



WHITEPAPER

Crypto Investment in Venture Capital



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ABSTRACT

This paper lays out a roadmap to bring together some of the most revolutionary technologies of our time - Cryptocurrency Blockchain technology, e-commerce and payment ecosystem, and other fintech solutions. OkToken of our venture capital organization, will help thousands of people join the cryptocurrency economy without being overly dependent on traditional cryptocurrencies such as, Bitcoin and Ethereum. Venture capital (VC) is a form of private equity and a type of financing that investors provide to startup companies and small businesses that are believed to have long-term growth potential. As a venture capital company, we intend to increase the adaption of the decentralized Blockchain technology among regular people and help make it part of the common parlance. From a VC standpoint, the combination of cryptocurrency and e-commerce / payment opens a relatively unexplored avenue of business expansion and transparency in transactions in the age of significant cyber security threats. The paper focuses on how such a combination will be a potent source for revenue generation and help sellers reach new customers in the fintech ecosystem.

In this document you will come to know about a relatively new digital coin to be launched in the name of OkToken set to target a wide customer base. You will learn why the blockchain Ethereum-based cryptocurrency is the right option for the company and what will the investors derive out of it, also how OkToken will create a new way for general public to invest in startups and new companies in seed fundings.

The purpose of the whitepaper is to reach out to our potential investors and clients in the most communicative manner. The documents outlay the brief about startup projects, their features benefits, applications and various related aspects of our ICO and later fundraising stages.



EXECUTIVE SUMMARY

The combination of Blockchain technology and fintech / e-commerce is a potent one and has the promise of unimaginable growth. Capitalizing on such an idea, which many others have failed to do, is our New Zealand-based OkToken Cryptocurrency, a venture of crypto, e-commerce and fintech.

The OkToken issued will provide growth stimulus to another venture OkeApp. The referral app can prove to be a terrific investment that will pursue merchants to join OkePay platform while providing an alternative source for increase revenue.

Funding from the sales of OkToken, as well as the profit of the token price's growth, will be invested in startups, new projects and existing projects. It gives the investors a possibility in the unbelievable upside, as the right investments will be chosen and monitored by a well experienced management team. The accounts and results of the investments will be reported quarterly on OkToken web site.





A WORD FROM THE CEO



Dear Participant,

This is an exciting time in the financial services industry: new technology like the blockchain and cryptocurrencies are delivering enormous opportunities to bring disruptive change to the financial world. I am inviting you to join this revolution by participating in the OkToken Initial Coin Offering (ICO).

Our ICO will enable the development of the OkToken network: a bold and disruptive vision for trading that will enable all parties to trade on an equal basis, made possible by blockchain technology and the distributed ledger. We also introduce a brand new way of venture capital investment. By connecting all participants in the network with a set of transparent rules, we can level the playing field, reduce reliance on intermediaries, and increase functionality.

Now you are invited to be part of Pre-ICO, or at a later date you can trade OkToken when they are listed on exchanges. This is your opportunity to be involved from the very beginning, and we strongly believe you will be investing in the next unicorn.

We're going to change VC investing forever, and we'd be delighted if you joined us.

Kind regards,

Richard Klitsie (CEO)



CRYPTOCURRENCY AND BLOCKCHAIN

In recent years, investing in cryptocurrency and blockchain suddenly became a remarkably attractive proposition:

- In November 2021, the overall valuation of cryptocurrency's market capitalization reached a record high USD\$3.048 trillion.
- The market has grown by 290% from 2019 to 2020, then grown by another 215% from 2020 to 2021.

The most well-known and popular cryptocurrency, Bitcoin, make up almost half of the total market capitalization at one time. That percentage is shrinking as many new cryptocurrencies emerge, taking advantage of new technology in their respective fields.

Ethereum, another blockchain technology, has been making waves since its inception in 2015, and has already achieved its own market capitalization of over USD\$360 billion.

Although cryptocurrencies are perhaps best known as an alternative to traditional fiat currencies, the blockchain technology upon which they are built has uses that extend far beyond being a means to exchange money.

Diversification of Blockchain Technology

In 2017, over half of all ICOs were related to infrastructure, 12% were in trading and investing, 10% in payments, 8% in finance, 5% in gaming and VR, and the rest a combination of commerce, advertising, identity management, data storage, commodities, art, music, and more. Growth in these areas is only just starting to be realized, which is excellent news for investors as it provides an early opportunity for diversification across a range of industries, thereby reducing risk.

There are thousands different cryptocurrencies being actively traded today, with more launching every month. Although this is a rapidly growing area, much of



CRYPTOCURRENCY AND BLOCKCHAIN

the world has yet to take notice. These assets have only just started to realize their intrinsic value and economic impact. Their wide-scale adoption, coupled with the revolutionary benefits and security of blockchain, will transform much of how we do business and transact with each other all over the globe.

Cryptocurrency is having a major impact trading as well. The widespread use of cryptocurrency and blockchain technologies will reduce dependence on traditional currencies, financial systems, and governments, and make the exchange of value a much more democratic process. Since cryptocurrency decentralizes currency, it has the ability to create a major impact on our world's financial future and global economy.





ABOUT OKTOKEN

OkToken

OkToken is a cryptocurrency based on the concept of propagating convenience in venture capital investment and it is this concept that makes it a superior investing solution. OkToken promises to start off a new wave of decentralized and trusted investment in venture capital ecosystem, which would work along with the current platforms.

Vision

To bring VC Investing to millions of people around the world, leveraging on the revolutionary technology of blockchain and cryptocurrency ecosystem.

Mission

To serve investors through best online services and nudge them towards adopting cryptocurrency-based investment system and trading practices.

About OkePay New Zealand Limited, issuer of the OkToken

OkePay New Zealand Limited, previous named Readan Trust & Investment Corporation Limited, was incorporated on 10th July 2014 in 3 Owens Road, Epsom, Auckland, 1149, New Zealand.

Features of OkToken

Following are the features of the OkToken:

- OkToken can be exchanged for fiat money / digital currencies / more established cryptocurrencies like Bitcoin and Ether, as OkToken shall listed on various cryptocurrency exchanges once the ICO is done.



ABOUT OKTOKEN

- OkToken will be based on ERC 20 standard Ethereum-based public blockchain technology. As a consequence, the token will be used as investment in privately held companies, startups, OTC listed companies.
- OkToken's assets will be officially held by a regulated custodian, namely Tiger Super Fund SPC. For every OkToken sold, same value of shares of the mentioned companies will be transferred to the custodian to back the price of the token.

During the ICO, quarterly valuation of investments will be published to solidify our brand identity, while in the later stage, we will be resorting to Initial Exchange Offering to further solidify our commitment to our investors.

In addition to the aforementioned points, we shall have a robust exit strategy as a contingency plan.

SWOT Analysis

Strengths

- Transparency
- No investment advice fee
- Fast and low-cost transactions
- Worldwide access
- No (less in some cases) government regulations
- High level of privacy protection because of Blockchain technology
- Official regulated custodian to hold the assets (Tiger Super Fund SPC)



ABOUT OKTOKEN

Weaknesses

- Maybe subjected to stifling government regulations in some countries
- Low adoptability among the general public
- Lack of awareness of blockchain technology

Opportunities

- Wider use of cryptocurrency
- Possibility of usage in other markets
- Partial / total replacement of fiat money usage in online
- Possibility of spin-off technology offsets
- A fast growing investment portfolio of startups and great companies under one roof with great management

Threats

- Can be perceived as unsecure
- Susceptible to government regulations and potential ban of usage in some countries
- General lack of information because of low awareness
- Still not considered a safe investment by many





THE ICO

Roadmap

1. Incorporation of the company
2. March 1, 2022 – ICO Launch
3. Exchange: OkToken will be available on Uniswap in the early stage and seeking more listing on other exchanges

OkToken Data

- Coin Name: OkToken
- Coin Symbol: oktoken
- Coin Price: 1 oktoken = USD\$0.10
- Soft Cap: 500,000,000
- Hard Cap: 1,000,000,000
- It is guaranteed that no more Coin will be created or issued after the creation / circulation of 1 billion Coins
- Official web site: www.oktoken.biz

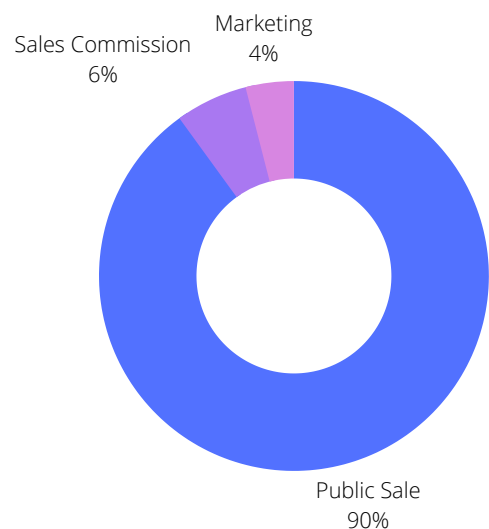
Token Distribution

Phase 1: 250,000,000

- Public Sale: 90%
- Sales Commission: 6%
- Marketing: 4%

Phase 2: 250,000,000

- Public Sale: 90%
- Sales Commission: 6%
- Marketing: 4%





THE ICO

Use of Funds

After the completion of the ICO, our focus will be on the optimal usage of the funds raised. We will direct the funds into multiple channels for the purpose of overall development of our cryptocurrency and our companies. The results and valuation of the investments will be published in www.oktoken.biz on a quarterly basis.

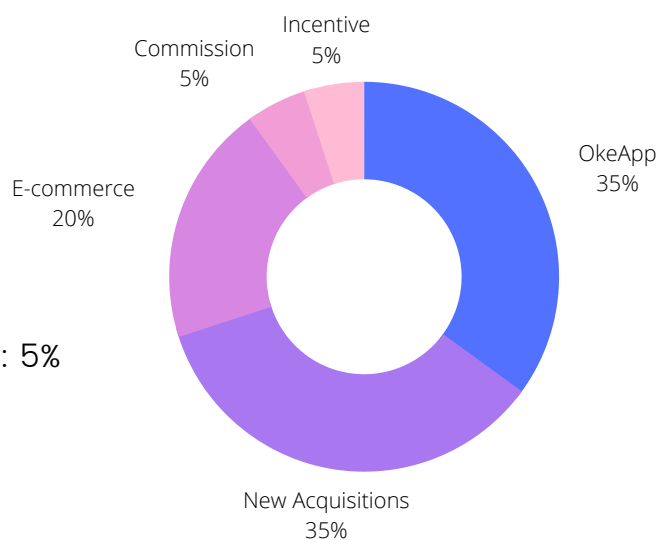
OkeApp Rollout and Marketing: 35%

New acquisitions: 35%

E-commerce Improvement: 20%

Marketing and Placement Commission: 5%

Management and staff Incentive: 5%



Provision for IEO

After the ICO is closed, OkToken plans to launch the Initial Exchange Offering or the IEO to strengthen its brand image characterized by transparency and authenticity of services.

An IEO, in simple terms, is a stage where cryptocurrency-based token sale or trading takes place on a trusted exchange. The token issuing company have to part with a percentage of sold tokens along with listing fees and KYC-AML process is conducted by the exchange to verify the traders. The coins of the



THE ICO

company are listed after the IEO is over and this may last as per the need of the startup company that launches it. As opposed to ICO, there is no role of smart contract here and traders have to create an account to be able to participate in exchange trading of coins.

Exit Strategy

Despite investing a lot of time, energy and money in business, it may happen that business does not do well. The company shall have a robust exit strategy if the desired outcome of the ICO is not achieved. If there are any unforeseen eventualities like unpredictable change in market, anomalies in planning, liquidation of investments or an undeniable buyout offer. We shall employ the following method to secure our gains and that of our investors through the ICO to the extent they can be salvaged:

Listing of shares on stock exchange (IPO)

This method allows us to sell a big chunk of our business and yet be a participant in its future growth. We can trade our equity for a combination of cash and cryptocurrency or only cash depending upon the situation. While a professional management team will handle the daily work, we shall not surrender our ownership completely.





WHY INVEST IN OKTOKEN ICO?

What is ICO?

An ICO is a process whereby a startup or a company offer a percentage of tokens based on cryptocurrency for sale. This is marketed to early investors in order to raise some funds in form of digital currency and kick off an ambitious project. In case of an ICO, the most vital tool is a decentralized application called Smart Contract. It is this application that enables transactions on Blockchain. In fact, Smart Contracts are responsible for minting new cryptocurrency tokens, their resale and distribution, as well as any mechanics that you want to add as an inflationary measure.

ICO over IPO?

ICO is very similar to Initial Public Offering, only it is based on Fiat money. Now the question would be why we chose to invest in ICO, when launching IPO would have been a less complex and less risky procedure. To know about this, we need to look into the basic differences between the two fund-raising mechanisms.

IPO

- The private companies, who want to improve their pecuniary position and look forward to acquiring other companies, as per their growth strategy, generally go public.
- It involves selling of shares to public in exchange for money after opening of a DEMAT Account.

ICO

- A fundraising method popular mainly with start-ups that have businesses based on products and services related to Blockchain or Cryptocurrency space.
- It includes creating and selling token through Blockchain technology in form of cryptocurrency.



WHY INVEST IN OKTOKEN ICO?

IPO

- Every shareholder gets a percentage of share as ownership and can exercise their right in decision making.
- Legal procedures verify the credibility of the company issuing shares as a part of IPO. Material information related to the company's functioning is presented and marketed to public through Prospectus for making the investment decision.
- It is regulated by a number of legal formalities and hence is a tedious and lengthy process that may even take around six months.
- International accessibility is lesser owing to their reliability on fiat currency.
- Trading in stocks involve hefty charges that are mainly charged by intermediaries.
- Stock Exchange settlement may take a few days. IPO rules are quite stringent, and flexibility of transactions are quite low.

ICO

- The investors do not any stake in company's ownership and hence they have no say in the decision-making.
- A Whitepaper is created and marketed for potential investors outlining their plan, problems that they look to solve and other key information. Investors judge the credibility by verifying the founder's profile.
- The bureaucracy around ICO is almost nil and there are no formal regulatory regime governing ICOs. An ICO generally takes a week to 1 month to complete.
- Being based on Blockchain and internet, the international coverage is quite high.
- Cost of transactions is less since the trading is off digital currency and no intermediaries are involved.
- Settlement of transfers take place in minutes. The flexibility of transfers and sale is quite high as well.



WHY INVEST IN OKTOKEN ICO?

Based on the above theory, the reasons for investing in ICO can be summed up as follows:

- To be a part of the revolutionary concept that Blockchain is and to participate in the comprehensive digital payment solution bandwagon.
- To invest in a futuristic asset of cryptocurrency that is also a technically advanced and secured option for trading.
- To provide investors the convenience of trading with dedicated apps, digital wallets and digital crypto exchange.
- To gain international accessibility and widen the reach of the venture capital by basing it on cryptocurrency and multiple fiat currencies that ICO allows.
- To establish an amount of trustworthiness in digital services, ICO and cryptocurrency in the minds of the users and investors and contribute to the Digital Movement across the globe.
- To raise significant amount of fund for the prospective business projects that deserve proper brand recognition.

Investor's / User's Benefit

The first obvious and direct benefit that investors and users will get is being part of the ICO, as well as, enjoying the offerings of the start-ups, is finding an alternative payment solution in form of cryptocurrency for transacting and to be able to use it easily. There are other benefits such as:

- Be it buying tokens in ICO or buying / selling tokens in IEO, the payers do not need to deal in fiat money and that makes it all the more exciting. Moreover, the less restrictive environment yet risk-free platform that digital currency provides is an icing on the cake.



WHY INVEST IN OKTOKEN ICO?

- Investors will get to put their money in highly future-oriented and reliable projects with Brand Equity, which put customer satisfaction above everything else.
- OkToken ICO has numerous bonuses, referrals, bounty programs other discounts and rewards as a part of its incentives and that makes it a lucrative investment.
- Users will get to enjoy discounts offered by OkeApp. Various offers, schemes and app extensions will be added to the company's portfolio from time to time.

Partnership

E-commerce and tech entrepreneurs are our first target investors since OkToken is the major project for which we are gathering funds. Besides, we invite the following categories to be our financial and strategic partners that can join the league to make this a successful project:

- Entrepreneurs
- Venture Capitalists and Angel Investors
- Startups and Fast-Growing Ventures
- Property Owners, Local Business Owners, Established Business Owners
- Running Business Sellers
- Founders, CEO
- Banks and Other Financial Institutions
- HNI
- All other interested investors globally

The investors and partners are most welcome to invest in cryptocurrency and OkToken projects that are contemporary and compatible with the future technological ecosystem.



OKTOKEN INVESTMENT PORTFOLIO

Venture Capital Investment

OkToken is a cryptocurrency based on the concept of propagating convenience in venture capital investment and it is this concept that makes it a superior investing solution. OkToken promises to start off a new wave of decentralized and trusted investment in venture capital ecosystem, which would work along with the current platforms.

OkePay Asia



Okey Media



Besides the companies 100% owned by OkePay NZ, namely OkePay Asia, Oke Partners, Okey Media and Ares Technology, OkToken will also invest in other companies and business with great potentials, not only aligns to key technology and market trends but provides a portfolio of complementing assets that have real synergy.

Neckermann

www.neckermanndirect.eu



Founded in Germany in the 1950's, Neckermann quickly grew to the biggest post order companies in Germany and Europe, its catalogues were distributed to over 3 million households. In the 1960's, Neckermann was one of the first companies to use computers in its logistics department, and its group turnover reached over DM 1 billion. With expansion to more markets, it also extended its offering, with over 700,000 products, travel services, insurances and credit facilities. The credit facilities are what made Neckermann a household brand leveraging



OKTOKEN INVESTMENT PORTFOLIO

'Neckermann makes it happen'. In 2016 RHCO took over a majority in Neckermann Benelux and implemented a new strategy to rebuild one of the most well know retail brands in Europe. In 2020 Neckermann Direct started implementing licensing activities.

Two Percent

www.twopercent.hk



2% WIP GROUP was a highly popular and well-established international fashion company whose fashion brands are some of the hottest brands in China and Europe. WIP HOMME, Boy London, ODF Clothing, 2% and others are all well-known and highly respected fashion brands in Asia. RHCO acquired 2% WIP GROUP in 2019 and obtained licensing rights in parts of Asia for the globally recognized MIFFY and of the popular brand Boy London. Now Two Percent has relaunched into a global luxury online shop, with a collection of world-famous luxury brands in fashion, accessories, cosmetics and health products. It offers customers worldwide the best price and provides free shipping to anywhere in the world.

Fligro

www.fligrofood.com



Fligro is an established international fresh food trading company. Founded in 1953, it is now based at Holland and has subsidiaries in Hong Kong and New Zealand. With a truly worldwide perspective, Fligro sources products in the main production areas of Europe, North & South America, and the Far East. It serves a worldwide network of more than 90 markets, providing main product such as poultry, pork, beef, fish, vegetables and dairy.



OKTOKEN INVESTMENT PORTFOLIO

Fullness Grace

www.fullnessgrace.com/en/



Fullness Grace is an Advertising and Public Relations company in Hong Kong. Established in 2007, it has been active in the outdoor display advertising and multimedia advertising sector. It has a contract with Tencent (www.tencent.com), through Shenzhen Terrena Technology Company, to promote smart cultural tourism and also a contract with China Railway (www.china-railway.com.cn) to sign up clients and assist them in advertising inside the China railway system.

Angelo Mermer

www.angelovalentinomarble.com



Angelo Mermer Madencilik Ltd. is Turkey's largest holder of marble reserves. It operates an onyx marble mine located in Manisa, Turkey. Its economically recoverable high-grade reserve amounts to 1 million tons. Its total onyx reserve accounts for 5% of the world's total onyx reserves. Based on the valuation report of Baker Tilly (one of the largest valuation firms in the world) as of 31 March 2021, the investment value of Angelo Mermer was calculated at USD 1 billion.

TNMD / HuanMedia

www.en.huanmedia.com



TNMD is a fully integrated technology company that provides turnkey technological solutions to the Chinese railway industry. It plans to provide a wide range of services such as software solutions, e-commerce, advisory services, financial services and information technology. TNMD acquired HuanMedia in 2021, which is the largest railway Wi-Fi media platform in China, covering potentially 900 million passengers per year, ensuring 99% reliability.



OKTOKEN INVESTMENT PORTFOLIO

FUTURE INVESTMENT

Cocoon Holdings

www.cocoon.holdings



Cocoon Holdings Limited (0428.HK) is a Venture Capital Company listed on the main board of HKEX. The principal activity of the Company is investment holding and the Group is principally engaged in investments in securities listed on recognized stock exchanges and unlisted investments with potential for earning growth and capital appreciation. It held multiple equity investments in Hong Kong and US, including Tencent (0700.hk), Alibaba (9988.hk), China Mobile (0941.hk), SMIC (0981.hk) and AAC Tech (2018.hk), etc.





THE PROBLEM / SOLUTION DYNAMIC

The Problem

- The global venture capital industry, with its remarkable expansion, has surprisingly been slow in integrating the blockchain technology and the cryptocurrency ecosystem into its infrastructure. As a consequence, online transactions are still susceptible to stifling regulations and various bank charges.
- When it comes to funding an online marketplace to make it a viable venture capital platform, entrepreneurs heavily rely upon venture capitalists and angel investors.
- Traditional payment gateways still majorly depend on fiat money / digital currencies, which are subject to various government regulations and online theft, as the case may be.
- Similar to the venture capital industry, the global rewards and loyalty industry has also been slow to adopt Cryptocurrency as a medium of redeeming rewards and loyalty.
- General lack of awareness of Cryptocurrency and its usage has deprived people of the many advantages it has over traditional currencies.

The Solution

- The funds raised from ICO of OkToken will be used to fund the expansion and operation of our online venture capital platform. Being the venture of a debt-free company makes OkToken an even more lucrative investment option.
- OkeApp has plans to revolutionize the rewards and loyalty industry, as the OkePartners will be able to earn extra income without even selling anything.



THE PROBLEM / SOLUTION DYNAMIC

- The use of OkToken will familiarize the general public with the advantages of using cryptocurrency over regular fiat money / digital currencies in terms of bank charges and additional transaction charges.
- Payment through OkToken will make transactions even more secure as its ERC 20 standard public blockchain will provide a substantial safety cover to consumers from online theft and data privacy issues.
- Using OkToken to access the services of open API platforms will prove extremely beneficial to consumers as their transaction details will be extremely secure.

Blockchain Technology

OkToken will use ERC 20 standard (Ethereum-based) public blockchain technology. This type of blockchain will allow OkToken to seamlessly integrate with other API platforms and make it easy for consumers to access various kinds of products and services. In addition to that, being in a public blockchain will make the transactions done through OkToken transparent and less susceptible to fraud and hacking.

Banking System Integration

Customers will be able to buy OkToken through linked bank accounts. In addition to that, they will also be able to exchange their tokens for fiat money and send cashbacks to linked accounts.

Cryptocurrency Exchange Integration

- OkToken platform will be integrated with cryptocurrency exchanges, which will allow its traders to exchange OkToken for other cryptocurrencies such as, Bitcoin, Ether, Litecoin etc. Furthermore, users of OkToken can exchange their tokens for fiat money as well.



ABOUT OKEPAY NZ

OkePay

OkePay New Zealand Limited (OkePay NZ) is 100% held by Readan Holding Corporation (OTC: RHCO), a listed venture capital corporation with a history of over 30 years. RHCO has a long history of engaging in the retail trade and more recently its focus was on finding value in distressed assets. This has always been supported by its strong turnaround abilities and disposal of non-performing assets. RHCO has subsidiaries and liaison offices in Europe and Asia. www.readanholdingcorp.com

With an array of new entrants continuing to enter the market, OkePay NZ shall utilize OkToken to make strategic investments and acquire companies who have unseen potential to scale and add value. We take a phased-in approach to the focused investment strategy, which not only aligns to key technology and market trends but provides a portfolio of complementing assets that have real synergy.

OkePay NZ has made a strategic decision to pursue an investment strategy that takes an integrated asset approach with a focus on payment's, ecommerce and their supporting Infrastructure technologies. We will be seeking a structured balance between short-term revenue and long-term outperformance multiples.

OkePay NZ is creating a group of companies that benefits from one another, by leveraging the business relations built within the group. This strategy will act as a slingshot to launch our existing and targeted acquisition companies.

OkePay NZ	Holdings
Oke Partners	100%
OkePay Asia	100%
Okey Media	100%
Ares Technology (Readies)	100%



ABOUT OKEPAY NZ

OkePay

Through the current restructuring exercise and acquisition strategy, OkePay NZ has positioned itself to be recognized in the payments and e-commerce sectors over the coming years. OkePay NZ takes an interactive approach towards investment with a specific focus on:

Payment Solutions

www.okepay.biz

OkePay

OkePay is a go-to solution for all online payment needs. A payment gateway solution that enables a merchant to accept all major payment methods that is supported by an easy integration process and active support team. Targeting the SME sector, client acquisition does not need to be industry specific.

E-Vouchers

www.readies.biz



RHCO developed Readies, from expert experience within our team, in the e-voucher sector. Launched in February 2021, Readies makes online payments for goods and services without sharing any personal or financial details, which makes it the perfect solution for people who care about their privacy and security, notably in gaming and e-sports sectors.

Referral App

www.okepartners.com



OkeApp is a referral App developed to create an all-new Win-Win-Win scenario for consumers, merchants and people who want to earn extra passive income. By offering discounts to App users / consumers, both online and offline OkeMerchants would enjoy low marketing cost to reach unlimited new customers. And by sharing discount codes, OkePartners would earn considerable income.



ABOUT OKEPAY NZ



Market Overview of Payment Industries

According to Markets and Markets, the global digital payment market size is expected to grow from USD 4.7 trillion in 2020 to USD 6.7 trillion by 2023, at a Compound Annual Growth Rate (CAGR) of 12% during the forecast period.

The major drivers for digital payment market include worldwide initiatives for the promotion of digital payments, high proliferation of smartphones enabling m-commerce growth, increase in e-commerce sales, and growth in internet penetration.

The pandemic has accelerated the adoption of contactless and wallet payments. e-Wallets are witnessing increased traction for Peer to Peer (P2P) transfers, bill payments, and Customer to Business (C2B) payments for essential services owing to the lockdown and aversion to the exchange of cash. However, some wallet providers have increased their fees for merchants and consumers, leading to merchants not accepting their wallets for transactions.

Market Overview of E-Commerce

E-commerce has achieved huge popularity in the past few years due to increasing access to internet. Progressive data has already estimated 276.9% rise in the sales of e-commerce globally through lately collected data and survey, reaching USD\$4.9 trillion in 2021 worldwide. The market size is tremendous, and this would only increase with time because of the ease in the process and reduced hassle.

Although e-commerce platforms these days ensure data integrity to a great extent, there is a clear lack of several payment solutions. Adopting Blockchain technology into e-commerce is expected to make the procedure transparent and secured. Besides, the number of hands any transaction goes through would reduce, thereby ensuring better safety and closed group of people involved in the payment procedure.

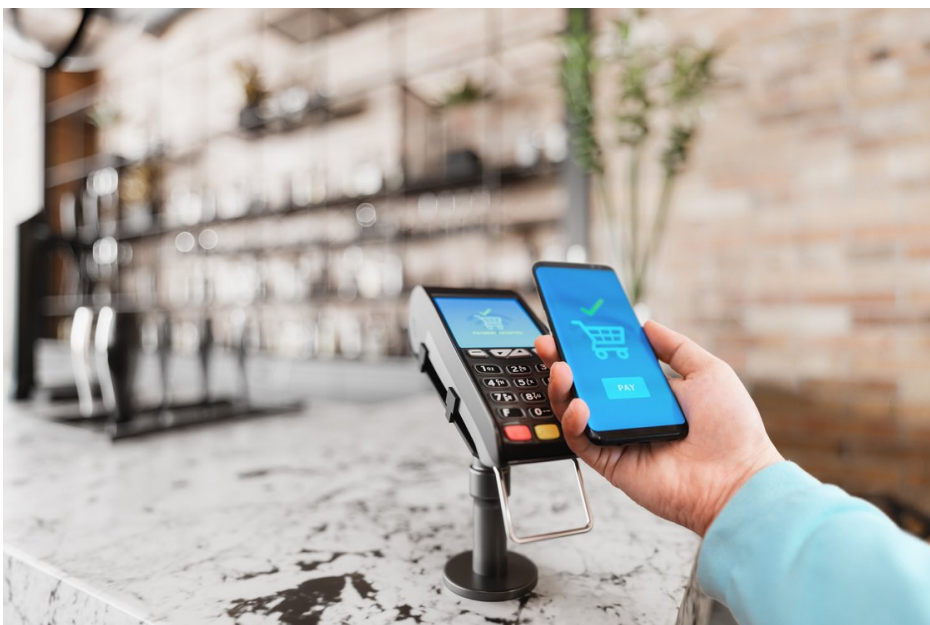


ABOUT OKEPAY NZ

OkePay

Attracting consumers with a strong business or attraction model is not that difficult today. However, retaining the same consumers is more difficult than any of those platforms or the entire industry would have imagined. The fast development in e-commerce as well as delivery rate with the automation of the purchase has increased a competitive attitude within the market.

One of the most crucial issues that concern the present age retailers is customer acquisition. A humungous amount of resource is spent in order to attract attention from prospects and turn them into customers. However, around 3% of the traffic gets converted into actual sales in e-commerce businesses, according to statistics. A business has to pay around 25 times less in order to retain the existing customers, as revealed by recent reports. The retailers should give utmost priority to derive the best possible means of inviting loyalty of customers. This negates the chances of customers switching to other brands, especially when competition is severe.





OKEAPP: THE NEW REFERRAL APP



Target Market

- Retail outlets and e-Commerce
- New product launches
- Food and Beverage
- Online Retail

Changing a payment gateway from a cost to a revenue generator

- The credit card processing cost becomes a marketing expense
- Exposure to millions of consumers with no upfront cost
- Providing convenience to merchants
- 100% conversion of the marketing cost

Building a community

- OkeReps: Expected to sign-up 5,000 merchants in the first year
- OkeMerchants: Will be online and offline with a focus on location, discount deals and review
- OkePartner: The referral partners will pass on their QR Code and receive income on any spend
- OkeMember: The consumer who will receive deals and special discounts

How it works

- OkeMerchants: Offline Merchants can scan the OkeMembers Discount Code either by the Merchants App or the program integrated with the Merchants POS. For Online Merchants, the OkeMembers should scan the QR Code on Merchants' sites and receive a Discount Code through SMS, then enter it when check out.



OKEAPP: THE NEW REFERRAL APP



- OkePartner: The OkePartner will have a Partner Code inside the QR Code, which is connected to the OkeMember Code. We track all spending and pay the commission to the Partners on a bi-weekly basis. Credits to the Partners are delivered in real time in their OkePay account dashboard.
- OkeMember: Can download the App from the Google App Store or Apple Store free of charge. Get their QR Code by registering with the OkePartner Code. After the Merchant scan the QR Code, OkeMembers will receive the discount.

Accelerating the client acquisition strategy

- A Merchant offers a discount of 10%
- This discount is offered and claimed by the OkeMember
- This will effectively cost the Merchant 20%
- 10% has gone to the OkeMembers Discount
- OkeApp invoices the Merchant for 10%
- OkeApp keeps 5% of this
- OkeApp distributes the remaining 5% to the OkePartner
- The OkePartner participates in ALL their OkeMembers revenue forever

The merchant advantages

- ZERO engagement cost
- NO card processing CHARGES
- EXPOSURE to a large pool of OkeMembers
- FREE marketing channels: social media, Google, Comparison websites, TV exposure
- Marketing is only a cost when the OkeMember engages the DISCOUNT OFFER
- Exposure to MILLIONS OF CONSUMERS without upfront cost



OUR TEAM



Richard Klitsie
CEO

Richard has more than +25 years of experience in business development and is an operations specialist with a proven track record of building strong teams and delivering new business. Prior to joining RHCO he has held senior business development positions at Siemens and General Electric in Asia.

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

Iggy Matheeuwsen
CTO

A highly analytical IT professional with extensive retail and eCommerce experience. His entrepreneurial mindset gives him the ability to adapt and evolve quickly when needed. Stress resistant, highly organized and most at ease in fast-paced innovative environments. He was previously a technical specialist at Texaco Netherlands.



Mukesh Mahtani
Director of Payment

Mukesh is an experienced Payments Director of Business Development with a demonstrated history of working in the information technology and services industry. Skilled in Electronic Payments, E-commerce, Credit Cards, Customer Relationship Management (CRM), and Strategic Partnerships. Strong business professional graduated from Babson College.

<https://www.linkedin.com/in/mukesh-mahtani-09718131/>

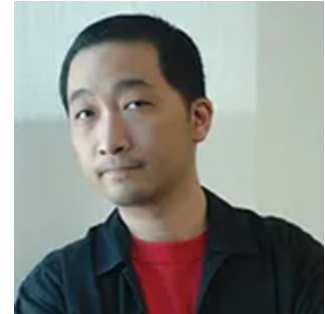


OUR TEAM

Ming Yu **Marketing Director**

Ming is a media expert with solid experience in both print (magazines + newspapers) and online media at the top management level. Skilled specially in creative writing, editing, Chinese SEO and social media. He has also worked for multiple Startups in FinTech sector, including MoneyHero, HelloToby and Boxful, etc.

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



Rico Wong **Sales Director**

Rico had served in several financial institutions with over 25 years of sales and marketing experience. He achieved a world record sales performance in AT&T. He also has years of Online Sales experience and engaged in global Online VR and Metaverse projects.





THE PANDEMIC EFFECT

The breakout of Covid-19 throughout the world was not only the most defining moment for the year 2020, but it was one of the most significant bio-catastrophe in centuries. It turned the lives upside down and more so because no one assumed to have a situation where they would find a situation of lockdown at homes without access to various essential products / services and inability to even reach out to close ones.

The entry of Blockchain can be a problem solver in this situation and will definitely prove to be a game changer. If businesses learn to adapt to unpredictable situations, they may surely come out with visions that are dynamic and path breaking. With the help of blockchain, it is possible to build collaborative platforms. It is noteworthy here that the global blockchain in supply chain market is expected to touch \$3.4 Billion by 2023.

With work-from-home becoming a new normal across industries, the companies need to look into the long-term perspective of it. Adopting transparency in working, both internally and externally with industry stakeholders, becomes a crucial factor for various enterprises and start-ups.

The production delays, dipping sales figures and reduced shipment and shutting businesses have set in and to encounter these we need more than just a conventional solution. It is time to incorporate AI, AR, drone and other emerging technologies will certainly help the brands in overcoming the difficulties. Add to it the Blockchain technology and the enterprises are all set to invite operational flexibility and efficiency.

Top names like Infosys, IBM and even Binance, the largest cryptocurrency exchange have developed blockchain platforms to help businesses form a unified network for distribution, as well as improve user experience.



CLOSING STATEMENT

OkePay NZ promises to be a revolution in the proliferation and adoption of our payment system, e-commerce and referral app worldwide. With the aforementioned features of the OkePay, merchants and buyers will have a more convenient way of accessing the online marketplace and have much secure payment options. OkeApp will help boost purchases and also satisfy millions of customers. In addition to this, Readies shall provide the ease of gaming by embedding e-wallet and thereby minimizing the use of fiat currency to a large extent and promote responsible gaming worldwide.

The ultimate vision behind launching of this ICO and IEO to fund the projects is quite straight. With the help of Blockchain, we dream of building comprehensive strong digital systems that are affordable, accessible and faster, while keeping the faith of the users intact through our quality products and services. In coming years, we aspire to create a strong globally usable payment system that can replace the conventional payment solutions impeccably.





LEGAL DISCLAIMER

The investor is advised to consult his / her legal and financial advisors before considering to participate in the OkToken ICO as set out in this whitepaper.

This document has been published by RHCO and has been drafted to assist a potential investor / purchaser of OkToken tokens with providing the correct information about our endeavor. We strongly advise that only after studying the whitepaper thoroughly and conducting his / her own research should the investor participate in the OkToken ICO.

We would like to make it clear that this document is a business whitepaper, in which we have set out our future goals. This paper is for information purpose only and the proposals that have been mentioned in the document are not currently in deployment. We make no warranties or representations as to the successful implementation of the technologies and innovations as mentioned in the paper. Furthermore, the implementation of the proposals in this document is subject to the laws and regulations of the jurisdiction in which such a business model will be active.

OkToken and its management or employees completely exempt themselves from bearing any liability for the loss or damage of any kind (whether foreseeable or not) which may be incurred by the purchaser or an employee of the purchaser of the OkToken tokens. The information put into the whitepaper has been derived from sources, which we believe are reliable. However, we take no responsibility regarding the accuracy of the information and the authenticity of the sources thereof. The investor is advised to not rely upon the information without any due diligence.

We are under no obligation to modify, rectify and update the whitepaper. Neither are we liable to inform the investor if we do make any changes in the document. Investors are advised to apply a healthy level of skepticism regarding the information put out by us at the time of investing or buying OkToken tokens.

Any projection or forecasts mentioned in this paper may not be achieved due to risk factors, technological shortcomings, legal impediments or market volatility. The company shall apply discretion if there is any indication that implementing any of the



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proposals mentioned in the document runs the risk of being against the company's interests. In such a case, the company and its employees have no liability to inform the purchasers of the tokens to notify them of the changes beforehand or anytime in the future after such a decision has been taken. Investors are advised to do their due diligence and any loss or inconvenience suffered by the investor will not be a valid cause to seek compensation of any kind from the company or any of its employees.

This whitepaper is not allowed to be replicated, modified or distributed by any organization, entity or individual other than RHCO. Any attempt to use this paper for malicious intentions, such as fraud, will be met with strict legal action. Furthermore, if any organization or individual uses this document to make false claims, the company shall take legal recourse against such person(s). If any organization or individual, using this document or the proposals therein, makes a profit, the company may lay a claim to the profit or a settlement of a monetary nature in lieu of initiating legal action.

If any buyer / investor does not comply with our KYC policy, then he / she will not be issued OkToken tokens. If it comes to our notice that an investor has forged his / her identity during the KYC stage to acquire OkToken tokens, then the company reserves the right to initiate legal action against such a person(s).

Any investor intending to participate in the OkToken ICO or a holder of such, shall be subjected to the aforementioned rules, regulations and penalties (if any).



RISK DISCLAIMER

Unanticipated Risk

Blockchain technologies and cryptographic Tokens such as the Tokens are a relatively new and dynamic technology. In addition to the risks included above, there are other risks associated with your purchase, holding and use of the Tokens, including those that the Company cannot anticipate. Such risks may further appear as unanticipated variations or combinations of the risks discussed above.

Legal and Governmental Risks

Uncertain Regulatory Framework.

The regulatory status of cryptographic Tokens, digital assets and Blockchain technology is unclear or unsettled in most jurisdictions. It is difficult to predict how or whether governmental authorities will regulate such technologies. It is likewise difficult to predict how or whether any governmental authority may make changes to existing laws, regulations and / or rules that will affect cryptographic Tokens, digital assets, Blockchain technology and its applications. Such changes may negatively impact the Tokens in various ways, including, for example, through a determination that the Tokens are regulated financial instruments that require registration. Company may cease the distribution of the Tokens, the development of the Platform or cease operations in a jurisdiction in the event that governmental actions make it unlawful or commercially undesirable to continue to do so.

Failure to obtain, Maintain or Renew Licenses and Permits

Although as of the date of starting the Token sale there are no statutory requirements obliging the Company to receive any licenses and/or permits necessary for carrying out its activity, there is the risk that such statutory requirements may be adopted in the future and may relate to any of the Company's corporate entities. In this case, corporate entities' business will depend on the continuing validity of such licenses and permits and its compliance with their terms. Requirements which may be imposed by authorities and which may require any of the company's parties to comply with numerous standards, recruit qualified personnel, maintain necessary technical equipment and quality control systems, monitor operations, maintain appropriate filings and, upon request, submit appropriate information to the licensing authorities, may be costly and time-consuming and may therefore result in delays in the commencement or continuation of



RISK DISCLAIMER

operation of the Platform. Accordingly, potential licenses that any of the company's parties may require, may not be issued or renewed, or if issued or renewed, may not be issued or renewed in a timely fashion, or may involve requirements which restrict any company party's ability to conduct its operations or to do so profitably.

Risk of Government Action

The industry in which corporate entities operate is new, and may be subject to heightened oversight and scrutiny, including investigations or enforcement actions. There can be no assurance that governmental authorities will not examine the operations of corporate entities and / or pursue enforcement actions against them. All of this may subject corporate entities to judgments, settlements, fines or penalties, or cause corporate entities to restructure their operations and activities or to cease offering certain products or services, all of which could harm corporate entities' reputation or lead to higher operational costs, which may in turn have a material adverse effect on the Tokens and/or the development of the Platform.

Risk of Burdensomeness of Applicable Laws, Regulations and Standards

Failure to comply with existing laws and regulations or the findings of government inspections, or increased governmental regulation of corporate entities operations, could result in substantial additional compliance costs or various sanctions, which could materially adversely affect.

Unlawful or Arbitrary Government Action

Governmental authorities may have a high degree of discretion and, at times, act selectively or arbitrarily, without hearing or prior notice, and sometimes in a manner that is contrary a law or influenced by political or commercial considerations. Moreover, the government also has the power in certain circumstances, by regulation or government act, to interfere with the performance of, nullify or terminate contracts. Federal and local government entities have also used common defects in matters surrounding the Token sale as pretexts for court claims and other demands to invalidate or to void any related transaction, often for political purposes. In this environment, corporate entities' competitors may receive preferential treatment from the government, potentially giving them a competitive advantage over corporate entities.



RISK DISCLAIMER

Risks connected to the value of Tokens

No Rights, Functionality or Features Other than Strictly Provided Herein

The Tokens do not have any rights, uses, purpose, attributes, functionalities or features, express or implied, including, without limitation, any uses, purpose, attributes, functionalities or features on the platform, other than those strictly provided in the White Paper.

Risks Relating to Highly Speculative Traded Price.

The valuation of digital Tokens in a secondary market is usually not transparent, and highly speculative. The Tokens do not hold any ownership rights to Company's assets and therefore, are not backed by any tangible asset. Traded price of the Tokens can fluctuate greatly within a short period of time. There is a high risk that a Token holder could lose his / her entire contribution amount. In worst-case scenario, the Tokens could be rendered worthless.

Tokens are Non-Refundable.

Except for the cases strictly provided by the applicable legislation or in the legally binding documentation on the Tokens sale, corporate entities are not obliged to provide the Token holders with a refund related to the Tokens for any reason, and the Token holders will not receive money or other compensation. No promises of future performance or price are or will be made in respect to the Tokens, including no promise of inherent value, no promise of continuing payments, and no guarantee that the Tokens will hold any particular value unless otherwise disclosed in the White Paper. Therefore, the recovery of spent resources may be impossible or may be subject to foreign laws or regulations, which may not be the same as the private law of the Token holder.

Risks of Negative Publicity.

Negative publicity involving the Company, the platform, the Tokens or any of the Company's Parties may materially and adversely affect the market perception or market price of the Tokens, whether or not it is justified.



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Blockchain and Software Risks

Blockchain Delay Risk.

On the most Blockchains used for cryptocurrencies' transactions (e.g., Bitcoin Blockchains, Ripple, Ethereum), timing of block production is determined by proof of work so block production can occur at random times. For example, the cryptocurrency sent as a payment for the Tokens in the final seconds of the Token sale may not get included into that period. The respective Blockchain may not include the purchaser's transaction at the time the purchaser expects and the payment for the Tokens may reach the intended wallet address not in the same day the purchaser sends the cryptocurrency.

Risk of Software Weaknesses.

The Token smart contract concept, the underlying software application and software platform are still in an early development stage and unproven. There are no representations and warranties that the process for creating the Tokens will be uninterrupted or error-free. There is an inherent risk that the software could contain weaknesses, vulnerabilities or bugs causing, inter alia, the complete loss of the cryptocurrency and/or the Tokens.

Security Risks

Lack of Token Security.

The Tokens may be subject to expropriation and or/theft. Hackers or other malicious groups or organizations may attempt to interfere with the Token smart contract which creates the Tokens. In the event of such a software bug or weakness, there may be no remedy and holders of the Tokens are not guaranteed any remedy, refund or compensation.

Attacks on Token Smart Contract

The Blockchain used for the Token smart contract which creates the Tokens is susceptible to mining attacks, including double-spend attacks, majority mining power attacks, "selfish-mining" attacks, and race condition attacks. Any successful attacks present a risk to the Token smart contract, expected proper execution and sequencing of the Token transactions, and expected proper execution and sequencing of contract computations.



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Risk of an Unfavorable Fluctuation of Cryptocurrency Value

The proceeds of the sale of the Tokens will be denominated in cryptocurrency and may be converted into other cryptographic and fiat currencies. If the value of cryptocurrencies fluctuates unfavorably during or after the Token sale, the project management team may not be able to fund development or may not be able to develop or maintain the Platform in the manner that it intended.

Risk of Dissolution of Company.

It is possible that, due to any number of reasons, including, but not limited to, an unfavorable fluctuation in the value of Ethereum, Bitcoin or other cryptographic and fiat currencies, decrease in the Tokens utility due to negative adoption of the Platform, the failure of commercial relationships, or intellectual property ownership challenges, the Platform may no longer be viable to operate, and the Company may dissolve.