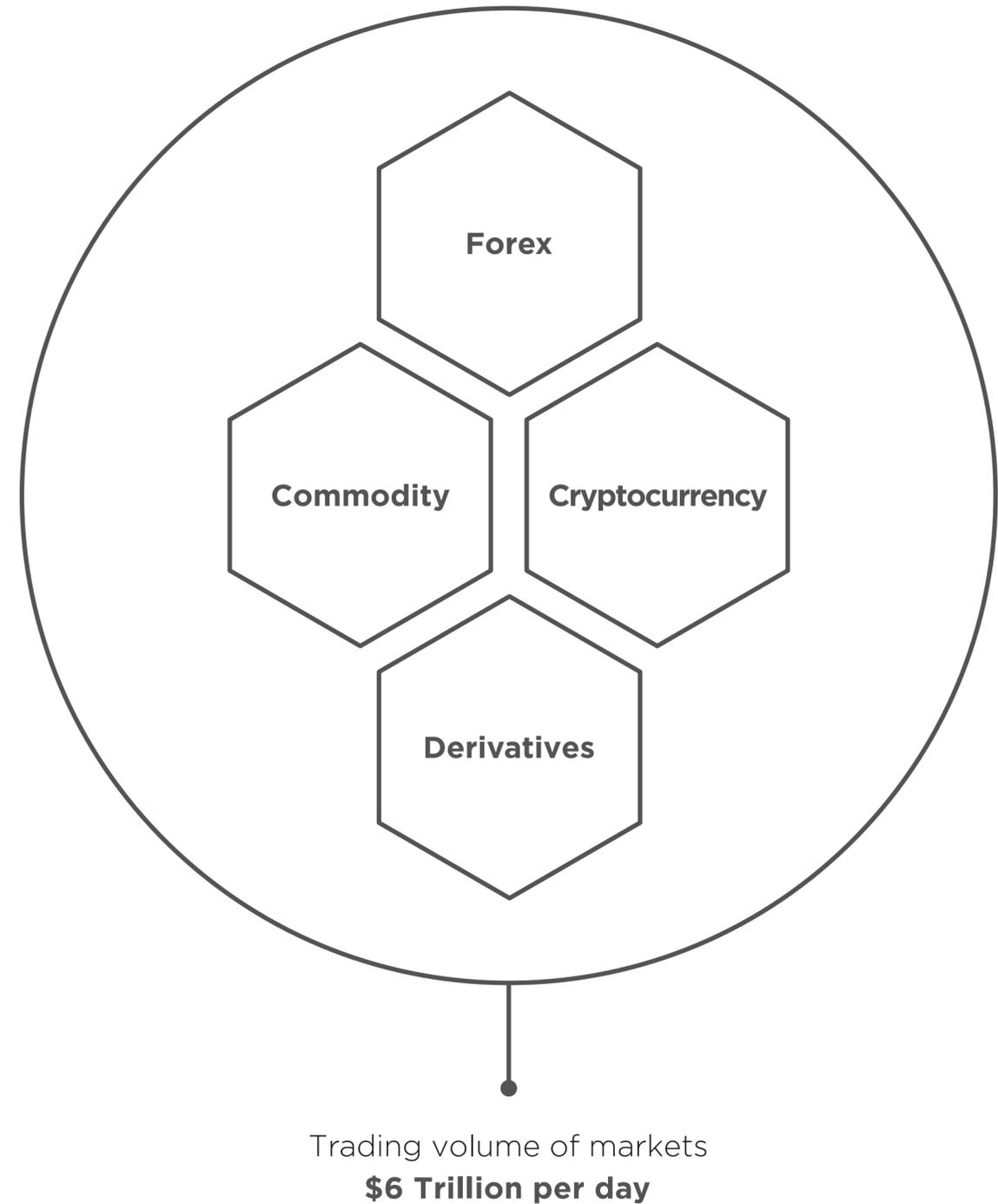




MARKET SIZE

At the present time, the trading volume of markets, such as Forex, commodity, cryptocurrency, derivatives, etc., is over \$6 trillion per day.

With a development strategy for nami.trade project and amid the growth rate of cryptocurrency market, we believe that nami.trade can gain 1% of the total market within 1 year after it becomes operational. With 1% of the worldwide market share, equivalent to more than \$60 billion in liquidity per day, and the fact that the maximum 2 billions of Nami Crypto tokens are issued will generate a significantly high level of demand for NACs because its transparency, safety, anonymous form are enhanced, while transaction cost is hundred times lower. This will be the main drive for high valuation of NAC in the future.



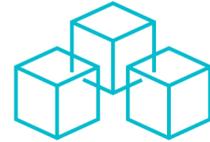


V. OBJECTIVES





OBJECTIVES



To become the leading blockchain-based trading platform.



To become a low-cost, secured, reliable and transparent financial trading platform for traders.



To become a liquidate, profitable asset for traders.



To become one of the top 50 tokens on market capitalization.



To become a broker with the most diverse and stable ecosystem in Vietnam.



VI. TRADING WITH NAMI.TRADE





SPOT TRADING

The instruments which can be traded on nami.trade fall under the following categories: currency, cryptocurrency, commodity, index, etc.

Currency or Forex is foreign exchange market, with the transaction value up to \$1.95 trillion per day back in 2006 and approximately \$6 trillions presently. It is the biggest financial market in the world, and if you compare it to New York Stock Exchange (NYSE) with around \$45 billions traded per day, you can picture how enormous the forex market is.

Currency trading is the act of buying an amount of a currency and selling another one at the same time. nami.trade allows you to trade with not only traditional instruments, such as USD, EUR, JPY, CAD, etc., but also cryptocurrencies, such as BITCOIN, ETHEREUM, RIPPLE, etc.

To open an trading order, traders just need an Ethereum wallet with NACs inside and then they can place orders instantly through our provided platform. Our system will collate prices from world's 10 leading pricing data services, including Bloomberg Terminal, Thomson Reuters, etc., and then average out to show only 1 price, which means we do not show bid or ask price.

Smart Contracts will automatically transfer transaction fees to investors and management, then put the amount of NACs corresponding to a margin of orders into NAC Liquidity Pending Fund. When traders close the orders, the process will go vice versa, which means that traders can receive back their margin used as well as a profit earned.



BINARY OPTIONS

A much simpler way for traders to join financial trading is Binary Options. Traders will bet whether the instrument goes up or down in a specific period of time. System will compare the prices at the opening and closing time to determine the outcome of the transaction.

In case of success, traders will receive a 95% Payout at all times. This is what makes nami.trade different from currently existing Binary Option brokers whose Payout is only at a 70-75% rate.

Besides, variable time frames applied for trading from 1, 5, 15 or 30 minutes to hours, days, weeks, or even months and years.

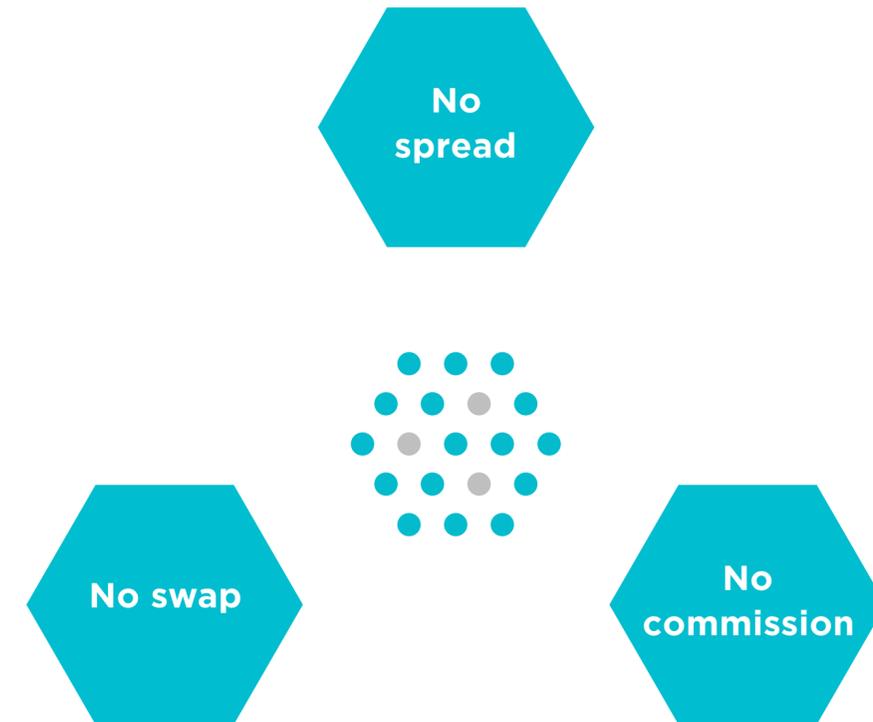
In case things go wrong, all the NACs which were used by trades to bet will automatically be distributed to NAC Mutual Pool, its contributors and management by the previously determined proportion.



NO SPREAD, NO SWAP, NO COMMISSION, 95% PAYOUT, WHY?

To go through this point, we need to understand why traditional brokers use spread, swap and commission in the first place.

Firstly, the use of the service of a broker entails high costs because we need to cover all the expenditure related to sales, marketing, infrastructure, etc. This is due to the fact that the system of traditional brokers is built on the principles of centralization. Any centralized organization will be compelled to involve various intermediaries in solving its problems, which would, of course, lead to costs. Therefore, traditional brokers have no choice but apply the mechanism of spread, swap and commission to compensate for the costs incurred and make a profit.





NO SPREAD, NO SWAP, NO COMMISSION, 95% PAYOUT, WHY?

Why nami.trade doesn't need these things?

nami.trade is built on a decentralized mechanism of blockchain technology. It guarantees a permanent security and transparency of commercial transactions of traders, because nami.trade does not have to cover storage and security fees, then no need for swap. NAC Mutual Pool plays the immediate liquidity supply role for traders' transactions, then no need for spread, too. And one thing for sure, the core value of nami.trade is to be a platform for community, which means it has to bring benefits to all its member. This objective can be reached by constant growth and expansion of nami.trade, so it does not need customer commission fees.

But trading with nami.trade is not completely fee-free, so where these fees come from? What is the difference as compared to traditional brokers, then?

Transaction fees of nami.trade are absolutely different from the ones imposed by traditional brokers. First of all, as NACs used in transactions are not self-generated through mining mechanism, therefore, when a transaction is processed in the blockchain network, nami.trade must bear the cost of execution and calculation, not to mention operation and community building. However, these costs are very reasonable compared to conventional ones. Furthermore, its purpose is to develop community, so that the investors will be able to enjoy greater benefits.



WHY SHOULD YOU TRADE WITH NAMI.TRADE?

Blockchain technology

Blockchain technology stores and transfers information through connected blocks to ensure the security of data. nami.trade has drawn on achievements of the globalised network of blockchain Ethereum.

Security and transparency

Transactions and investments in nami.trade are all processed by Smart Contract based on blockchain technology. Transaction costs, trading volumes, exchange rates, etc., and literally all data are encoded, decentralized and authenticated by millions of computers worldwide and cannot be interrupted if processed.

Liquidity

nami.trade acquires a large number of NACs which are generated in the stage of token crowdsale into NAC Mutual Pool, which guarantees the liquidity of NACs, and so investors can exchange NAC rapidly at any time.

Transaction fee

We are proud that nami.trade provides investors with a secured, transparent and convenient trading platform which costs only 1/100 in case of spot trading and Payout ratio is up to 95% for Binary Options.

Trading platform

nami.trade supports multi-platform, allowing traders to trade at any time and anywhere via mobile, web applications or even Chatbot- our Nami virtual assistant will make sure that it will be a great experience.

Our team

nami.trade's founders and advisors are those who gain years of experience in financial analysis, investment, fintech, blockchain and also have an established reputation in the community.



VII. BENEFITS





BENEFITS

NAC Liquidity Fund Contributor - NLFC

NLFC are the very first contributors to NLF, are involved in the process of initializing an NLF and forming an NMP, so the latter can be made a liquidity pool for the market. Therefore, NLFC plays significantly important role. Along with that, NLFC holders benefit as follows:

- By purchasing NACs at the very first stage of NAC token sales, when the price offered is lower.
- On nami.trade operation, NLFC benefits from transaction fees imposed on traders

Trader

The main purpose, core value of nami.trade is to build a trading platform for community, without spread, swap or commission. Therefore, nami.trade puts lots of effort to bring more benefits to traders.

Traders at nami.trade are able to make use of the services at very low cost compared to traditional brokers.

Safe and secured transactions based on blockchain technology, traders do not have to provide personal information for identification. Everything that's needed, is just an Ethereum wallet for transactions.

Transaction can be executed anywhere and at any time because of the fact that nami.trade is provided on the most popular programs and devices such as webs, mobiles and chatbots.



BENEFITS

Fund Certificate holder

An indispensable part of nami.trade system is a fund certificate holder (FCI holder). The purpose of FCI is to broaden types of investors within NAC Mutual Pool, not only including NLFC, but also anyone who feel the need to be part of it. Investors will invest in FCI and make profits when the number of NACs in NAC Exchange Traded Fund increases due to trading activities.

Price of fund certificate is calculated as the formula below:

$$\text{FCI price} = \frac{\text{the number of NACs in NETF}}{\text{the number of FCIs in the market}}$$

Investors can purchase FCI, while no fees are charged. Additionally, FCI holders can redeem FCI directly into NMP to exchange to NAC. And as a result, 1% of the NACs traded will be charged and later these NACs will be kept at NETF to make it grow bigger.



VIII. NAMI ECOSYSTEM

Besides using NACs directly for nami.trade transactions, investors are also able to use NAC within Nami ecosystem developed by Nami team. It not only brings useful instruments and a reliable source of information while carrying out transactions, but also helps to expand NAC user community.





NAMI.TODAY

No professional investor would make transactions without notifying information and fluctuation from the market. nami.today is created as a channel specialized in providing information about cryptocurrency market and blockchain technology to investors. With 2 main departments Nami News (providing news, analysis and researches) and Nami TV (“live streaming videos” about the cryptocurrency market, updating 24/7), our investors would be able to keep up with all the latest changes in the market. nami.today would be the assistant for investors to make the most appropriate investment decisions.

NAMI.EXCHANGE

The demand for token exchange among investors is increasing rapidly as well as token exchange rate varies significantly, breaking many new price records. Under these circumstances, investors will seek a solution which will allow them to exchange tokens with each other properly. Understanding this fundamental need, we are prepared to introduce nami.exchange - an exchange where the secured and efficient transactions are made almost immediately in the simplest of ways manner.

nami.exchange is a marketplace which connects sellers and buyers and ensures transactions. We will keep the seller’s tokens in a secure wallet and only transfer the tokens to the buyer when the two parties confirm the transaction successfully. The support team is always available to help both parties to make transactions quickly.

Besides the function of backing up token transactions, nami.exchange also has a unique advantage compared to other similar products in the market, that is a number of NAC would be distributed to both seller and buyer when the transaction is already successful. This move not only will keep the selling and buying price in balance, but also will help to expand the NAC user community.



NAMI ASSISTANT

Nami Assistant is the very first product, which laid the foundations for the whole Nami ecosystem. With prizes from Facebook and VPBank, Nami Assistant has already developed not only within domestic market, but also in many foreign countries. Since then, the system has recorded 30,000 Nami Assistant users all over the world.

With the help of Nami Assistant, investors can rely on a constant and regular support. Thanks to that, they will be able to limit the time spent on low value-added activities and focus on making trading decision. Nami Assistant would be an all-time virtual assistant for investors to notify them of significant market fluctuation, latest news and of any changes in their trading accounts. Investors would also be able to ask Nami Assistant to do the tasks such as to place an order when the price of an instrument reach the definite level, etc.

Nami Assistant has the ability to handle multi-language tasks and becomes smarter over time because it is an artificial intelligence powered by self-learning technology

NAMI.LABS

To fulfill the nami ecosystem, nami.labs are built with the most complete model in terms of products and services to support the following ideas:

- Projects/startups that are capable of building useful products and have a potential to launch a token crowdsale campaign.
- Provide the individual investors, venture capitals, governmental supporting funds with the most potential and qualified projects.
- Incorporate these high quality projects into Nami ecosystem and enhance NAC usage demand in the community.



IX. ROAD MAP

The development road of nami.trade is divided into 3 main phases:

- Phase 1: Fund raising
- Phase 2: Product development
- Phase 3: nami.trade runs officially





PHASE 1: FUND RAISING

This is the first step which plays a crucial role in nami.trade development. The fund raised in this phase will be used to build up the community by opening offices of nami.trade offices in the world's main financial centres.

The most important moment of this phase:

- Nov 01, 2017 ● Public website <https://nami.trade> and NAC Token Pre-Sales starting
- Office opening in Ho Chi Minh City (21 Nguyen Trung Ngan)
- Nov 15, 2017 ● The initial version of nami.trade white paper
- Nov 25, 2017 ● Talk about blockchain technology in Hanoi with CSO of VP Bank.
- Dec 05, 2017 ● Beta version of internal exchanges and Nami ecosystem (including: nami.exchange, nami.today and Nami Assistant)
- Dec 09, 2017 ● Office opening in Singapore (9 Battery, Raffles)
- Dec 30, 2017 ● Nami rebranding
- Beta version of nami.exchange New office opening in Ho Chi Minh city (Deutsches Haus, 33 Le Duan)
- Jan 01, 2018 ● Official launch of nami.today.
- Jan 02, 2018 ● Office opening in California - US
- Jan 15, 2018 ● The second version of nami.trade white paper
- Jan 23, 2018 ● nami.trade at iFX Expo Hong Kong
- Jan 25, 2018 ● Official version of Nami.exchange
- Feb 01, 2018 ● Token crowdsale starts



PHASE 2: PRODUCT DEVELOPMENT

nami.trade focuses on building up and developing trading platforms on the web, mobile applications and chatbot. Meanwhile, we also hold talks with our partners on price providers, trading platforms, etc.

The most important moment of this phase:

- Mar 01, 2018 ● Internal exchanges for NAC
- Mar 28, 2018 ● Token crowdsale ends
- Apr 05, 2018 ● DApps - Alpha version for nami.trade
- Jul 27, 2018 ● DApps - Beta version for nami.trade
- Dec 31, 2018 ● Stop pouring NACs into NAC Mutual Pool
- Jan 01, 2019 ● nami.trade runs officially



PHASE 3: NAMI.TRADE RUNS OFFICIALLY

Supporting products of nami.trade are improved. NAC token is listed on the biggest exchanges as Bittrex or on our internal exchange. Traders can start trading with nami.trade



Projected representative offices



X. TOKEN ISSUES





TOKEN ISSUES

The nami.trade project following the Ethereum's ERC-20 Standard, established a total supply of 2 billions NAC tokens and 1 billion of NAC token will be issued. NAC is the cryptocurrency which is used as the trading currency on nami.trade. Tokens are generated and put up for sales in the phase of raising fund, following the terms and conditions of this white paper.

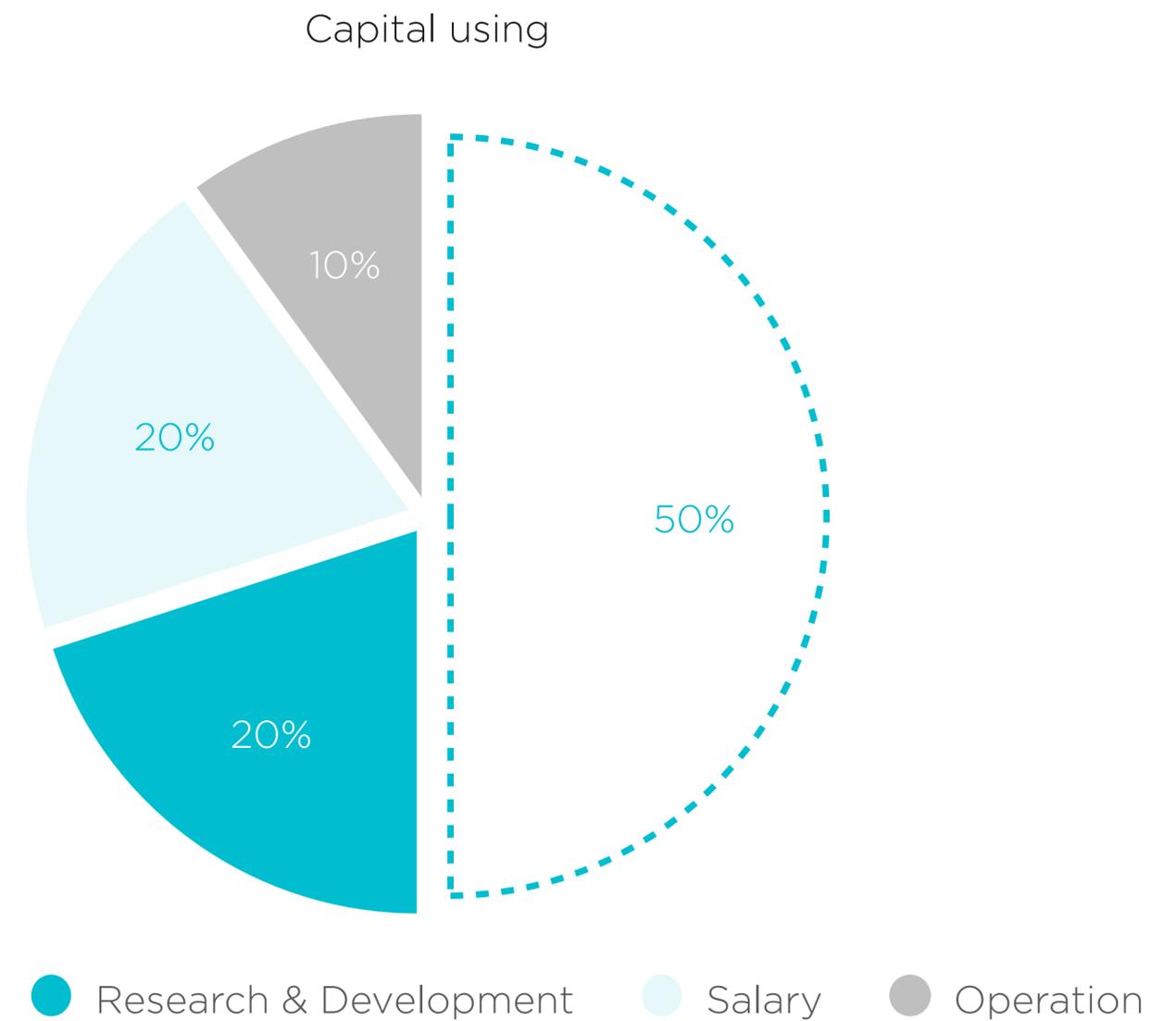
Road map

- Nov 01, 2017 ● Phase 1: Pre-sales starts
- Jan 31, 2018 ● Phase 1: Pre-sales ends
- Feb 01, 2018 ● Phase 2: Token crowdsale starts
- Mar 28, 2018 ● Phase 2: Token crowdsale ends



TOKEN ISSUES

The amount of fund raised will be used to invest in representative offices in other countries to build up and develop the community. Funds also are used to develop nami.trade trading platforms.





XI. OUR TEAM





CEO & Co-founder

GIAP VAN DAI

Giap Van Dai has more than 9 years of experience in financial analysis and investment and a deep understanding in technology. That, combined with his great ambition and will power resulted in many successful projects carried out throughout the course of his career, such as those for FPT Group.



CFO & Co-Founder

TONG QUOC DAT

Graduated from Troy University - USA with the Degree of Business Management and knowledge in computer science as well, Dat has 10-year experience in financial investment and international economics analyzing. He worked for an investment fund for 2 years then took up positions of developing and distributing wealth products for priority customers in ANZ, Sacombank and VPBank.



COO & Co-Founder

NGUYEN KHANH TOAN

Graduated with a bachelor of finance in the USA. After returning to Vietnam, Toan worked on policy development for financial products related to carbon credits and climate changes at the Ministry of Natural resources and environment. Prior to joining Nami, he was responsible for the transfer of renewable energy technology at Hoa Lac Hi-Tech Park, Ministry of Science and Technology.



Chief Marketing Officer

TRAN THIEN HOC

Not only has a good eye for the visual arts but also shows a special talent to express his creativity and outside the box ideas. Hoc possesses a strong understanding of the marketing side and the analytic thinking skills.



General Manager

PHAN CONG THIEN

Thien has more than 5 years of experience in the field of financial trading as a training and market development specialist. Moreover, he is well-experienced in sales. His goal in training is to help people know how to protect their assets when participating in financial transactions. Therefore, the main idea of nami.trade has perfectly met his career aspirations.



Tech Lead

NGUYEN TA QUANG DUC

Before joining Nami, he was the Technical team Manager at a unicorn startup based in Singapore with many giant partners, such as UOB, Citi Bank, Mitsubishi Bank, etc. With over 9 years' experience in working for a big information technology corporation, he can proud himself on having many achievements, such as: Best developer of VCCorp in 2012, MVP Prize of ReSalesOnline for 3 year from 2014 to 2016.



nami.today Project Director

HO BAN MAI

Graduated from Foreign Trade University with degrees in External Economics and Business English in 2015. One and a half years' working experience in Toyota Tsusho Vietnam as a production coordinator and sales person. She used to work in IF24H project in 2015



nami.labs Project Director

NGUYEN MINH LUAN

During the course of this career in high-tech industry, he worked 5 years with mobile content, 2 years in building eco-system of mobile device, 5 years as a marketing and product development manager. Now he is interested in cryptocurrency industry and as a head of nami.labs he is, particularly, interested in promising startups ideas.



nami.tv Project Manager

NGUYEN QUANG TRUNG

A man of strong character and ability to take fast decisions, Quang Trung has over 9 years' working experience in media industry with various clients, from small businesses to enormous global brands in Advertising Industry. Graduated from RMIT University with a deep knowledge about Design and Professional Communication, he started his career path as a member of of Production Team in JWT Vietnam. Years later with a lot of experience, Trung and his co-founder started Light Shape Studio and together created media products which soon became well-known and appreciated among the advertising agencies. Now, after joining Nami, he empowered the "Voice of Nami" at nami.tv by gradually making this project up to the scale.



Product Owner
LE DUC LONG

People find him to be an upbeat, self-motivated team player with good communication skills. Now, he is a team leader of Nami Assistant on Facebook Messenger. Nami Assistant success was claimed by over 30,000 users and it has given him a strong motivation that keeps him continuing to develop financial application based on MQL4, SQL, C#, and Nodejs. He is passionate about his job and achieved several awards in the past.



nami.today Vice Project Manager
NGUYEN THI NGOC ANH

Graduated from Foreign Trade University two years ago, Ngoc Anh is willing to try her hands at diverse fields, especially, international finance and economy analysis, forecasting and consulting. So far, she has 2 years of experience in fundamental and technical analysis, intermediate sentiment analysis to spot the financial investment sector, 1-year experience as a consultant in coffee trading. During that period of time, she acted as a project manager of a startup built by her and her colleagues.



Team Leader
LE ANH THAI

For the past several years, he has worked for large companies and has held various positions. His professional career is rich in experiences which merit consideration, as for example: 6 years of successful developing of web applications or co-working with large systems such as: kenh14.vn, admicro advertising system. What's more, he was involved with e-commerce: batdongsan.com.vn, Trip affiliates network (<https://www.tripaffiliates.com/>), payment gateway for financial institutions, banking. He also has more than 2 years of experience as a Technical Leader and Project Manager.



PR Manager

DANG XUAN DAO

What motivated her to start communication studies 5 years ago, was a strong need to discover what connects people and to understand how the world works. There're a lot of options, but Tech seems to be the shortcut to reach out to as many people as possible in the shortest time, and it's been already 4 years in Tech and 2 years in FinTech. She knows that the essence of communication isn't about talking about yourself, therefore, she let her products and her clients to speak for her.



nami.tv Project Advisor

NGUYEN NGOC YEN VY

Having experiences over 9 years in a few industries from Marketing, Advertising, Education and Human Resources, Vy Nguyen has the chance to enhance the skills in creativity and analyzation to create business strategy and develop people talents. She is now dedicated her value as the advisor for all meaningful projects to help more people and build the better world.



Assistant to CEO

HOANG TU ANH

She graduated from Foreign Trade University with an excellent bachelor degree. Professionally, she has had 2 years of work experience in various positions in different organizations. She always tries to get herself exposed to different industries and ideas in order to build multifaceted views and be able to apply them on a business level. Her specialties lie in business analysis, strategy analysis, market research and project management.



Assistant to COO

LE THI THU THAO

At age of 23, Thao has 5 years of experience in running the organization system. She has set up the administration system for 4 startup businesses in 4 different fields, such as Education, Hotel Tourism, Electronic Equipment Business and Financial Investment. And now, hello to Nami Corp!



Assistant to COO

NGUYEN VINH PHUC

After finishing Business Major at University and having nearly 5 years' experience of working as a finance executive in construction and investment firms, he focuses on financial service and he finds both Forex and Blockchain technology very interesting. He is looking for innovation which enable us to combine blockchains with cryptocurrencies and forex. That's why, he chose Nami as the initial place of his research.



Assistant to CFO

NGUYEN DUY THANH

Thanh is the assistant to CFO at Nami who is in charge of building financial models and monitoring budget for Nami and its projects. Prior to Nami, Thanh worked for Trust Circle Vietnam LLC, a fintech startup, as product manager and before that he worked for a private equity firm as investment analyst. Thanh also holds a key position at Unitek JSC, an animal nutrition provider, which is a pioneer in applying biotechnology in animal feed.



Developer

DUONG VAN NGOC

As a talented, high school student, Ngoc won a bronze medal in National Physics Contest for Talent student 2011-2012 and a gold medal in Student Science Contest held by International Academy MICA. Now he wants to make the most of his career as a fintech developer and to be an expert in Nodejs, database Postgresql, Solidity, and Ethereum Smart Contract. His ambition is to make trading jobs easier and more effective.



Developer

NGUYEN DUC TRUNG

Trung is currently working as a developer. He has 3 years' working experience in the field of Mobile Developer for iOS and Android and 2 years of experience in Back-end Developer for Node Js. In 2013, he achieved Odon Vallet Scholarship and obtained Scholarship for Gifted Talents of Hanoi University of Science and Technology in 2017. Trung also won the first prize for research student at MICA in 2016. He considers himself as a person with a good sense of humor and he's interested in.



Developer

PHUNG NGUYEN DUC MINH

Minh is a dedicated person in his job. He has had a variety of experience in big company such as Dai Viet Group which operates in the car for sale, social network, e-commercial and real estate sector or multinational company including Miyatsu, FPT Information System. He takes credit for this success to his ability to plan, schedule, and handle many different tasks at once. He spent 5 years of working in software development, especially, web application and co-operate with different systems: Trip affiliates network, management system and modernization of State Bank. He also won several awards for my work as the best student of the year 2012 at FPT Aptech and the employee of the year at Dai Viet Group in 2014



Developer

TRAN HUY HIEP

Since Hiep got the first prize in Creative Information Technology Contest in 2016 at university level, he has been extending his knowledge in Mobile programming focused on Android and React-native. He also has certain achievement in website code based languages like: ReactJS, HTML and CSS, as well as, he's a professional at database with PostgreSQL, MySQL, MongoDB, Redis



Developer

NGUYEN MINH CHAU

Chau's senior Developer with more than 5 years' experience with PHP, C#, Python, NodeJS, ReactJS, developing both Frontend and Backend. He's joined many projects with high concurrency and total number of visits, such as Ngoisao.vn, Xahoi.com.vn, Jamja.vn... Besides Chau has experience in SEO, directly optimize SEO onpage and guide team to SEO content, off page. What's more he has skills at solving problems and he is very studious. He always loves to research new technology and study new knowledge.



Designer

NGUYEN TUNG LINH

8 year experience in game design in VDC-net2E and VCCorp, Linh has a great achievement in mobile game designing, marketing and communication. He won The Best Individual Prize of SohaGame - VCCorp, successively, in 2015 and in 2016 and as the leader of best design team from 2013 to 2016. Now he want to retrain and confront the world of FinTech to attain even bigger new goals.



THANK YOU.

NAMI CORPORATION

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